SAMWUMED

Real Heritage. Real People. Real Health Care.

2026 BENEFITS BROCHURE

HERE TO SERVE THOSE WHO SERVE OTHERS.

CONTENTS

TABLE OF CONTENTS

INTRODUCTION

Welcome to 2026: More care, more value, more for you

At **SAMWUMED**, every change we make has one goal: to give you and your family more peace of mind, more value, and more reasons to feel secure about your health.

What this means for you in 2026

No limits on your care

Whether you're on Option A or Option B, you now have an **UNLIMITED overall annual limit**, so you'll never have to worry about your cover running out.

Keeping healthcare affordable

With an average increase of just 8.9% (lower than last year's 9.7%), we've worked hard to keep your contributions fair, while protecting your benefits.

Better chronic support

Our Chronic **Formulary now covers even more conditions**, making sure you get the medicine you need without extra stress.

Save your savings

Dental and Optical benefits are paid from Risk, so if you're on Option A, the savings option, you can keep your savings for other needs.

Cover that grows with your family

Option B now covers dependants up to the new age limit, giving bigger families extra breathing room and financial relief.

When you belong to SAMWUMED, you belong to a scheme that is:

Financially strong with high reserves to guarantee your claims are paid, giving you peace of mind.

Trusted by leading hospitals, with access to a wide network of reputable private facilities nationwide, including Mediclinic and Netcare Hospitals.

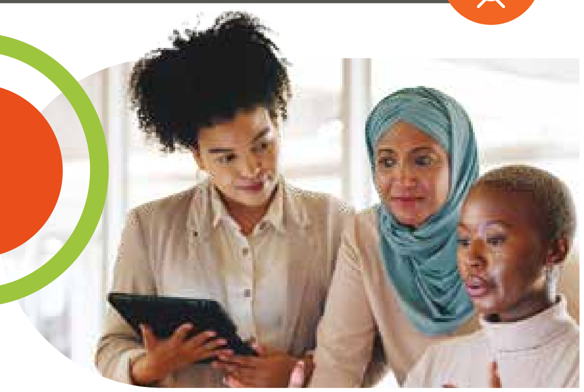
Backed by experts, partnering with specialists in dental, optometry, and maternity care.

Close at hand, with 19 walk-in centres across all nine provinces to help you with your face-to-face queries.

Easy to reach, through our WhatsApp line, our new AI tool SAMMY, and a mobile app for on-the-go support.

We welcome and provide private medical cover for all South African local government/municipality employees, nationally.

SAMWUMED, serving those who serve others.



Living the SAMWUMED promise

From new and improved benefits to comprehensive healthcare programmes, everything we do is designed with one purpose: **to empower you and your family to live healthier, fuller lives.**

By combining affordable, quality healthcare with rich benefits tailored to municipal workers across South Africa, SAMWUMED continues to be the trusted partner of choice for thousands of families.

Our products are designed to meet different needs, whether you're looking for cover that protects your everyday healthcare (with full private hospital cover) or support for managing chronic conditions with the right medication and hospital benefits when you need them most.

Why members choose (and stay with) SAMWUMED

Your well-being always comes first.

In 2026, **Option A has a 15% savings component**, giving members more value for everyday care.

Enjoy rich day-to-day and comprehensive hospital benefits, with 4.2% increase in benefits at lower contributions, giving you more value for your money.

Access **reputable private hospitals** across our enhanced networks, including Mediclinic, Netcare, and many more.

Expecting? You'll receive **Comprehensive Maternity Benefits**, plus a baby bag with essentials for mom and baby.

Our broad networks of pharmacies, family practitioners, specialists, dental, optometry, oncology, and renal dialysis services mean **no surprise co-payments.**

A new benefit to accommodate Non-PMB and non-formulary medication, which will include:

additional diabetes and asthma medication.

Take care of your health with **free preventative screenings and assessments** - covering diabetes, breast and prostate cancer, HIV, and vaccinations.

Healthcare programmes that support you

SAMWUMED Primary Healthcare
Tel: 0860 104 117

HIV Management Programme
Tel: 0860 100 646 | Email: afa@afadm.co.za

Mental Health Programme
Tel: 0860 33 33 87

Chronic Medicine Management Programme
Tel: 0860 33 33 87
Email: samwumedcmm@medscheme.co.za

Cancer Disease Management Programme
Tel: 0860 100 572
Email: cancerinfo@medscheme.co.za

DBC Back and Neck Rehabilitation Programme
Tel: 0860 106 155
Email: membercare@medscheme.co.za

GoSmokeFree Programme
Tel: 0860 333 387

SMILE BRIGHTER WITH SAMWUMED + denis

We have partnered with DENIS to bring our members even better dental services.

To speak to an agent, contact DENIS on:
0860 104 932
customercare@denis.co.za

SEE CLEARLY WITH SAMWUMED + PPN

We have partnered with PPN to provide enhanced optometry services.

