



## Focus on the HealthWaiver

The HealthWaiver<sup>+</sup> offers peace of mind that medical cover will be continued in the event of death, functional impairment or critical illness of the principal member and/or spouse.

### What is the HealthWaiver?

Most of us are members of a medical scheme because we want to be able to afford the best possible medical care for our families. HealthWaiver is a cost-effective solution to ensure continued medical cover for your family when you may not be able to do so.

### What are the benefits?

In the event of death, functional impairment or critical illness of the principal member and/or spouse, Momentum will pay the member's medical scheme contribution and the Momentum Multiply contribution (if applicable), plus an additional 20% of the contribution, for either a 5 or 10-year period

- Because the monthly contribution is paid directly to the policyholder or beneficiary, this amount may be taxable
- Any surplus money from the additional 20% can be channelled into the Health Saver to help provide for day-to-day benefits

### Who is eligible?

- The policyholder must be a principal member on Momentum Health.
- The insured life may be the principal member on Momentum Health, or the spouse, or both.

Min. age at entry	15 next birthday
Max. age at entry	55 next birthday

### Documents needed when applying for HealthWaiver

- Application form
- HealthWaiver quote
- Client mandate
- Record of advice

### How much will it cost?

Contributions are calculated according to age, smoking status, choice of option and benefit term.

- HealthWaiver contributions will be recalculated every year on 1 January, to take into account any increase in the monthly medical scheme contribution, and the age of the policyholder.
- Contribution discounts are available for members on Multiply as follows:

Status	Discount
Bronze	10%
Silver	15%
Gold	20%
Platinum	30%
Private Club	50%

<sup>+</sup>HealthWaiver is a complementary product available from Momentum. As a Momentum Health member, you can choose to make use of complementary products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. Momentum is not a medical scheme and is a separate entity to Momentum Health. Please note that Momentum Health membership is not conditional on taking any of the complementary products that Momentum offers.



The HealthWaiver premiums for 2016 are as follows:

Non-smoker: 5-year benefit

Age	Ingwe, Access and Custom Options					Incentive, Extender and Summit Options				
	M	M+1	M+2	M+3	M+4	M	M+1	M+2	M+3	M+4
20-40	R181	R195	R198	R201	R213	R196	R204	R217	R227	R234
41-45	R193	R210	R214	R222	R229	R201	R223	R240	R253	R264
46-50	R199	R222	R230	R240	R251	R217	R248	R264	R282	R295
51-55	R214	R251	R257	R268	R276	R234	R290	R306	R321	R336
56-60	R235	R289	R299	R305	R312	R267	R355	R363	R378	R388
61-65	R259	R349	R353	R363	R367	R310	R441	R450	R462	R476

Non-smoker: 10-year benefit

Age	Ingwe, Access and Custom Options					Incentive, Extender and Summit Options				
	M	M+1	M+2	M+3	M+4	M	M+1	M+2	M+3	M+4
20-40	R197	R214	R228	R240	R253	R205	R234	R257	R282	R305
41-45	R211	R241	R259	R278	R297	R232	R282	R310	R341	R371
46-50	R228	R281	R300	R320	R340	R257	R338	R371	R403	R436
51-55	R257	R337	R356	R381	R399	R305	R426	R461	R497	R530
56-60	R301	R432	R449	R462	R476	R373	R569	R592	R618	R644
61-65	R366	R555	R573	R589	R605	R471	R759	R784	R812	R836

Smoker: 5-year benefit

Age	Ingwe, Access and Custom Options					Incentive, Extender and Summit Options				
	M	M+1	M+2	M+3	M+4	M	M+1	M+2	M+3	M+4
20-40	R184	R199	R211	R215	R224	R199	R217	R228	R244	R257
41-45	R199	R224	R238	R252	R262	R217	R255	R274	R295	R318
46-50	R215	R253	R269	R285	R300	R240	R298	R325	R350	R374
51-55	R240	R305	R320	R336	R352	R276	R374	R402	R428	R458
56-60	R278	R381	R394	R407	R418	R336	R491	R514	R535	R554
61-65	R325	R474	R489	R502	R516	R406	R640	R660	R679	R703

Smoker: 10-year benefit

Age	Ingwe, Access and Custom Options					Incentive, Extender and Summit Options				
	M	M+1	M+2	M+3	M+4	M	M+1	M+2	M+3	M+4
20-40	R200	R228	R248	R268	R285	R219	R257	R290	R321	R355
41-45	R229	R285	R312	R340	R372	R260	R343	R389	R440	R485
46-50	R262	R350	R382	R417	R451	R310	R444	R501	R556	R612
51-55	R319	R462	R496	R534	R569	R398	R616	R674	R732	R793
56-60	R404	R631	R661	R689	R717	R528	R873	R921	R968	R1 014
61-65	R510	R843	R872	R902	R926	R690	R1 200	R1 247	R1 295	R1 341