



Universal

Healthcare



THE UNIVERSAL SOLUTION

Product Summary and Highlights / 2019



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The Universal Employee Wellness Programme (EWP) 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.

Corporate Health Services proactively focuses on awareness, education and promotion of health and wellness. It is 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 complete range of services will care for your employees and executives, from prevention through to identifying and implementing the right health solutions.

Universal 360° your ever-dependable health and wellness loyalty programme serves as your personal passport to improved health and wellness and better life balance.

WorkerPlan has been especially designed for the South African labour market to assist employers in keeping their workforces healthy and productive. It offers employees in the lower income bracket a healthcare support structure the likes of which they are unlikely to have had access to before.

Occupational Health and Wellness A comprehensive modular service offering that assists employers in covering all the bases when it comes to ensuring the health and wellbeing of their employees. Our service offering includes everything from the development and facilitation of effective plans for managing industry or company specific healthcare concerns, to health-risk identification, health management and wellness promotion in the workplace.



CompCare Wellness Medical Scheme offers an attractive value proposition. Seven benefits and six efficiency-discounted options, supported by superior preventative and promotional health benefits to choose from.

Makoti is one of the most affordable medical schemes for low-income earners. Offers unlimited general practitioner consultations, freedom in choosing a healthcare service provider and generous acute medicine benefits.

BCIMA has a reputation for being a value-for-money fund. Contributions and benefits are structured per family. Members can join the Fund for specific contract periods. No network restrictions apply.

International Insurance- Businesses operating offshore will value our vast selection of benefits designed to bring quality healthcare services, including the largest network of emergency services and hospitals within their reach.

GAP Cover by Universal will ensure that medical scheme members are never left out of pocket. We've got your covered for a fraction of your monthly medical scheme premium.

Universal Health and Accident Plan - a selection of six affordable short-term insurance options providing flexible healthcare access in the form of health and accident cover. Ideal for previously uninsured employees.

THE UNIVERSAL HEALTHCARE PRODUCT LINE-UP



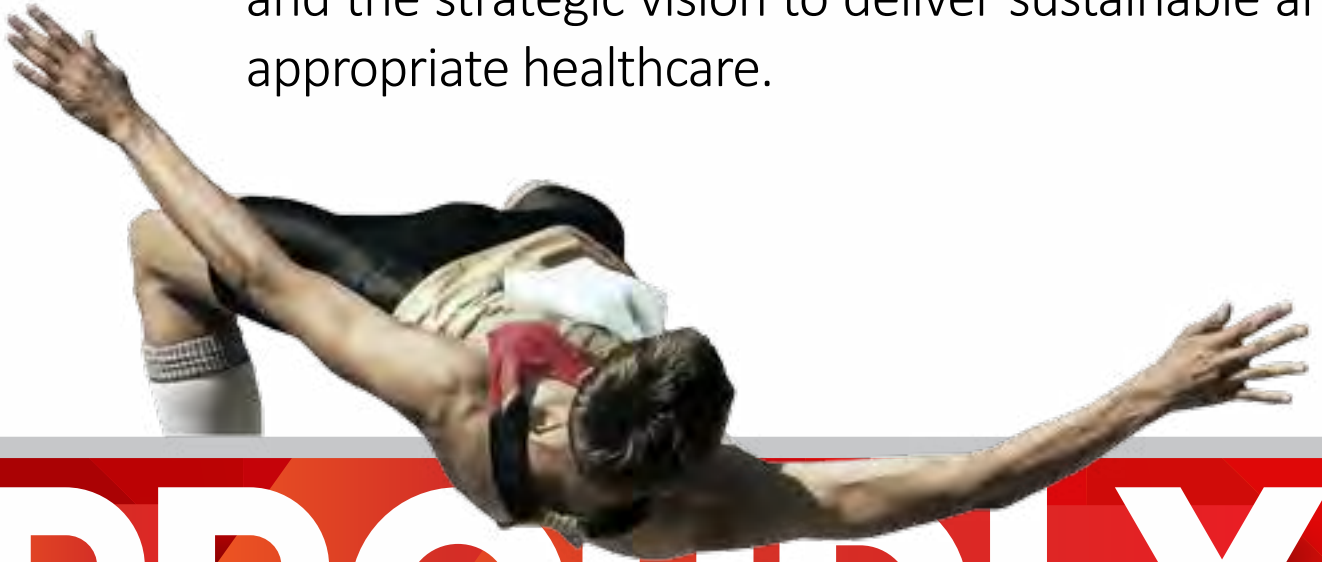
Universal Training Academy - our INSETA accredited courses offer a solid foundation from which you can progress and gain the additional competencies that will set you apart from others in the financial services and healthcare funding sectors.

mediBucks delivers healthcare accessibility like never before! A use-as-you-need healthcare savings account, which funds shortfall payments for out-of-pocket medical expenses, including medicines, doctor and dental visits, etc.



Universal SuperPlan Build your own health plan by combining one of the **CompCare Wellness Medical Scheme** options on offer, together with a **Universal Gap Cover** product and a unique supplementary health savings product called **mediBucks**. The Universal Gap Cover product has a number of alternatives, and offers the advantage that the Gap Cover claims are assessed in an integrated manner with your medical scheme claims, to ensure a seamless offering. mediBucks provides the option to make a monthly contribution into a special health savings account which can be used at participating health providers to supplement your medical scheme cover. For more information visit www.superplan.health

South Africa's fastest growing healthcare brand, Universal Healthcare, is a fully independent company, which is owner-managed by a hands-on entrepreneurial team with a passion for excellence and the strategic vision to deliver sustainable and appropriate healthcare.



PROUDLY UNIVERSAL

THIS IS WHO WE ARE

Universal was founded by a trio of respected healthcare industry experts: Dr Johan Pretorius (CEO), Catharina Sevillano-Barredo (CFO) and the late Professor Jan van der Merwe, who came together to achieve a common goal of providing meaningful healthcare cover to more South Africans.

Through the years we have never forgotten that the reason for our existence is to offer our clients and their members easy access to quality, affordable healthcare services. Mastering the art of excellence means Universal's clients and their members benefit from a seamless, highly personalised healthcare solution that is value based. It is this approach that has resulted in unprecedented growth for Universal Healthcare which, in just over a decade, has developed to the point that it now touches the lives of more than 10 million people, some well beyond the borders of South Africa.

HEALTHCARE SOLUTIONS THAT ARE BUILT TO LAST

As a leader in the provision of evidence-based, integrated healthcare solutions our 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, accident and emergency cover, GAP Cover and international medical insurance products.

We also market WorkerPlan, a low-cost occupational health and worker wellness solution. Universal's end-to-end client-focused service offering provides considerable value to corporate and individual clients within the highly complex local healthcare environment.

Our high-care, forward-thinking approach makes it easy for companies, doctors, members and other stakeholders to do business with Universal.

DEDICATED TO THE CREATION OF A SEAMLESS HEALTHCARE VALUE CHAIN

Universal's service levels have become a yardstick in the industry while solutions provided by the various entities within Universal are structured to afford clients a true 360° financial services solution.

This is achieved with the aid of innovative product design and the latest risk management tools, which are supported by advanced, next generation information systems and technology. The full integration of highly advanced technology, backed by the latest risk management tools, has enabled Universal to maintain its position as a leading healthcare solutions provider across the markets that it serves.

The effective management of the medical schemes under Universal's administration and the considerable attention paid to ensuring the wellbeing of the members of these schemes, remain central to the ability of the company to ensure appreciable value for its clients.



DEDICATED TO WORLD-CLASS PATIENT CARE AND THE IMPROVEMENT OF HUMAN LIFE AND WELLNESS

The client-centric, results-driven Universal operating model underpins every aspect of the businesses within the Universal fold. It integrates knowledgeable, competent and experienced people; robust and streamlined processes; and scalable, proven systems to deliver best-of-breed healthcare administration services. The high-touch, forward-thinking Universal approach makes it both easy and pleasant for clients to interact with us.

At Universal we remain committed to world-class patient care and the improvement of human life and wellness. In recognition of this commitment, we strive to deliver the highest quality, scientifically justifiable, cost-effective healthcare solutions utilising evidence-based protocols and technology-enabled solutions to the stakeholders we serve.

RESULTS DRIVEN

The innovative patient-centric managed healthcare solutions developed to overcome the challenges of providing members with cost-effective quality healthcare, are showing excellent results, with many members saying that they are for the first time ever seeing what a medical scheme can really do for its members.

One initiative developed by Universal has achieved particularly stellar results within each and every medical scheme where it has been implemented. This intuitive, member-centric programme has not only delivered significant financial improvements across the board, but also achieved noteworthy enhancements in terms of better healthcare outcomes for medical scheme members, with many individuals reaping life-altering benefits.



