



2020
ACTIVATOR
BENEFIT GUIDE



ABOUT THE ACTIVATOR OPTION

THE ACTIVATOR OPTION provides the most cost effective healthcare cover at a member nominated GP and selected DSP hospital groups. It is ideal for single and young couples with healthy lifestyles.

It is important that you consult only your nominated GP for all

ailments and let your GP be the one to refer you for other medical interventions, if and when necessary.

All primary benefits are subject to available day to day benefits.

*** Please note that the Scheme Rules supersede information contained in this document.**

PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • SUBJECT TO DAY TO DAY BENEFIT SCHEME RATES APPLY



GENERAL PRACTITIONER

Beneficiaries to nominate one GP of choice

- » Consultations
- » Minor procedures in the doctors' rooms



OPTOMETRY

- » Limited to R1 600 per beneficiary every 24 months
 - Eye test every 24 months
 - Frames/lenses: every 24 months



MALE HEALTH

- » PSA
- » Circumcision * (boys up to the age of 12 in-hospital and over 13 in doctors' rooms only)
- » Vasectomy *



FEMALE HEALTH

- » Oral contraceptives limited to R140 per registered female per month
- » Pap smear
- » Mammogram
- » Laparoscopic sterilisation *



INVESTIGATIONS

- » Limited to R2 100 per family per year
 - Basic radiology: black and white X-rays and ultrasounds
 - Basic pathology (blood tests)



DENTAL CARE

- » Limited to R1 300 per beneficiary per year
 - Consultations
 - Cleaning, fluoride treatment, scaling, polishing
 - Simple extractions
 - Fillings



PREVENTION & SCREENINGS

Benefits include, but are not limited to:

- » HIV test
- » Glucose test
- » Lipogram test
- » Breast exam
- » Foot screening
- » Malaria screening

These services are available per beneficiary per annum at any pharmacy with clinic services



* MATERNITY

A basket consisting of the following benefits will be made available to the expecting mother upon advising Umvuzo within 12 weeks of the pregnancy

- » 3 visits to the GP or gynaecologist
- » Additional blood and urine tests as required
- » 2 x 2D ultrasound scans
- » Prenatal vitamins (iron, calcium and folic acid) for the duration of the pregnancy – according to formulary



MEDICATION (FORMULARY)

- » **Scripted:** acute (limited to available family benefit)
- » **Scripted:** chronic unlimited
 - (Subject to 26 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT) and Disease Management Programme registration)
- » **Over the counter medication:** Limited to R100 per event, per beneficiary. Maximum of R525 per beneficiary per annum

* Must be pre-authorised

* Pre-authorisation is required before accessing these benefits

DAY TO DAY BENEFIT BREAKDOWN



MAIN MEMBER

R5 040



MAIN MEMBER + ADULT DEPENDANT

R9 840



MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 1

R13 380



MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 2

R16 920



MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 3

R20 460

	Main member	Adult dependant	Child dependant x 1	Child dependant x 2	Child dependant x 3	TOTAL DAY TO DAY BENEFIT
M	R5 040					R 5 040
M + A	R5 040	R4 800				R 9 840
M + A + 1C	R5 040	R4 800	R3 540			R13 380
M + A + 2C	R5 040	R4 800	R3 540	R3 540		R16 920
M + A + 3C	R5 040	R4 800	R3 540	R3 540	R3 540	R20 460

M Main member

A Adult dependant

1C Child dependant x 1

2C Child dependant x 2

3C Child dependant x 3

SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



SPECIALIST VISITS

- » 3 visits per family per year
- Must be referred by the nominated GP in writing and must be clinically necessary
- Includes consultation and special investigations as pre-authorized



MEDICATION (FORMULARY)

- » Acute medication prescribed by specialist will be covered in accordance to treatment guidelines
- » Chronic medication (Subject to 26 CDL PMB conditions, formularies and Disease Management Programme registration)



APPLIANCES (ORTHOPAEDIC/SURGICAL/ MEDICAL)

- » R6 800 per family per annum, including:
- Back/leg/arm/neck support
- Crutches post surgery
- Surgical footwear
- Respiratory oxygen



TERMINAL AND WOUND CARE

- » R5 000 per family per year
- The cost for all services related to care for a terminal condition that do not conform to acute admission or services



AFTER-HOUR VISITS

- » Subject to available day to day benefit



SUPPLEMENTARY BENEFITS

- » R1 700 per family per annum
- Occupational therapy
- Podiatry
- Dieticians
- Psychology
- Speech therapy and audiology
- Physiotherapy



EMERGENCY MEDICAL SERVICES

- » Netcare 911
- » Medical and hospital logistics services
- » Emergency road and air evacuation
- » 1 medicine bag per family upon joining
- » 1 medicine bag refill per year

