



CGMS

Consumer Goods
Medical Scheme

SCHEME PROFILE

2026



Universal®

Administered by Universal Healthcare Administrators (Pty) Ltd

The Consumer Goods Medical Scheme - Your Partner in Health and Wellness

Preamble

The Consumer Goods Medical Scheme (CGMS) is dedicated to delivering sustainable, innovative, and evidence-based healthcare solutions, designed for employees in the Consumer Goods Industry.

Established in 1993, **the Scheme has more than three decades of experience** providing comprehensive private healthcare cover to its members.

The Scheme is administered by Universal Healthcare Administrators (Pty) Ltd, a Council for Medical Schemes-accredited administrator, while care management is provided by Universal Care (Pty) Ltd, a Council for Medical Schemes-accredited Care Management Organisation. Both entities offer trusted track records, deep industry experience, and extensive institutional knowledge, operating under the respected banner of the Universal Healthcare Group.

CGMS provides six carefully structured benefit options that make quality healthcare accessible across all income levels and catering for all healthcare needs. **With a membership base in excess of 4100**, the Scheme continues to grow and advance underpinned by a stable foundation.

Financially, the Scheme is well-positioned, consistently maintaining a **solvency level of more than 40%**, which is significantly higher than the 25% minimum required by the Medical Schemes Act. This strength supports long-term sustainability and provides the assurance of longevity to members.

In 2024, the Scheme transitioned from a closed employer-based scheme (previously known as the Tiger Brands Medical Scheme), to an industry-specific scheme, thereby extending healthcare access and solutions to a broader membership base across the entire Consumer Goods Industry.

This is a summary of the benefits of Consumer Goods Medical Scheme (CGMS). All information relating to the 2026 CGMS benefits and contributions is subject to formal approval by the Council for Medical Schemes. The final registered Rules of the Scheme will apply.



Value Proposition

Based on its extensive experience, CGMS serves the Consumer Goods Industry with benefits and services specifically designed to meet the healthcare requirements of its members. The Scheme offers a balance of affordability and comprehensive cover supported by service models that add value to both members and employer groups.

The Advantages of an Industry-Specific Medical Scheme

CGMS offers distinct advantages to members and employers in the Consumer Goods Industry. By focusing exclusively on this sector, the Scheme delivers benefits that are cost-effective and aligned with the needs of the workforce. Additional advantages include:

1. Benefit Options designed for the industry

Benefit structures are designed around the specific healthcare needs of Consumer Goods Industry employees, ensuring cost efficiency and maximum value.

2. Simplified Benefit Choices

The Scheme's benefit options are structured to reduce complexity and minimise the risk of inappropriate selections. This makes it easier for members to identify and choose the healthcare cover most suited to their needs.

3. Lower Non-Healthcare Costs

Administrative costs are significantly lower than those of open schemes, allowing more of each contribution to be directed to the actual healthcare expenditure of members.

4. Access to Discretionary Ex-Gratia Benefits

Members may benefit from discretionary ex-gratia payments. Over R3 million was granted during the past five years, providing additional support to members where it's needed most.

5. Personalised Member Care

Key Account Managers provide dedicated service to employer groups and members, ensuring that clinical and administrative needs are met.

6. Empowering Employer and Member Voices

Through representation on the Board of Trustees, employer groups and members actively shape the Scheme's direction. This collaborative forum ensures that their unique needs and priorities are heard, driving healthcare solutions that deliver real value.

7. Safeguarding Affordability Through Selective Membership

The industry-specific membership model minimises anti-selection caused by open enrolment by carefully managing who joins the Scheme. This strategic approach reduces the risk of high-cost claims, ensuring sustainable healthcare solutions and keeping contributions affordable for all members.

8. Alignment with Industry Values

The Scheme reflects the Consumer Goods Industry's focus on workforce well-being, sustainability, and productivity. By prioritising employee health and engagement, CGMS empowers employers and their workforce, driving business success.

9. Contracted Provider Networks

CGMS partners with selected healthcare provider networks that ensure accessible, high-quality care, delivering convenient solutions that enhance employee health and well-being.

10. Fostering Employer-Led Wellness Advocacy

The Consumer Goods employer groups are equipped to champion employee health and promote proactive wellness initiatives that enhance overall wellness. This approach supports a healthier, more engaged workforce, which drives productivity and bolsters business success.

11. Streamlined Administrative Efficiency

The Scheme simplifies administration for Consumer Goods employer groups through seamless premium deductions, automated payment reconciliations, effortless on-boarding processes, and streamlined member communications. This reduces the administrative burden, enabling employers to focus on business growth and productivity.

12. Ensuring Equitable Healthcare for All

The Consumer Goods Medical Scheme provides all members with access to high-quality private healthcare services, dismantling the perception that only select employees in the Consumer Goods Industry receive premium care. This inclusive approach promotes fairness and enhances workforce well-being across all levels.



Affordable, High-Quality Healthcare Solutions

CGMS delivers a range of strategically designed healthcare and wellness options that balance affordability with exceptional quality. Designed to meet the diverse clinical and healthcare needs of employees in the Consumer Goods Industry, these benefit options ensure sustainable access to comprehensive care. By promoting employee well-being and peace of mind, the Scheme supports a healthier, more productive workforce and drives organisational success.

From comprehensive traditional plans to flexible savings options and a cost-effective entry-level plan, CGMS offers employers the right healthcare cover solution for their workforce.

Level ABC

Traditional Levels A, B, and C provide progressively broader cover, offering higher levels of protection and benefits where more comprehensive cover is required.

CoreSave

UltraSave

Savings Options: CoreSave and UltraSave combine affordability with the flexibility of managing day-to-day expenses through medical savings accounts.

