



# CGMS

Consumer Goods  
Medical Scheme

# 2025

# SCHEME PROFILE



Universal™

Administered by Universal Healthcare Administrators (Pty) Ltd

# Introducing the Consumer Goods Medical Scheme - Your Partner in Health and Wellness

## Preamble

The Consumer Goods Medical Scheme ("CGMS" or "the Scheme"), formerly known as Tiger Brands Medical Scheme ("TBMS"), is undergoing an exciting rebranding to better reflect our commitment to providing sustainable, innovative, evidence-based and best-healthcare outcomes solutions exclusively for employees within the Consumer Goods Industry. While our name has changed, our dedication to offering affordable and comprehensive private healthcare cover remains the same.

Registered in 1993, the Scheme has been in existence **for 31 years and provides excellent private healthcare cover to its members.** The Scheme is administered by Universal Healthcare Administrators (Pty) Ltd (a Council for Medical Schemes accredited medical scheme administrator) and care management (managed care) is provided by Universal Care (Pty) Ltd (a Council for Medical Schemes accredited Managed Care Organisation). Both companies have trusted track records as well as substantial experience and institutional knowledge in the healthcare industry, and operate under the well-respected banner of the Universal Healthcare Group.

The Scheme has four benefit options catering for all income brackets and represents a stable membership of approximately **4 500 members.**

The Scheme is financially sound, with a **solvency level exceeding 40%.** This is well above the statutory requirement set by the Medical Schemes Act, which mandates a minimum solvency ratio of 25% for medical schemes.

**For over 30 years, the Scheme has been a trusted partner** in safeguarding the health of employer groups' employees and their dependants. The Scheme's rebranding and repositioning represents a fresh, modern approach that aligns with the evolving healthcare needs of members and the Consumer Goods Industry.



**+31 years experience**

**± 4 500 members**

**+40% solvency in excess**

**> 30 years trusted partner**

## Value proposition offered by an industry-specific medical scheme when compared to an open medical scheme

While any person may join an open medical scheme, an industry-specific scheme caters for the particular needs of the employees of certain industries or particular professions. With open membership comes the inherent risk presented by the varied needs and illnesses of all sectors of South African society and industry, presenting a one-size-fits-all service approach. CGMS, as an open industry-specific medical scheme is not exposed to the risk presented by open enrolment, by not allowing any member to join and leave once they have claimed.

By contrast, CGMS as a closed or industry-specific scheme has over the years developed benefits and services to serve the requirements of employees in the Consumer Goods Industry and has honed its approach and its tariffs to balance affordability with excellent cover. Experience has guided the Scheme in terms of expected claims trends, ensuring that employees receive benefits suited to their specific needs where and when they need it, with personal employer and member support.



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## Rebranding and repositioning the Scheme

The rebranding of the Scheme is driven by our commitment to ensure the long-term sustainability of the Scheme while maintaining access to affordable, high-value medical aid cover for all our members. As the healthcare landscape evolves, it is essential to not only keep abreast of the industry but to lead the way in delivering innovative solutions that meet the unique needs of members employed within the Consumer Goods Industry.

This rebrand represents a pivotal moment to expand our reach - a strategic shift to reposition the Scheme as more agile, forward-thinking and offering solutions tailored specifically to the needs of companies in the Consumer Goods Industry. By embracing new technologies, enhancing benefit structures, and putting the member experience at the forefront, we are laying the foundation for a future where healthcare is not only accessible, but truly sustainable and transformative.

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## The Advantages of a Restricted Industry-Specific Medical Scheme

As a restricted industry-specific medical scheme, the CGMS currently offers tailored benefits to employees of the following consumer brands industry employer groups, namely Tiger Brands, Spar, Sea Harvest and Adcock Ingram. This allows the CGMS to provide personalised, member-focused healthcare solutions for the industry that open schemes may not offer.

**Here's why you should consider belonging to the CGMS, as well as the benefits that can be unlocked for a Consumer Brands Industry Corporate Employer:**

### Exclusive Benefits for Members of the CGMS

Being part of a closed or industry-specific scheme has its distinct advantages. Our deep understanding of the health risks and lifestyle demands associated with your industry allows us to offer benefits that directly address these challenges.

#### 1. Tailored Benefit Options

Benefits and benefit options are specifically designed to meet the unique needs and preferences of Consumer Goods Industry employer groups and their employees. This targeted benefit design approach and methodology ensures optimal cost management and maximised value.

#### 2. Customised Benefits Prevent Inappropriate Benefit Selection

The Scheme offers bespoke benefits that reduce confusion and the likelihood of inappropriate benefit selection, making it easier for members to choose the most suitable healthcare options.

#### 3. Lower Non-Healthcare Costs

Non-healthcare administrative costs are substantially lower compared to open medical schemes, meaning a greater portion of member contributions is allocated to actual healthcare expenditure. This ensures more value for your contributions.



#### 4. Access to Discretionary Ex-Gratia Benefits

Members enjoy access to discretionary ex-gratia benefits that would not be available in an open medical scheme. Over the past five years, the Scheme has provided over R3 million in additional support to members through these benefits.

#### 5. Personalised VIP Care

Each member receives personalised care tailored to their unique clinical needs. Unlike open schemes where members may feel like just another medical scheme number, the CGMS ensures that every member is treated with VIP-level care.

#### 6. Dedicated "Personalised Banker Model"

Key Account Managers provide a highly personalised service to both members and employer groups, ensuring that healthcare needs are understood and addressed with focused attention.

