OUR PURPOSE
Is to help patients 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 happiness 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. And they’ve made it their mission to bring meaningful healthcare solutions to the market through Universal.

This has been our driving passion that fuels our core purpose: 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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Proudly Universal 2
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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!
Universal Corporate Wellness

Make Your Employee Productivity Our Business, And Focus on the Profitability of Your Business

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

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. 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, executive medicals and health and wellness talks to exciting wellness challenges and programmes. Our services will help guide your employees and executives from prevention through to identification and implementation of the right health solutions.

**Universal 360°**, the health and wellness loyalty programme that you can count on. It serves as your personal passport to improved health and wellness and better life balance.

**The Universal Workplace Health Plan** (formerly known as WorkerPlan) 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 comprehensive 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.

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.
Universal Insurance

**GAP 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.

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-Add Offering

**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.

**ZOOPPTM** 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”.

Expand your world of wellness with the range of stellar medical schemes Universal provides administration and managed care services for, amongst which are:

**CompCare Wellness Medical Scheme** offers nine high-value options and six efficiency-discounted options, supported by superior preventative and promotional health benefits.

**Makoti Medical Scheme** is a highly-affordable medical scheme for low-income earners. It offers unlimited general practitioner consultations, at a selected healthcare service provider and generous acute medicine benefits.

**BCIMA** is renowned as the “value-for-money fund”. Contributions and benefits are structured per family, and members can join the fund for specific contract periods. No network restrictions apply.
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:

<table>
<thead>
<tr>
<th>Category</th>
<th>Services</th>
</tr>
</thead>
</table>
| Employee Wellness Programme (EWP) | • Counseling and Case Management  
• Absenteeism, Incapacity and Disability Management  
• Rehabilitation Support  
• Wellness Days  
• Executive Wellness  
• Health and Wellness Challenges  
• Physical Activity Programme  
• Nutritional Programme |
| Loyalty                       | • Universal 360°                                                        |
| Occupational Health           | • Universal Workplace Health Plan  
• Mobile and Onsite Clinics  
• Post Exposure Prophylaxis (PEP) |
| Learning Centre               | • Health and Wellness Talks and Workshops  
• Online Wellness              |
Why Universal?

- Excess of 10 years corporate health and wellness company experience
- Over 280 years of wellness expertise
- 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

What Makes Us Different?

**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.
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 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

Why choose Universal counselling and case management?

- Highly confidential, professional services
- A counselling team with over 70 years of combined expertise
- Counselling services provided in all 11 official languages
- Over 900 registered counselling professionals in our individually contracted national provider network
- In-depth reporting that enables highly informed decision-making

Pricing

Minimum fee of R5 225 excl. VAT per month

Pricing from R6.80 excl. VAT per employee per month (Ts & Cs apply)

Counselling on Demand - R4 705 excl. VAT for 10 telephonic/ virtual counselling sessions of up to 60 minutes each, which can be used either for one or for several employees.
Absenteeism 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)
- Inspection of the workplace for accommodation of physical impairment and recommendations (Incapacity and Disability 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

Health Risk Assessment (HRA):
- Blood pressure
- Glucose
- Cholesterol
- Body Mass Index
- Body fat percentage

HIV Counselling and Testing (HCT) and Tuberculosis screening

Executive Wellness Screenings
- Health Risk Assessment
- HIV Counselling and Testing
- Ergonomics assessment

Onsite Biokineticist
- Advice
- Fitness
- Ergonomics Assessment

Onsite Dietitian:
- Advice
- Assessments
- Meal Plan
- Food displays

Influenza vaccinations

Value Added Healthcare Services

Value Added Reward Services:
- Health and wellness loyalty partners
- Massages
- Smoothies
- Photo booth
- Popcorn machine, and many more...

Healthcare Services:
- Optometry
- Audiology
- Dental screenings

Gender specific screenings:
- Mammogram
- Breast screening
- Pap smear
- PSA

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!

Pricing from:
- R320 excl. VAT per HRA and HCT combo test
- R260 excl. VAT per HCT
## Executive Wellness

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

### 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

### Pricing

from R4 000 excl. VAT per medical

Packages can be customised based on needs.
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 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° members enjoy access to a wide variety of partner offerings. Members also qualify for great discounts on health and lifestyle products and services, depending on the partners that you have joined.