Universal

Occupational Health

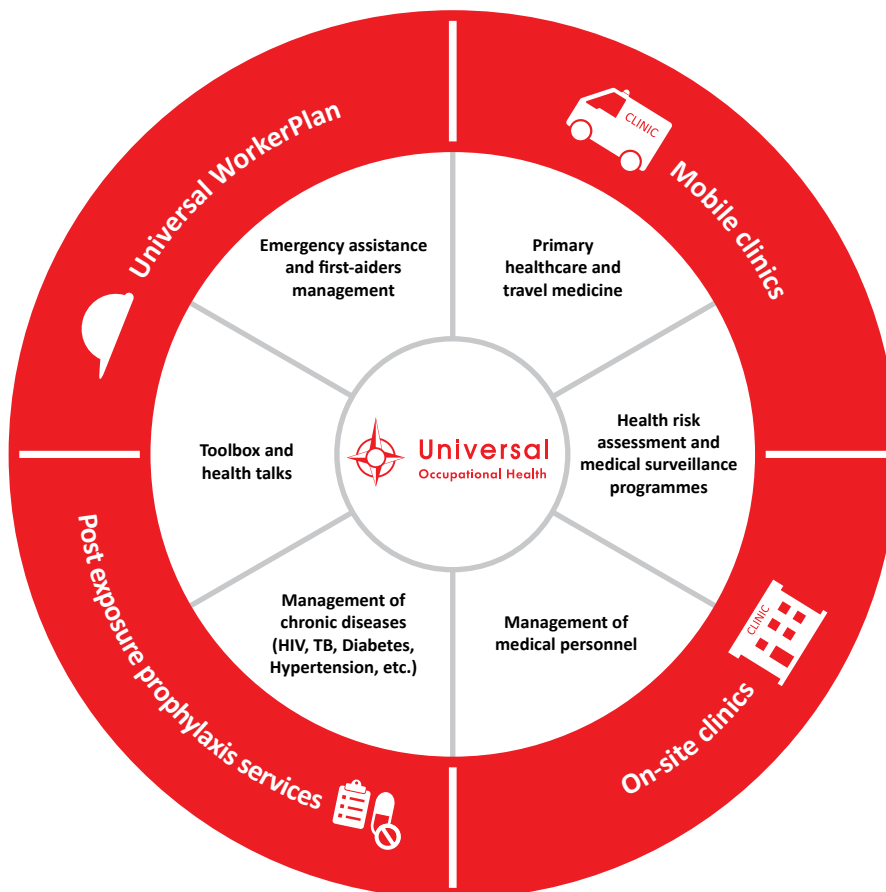
UNIVERSAL OCCUPATIONAL HEALTH AND WELLNESS SERVICES



The Universal Occupational Health team offers a range of highly flexible modular products and services designed to meet your specific workplace health and wellness requirements, whatever they may be.

We assist in the development and implementation of occupational health solutions and strategies with the ultimate aim of ensuring legal compliance whilst looking after the health of your greatest asset- your workforce.

UNIVERSAL OCCUPATIONAL HEALTH PRODUCTS AND SERVICES



COMPREHENSIVE OCCUPATIONAL HEALTH AND WELLNESS SERVICES

The Universal Occupational Health team assists employers to comply with the legislative requirements of the Occupational Health and Safety Act 85 of 1993 and the Mine Health and Safety Act no 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.

Starting Level

- Occupational health risk assessment within the client's area of work
- Assessment of occupational health needs of the business
- Advice on occupational health requirements

Basic Service

Mobile or on-site clinic with a programme that includes:

- Primary healthcare
- Medical surveillance
- Emergency and injury on duty management services

Standard Service

Mobile or on-site clinic with occupational health programme including:

- An occupational safety and environmental programme
- Risk based medical surveillance programme
- Treatment of occupational injuries and diseases

Comprehensive Service

An integrated service including all the aspects of an occupational health programme:

- Primary healthcare
- Occupational health
- Chronic monitoring of employees e.g. tuberculosis and diabetes
- Travel medicine
- Health education and wellness services

ADVICE ON LEGAL REQUIREMENTS AND COMPLIANCE

The Universal Occupational Health team provides ongoing advice to our clients regarding health and safety issues, and keeps them informed of the status of the overall health and safety legislation compliance of the business.

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:

- 24-hour professional telephonic counselling and advice
- Intake and record management of all PEP incidents
- Initiating PEP starter pack medication
- Adherence counselling for PEP treatment
- HIV pre-test counselling and consent
- Pathology screening for exposed employees
- Risk assessment following pathology results
- Referrals to HIV specialists for exposed employees with pathology abnormalities
- Provision of the remainder of PEP treatment packs after clinical risk assessment
- Confidential reporting

Contact us

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Physical address: Universal Place, 19 Tambach Road, Sunninghill Park, Sandton, 2191 / **Postal address:** PO Box 1411, Rivonia, 2128



Universal WorkerPlan

UNIVERSAL WORKERPLAN



THE COMPETITIVE EDGE

If you think there is no escape from the low rates of productivity caused by employee health issues in your business, think again. Get the competitive edge with Universal WorkerPlan – a uniquely tailored, comprehensive modular occupational health and wellness product and service offering.

WorkerPlan is a special customised off-site occupational health and worker wellness solution provided by the Occupational Health division of Universal.

REAL SOLUTIONS FOR WORKER WELLNESS

Specifically created to meet the needs of the South African labour market, Universal WorkerPlan provides cost-effective, flexible occupational health and worker wellness solutions to employers across the board including the security, commercial, retail, industrial and mining sectors, among others. No matter whether your business is large or small WorkerPlan can add value to your business.

Employer benefits at a glance

- Compliance with occupational health legislation
- Reduced worker absenteeism
- Improved workforce productivity
- Better cost management
- Improved staff retention resulting in lower recruitment and staff training costs
- Improved employee morale, and workplace health and wellness
- Creating goodwill with formalised labour and trade unions

SAY GOODBYE TO YOUR COMPLIANCE WOES

No employer should be without WorkerPlan – an effective tool for managing full compliance with occupational health as well as other important legislative requirements including:

- The Occupational Health and Safety Act No. 85 of 1993 (OHSA)
- The Compensation for Occupational Injuries and Disease Act No. 130 of 1993 (COIDA)
- The Mine Health and Safety Act No. 29 of 1996
- The Occupational Disease in Mines and Works Act No. 78 of 1973

WorkerPlan is designed to assist employers to meet corporate governance obligations while enhancing workplace productivity through reduced absenteeism.

UNPACKING THE BENEFITS OF WORKERPLAN FOR EMPLOYERS

Universal WorkerPlan offers a range of financial, business practice and workplace healthcare benefits for employers.

- **Financial affordability and tax effectiveness**

Financial benefits include an affordable occupational healthcare solution that is fully tax deductible, enabling the employer to claim it as an operating expense. Value Added Tax (VAT) can also be claimed back for every expense incurred.

All unused surplus funds are returned to the employer's account at the end of the contract period, resulting in reduced business costs and a positive return on investment.

- **Business practice**

In terms of business practice, risk is mitigated for the employer. The programme increases your value as a socially responsible business while enhancing the image of your brand and positioning you as an employer of choice.

- **Positive workplace perceptions**

The employee has positive perceptions and experiences within the workplace, which results in improved commitment, productivity and morale, thereby building a healthier and more competent workforce.

WorkerPlan take-on and implementation

Universal prides itself in seamless electronic take-on. Implementation includes communication, on-site education and the provision of welcome packs to employees.

WorkerPlan reports

Employers receive reports that provide their demographic information as well as the utilisation profile of the various services.

EMPLOYEE SERVICES

Universal WorkerPlan offers access to the large and growing Universal Healthcare Provider Network, which includes medical and occupational health practitioners, and medicines, radiology, pathology, dentistry, optometry and HIV services. Through facilitated access to these service providers, the risk of developing disabling or life threatening diseases, and dealing with the associated costs thereof, is greatly reduced, thereby improving the quality of life of employees.

WorkerPlan is an occupational health service paid for by the employer and there is therefore no fringe benefit tax payable by employees.



WorkerPlan is designed to assist employers and enhance workplace productivity.

UNIVERSAL WORKERPLAN OPTIONS

WorkerPlan offers three affordable pre-packaged occupational health and worker wellness plans to meet the health and wellness needs of employees.

