

momentum
medical scheme

Our benefits

Marketing Brochure

2022

| | | | | | | | | | | | | | | |
|-----------------------|--------------------------|--------------|---------------|---------------|------------------|-----------------|---------------|-------------------------|-----------------------------------|-----------------|----------------|----------------------------|------------|-------------------|
| Make the right choice | Individual contributions | Ingwe Option | Evolve Option | Custom Option | Incentive Option | Extender Option | Summit Option | Health Platform Benefit | Specialised Procedures/ Treatment | Chronic Benefit | Hospital lists | Chronic conditions covered | Exclusions | Glossary of terms |
| 2 | 4 | 6 | 10 | 14 | 18 | 22 | 26 | 30 | 32 | 35 | 36 | 38 | 39 | 40 |



| | | |
|-------------------------------|------------------------------------|-------------------------|
| Member contact centre | 0860 11 78 59 | <i>Call or WhatsApp</i> |
| Financial adviser call centre | 0800 43 25 84 | <i>Call or WhatsApp</i> |
| Emergency evacuation | 082 911 | |
| Fraud hotline | 0800 00 04 38 | |
| | momentummedicalscheme@tip-offs.com | |

| | |
|--------------------|---|
| Members | member@momentumhealth.co.za |
| Claims | claims@momentumhealth.co.za |
| Financial advisers | healthadviserservice@momentum.co.za |
| | healthadvisernewbusiness@momentum.co.za |

| | |
|----------------|-----------------------------|
| Website | momentummedicalscheme.co.za |
| Postal address | PO Box 2338 Durban 4000 |

General disclaimers

This brochure is a marketing aid.

On joining the Scheme, all Momentum Medical Scheme members receive a detailed member brochure. Momentum Medical Scheme may specify certain principles relating to the use of your benefits. Scheme Rules will always take precedence and are available on request.

In terms of the Medical Schemes Act, medical schemes may apply waiting periods and/or late joiner penalties to new members joining the Scheme. If we do apply a waiting period and/or a late joiner penalty to your membership, we will let you know before we activate your cover.

Make the right choice

Momentum Medical Scheme strives to offer you good value for money by combining flexibility with comprehensive cover, because it is important to match your family's healthcare needs. Use the following guide to find the option that best matches your 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.

The Benefit Structure

| | Ingwe Option | Evolve Option | Custom Option | Incentive Option | Extender Option | Summit Option |
|--|---|---|---|--|---|--|
| Major Medical Benefit <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, registered day clinic or out-patient facility, provided treatment is clinically appropriate and has been pre-authorised.</p> | Any hospital, Ingwe Network hospitals* or State hospitals <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> | Evolve Network hospitals* <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 640 co-payment applies</p> | Any or Associated hospitals* <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 640 co-payment applies</p> | Any or Associated hospitals* <p>Associated specialists covered in full. Other specialists covered up to 200% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> | Any or Associated hospitals* <p>Associated specialists covered in full. Other specialists covered up to 200% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> | Any hospital <p>Associated specialists covered in full. Other specialists covered up to 300% of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> |
| Chronic Benefit <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> | For medical management including doctor, pharmacy, blood tests, x-rays, etc Ingwe Primary Care Network providers** or Ingwe Active Primary Care Network providers** <p>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Network entry level formulary</p> | For medical management including doctor, pharmacy, blood tests, x-rays, etc State facilities <p>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: State formulary</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>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Any: Core formulary Associated: Entry level formulary State: State formulary</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>26 conditions - no annual limit applies</p> <p>Additional 6 conditions limited to R11 100 per family</p> <p>Chronic Benefit formulary: Any: Standard formulary Associated: Entry level formulary State: State formulary</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>26 conditions - no annual limit applies</p> <p>Additional 36 conditions limited to R11 100 per family</p> <p>Chronic Benefit formulary: Any: Extended formulary Associated: Entry level formulary State: State formulary</p> | For medical management including doctor, pharmacy, blood tests, blood tests, x-rays, etc Freedom-of-choice <p>26 conditions - no annual limit applies</p> <p>Additional 36 conditions accumulate to the overall day-to-day limit of R28 000 per beneficiary</p> <p>Chronic Benefit formulary: Comprehensive formulary</p> |
| Day-to-day Benefit <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> | Ingwe Primary Care Network providers** or Ingwe Active Primary Care Network providers** <p>Primary care (such as GP visits, prescribed medicine, etc)</p> <p>Secondary care (Specialist visits)</p> | Any <p>You may add the HealthSaver+ to provide cover for your day-to-day healthcare needs</p> | Any <p>You may add the HealthSaver+ to provide cover for your day-to-day healthcare needs</p> | Any, subject to Savings if available <p>Savings 10% of total contribution</p> | Any or Associated (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations) <p>Savings 25% of total contribution plus Extended Cover</p> | Freedom-of-choice <p>Paid from risk benefit, subject to overall day-to-day limit of R28 000 per beneficiary</p> <p>This is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions</p> |
| Health Platform Benefit <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> | On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider, except for maternity programme benefits | 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

