



LIFESTYLE



# ELEVATE

YOUR CLIENTS AND BUSINESS WITH  
OUR NEW EXCLUSIVE PRODUCTS

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# THE UMVUZO STORY

**Umvuzo has been remarkably successful in building a brand our clients identify with and support.**

We had a vision that started in 2004 – the dream to make private healthcare more accessible to all employees in corporate South Africa.

## **AND SO UMVUZO HEALTH WAS BORN.**

Now, after years of our clients requesting additional well-being options for their financial future, we can take another step forward.

## **ACCESSIBILITY AND CHOICE**

Umvuzo Health is a restricted scheme for employer groups and their respective employees.



## THE UMVUZO STORY

Our heart: creating solutions for a secure and rewarding future.



## IT'S YOUR LIFESTYLE

From the start, Umvuzo Health's mission has always been to make private healthcare accessible and affordable to ordinary workers, who were previously excluded from accessing it.

And that is the trademark and legacy we carry forward with Lifestyle products that will contribute to the financial wellness of our members and clients.



## 19 YEARS ON...

The opportunity to diversify our services and products is here!

Umvuzo was the underdog from 2004 but we have climbed to incredible feats and have always seen to be a dedicated partner to our loyal members.

## A HISTORY OF REWARDS AND BENEFITS

This legacy does not begin and end with health and medical aid solutions. We have used our same principles to bring funeral cover, accident cover, and employee benefits to 152 593 policyholders and 62 373 dependants.

The statistics reflect our business growing organically over the past four years. Our systems are tried and tested and our dedicated team are committed to service excellence.

# PRODUCTS

We understand that every business is unique. That's why our customized solutions keep your goals and needs at the forefront.



LIFESTYLE FUNERAL

### Funeral Cover

Providing for your loved ones when you no longer can.



LIFESTYLE VALUE ADDED BENEFITS

### Lifestyle Value Added Benefits

Assisting employers to increase the economic security of employees.



LIFESTYLE GAP

### Lifestyle Gap Cover

Designed specifically for Umvuzo members.



LIFESTYLE GAP COVER

### Gap Cover

Gap cover for all other schemes in the market.



### Employee Retirement Planning

Securing the financial security of employees before retirement.

These products will assist you in creating security around your life and the lives of those who matter most.

## SECURING LIFE



**LIFESTYLE  
FUNERAL**

**Provide financial support to families during difficult times.**



## WHAT IS FUNERAL COVER?

With funeral cover, your family is protected from any financial burdens after your loss. Ensure funeral and burial costs as well as and family's future financial wellness.

## THE BENEFITS



Lifestyle Funeral cover is available on a group basis to assist employer groups with access to affordable funeral cover.



We provide flexible cover options to principal policyholders and family members.



Funeral claims payments are done within 48 hours of receipt of the necessary documentation.



Value-added benefits are included, such as repatriation within South Africa as well as all SADC countries.



## WHY CHOOSE LIFESTYLE FUNERAL?

**If something were to happen to you tomorrow, would your family be able to carry the cost of a funeral? It is a difficult question but one of life's hard realities.**

With Lifestyle Funeral, you get a comprehensive and tailored plan that suits your needs and will give your loved ones financial peace of mind so that future expenses are not a worry.

The right funeral cover gives your family one less thing to worry about, and while preparing for death is daunting, leaving your family with debt and unforeseen expenses is even more painful.

**Make sure you plan with us today.**



## LIFESTYLE VALUE ADDED BENEFITS

Provide financial support to families during difficult times.



## WHAT ARE VALUE-ADDED BENEFITS?

Products and services that encompass additional life benefits for the financial well-being of employees.

### THE BENEFITS



Providing employees with access to funeral cover is a key starting point for employee benefits. However, in terms of life's eventualities, there are wider considerations including our Lifestyle Benefits.



An array of options can be added for employers and employees to their initial funeral benefits from the onset. Further, to be budgeted for or included over time.



Airtime, electricity, and grocery benefits complement the Lifestyle Funeral Benefits.



Repatriation of mortal remains can add significant costs and can be included.



Our Commuter Benefit covers accidental death or disability for you and your entire family. This considering the magnitude of commuting to work daily, it is an essential benefit.



Mobility Cover as a result of an accident.



## WHY CHOOSE LIFESTYLE VALUE-ADDED BENEFITS?

**When you think of living well, you must think of choosing a comprehensive cover, making sure you and your family are safeguarded against life's unforeseen circumstances.**

With Lifestyle Value-Added Benefits, you can navigate through times when that cover is necessary: repatriation, accidental death or disability, mobility cover and lots more.

While our funeral cover is flexible and can protect the future financial well-being of those you leave behind, life's other unpredictable moments need to be managed.

Add an extra layer of comfort and peace of mind and guarantee practical benefits that can alleviate financial burdens.



LIFESTYLE  
GAP

A short-term insurance policy separate from your medical scheme but works in conjunction with it.



## WHAT IS GAP?

Provides shortfall cover where doctors/specialists charge above medical scheme rates for accounts (various hospital admission)

## THE BENEFITS



Provides for reimbursement for upfront co-payments or deductibles.



Extra protection and peace of mind besides medical aid



We have provided specifically tailored to Umvuzo Health members.



Ensures flexibility and tailor-made cover for families that can focus on grieving, rather than the financial burden of a loss.



## WHY CHOOSE LIFESTYLE GAP COVER?

**Funds, hospital admission, surgery, an accident. When life's unpredictable moments happen – you need a solution.**

Medical practitioner fees are unregulated and at times, you may be charged above what your medical aid covers.

The shortfall here, or 'gap', is the cost to you by a service provider that exceeds the medical scheme tariff. Gap cover ensures you and your family do not sit with unexpected medical bills and out-of-pocket expenses.

With Lifestyle Gap, you get a flexible, tailored, and affordable plan that suits your needs, your health, and your lifestyle.



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Lifestyle Gap Cover – specifically tailored to cater to members regardless of the medical scheme they belong to.



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Securing the financial security of employees before retirement.



## EMPLOYEE RETIREMENT PLANNING

Provides shortfall cover where doctors/specialists charge above medical scheme rates for accounts (various hospital admission)

### THE BENEFITS



Umbrella Provident/Pension Fund administration services.



Investment portfolio managers who administration services. understand the risk appetite of employers and employees alike



Training and education of employers and Competitive pricing structures employees on products/processes.



Competitive pricing structures employees on products/processes. with variable contributions.



### WHY CHOOSE UMBRA?

As an independent and technology-driven, Umbra is focused on the member and how we can help you as a benefit consultant to change the game with your clients.

Together with our partners, we protect individuals' retirement objectives as if it is our own.

We provide tailor-made benefits for forward-thinking companies, securing the financial future of families, individuals, and companies.

Your retirement solutions will give you peace of mind and expert guidance on how efficiencies can be created.

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