

FREQUENTLY ASKED QUESTIONS MEMBERSHIP RELATED



I have not received or have lost my membership card. What can I do?

Please notify us if you have not received your membership card 3 weeks after joining, as members should have received their membership cards within 14 days. Should you lose your membership card, please do inform us so we can make a note and be on the lookout for any fraudulent activities.

While you wait for your new membership card, please use the Digital Card that is available from the Umvuzo Health App. This Digital Card is acceptable to use at healthcare providers. You can download the Umvuzo App from your App Store.

I am retiring and would like to remain an Umvuzo Health member. Is this possible?

Yes, members who go on retirement whilst being active Umvuzo Health members are welcome to continue their membership. You will need to notify the Scheme of this request and complete all necessary documents before going on retirement. This will ensure no interruption of your membership.

What is important to note is that you will have to ensure that your monthly contributions reach the Scheme by the first day of each month and that contributions are paid in advance.



Can I remain an Umvuzo member if I have been retrenched?

Yes, members who are retrenched whilst being active Umvuzo Health members are welcome to continue their membership for six (6) months after being retrenched. You will need to notify the Scheme of this request and complete all necessary documents before the retrenchment. This will ensure no interruption of your membership.

What is important to note is that you will have to ensure that your monthly contributions reach the Scheme by the first day of each month and that contributions are paid in advance.



FREQUENTLY ASKED QUESTIONS

OUT-OF-POCKET EXPENSES



I went to a specialist who charged more than Umvuzo Health Scheme rates. Can I claim a refund?

No, you cannot claim a refund in the instances where the healthcare provider charged more than the Scheme rates. Umvuzo Health pays set tariffs by benefit option, and at times, specialists do charge rates higher than the Scheme pays for those services.

Members have the freedom to use any specialist of choice or as referred by the treating GP. Although we cannot guarantee success always, it is sometimes helpful to ask your GP to refer you to a specialist that charges Scheme tariffs. Members can also contact our call centre for guidance on specialists that may charge Scheme tariffs.

I paid cash for services at a healthcare practitioner (specialist or GP) who does not accept medical aid. Can I claim for a refund?

If the services you paid for are part of the benefits you are entitled to, according to your Benefit option, then yes, you can submit a claim to receive a refund. Please note that the Scheme will refund up to what the Scheme rates are and up to what your benefit is.

Please ensure you submit a detailed account from the healthcare provider that includes the following:

- Name of healthcare practitioner
- The practice number of the healthcare practitioner
- The ICD 10 code (the diagnosis code)
- The receipt (your proof of payment)
- Your banking details



How often do you pay claims and refunds?

We have improved our claims payments to a weekly cycle to ensure timely payment of claims to healthcare providers and refunds to members. Please ensure the submission of the detailed account, receipt and banking details to avoid any delays.



FREQUENTLY ASKED QUESTIONS

BENEFIT RELATED QUESTIONS



I lost my spectacles before the 24-month cycle was over. Can Umvuzo Health pay for a replacement?

No. If you lose your spectacles, regardless of how they get lost, the Scheme does not pay for replacement before the 24-month cycle is over.

What happens if I need to access health services after hours?

All members have access to after-hours health benefits. When GPs are closed, members often go to their nearest casualty department at their nearest hospital. Members on the Ultra Affordable and Standard Options need to contact our call centre to obtain authorisation. For members of the Activator, Supreme and Extreme options, these services will be paid out of their available day-to-day/family benefits. Please note that many casualty departments usually charge additional levies that cannot be claimed back from the Scheme. Please confirm this with them at the time of consultation.

Should the after-hours visit result in a hospital admission, please remember to call for pre-authorisation. Members/hospitals have up to 24 hours to obtain authorisation if they are unable to obtain it right away.



Does Umvuzo Health offer Wellness events?

Yes, Umvuzo participates annually at employer-based Wellness Days upon request. Should there not be a Wellness event hosted by the employer, members still have screening and preventive benefits that they can access from most pharmacies that offer this benefit. Members have access to the following benefits:

- Flu vaccines
- Glucose Test (finger prick)
- Cholesterol test (finger prick)
- Blood pressure test
- BMI & Waist circumference measurement
- Rapid HIV Test

