



UniversalTM



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2022 Products & Services

universal.co.za

INSPIRED / VICTORY / ACTIVE / DYNAMIC / EVOLVING / PROGRESSIVE / CHAMPIONS

Our Purpose

To help those who are ill to get better,
To encourage those who are well to live healthier lives,
And to support healthcare professionals in providing
evidence-based medicine with a caring approach.



Quality Healthcare taken to New Heights

We’re more than just another healthcare company. We’re proud to be one of South Africa’s fastest growing healthcare brands, prioritising the health and wellness of over 10 million people – from partners, to practitioners to patients – bringing you care you can truly count on.

Universal Healthcare is a fully independent company – an owner-managed company powered by a hands-on entrepreneurial team who are driven to deliver sustainable and appropriate healthcare.

Our power-house was pioneered by a visionary trio of respected healthcare industry experts: Dr Johan Pretorius (CEO), Catharina Sevillano-Barredo (CFO) and the late Professor Jan van der Merwe. They shared a common vision: that every single South African deserves access to quality healthcare. They’ve made it their mission to bring meaningful healthcare solutions to the market through Universal.

This has been our driving passion: to offer our clients and their members easy access to quality, affordable healthcare services.

Mastering the art of excellence means our clients and their members benefit from a seamless, highly-personalised healthcare solution that is value based. We partner with the industry’s most respected experts to develop evidence-based products that bring value to all parties. Above all, we proudly uphold the strictest standard of ethics to ensure that we have a positive impact in the lives of all our stakeholders.

It is this dedicated approach that has been the driving force behind Universal Healthcare’s extraordinary growth...

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Solid Solutions. Stand-Out Services.

We're your compass to quality health cover. Cover you can count on.
Cover you can afford. Healthcare cover by people who care.

We pride ourselves on being the industry leaders of evidence-based, integrated healthcare solutions.

Our broad service offering ranges from medical scheme administration to managed care services, as well as occupational health and wellness. Our full suite of integrated services includes a range of insurance products including our Universal Health & Accident Plan, Gap Cover and international medical insurance products.

As part of our mission to make quality healthcare more accessible to the masses, we also market the Workplace Health Plan formerly known as WorkerPlan. It's a low-cost occupational health and worker wellness solution. Our end-to-end client-focused service offering brings huge value to corporate and individual clients, helping them navigate the highly complex local healthcare environment.

Our high-care, forward-thinking approach means Universal is the perfect partner for companies, doctors, members, brokers and other stakeholders.

Exceptional Service. Extraordinary Solutions.

Our exceptional service levels and solution offerings have become a yardstick in the industry.

Our solutions have been specially structured to give our clients a true 360° healthcare services solution. We achieve this through innovative product design and the latest risk management tools, which are supported by advanced, next generation information systems and technology.

By integrating highly advanced technology with the latest risk management tools, we've been able to maintain our position as a leading healthcare solutions provider across all the markets that we serve.

Core to our value offering is our effective management of the medical schemes under Universal's administration and the considerable attention we place on ensuring the wellbeing of our members.

Healthcare With Heart

Our client-centric, results-driven approach is core to the way we do business. We combine the power of knowledgeable, competent and experienced people; robust and streamlined processes; and scalable, proven systems to deliver exceptional healthcare administration services. Our high-touch, forward-thinking Universal approach makes it both easy and pleasant for clients to interact with us.

At Universal, our passion is people and their health is our purpose. We are passionately committed to world-class patient care and the improvement of human life and wellness. We're driven to deliver the highest quality, scientifically justifiable, cost-effective healthcare solutions, utilising evidence-based protocols and technology-enabled solutions to the stakeholders we serve.

Real People. Real Results.

Our core mission is to break down the barriers to cost-effective quality healthcare. Our innovative, patient-centric healthcare solutions are achieving excellent results. Many of our members say that with Universal, it's the first time that they are ever seeing what a medical scheme can really do for its members.

Universal developed an innovative initiative that's achieved incredible results within each and every medical scheme. This intuitive, member-centric programme has not only delivered significant financial improvements, but has achieved noteworthy improvements in healthcare outcomes for medical scheme members, with life-changing benefits!



