



Making the right choice
Benefit Option Overview

momentum
medical scheme





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This Benefit Option Overview provides a summary of the Momentum Medical Scheme 2023 benefits.

If you need more information, please speak to your financial adviser, contact us via the web chat facility on momentummedicalscheme.co.za, or send us a WhatsApp message or call us on 0860 11 78 59.

Scheme Rules will always take precedence and are available by submitting a request on our website at momentummedicalscheme.co.za.

Momentum Medical Scheme is registered in terms of the Medical Schemes Act No 131 of 1998.

Make the right choice



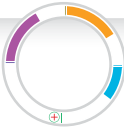
Momentum Medical Scheme strives to offer you good value for money through its flexible benefit options to match your family's healthcare needs. Use the following guide to find the option that best matches your healthcare needs.

Healthcare expenses involve more than just the cost of your stay in hospital, it could be the cost of chronic medication (like medicine to lower high blood pressure), day-to-day expenses (like visiting your GP), or emergency care. The option that you choose will determine how much your contribution will be, and what benefits you will have for the different healthcare expenses. You need to choose the option that best fits both your wallet and your healthcare needs.

+ *HealthSaver is a complementary product offered by Momentum*

* *View a list of these hospitals on page 17*

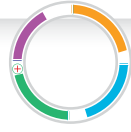
** *View a list of these providers on momentummedicalscheme.co.za*

<h2>The Benefit Structure</h2>	<h3>Ingwe Option</h3> 	<h3>Evolve Option</h3> 	<h3>Custom Option</h3> 
<h4>Major Medical Benefit</h4> <p>The Major Medical Benefit provides cover for hospitalisation and certain out-of-hospital procedures that can safely be performed in a doctor's room or day hospital, provided treatment is clinically appropriate and has been pre-authorized.</p>	<p>Any hospital, Ingwe Network hospitals* or State hospitals</p> <p>Specialists covered up to 100% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p>	<p>Evolve Network hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to 100% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> <p>R1 740 co-payment applies</p>	<p>Any or Associated hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to 100% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> <p>R1 740 co-payment applies</p>
<h4>Chronic Benefit</h4> <p>The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. The Chronic Benefit includes cover for the 26 Chronic Disease List (CDL) conditions, which form part of the Prescribed Minimum Benefits (PMBs). Chronic benefits are subject to registration and approval.</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Ingwe Primary Care Network providers** or Ingwe Active Network providers**</p> <p>26 Chronic Disease List conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Network entry level formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc State facilities</p> <p>26 Chronic Disease List conditions - no annual limit applies</p> <p>Chronic Benefit formulary: State formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Any (Any GP and any pharmacy), Associated** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or State facilities</p> <p>26 Chronic Disease List conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Any: Core formulary Associated: Entry level formulary State: State formulary</p>
<h4>Day-to-day Benefit</h4> <p>This benefit provides for day-to-day medical expenses, such as GP visits and prescribed medication.</p> <p>You have the choice of adding more day-to-day cover through the HealthSaver+.</p>	<p>Ingwe Primary Care Network providers** or Ingwe Active Network providers**</p> <p>Primary care (such as GP visits, prescribed medicine, etc)</p> <p>Secondary care (Specialist visits)</p>	<p>Any provider</p> <p>You may add HealthSaver+ to provide cover for your day-to-day healthcare expenses</p>	<p>Any provider</p> <p>You may add HealthSaver+ to provide cover for your day-to-day healthcare expenses</p>
<h4>Health Platform Benefit</h4> <p>The Health Platform Benefit encourages health awareness, enhances quality of life and gives peace of mind through preventative care, early detection, a leading maternity programme, management of certain diseases, health education and advice and emergency cover.</p>	<p>On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider, except for health assessments, maternity programme benefits and baby immunisations, which are available at any healthcare provider</p>	<p>Health Platform Benefits are paid by the Scheme up to a maximum rand amount per benefit, provided you notify us before using the benefit</p>	

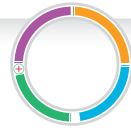
Incentive Option



Extender Option



Summit Option



Any or Associated hospitals*

Any or Associated hospitals*

Any hospital

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Associated specialists covered in full. Other specialists covered up to **300%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

Hospital accounts covered in full at negotiated rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

No overall annual limit applies

No overall annual limit applies

Medical management including doctor, pharmacy, blood tests, x-rays, etc **Any** (Any GP and any pharmacy), **Associated**** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or **State** facilities

Medical management including doctor, pharmacy, blood tests, x-rays, etc **Any** (Any GP and any pharmacy), **Associated**** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or **State** facilities

Medical management including doctor, pharmacy, blood tests, x-rays, etc **Freedom-of-choice**

26 Chronic Disease List conditions - no annual limit applies

26 Chronic Disease List conditions - no annual limit applies

26 Chronic Disease List conditions - no annual limit applies

Additional **6** conditions limited to **R11 800** per family

Additional **36** conditions limited to **R11 800** per family

Additional **36** conditions accumulate to the overall day-to-day limit of **R29 700** per beneficiary