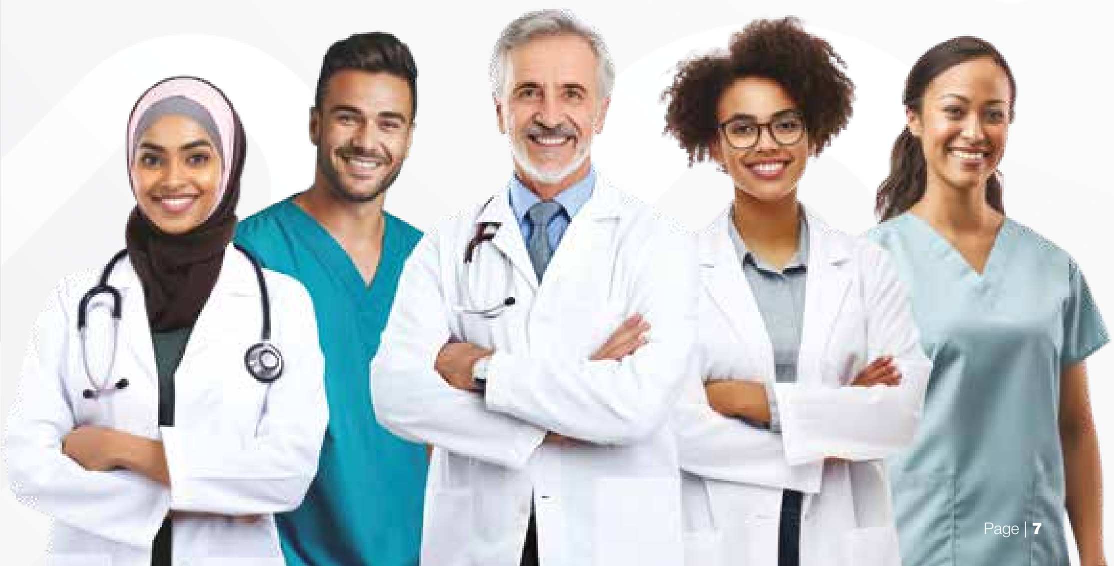
To speak to an agent, contact PPN on:
041 065 0650
info@ppn.co.za

Dental & Optical benefits are covered under Risk, leaving your savings (Option A) untouched for when they're needed.

2026 BENEFITS AT A GLANCE

To make it easier for you to see exactly what's covered, we've grouped the benefits into clear categories. Each option has its own strengths, and with unlimited hospital cover across both, you can choose the option that suits your needs and budget best.

Option A	Benefit	Option B
15% of each beneficiaries' contribution	Day-to-Day	Cover for out-of-hosptial services subject to benefit limits
UNLIMITED cover	Hospital benefits	UNLIMITED cover
Out-of-hospital benefits not covered from Savings	Risk benefits	Out-of-hospital benefits not funded from day-today
	Limits	
UNLIMITED cover	Chronic/PMB cover	UNLIMITED cover



PLAN COMPARISON

Category	Option A – Savings Plan	Option B – Comprehensive Plan
Hospital cover	**UNLIMITED** at Netcare & Mediclinic DSP hospitals. Pre-auth required, 25% co-pay if using non-DSP voluntarily.	**UNLIMITED.** Same DSP rules: Netcare & Mediclinic, pre-auth required, 25% co-pay if using non-DSP voluntarily.
Day-to-day care	Funded from 15% Medical Savings Account (MSA). Covers GPs, specialists, tests, and minor procedures. 2 out-of-area visits allowed.	Covered from set annual limits (e.g., GP/specialists up to R8,670 pp). 2 out-of-area visits allowed.
Medication	Acute & OTC: paid from savings. Chronic: unlimited on registration, subject to formulary.	Acute: R6,280 pp/year. OTC: R3,540 per family (R250 claim cap). Chronic: unlimited on registration, expanded formulary in 2026.
Tests & procedures	Basic pathology & radiology paid from savings (limits apply). Specialised radiology: R10,760 per year.	Pathology: R12,230 per family/year. Radiology: R10,400 (general), R15,670 (specialised).
Dental	Capitated benefit: Preventative & restorative care. Family limits range from R4,460 (single) to R9,270 (family of 3+).	Comprehensive dental (incl. root canals, crowns, orthodontics). Family limits range from R9,900 (single) to R14,880 (family of 3+).
Optical	Eye test fully covered at DSP (R420 if non-DSP). Frames/lenses: R1,136 at non-network provider and R1,420 at PPN Network Provider. 2-year cycle applies.	Eye test fully covered at DSP (R420 if non-DSP). Frames/lenses: R1,480 at non-network provider and R1,850 at PPN Network Provider. Contact lenses: R3,000 per beneficiary. 2-year cycle applies.
Mental Health	R3,290 per family per year. Unlimited if registered on programme. Covers psychiatrists, psychologists, counsellors, GPs, social workers.	R5,480 per family/year. Unlimited if registered on programme. Covers same providers, plus nurse practitioners.
Other Risk Benefits	Ambulance: unlimited (Netcare911). Appliances: R3,730–R6,690 depending on family size. Sport Injury Benefit: R5,110 per person per year, includes GP (R630), specialist (R1,560), physio (R1,180) radiology (R1,040).	Ambulance: unlimited (Netcare911). Appliances: R8,320 per family per year. Sport injuries: same as Option A.
Best For…	Members who want flexibility to manage their own savings for day-to-day care, while enjoying unlimited hospital cover.	Members who prefer predictable benefits with set limits for day-to-day care, plus broader dental & optical benefits.