Our Products and Services

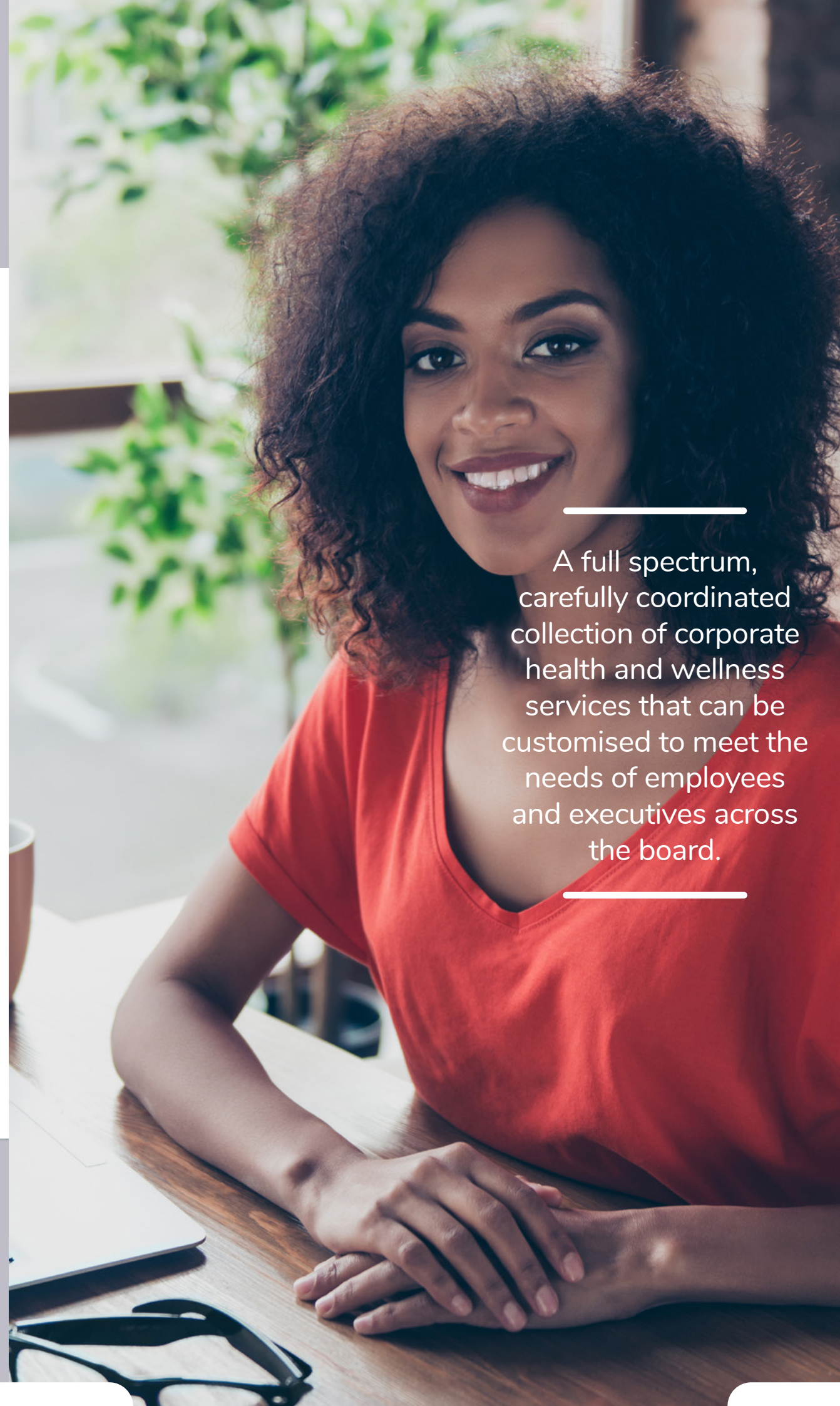
Universal Corporate Wellness

Make Your Employee Wellness and Productivity Our Business and Focus on the Profitability of Your Business

Wellbeing plays an imperative and influential role in work performance, and ultimately profitability. This is why we take care of your employees' health, so you can take care of the health of your organisation's bottom line.

The Universal Counselling and Case Management provides confidential, professional consultation and referral services to address any personal or work-related stressors that may be affecting the wellbeing of employees and impacting their work performance. Counselling is available via telephonic, virtual or face-to-face means.

Our Corporate Health Services proactively focuses on awareness, education and promotion of health and wellness. It's a full spectrum, one-stop corporate health and wellness service that can be customised to meet the needs of employees and executives across the board. Our services range from wellness days and executive medicals to exciting wellness challenges and programmes.



A full spectrum,
carefully coordinated
collection of corporate
health and wellness
services that can be
customised to meet the
needs of employees
and executives across
the board.

Our services will help guide your employees and executives from prevention through to identification and implementation of the right health solutions.

Universal 360° is the health and wellness loyalty programme that you can count on. It provides you with discounts at loyalty partners to improve your health and wellness and quality of life.

The Universal Workplace Health Plan has been specifically designed for the South African labour market, assisting employers in keeping their workforces healthy and productive. It offers employees in the lower income bracket access to a healthcare support structure that they would not have had access to otherwise.

Occupational Health and Wellness is a modular service offering that assists employers to comply with legislative requirements. Occupational health risk assessments and medical surveillance programmes are conducted in such a way as to ensure minimal employee work downtime. The scope of the medicals depends on the job category and Certificates of Fitness are issued after entry, periodic/transfer and exit medicals.

Our Corporate Health and Wellness talks and training sessions provide important tools to educate and empower individuals to make choices that benefit their health and quality of life. The sessions are arranged to be delivered either onsite or online.



Universal Insurance

uGap Cover by Universal ensures that medical scheme members are never left out of pocket. We've got your in-hospital shortfalls covered for a fraction of your monthly medical scheme premium.

Universal Healthplan Ex-Pat offers a vast selection of quality healthcare benefits to businesses operating off-shore. It includes the largest network of emergency services and hospitals within their reach.

Universal Emergency & Accident Health Plan is a health insurance product specifically designed to provide insurance cover for specified accidental and emergency health events. The Universal Emergency and Accident Plan is available to employer groups and individuals.

The Universal Health & Accident Plan is a health insurance product specifically developed for employer groups wishing to provide specified health cover for employees who would otherwise not have access to private healthcare.

Value-Added Offering

ZOOPPTM stands for "Zero Out Of Pocket Payment" and has been developed to enhance the CompCare member experience through a seamless, automatic payment system. **ZOOPPTM** up your medical scheme! It's as simple as "one-two-three".

Universal Training Academy provides INSETA accredited courses that empower you with additional competencies that will set you apart from others in the financial services and healthcare funding sectors.

Schemes We Service

Universal has established itself as a leader in the provision of various healthcare and wellness related managed care, administration, risk management and value added services.

The Universal Group provides care management and administration services to 11 different open and restricted medical schemes, Employee Wellness Programme (EWP) services to various corporate clients as well as occupational healthcare services to employer groups and corporate groups.

uConsult™

Welcome to the online consultation room.

uConsult™ is a revolutionary virtual consultation platform that's accessible to any patient and healthcare provider with a smart device and internet connection.