WorkerPlan truVALUE	WorkerPlan truHEALTH	WorkerPlan truWELLNESS
<p>A basic option providing:</p> <ul style="list-style-type: none"> Facilitated occupational health assessments by qualified medical practitioners Facilitated access to specified diagnostic procedures such as X-rays and blood tests Access to medicines for acute illnesses if required, including over-the-counter medicines Wellness education for optimal employee occupational health and wellness 	<p>An enhanced option providing:</p> <ul style="list-style-type: none"> All the services of the truVALUE Plan, as well as, facilitated access to additional occupational healthcare services, includes: <ul style="list-style-type: none"> An annual dental wellness assessment and basic dental treatment comprising of fillings, extractions and dentures An optometric wellness assessment with single vision or bifocal spectacles every second year Medicine for the treatment of specified chronic conditions; and Telephonic counselling to ensure emotional wellbeing 	<p>A further extended option providing:</p> <ul style="list-style-type: none"> All the services of the truHEALTH Plan, as well as, facilitated access to comprehensive HIV/AIDS benefits Disease management support, including antiretroviral medicine

WORKERPLAN SERVICES PER PLAN

Employees will have immediate access to the following occupational health and worker wellness services:

Service	truVALUE	truHEALTH	truWELLNESS
Identification and management of work-related health risks, including physical, chemical, biological and psychological factors <ul style="list-style-type: none"> Physical factors Exposure to excessive noise levels and radiation, repetitive motion, lifting e.g. Raynaud's phenomenon Chemical factors Exposure to metal and related substances e.g. lead poisoning Biological factors Biological hazards (viral and bacterial infections) Psychological factors Continuous shift work and stress e.g. post-traumatic stress disorder 	✓	✓	✓
Access to selected medical practitioners on the Universal Provider Network, whenever employees are ill	✓	✓	✓
Medicines to treat illness, injury and exposure to occupational hazards <ul style="list-style-type: none"> Acute medication upon diagnosis by the selected Universal Network provider Over-the-counter medication Chronic medication to treat specified conditions 	✓ ✓	✓ ✓ ✓	✓ ✓ ✓
Pathology (subject to a list of tests) to identify illness, injury and exposure to occupational hazards	✓	✓	✓
X-rays to identify illness, injury and exposure to occupational hazards	✓	✓	✓
Maternity service. Two scans per pregnancy at a Universal Network medical practitioner. Additional ultrasound for complicated pregnancy to be motivated		✓	✓
Medical practitioner's referral to state hospitals.	✓	✓	✓
Access to Universal Provider Network of dentists and dental therapists, for an annual dental wellness examination and preventative care (incl. scaling and polishing), fillings and extractions		✓	✓

Service	truVALUE	truHEALTH	truWELLNESS
Access to Universal Provider Network of optometrists for eye examinations and spectacles (single vision and bifocal lenses), every 24 months		✓	✓
Unlimited telephonic counselling from Universal Employee Wellness Programme (EWP) Care Centre to ensure emotional wellbeing . Access through a toll free number		✓	✓
Facilitated provision of comprehensive HIV/AIDS services , including voluntary counselling and testing; monitoring; specified antiretroviral medication; and disease management support			✓
Annual flu vaccination at designated service providers, in line with protocols	✓	✓	✓
Annual health risk assessment at designated service provider including blood pressure, cholesterol, glucose screening tests as well as body mass index and waist circumference	✓	✓	✓

UNIVERSAL NETWORK HEALTHCARE SERVICE PROVIDERS

National footprint

Universal has one of the largest individually contracted healthcare provider networks in urban and rural areas throughout South Africa. These medical practitioners, pharmacies, dentists and optometrists are contracted to Universal to provide the employees of our clients with specified occupational health and medical services at negotiated fees.

Provider search functionality

Search for your nearest provider using the Universal Provider Network geo-mapping tool. Employees can also phone the Universal Call Centre on 0861 989 887, to find a conveniently situated provider.

Out-of-network visits

Employees must always visit their selected Universal Network medical practitioner. The employee is entitled to visit a medical practitioner outside of the nominated and identified network, in exceptional circumstances, up to twice a year. This includes instances when they are out of town and cannot reach their selected medical practitioner. The rationale for marshalling employees to specific providers in this manner is to ensure that effective surveillance is achieved over employee health and wellness, including the management of absenteeism.

Innovative and efficient network management

Network management is based on international best practice and scientific protocols and formularies.

Three affordable pre-packaged plans to meet the health and wellness needs of employees.

Contact us

Web: www.universal.co.za / **Tel:** 0861 989 887 / **E-mail:** workerplan@universal.co.za / **Fax:** 0866 697 400
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Universal

Corporate Health

CORPORATE HEALTH AND WELLNESS SERVICES



HEALTH AND WELLNESS MAKES PERFECT 'CENTS'

At Universal, we are dedicated to the improvement of the quality of health and wellness. It is our belief that healthy employees are at the core of the long-term success and sustainability of any business.

Universal Corporate Health provides the perfect, holistic solution to help unleash the optimal energy, health, creativity and vigour of your workforce. Our approach to health and wellness will enhance the quality of output, ultimately benefiting your bottom line. Our service offering is a one-stop, full spectrum corporate health and wellness solution, for businesses that understand only too well that Health and Wellness makes perfect 'cents'.





Healthy employees are at the core of the long-term success and sustainability of any business.

1. Employee Wellness Programme

The Universal EWP promotes health and wellness among employees, by improving awareness of health and wellness issues, as well as, through the provision of confidential, professional consultation and referral services to address any personal or work related concerns.

Services offered through the Universal EWP include telephonic and face-to-face counselling, managerial consulting, onsite critical incident stress debriefing, legal advice and financial consultation, family care information and referral to other support resources where this may be necessary.

2. Health and Wellness Days

Universal offers easily accessible, tailor-made healthcare services and solutions to employees at their place of work. Services include, among others: On-site screenings, talks, vaccinations and consultations to encourage employees to embrace and maintain a healthy lifestyle. The information gathered during health and wellness days, enables Universal to provide employers with comprehensive reporting on the general health and wellbeing of employees.

3. Executive Medicals

Universal provides businesses with executive medicals in order to identify and address the healthcare challenges faced by executives. Healthcare questionnaires, as well as, a number of health assessments and consultations, are conducted to provide a comprehensive health analysis. Customised corporate solutions including coaching, power talks, follow-up interventions and additional support services, are also available.

4. Health and Wellness Challenges

Tailor-made health and wellness challenges encourage employees to adopt a healthy way of living through a positive climate of fun and camaraderie. Challenges can either be once-off or ongoing, regularly scheduled events and are customised to fit the work environment and culture of each individual company. A number of challenges are available to choose from. These include, among others, an amazing race, born to move challenge and fun run.

5. Corporate Health and Wellness Talks and Workshops

Universal offers an array of interesting and relevant health and wellbeing topics to encourage employees to take responsibility for their own health. Talks and workshops are an ideal way to educate employees in an interactive and relaxed way. Our sessions are conducted by professionals, and handouts are also provided for ease of reference after the event.

6. Physical Activity and Nutritional Programmes

The programmes are designed to establish a culture of health and wellness in the workplace and among employees, regardless of the type of work environment. The workplace is a practical and convenient environment in which to tackle the health issues impacting employees. As most of an employee's time is spent at work. The health message can therefore be more easily and effectively conveyed.

7. Health and Wellness Consulting

Universal will engage with employers to assist them with the development of health and wellness policies, annual wellness plans and creative health and wellness interventions. This will help raise awareness and will effectively address the health issues of employees. The aim of these consultations are to empower employers to make informed decisions, and to encourage and support employees to make the necessary lifestyle and behavioural changes required to lead a healthy and fulfilling life

8. Introducing the Universal Health Rewards

Get your staff members' pulses racing and their productivity soaring with the brand new Universal Health Rewards programme.

This beneficial new service brought to you by Universal Healthcare has been specially designed by lifestyle and healthcare experts with you, your staff and your business in mind.

The goal of our corporate Health Rewards programme is to optimise the wellbeing, and ultimately the productivity, of your most valuable asset – your staff. The Universal Health Rewards programme is focused around healthy eating, improved physical activity, stress reduction and the enhancement of personal resilience. It also strives to encourage the development of healthy lifestyle habits and the prevention of illness.

The Universal Health Rewards programme is designed to be both beneficial and rewarding for participants. Important milestones including healthy activities, fitness and improved healthcare results are recognised and rewarded on an ongoing basis to ensure that everyone remains motivated to achieve optimal health and wellness.

Attractive discounts from our partners further sweeten the deal to ensure maximum uptake, active participation and enthusiasm among staff members.

Watch this space for the corporate Health Rewards programme you've been waiting for. Coming soon to you from Universal Healthcare.

1. THE UNIVERSAL EMPLOYEE WELLNESS PROGRAMME

Realising the potential of your employees.

a number of factors can prevent your employees from realising their full potential including personal and family relationship problems, conflict with co-workers, difficulties with managers, depression, anxiety, substance abuse and other psychological stressors such as financial and legal problems, child and elder care challenges.

