



Summary of changes 2016

This document outlines the 2016 changes to Momentum Health's benefits per option.

Ingwe Option

Major Medical Benefits

- The overall annual limit will be increased to R1 120 000 per family.
- Annual sub-limits for in-hospital benefits have also been increased.

Chronic and Day-to-day Benefits

- Chronic and Day-to-day benefits will continue to be provided by the Ingwe Primary Care Network or Ingwe Active Primary Care Network providers. To view the list of providers, please visit www.momentumhealth.co.za, or contact our member call centre on **0860 11 78 59**. Chronic Benefits are still subject to registration and Scheme authorisation.

Contribution income bands

The contribution you pay is determined by your monthly income. The income bands for 2016 are:

- Less than or equal to R600 per month
- Between R601 and R5 800 per month
- Between R5 801 and R7 800 per month
- Between R7 801 and R10 400 per month
- R10 401 and above.

Access Option

Major Medical Benefits

- Annual sub-limits for in-hospital benefits will be increased.

Chronic and Day-to-day Benefits

- Chronic and Day-to-day benefits will continue to be provided by the Access Primary Care Network providers. To view the list of providers, please visit www.momentumhealth.co.za, or contact our member call centre on **0860 11 78 59**. Chronic Benefits are still subject to registration and Scheme authorisation.

Health Platform Benefits

- Your international emergency cover will increase to R3.18 million for 2016. This benefit is managed by ISOS and includes R14 600 for emergency optometry, R14 600 for emergency dentistry and R720 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa.



Custom Option

Major Medical Benefits

- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- The Custom Option co-payment that applies per authorisation will increase to R1 100.
- MRI and CT scan co-payments will increase to R1 910 per scan.
- Co-payments payable for the 17 specialist referral procedures will increase to R450 per authorisation if the procedure is performed out-of-hospital. If the procedure is performed in-hospital, the co-payment will be increased to R1 100. An additional R650 co-payment will apply if you do not obtain an appropriate GP referral (i.e. Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider).
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R400, subject to pre-authorisation.

Chronic Benefits

- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for six months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.

Health Platform Benefits

- The additional free early detection and preventative care benefits available on the Health Platform continue in 2016. You can pre-notify via our mobi app, by logging on to www.momentumhealth.co.za, visiting our mobisite at **momentumhealth.mobi**, or contacting our call centre on **0860 11 78 59**.
- Your international emergency cover will increase to R7.21 million for 2016. This benefit is managed by ISOS and includes R14 600 for emergency optometry, R14 600 for emergency dentistry and R720 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa.



Incentive Option

Major Medical Benefits

- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- MRI and CT scan co-payments will increase to R1 910 per scan.
- The in-hospital dentistry co-payment will increase to R1 460.
- The co-payment you need to pay if you do not have an appropriate GP* referral, for the 17 specialist referral procedures will increase to R650. The additional co-payment you need to pay if the procedure is done in-hospital has increased to R1 100, but will now only apply per authorisation, and no longer per specialist.
**Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider.*
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R800, subject to pre-authorisation.

Chronic Benefits

- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for six months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.
- You have cover for 32 conditions. No annual rand limit applies to the 26 Chronic Disease List conditions. The rand limit for the additional six chronic conditions will increase to R8 300 per family.

Health Platform Benefits

- The additional free early detection and preventative care benefits available on the Health Platform continue in 2016. You need to pre-notify before using these benefits. You can pre-notify via our mobi app, by logging on to www.momentumhealth.co.za, visiting our mobisite at **momentumhealth.mobi**, or contacting our call centre on **0860 11 78 59**.
- Your international emergency cover will increase to R7.53 million for 2016. This benefit is managed by ISOS and includes R14 600 for emergency optometry, R14 600 for emergency dentistry and R720 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa.



Extender Option

Major Medical Benefits

- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- MRI and CT scan co-payments will increase to R1 910 per scan.
- The in-hospital dentistry co-payment will increase to R 1460.
- The co-payment you need to pay if you do not have an appropriate GP* referral, for the 17 specialist referral procedures will increase to R650. The additional co-payment you need to pay if the procedure is done in-hospital has increased to R1 100, but will now only apply per authorisation, and no longer per specialist.
**Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider.*
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R800, subject to pre-authorisation.

Chronic Benefits

- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for six months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.
- You have cover for 62 chronic conditions. No annual rand limit applies to the 26 Chronic Disease List conditions. The rand limit for the additional 36 conditions will increase to R8 300 per family.

Day-to-day Benefits

- Annual out-of-hospital sub-limits for benefits, such as dentistry and optometry, will be increased.
- The Annual Threshold level, which is a fixed rand amount determined according to your family size, will be increased as follows:
- Principal member : R14 900
- Per adult dependant : R12 900
- Per child dependant : R4 400 (applies up to a maximum of three children).

Health Platform Benefits

- The additional free early detection and preventative care benefits available on the Health Platform continue in 2016. You need to pre-notify before using these benefits. You can pre-notify via our mobi app, by logging on to www.momentumhealth.co.za, visiting our mobisite at **momentumhealth.mobi**, or contacting our call centre on **0860 11 78 59**.
- Your international emergency cover will increase to R7.74 million for 2016. This benefit is managed by ISOS and includes R14 600 for emergency optometry, R14 600 for emergency dentistry and R720 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa.



Summit Option

Major Medical Benefits

- Annual sub-limits for in-hospital benefits will be increased.
- MRI and CT scan co-payments will increase to R1 910 per scan.
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R1 000, subject to pre-authorisation.

Day-to-day Benefits

- The overall annual day-to-day limit will be increased to R21 000 per beneficiary.
- Annual day-to-day sub-limits for benefits such as dentistry and optometry, which accumulate to the overall day-to-day limit mentioned above, will be increased.