Base Option

Affordable Option: Base is a cost-effective plan that covers essential healthcare needs at an accessible contribution level.

Dedicated Benefits for employees in the Consumer Goods Industry



Chronic Care

The Scheme prioritises the health of members and their registered beneficiaries, offering distinct benefit options for members requiring chronic medication. These dedicated benefits ensure consistent support for chronic conditions, preserving access to comprehensive healthcare services while promoting long term employee well-being.



Enhancing Care with Comprehensive Additional Benefits

CGMS offers a wide range of additional benefits covered by Scheme risk, conserving members' day-to-day benefit limits. These benefits include coverage for wheelchairs, hearing aids, specialised high-cost appliances, intra-ocular lenses, convalescent care, frail care, and a dedicated back and neck rehabilitation program, ensuring holistic support for members.



Promoting Proactive Health with Wellness Benefits

Members and their registered dependants are supported with preventative care and wellness benefits fully covered by Scheme risk. From screenings and immunisations to fitness assessments and personalised nutrition plans, these benefits empower employees to achieve desired health outcomes.



24/7 Medical Information and Assistance Line

Members and their families have round-the-clock access to nurse advice and medical assistance through the "Ask the Nurse"-helpline, ensuring that professional support is always just a phone call away.



Managed Care Programmes

The Scheme offers specialised managed care programmes to support members living with chronic conditions such as cancer, HIV/AIDS, and diabetes, as well as those requiring mental health support. These programmes provide structured, proactive care to support members in managing their conditions and effectively navigate every stage of their health journey.



Extensive GP Network on the Base Option

Members and their dependants on the Base Option have access to a national network of trusted General Practitioners. With comprehensive geographic coverage, this GP network ensures convenient, high-quality care close to home, with negotiated tariffs delivering more value for members' contributions.



Dedicated Support for Members and Employer Groups

CGMS places members at the centre of everything it does. Deeply invested in clients' experience from navigating claims and accessing benefits to receiving trusted health advice, the Scheme provides dedicated support every step of the way. By working closely with employer groups in the Consumer Goods Industry, the Scheme ensures that members and their families experience care and assistance that truly makes a difference in their lives.



Easy Claims Process

A streamlined process for submitting and tracking claims ensures timely reimbursements with minimal hassle.



Online Member Portal:

Members can securely access their health records, claims history, and benefit information through the Scheme's web-based portal, providing convenient, on-demand control over their healthcare.



Universal.one App for CGMS Members:

Smart, Seamless, Secure Healthcare

CGMS's digital innovation hub provides members with a single, secure gateway to manage their healthcare anytime, anywhere. Through this intuitive platform, members can submit and track claims, view benefits, find providers, register chronic conditions, request pre-authorisations, and access tax certificates all in one place. Designed for simplicity and convenience, it also unlocks access to an expanded suite of innovative health and wellness products, ensuring members experience healthcare that is not only comprehensive but also seamlessly integrated into their everyday lives. These include:

uWellness® which delivers evidence-based resources and interactive tools that support all eight dimensions of wellness. From daily tips and mood checkers to breathing coaches and immediate counselling support, it makes holistic well-being accessible anytime, anywhere.



uHealthCheck offers a 30-second AI-driven video selfie to deliver medical-grade metrics using TOI™ and DeepAffex™ technology.

It instantly provides members with insights on:



Vitals:

Blood pressure, breathing rate



Physiological Indicators: Heart rate variability, vascular capacity, cardiac workload



Mental Health: Nuralogix Mental Stress Index



Physical Indicators: BMI, facial skin age, waist-to-height ratio, body shape index



Predictive Blood Markers:

Haemoglobin A1C risk, fasting blood glucose risk



General Health Risks:

Cardiovascular disease, heart attack, stroke



Metabolic Risks:

Hypertension, type 2 diabetes, hypercholesterolemia, hypertriglyceridemia, and fatty liver disease

uConsult™ offers a secure, convenient platform for online healthcare consultations that connects healthcare providers and patients in a seamless, protected, and convenient online-environment anytime, anywhere. Accessible via secure patient login, uConsult™ enables online consultations, e-prescriptions, test requests, sick notes, and easy, secure payments.





uHealthChat™ connects members with qualified nurses for efficient care through:

- Nurse-Led Triage: A secure chat for immediate guidance and concern assessment.
- Same-Day Referral: Nurse-issued referrals for doctors' consultations.
- Direct Video Consultation: Seamless transition to video calls for personalised, visual assessments.



SARAH is the Smart AI Resource Assistant for Health. This AI-powered digital health promoter, supported by the World Health Organization, is built on advanced generative AI and available 24/7 to answer health and lifestyle questions in real time.

NEW



Universal's **SmartRecords** provides instant access to members' complete, up-to-date personal health information in one secure location.

The Electronic Health Record stores and displays:

- Current medications
- Blood test results
- Doctor and specialist consultations
- Hospital admissions and treatments

NEW



Universal's **Personal Health Assistant** sends smart, personalised notifications to help members stay on track with their treatment, keep up with important health checks, and make the most of their benefits - all while saving time and avoiding unnecessary costs.

The App can be downloaded on any smart device via the Google Play Store (Android) or Apple App Store (iOS).

Accolades and Compliance

The Consumer Goods Medical Scheme maintains the highest industry standards and full compliance with all regulations established by the Council for Medical Schemes, ensuring trusted and reliable healthcare for its members. With a strong foundation of financial stability and governance, the Scheme remains committed to delivering secure, reliable, and trusted healthcare solutions for its members.

With CGMS, members gain more than just medical cover - they gain a trusted partner in health. The Scheme offers a wide range of benefits designed to keep employees and their dependants healthy, supported, and empowered.



Contact Us

If you would like more information on our new offerings and the advantages of joining the CGMS, please contact us at:

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