OVERALL ANNUAL LIMITS (OAL)

OAL Option A: Unlimited

OAL Option B: Unlimited

DAY-TO-DAY BENEFITS

What is day-to-day?
Treatment & services outside a hospital facility i.e. no admission

Risk Benefits
Some day-to-day benefits are considered as risk i.e. not funded from MSA

Funding
MSA funding for certain benefits

Authorisations
Spec Ref Auth may be required for specialist visits. Certain procedures require pre-authorisation

DOCTOR'S CONSULTATIONS

Doctor Consultations
Covers consultations with GPs and specialists, including casualty visits when admission is not required.

Option A: Subject to Savings
Option B: Subject to annual limit of R8,670 per beneficiary, subject to family limit.

Network Options
Networks are available to avoid co-payments for members.

GP Nomination
A preferred GP must be nominated to prevent claim rejections.

Out-of-Area Visits
Allows for two out-of-area visits per person per year.

ACUTE MEDICATION

Prescription
Medication prescribed by a registered medical doctor for short-term illnesses.

Funding
Option A: Funded from available Savings.
Option B: Annual limit of R6,280 per person, subject to family limit.

Formularies
Subject to formularies, meaning not every item is covered.

OVER-THE-COUNTER MEDICATION

Accessibility
Medication available without a prescription.

Funding
Option A: Medication funded from medical savings account
Option B: Annual limit of R3,540 per family. Per claim limit of R250 and included in medications limit.

Coverage limitations:
Not all medications are covered.

GENERAL RADIOLOGY

X-rays
Basic imaging for bone and tissue

Ultrasounds
Non-invasive imaging using sound waves

Funding
Option A: Paid from available savings
Option B: Subject to benefit limit of R10,400

Annual Limit
Maximum limit payable from savings, R3,530 per family per year

SPECIALISED RADIOLOGY

CT Scans | MRI Scans | MUGA Scans

Can be done in-patient

Can be done out-patient

Funding: Option A: Pays from risk up to R10,760* per family per year, subject to DSP usage.

Funding: Option B: Subject to benefit limit of R15,670 per family per year

Authorisation required for both in & outpatient

*If the R10,760 is depleted, it pays from available savings; this is only applicable to out-patient treatment. In-patient is unlimited.

HOSPITAL BENEFITS

Cover
Covers treatment and services during hospital admission.

Designated service provider (DSP) use.
Using DSPs avoids a 25% co-payment

Filler hospitals
Filler hospitals are used when a DSP is more than 30 km from the member's home.

Benefit limit
Option A: UNLIMITED
Option B: UNLIMITED

Anchor Hospitals
Netcare and Mediclinic are anchor hospitals.

Pre-Authorisation
Pre-authorisation is required unless it's an emergency
Call 0860 33 33 87.

Benefits funded from Risk

Hospitalisation:

Option A:
Unlimited benefits, subject to pre-authorisation at a DSP.

Option B:
Unlimited benefits, subject to pre-authorisation at a DSP.

The following services are covered from Risk, but are rendered out-of-hospital:

Mental health (out-of-hospital):
- Option A: limited to R3,290 per family per year.
- Option B: limited to R5,480 per family per year.
- Unlimited for PMB level of care or when registered on the Mental Health Programme.

Medical Appliances:
- Benefits for medical appliances like hearing aids and wheelchairs.
- Subject to formularies, preferred suppliers, and Scheme rules.

Basic dentistry
Optometry
Preventative Screening Benefit

SPORTS INJURY BENEFIT

Our Sports Injury Benefit gives members access to radiologists, general practitioners, physiotherapists, biokineticists, and specialist consultations. This comprehensive benefit is designed to help our members bounce back from sports injuries quickly and effectively by getting the right care when they need it most.