HOSPITAL BENEFITS

UNLIMITED • PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY
THIS OPTION MAKES USE OF DSP HOSPITAL GROUPS ONLY
(A CO-PAYMENT OF R10 000 WILL APPLY FOR THE VOLUNTARY USE OF NON-DSP HOSPITALS)



GENERAL

- » Consultations (GPs and specialists)
- » Treatment
- » Surgical procedures
- » Non-surgical procedures
- » Anaesthesia



ACCOMMODATION

- » General ward
- » High care
- » Intensive care unit (ICU)



OVERALL PROSTHESES

- » R40 900 per family per year, sub-limits apply
- The following sub-limits are applicable:
- Vascular R24 300
- Functional prosthesis R8 300
- Joint replacements R26 800
- Major musculoskeletal prosthesis R16 500



INVESTIGATIONS

- » Radiology
- » Pathology
- » Medical technology
- » Investigations (out of hospital)



SCANS (IN & OUT OF HOSPITAL)

- » 1 scan per family per year
- RT scan
- MRI scan
- CAT scan



DISCHARGE MEDICATION

- » 7 days' supply of acute or chronic medication



BLOOD TRANSFUSION

- » 100% of the cost, including the cost of:
- Blood
- Apparatus
- Operator's fee

KINDLY NOTE

- All specialist visits must be referred by the nominated GP and pre-authorized through the Umvuzo call centre.
- Each specialist follow up visit must also be pre-authorized.
- The claim may not be paid if pre-authorization is not obtained.
- The Scheme rules supersede the information on this brochure.

DISEASE MANAGEMENT

ACTIVE DISEASE MANAGEMENT PROGRAMMES



- » Our Active Disease Management Programmes enable us to plan and co-ordinate the healthcare of members living with chronic medical conditions, in order to give them the best possible outcomes.

All 26 diseases on the CDL (Chronic Disease List) are covered as part of your PMB (Prescribed Minimum Benefits).

Registration on these Disease Management Programmes is necessary to access full benefits:

- » HIV/Aids
- » Oncology
- » Diabetes
- » Musculoskeletal
- » Renal
- » Hypertension
- » Hyperlipidaemia (high cholesterol)
- » Asthma/COPD/Bronchiectasis

A total treatment plan for each member includes:

- » Confidentiality
- » Ongoing member support and education
- » Individualised treatment plan
- » Ongoing counselling and health monitoring

All Prescribed Minimum Benefits are covered according to Scheme rules, protocols and formularies.

UMVUZO ABBREVIATION DICTIONARY

GP - General Practitioner • DSP - Designated Service Provider • CDL - Chronic Disease List • PMB - Prescribed Minimum Benefits

WHAT IS THE MONTHLY COST?



PER
MAIN MEMBER

R1 405.00



PER
ADULT DEPENDANT

R1 405.00



PER
CHILD DEPENDANT

R787.00

CONTRIBUTION: FULL DEAL

SINGLE MEMBER



CONTRIBUTION
R1 405.00

DUAL PARENT FAMILY

CONTRIBUTION



R2 810.00



R3 597.00



R4 384.00



R5 171.00

SINGLE PARENT FAMILY

CONTRIBUTION



R2 192.00



R2 979.00



R3 766.00



R4 553.00

IMPORTANT CONTACT INFORMATION

Alenti Office Park, Building D, 457 Witherite Road,
The Willows, Pretoria, 0040
PO Box 1463, Faerie Glen, 0043

24 Hour Call Centre and Authorisations: **0861 083 084**

Please Call Me: **060 070 2095 - Client Services**
060 070 2352 - Hospital, Specialist, Chronic Medication

Tel: **012 845 0000**
Fax: **086 670 0242**
E-mail: **info@umvuzohealth.co.za**

www.umvuzohealth.co.za

HOW DO I GET A PRE-AUTHORISATION NUMBER?

- » Call us on 0861 083 084
- » E-mail: authorisations@rxhealth.co.za
- » We will access your medical history immediately and assist you with obtaining any information you may need

PLEASE BE READY TO SUPPLY THE FOLLOWING INFORMATION WHEN CALLING UMVUZO HEALTH

- » Umvuzo Health membership number
- » Surname
- » South African ID number
- » Passport number (if you are from a neighbouring country)

Administrative services are attended to during business hours from:

MONDAYS TO FRIDAYS

08:00 - 18:00

SATURDAYS

08:00 - 13:00

COUNCIL FOR MEDICAL SCHEMES

Tel: **0861 123 267**
E-mail: support@medicalschemes.com
complaints@medicalschemes.com
Website: **www.medicalschemes.com**



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