Powered by  **Universal**

Why you should use uConsult™

Built for everyone

uConsult™ welcomes all healthcare providers and patients. It's not limited to any particular medical scheme – in fact you do not need to be a medical scheme member at all.

Whenever, wherever

uConsult™ can be accessed via your web browser from any connected smartphone, smartphone, tablet, laptop or desktop. Virtual consultations can take place wherever it's convenient, at any time that suits both the healthcare provider and the patient.

Easy to use

uConsult™ is a highly intuitive platform so it's really straightforward to navigate and pre-populated details make your experience fast and efficient.

Patients

Book online, get appointment reminders, connect securely for your virtual consultation and receive your encrypted healthcare documents directly in your inbox.

Healthcare Providers

Subscribe to **uConsult™** to connect with patients online and enjoy a simpler way to perform virtual consultations, generate prescriptions, make referrals to colleagues and specialists, request pathology and radiology forms - all on one integrated system.

Healthcare Provider Administrators

Easily manage your healthcare provider's busy online practice using the electronic diary and option to invite patients.



An all-in-one integrated platform means everything gets done in one place. No more switching between other apps and systems.



uConsult™ handles all documentation from prescriptions to payments.



The **uConsult™** secure payment gateway makes money management easy for patients and providers.

More About uConsult™

Universal Healthcare recently expanded to the USA and Universal.one, Inc. is the latest addition to the Group. Created by a team of healthcare and technology experts, **uConsult™** uses cutting-edge technology developed in Silicon Valley to seamlessly connect patients and healthcare providers on a digital platform. It innovatively brings together all the features needed for a quality virtual healthcare experience for both the medical professional and the patient, in a securely encrypted, user-friendly environment.

Virtual consultations are now open to anyone.

support@u-consult.co.za | u-consult.co.za | info@u-consult.co.za

UNIVERSAL CORPORATE WELLNESS

About Us

Since 2009, Universal Corporate Wellness has been a proud provider of expert health and wellness services to employers and medical schemes to holistically address employee and member health and wellness. In collaboration with employers and schemes, our unique offering provides the following preventative wellness solutions:

Category	Services
Employee Wellness Programme (EWP)	<ul style="list-style-type: none">• Counselling and Case Management• Absenteeism, Incapacity and Disability Management• Rehabilitation Support• Wellness Days• Executive Wellness• Health and Wellness Challenges• Physical Activity Programme• Nutritional Programme
Loyalty	<ul style="list-style-type: none">• Universal 360°
Occupational Health	<ul style="list-style-type: none">• Universal Workplace Health Plan• Mobile Clinics• Post Exposure Prophylaxis (PEP)
Learning Centre	<ul style="list-style-type: none">• Corporate Health and Wellness Talks and Training sessions• Online Wellness

What Makes Us Different?



Why Universal?

- Excess of 10 years corporate health and wellness company experience
- Focused on employee development to achieve growth and retention
- B-BBEE Level 1 QSE
- Established one of the largest national, individually-contracted provider networks (affiliates)
- Registered with the Employee Assistance Professionals Association of South Africa (EAPA-SA)
- Audited and certified business continuity processes
- Counselling services delivered in 11 languages
- Business intelligence and analytics enabling integrated and in-depth reporting
- Client relationship management
- Protection of Personal Information Act 4 of 2013 (POPIA) compliancy

PROACTIVITY
We go beyond just identifying risks, offering innovative solutions. We close any loops through our referrals and integrated reporting processes.

PERSISTENCE
We're driven to always 'follow through'. We provide a full-circle service that exceeds 'ticking the boxes'.

PARTNERSHIPS
We build strong collaborative relationships with our clients, emphasising skills transfer.

UNIVERSAL CORPORATE WELLNESS

Counselling and Case Management

Services:

- Unlimited 24/7/365 telephonic emotional counselling.
- Face-to-face counselling referrals made close to work or home.
- Virtual counselling.
- Full range of managerial support services.
- On-site or virtual group trauma debriefing.
- Resource information to help you care for your family's health and wellness.
- Legal advice.
- Financial consultation to support the responsible management of your money.
- Personal health advice by qualified nurses 24/7/365.
- On-site counselling

Why choose Universal counselling and case management?

- Highly confidential, professional services.
- A counselling team with over 100 years of combined expertise.
- Counselling services provided in all 11 official languages.
- Over 1 000 registered counselling professionals in our individually contracted national provider network.
- In-depth reporting that enables highly informed decision-making.



Absenteeism, Incapacity and Disability Management

- Many South African companies have an overall absenteeism rate which is significantly above the expected rate of absenteeism.
- Unplanned and extended employee absence requires careful investigation, evaluation and management to reduce its considerable cost to business.

Need help with absenteeism, incapacity and disability management?

Services:

- Policy review.
- Training of managers and HR team members.
- Managerial consultation.
- Sick note verification and trend identification (Absenteeism Management only).
- Return to work interview guidance
- Referral to healthcare providers or rehabilitation facilities.
- Counselling support including workplace reintegration counselling.

Rehabilitation Services (Alcohol and Substance Abuse)

- A large percentage of adult South Africans are meeting the criteria for a substance use disorder, including alcohol, at some time in their life.
- South Africa's average alcohol consumption has been found to significantly exceed the average consumption for the African region.

Need support in addressing substance misuse, abuse or dependence?

Services:

- Identify the need for inpatient rehabilitation.
- GEO mapping to best suited facility.
- Guidance on pre-authorisation and payment confirmation.
- Facilitate admission and discharge.
- Support with aftercare and reintegration into work and personal life.
- Progress and final reports.

