

Why the need for quality, affordable healthcare solutions?

Access to healthcare is an integral component of an employee's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the workforce.

Who is eligible for this **product offering?**



Employees earning a monthly income of less than R40 000



Employees 18 years and older, for as long as they are actively employed



Employer groups with 5 or more employees

Momentum Medical Scheme offers seven medical scheme options for employees earning above this threshold. Employees moving from a Momentum Health4Me option onto a Momentum Medical Scheme option may be subject to underwriting.

How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Health4Me follows a building block approach. Employers can choose the combination of benefits most suitable to their employees' needs and available budget.

Momentum Health4Me offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day benefits, as well as a comprehensive set of major medical event benefits. Momentum
Health4Me offering

Day-to-day benefits

Bronze
Silver
Gold

Major medical event benefits

Standard
Base

Make the **smart** choice and choose to **pay lower premiums**

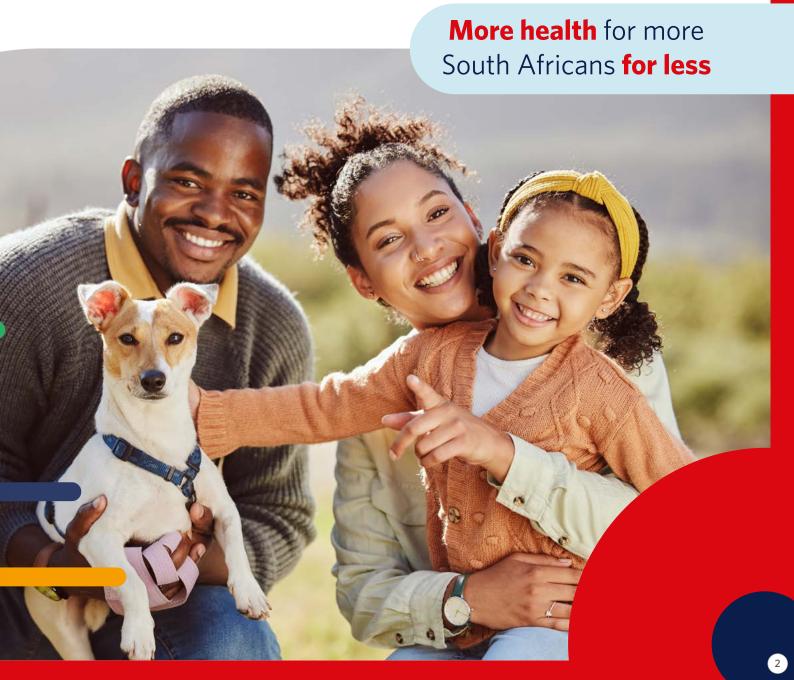
The way in which we consume and access healthcare has forever changed, the new digital age in healthcare, has us engaging with healthcare providers digitally, through virtual doctor consultations.

We all previously incurred travel costs to get to the doctors' rooms and spent time in waiting rooms with other sick patients, but we are seeing a smarter, more patient-centric approach.

Members can choose how they want to engage with the doctor:

- in person or virtually with access to qualified GPs at Hello Doctor
- anywhere, at any time and in their chosen language
- no more spending time in waiting rooms
- all from the comfort of their own homes
- easy access from the palm of their hand

Momentum Health4Me supports you in making the smart decision for your employees, saving them time and unnecessary costs, all while accessing unlimited GP consultations.



Health4Me **Day-to-day benefit summary**

Day-to-	day benefits	Bronze	Silver	Gold
	GP benefit	✓	✓	✓
	GP in room procedures	✓	✓	✓
doctor	Hello Doctor	✓	✓	✓
doctor	Hello Doctor scripting	✓	✓	✓
	Specialist benefit	×	×	✓
θ	Acute medication	✓	✓	✓
(Ye)	Chronic benefit and medication	×	×	✓
	HIV benefit	×	×	✓
	Maternity benefit	✓	✓	✓
(SCOM)	Basic pathology	✓	✓	✓
	Basic radiology	✓	✓	✓
	Basic and emergency dentistry	×	✓	✓
(DQ)	Basic optometry	×	✓	✓
	Flu vaccination	✓	✓	✓
100 mg	COVID-19 screening test	✓	✓	✓
	On-site wellness days	✓	✓	✓
	Health assessment	✓	✓	✓
EAP	Employee Assistance Programme	✓	✓	✓
multiply	Multiply Engage	✓	✓	✓
More4Me	More4Me	✓	✓	✓

