



2023  
**BENEFIT**  
CHANGES



**UMVUZO**  
HEALTH  
REWARDING LIFE

**EXTREME OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.52%	Overall Prosthesis limit removed
*Appliances	5.51%	R13 400
*Optometry	6.25%	R 4 250
*Specialised dentistry	5.43%	R 9 700
*OTC Medication limit per beneficiary	17.07%	R 2 880
*OTC medication per event per beneficiary	4.35%	R 240
*Radiology and pathology out of hospital	4.90%	R15 000
*Supplementary	5.79%	R12 800

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE FAMILY BENEFIT.

**ANNUAL FAMILY BENEFIT**

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	-	R12 840
Adult dependant	-	R10 380
Child dependant	-	R 5 100

**2023 CONTRIBUTION CHANGES**

DESCRIPTION	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 825	R300
Adult dependant	R3 595	R282
Child dependant	R1 281	R100

**8.5% AVERAGE CONTRIBUTION INCREASE**

**SUPREME OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.53%	Overall Prosthesis limit removed
*Appliances	5.36%	R11 800
*Optometry	6.25%	R 3 400
*OTC Medication limit per beneficiary	8.57%	R 2 280
*OTC Medication per event per beneficiary	5.56%	R 190
*Radiology and pathology out of hospital	5.45%	R11 600
*Supplementary	6.06%	R10 500

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE FAMILY BENEFIT.

**ANNUAL FAMILY BENEFIT**

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	-	R11 280
Adult dependant	-	R 9 000
Child dependant	-	R 4 440

**2023 CONTRIBUTION CHANGES**

DESCRIPTION	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 920	R216
Adult dependant	R2 745	R203
Child dependant	R 963	R 71

**7.9% AVERAGE CONTRIBUTION INCREASE**

**STANDARD OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.52%	Overall Prosthesis limit removed
Appliances	5.45%	R11 600
OTC Medication per event per beneficiary	36.36%	R 150
OTC Medication limit per beneficiary	5.48%	R 770
Supplementary	5.45%	R 7 000
Dentures	5.54%	R 4 190

**2023 CONTRIBUTION CHANGES**

DESCRIPTION	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 391	R216
Adult dependant	R2 270	R206
Child dependant	R 863	R 0

**8.0% AVERAGE CONTRIBUTION INCREASE**

**ULTRA AFFORDABLE OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.52%	Overall Prosthesis limit removed
Appliances	5.41%	R7 800
OTC Medication per event per beneficiary	22.73%	R 135
Supplementary	6.06%	R3 500
Out of network GP visits	5.81%	R1 130
Salary band	45%	R9 500

**2023 CONTRIBUTION CHANGES**

ULTRA AFFORDABLE INCOME BELOW R9 500	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 204	R109
Adult dependant	R1 204	R109
Child dependant	R 695	R 0

**2023 CONTRIBUTION CHANGES**

ULTRA AFFORDABLE INCOME ABOVE R9 500	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 772	R160
Adult dependant	R1 772	R160
Child dependant	R 842	R 0

**ULTRA AFFORDABLE VALUE OPTION****2023 CONTRIBUTION CHANGES**

<b>ULTRA AFFORDABLE VALUE INCOME BELOW R9 500</b>	<b>2023 MONTHLY CONTRIBUTION</b>	<b>INCREASE PER MONTH</b>
Principal member	R1 109	R100
Adult dependant	R1 109	R100
Child dependant	R 641	R 0

**2023 CONTRIBUTION CHANGES**

<b>ULTRA AFFORDABLE VALUE INCOME ABOVE R9 500</b>	<b>2023 MONTHLY CONTRIBUTION</b>	<b>INCREASE PER MONTH</b>
Principal member	R1 632	R148
Adult dependant	R1 632	R148
Child dependant	R 775	R 0

**8.9% AVERAGE CONTRIBUTION INCREASE**

**ACTIVATOR OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.52%	Overall Prosthesis limit removed
*Appliances	5.41%	R7 800
*OTC Medication limit per beneficiary	17.39%	R 675
*OTC Medication per event per beneficiary	8.00%	R 135
*Supplementary	6.06%	R3 500
*Radiology and pathology out of hospital	-	Unlimited
*Dentistry	98.86%	R3 500
*Optometry	4.55%	R2 300 per beneficiary

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE DAY-TO-DAY BENEFIT.

**DAY-TO-DAY BENEFIT**

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	-	R1 920
Adult dependant	-	R1 800
Child dependant	-	R1 260

Only the following benefits are paid out of the day-to-day benefit limit:

- Consultations at a non-nominated GP
- Afterhour visits
- Prevention and Screenings

**2023 CONTRIBUTION CHANGES**

DESCRIPTION	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 767	R160
Adult dependant	R1 767	R160
Child dependant	R 838	R 0

**8.5% AVERAGE CONTRIBUTION INCREASE**

**UMVUZO HEALTH'S AVERAGE INCREASE FOR 2023 IS 8.35%**

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