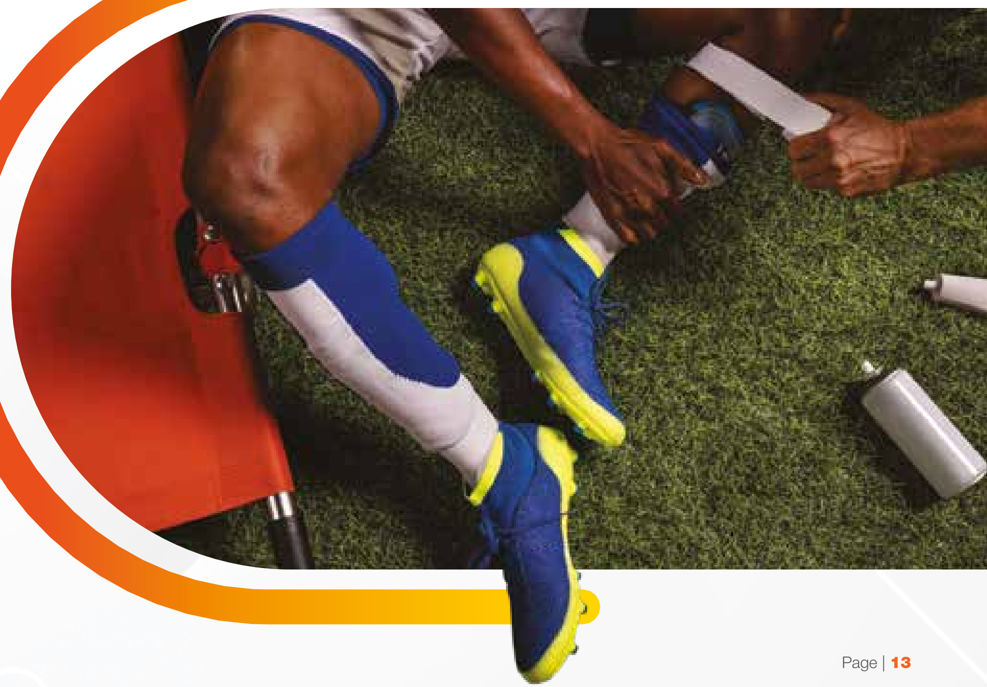
Annual limit:
R5,110 per person per year

GP consultation:
One GP consultation, up to R630

Specialist consultation:
One specialist consultation, up to R1,560

Radiology treatment:
One basic radiology treatment, up to R1,040

Physiotherapy & biokinesticist:
Two sessions, up to R1,880



WEIGHT LOSS PROGRAMME

Our Weight Loss Programme is here to assist you with getting started on your weight loss journey.

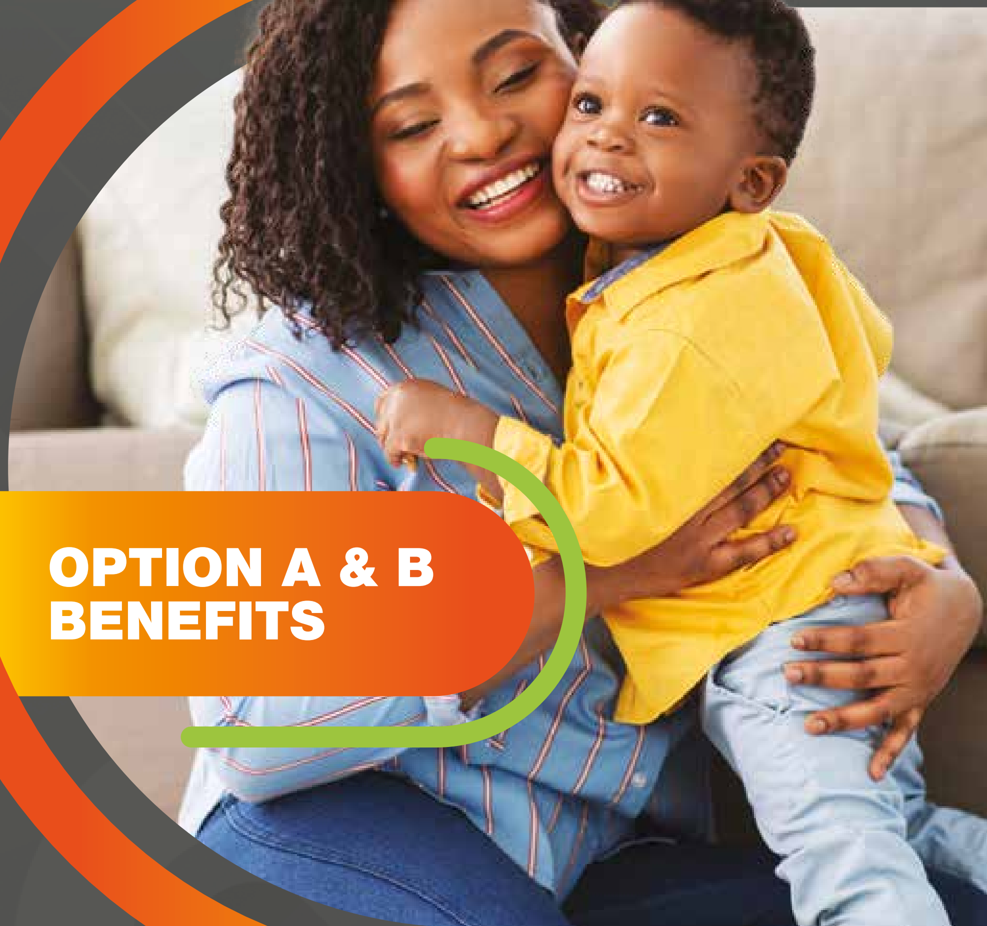
How to get started:
During your first visit with a BASA-accredited biokineticist, a full health and fitness assessment is done. This will include taking measurements like blood pressure and waist-to-hip ratio, and completing a lifestyle questionnaire to help prescribe the most effective exercises for you.