Health4Me Major medical event benefit summary

Major m	nedical event benefits	Base	Standard
	Accident and emergency cover	✓	✓
	Hospital cash and maternity lump sum benefit	✓	✓
	Funeral benefit	✓	✓

Health4Me **Premiums**

GP visits:	Member type		Bronze	Silver	Gold
Unlimited with a Hello Doctor pre-authorisation	Employee		R210.00	R265.00	R334.00
	Spouse		R210.00	R265.00	R334.00
	Child		R210.00	R265.00	R167.00
GP visit booster ber	nefit	Member type		All options	
You can choose to pay an additional premium in order for your employees to have unlimited Network GP visits without a Hello Doctor		Employee			R55.00
		Spouse			R55.00
without a Hello Di					

pre-authorisatio		Child		R55.00
Accident and	Member type		Base	Standard
cover	Employee		R75.00	R105.00
	Spouse		R75.00	R105.00
	Child		R42.00	R60.00
Hospital cash	Member type		Base	Standard
and maternity lump sum benefit	Employee		R73.00	R113.00
	Spouse		R73.00	R113.00
	Child		R35.00	R62.00
Funeral benefit	Member type		Base	Standard
	Employee		R20.00	R23.00
	Spouse		R20.00	R23.00

Health4Me Health Insurance premiums are reviewed annually and exempt from VAT.

Child

 $Financial\ advisers\ selling\ Health\ Insurance\ are\ required\ to\ have\ a\ FAIS\ Category\ 1.3\ Long-term\ Insurance\ License.$

R11.00

These are the 2024 standard rates. Premiums may differ based on the risk profile and demographics of the employer group.



R12.00

Health4Me D	Day-to-c	day benefits	Bronze	Silver	Gold
GP benefit		 Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor 3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation 2 Additional GP visits at a Network GP per member per year for members registered on either the Chronic benefit, HIV benefit or Maternity benefit programme (2 additional Network GP visits per benefit programme), that do not require Hello Doctor pre-authorisation Hello Doctor pre-authorisation is required for every GP visit from the 4th GP visit to unlock the rest of the unlimited visits Hello Doctor consultations can either be via chat, phone call or video (virtual) call 	✓	✓	✓
GP in room procedures		Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	doctor	Unlimited GP consultations with a Hello Doctor GP Hello Doctor consultations can either be via chat, phone call or video (virtual) call Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list	✓	✓	✓
Hello Doctor scripting	hello doctor	Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Specialist benefit		A maximum of 2 visits, limited to R1 290 per visit and up to R2 580 per member/family per year Members may consult any specialist, subject to a Network GP referral and pre-authorisation The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists Shortfalls will be payable by the member Waiting periods may apply	×	×	✓
Acute medication	θ	Provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Chronic benefit and medication		27 Chronic conditions are covered as follows: Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Chronic medication is provided in accordance with the Network prescribed chronic medication formulary. Rules and protocols are applied Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists Pre-authorisation is required Waiting periods may apply	×	×	✓
HIV benefit		Post-exposure prophylaxis (PEP) medication is provided in accordance with the Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary. Rules and protocols are applied Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods may apply	×	×	✓
Maternity benefit		1 Foetal growth 2D scan per member per pregnancy Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list Antenatal vitamins in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied Pre-authorisation is required	✓	✓	✓
		1 Additional foetal growth 2D scan per member per pregnancy Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding Nurse/midwife home visits on day 2 and week 2 after the birth of the baby Pre-authorisation is required	×	×	✓
Basic pathology	(5-CM)	Unlimited cover for pathology, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me pathology list	✓	✓	✓