#### 7. Greater Employer Influence

Employer groups and members have representation on the Board of Trustees, creating a forum to convey members' and employers' needs.

#### 8. Reduced Risk of Anti-Selection

Restricted membership limits the risk of anti-selection, where individuals with disproportionately high healthcare needs join the Scheme, thus helping to control costs and maintain affordability.

#### 9. Alignment with Industry Values

The Scheme is fully aligned with the corporate values and culture of the Consumer Goods Industry, reinforcing employer commitment to workforce well-being and productivity.

#### 10. Contracted Provider Networks

The Scheme works with carefully selected provider networks that address the specific healthcare requirements and accessibility needs of the Consumer Goods sector, offering convenient and appropriate care.

#### 11. Employer-Driven Input

With 50% of the Board of Trustees being employer-appointed, decision-making is influenced by those who know the industry best.

#### 12. Empowering Employer Groups as Health Advocates

The Scheme enables Consumer Goods employer groups to become proactive advocates of health on behalf of their employees, enhancing overall well-being and fostering a healthier workforce.

#### 13. Simplified Administration

Employer groups benefit from ease of administration, including seamless premium deductions, payment reconciliations, automated and hassle-free onboarding and streamlined communication with members. This reduces the administrative burden for employers.

#### 14. Eliminating the Perception of a "Second Rate" Healthcare Citizen

The Consumer Goods Medical Scheme enables all members to access private healthcare services, breaking the stigma that only certain privileged employees in the Consumer Goods Industry have access to top-tier private healthcare services.

## The CGMS Comprehensive and Integrated Healthcare Solutions

### Comprehensive, Affordable Healthcare for Your Employees

At the CGMS, we believe in delivering quality healthcare solutions that cater for the unique clinical circumstances and needs of employees employed in the Consumer Goods Industry. Our range of carefully designed options ensures that members receive the best possible care, with a focus on affordability, sustainability and excellence.



#### Affordable, High-Quality Healthcare

Enjoy peace of mind knowing that members are covered with healthcare plans that prioritise both quality and affordability. Specialists in hospitals are covered up to 150% of the Scheme Rate on the top-tier option, 125% on the second option, and 100% of the Scheme Rate on the remaining two options.



#### Flexible Plan Choices

A variety of options, including traditional plans and an innovative income-based network option, ensures that there's a perfect fit for different employee budgets and lifestyles.



#### Dedicated Chronic Medication Benefits

Our priority is to ensure the health of members and their registered beneficiaries. Our options include separate, dedicated benefits for chronic medication, to provide the support members need without compromising other healthcare needs.





### Additional Benefits Paid for by the Scheme

Most options include a range of additional benefits that are covered by Scheme risk, not affecting day-to-day benefits. These include cover for wheelchairs, hearing aids, specified high-cost appliances, intra-ocular lenses, access to convalescent homes, frail care and a back and neck rehabilitation programme.



### Preventative and Wellness Benefits Paid for by the Scheme

Members can stay ahead of health issues with preventative care and wellness benefits, paid directly from risk. From screenings to immunisations, we focus on keeping members and their registered dependants healthy and thriving. Access to a fitness assessment and prescription benefit, as well as a nutritional assessment and healthy eating plan benefit enables optimal health outcomes.



### Holistic Family Care

We offer complete care and support for members and their dependants, including access to our 24-hour "Ask the Nurse" Health Line. Whether it's late-night questions or general health advice, we've got it covered.



### 24/7 Medical Information and Assistance Line

Always have access to expert health guidance through our Medical Information and Assistance Line, ensuring help is just a phone call away, anytime it is needed.



### Managed Care Programmes

Proactively manage mental health and chronic conditions like cancer, HIV/AIDS, and diabetes with our specialised managed care programmes. We're here to help members navigate every step of their health journey.



### Extensive GP Network on the Base Option

Access to a national network with a comprehensive geographic coverage of trusted General Practitioners, providing members and their dependants with more value for money and ensuring convenient, high-quality care close to home.

With the CGMS, you're not just getting medical aid - you're gaining a partner committed to your health and well-being. Explore a world of benefits designed to keep you and your dependants healthy, secure, and empowered.



## Member Support Services to Employer Groups and Members

For us, our members come first. Whether you're navigating claims, accessing benefits, or need health advice, we're here to support you every step of the way. Making a difference in the lives of members employed by employer groups in the Consumer Goods Industry is what we are all about.



**Dedicated "Personalised Banker Model":** Key Account Managers provide a highly personalised service to both members and employer groups, ensuring that healthcare needs are understood and addressed with focused attention.



**24/7 Member Support:** Our helpline is available around the clock to answer any questions or provide guidance.



**Easy Claims Process:** A streamlined process for submitting and tracking claims, ensuring timely reimbursements.



**Online Member Portal:** Access all health records, claims history, and benefit information through our secure online web-based platform.



**Universal.one App for CGMS Members:** Simple, seamless and super convenient, the App makes it quick and easy to check anything from claims to benefits, and where the closest doctor is. Download the Universal.one App on any smart device using the Google Play Store (Android users) or the Apple App Store (iOS users).

## Accolades and Compliance

The Consumer Goods Medical Scheme continues to uphold the highest industry standards and is fully compliant with the regulations set forth by the Council for Medical Schemes (CMS). Our rebranding and repositioning reflect a renewed energy, whilst our foundation of compliance and financial security remains steadfast.

## Contact Us

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

**Website:** [cgmedicalscheme.co.za](http://cgmedicalscheme.co.za)

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