Such employee personal and workplace issues can negatively impact productivity and ultimately the bottom-line of your business.

Many in business now recognise the importance of addressing these kinds of issues in the workplace and see the enormous value that is gained from investing in an effective Employee Wellness Programme (EWP.)

The Universal EWP: tailored workplace wellness solutions

the Universal EWP has been developed especially to assist the employer to achieve a healthy and productive workforce, as we understand that this is critical to the achievement of any organisation's goals.

The Universal EWP partners with client organisations in order to tailor make solutions which address any personal or work concerns that may be affecting the wellbeing of employees, and impacting their work performance.

Universal psychosocial provider network and system

clients benefit from their access to Universal's nationally represented network of psychosocial providers. Universal works closely with this large network of providers to ensure the efficiency of these services and an enhanced client experience.

These Universal services are supported by a sophisticated data capturing and case management system, utilisation reporting and the capacity to integrate EWP reporting with reporting for other Universal wellness-related services.



Universal EWP partners with client organisations in order to tailor make solutions.

	Telephonic Counselling	A professional psychosocial telephonic counselling service provides 24/7/365 access for employees, their dependants and management. This service is rendered by Universal's highly skilled team of clinicians and professionals, who enable us to provide immediate and highly effective support to those who require it.
	Face-to-face Counselling	<ul style="list-style-type: none"> • Through our network of highly skilled and professional psychologists, social workers and registered counsellors, the Universal EWP offers a confidential, face-to-face counselling service to address a wide range of personal and work-related stressors. • Employees can consult with a counsellor in an area that is geographically closest to where they reside or work, at a time that is most convenient to them and with minimal disruption to their work schedules.
	Management Consulting	<ul style="list-style-type: none"> • The Universal EWP provides consultation to management and leadership on a wide range of workplace issues impacting employee, management and organisational health and performance. • This service enables managers to access professional consultation and support services. This will assist them to develop their skills in managing specific employee issues, as well as in identifying troubled employees under their supervision and referring them to the appropriate support services.
	On-site critical incident stress debriefing	<p>An unexpected traumatic event can cause affected employees profound shock and have a significant impact on psychological health. The Universal EWP offers critical incident stress debriefing (CISD) following traumatic events such as accidents, death, natural disasters, crime, hijacking, etc.</p> <p>Through our on-site rapid response teams, we are able to provide the necessary support, trauma counselling and education to help employers mitigate the effects of unaddressed trauma, as well as to help employees to re-establish feelings of security, control and normalcy, as quickly as possible following a traumatic incident.</p>
	Legal advice and financial consultancy	The Universal EWP provides telephonic services with the aim of giving employees quick and easy access to legal and financial information on a 24/7/365 basis. These services provide employees with the knowledge needed to effectively resolve their concerns, thus reducing the emotional impact that legal and financial matters can have on workers.
	Family care advice and referral to resources	Through our vast database of resources and information on health and family care services, such as HIV/AIDS support and treatment facilities, elder care, child care, rehabilitation and psychiatric care facilities, our Universal EWP consultants are equipped to offer information and advice to activate the necessary resources to enable employees to help themselves and to support their family members.
	The universal Provider network	The Universal national footprint of psychologists, social workers and registered counsellors is integral to the services offered through Universal EWP. Using a solution-focused approach to address employee difficulties, these mental health professionals have the necessary expertise and skills to provide highly effective support to your workforce.
	Employee assistance professionals association of South Africa member	The Universal EWP is a registered member of the Employee Assistance Professionals Association of South Africa (EAPA-SA). EAPA is the world's largest, oldest, and most respected professional membership organisation for professionals in the Employee Assistance Programme (EAP) field.
	EWP potential returns On investment	<ul style="list-style-type: none"> • Average return on investment (ROI) is approximately \$3 US for every \$1 spent – Wellness Councils of America (2004), cited in Cloete (2015). • R5 – R8 saved in terms of recovered lost productivity for every R1 spent on the EWP – Naicker and Fouche (2003). • 32% reduction in sick leave days (cost benefit analysis of 1:11) and a cost benefit analysis of 1:6 in terms of cost saving on productivity after EWP interventions were introduced – Cloete (2015).

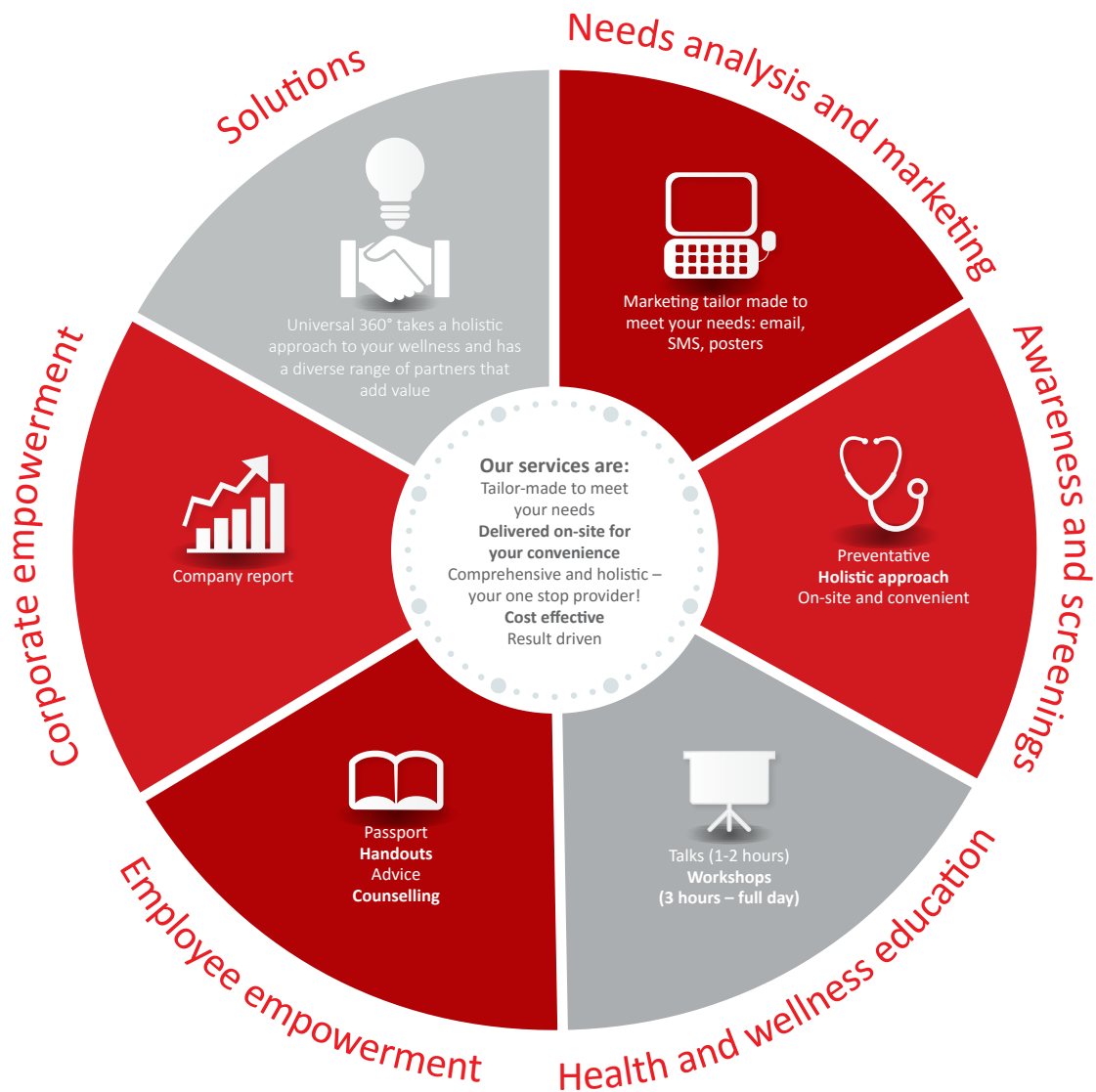
2. HEALTH AND WELLNESS DAYS

One day can change your whole life

Busy lifestyles, stress, poor eating habits and physical inactivity are increasingly taking their toll on the workforce. Universal Corporate Health assists employers and employees in improving their health while reducing the costs associated with ill and absent employees.

Universal offers:

- A comprehensive **needs analysis**, prior to the implementation of interventions
- **Tailor-made solutions**, meeting the needs of each individual client
- **On-site**, high quality services at **cost effective** prices
- **Direct marketing and engagement with employees** regarding their overall health and how best to improve it
- Ongoing support in creating a **culture of healthy living** in the workplace
- Guiding the **continuum of care** as needed
- **Corporate empowerment** through comprehensive company reporting, including health and wellness observations and recommendations



More information and a complete list of services on offer can be obtained by emailing wellnessday@universal.co.za.