Wellness Days

Executive Wellness



Value Added Healthcare Services

Value Added Reward Services:	Healthcare Services:	Gender specific screenings:
Health and wellness loyalty partners Massages Smoothies Photo booth Popcorn machine, and many more...	Optometry Audiology Dental screenings	Mammogram Breast screening Pap smear PSA

Duration	Popular	Memorable	Extraordinary
	1.5hrs	2.5hrs	4hrs
Individual health questionnaire	✓	✓	✓
GP consultation	✓	✓	✓
Fasting pathology tests	✓	✓	✓
Prostate specific antigen		✓	✓
Colon cancer screening			✓
Resting ECG		✓	✓
Stress ECG		✓	✓
Spirometry (pre)	✓	✓	✓
Chest X-ray		✓	✓
Breast ultrasound		✓	✓
Mammogram and ultrasound			✓
Pap smear (all ages)		✓	✓
Audiometry screening			✓
Vision assessment			✓
Biokinetic assessment			✓
Nutritional assessment			✓
Follow-up health screening			✓
Individual health report	✓	✓	✓
Consolidated group report	✓	✓	✓

Why Universal?

- All company sizes welcome.
- Standardised services nationally.
- Comprehensive company reporting.
- Only 80% minimum participation required.
- We bring the vibe with music, give-aways and competitions!

Why Universal?

- Facilities located nationally.
- On-site blood tests.
- Individual and group reporting.
- Pathology test results and HRA results made available to doctor prior to consultation to ensure comprehensive feedback to the executive.

Health and Wellness Challenges



Wellness Amazing Race

Fun and challenging team-based competition designed to motivate employees to work together as a team to overcome challenges in all 7 dimensions of wellness in the shortest time possible.

Duration: 2:00 to 2:30 hours



Survivor Challenge

Team-based problem-solving challenges where teams compete for maximum points to progress to the next round. These challenges require and promote team work, communication, respect and trust among team members.

Duration: 2 hours



Choose To Lose

Weight loss challenge to encourage employees to adopt a healthier lifestyle at work by providing focus, regular nutritional education, as well as weighing and measuring by a dietitian. Promotes camaraderie and social interactions among employees.

Duration: 6 weeks to 12 months



Universal Fun Run

Team-based relay competition designed to highlight the importance of regular physical activity in a fun and inclusive way.

Duration: 1 hour



Desk-ercise

Structured desk-based stretching, strength exercises, performed as a team to combat a sedentary lifestyle.

Duration: 2 minutes every 2 hours



Born To Move

Born to Move is packed with laughter and music, focusing on fun exercise routines by learning a series of movements from dance, martial arts and yoga. These classes train body awareness, improve balance, agility, endurance, coordination and control. This event can also be structured as a competitive team-based activity.

Duration: 30 minutes to 2:00 hours

Health and wellness challenge process:

1. Work with human capital to identify organisational needs/problems.
2. Customise a challenge-based solution to address the needs.
3. To inject more fun, challenges consist of participants, supporters, judges and cheerleaders, with novelty categories such as best dressed, mascots and war cries.
4. Facilitate the Health and Wellness Challenge, inclusive of all required equipment.
5. Feedback session with management.

Physical Activity Programme

The Universal Physical Activity Programme is managed by a registered Biokineticist.

Services:

- Comprehensive fitness assessment of participants.
- An individualised exercise prescription based on the assessment results.
- Monthly follow-up assessments.
- Case management (optional).
- Quarterly group progress report to employer.

This programme is only available to corporates or employers who have access to a fitness facility.



Nutritional Programme

The Universal Nutritional Programme is managed by a registered dietitian.

Services:

- Comprehensive nutritional assessment of participants.
- An individualised eating plan per participant.
- Monthly follow-up assessments and group education.
- Case management (optional).
- Quarterly group progress report to employer.

UNIVERSAL 360°

Universal 360° members enjoy access to a wide variety of partner offerings. Members also qualify for great discounts on health and lifestyle products and services.

Universal 360° Loyalty Programme

ALPHA

















Membership on our comprehensive option is available to everyone

Fees are applicable for all principal members of medical schemes administered by Universal Healthcare and corporate clients of Universal Healthcare:

Fees for individuals who are not on a medical aid scheme administered by Universal Healthcare Administrators or not one of the corporate clients of Universal Healthcare:

Universal 360° Partners

Universal 360° has a wide range of partners offering great discounts based on your membership status. Discounts can be accessed at www.universal360.co.za

 Get up to 20% discount on monthly gym fees 	 Get 13% off membership fees 	 Get up to 24% discount on memberships fees 
 Get up to 36% discount at Clicks clinics 		 Get up to 40% discount on membership fees 
 Get 20% discount on enrollment fee 	 Get up to 36% discount on newspapers 	 Get 29% discount on resilience solutions 

Please note that partners, benefits and pricing may change without prior notice. Terms and conditions apply.




UNIVERSAL Workplace Health Plan

The **Workplace Health Plan** has been especially designed for the South African labour market to help employers keep their workforces healthy and productive by reducing absenteeism. It offers employees a healthcare support structure by facilitated access to occupational health and wellness services relating to their work and healthcare challenges that can prevent employees from working.