### Universal 360° Loyalty Programme

**ALPHA**

Membership on our comprehensive option is available to everyone

<table>
<thead>
<tr>
<th>Membership</th>
<th>Single Member</th>
<th>Family of 2</th>
<th>Family of 3 +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees</td>
<td>R80.00</td>
<td>R92.00</td>
<td>R97.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Membership</th>
<th>Single Member</th>
<th>Family of 2</th>
<th>Family of 3 +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees</td>
<td>R100.00</td>
<td>R115.00</td>
<td>R124.00</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Membership</th>
<th>Single Member</th>
<th>Family of 2</th>
<th>Family of 3 +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees</td>
<td>R80.00</td>
<td>R92.00</td>
<td>R97.00</td>
</tr>
</tbody>
</table>

### 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](http://www.universal360.co.za)

- **Get up to 30% discount on accommodation**
- **Get up to 20% discount on monthly gym fees**
- **Get up to 10% discount on flowers & gifts**
- **Get up to 40% discount on memberships fees**
- **Get up to 25% discount at Clicks clinics.**
- **Get up to 40% discount on membership fees**
- **Get 20% discount on enrollment fee**
- **Get up to 40% discount on newspapers**
- **Get 40% discount on resilience solutions**

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

### Employer benefits at a glance:

- **Compliance with Occupational Health legislation**
- **Reduced employee absenteeism**
- **Improved workforce productivity**
- **Improved employee morale and workplace health and wellness**

### 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.

<table>
<thead>
<tr>
<th>truVALUE</th>
<th>truHEALTH</th>
<th>truWELLNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>From R190 excl. VAT per employee per month</td>
<td>From R230 excl. VAT per employee per month</td>
<td>From R260 excl. VAT per employee per month</td>
</tr>
</tbody>
</table>

- **Identification and management of work-related health risks**, including:
  - 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**
- **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
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

<table>
<thead>
<tr>
<th>Entry medicals</th>
<th>Periodic and transfer medicals</th>
<th>Exit medicals</th>
</tr>
</thead>
</table>

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)

Comprehensive Occupational Health Services

<table>
<thead>
<tr>
<th>Occupational health risk assessments</th>
<th>Medical surveillance</th>
<th>Medical examinations</th>
<th>Primary health care</th>
<th>Management of emergencies, including Injuries on Duty and COID administration</th>
<th>Management of chronic conditions</th>
</tr>
</thead>
</table>

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:

- 24-hour counselling and advice
- Intake and incident management
- Initiation of PEP starter pack medication
- Adherence counselling
- HIV pre-test counselling
- Pathology screening
- Referrals to HIV specialists when indicated
- Provision of the remainder of PEP medication when indicated
- Confidential reporting
Health and Wellness Talks and Workshops

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 talk or workshop.

<table>
<thead>
<tr>
<th>Nutrition</th>
<th>Physical Activity</th>
<th>Emotional Wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Includes topics such as:</td>
<td>Includes topics such as:</td>
<td>Includes topics such as:</td>
</tr>
<tr>
<td>- Understanding sugar</td>
<td>- Physical activity in the workplace (‘Deskercise’)</td>
<td>- Stress shedding</td>
</tr>
<tr>
<td>- Unlocking the food label code</td>
<td>- Negative impacts of stress on health and the positive role of physical activity</td>
<td>- Navigating through change</td>
</tr>
<tr>
<td>- Boosting your immune system</td>
<td>- The role of physical activity in the management of chronic diseases</td>
<td>- Psychosocial wellbeing during the COVID-19 pandemic (employee session or manager session)</td>
</tr>
<tr>
<td>- Healthy eating at work and on the go</td>
<td>- Exercise at home</td>
<td>- Substance abuse</td>
</tr>
<tr>
<td>- Addressing fad diets</td>
<td>- Exercise for weight loss</td>
<td>- Building stronger relationships</td>
</tr>
<tr>
<td>- Drinking your calories: Think twice before you choose your drinks</td>
<td></td>
<td>- Achieving work-life balance</td>
</tr>
<tr>
<td>- Adopting a healthy lifestyle to prevent chronic diseases</td>
<td></td>
<td>- Effective parenting</td>
</tr>
</tbody>
</table>

Other topics such as Financial Wellness are also available.