3. EXECUTIVE MEDICALS

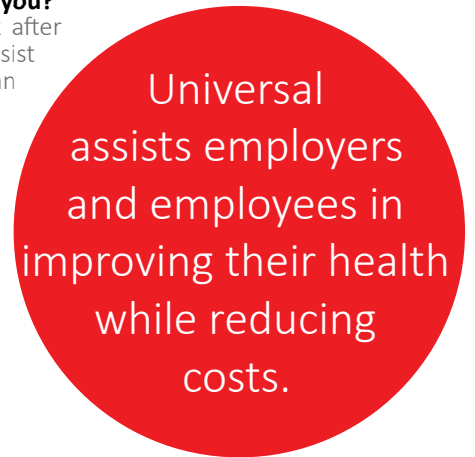
If you are taking care of the world and its problems, should someone not be taking care of you?

We know only too well that those who run the show cannot always find the time to look after their health, therefore we are dedicated to providing first-class expert health services that assist executives to become aware of the risk factors they might face timeously. In this way, they can take the necessary preventative action to ensure a healthier tomorrow.

The Universal medical examination is conducted by a medical doctor/specialist physician and includes, but is not limited to the following services:

- Medical/lifestyle assessment
- Fasting pathology test
- Physical examination
- Cardiovascular assessment including resting and stress ECG
- Respiratory assessment including lung function test
- Radiology screening including chest X-ray
- Nutritional assessment
- Physical activity assessment
- Burnout assessment
- Health report
- Additional services and follow-up packages are also available

Contact us today at exehealth@universal.co.za for a quotation.



4. HEALTH AND WELLNESS CHALLENGES

Engaging people to make lifestyle improvements that translate into lasting benefits for your business

Health and wellness challenges can take the shape of once-off or regularly scheduled events that are designed to encourage employees to adopt a healthy way of living in a fun-filled, positive climate. The net result is an engaged and productive workforce who performs at their peak.

Universal Corporate Health assists your company by planning and managing health and wellness challenges from start to finish. Challenges are tailor-made to suit the needs and goals of each individual company with the option to include health screenings as part of the package.

Some challenges to choose from:		
<ul style="list-style-type: none"> • Health and Wellness Amazing Race • Fun Run • Survivor Challenge • Pedometer 10 000 Steps a Day Challenge 		<ul style="list-style-type: none"> • Choose to Lose Challenge • Born to Move Challenge • Deskercise

5. CORPORATE HEALTH AND WELLNESS TALKS AND WORKSHOPS

We teach smart people practical ways to become extraordinary



Universal Corporate Health offers an array of interesting and relevant health and wellbeing topics addressing nutritional, physical activity and psychosocial wellness. All sessions are conducted by relevant professionals. Useful handouts are also made available for ease of reference after the talk or workshop.

Some interesting topics to choose from:		
<p>Topics focused on nutrition</p> <ul style="list-style-type: none"> • Understanding sugar • Unlocking the food label code • Healthy eating at the workplace and while on the go • Addressing fad diets • Drinking your calories: Think twice before you choose your drinks • Adopting a healthy lifestyle to prevent chronic diseases 	<p>Topics focused on the importance of physical activity</p> <ul style="list-style-type: none"> • Physical activity in the workplace ('Deskercise') • The negative impact of stress on health and the positive role of physical activity • The importance of physical activity and how to set achievable personal goals • The role of physical activity in the management of chronic diseases • Exercise for weight loss • Exercise at home 	<p>Topics aimed at improving psychosocial wellbeing</p> <ul style="list-style-type: none"> • Effective stress management • The impact of substance abuse in the workplace • Effective communication skills • Developing resilience • Achieving work-life balance

6. PHYSICAL ACTIVITY AND NUTRITIONAL PROGRAMMES

The journey to optimal health and wellness starts with the very first step!

The revolutionary Universal Physical Activity and Nutritional programmes are designed to get your employees on the road towards improved health through a number of tried and tested interventions. These programmes aim to improve physical activity and eating habits, thereby reducing direct and indirect corporate healthcare expenditure.

	
<p>Physical activity programme consists of:</p> <ul style="list-style-type: none"> • A comprehensive fitness assessment by a biokineticist • An individualised exercise prescription based on the assessment results • Monthly follow-up assessment conducted by a biokineticist • Quarterly reports are provided to the employer • Optional case management 	<p>The nutritional programme consists of:</p> <ul style="list-style-type: none"> • Ongoing nutritional assessments by a dietitian • An individualised meal plan • Ongoing group education • Quarterly reporting is provided to the employer • Optional case management
<p>Please note that the Universal Physical Activity Programme is only available to employers who have a fitness facility that employees have easy access to.</p>	

7. HEALTH AND WELLNESS CONSULTING

Unleashing the energy, health and vigour of your workforce

There is no quick-fix when it comes to employee wellness. Engagement, motivation, support and strategy are the key ingredients in any successful wellness programme. The wellbeing of your employees has a direct impact on their quality of life and by extension their ability to add value to the company. Employees prefer to work in an environment where the employer demonstrates an interest in their health and wellbeing. Employers who place an emphasis on the health and wellbeing of their staff, directly stand to benefit from the improved retention of quality and dedicated staff members. A healthy workplace is a workplace where employees experience the following positive feelings on a daily basis:

- Optimism
- Mindfulness
- Sincerity
- A sense of belonging
- Meaning
- Vitality



Universal Corporate Health's health and wellness consulting services will **assess your needs** and **tailor-make wellness interventions** to address and meet the wellness requirements of your employees.

Some of the wellness consultation services on offer include:



<ul style="list-style-type: none"> • Policies Establishing tailor-made policies to suit the needs and culture of each individual company. This serves as the backbone to the wellness interventions of the company. Examples include an alcohol and substance abuse policy, a smoking policy and health and safety policies. 	<ul style="list-style-type: none"> • Health Consultations Industry specialists create value by delivering managed healthcare programmes and solutions on a strategic and proactive basis. These can include executive and employee wellness, absenteeism and disability management as well as HIV/AIDS workplace solutions. 	<ul style="list-style-type: none"> • Annual Wellness Plan This service is linked to the national health calendar and the healthcare risks faced by your employees. It empowers companies to positively engage employees on a regular, proactive basis across the different wellness dimensions.
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Contact us

www.universal.co.za / 086 155 LIVE (5483) / corporatehealth@universal.co.za

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Universal^o 360



Now everyone can achieve better health and wellness. We all know that achieving balance in life is important, but sometimes this can be more easily said than done. Health and wellness loyalty programme Universal 360^o is your personal passport to improved health and wellness, and can assist you to achieve better balance in your life. Universal 360^o members gain access to partners offering a range of quality health and lifestyle products and services, and qualify for great discounts.

AVAILABLE OPTIONS



Universal 360^o Alpha

Membership on our comprehensive option is available to everyone.



Universal 360^o Beta

This compact option is available to all principal members of medical schemes administered by Universal Healthcare Administrators, employees of employer groups contracted to Universal WorkerPlan, VIP stakeholders, including Universal Network healthcare service providers and brokers contracted to Universal and its clients.



Universal 360^o Student

This option is available to all international students who are principal members of medical schemes administered by Universal Healthcare Administrators.

UNIVERSAL 360^o ALPHA:

The following fees are applicable for all principal members of medical aid schemes administered by Universal Healthcare Administrators, corporate clients of Universal Healthcare, employees of employer groups contracted with the Universal WorkerPlan as well as VIP stakeholders such as Universal Network healthcare service providers and brokers contracted with the Universal Group and its clients:

Family Size	Monthly contributions include VAT at 15%
Single member	R 80,00
Family of 2	R 92,00
Family of 3 and more	R 97,00

The following fees are applicable 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:

Family Size	Monthly contributions include VAT at 15%
Single member	R 100,00
Family of 2	R 115,00
Family of 3 and more	R 124,00





















UNIVERSAL 360^o BETA AND STUDENT FEES

Relevant Member	Monthly Contributions
Universal 360 ^o Beta Principal Member	FREE
Universal 360 ^o Student Principal Member	FREE

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

PARTNERS

Universal 360° takes a holistic approach to your wellness and has a diverse range of partners that add value.