Chronic Benefit formulary:
Any: Standard formulary
Associated: Entry level formulary
State: State formulary

Chronic Benefit formulary:
Any: Extended formulary
Associated: Entry level formulary
State: State formulary

Chronic Benefit formulary:
Comprehensive formulary

Any provider, subject to Savings, if available

Any provider or **Associated** provider (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations)

Freedom-of-choice

Savings **10%** of total contribution

Savings **25%** of total contribution plus Extended Cover

Paid from risk benefit, subject to overall day-to-day limit of **R29 700** per beneficiary

This is a combined limit incorporating both day-to-day cover and cover for the **36** additional chronic conditions

Health Platform Benefits are paid by the Scheme up to a maximum rand amount per benefit, provided you notify us before using the benefit

Complementary Momentum Products

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products.

HealthSaver

Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket

momentum

See separate Momentum Complementary Product brochure for more information

+ HealthSaver is a complementary product offered by Momentum
* View a list of these hospitals on page 17



Major Medical Benefit	Specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation
Choice of hospital provider	Any hospital, Ingwe Network hospitals or State hospitals
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy and grommets
Chronic Benefit	26 Chronic Disease List conditions covered
Day-to-day Benefit	Primary care benefits such as medicine, GP visits, basic dentistry, basic radiology and basic pathology You also get 3 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Chronic and Day-to-day provider	Ingwe Primary Care Network or Ingwe Active Network
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes a nurse home visit to support moms after childbirth, 7 gynae antenatal visits, 2 pregnancy scans and 1 paediatrician visit in your child's first year

+ HealthSaver is a complementary product offered by Momentum

Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

Your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
<= R825	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R482	R964	R897	R1 379	R1 794	R2 209
	Ingwe Network			R482	R964	R916	R1 398	R1 832	R2 266
	Any	Ingwe Active Network	Ingwe Active Network	R482	R964	R964	R1 446	R1 928	R2 410
R826 - R8 150	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R792	R1 584	R1 219	R2 011	R2 438	R2 865
	Ingwe Network			R996	R1 992	R1 452	R2 448	R2 904	R3 360
	Any	Ingwe Active Network	Ingwe Active Network	R1 294	R2 588	R1 807	R3 101	R3 614	R4 127
R8 151 - R10 775	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R907	R1 814	R1 345	R2 252	R2 690	R3 128
	Ingwe Network			R1 268	R2 536	R1 742	R3 010	R3 484	R3 958
	Any	Ingwe Active Network	Ingwe Active Network	R1 810	R3 620	R2 357	R4 167	R4 714	R5 261
R10 776 - R15 325	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 059	R2 118	R1 517	R2 576	R3 034	R3 492
	Ingwe Network			R1 752	R3 504	R2 267	R4 019	R4 534	R5 049
	Any	Ingwe Active Network	Ingwe Active Network	R2 465	R4 930	R3 040	R5 505	R6 080	R6 655
R15 326 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 829	R3 658	R2 379	R4 208	R4 758	R5 308
	Ingwe Network			R2 499	R4 998	R3 235	R5 734	R6 470	R7 206
	Any	Ingwe Active Network	Ingwe Active Network	R3 163	R6 326	R4 081	R7 244	R8 162	R9 080

All children are charged for

Contributions payable from 1 April 2023 to 31 December 2023

Your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
<= R825	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R519	R1 038	R966	R1 485	R1 932	R2 379
	Ingwe Network			R519	R1 038	R987	R1 506	R1 974	R2 442
	Any	Ingwe Active Network	Ingwe Active Network	R519	R1 038	R1 038	R1 557	R2 076	R2 595
R826 - R8 150	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R859	R1 718	R1 322	R2 181	R2 644	R3 107
	Ingwe Network			R1 080	R2 160	R1 574	R2 654	R3 148	R3 642
	Any	Ingwe Active Network	Ingwe Active Network	R1 403	R2 806	R1 959	R3 362	R3 918	R4 474
R8 151 - R10 775	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R983	R1 966	R1 458	R2 441	R2 916	R3 391
	Ingwe Network			R1 374	R2 748	R1 888	R3 262	R3 776	R4 290
	Any	Ingwe Active Network	Ingwe Active Network	R1 962	R3 924	R2 555	R4 517	R5 110	R5 703
R10 776 - R15 325	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 148	R2 296	R1 644	R2 792	R3 288	R3 784
	Ingwe Network			R1 887	R3 774	R2 442	R4 329	R4 884	R5 439
	Any	Ingwe Active Network	Ingwe Active Network	R2 672	R5 344	R3 295	R5 967	R6 590	R7 213
R15 326 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 983	R3 966	R2 579	R4 562	R5 158	R5 754
	Ingwe Network			R2 709	R5 418	R3 507	R6 216	R7 014	R7 812
	Any	Ingwe Active Network	Ingwe Active Network	R3 429	R6 858	R4 424	R7 853	R8 848	R9 843