What to expect:
Once your assessment is completed, an individualised exercise programme is created. The programme includes:

- A health risk assessment (once per year).
- Three monthly one-on-one consultations with a biokineticist to track your progress.
- Nine biokineticist-led group or individual exercise sessions.
- Two GP consultations.
- Four pathology consultations.
- Referral to a dietician and/or clinical psychologist for two consultations (initial assessment and follow-up), if necessary.

How much will it cost?
Nothing, as the cost for this programme will be covered by the Scheme's Weight Management Programme benefits.

HOW CAN WE HELP?
Contact the MemberCare Team on:
0860 106 155
membercare@medscheme.co.za



OPTION A & B BENEFITS

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OPTION A
Savings Plan

Hospital care

- **Unlimited hospital cover** (DSP hospitals: Netcare and Mediclinic).
- Pre-authorisation needed (except in emergencies).
- 25% co-payment if you use non-DSP hospitals voluntarily.

Day-to-day care

- **Funding:** MSA funding for certain benefits
- **Risk Benefits:** Some day-to-day benefits are paid from Risk and not funded by the MSA.
- **Authorisations:** Specialist referral authorisation may be required for certain specialists. Certain procedures require pre-authorisation.
- **Savings account** = 15% of contributions to fund GP visits, specialists, and day-to-day needs.
- 2 out-of-area GP visits per person each year.
- Nominate your GP to avoid claim rejections.

Alternative healthcare consultations

Chiropractor, homeopath, podiatrist, naturopath: Consultations covered by MSA.

Medication

- Acute and OTC medicine paid from savings (subject to formularies).
- Chronic medication: unlimited, subject to registration and formularies.

Tests and procedures

- Pathology and basic radiology from savings (limits apply).
- Specialised radiology (CT, MRI, etc.): R10,760 annual limit (then hospital benefit kicks in)
- Authorisation needed.
- Non-surgical procedures/tests (e.g., ECGs, aspirations) funded from savings.
- General radiology (X-rays, ultrasounds, etc.) from savings. R3,530 limit per family per year.

Dental and optical

- **Dental:** Preventative and restorative care, dentures and fillings (capitated benefits).
  - Limits: From PM only R4,640
  - PM & 1 Dep R5,520
  - PM & 2 Dep's R7,700
  - PM & 3 or more Dep's R9,270
- **Optical:**
  - Eye test: fully covered at network optometrist (R420 if non-DSP).
  - Frames and lenses: R1,420 at DSP/ R1,136 at non-DSP.
  - Benefits cycle: every 2 years.

Mental health and wellness

- R3,290 family annual limit.
- Unlimited if registered on Mental Health Programme.
- Covers psychiatrists, psychologists, GPs, counsellors, and social workers.

Other risk benefits

- **Ambulance services:** Unlimited (Netcare911 preferred).
- **Appliances:** Wheelchairs, walking aids, monitors (R3,730 – R6,690 depending on family size).
- **Sport injuries:** GP (R630), specialist (R1,560), physio (2x R940), radiology (R1,040).

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OPTION B
Comprehensive Plan

Hospital care

- **Unlimited hospital cover**.
- DSP hospitals: Netcare and Mediclinic.
- Pre-authorisation required (except in emergencies).
- 25% co-payment if you use non-DSP hospitals voluntarily.

Day-to-day care

- **Risk Benefits**: Some day-to-day benefits are paid from Risk **Authorisations**: Specialist referral authorisation may be required for certain specialists. Certain procedures require pre-authorisation.
- GP and specialist consultations covered (annual limit **R8,670 per person**, subject to family limits).
- 2 out-of-area visits per year.
- Nominate your GP to avoid claim rejections.

Medication

- **Acute medicine:** R6,280 pp annual limit (family limit applies).
- **OTC meds:** R3,540 per family (with a sub-limit of R250 per claim).
- Chronic medication: unlimited on registration, with expanded formulary in 2026.