Individual contributions

| Ingwe Option | | Hospital | Chronic | Day-to-day | P | A | C | P | A | C |
|------------------|-------------------|----------------|-----------------------------------|--|--------|--------|--------|---------|--------|--------|
| Monthly income | <= R775 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R455 | R455 | R392 | R482 | R482 | R415 |
| | | Ingwe Network | | | R455 | R455 | R410 | R482 | R482 | R434 |
| | | Any | Ingwe Active Primary Care Network | Ingwe Active Primary Care Network | R455 | R455 | R455 | R482 | R482 | R482 |
| | R776 – R7 750 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R747 | R747 | R403 | R792 | R792 | R427 |
| | | Ingwe Network | | | R940 | R940 | R430 | R996 | R996 | R456 |
| | | Any | Ingwe Active Primary Care Network | Ingwe Active Primary Care Network | R1 221 | R1 221 | R484 | R1 294 | R1 294 | R513 |
| | R7 751 – R10 250 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R856 | R856 | R413 | R907 | R907 | R438 |
| | | Ingwe Network | | | R1 196 | R1 196 | R447 | R1 268 | R1 268 | R474 |
| | | Any | Ingwe Active Primary Care Network | Ingwe Active Primary Care Network | R1 708 | R1 708 | R516 | R1 810 | R1 810 | R547 |
| | R10 251 – R14 600 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R999 | R999 | R432 | R1 059 | R1 059 | R458 |
| | | Ingwe Network | | | R1 665 | R1 665 | R489 | R1 752 | R1 752 | R515 |
| | | Any | Ingwe Active Primary Care Network | Ingwe Active Primary Care Network | R2 326 | R2 326 | R543 | R2 465 | R2 465 | R575 |
| | R14 601 + | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R1 726 | R1 726 | R519 | R1 829 | R1 829 | R550 |
| | | Ingwe Network | | | R2 358 | R2 358 | R694 | R2 499 | R2 499 | R736 |
| | | Any | Ingwe Active Primary Care Network | Ingwe Active Primary Care Network | R2 984 | R2 984 | R866 | R3 163 | R3 163 | R918 |
| | Evolve Option | | Hospital | Chronic | | P | A | C | P | A |
| | | Evolve Network | State | | R1 345 | R1 345 | R1 345 | R1 424 | R1 424 | R1 424 |
| Custom Option | | Hospital | Chronic | | P | A | C | P | A | C |
| | | Associated | Any | | R2 423 | R1 912 | R855 | R2 580 | R2 036 | R910 |
| | | | Associated | | R2 194 | R1 701 | R775 | R2 330 | R1 806 | R823 |
| | | | State | | R1 706 | R1 291 | R605 | R1 808 | R1 368 | R641 |
| | | Any | Any | | R2 891 | R2 320 | R1 032 | R 3 078 | R2 470 | R1 099 |
| | | | Associated | | R2 601 | R2 032 | R945 | R2 762 | R2 158 | R1 004 |
| | | | State | | R2 173 | R1 640 | R796 | R2 303 | R1 738 | R844 |
| Incentive Option | | Hospital | Chronic | | P | A | C | P | A | C |
| | | Associated | Any | Total contribution | R3 449 | R2 774 | R1 289 | R3 672 | R2 954 | R1 372 |
| | | | | Risk contribution | R3 104 | R2 497 | R1 160 | R3 305 | R2 659 | R1 235 |
| | | | | Savings 10% | R345 | R277 | R129 | R367 | R295 | R137 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R4 228 | R3 396 | R1 580 |
| | | | Associated | Total contribution | R3 113 | R2 477 | R1 182 | R3 307 | R2 630 | R1 256 |
| | | | | Risk contribution | R2 802 | R2 229 | R1 064 | R2 976 | R2 367 | R1 130 |
| | | | | Savings 10% | R311 | R248 | R118 | R331 | R263 | R126 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R3 812 | R3 036 | R1 448 |
| | | | State | Total contribution | R2 224 | R1 756 | R853 | R2 354 | R1 858 | R903 |
| | | | | Risk contribution | R2 002 | R1 580 | R768 | R2 119 | R1 672 | R813 |
| | | | | Savings 10% | R222 | R176 | R85 | R235 | R186 | R90 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R2 716 | R2 152 | R1 040 |
| | | Any | Any | Total contribution | R3 899 | R3 168 | R1 520 | R4 151 | R3 373 | R1 619 |
| | | | | Risk contribution | R3 509 | R2 851 | R1 368 | R3 736 | R3 036 | R1 457 |
| | | | | Savings 10% | R390 | R317 | R152 | R415 | R337 | R162 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R4 780 | R3 884 | R1 864 |
| | | | Associated | Total contribution | R3 388 | R2 718 | R1 331 | R3 598 | R2 886 | R1 413 |
| | | | | Risk contribution | R3 049 | R2 446 | R1 198 | R3 238 | R2 597 | R1 272 |
| | | | | Savings 10% | R339 | R272 | R133 | R360 | R289 | R141 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R4 152 | R3 332 | R1 628 |
| | | | State | Total contribution | R2 763 | R2 178 | R1 093 | R2 924 | R2 304 | R1 157 |
| | | | | Risk contribution | R2 487 | R1 960 | R984 | R2 632 | R2 074 | R1 041 |
| | | | | Savings 10% | R276 | R218 | R109 | R292 | R230 | R116 |
| | | | | Annual Savings (1 January to 31 December 2022) | | | | R3 376 | R2 664 | R1 336 |

