

## Gearing up for 2022

#### UMVUZO HEALTH 2022

On 05 October 2021, Umvuzo Health launched their benefit and contribution structures for 2022.

NMG Benefits has undertaken a detailed, independent analysis of these changes and the resultant impact on Umvuzo Health members. In this edition of Gearing up for 2022, we share these findings with you...

#### **Overview**

Benefit limits have been increased between **2.86%** and **5.88%** on all options, for the following benefits:



- Prosthesis
  - Appliances
- Supplementary Benefits
- Radiology and Pathology
- Dentistry
- Annual Day-to-day benefit



#### Contributions +

Options

#### 2022 Increase Percentage

| •  | 1 |       |
|--|---|-------|
|  |   |       |
| Activator  |   | 7,42% |
| Ultra Affordable<br>Income <6550   |   | 7,46% |
| Ultra Affordable<br>Income>R6550   |   | 7,47% |
| Ultra Affordable<br>Value<br>Income <r6550< td=""><td></td><td>7,45%</td></r6550<> |   | 7,45% |
| Ultra Affordable<br>Value<br>Income>R6550  |   | 7,46% |
| Standard   |   | 7,46% |
| Supreme  |   | 6,46% |
| Extreme  |   | 6,46% |
|  |   |       |

#### Contributions

## Activator Option

|                           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with<br>50% subsidy | Increase for<br>member with<br>60% subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R1 496,00                 | R1 607,00                 | R111,00               | R55,50                                     | R44,40                                     |
| Adult/Spouse<br>dependant | R1 496,00                 | R1 607,00                 | R111,00               | R55,50                                     | R44,40                                     |
| Child dependant           | R 838,00                  | R 838,00                  | R0,00                 | R0,00                                      | R0,00                                      |

## Ultra Affordable Option

| Income < R6 550           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with<br>50% subsidy | Increase for<br>member with<br>60% subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R1 019,00                 | R1 095,00                 | R76,00                | R38,00                                     | R30,40                                     |
| Adult/Spouse<br>dependant | R1 019,00                 | R1 095,00                 | R76,00                | R38,00                                     | R30,40                                     |
| Child dependant           | R 695,00                  | R 695,00                  | R 0,00                | R 0,00                                     | R 0,00                                     |

| Income > R6 550           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with<br>50% subsidy | Increase for<br>member with<br>60% subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R1 500,00                 | R1 612,00                 | R112,00               | R56,00                                     | R44,80                                     |
| Adult/Spouse<br>dependant | R1 500,00                 | R1 612,00                 | R112,00               | R56,00                                     | R44,80                                     |
| Child dependant           | R 842,00                  | R 842,00                  | R 0,00                | R 0,00                                     | R 0,00                                     |

#### Contributions

#### Ultra Affordable Value Option

| Income < R6 550           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with 50%<br>subsidy | Increase for<br>member with 60%<br>subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R 939,00                  | R1 009,00                 | R70,00                | R35,00                                     | R28,00                                     |
| Adult/Spouse<br>dependant | R 939,00                  | R1 009,00                 | R70,00                | R35,00                                     | R28,00                                     |
| Child dependant           | R 641,00                  | R 641,00                  | R 0,00                | R 0,00                                     | R 0,00                                     |

| Income < R6 550           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with 50%<br>subsidy | Increase for<br>member with 60%<br>subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R1 381,00                 | R1 484,00                 | R103,00               | R51,50                                     | R41,20                                     |
| Adult/Spouse<br>dependant | R1 381,00                 | R1 484,00                 | R103,00               | R51,50                                     | R41,20                                     |
| Child dependant           | R 775,00                  | R 775,00                  | R 0,00                | R 0,00                                     | R 0,00                                     |

#### **Standard Option**

| Income < R6 550           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with 50%<br>subsidy | Increase for<br>member with 60%<br>subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R2 024,00                 | R2 175,00                 | R151,00               | R75,50                                     | R60,40                                     |
| Adult/Spouse<br>dependant | R1 921,00                 | R2 064,00                 | R143,00               | R71,50                                     | R57,20                                     |
| Child dependant           | R 863,00                  | R 863,00                  | R 0,00                | R 0,00                                     | R 0,00                                     |

The contribution increase for the Standard Option (below) is 7,46% with an average increase across the option of 5,95%

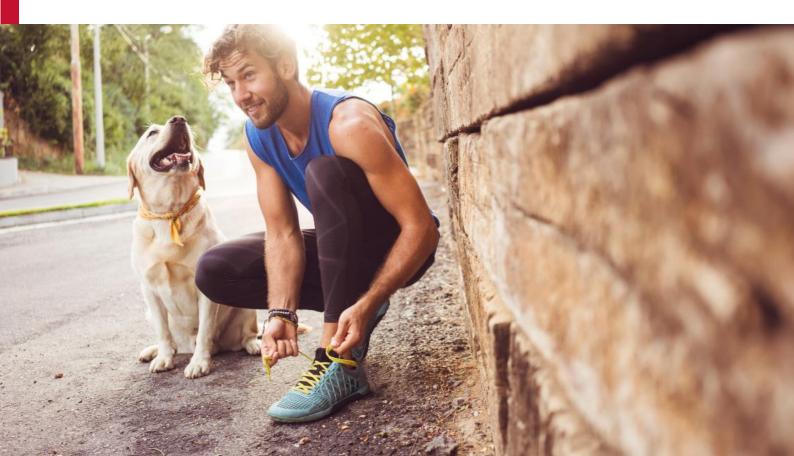
#### Contributions

# Supreme Option

|                           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with 50%<br>subsidy | Increase for<br>member with 60%<br>subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R 2 540,00                | R2 704,00                 | R164,00               | R82,00                                     | R65,60                                     |
| Adult/Spouse<br>dependant | R2 388,00                 | R2 542,00                 | R154,00               | R77,00                                     | R61,00                                     |
| Child dependant           | R 838,00                  | R 892,00                  | R 54,00               | R 27,00                                    | R21,60                                     |

# Extreme Option

|                           | 2021 Tariffs per<br>month | 2022 Tariffs per<br>month | Increase per<br>month | Increase for<br>member with<br>50% subsidy | Increase for<br>member with<br>60% subsidy |
|---------------------------|---------------------------|---------------------------|-----------------------|--|--|
| Principal member          | R3 311,00                 | R3 525,00                 | R214,00               | R107,00                                    | R85,60                                     |
| Adult/Spouse<br>dependant | R3 112,00                 | R3 313,00                 | R201,00               | R100,50                                    | R80,40                                     |
| Child dependant           | R1 109,00                 | R1 181,00                 | R 72,00               | R 36,00                                    | R28,80                                     |





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