All children are charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R1 740 co-payment per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Hospital provider	Evolve Network hospitals and day hospitals Certain procedures are only covered in day hospitals*
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy and grommets
Chronic Benefit	26 Chronic Disease List conditions covered
Chronic provider	State facilities
Day-to-day Benefit	2 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor 2 physiotherapist or biokineticist consultations per beneficiary for sports injuries, up to R1 000 per year You can add HealthSaver+ to provide cover for your day-to-day healthcare expenses, such as additional GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum
* View a list of these procedures and the list of day hospitals on the Momentum app or momentummedicalscheme.co.za



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R1 740 co-payment applies per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	You can add HealthSaver+ to provide cover for your day-to-day healthcare expenses, such as GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

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Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

Your providers		Choose your family composition					
Hospital	Chronic	1 person	2 people	3 people	4 people	5 people	6+ people
Evolve Network	State	R1 424	R2 848	R2 848	R4 272	R5 696	R7 120

Maximum of 3 children charged for

Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

Choose your providers		Choose your family composition					
Hospital	Chronic	1 person	2 people	3 people	4 people	5 people	6+ people
Associated	Any	R2 580	R4 616	R3 490	R5 526	R6 436	R7 346
	Associated	R2 330	R4 136	R3 153	R4 959	R5 782	R6 605
	State	R1 808	R3 176	R2 449	R3 817	R4 458	R5 099
Any	Any	R3 078	R5 548	R4 177	R6 647	R7 746	R8 845
	Associated	R2 762	R4 920	R3 766	R5 924	R6 928	R7 932
	State	R2 303	R4 041	R3 147	R4 885	R5 729	R6 573

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

Your providers		Choose your family composition					
Hospital	Chronic	1 person	2 people	3 people	4 people	5 people	6+ people
Evolve Network	State	R1 539	R3 078	R3 078	R4 617	R6 156	R7 695

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

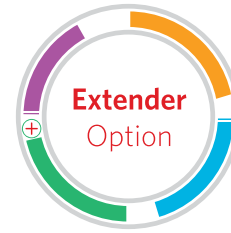
Choose your providers		Choose your family composition					
Hospital	Chronic	1 person	2 people	3 people	4 people	5 people	6+ people
Associated	Any	R2 811	R5 029	R3 802	R6 020	R7 011	R8 002
	Associated	R2 538	R4 506	R3 435	R5 403	R6 300	R7 197
	State	R1 960	R3 443	R2 655	R4 138	R4 833	R5 528
Any	Any	R3 353	R6 044	R4 550	R7 241	R8 438	R9 635
	Associated	R3 009	R5 360	R4 103	R6 454	R7 548	R8 642
	State	R2 496	R4 380	R3 411	R5 295	R6 210	R7 125

Maximum of 3 children charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 6 additional conditions covered, subject to limit of R11 800 per family per year
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	10% of your total contribution is available in a Savings account to cover your day-to-day expenses, such as GP visits and prescribed medicine If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

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Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 36 additional conditions covered, subject to limit of R11 800 per family per year
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	25% of your total contribution is available in a Savings account to cover day-to-day expenses, such as GP visits and prescribed medicine. You also have access to the Extended Cover benefit once your day-to-day claims have reached the Threshold Threshold levels: Principal member R27 500 Adult: R23 900 Child: R7 900 (to a maximum of 3 children) If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

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Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

Choose your providers		Choose your family composition					
Hospital	Chronic	1	2	3	4	5	6
Associated	Any	R3 672	R6 626	R5 044	R7 998	R9 370	R10 742
	Associated	R3 307	R5 937	R4 563	R7 193	R8 449	R9 705
	State	R2 354	R4 212	R3 257	R5 115	R6 018	R6 921
Any	Any	R4 151	R7 524	R5 770	R9 143	R10 762	R12 381
	Associated	R3 598	R6 484	R5 011	R7 897	R9 310	R10 723
	State	R2 924	R5 228	R4 081	R6 385	R7 542	R8 699

Maximum of 3 children charged for

Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

Choose your providers		Choose your family composition					
Hospital	Chronic	1	2	3	4	5	6
Associated	Any	R6 945	R12 540	R8 910	R14 505	R16 470	R18 435
	Associated	R6 339	R11 442	R8 163	R13 266	R15 090	R16 914
	State	R5 544	R9 748	R7 173	R11 377	R13 006	R14 635
Any	Any	R7 899	R14 260	R10 164	R16 525	R18 790	R21 055
	Associated	R7 035	R12 700	R9 059	R14 724	R16 748	R18 772
	State	R6 297	R11 466	R8 146	R13 315	R15 164	R17 013

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

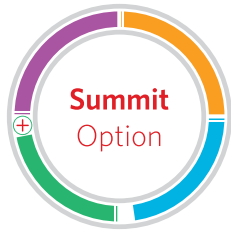
Choose your providers		Choose your family composition					
Hospital	Chronic	1	2	3	4	5	6
Associated	Any	R4 001	R7 220	R5 495	R8 714	R10 208	R11 702
	Associated	R3 602	R6 468	R4 970	R7 836	R9 204	R10 572
	State	R2 549	R4 560	R3 527	R5 538	R6 516	R7 494
Any	Any	R4 522	R8 198	R6 285	R9 961	R11 724	R13 487
	Associated	R3 920	R7 063	R5 460	R8 603	R10 143	R11 683
	State	R3 166	R5 660	R4 418	R6 912	R8 164	R9 416