Partner	Alpha	Beta	International students	Partner	Alpha	Beta	International students
	✓	✓	✓		✓	✓	✓
	✓	✓	✓		✓		
	✓				✓	✓	✓
	✓				✓	✓	✓
	✓				✓		
	✓				✓		
	✓	✓	✓		✓	✓	✓
	✓	✓	✓		✓	✓	✓
	✓	✓	✓				✓
	✓	✓	✓	 Repatriation of mortal remains benefit			

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

Contact us

www.universal360.co.za / 086 155 LIVE (5483) / 360@universal.co.za

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Universal
Training Academy

THE UNIVERSAL TRAINING ACADEMY



“People who have made a commitment to continual learning, growth and improvement are those who have the ability to change, adapt, flex, with the changing realities of life, and become fundamentally equipped to produce far better than others”.
Stephen R. Covey

MORE ABOUT THE UNIVERSAL TRAINING ACADEMY

Universal Training Academy (UTA) was established in 2010, and has been an accredited 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 Services Board (FSB), (Registration: SAQA* QUALID 57608- NQF LEVEL 5 – minimum requirement 120 credits). UTA has expanded its scope and is registered to provide Learnerships for the Qualification Wealth Management.

We are at present awaiting the approval of our application to the Department of Higher Education to become a registered Further Education and Training College.

A BACKGROUND TO THE SOUTH AFRICAN FINANCIAL SERVICES LANDSCAPE

The South African financial services landscape has undergone substantial changes during 2017, going into 2018 and beyond, placing additional responsibilities upon Financial Services Providers (FSP’s), to remain abreast and keeping all staff acutely aware hereof. Some salient amendments are:

1. Unbundling of the Financial Services Board and replaced by; The Financial Sector Conduct Authority (FSCA), responsible for Treating Customers Fairly (TCF), and the; Prudential Authority (PA), responsible for financial oversight, under the auspices of the South African Reserve Bank (SARB).
2. The introduction of the Financial Sector Regulation Act overseeing the FSCA.
3. Numerous amendments to the Fit and Proper requirements of the Financial Advisory and Intermediary Services Act (FAIS).
4. Proposed amendments of the Medical Schemes Act.
5. Amendments to the Policy Protection Rules to the Long and Short Term Insurance Acts.

Obtaining an appropriate qualification as recognised in terms of FAIS, within six years from date of first appointment (DOFA), has been amended in that evidence must now be provided by an FSP that the applicable staff members were indeed enrolled and commenced with the said qualification, within the first two years from DOFA.

Everyone involved in the respective sub-sectors in the financial services industry is acutely aware of their responsibilities. The respective Key Individuals (KIs) and representatives must at all times ensure that every requirement pertaining to the stringent regulatory environment we operate in, are met, and that we, without fail, uphold the integrity of the financial services industry in everything we do.

Having recognised this pressing need, UTA has over the past eight years invested substantially in developing popular, fully accredited and industry-appropriate wealth management training programmes.

Universal
Training Academy
takes a personalised
and flexible approach
to education.

ABOUT THE COURSE

The qualification **National Certificate: Wealth Management**, is recognised by the Financial Services Board to provide a framework for learners to develop competencies within the following disciplines:

- (i) Long Term Insurance Sub-Sector, including Life Benefits, Retirement Funds;
- (ii) Medical Scheme Administration;
- (iii) Collective Investment Sub-Sector; and
- (iv) Wealth Creation and Wealth Management.

The qualification provides a balanced learning experience and equips learners with the applicable academic skills specific to their financial services sub-sector. The qualification is structured in such a way that it exposes learners to broader, more generic content but forms a strong foundation for further specialisation, and meets the needs of each of the financial services sub-sectors.

We currently provide two learning avenues:

- (i) Financial Planning; and
- (ii) Medical Schemes

Both learning avenues comprise 79 compulsory credits made up from Core Unit Standards (39 credits) and Fundamental Unit Standards (40 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 and closed book summative assessments, for the respective modules.

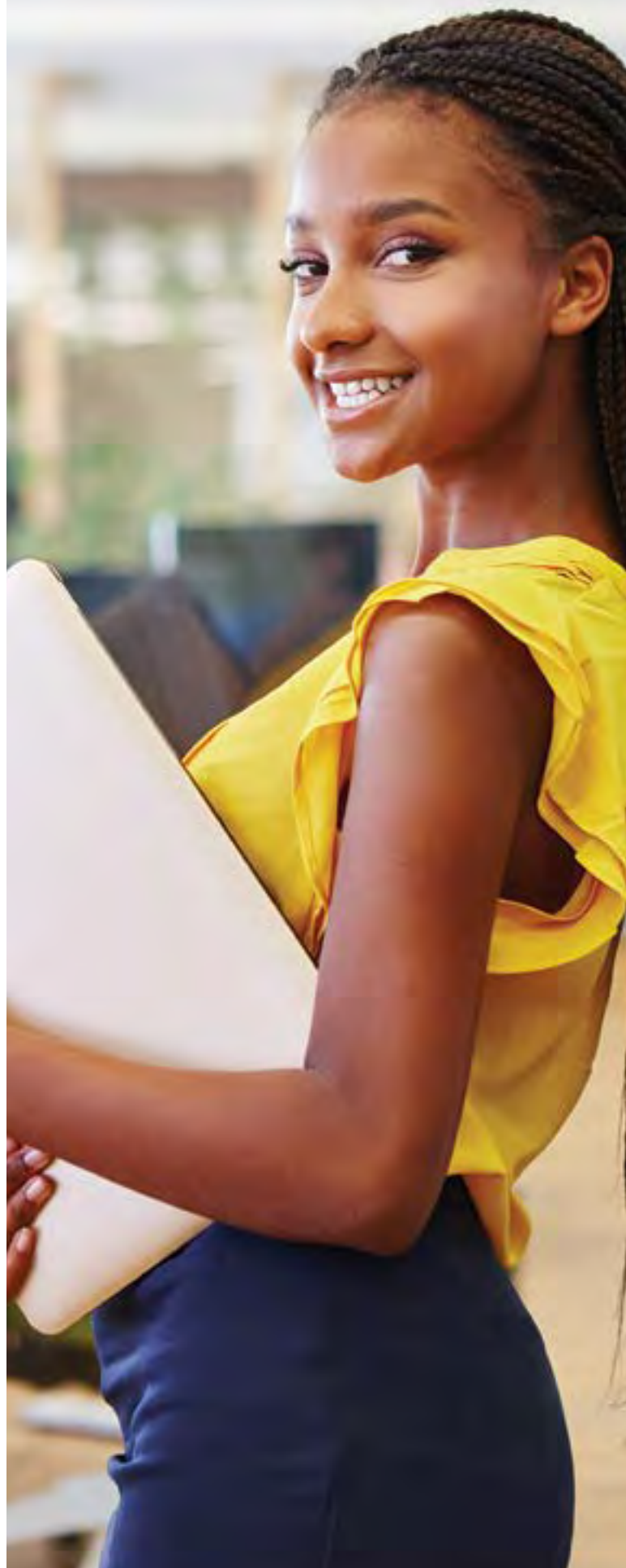
WHO IS THE QUALIFICATION DESIGNED FOR?

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.

PURPOSE AND OVERALL OBJECTIVES OF THE QUALIFICATION

The **National Certificate: Wealth Management**, (NQF Level 5) builds the knowledge and skills required by individuals within the wealth management industry who have previously achieved a qualification equivalent to NQF Level 4, preferably in a financial services or related fields, and are ready to study at NQF Level 5.

The qualification empowers individuals to operate ethically and responsibly in the highly regulated financial services environment and to respond to the challenges posed by an ever-changing industry. The qualification ultimately adds considerable value to the qualified learner as it enriches the individual with knowledge and pertinent skills, thereby improving his or her professional status and credibility. The qualification furthermore provides licensing and recognition within the industry.



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 106 of 2008, and Board Notice 136 of 2012.

We understand just how precious time can be and know how difficult it can be to find a gap in a busy schedule to attend classes. Therefore, for the convenience of both our learners and their employers, we have developed a number of different learning avenues, or modular courses, through which UTA course programmes are 'unit standard' based. All courses are facilitated by INSETA accredited, qualified facilitators and assessors, who adhere strictly to a signed code of conduct which emphasises principles that are fair, valid and relevant.

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.

Our customised approach to outcome based education provides the ideal opportunity for learners who are required to complete outstanding unit standards to be accommodated, by 'carving out' the outstanding unit standards from the various modules-learners are therefore able to meet their specific outstanding requirements as part of a stand-alone learning avenue in order to obtain the minimum number of 120 credits, in order to complete the **National Certificate: Wealth Management**.

Ultimately our objective is to make it as easy as possible for you to obtain your required credits so that you can focus on achieving your 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

FINANCIAL SERVICES BOARD REGULATORY EXAMINATIONS TRAINING FOR REPRESENTATIVES AND KEY INDIVIDUALS

Universal Training Academy also offers a one-day preparatory workshop for Representatives (Re5) and Key Individuals (Re1).