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

From R2 145 excl. VAT per talk (onsite)

From R1 830 excl. VAT per talk (virtual)
## Contact Us

**Web:** www.universal.co.za  
**Physical Address:** Universal House, 15 Tambach Road, Sunninghill Park, 2191  
**Postal Address:** PO Box 1411, Rivonia, 2128

<table>
<thead>
<tr>
<th>Category</th>
<th>Services</th>
<th>Tel</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWP</td>
<td>Counselling and Case Management, Absenteeism, Incapacity and Disability Management, Rehabilitation Support, Wellness Days, Health &amp; Wellness Challenges, Physical Activity Programme, Nutritional Programme</td>
<td>086 155 LIVE (5483)</td>
<td><a href="mailto:corporatehealth@universal.co.za">corporatehealth@universal.co.za</a></td>
</tr>
<tr>
<td></td>
<td>Executive Wellness</td>
<td>086 155 LIVE (5483)</td>
<td><a href="mailto:exechealth@universal.co.za">exechealth@universal.co.za</a></td>
</tr>
<tr>
<td>Loyalty</td>
<td>Universal 360˚</td>
<td>086 155 LIVE (5483)</td>
<td><a href="mailto:360@universal.co.za">360@universal.co.za</a></td>
</tr>
<tr>
<td>Occupational Health</td>
<td>Universal Workplace Health Plan, Mobile and On-site Clinics, PEP</td>
<td>0861 989 887</td>
<td><a href="mailto:workplacehealth@universal.co.za">workplacehealth@universal.co.za</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><a href="mailto:occhealth@universal.co.za">occhealth@universal.co.za</a></td>
</tr>
<tr>
<td>Learning Centre</td>
<td>Health and Wellness Talks and Workshops, Online Wellness</td>
<td>086 155 LIVE (5483)</td>
<td><a href="mailto:corporatehealth@universal.co.za">corporatehealth@universal.co.za</a></td>
</tr>
</tbody>
</table>
WHAT IS UNIVERSAL GAP 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.
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 to 3 million, businesses can rest assured in the knowledge that their staff are in our trusted hands.

**OVERALL ANNUAL LIMIT**
USD 1 to 3 million

**LOCAL ROAD/AIR AMBULANCE AND STABILISATION (IN-COUNTRY)**
Covered

**3RD PARTY ACCOMPANYING PATIENT**
Economy class airfare and accommodation

**COVER**
24-hour emergency medical evacuation

**RETURN TO COUNTRY OF RESIDENCE**
Economy class airfare

**REPATRIATION OF MORTAL REMAINS**
USD 5 000
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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Essential/Essential Advance</th>
<th>Standard/Standard Advance</th>
</tr>
</thead>
<tbody>
<tr>
<td>General practitioners (GPs)</td>
<td>3 general practitioner events, including acute medication and minor procedures performed in GP’s rooms</td>
<td>5 general practitioner events, including acute medication and minor procedures performed in GP’s rooms</td>
</tr>
<tr>
<td>Chronic medication</td>
<td>11 conditions</td>
<td>15 conditions</td>
</tr>
<tr>
<td>Basic radiology</td>
<td>Specified X-rays</td>
<td>Specified X-rays</td>
</tr>
<tr>
<td>Basic pathology</td>
<td>Specified pathology tests</td>
<td>Specified pathology tests</td>
</tr>
<tr>
<td>Optometry</td>
<td>1 eye test and 1 pair of lenses and frames every 24 months</td>
<td>1 eye test and 1 pair of lenses and frames every 24 months</td>
</tr>
<tr>
<td>Basic emergency dentistry</td>
<td>Specified emergency dental procedures</td>
<td>Specified emergency dental procedures</td>
</tr>
</tbody>
</table>
## In-Patient Emergency Benefits

<table>
<thead>
<tr>
<th>Essential Advance and Standard Advance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency accidental injuries</strong></td>
</tr>
<tr>
<td>Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency accidental injury</td>
</tr>
<tr>
<td><strong>Emergency illness</strong></td>
</tr>
<tr>
<td>Hospital casualty/ emergency room benefit and / or Hospitalisation resulting from an emergency medical illness</td>
</tr>
<tr>
<td><strong>Emergency medical services</strong></td>
</tr>
<tr>
<td>Up to R25 000, based on the emergency service required and the severity of the health event</td>
</tr>
</tbody>
</table>
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 57608 qualification up to 7 December 2022.
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:

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Information, facts, theories</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skills</td>
<td>Practical application of knowledge</td>
</tr>
<tr>
<td>Values</td>
<td>Ethical practices and acceptable standards of society</td>
</tr>
<tr>
<td>Attitudes</td>
<td>Characteristics of thinking / behaviours</td>
</tr>
</tbody>
</table>

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.
ZOOPPTM is a fantastic new innovation developed specifically for CompCare members by Universal. ZOOPPTM 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!
There are three components to ZOOPPTM:

1. Firstly, you need to be a member on CompCare Medical Scheme.
2. 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;
3. And thirdly, you need to sign up for one of the exciting Universal Gap Cover insurance products.

ZOOPPTM 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 ZOOPPTM.

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 ZOOPPTM 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".
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