Health4Me D	Day-to-c	day benefits (continued)	Bronze	Silver	Gold
Basic radiology		Unlimited cover for black and white x-rays, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me radiology list	✓	✓	✓
Basic and emergency dentistry		Covered at any dentist on the Dental Network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list Waiting periods may apply	×	✓	✓
Basic optometry	(OQ)	Covered at any optometrist on the Optical Network Benefit available every 2 years 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame Sunglasses, tinted lenses, hard coating and contact lenses are not covered Provided in accordance with the Optical Network protocols and approved Health4Me optometry list Waiting periods may apply	×	✓ 	✓ ·
Flu vaccination		1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic	✓	✓	✓
COVID-19 screening test		1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral The COVID-19 screening test can also be performed as part of a Network GP consultation or as part of a specialist consultation in rooms	✓	✓	✓
On-site wellness days		Basic health and wellness screening offered on site by qualified nurses A minimum of 20 employees per site and a completed on-site wellness request form are required	✓	✓	✓
Health assessment		1 Health assessment (blood pressure test, cholesterol and blood sugar finger-prick tests, height, weight and waist circumference screening) is provided per member per year on site at a Wellness day or at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic Employer groups with more than 20 employees per site can have an on-site wellness day, where members can do their annual health assessment	✓	✓	✓
Employee Assistance Programme	EAP	Counselling and support services for adults, teenagers and children Trauma and critical incidence counselling services Legal assist, credit health and debt management services Advice for road accident claims Advice for injury on duty claims Managerial support services Telephonic counselling services and on-site trauma and critical incidence support services	✓ 	✓ ————————————————————————————————————	✓
Multiply Engage	multiply	Multiply Engage is free and offers rewards from a range of partners Members get great discounts on big brands like Makro, Nando's, Intercape, FlySafair, as well as on the Multiply online shop	✓	✓	✓
More4Me	More4Me	More4Me incentivises members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum CareCross Network GPs, dentists and optometrists - view the lists of these providers at momentum.co.za or scan the QR codes on the back page.

Health4Me Day-t	o-day pren	niums			
GP visits: Unlimited with a	Member type		Bronze	Silver	Gold
Hello Doctor pre-authorisation	Employee		R210.00	R265.00	R334.00
	Spouse	Spouse		R265.00	R334.00
	Child		R210.00	R265.00	R167.00
GP visit booster be		Member type		All options	
You can choose to padditional premium	in order	Employee			R55.00
for your employees unlimited Network (GP visits	Spouse			R55.00
without a Hello Doc pre-authorisation	tor	Child			R55.00

Health4Me Major medical event benefits

Major medical event benefits can only be taken in conjunction with Health4Me day-to-day benefits.

Benefit Base Standard

Accident and emergency cover

(there are 3 main benefits in accident and emergency cover) Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for accidents that meet the qualifying criteria

An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event

Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 500 000 per event

Covered at a private hospital for accidents that meet the qualifying criteria

An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event



Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R250 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria

Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria



Emergency transportation cover:

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment

Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits

A maximum of R5 000 000 is payable per member per year

	Premiums
Employee	R75.00
Spouse	R75.00
Child	R42.00

	Premiums
Employee	R105.00
Spouse	R105.00
Child	R60.00

Standard

Benefit Base

Hospital cash and maternity lump sum benefit



R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

Maximum of R20 000 payable per member per year

Maximum of 40 days payable per member per year

R10 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth (live birth), irrespective of number of days member has been hospitalised

Waiting periods may apply

R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

Maximum of R20 000 payable per member per year

Maximum of 20 days payable per member per year

R20 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth (live birth), irrespective of number of days member has been hospitalised

Waiting periods may apply

Premiums				
Employee	R73.00			
Spouse	R73.00			
Child	R35.00			

Premiums					
Employee	R113.00				
Spouse	R113.00				
Child	R62.00				

Benefit

Funeral benefit (includes repatriation benefit)



Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Base

Waiting periods may apply to natural causes of death

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Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R15 000	R30 000
Children 6 - 13 years	R7 500	R15 000
Children 1 - 5 years	R3 750	R7 500
Children < 1 year	R1 875	R3 750
Stillborn babies (past 28 weeks gestation)	R1 125	R2 250

Waiting periods may apply to natural causes of death

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

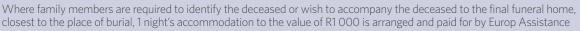
Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