| Extender Option | Hospital | Chronic | | P | A | C | P | A | C | | | |
|-----------------|------------|-------------------|--|---------|------------|--------|---------|---------|--------|---|---|--|
| | Associated | Any | Total contribution | R6 523 | R5 255 | R1 845 | R6 945 | R5 595 | R1 965 | | | |
| | | | Risk contribution | R4 892 | R3 941 | R1 384 | R5 209 | R4 196 | R1 474 | | | |
| | | | Savings 25% | R1 631 | R1 314 | R461 | R1 736 | R1 399 | R491 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R19 992 | R16 108 | R5 652 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| | | Associated | Total contribution | R5 969 | R4 805 | R1 717 | R6 339 | R5 103 | R1 824 | | | |
| | | | Risk contribution | R4 477 | R3 604 | R1 288 | R4 754 | R3 827 | R1 368 | | | |
| | | | Savings 25% | R1 492 | R1 201 | R429 | R1 585 | R1 276 | R456 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R18 276 | R14 712 | R5 256 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| | | State | Total contribution | R5 231 | R3 967 | R1 537 | R5 544 | R4 204 | R1 629 | | | |
| | | | Risk contribution | R3 923 | R2 975 | R1 153 | R4 158 | R3 153 | R1 222 | | | |
| | | | Savings 25% | R1 308 | R992 | R384 | R1 386 | R1 051 | R407 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R16 008 | R12 140 | R4 700 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| | Any | Any | Total contribution | R7 419 | R5 975 | R2 128 | R7 899 | R6 361 | R2 265 | | | |
| | | | Risk contribution | R5 564 | R4 481 | R1 596 | R5 924 | R4 771 | R1 699 | | | |
| | | | Savings 25% | R1 855 | R1 494 | R532 | R1 975 | R1 590 | R566 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R22 740 | R18 312 | R6 520 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| | | Associated | Total contribution | R6 624 | R5 335 | R1 905 | R7 035 | R5 665 | R2 024 | | | |
| | | | Risk contribution | R4 968 | R4 001 | R1 429 | R5 276 | R4 249 | R1 518 | | | |
| | | | Savings 25% | R1 656 | R1 334 | R476 | R1 759 | R1 416 | R506 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R20 284 | R16 336 | R5 832 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| | | State | Total contribution | R5 941 | R4 877 | R1 745 | R6 297 | R5 169 | R1 849 | | | |
| | | | Risk contribution | R4 456 | R3 658 | R1 309 | R4 723 | R3 877 | R1 387 | | | |
| | | | Savings 25% | R1 485 | R1 219 | R436 | R1 574 | R1 292 | R462 | | | |
| | | | Annual Savings (1 January to 31 December 2022) | | | | R18 176 | R14 920 | R5 336 | | | |
| | | | Threshold | R24 900 | R21 700 | R7 200 | R24 900 | R21 700 | R7 200 | | | |
| Summit Option | | | Hospital | Chronic | Day-to-day | P | A | C | P | A | C | |
| | Any | Freedom-of-choice | Freedom-of-choice | R10 642 | R8 511 | R2 445 | R11 331 | R9 062 | R2 603 | | | |