Chronic Benefits

- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for six months and you need to submit a new script to us and your pharmacy once your script expires.
- You may obtain your chronic script and medication from any provider.
- You have cover for 62 conditions. No annual limit applies to the 26 Chronic Disease List conditions. The additional 36 conditions covered accumulate to the overall annual day-to-day limit of R21 000 per beneficiary (this is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions).

Health Platform Benefits

- The additional free early detection and preventative care benefits available on the Health Platform continue in 2016. You can pre-notify via our mobi app, by logging on to www.momentumhealth.co.za, visiting our mobisite at **momentumhealth.mobi**, or contacting our call centre on **0860 11 78 59**.
- Your international emergency cover will increase to R8.48 million for 2016. This benefit is managed by ISOS and includes R14 600 for emergency optometry, R14 600 for emergency dentistry and R720 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa.



Complementary products available from Momentum

As a Momentum Health member, you can choose to make use of additional products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. Please note that Momentum is not a medical scheme and is a separate entity to Momentum Health. Membership of Momentum Health is not conditional on taking any of the complementary products that Momentum offers. These voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to the innovative HealthReturns solution.

Always in touch with Momentum's mobi app

Momentum's mobi app lets you use your phone's GPS to find healthcare providers nearest to you. You can also check your HealthSaver balance and HealthReturns earned at a glance, as well as submit and track your claims. With the Momentum Health mobi app, pre-notifying for Health Platform benefits is quick and easy. You can download it from the Play Store for Android phones, or Apple iStore. If you have a Blackberry device, you can access our mobisite at momentumhealth.mobi.

Hello Doctor

Get expert health advice from a qualified medical doctor via your mobile phone, whenever you need it, for free! All conversations with the doctors are completely private and confidential

The Hello Doctor offering includes:

- Talk to a Doctor: Get instant doctor access from your mobile phone by dialling *120*1019# or via the Hello Doctor App. This service is available 24/7/365, and you can request the doctor to call you back and give you advice over the phone.
- Text a Doctor: You can also request a text-based conversation with one of the doctors.
- Daily health and wellness advice, articles and health tips.
- Online doctor chats, monthly newsletters and health quizzes!

Momentum HealthSaver

The HealthSaver is a Momentum product that allows you to save for medical expenses not covered by your benefit option. In 2016, you can even pay your contributions from your positive HealthSaver balance, provided you have accumulated sufficient funds to do so.

Momentum's wellness and rewards programme, Multiply

As a Momentum Health member, you automatically qualify for free Multiply Starter membership provided by Momentum. This means you can begin your journey to wellness and enjoy limited access to rewards along the way. However, to experience the real value of Multiply, you can upgrade to a paid-for version of the programme, either Multiply Provider or Multiply Premier.

Multiply Provider offers great value for you and the whole family. If you want to save on everyday living expenses like groceries, clothing and education then this is the choice for you.



Multiply Premier is our full option that offers maximum discounts and the opportunity to save on life's essential cover like life insurance and short-term insurance, as long as your policies are with Momentum. Multiply Premier members can get up to 80% discount off their monthly fee with Virgin Active or Planet Fitness, and up to R5 400 back in HealthReturns from Momentum (excluding Ingwe Option members).

HealthReturns

In 2016, it is even easier to earn HealthReturns with Momentum, through the introduction of **Active Days**.

Members (excluding Ingwe Option) who go for an annual Health Assessment, comply with treatment protocols (where applicable) and are active can earn HealthReturns. As a Momentum Health member (excluding Ingwe Option members), you enjoy one free Health Assessment per year through the Health Platform Benefit. This assessment is the first step to earning HealthReturns. Based on your results, we may recommend further assessments.

If you go for these assessments and follow the treatment plan, this would be the second step to earning HealthReturns. The third step requires you to be active. Your physical activity level can be measured in terms of your number of **Active Days** in a month or by going for a fitness assessment.

An **Active Day** can be earned by:

- One Multiply gym visit (provided you belong to Virgin Active, Planet Fitness or affiliated gyms through Multiply), or
- recording 10 000 steps in a day (through a device linked to your Multiply profile), or
- burning 300 calories in an exercise session (through a device linked to your Multiply profile), or
- participating in a qualifying event, such as the Momentum 947 Cycle Challenge (claimed via Entrytime online).

If multiple activities are performed on the same day, the activity that results in the best score will be used.

Your Level of activity	Active Days	Fitness Assessment (valid for 6 months)	HealthReturns	Booster	Multiply	Total
	An Active Day is: • 1 Gym visit or • 10 000 steps or • 300 calories or • A qualifying event		Standard monthly HealthReturns	Additional returns if HealthReturns paid into HealthSaver	Additional returns for Multiply Premier members	Total returns if on Multiply Premier and HealthReturns paid into HealthSaver
Level 5	13+	Excellent	R150	R150	R150	R450
Level 4	10-12	Good	R100	R100	R100	R300
Level 3	7-9	Acceptable	R50	R50	R50	R150
Level 2	4-6	Fair	R25	R25	R25	R75
Level 1	0-3	Poor	R0	R0	R0	R0

- The best of your Active Days and fitness assessment result will count towards your HealthReturns
- Fitness assessments are available at Virgin Life Care and Wellness Coaching Network facilities
- The HealthReturns Booster funds are available to pay for claims once standard HealthSaver funds are depleted. The balance is carried over to the following year if not used, and only forfeited if your Momentum Health or HealthSaver membership is cancelled or suspended
- Multiply Starter and Multiply Provider members are excluded from additional returns