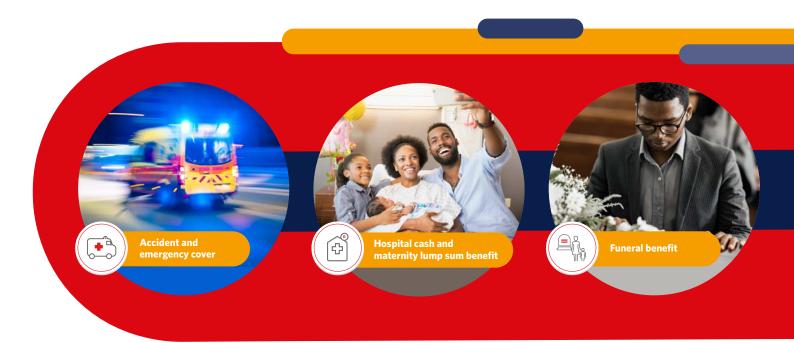


Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year



	Premiums
Employee	R20.00
Spouse	R20.00
Child	R11.00

	Premiums
Employee	R23.00
Spouse	R23.00
Child	R12.00



Members have access to a doctor, 24/7

Members get free access to Hello Doctor, a mobile-phone-based service that gives them 24/7 access to doctors – it's like having a doctor on call in their pocket wherever they go.

Members also have unlimited access to online health information via Hello Doctor.

Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations, at no cost to the member.

Hello Doctor scripting

Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication where required. The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite pharmacy of choice for collection of their medication.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.

How to contact Hello Doctor





Download the Momentum app from Google Play, the App Store or AppGallery





Free benefits for your employees



More4Me

This benefit incentivises members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score.

Participating members will receive the following benefits:





Free monthly airtime, data, Shoprite and Checkers or Takealot vouchers



Members register via USSD code *134*664*100# on their phone



To unlock their first reward, members must



Scan the QR

code to start a

WhatsApp chat

Initiate a WhatsApp chat

• Download the Momentum app and register their user profile/Log in to the Momentum app at least once; or

Only one of these actions is required, within every benefit year, to qualify for the digital engagement reward

Digital engagement reward: 500MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Members get their Healthy Heart Score by going for their health assessment either:

- At a Wellness Day managed by Momentum, or
- At a Dis-Chem, Clicks or MediRite pharmacy clinic

Wellness day reward: 500MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Based on their Healthy Heart Score, members will receive monthly rewards for a period of 12 months, until their next health assessment is due

Monthly reward:

1GB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80



Green Healthy Heart Score

500MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Amber - Green **Amber** Amber - Red Healthy Heart Score

SHOPRITE





250MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25



Red Healthy Heart Score



Members can save up their rewards and redeem even larger vouchers

Multiply Engage

Members have immediate access to Multiply Engage, for FREE.

momentum





And many more...

Visit multiply.co.za and multiplyonlineshop.co.za for a complete list of partners.





Employee Assistance

Programme



Telephonic counselling and support services for employees and their families

Typical examples include counselling on personal issues, family problems, stress management, conflict resolution and dealing with work-related concerns.



Management referral services

Managers may refer employees to the EAP programme, with their consent.



(24^h/₂)

24/7 Trauma support

The trauma line is open 24 hours a day, 7 days a week for psychosocial emergencies such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.



Legal advice

Legal advisers provide telephonic advice and guidance in relation to an employee's current situation.



Financial advice

Advisers provide guidance in relation to an employee's current financial and debt situation.



Debt restructuring

Our partner, Debt Rescue, is available to assist with this sensitive problem.