Tests and procedures

- **Pathology:** R12,230 per family per year.
- **Radiology:**
- General (x-rays, ultrasounds): R10,400.
- Specialised (MRI, CT): R15,670.

Dental and optical

- **Dental:** Basic + specialised dentistry, including root canals, crowns, orthodontics.
  - Annual family limits: R9,900 (single) up to R14,880 (3+ dependants).
- **Optical:**
  - Eye test: fully covered at DSP (R420 if non-DSP).
  - Frames & lenses: R1,850 at DSP/ R1,480 at non-DSP.
  - Contact lenses: R3,000 pp.
  - Benefit cycle: every 2 years.

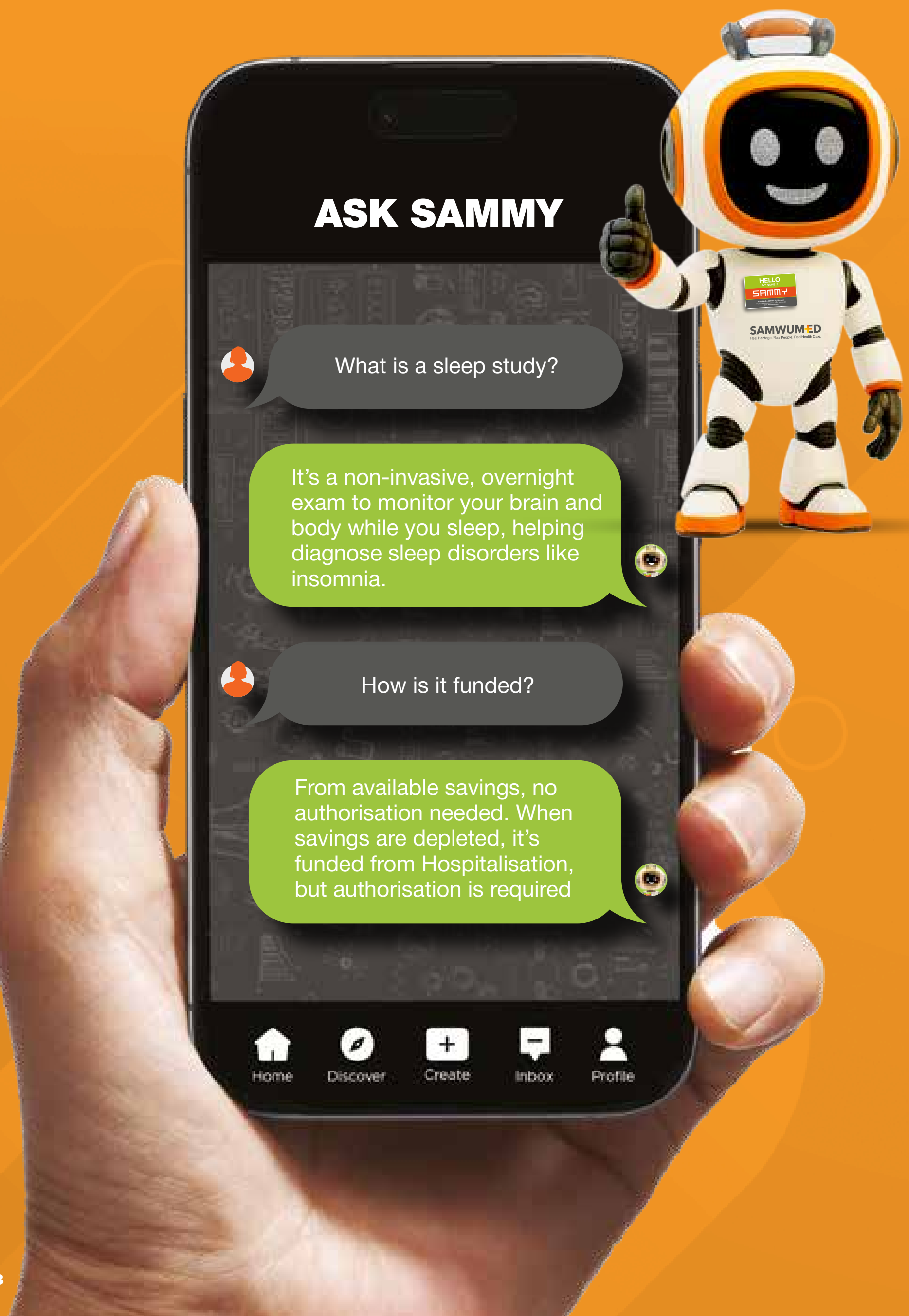
Mental health and wellness

- R5,480 per family per year.
- Unlimited when registered on Mental Health Programme.
- Covers psychiatrists, psychologists, GPs, counsellors, and nurse practitioners.