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

Choose your providers		Choose your family composition					
Hospital	Chronic	1	2	3	4	5	6
Associated	Any	R7 567	R13 662	R9 708	R15 803	R17 944	R20 085
	Associated	R6 905	R12 464	R8 892	R14 451	R16 438	R18 425
	State	R6 009	R10 566	R7 776	R12 333	R14 100	R15 867
Any	Any	R8 605	R15 536	R11 073	R18 004	R20 472	R22 940
	Associated	R7 664	R13 836	R9 869	R16 041	R18 246	R20 451
	State	R6 827	R12 431	R8 831	R14 435	R16 439	R18 443

Maximum of 3 children charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 300% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to specialised scans
Hospital provider	Any hospital
Specialised procedures/treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 36 additional conditions covered, subject to overall day-to-day limit
Chronic and Day-to-day provider	Freedom-of-choice
Day-to-day Benefit	Covered from risk benefit, subject to overall day-to-day limit of R29 700 per beneficiary and certain sub-limits If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

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Contributions payable from 1 January 2023 to 31 March 2023 (unchanged from 2022)

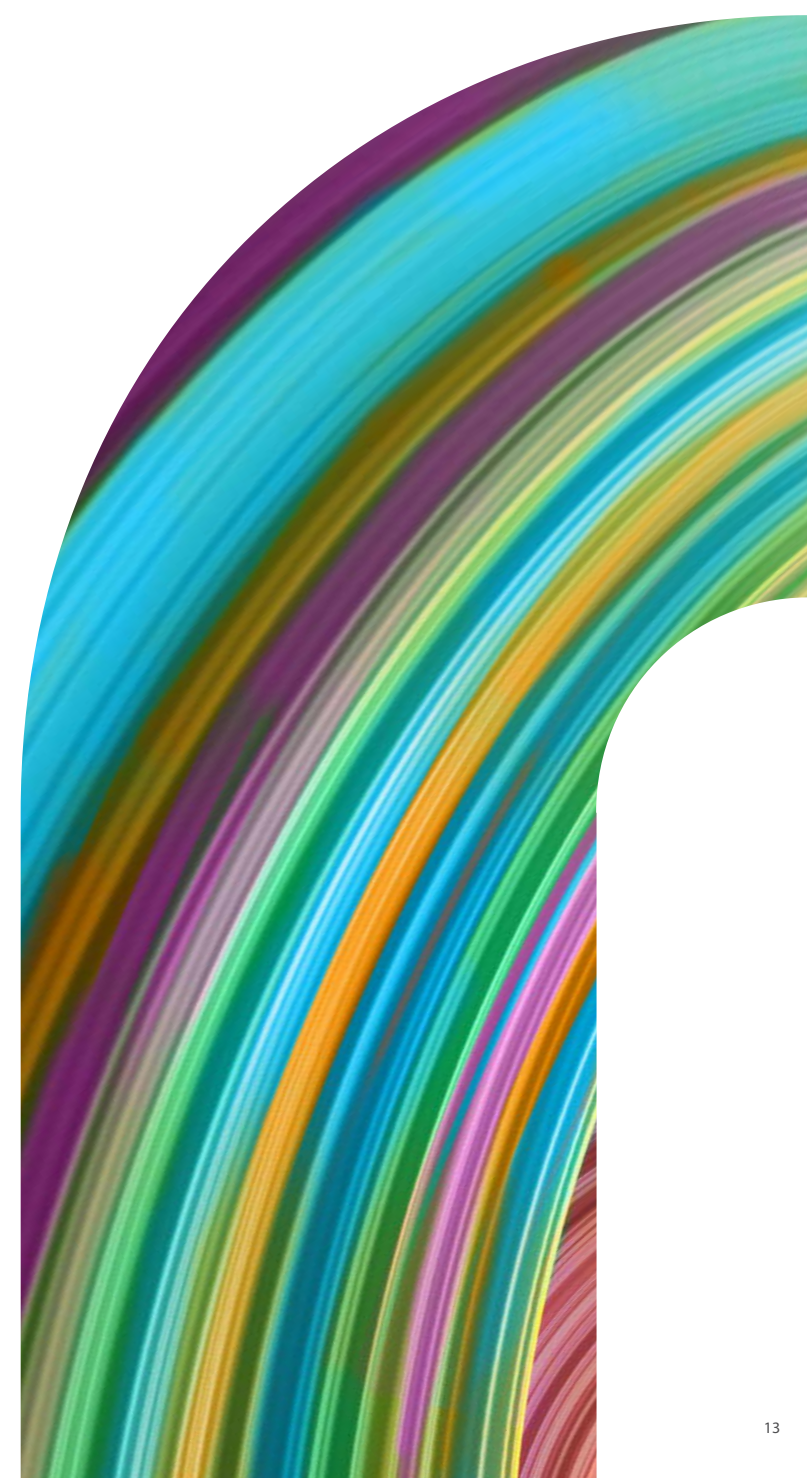
Your providers			Choose your family composition					
Hospital	Chronic	Day-to-day	1 person	2 people	3 people	4 people	5 people	6 people
Any	Freedom-of-choice	Freedom-of-choice	R11 331	R20 393	R13 934	R22 996	R25 599	R28 202