The Universal Workplace Health Plan options

The Workplace Health Plan offers three **affordable**, pre-packaged **occupational health and employee wellness plans** to meet the health and wellness needs of your employees.

truVALUE	truHEALTH	truWELLNESS
		
<ul style="list-style-type: none">• Identification and management of work-related health risks, including:<ul style="list-style-type: none">o Physical factors: Exposure to excessive noise levels and radiation, repetitive motion, lifting e.g. Raynaud's phenomenon.o Chemical factors: Exposure to metal and related substances e.g. lead poisoning.o Biological factors: Biological hazards (viral and bacterial infections).o Psychological factors: Continuous shift work and stress e.g. post-traumatic stress disorder.• Access to selected medical practitioners.• Specified list of common office procedures performed as part of the Universal Network GP's consult in room.• Acute and over-the-counter medication.• Pathology.• X-rays.• Referral to state hospitals.• Dental wellness examination and basic dentistry.• Access to optometry services.• Annual flu vaccination.• Annual health risk assessment.• Maternity service – two scans per pregnancy at network practitioner.• Unlimited telephonic emotional counselling.	<ul style="list-style-type: none">• Identification and management of work-related health risks, including:<ul style="list-style-type: none">o Physical factors.o Chemical factors.o Biological factors.o Psychological factors.• Access to selected medical practitioners.• Specified list of common office procedures performed as part of the Universal Network GP's consult in room.• Acute and over-the-counter medication.• Chronic medication.• Pathology.• X-rays.• Referral to state hospitals.• Dental wellness examination and basic dentistry.• Access to optometry services.• Annual flu vaccination.• Annual health risk assessment.• Maternity service – two scans per pregnancy at network practitioner.• Unlimited telephonic emotional counselling.• Facilitated provision of HIV/AIDS services, including specified antiretroviral medication; and disease management support.	<ul style="list-style-type: none">• Identification and management of work-related health risks, including:<ul style="list-style-type: none">o Physical factors.o Chemical factors.o Biological factors.o Psychological factors.• Access to selected medical practitioners.• Specified list of common office procedures performed as part of the Universal Network GP's consult in room.• Acute and over-the-counter medication.• Chronic medication.• Pathology.• X-rays.• Referral to state hospitals.• Dental wellness examination and basic dentistry.• Access to optometry services.• Annual flu vaccination.• Annual health risk assessment.• Maternity service – two scans per pregnancy at network practitioner.• Unlimited telephonic emotional counselling.• Facilitated provision of HIV/AIDS services, including specified antiretroviral medication; and disease management support.

Mobile Clinics

The Universal Occupation health team help employers to comply with legislative requirements of the Occupational Health and Safety Act 85 of 1993 and the Mine Health and Safety 29 of 1996, as well as other relevant occupational health and wellness regulations.

Occupational health risk assessments and medical surveillance programmes are conducted in such a way as to ensure minimal employee work downtime and achieve maximum cost savings for the business. Occupational health medicals are coordinated together with the client to ensure seamless execution.

Types of medicals



Depending on the job category, the scope of the medical can include the following:

- Physical examinations.
- Medical questionnaires, as well as functional capacity where applicable.
- Lung function (spirometry test).
- Hearing test (audiometry screening).
- Eye screening (Snellen's chart, titmus or keystone).
- Electrocardiogram (ECG).
- Drug test.
- Biological monitoring.
- Case management of employees with identified fitness restrictions following medical test (optional).

Following the medicals, Certificate of Fitness (COF) and comprehensive company report is provided to the employer.

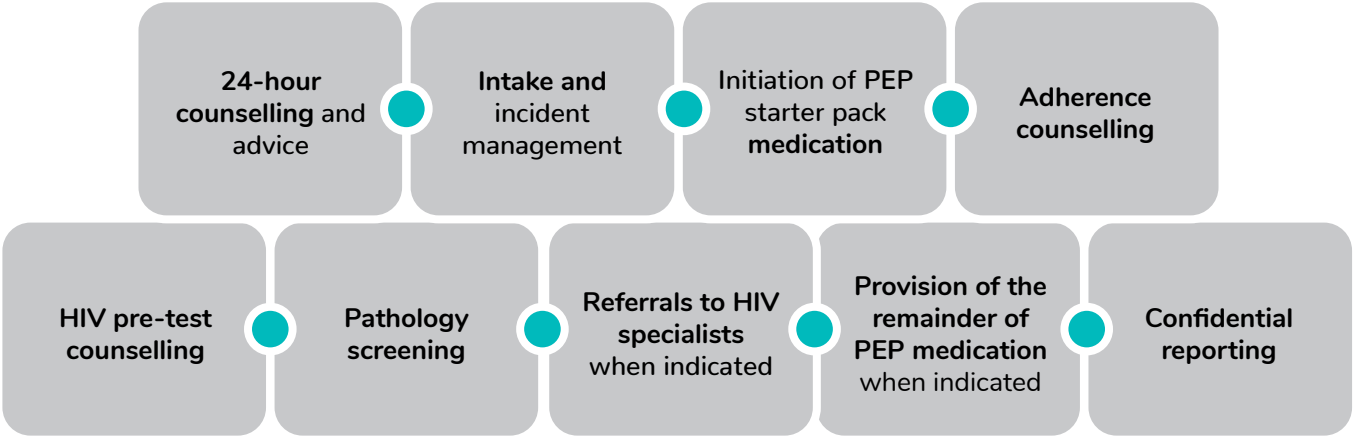
Post-Exposure Prophylaxis (PEP)



Universal Healthcare offers employers outstanding post-exposure prophylaxis (PEP) services for employees who have been exposed to hazardous biological agents (HBAs) in the workplace.

Exposure may occur in the form of a needle stick injury (NSI) or through a splash or spill (for example, an eye splash). Universal Healthcare offers a range of services and interventions to ensure a timeous and appropriate response to any possible exposure to an HBA. We also offer employees support services such as confidential counselling.

Post-exposure prophylaxis services include:



Corporate Health and Wellness Talks and Training Sessions



Nutrition

Includes topics such as:

- Understanding sugar.
- Unlocking the food label code.
- Boosting your immune system.
- Healthy eating at work and on the go.
- Addressing fad diets.
- Drinking your calories: Think twice before you choose your drinks.
- Adopting a healthy lifestyle to prevent chronic diseases.