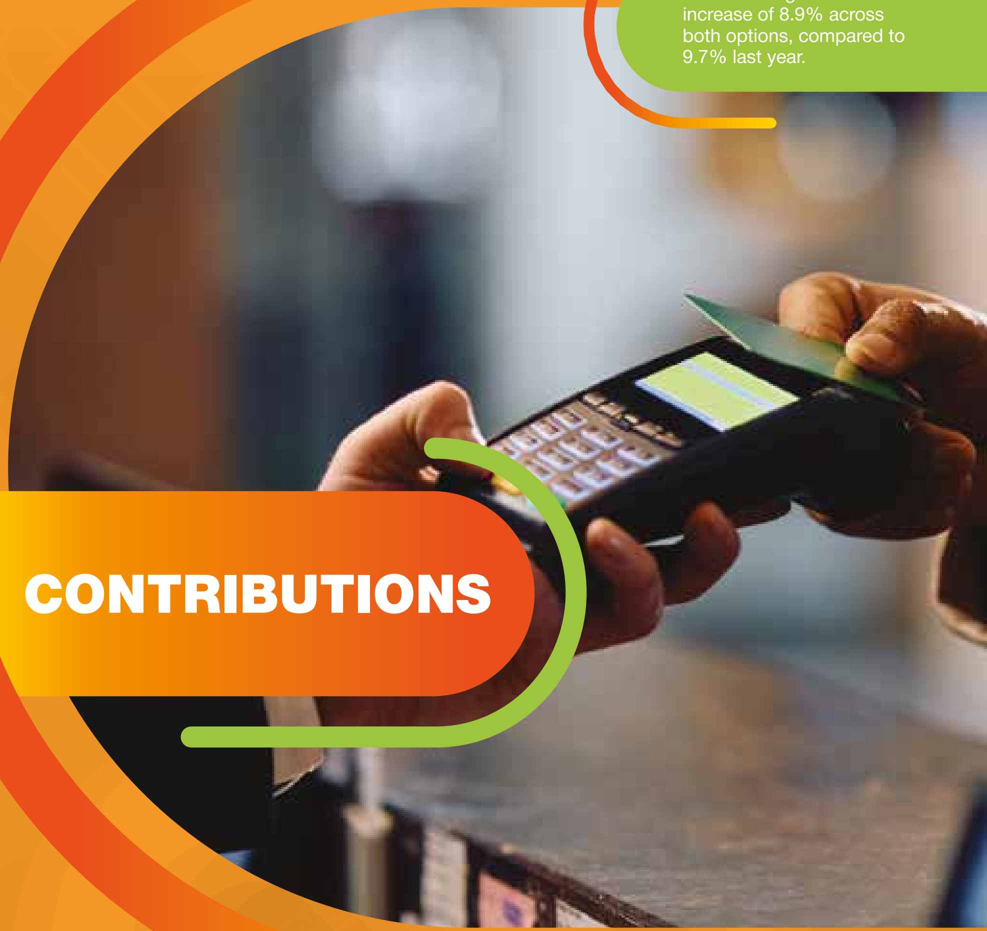
Other risk benefits

- **Ambulance services:** Unlimited (Netcare911 preferred).
- **Appliances:** Wheelchairs, walking aids, monitors (R8,320 per family).
- **Sport injuries:** GP (R630), specialist (R1,560), physio (2x R940), radiology (R1,040).

SLEEP STUDIES (IN & OUT-OF-HOSPITAL)



Lower average contribution increase of 8.9% across both options, compared to 9.7% last year.



CONTRIBUTIONS

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2026 | BENEFITS BROCHURE

OPTION A

Members are encouraged to check their subsidy as it differs per municipality.

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 370	1 882,00	1 882,00	664,00	3 764,00	4 428,00	5 092,00	5 756,00	2 546,00	3 210,00	3 874,00	4 538,00
R4 371 - R7 060	2 221,00	2 221,00	780,00	4 442,00	5 222,00	6 002,00	6 782,00	3 001,00	3 781,00	4 561,00	5 341,00
R7 061- R10 870	2 829,00	2 829,00	988,00	5 658,00	6 646,00	7 634,00	8 622,00	3 817,00	4 805,00	5 793,00	6 781,00
R10 871+	3 107,00	3 107,00	1 095,00	6 214,00	7 309,00	8 404,00	9 499,00	4 202,00	5 297,00	6 392,00	7 487,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 370	752,80	752,80	265,60	1 505,60	1 771,20	2 036,80	2 302,40	1 018,40	1 284,00	1 549,60	1 815,20
R4 371 - R7 060	888,40	888,40	312,00	1 776,80	2 088,80	2 400,80	2 712,80	1 200,40	1 512,40	1 824,40	2 136,40
R7 061- R10 870	1 131,60	1 131,60	395,20	2 263,20	2 658,40	3 053,60	3 448,80	1 526,80	1 922,00	2 317,20	2 712,40
R10 871+	1 242,80	1 242,80	438,00	2 485,60	2 923,60	3 361,60	3 799,60	1 680,80	2 118,80	2 556,80	2 994,80