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

Your providers			Choose your family composition					
Hospital	Chronic	Day-to-day	1 person	2 people	3 people	4 people	5 people	6 people
Any	Freedom-of-choice	Freedom-of-choice	R12 345	R22 218	R15 181	R25 054	R27 890	R30 726

Maximum of 3 children charged for



Health Platform Benefit

Health Platform Benefits are paid by the Scheme up to a maximum rand amount per benefit, **provided you notify us before using the benefit**. You can pre-notify quickly and easily via the **Momentum app**. You may also use the web chat facility or log on to momentummedicalscheme.co.za. Alternatively, you may send us a WhatsApp message or call us on **0860 11 78 59**. On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider, except for health assessments, maternity programme benefits and baby immunisations, which are available from any healthcare provider.

Benefit	Who?	How often?	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Early detection tests								
Health assessment (pre-notification not required): Blood pressure test, Cholesterol and Blood sugar (finger prick tests), height, weight and waist circumference	All principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Dental consultation (incl. sterile tray and gloves)	All beneficiaries	Once a year	•	•	•	•	•	•
Pap smear (pathologist)	Women 15 and older	Once a year	•	•	•	•	•	•
Pap smear consultation (GP)	Women 15 and older	Once a year	•					
Pap smear consultation (GP* or gynaecologist)	Women 15 and older	Once a year		•	•	•	•	•
Mammogram	Women 38 and older	Once every 2 years		•	•	•	•	•
DEXA bone density scan (radiologist, GP* or specialist)	Beneficiaries 50 and older	Once every 3 years		•	•	•	•	•
General physical examination (GP* consultation)	Beneficiaries 21 to 29	Once every 5 years	•	•	•	•	•	•
	Beneficiaries 30 to 59	Once every 3 years	•	•	•	•	•	•
	Beneficiaries 60 to 69	Once every 2 years	•	•	•	•	•	•
	Beneficiaries 70 and older	Once a year	•	•	•	•	•	•
Prostate specific antigen (pathologist)	Men 40 to 49	Once every 5 years	•	•	•	•	•	•
	Men 50 to 59	Once every 3 years	•	•	•	•	•	•
	Men 60 to 69	Once every 2 years	•	•	•	•	•	•
	Men 70 and older	Once a year	•	•	•	•	•	•
Cholesterol test (pathologist)**	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Blood sugar test (pathologist)***	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Glaucoma test	Beneficiaries 40 to 49	Once every 2 years		•	•	•	•	•
	Beneficiaries 50 and older	Once a year		•	•	•	•	•
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years	•	•	•	•	•	•

Please note

* On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the Health Platform GP consultation benefits

** The cholesterol test is covered if health assessment results indicate a total cholesterol of 6 mmol/L and above

*** The blood sugar test is covered if health assessment results indicate blood sugar levels are 11 mmol/L and above

Benefit	Who?	How often?	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Preventative care								
Baby immunisations (On Ingwe, baby immunisations are covered in private facilities for baby's first year, limited to R2 650. Once the limit is reached, immunisations are available at the Department of Health baby clinics)	Children up to age 6	As required by the Department of Health	•	•	•	•	•	•
Flu vaccines	Children between 6 months and 5 years	Once a year	•	•	•	•	•	•
	Beneficiaries 60 and older	Once a year	•	•	•	•	•	•
	High-risk beneficiaries	Once a year	•	•	•	•	•	•
Tetanus diphtheria injection	All beneficiaries	As needed	•	•	•	•	•	•
Pneumococcal vaccine	Beneficiaries 60 and older	Once a year		•	•	•	•	•
	High-risk beneficiaries	Once a year		•	•	•	•	•
Maternity programme (subject to registration on the Maternity management programme between 8 and 20 weeks of pregnancy)								
Doula benefit	Women registered on the programme	2 visits per pregnancy		•	•	•	•	•
Antenatal visits (Midwives, GP* or gynaecologist)	Women registered on the programme	7 visits	•					
		12 visits		•	•	•	•	•
Online antenatal and postnatal classes	Women registered on the programme	18-month subscription				•	•	•
Online video consultation with lactation specialist	Women registered on the programme	Initial consultation				•		
		Initial consultation plus follow up					•	•
Nurse home visit	Women registered on the programme	Day after return from hospital	•	•	•	•	•	•
		2 weeks after initial visit		•	•	•	•	•
		6 weeks after initial visit				•	•	•
Urine tests (dipstick)	Women registered on the programme	Included in antenatal visits	•	•	•	•	•	•
Pathology tests	Women registered on the programme	Antiglobin, platelet count and Rubella antibody				•	•	•
		Blood group, full blood count and Rhesus factor	•	•	•	•	•	•
		Creatinine		•	•	•	•	•
		Glucose strip	•	•				
		2 tests				•	•	•
		Haemoglobin estimation	•	•	•			
		2 tests				•	•	•
		Urinalysis	•					
		7 tests		•				
		12 tests		•	•	•	•	•
Urine tests (microscopic exams, antibiotic susceptibility and culture)	As indicated	•	•	•	•	•	•	