Contributions for 1 January to 31 August 2022 are unchanged from 2021. Contributions will only increase from 1 September 2022

P = Principal A = Adult C = Child

Child rates apply to child dependants younger than 21

On the Ingwe Option, all children are charged for. On the Evolve, Custom, Incentive, Extender and Summit Options, a maximum of 3 children are charged for



Overview

The Ingwe Option provides affordable access to entry level cover.

There is no overall annual limit for **hospitalisation**. For your hospitalisation cover, you can choose to use either Any hospital, the Ingwe Network of private hospitals (see page 36 for this list), or State hospitals for an even lower monthly contribution.

For **chronic treatment** and **day-to-day benefits**, such as GP visits or prescribed medicine, you need to consult Ingwe Primary Care Network providers or Ingwe Active Primary Care Network providers, depending on your provider choice. If you choose Any hospital, please note that you may only use GPs on the Ingwe Active Primary Care Network for your chronic and day-to-day benefits.

The **Health Platform** Benefit provides cover for a range of preventative care benefits available from your chosen network provider. Some Health Platform Benefits, such as the maternity programme benefits, are available from providers other than your chosen network provider.

If you need more day-to-day cover, you can choose to make use of the **HealthSaver+**. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

| Choose your monthly income | Choose your providers | | | Choose your family composition | | | | | |
|-----------------------------------|------------------------------|----------------------------|----------------------------|---------------------------------------|--------|--------|--------|--------|--------|
| | Hospital | Chronic | Day-to-day | | | | | | |
| <= R775 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R455 | R910 | R847 | R1 302 | R1 694 | R2 086 |
| | Ingwe Network | | | R455 | R910 | R865 | R1 320 | R1 730 | R2 140 |
| | Any | | | R455 | R910 | R910 | R1 365 | R1 820 | R2 275 |
| R776 – R7 750 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R747 | R1 494 | R1 150 | R1 897 | R2 300 | R2 703 |
| | Ingwe Network | | | R940 | R1 880 | R1 370 | R2 310 | R2 740 | R3 170 |
| | Any | | | R1 221 | R2 442 | R1 705 | R2 926 | R3 410 | R3 894 |
| R7 751 – R10 250 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R856 | R1 712 | R1 269 | R2 125 | R2 538 | R2 951 |
| | Ingwe Network | | | R1 196 | R2 392 | R1 643 | R2 839 | R3 286 | R3 733 |
| | Any | | | R1 708 | R3 416 | R2 224 | R3 932 | R4 448 | R4 964 |
| R10 251 – R14 600 | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R999 | R1 998 | R1 431 | R2 430 | R2 862 | R3 294 |
| | Ingwe Network | | | R1 665 | R3 330 | R2 154 | R3 819 | R4 308 | R4 797 |
| | Any | | | R2 326 | R4 652 | R2 869 | R5 195 | R5 738 | R6 281 |
| R14 601 + | State | Ingwe Primary Care Network | Ingwe Primary Care Network | R1 726 | R3 452 | R2 245 | R3 971 | R4 490 | R5 009 |
| | Ingwe Network | | | R2 358 | R4 716 | R3 052 | R5 410 | R6 104 | R6 798 |
| | Any | | | R2 984 | R5 968 | R3 850 | R6 834 | R7 700 | R8 566 |