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 370	1 129,20	1 129,20	398,40	2 258,40	2 656,80	3 055,20	3 453,60	1 527,60	1 926,00	2 324,40	2 722,80
R4 371 - R7 060	1 332,60	1 332,60	468,00	2 665,20	3 133,20	3 601,20	4 069,20	1 800,60	2 268,60	2 736,60	3 204,60
R7 061- R10 870	1 697,40	1 697,40	592,80	3 394,80	3 987,60	4 580,40	5 173,20	2 290,20	2 883,00	3 475,80	4 068,60
R10 871+	1 864,20	1 864,20	657,00	3 728,40	4 385,40	5 042,40	5 699,40	2 521,20	3 178,20	3 835,20	4 492,20

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OPTION B

Members are encouraged to check their subsidy as it differs per municipality.

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R6 500	3 176,00	3 176,00	1 114,00	6 352,00	7 466,00	8 580,00	9 694,00	4 290,00	5 404,00	6 518,00	7 632,00
R6 501- R8 960	3 842,00	3 842,00	1 349,00	7 684,00	9 033,00	10 382,00	11 731,00	5 191,00	6 540,00	7 889,00	9 238,00
R8 961- R16 580	3 938,00	3 938,00	1 384,00	7 876,00	9 260,00	10 644,00	12 028,00	5 322,00	6 706,00	8 090,00	9 474,00
R16 581+	4 354,00	4 354,00	1 434,00	8 708,00	10 142,00	11 576,00	13 010,00	5 788,00	7 222,00	8 656,00	10 090,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R6 500	1 270,40	1 270,40	445,60	2 540,80	2 986,40	3 432,00	3 877,60	1 716,00	2 161,60	2 607,20	3 052,80
R6 501- R8 960	1 536,80	1 536,80	539,60	3 073,60	3 613,20	4 152,80	4 692,40	2 076,40	2 616,00	3 155,60	3 695,20
R8 961- R16 580	1 575,20	1 575,20	553,60	3 150,40	3 704,00	4 257,60	4 811,20	2 128,80	2 682,40	3 236,00	3 789,60
R16 581+	1 741,60	1 741,60	573,60	3 483,20	4 056,80	4 630,40	5 204,00	2 315,20	2 888,80	3 462,40	4 036,00

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R6 500	1 905,60	1 905,60	668,40	3 811,20	4 479,60	5 148,00	5 816,40	2 574,00	3 242,40	3 910,80	4 579,20
R6 501- R8 960	2 305,20	2 305,20	809,40	4 610,40	5 419,80	6 229,20	7 038,60	3 114,60	3 924,00	4 733,40	5 542,80
R8 961- R16 580	2 362,80	2 362,80	830,40	4 725,60	5 556,00	6 386,40	7 216,80	3 193,20	4 023,60	4 854,00	5 684,40
R16 581+	2 612,40	2 612,40	860,40	5 224,80	6 085,20	6 945,60	7 806,00	3 472,80	4 333,20	5 193,60	6 054,00

NATIONWIDE WALK-IN CENTRES

Gauteng: Pretoria, Roodepoort, and Vereeniging

North West: Klerksdorp, Mafikeng, and Rustenburg

Northern Cape: Kimberley and Kathu

Limpopo: Lephalale and Polokwane

Kwazulu-Natal: Durban and Pietermaritzburg

Eastern Cape: East London and Gqeberha

Western Cape: Cape Town and Worcester

Free State: Bloemfontein

Mpumalanga: Nelspruit

TALK TO SAMWUMED TODAY

We're easily accessible:
Member support and customer service are at the heart of what we do:

- Members can WhatsApp us for any queries, ensuring fast and effective service. Or, chat with SAMMY, our new AI tool.
- Through our newly designed and revamped mobile App, members have access to all their membership information, including benefits and updates at the palm of their hands.
- Our user-friendly member portal on our interactive website allows members to access and manage their information from wherever they may be at their convenience.
- For face-to-face interaction and engagement, we have expanded our network of Service Agents and Broker partners.
- We have 19 walk-in centres across all nine provinces to help you face-to-face.

SAMWUMED Operating Hours:
Contact Centre
08h30 - 16h00 Mon - Fri
0860 104 117

WhatsApp number: 060 019 3547

Hospital Authorisation Enquiries:
Tel: 0860 33 33 87,

Email: samwumed.authorisations@medscheme.co.za

Website: www.samwumed.org

Social media:
Follow and like our social media pages, including Facebook, Instagram, and LinkedIn

Want to Join SAMWUMED?
Scan here for an easy application

SCAN ME

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NOTES:

NOTES:

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