Health Platform Benefit (continued)

Benefit	Who?	How often?	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Maternity programme (continued)								
Scans	Women registered on the programme	2 pregnancy scans	●					
		2 pregnancy scans 3D and 4D scans covered up to the rate we pay for 2D scans		●	●	●	●	●
Paediatrician visits	Babies up to 12 months registered on the programme	1 visit in baby's first year	●					
		2 visits in baby's first year		●	●	●	●	●
Health management programmes (subject to registration on the relevant programme)								
Cholesterol, Chronic renal failure, Diabetes, Drug and alcohol rehabilitation, HIV/Aids, Hypertension, Mental health, Oncology and Organ transplants	All beneficiaries registered on the appropriate programme	As needed	●	●	●	●	●	●
Health line								
24-hour emergency health advice	All beneficiaries	As needed	●	●	●	●	●	●
Emergency evacuation								
Emergency evacuation in South Africa by Netcare 911	All beneficiaries	In an emergency	●	●	●	●	●	●
International evacuation by ISOS	All beneficiaries	In an emergency		●	●	●	●	●
International emergency cover by ISOS								
Ingwe: Not covered Evolve: R5 million Custom: R7.66 million Incentive: R8 million Extender: R8.22 million Summit: R9.01 million	Per beneficiary per 90-day journey	In an emergency		●	●	●	●	●
This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover, on all options, except Ingwe. A R1 960 co-payment applies per out-patient claim								

Hospitals

Members on the **Ingwe Option** can choose between **Any hospital, Ingwe Network hospitals** or **State hospitals**. Members on the **Evolve Option** need to use **Evolve Network hospitals**. Certain procedures are only covered in day hospitals. View a list of day hospitals on the Momentum app or momentummedicalscheme.co.za. Members on the Custom, Incentive and Extender Options can choose between **Any** or **Associated hospitals**.

		Ingwe	Evolve	Associated
Eastern Cape				
Beacon Bay - East London	Life Beacon Bay Hospital	●	●	●
East London	East London Private Hospital	●	●	●
Gqeberha	Huntersraig Psychiatric Hospital	●	●	●
	St Georges Hospital	●	●	●
Greenacres - Gqeberha	Greenacres Hospital	●	●	●
Humansdorp	Isivivana Private Hospital	●	●	●
Korsten - Gqeberha	New Mercantile Hospital	●	●	●
Queenstown	Queenstown Private Hospital	●	●	●
Southernwood - East London	St. Dominic's Hospital	●	●	●
	St James Operating Theatres	●	●	●
	St Marks Clinic	●	●	●
Uitenhage	Cuyler Hospital	●	●	●
Umtata	St Mary's Private Hospital	●	●	●
Free State				
Bethlehem	Mediclinic Hoogland	●	●	●
Bloemfontein	Bloemfontein Eye Hospital	●	●	●
	Mediclinic Bloemfontein	●	●	●
	Pasteur Hospital	●	●	●
Fichardtspark - Bloemfontein	Rosepark Hospital	●	●	●
Welkom	Mediclinic Welkom	●	●	●
Gauteng				
Alberton	Netcare Alberton Hospital	●	●	●
Arcadia - Pretoria	Femina Clinic	●	●	●
	Muelmed Hospital	●	●	●
	Pretoria Heart Hospital	●	●	●
Bedfordview - Johannesburg	Bedford Gardens Private Hospital	●	●	●
Benoni	Glynnview Hospital	●	●	●
	The Glynnwood	●	●	●
	Linmed Hospital	●	●	●
Gauteng (continued)				
Birchleigh - Johannesburg	Birchmed Day Clinic	●	●	●
Brakpan	Dalview Clinic	●	●	●
Brooklyn - Pretoria	Brooklyn Surgical Centre	●	●	●
Bryanston - Johannesburg	Mediclinic Sandton	●	●	●
Centurion	Unitas Hospital	●	●	●
Constantia Kloof - Johannesburg	Mayo Clinic	●	●	●
Die Wilgers - Pretoria	Wilgers Hospital	●	●	●
Erasmusklouf - Pretoria	Kloof Hospital	●	●	●
Faerie Glen - Pretoria	Faerie Glen Hospital	●	●	●
Florida - Johannesburg	Flora Clinic	●	●	●
Fourways	Fourways Hospital	●	●	●
Groenkloof - Pretoria	Groenkloof Hospital	●	●	●
Heidelberg	Suikerbosrand Clinic	●	●	●
Helderkruijn - Johannesburg	Medgate Day Clinic	●	●	●
Kempton Park	Arwyp Medical Centre	●	●	●
Kensington - Johannesburg	New Kensington Clinic	●	●	●
Krugersdorp	Pinehaven Private Hospital	●	●	●
Lenasia	Lenmed Clinic Limited	●	●	●
Les Marais - Pretoria	Eugene Marais Hospital	●	●	●
Mabopane - Pretoria	Legae Private Clinic	●	●	●
Mayfair - Johannesburg	Garden City Hospital	●	●	●
Midrand	Carstenhof Clinic	●	●	●
	Waterfall City Hospital	●	●	●
Morningside - Johannesburg	Mediclinic Morningside	●	●	●
Nietgedacht - Johannesburg	Riverfield Lodge	●	●	●
Parktown - Johannesburg	The Donald Gordon	●	●	●
	Brenthurst Clinic	●	●	●
	Nelson Mandela Children's Hospital	●	●	●
Pretoria North	Pretoria North Surgical Centre	●	●	●
Primrose - Johannesburg	Roseacres Clinic	●	●	●