All children are charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Choose your monthly income | Choose your providers | | | Choose your family composition | | | | | |
|-----------------------------------|------------------------------|----------------------------|----------------------------|---------------------------------------|--------|--------|--------|--------|--------|
| | Hospital | Chronic | Day-to-day | | | | | | |
| <= R775 | 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 | | | R482 | R964 | R964 | R1 446 | R1 928 | R2 410 |
| R776 – R7 750 | 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 | | | R1 294 | R2 588 | R1 807 | R3 101 | R3 614 | R4 127 |
| R7 751 – R10 250 | 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 | | | R1 810 | R3 620 | R2 357 | R4 167 | R4 714 | R5 261 |
| R10 251 – R14 600 | 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 | | | R2 465 | R4 930 | R3 040 | R5 505 | R6 080 | R6 655 |
| R14 601 + | 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 | | | R3 163 | R6 326 | R4 081 | R7 244 | R8 162 | R9 080 |

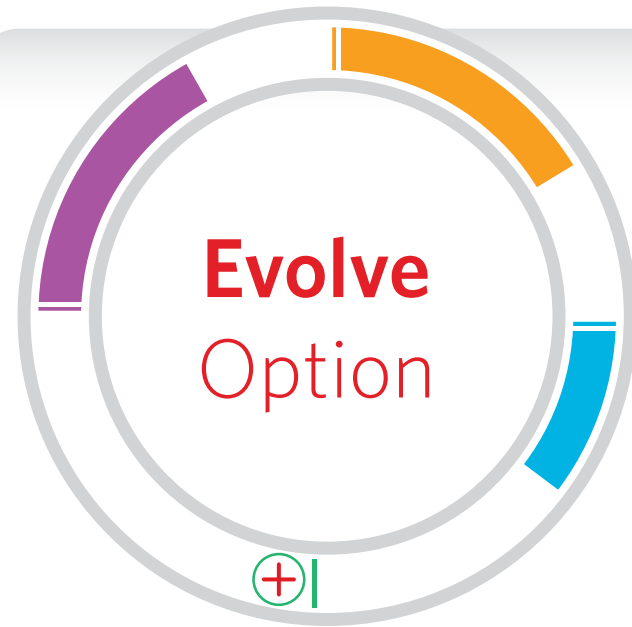
All children are charged for



| | | |
|---|---|---------------|
| Benefit | Specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies | Major Medical |
| Provider | Any hospital, Ingwe Network hospitals or State hospitals | |
| General rule applicable to Major Medical Benefits | You need to contact us for authorisation before making use of your Major Medical Benefits. For some conditions like diabetes you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition | |
| High and intensive care | 10 days per admission | |
| Renal dialysis and Oncology | Limited to Prescribed Minimum Benefits at State facilities | |
| Organ transplants | Limited to Prescribed Minimum Benefits at State facilities | |
| In-hospital dental and oral benefits | Not covered. Maxillo-facial trauma covered at State facilities, limited to Prescribed Minimum Benefits | |
| Maternity confinements Caesarean sections: Only emergency caesareans are covered | No annual limit applies | |
| Neonatal intensive care | No annual limit applies | |
| Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc) | R5 800 per family | |
| Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers etc) | Limited to Prescribed Minimum Benefits at State facilities | |
| Prosthesis – external (such as artificial arms or legs etc) | Limited to Prescribed Minimum Benefits at State facilities | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Limited to Prescribed Minimum Benefits at State facilities | |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | Limited to Prescribed Minimum Benefits at State facilities, 21-day sub-limit applies to drug and alcohol rehabilitation | |
| Take-home medicine | 7 days' supply | |
| Medical rehabilitation and step-down facilities | R14 200 per beneficiary | |
| Private nursing and Hospice | Not covered | |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At your chosen network provider R34 500 per family R35 000 per family | |
| Provider | Ingwe Primary Care Network or Ingwe Active Primary Care Network | Chronic |
| Cover | 26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits | |
| General rule applicable to Chronic Benefits | Benefits are only available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network, and are subject to a list of medicine, referred to as a Network entry level formulary | |

