



NEWSFLASH

SEPTEMBER 2011

Scheme Statistics:

Avg increase:	12.13 %
No of members:	18 835
Avg age:	29,1
Solvency:	13,80%
Level of change:	Low

*PSG Konsult Corporate
'PSGK Corporate' is part
of the PSG Konsult
Group - one of the
largest independent
financial services
providers in South Africa
today and focused on
serving the SME,
institutional and public
sector markets.*

IN THIS ISSUE

- Umvuzo Health
Headline Increase
- Benefit update
- MSU details

Umvuzo Health 2012

Umvuzo Health has announced a weighted average increase of 12.13% for the scheme for 2012. The actual increases for the options range from 10% to 14,7% and details of these, along with the benefit changes, are provided below.

For 2010, the scheme posted another positive result, with both the net healthcare result and the result including investment income, showing improvements on 2009, with the latter being a surplus of R5,3 million.

However, despite growing the reserves by more than R5 million, the solvency ratio declined from 14,5% to 13,8% - due largely to membership growth, with the number of beneficiaries covered by the scheme increasing by more than 11%. In addition to this, the scheme has cited the following three factors as the major cost drivers;

- Exposure to HIV / Aids;
- Higher utilisation by it's members;
- The fact that Prescribed Minimum Benefits have to be paid at cost.

Encouragingly, Umvuzo Health has amongst the lowest average age and pensioner ratios in the industry, which will have a positive impact on their claiming patterns going forward.

Major Changes

Below is a summary of the major Umvuzo Health changes per option for 2012:

Ultra-Affordable - 10% contribution increase (all income levels)

- In-hospital radiology and pathology limit has increased from R9 000 to R10 000;
- Primary Care: from the 8th visit each beneficiary must nominate a single provider to consult for the rest of the year;
- The specialist script medication limit has increased from R400 to R450;
- The overall prosthesis limit has increased from R20 000 to R22 000;
- The appliances limit has increased from R3 000 to R3 500.

Standard - 11% contribution increase

- In-hospital radiology and pathology limit has increased from R12 000 to R13 000 per family per annum;
- Primary Care: from the 14th visit each beneficiary must nominate a single provider to consult for the rest of the year;
- The overall prosthesis limit has increased from R28 000 to R30 000;
- The appliances limit has increased from R5 000 to R5 500.

Supreme option - 14,7% contribution increase

- In-hospital radiology and pathology limit has increased from R10 000 to R12 000 per family per annum;
- The Annual Family Benefit limits have increased as follow;
 - Principal member from R5 412 to R 5844
 - Adult dependant from R4 356 to R4 704
 - Child dependant from R2 160 to R2 328
- Optometry benefit limit increased from R1 300 to R1 500;
- The radiology and pathology (out of hospital) limit has increased from R3 000 to R3 300;
- The overall prosthesis limit has increased from R30 000 to R33 000;
- The appliances limit has increased from R5 000 to R5 500;
- The supplementary benefits limit has increased from R1 300 to R1 500.

PSGKC MEMBER SUPPORT UNIT ('MSU')

As a valued client of PSG Konsult Corporate you have access to a dedicated team of healthcare consultants who will assist you with your medical scheme queries. These consultants are employed by PSG Konsult Corporate, which means that they have your best interest at heart at all times. Once you have made contact with the MSU, they will take full responsibility for your query and will see it through to conclusion, whilst providing you with feedback every 2 working days by phone, e-mail or sms.

Share call telephone number: 0860 100 296

E-mail: msu@psgkcorporate.co.za

Office hours are Mondays to Fridays, 08h00 to 17h00, excluding public holidays

In order to ensure that your query is resolved in the most efficient manner, we recommend that you follow your medical scheme's query process as a first resort, especially when requesting savings balances and/or submitting claims.

The MSU consultants will assist you with the following:

- Option selection
- General queries on benefits and contributions
- General membership queries
- Assistance with the addition and removal of dependants
- Chronic medication application process and queries
- Oncology registration
- Escalated claim queries
- General queries on rewards programs and contributions.



The MSU is staffed by trained and accredited employees with the relevant medical scheme experience and can assist you in 7 of the 11 official languages.

We look forward to a successful Year-End Renewals process that is focused on smarter outcomes and on a personalised service focus, which is unique for each PSGK Corporate Client and member. We look forward to seeing you soon!