Hospitals (continued)

Members on the **Ingwe Option** can choose between **Any hospital, Ingwe Network hospitals** or **State hospitals**
 Members on the **Evolve Option** need to use **Evolve Network hospitals**. Certain procedures are only covered in day hospitals. View a list of day hospitals on the **Momentum app** or **momentummedicalscheme.co.za**
 Members on the Custom, Incentive and Extender Options can choose between **Any** or **Associated hospitals**

Gauteng (continued)		Ingwe	Evolve	Associated
Randburg - Johannesburg	Olivedale Clinic		●	
Randfontein	Robinson Hospital	●		●
Roodepoort	Wilgeheuwel Hospital	●	●	●
Saxonwold - Johannesburg	Genesis Clinic		●	●
Soweto - Johannesburg	Clinix Tshepo	●		
Springs	Springs Parkland Clinic	●		●
	N17 Private Hospital		●	
	St Mary's Womens Clinic	●		●
Sunnyside - Pretoria	Medforum Hospital			●
Vanderbijlpark	Mediclinic Emfuleni	●		●
	Ocumed		●	
Vereeniging	Midvaal Private Hospital		●	
	Mediclinic Vereeniging			●
	Clinix Naledi	●		
Vosloorus	Clinix Botshelong	●		

Kwazulu-Natal		Ingwe	Evolve	Associated
Amanzimtoti	Kingsway Hospital		●	●
Berea - Durban	Entabeni Hospital	●		●
Chatsworth - Durban	Chatsmed Garden Hospital	●		●
Durban	Durdoc Clinic	●		
	City Hospital	●		●
	St Augustines Hospital		●	
Empangeni	Empangeni Garden Clinic	●		●
Hillcrest - Durban	Hillcrest Private Hospital		●	●
Hilton - Pietermaritzburg	Hilton Private Hospital			●
Howick	Lenmed Howick Private Hospital			●
Isipingo	Isipingo Hospital	●		●
Ladysmith	La Verna Hospital	●		
Margate	Margate Private Hospital	●		●
Newcastle	Newcastle Private Hospital	●	●	●

Kwazulu-Natal (continued)		Ingwe	Evolve	Associated
Newlands East - Durban	Ethekwini Hospital			●
Phoenix - Durban	Mount Edgecombe Hospital	●		●
Pietermaritzburg	Midlands Medical Centre	●		●
	Mediclinic Pietermaritzburg			●
	St Annes Hospital		●	
Pinetown	The Crompton Hospital	●		●
Port Shepstone	Hibiscus Hospital	●		●
Richards Bay	Melomed Richards Bay		●	
	The Bay Hospital			●
Tongaat	Victoria Hospital			●
uMhlanga	Gateway Hospital		●	
	Umhlanga Hospital			●
Westville - Durban	Westville Hospital	●	●	

Limpopo		Ingwe	Evolve	Associated
Lephalale	Mediclinic Lephalale			●
Polokwane	Mediclinic Limpopo	●		●
	Pholoso Private Hospital		●	
Thabazimbi	Mediclinic Thabazimbi	●		
Tzaneen	Mediclinic Tzaneen	●	●	●

Mpumalanga		Ingwe	Evolve	Associated
Bronkhorstspuit	Bronkhorstspuit Hospital	●		
Emalahleni	Cosmos Hospital	●		●
Ermelo	Mediclinic Ermelo	●		●
Mbombela	Kiaat Private Hospital	●		
	Lowveld Hospital			●
	Mediclinic Nelspruit	●	●	●
Middelburg	Midmed Hospital	●	●	●
Piet Retief	Piet Retief Hospital			●
Trichardt	Mediclinic Highveld	●		●