COURSE FEES

Please feel free to contact us and 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.

COMING SOON

UTA is delighted to announce that we are in the process of expanding our scope to include **Further Education and Training Certificate: Wealth Management** (SAQA QUALID 66613 NQF 4,) on a learnership basis for prospective employer groups.

We have also identified the need for workshops on industry developments and updates. Workshops covering specific topics are available on request and can be customised to meet the specific requirements of each individual client.

Contact us

www.universal.co.za / +27 11 208 1393 / info@universal.co.za

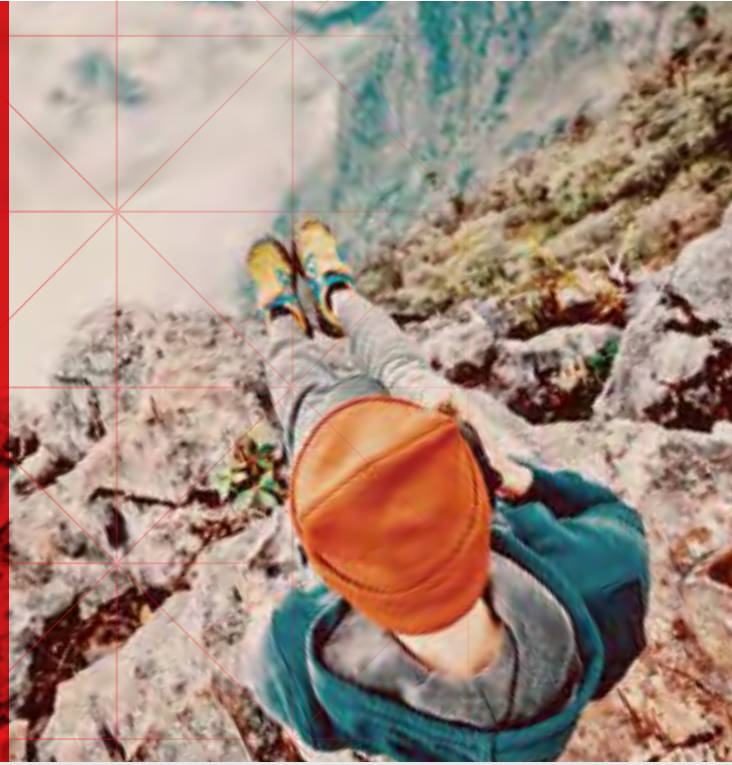
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Universal

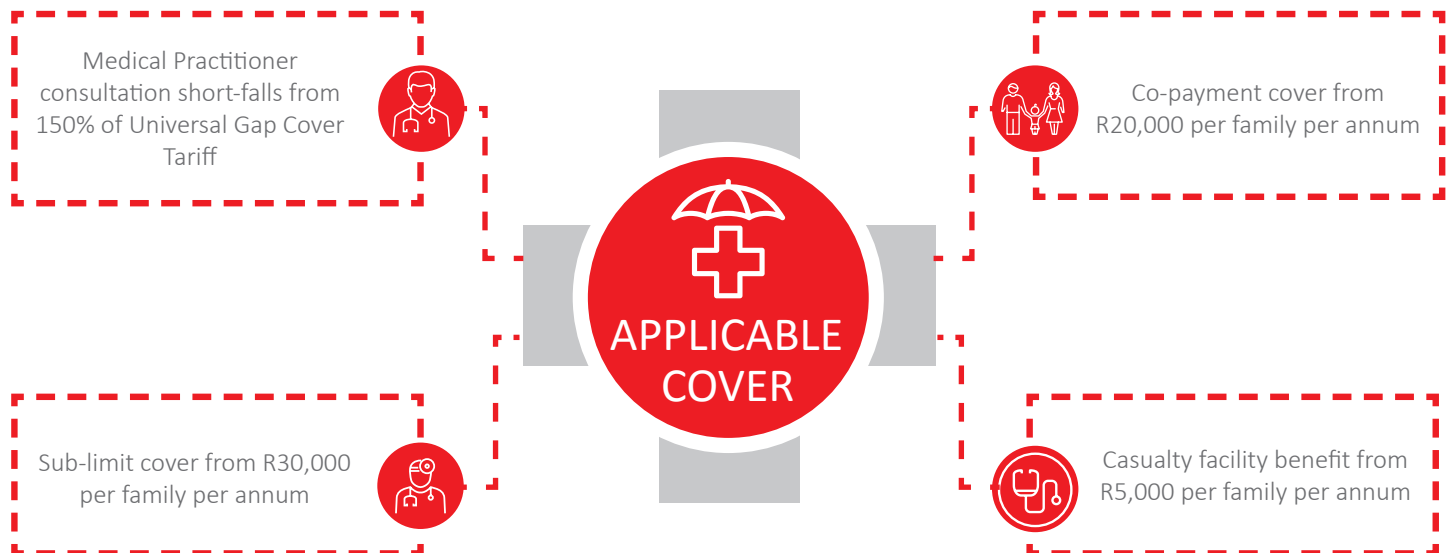
Gap Cover

UNIVERSAL GAP COVER PLANS























Universal has introduced five Gap Cover options designed to augment the cover offered by the CompCare Wellness Medical Scheme options. The varying levels of Gap Cover complement the cover offered through the various medical scheme options so as to ensure minimal financial impact on the member if faced with an in-hospital event.



























Depending on which option is chosen, not only are the in-hospital medical practitioner shortfalls covered, but co-payments and shortfalls for casualty visits are also included. The top options provide ancillary benefits in the form of premium waivers and lump sum payments for dread disease, among others, for a rich and varied Gap cover offering. For even greater convenience and peace of mind, Gap claims are processed automatically to ensure a seamless experience.



Summary of benefits per Gap Cover option

Benefit description	 ALPHA	 BETA	 DELTA	 GAMMA	 ZETA
Overall Annual Benefit Limit*	R150,000				
Medical Practitioner Consultation Short-fall*					
Co-payment Cover**	LIMITED				
Sub-limit Cover**					
Casualty Facility Benefit**					

Ancillary benefits

Benefit description					
Premium Waiver					
Body Repatriation**					
Trauma Counselling**					
Dread Disease*					
Accidental Death and Permanent, Total, Disability**					
Travel Vaccinations**					
International Medical Emergency Travel Benefit**					
Long Term Hospitalisation**					
Emergency Basic Dentistry Benefit**					
Step Down Facility**					

*limits per beneficiary per annum

**limits per family/policy per annum

Contact us

Web: www.universal.co.za / Tel: 0861 124 636 / E-mail: gap@universal.co.za

Physical address: Universal Place, 19 Tambach Road, Sunninghill Park, Sandton, 2191 / Postal address: PO Box 1411, Rivonia. 2128

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.

With the Universal Health & Accident Plan, insured individuals have access to private healthcare through a vast network of healthcare providers countrywide, offering comprehensive cover including medication, basic radiology and pathology, as well as optometry benefits. The Emergency benefit includes cover 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 6 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

Event	Essential	Essential advance	Standard	Standard advance	Comprehensive	Comprehensive advance
General practitioners (GPs)	3 general practitioner events, including acute medication and minor procedures performed in GP's rooms	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	11 conditions	15 conditions	25 conditions			
Basic radiology	Specified X-rays	Specified X-rays	Specified X-rays			
Basic pathology	Specified pathology tests	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	1 eye test and 1 pair of lenses and frames every 24 months			
Basic emergency dentistry	Specified emergency dental procedures	Specified emergency dental procedures	Specified emergency dental procedures			
Maternity cover	Not applicable	Not applicable	Not applicable			2 x sonar



IN-PATIENT EMERGENCY BENEFITS

	Essential	Essential advance	Standard	Standard advance	Comprehensive	Comprehensive advance
Emergency accidental injuries Hospital casualty/ emergency room benefit and/or Hospitalisation resulting from an emergency accidental injury	Not applicable	Up to R100 000, based on severity level and subject to pre-authorisation of treatment	Not applicable	Up to R100 000, based on severity level and subject to pre-authorisation of treatment	Not applicable	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	Not applicable	Up to R15 000, based on severity level and subject to pre-authorisation of treatment	Not applicable	Up to R15 000, based on severity level and subject to pre-authorisation of treatment	Not applicable	Up to R15 000, based on severity level and subject to pre-authorisation of treatment
Emergency medical services	Not applicable	Up to R25 000, based on the emergency service required and the severity of the health event	Not applicable	Up to R25 000, based on the emergency service required and the severity of the health event	Not applicable	Up to R25 000, based on the emergency service required and the severity of the health event

Comprehensive cover including medication, basic radiology, pathology, and optometry benefits.