Physical Activity

Includes topics such as:

- Physical activity in the workplace ('Deskercise').
- Negative impacts of stress on health and the positive role of physical activity.
- The role of physical activity in the management of chronic diseases.
- Exercise at home.
- Exercise for weight loss.
- Bouncing back to fitness.
- Staying fit during COVID-19.



Emotional Wellness

Includes topics such as:

- Stress shedding.
- Navigating through change.
- Psychosocial wellbeing during the COVID-19 pandemic (employee session or manager session).
- Substance abuse.
- Building stronger relationships.
- Achieving work-life balance.
- Effective parenting.
- Understanding mental health.
- Gender-based violence.
- Dealing with the impact of COVID-19 on our lives.
- Loss of a loved one to COVID-19.

Other topics such as Financial Wellness , HIV education, Tuberculosis and many more are also available.

We empower smart people with easy ways to become extraordinary.

All sessions are conducted by relevant professionals and can be conducted either onsite or virtually. Useful handouts are also made available for ease of reference after the session.

Sessions are in a one-hour format so a workshop can easily be compiled.

Online Wellness

Wellness related education and awareness material available at the click of a button.

Our online wellness content has been carefully compiled by subject matter experts to ensure that it addresses the most current and relevant health and wellness concerns. Categories for online wellness content include:

- Exercise and fitness.
- Nutrition and weight management.
- Emotional wellness.
- Occupational health.
- Smoking, alcohol and drugs.
- Financial wellness.
- Health and wellness.

Contact Us

Category	Services	Tel	Email
EWP	Counselling and Case Management Absenteeism, Incapacity and Disability Management Rehabilitation Support Wellness Days Health & Wellness Challenges Physical Activity Programme Nutritional Programme	086 155 LIVE (5483)	corporatehealth@universal.co.za
	Executive Wellness	086 155 LIVE (5483)	exechealth@universal.co.za
Loyalty	Universal 360°	086 155 LIVE (5483)	360@universal.co.za
Occupational Health	Universal Workplace Health Plan	0861 989 887	workplacehealth@universal.co.za
	Mobile Clinics PEP		occhealth@universal.co.za
Learning Centre	Health and Wellness Talks and Training Online Wellness	086 155 LIVE (5483)	corporatehealth@universal.co.za

uGap COVER PLAN

WHAT IS uGAP COVER?

Gap cover is a short-term insurance product designed to complement medical scheme cover, gap cover ensures that members are never left out of pocket. We've got your in-hospital shortfalls covered for a fraction of your monthly medical scheme premium.

In-hospital medical practitioner shortfalls, co-payments and shortfalls for casualty visits. For even greater convenience and peace of mind, Gap claims are processed automatically to ensure a seamless experience.