North West		Ingwe	Evolve	Associated
Brits	Mediclinic Brits			●
Klerksdorp	Anncron Clinic	●		●
	Wilmed Park Private Hospital		●	
Mafikeng	Victoria Private Hospital	●		
Potchefstroom	Mediclinic Potchefstroom	●		●
Rustenburg	Ferncrest Hospital		●	
	Peglerae Hospital	●		●
Vryburg	Vryburg Private Hospital	●		●

Northern Cape		Ingwe	Evolve	Associated
Kathu	Kathu Private Hospital	●		●
Kimberley	Mediclinic Kimberley	●		●
	Royal Hospital and Heart Centre		●	
Upington	Mediclinic Upington			●

Western Cape		Ingwe	Evolve	Associated
Bellville - Cape Town	Melomed Bellville	●		●
	Mediclinic Louis Leipoldt		●	●
Blaauwberg	Netcare Blaauwberg Hospital		●	
Brackenfell	Mediclinic Cape Gate			●
Claremont - Cape Town	Peninsula Eye Hospital	●	●	●
	Kingsbury Hospital	●	●	●
Durbanville - Cape Town	Mediclinic Durbanville			●
Gatesville - Cape Town	Melomed Gatesville	●		●
George	Geneva Clinic	●		●
	Mediclinic George	●	●	●
Hermanus	Mediclinic Hermanus			●
Knysna	Knysna Private Hospital	●		●
Milnerton - Cape Town	Mediclinic Milnerton			●

Western Cape (continued)		Ingwe	Evolve	Associated
Mitchells Plain - Cape Town	Melomed Mitchells Plain	●	●	●
Mossel Bay	Bayview Hospital	●		●
Oranjezicht - Cape Town	Mediclinic Cape Town		●	●
Oudtshoorn	Mediclinic Klein Karoo			●
Paarl	Mediclinic Paarl			●
Panorama - Cape Town	Mediclinic Panorama			●
Pinelands - Cape Town	Vincent Pallotti Hospital	●		●
Plettenberg Bay	Mediclinic Plettenberg Bay			●
Plumstead	Mediclinic Constantiaberg		●	●
Rondebosch	Sport Science Orthopaedic Surgical Day Centre			●
Somerset West	Paardevlei Private Hospital		●	
	Mediclinic Vergelegen			●
Stellenbosch	Mediclinic Stellenbosch	●	●	●
Tokai	Melomed Tokai			●
Vredenburg	West Coast Private Hospital	●		●
Worcester	Mediclinic Worcester			●

These hospital lists are subject to change. View the latest information on the **Momentum app** or **momentummedicalscheme.co.za**.

Exclusions

Prescribed Minimum Benefits

Notwithstanding the limitations and exclusions set out below, beneficiaries shall be entitled to the Prescribed Minimum Benefits.

Benefits excluded

General exclusions mentioned in this paragraph are not affected by any specific exclusions. Unless otherwise decided by the Scheme (and with the express exception of medicine or treatment approved and authorised in terms of any health management programme contracted to the Scheme), expenses incurred in connection with any of the following will not be paid by the Scheme, but may be claimed from positive Savings:








1. All costs incurred during waiting periods and for conditions which existed at the date of application for membership of the Scheme but were not disclosed;
2. All costs that exceed the annual maximum allowed for the particular category as set out in Annexure B of the Scheme Rules, for the benefit to which the beneficiary is entitled in terms of the Scheme Rules;
3. Injuries or conditions sustained during willful participation in a riot, civil commotion, war, invasion, terrorist activity or rebellion;
4. Professional speed contests or professional speed trials (professional defined as where the beneficiary's main form of income is derived from partaking in these contests);
5. Health care provider not registered with the recognised professional body constituted in terms of an Act of parliament;
6. Holidays for recuperative purposes, whether deemed medically necessary or not, including headache and stress relief clinics;
7. All costs for treatment if the efficacy and safety of such treatment cannot be proved;
8. All costs for operations, medicine, treatments and procedures for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident or disease. This includes the costs of treatment or surgery related to transsexual procedures;
9. Obesity;
10. Costs for attempted suicide that exceed the Prescribed Minimum Benefits limits;
11. Breast reduction and breast augmentation, gynaecomastia, otoplasty and blepharoplasty;
12. Medication not registered by the Medicine Control Council;
13. Costs for services rendered by any institution, nursing home or similar institution not registered in terms of any law (except a State facility/hospital);
14. Gum guards and gold used in dentures;
15. Frail care;
16. Travelling expenses, excluding benefits covered by Emergency rescue and International cover;
17. All costs, which in the opinion of the Medical Assessor are not medically necessary or appropriate to meet the health care needs of the patient;
18. Appointments which a beneficiary fails to keep;
19. Circumcision, unless clinically indicated, and any contraceptive measures or devices;
20. Reversal of Vasectomies or tubal ligation (sterilisation);
21. Injuries resulting from narcotism or alcohol abuse except for the Prescribed Minimum Benefits;
22. Infertility treatment that is included as Prescribed Minimum Benefits will be covered in State facilities subject to paragraph 4 of Annexure D of the Scheme Rules;
23. The cost of injury and any other related costs as a result of scuba diving to depths below 40 metres and cave diving.




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