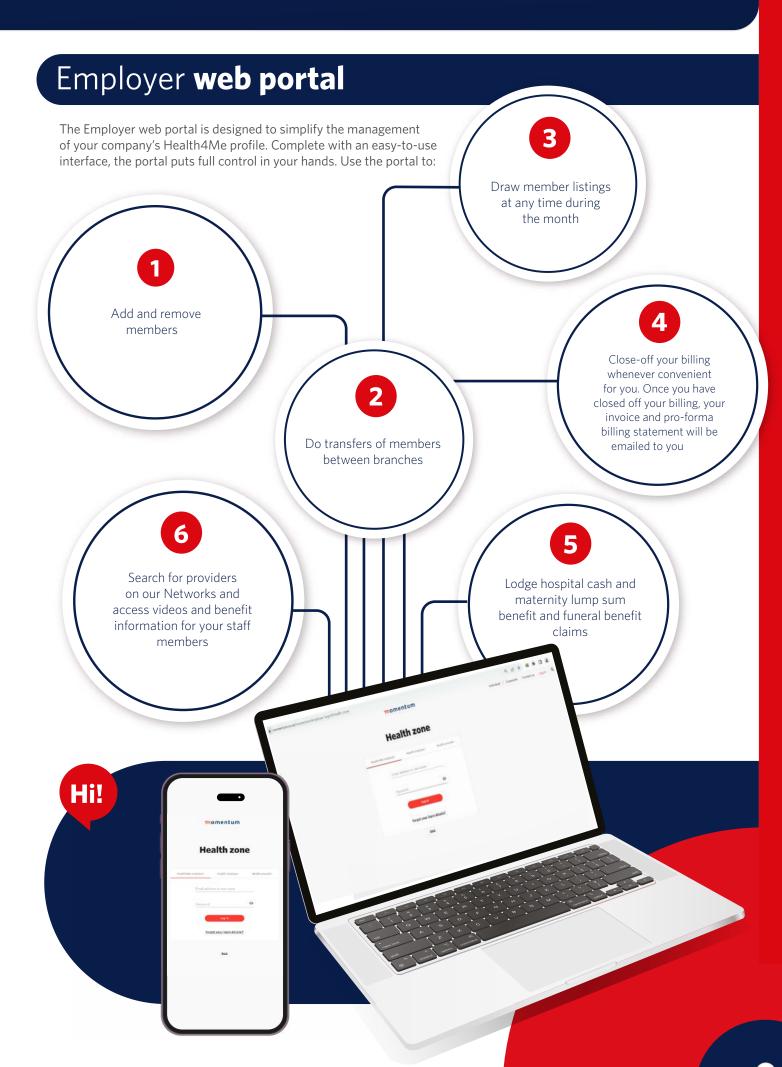


Face-to-face services

You have the option to add a top-up EAP service that caters for face-to-face EAP consultations and on-site visits. Contact the sales and service team for more information or to request a quote.







Self-help quick guide

Contact centre and general queries

© 0860 10 29 03

0860 10 29 03

Membership maintenance and employer web portal queries

(x) health4memembership@momentum.co.za

- Membership additions and terminations
- Membership queries
- Membership card queries
- Employer web portal registrations
- Employer web portal password reset queries
- Employer web portal queries

Billing queries

(Mark the billing and the bill

- Billing reconciliations and confirmations
- Billing payment queries
- · Billing queries

Claims submissions

 Claims submissions (day-to-day benefit and accident and emergency cover claims only)

(health4meinsuranceclaims@momentum.co.za

 Claims submissions (hospital cash and maternity lump sum benefit and funeral benefit claims only)

Claims queries

(A) health4me@momentum.co.za

Claims queries (all claims types)

Chronic claims registration and queries

- (Marie Marie Marie
 - Chronic benefit applications
 - Clinical gueries

HIV claims registration and queries

(Material in the image) health4mehiv@momentum.co.za

0860 55 56 09

- HIV applications
- · Clinical queries

Medipost Pharmacy chronic and HIV medication queries

mhealth@medipost.co.za

012 426 4000

Claims reimbursements

· Receipted claims reimbursement requests

Business operating hours

Monday - Friday: 07:30 - 19:00

Saturday: 08:00 - 13:00

After-hours operating hours (emergencies only)

Monday - Friday: 19:00 - 07:30

Saturday: 13:00 - 07:30

Sundays and public holidays: 24 hours a day

Employee assistance programme

(0800 229 355 (select option 4)

(1) 083 450 0508 (send please call me SMS)

momentumwellness.co.za (live chat)

■ eap@momentum.co.za (email for self-referrals)

- Counselling and support services for adults, teenagers and children
- Trauma and critical incidence counselling services
- Legal assist, credit health and debt management services
- · Managerial support services

Business operating hours

Monday - Friday: 08:00 - 16:00

(legal assist, credit health and debt management services and managerial support services)

Monday - Sunday: 24 hours a day

(trauma and critical incidence counselling services plus counselling and support services for adults, teenagers and children)

Network provider lists



To view the Network GP list, visit momentum.co.za or scan the QR code



To view the Network Dental list, visit momentum.co.za or scan the QR code



To view the Network Optometrist list, visit momentum.co.za or scan the QR code

Subject to change

Important information



Scan the QR code to view the Benefits videos



Scan the QR code to view the Sales and quotes contact list



Scan the QR code to view the Company application form



For more information and quotes, email us at ${\bf H4MeQuotes@momentum.co.za}$

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.

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momentum.co.za