Contact us

Web: www.healthaccplan.co.za / **Tel:** 0861 927 655 / **E-mail:** healthaccplan@universal.co.za

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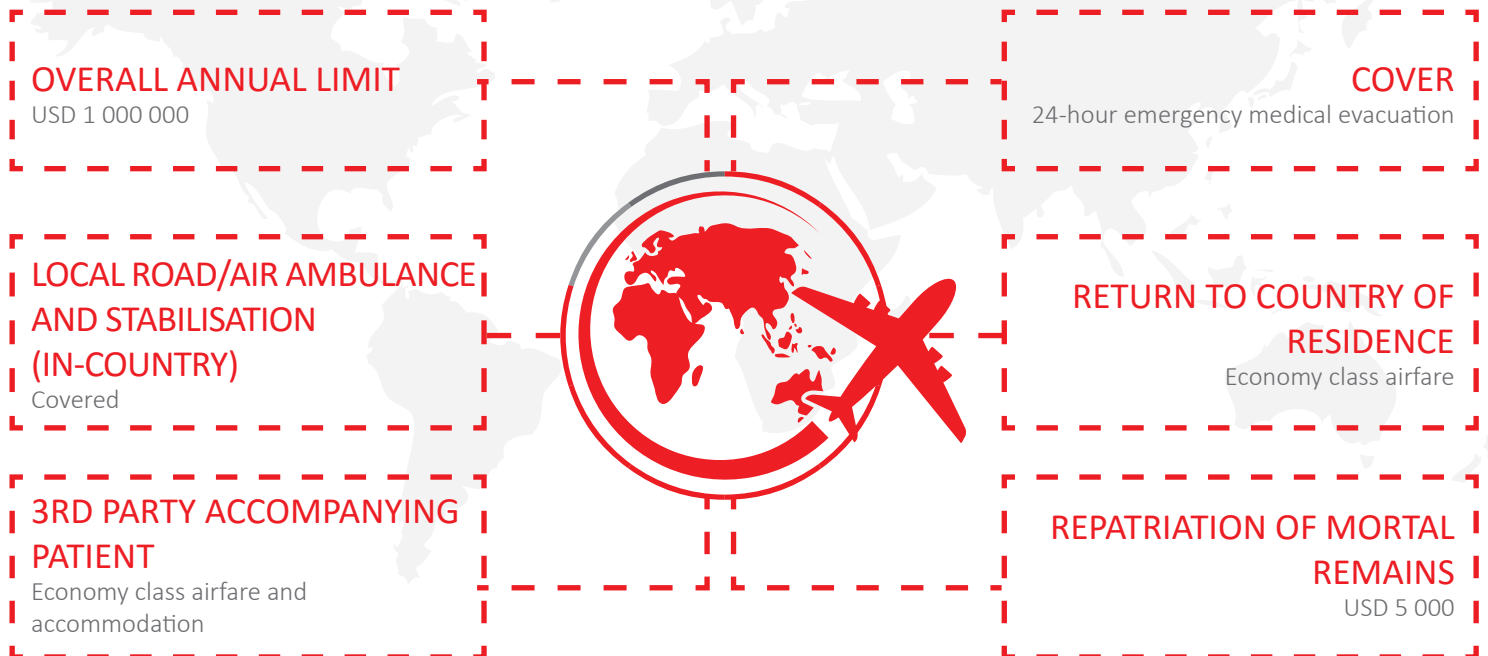
UNIVERSAL HEALTH PLAN EX-PAT



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 up to USD 1 000 000.00, businesses can rest assured in the knowledge that their staff are in good hands.



Contact us

Web: www.universal.co.za / **Tel:** +27 11 591 8410 / **E-mail:** africa@universal.co.za

Physical address: Universal House, 15 Tambach Road, Sunninghill Park, Sandton / **Postal address:** PO Box 1411, Rivonia, 2128

UNIVERSAL SUPERPLAN



SUPERPLAN FROM UNIVERSAL

mediBucks is a specialised medical savings product that can be used to complement your medical scheme option and Gap Cover product in order to cover additional medical expenses or co-payments. It is also ideal for supplementing the benefits offered by your medical scheme option.

mediBucks has been specially developed to give you the flexibility to put a specified amount aside into a saving plan every month for use at your discretion for medical expenses should this become necessary.

The Universal SuperPlan provides you with the opportunity of creating highly customised healthcare cover that is tailor-made to your specific requirements.

For total security and peace of mind you can choose from one of 11 different CompCare medical scheme options that best meets your needs, and then simply add one of five Universal Gap Cover options to it. This will give you an impressive 55 alternative cover option combinations to choose from.



mediBucks⁺

healthcare in your pocket

mediBucks is a personal digital healthcare savings account that enables mediBucks members to pay their self-funding healthcare expenses with confidence – quickly, easily and much more cost effectively. Saving them both time and money every step of the way.

With mediBucks members can control and steer their healthcare funds according to their own needs, preferences and affordability capacity. The choice of when, how and how much money to invest or build up into their personal mediBucks healthcare accounts is entirely up to them.

- ✓ **To save members' money**, mediBucks offers them a wide network of healthcare providers who will reward them greatly for settling their bills promptly from their mediBucks accounts,
- ✓ **To make it convenient for members** mediBucks enables healthcare providers to submit healthcare claims directly for member approval and payment OR members may use their mediBucks mobile banking to pay any provider, anywhere, from any kind of mobile device.
- ✓ **To keep members wanting to use it**, mediBucks keeps adding to its suite of membership benefits that will assist them to stay well or get better or just have more fun.

Funding sources include personal debit order/EFT deposits or insurance pay-outs, which are earmarked by the member to cover any out-of-pocket expenses such as medical scheme co-payments; non-payments and short-payments.



*mediBucks is an approved Amber FinTech co-brand partner. Amber FinTech is an authorised distribution channel of The South African Bank of Athens Limited, an authorised Financial Services Provider (FSP 5865).

Rules designed to protect members

- Funds deposited into the personal mediBucks savings account* are exclusively for the payment of self-funding medical expenses,
- Payment requests can be triggered by a healthcare provider claim or directly from the member via the mediBucks mobile banking.
- Prompt payments to mediBucks network providers are rewarded with a 7% to 14% pre-negotiated rebate back to members.
- Voluntary cash-out options may only be exercised once a year on the membership anniversary date.

mediBucks healthcare in your pocket

What is mediBucks?

- It is a voluntary membership and external, individual “value-added” savings account product*.
- It is brought to any person, whether covered or not covered by medical scheme benefits, who wishes to make additional provision for healthcare expenses outside the medical schemes environment.
- It is a stand-alone personal healthcare savings, that is not subject to medical schemes and healthcare insurance rules and regulations.

To become a mediBucks member is easy:

1) Receive a non-personalised mediBucks membership card from any mediBucks accredited distribution partner **2)** To personalise the mediBucks membership card simply dial *120*540*mB*insert your ID number here#, follow the prompts to identify your full names and surname from a pre-populated list and to enter the 8 digit card number on the back of the mediBucks card **3)** On successful personalisation receive a mediBucks welcome SMS with your One Time Pin to activate your account and mobile banking access.

Account Information

Members just dial *120*540# from their nominated cell numbers in order to obtain a quick balance and abbreviated account statements,

The actual fund hosting and all transaction and transactional records are accounted for within each individual mediBucks member account.

Monthly account statements are available on request via mediBucks from admin@mediBucks.co.za

Member mobile banking enables them to, at their convenience

- Request their mediBucks banking details for EFT payments.
- Check their mediBucks account balances.
- View mini statements on account activities.
- Link dependants to their mediBucks accounts.
- Pay healthcare providers directly from their mediBucks accounts.

PLUS: The ability to link additional “network provider” mediBucks cards to their mediBucks accounts.

These “network provider” cards will be for those people in their lives who they simply cannot afford to be ill, including but not limited to:

- Their domestic employees;
- Their small business employees not on a medical or insurance plan;
- Their children at university with limited or no day-to-day medical scheme or insurance benefits.

Regular or ad-hoc value can be transferred to network cards towards the purchase of healthcare goods and services at preferred rates within the Universal networks of healthcare service providers.

Additional Information

- A membership and administration fee of R21.50 (excl. VAT) per month applies.
- A “network provider” card fee of R4.50 (excl. VAT) per linked card, per month applies.
- A once-off card and member onboarding cost of R19 per card applies.
- Transaction fees to members range from 0% to 3% with a maximum of R10.50 depending on the healthcare provider arrangement with mediBucks.
- mediBucks will, on special request from members, approach individual healthcare providers of choice to join as mediBucks “value-added” network providers or to agree to a subsidised fee arrangement.

Contact us

To join as a mediBucks member and account holder please call +27 11 591 8309 or kindly email membership@mediBucks.co.za



Universal
Healthcare

Contact us

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

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