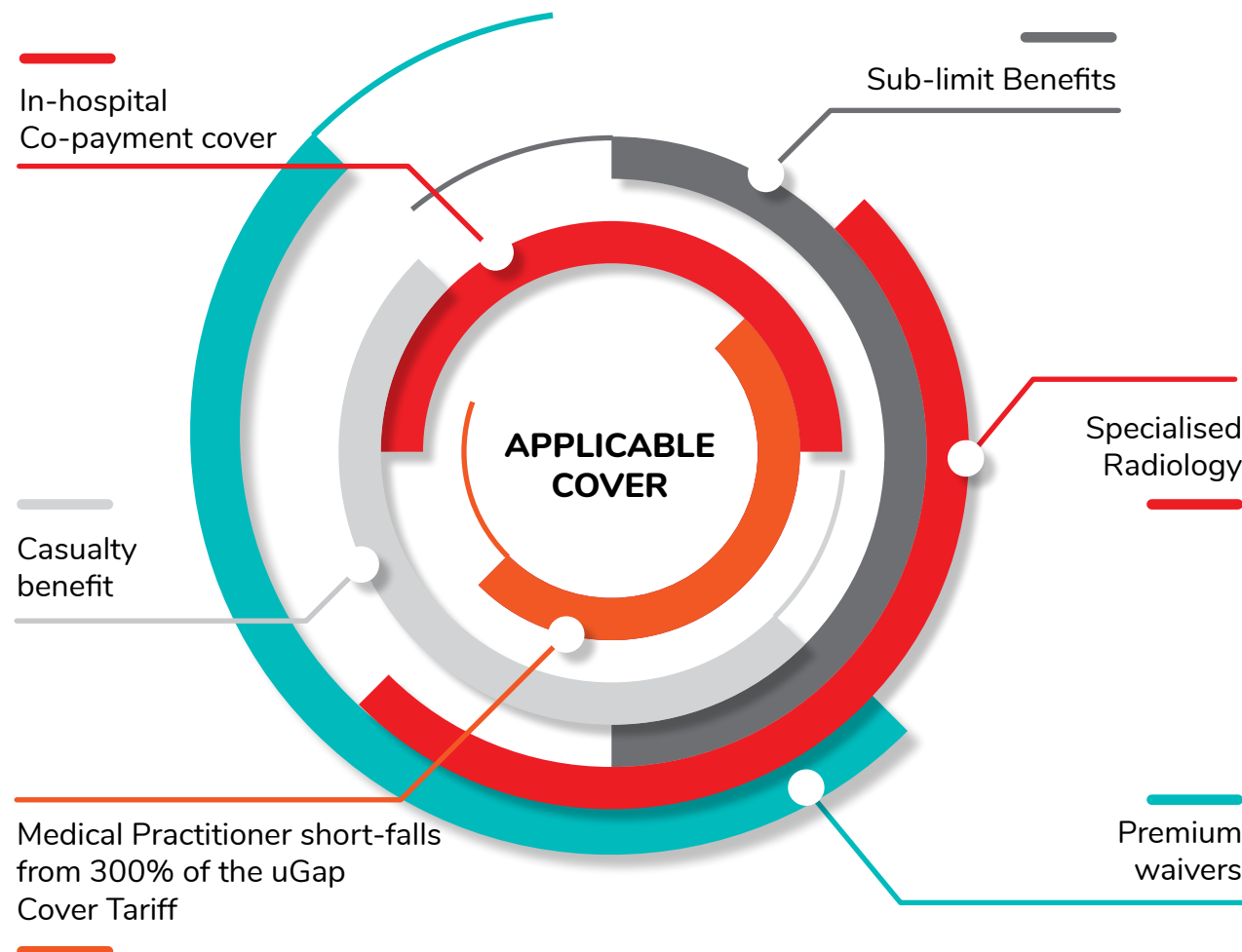


UNIVERSAL HEALTHPLAN EX-PAT

With the ever-increasing business expansion into Africa by South African companies, ensuring that staff have access to first-rate healthcare is becoming a priority for any company wanting to spread its wings.

Universal Health Plan Ex-Pat provides 24-hour emergency medical evacuation, from within the Indian Ocean Islands and the continent of Africa, to a centre of excellence.

With cover from USD 1 to 3 million, businesses can rest assured in the knowledge that their staff are in our trusted hands.



UNIVERSAL HEALTH & ACCIDENT PLAN

The Universal Health & Accident Plan is a health insurance product specifically developed for employer groups wishing to provide specified health cover for employees who would otherwise not have access to private healthcare.

This product promises the convenience of a wallet-free experience and the employee has the option of adding their dependants, providing peace of mind for all concerned.

Insured individuals have access to private healthcare through a vast network of healthcare providers countrywide. The plan offers comprehensive cover including medication, basic radiology and pathology, as well as optometry benefits. The Advance options include benefits for emergency services and in-hospital treatment, ensuring that employees have access to the care they need when they need it most.

The below table lists the benefits associated with the 4 options available on the Universal Health & Accident Plan:

Please note, all benefits are for a stated benefit amount and applicable per insured person for a 12-month period, unless otherwise stated.

Day-To-Day Healthcare Cover		
Benefit	Standard/Standard Advance	Essential/Essential Advance
General practitioners (GPs)	5 general practitioner events, including acute medication and minor procedures performed in GP's rooms	Unlimited general practitioner events, including acute medication and minor procedures performed in GP's rooms
Chronic medication	15 conditions	26 conditions
Basic radiology	Specified X-rays	Specified X-rays
Basic pathology	Specified pathology tests	Specified pathology tests
Optometry	1 eye test and 1 pair of lenses and frames every 24 months	1 eye test and 1 pair of lenses and frames every 24 months
Basic emergency dentistry	Specified emergency dental procedures	Specified emergency and basic dental procedures
Maternity	No Benefit	2 ultrasound scans and specified pathology tests

In-Patient Emergency Benefits	
Essential Advance and Standard Advance	
Emergency accidental injuries Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency accidental injury	Up to R100 000, based on severity level and subject to pre-authorisation of treatment
Emergency illness Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency medical illness	Up to R15 000, based on severity level and subject to pre-authorisation of treatment
Emergency medical services	Up to R25 000, based on the emergency service required and the severity of the health event

UNIVERSAL EMERGENCY & ACCIDENT HEALTH PLAN

The Universal Emergency & Accident Health Plan is a health insurance product specifically designed to provide insurance cover for specified accident and emergency health events to those who would otherwise not have access to in-hospital accident and emergency healthcare cover.

Insured Persons are covered for specified, unexpected, catastrophic, accidental, and emergency related events. The Universal Emergency & Accident Health Plan is available to employer groups and individuals.

In-Patient Emergency Benefits	
Emergency accidental injuries Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency accidental injury	Up to R1 000 000, based on severity level and subject to pre-authorisation of treatment
Emergency illness Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency medical illness	Up to R35 000, based on severity level and subject to pre- authorisation of treatment
Emergency medical services	Up to R25 000, based on the emergency service required and the severity of the health event



UNIVERSAL TRAINING ACADEMY

Universal Training Academy (UTA) was established in 2010 and accredited as a training provider (Accreditation Number 130215) with the Insurance Sector Education and Training Authority (INSETA) since September 2010.

Following our accreditation, the primary focus of UTA has been to provide training in order to achieve the National Certificate: Wealth Management, an approved qualification by the Financial Sector Conduct Authority (FSCA), (Registration: SAQA* QUALID 57608 - NQF LEVEL 5 – minimum requirement 120 credits). UTA has expanded its scope and is also registered to provide Learnerships for the Qualification National Certificate: Wealth Management.

The training landscape is changing and the above mentioned Qualification 57608 will be replaced by a new qualification called Occupational Certificate: Financial Advisor SAQA ID 105026. New qualifications will fall under the framework of the Quality Council for Trades and Occupation (QCTO) and training providers will be required to be QCTO accredited in order to facilitate training. Learners are still able to complete the existing qualification. The last date of enrolment is 30 June 2024 with completion by 30 June 2027.

About The Course

The qualification **National Certificate: Wealth Management**, is recognised by the Financial

Sector Conduct Authority to provide a framework for learners to develop competencies within the following disciplines:

- Long Term Insurance Sub-Sector, including Life Benefits, Retirement Funds;
- Medical Scheme Administration;
- Collective Investment Sub-Sector; and
- Wealth Creation and Wealth Management.

We currently provide two learning avenues:

- Financial Planning; and
- Medical Schemes

Both learning avenues comprise 79 compulsory credits made up from Core Unit Standards (40 credits) and Fundamental Unit Standards (39 credits). In order to meet the minimum requirement of 120 credits the balance of Elective Unit Standards (41 credits) are carefully chosen in order to enhance the chosen learning avenue. Three modules, each representing approximately 40 credits, are completed over a three- to four-month period, followed by the successful completion of the Portfolios of Evidence (POE) and closed book summative assessments, for the respective modules.

Who Is The Qualification Designed For?

The qualification has relevance to two fields of study and is highly suitable for, among others, financial advisors, personal financial planners, financial services call centre agents, client service providers, brokers, broker consultants, retirement fund consultants, retirement fund administrators, trust fund officers, product developers, and consultants who advise on product structure of retirement funds. It is also particularly helpful for principal officers and trustees of medical schemes.

The Universal Approach

UTA offers high levels of interactive and informative training which equips individuals with a firm foundation to meet the 'Fit and Proper' requirements of the Financial and Intermediary Services Act (FAIS), as set out in the Financial Services Board Notice 194 of 2017.

At UTA we take a personalised and flexible approach to education. Each of our courses guarantees that the learner obtains the accredited course credits in the shortest time possible, reducing hours spent away from work while ensuring that the learner meets all of the competency requirements.

Ultimately our objective is to make it as easy as possible for learners to obtain their required credits so that they can focus on achieving their career goals.

UTA's course material is founded in SAQA outcomes-based required principles, whereby learners are assessed on the following criteria:

Knowledge	Information, facts, theories
Skills	Practical application of knowledge
Values	Ethical practices and acceptable standards of society
Attitudes	Characteristics of thinking / behaviours

Course Fees

Please feel free to contact us at trainingacademy@universal.co.za for a quotation or a meeting to discuss your personal training requirements. Based upon the number of learners enrolled, the cost per learner can be discounted.

mediBucks⁺

healthcare in your pocket

mediBucks is a 'use-as-you-need' healthcare savings account for out-of-pocket medical expenses, such as pharmacy, doctor and dental visits.

By subscribing to mediBucks, employers of all sizes can immediately provide employees and their families with access to quality healthcare services via the national Universal GP provider network comprising over 3 900 private doctors and more than 2 200 pharmacies.

Save your way with
mediBucks



Each employee receives their own individual mediBucks savings facility



This allows pro-active and cost-effective budgeting and saving for primary healthcare when needed

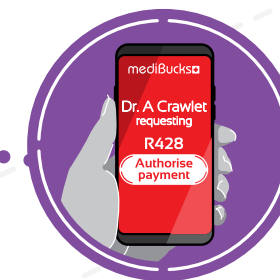


With access to pre-negotiated fixed-fee-for-service GP and clinic consultations and pharmacy purchases at reduced costs

mediBucks in action in three simple steps:



A Network Provider submits a claims for validation and approval for direct payment from the employee's mediBucks savings



The employee receives an SMS confirmation of payment to the provider



Savings can be topped up via regular or ad-hoc contributions by the employer and/or the employee

Mental health support benefit

As mediBucks users, employees have access to a professional telephonic counselling helpline, 24 hours a day, seven days a week, 365 days a year.

mediBucks operates on the principle that you do not lose what you do not use. Offering equal value to all participating employees. It also includes annual cash-out options.



Contact Us

Want to join mediBucks, or find out more?
Call: 0861 819280 | E-mail: info@mediBucks.co.za

mediBucks is an approved Amber Financial Technologies co-brand partner

Amber Financial Technologies is an authorised distribution channel of Access Bank South Africa Ltd, an authorised Financial Services Provider (FSP5865)



ZOOPP™ is a fantastic new innovation developed specifically for CompCare members by Universal. **ZOOPP™** stands for “zero out of pocket payment”. Tired of co-payments whenever you buy medicines at a pharmacy, or when your doctor sends you an account for an amount higher than the scheme tariff? Or, do you run out of day-to-day benefits on your medical scheme before the end of the year, and need an additional savings account that you can use to top-up your cover?



If so, then we have the solution for you: ZOOPP up your medical scheme!



ZOOPP™
zero out of pocket payment

There are three components to **ZOOPP™**:

Firstly, you need to be a member on CompCare Medical Scheme.

Secondly, you need to add on a new **mediBucks™** “pay-as-you-go” savings account – this is a personalised medical savings account that exists outside of your medical scheme, and into which you can make monthly payments to save up for additional medical expenses;

And thirdly, you need to sign up for one of the exciting Universal Gap Cover insurance products.

ZOOPP™ has been developed to ensure that the friction is taken out of paying medical claims.

Here is how it works: if you receive a claim from a healthcare provider who has charged more than the medical scheme rate, or if there is a co-payment on a medical claim, the account will automatically be settled seamlessly by sweeping from each of the three components of **ZOOPP™**.

Universal will first check your medical scheme for available funds, and load the available funds for payment according to scheme rules and available benefits. If there is a shortfall, we will check if your Universal gap cover benefit will pay for the shortfall, and sweep for the balance of the claim to be paid from gap cover.

If your gap cover is not applicable to pay the claim, for instance if it is a pharmacy or out-of-hospital claim from your doctor, then we will check if you have funds available in your **mediBucks™** account. Universal ensures that the healthcare provider is paid automatically on your behalf, using each of the sources of funds, as and when required, using this fantastic new multi-payment gateway.

In a nutshell ZOOPP™ has been developed to enhance the CompCare member experience through a seamless, automatic payment system. **ZOOPP™** up your medical scheme! It's as simple as “one-two-three”.

mediBucks+
healthcare in your pocket

CompCare
Medical Scheme



UniversalTM

Contact us

www.universal.co.za / info@universal.co.za

Physical address: Universal House, 15 Tambach Road, Sunninghill Park, Sandton, 2191

Postal address: PO Box 1411, Rivonia. 2128

WELLNESS / INNOVATION / INTEGRITY / DETERMINED / PERFORMANCE / MOTIVATED