- This table represents a summary of the benefits for 2022
- Chronic and Day-to-day Benefits are only available from the Ingwe Primary Care Network or the Ingwe Active Primary Care Network
- If you choose Ingwe Network hospitals as your preferred provider for Major Medical Benefits and do not use this provider, you will have a co-payment of 30% on the hospital account and Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- If you choose State hospitals as your preferred provider for the Major Medical Benefit and do not use this provider, a co-payment will apply. This co-payment will be the difference in the cost between State facility charges and the amount charged by the provider you use
- The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
- + HealthSaver is a complementary product offered by Momentum

| | | |
|--|--|------------|
| Provider | Ingwe Primary Care Network or Ingwe Active Primary Care Network | Day-to-day |
| Savings | Not applicable. You can choose to add the HealthSaver* | |
| General rule applicable to Day-to-day Benefits | Benefits are only available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network, and are subject to the rules and provisions set by the network, commonly referred to as protocols. This benefit is also subject to the network's list of applicable tariff codes | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody and Podiatry | Limited to Prescribed Minimum Benefits at State facilities | |
| Mental health (incl. psychiatry and psychology) | Limited to Prescribed Minimum Benefits at State facilities | |
| Dentistry – basic (such as extractions or fillings) | Examinations, fillings and x-rays as per the list of tariff codes. One dental consultation is covered per year per beneficiary. You need to call us for pre-authorisation if you have more than 4 fillings or 4 extractions | |
| Dentistry – specialised (such as bridges or crowns) | Not covered | |
| External medical and surgical appliances (incl. hearing aids, wheelchairs etc) | Not covered | |
| General practitioners | There is no limit to the number of times you visit your Primary Care Network GP However, please note all visits from the 11th visit onwards must be pre-authorised | |
| Out-of-network GP, casualty or after-hours visits | 1 visit per beneficiary per year, subject to authorisation (you need to authorise within 72 hours of the consultation, otherwise a 30% co-payment will apply and Momentum Medical Scheme will be responsible for 70% of the negotiated tariff) Maximum of 2 visits per family per year, R100 co-payment per visit applies | |
| Specialists | 2 visits per family per year, limited to R1 150 per visit and up to a maximum of R2 300 per family per year. Covered at 100% of Momentum Medical Scheme Rate. Subject to referral by your Ingwe Primary Care Network or Ingwe Active Primary Care Network provider and pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities | |
| Physiotherapy | Included in the specialist limit | |
| Optical and optometry (excl. contact lenses and refractive eye surgery) | 1 eye test and 1 pair of clear standard or bi-focal lenses with standard frame as per formulary per beneficiary every 2 years. Spectacles will only be granted if your refraction measurement is more than 0.5 | |
| Pathology – basic (such as blood sugar or cholesterol tests) | Specific list of pathology tests covered | |
| Radiology – basic (such as X-rays) | Specific list of black and white x-rays covered | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Limited to Prescribed Minimum Benefits at State facilities | |
| Prescribed medication | Subject to a list of medicine, referred to as a prescribed formulary | |
| Over-the-counter medication | Not covered | |



Overview

The Evolve Option provides cover for **hospitalisation** at the Evolve Network of private hospitals (see page 36 for this list). There is no overall annual limit for hospitalisation.







For **chronic benefits**, you need to use State facilities for your chronic scripts, medication and treatment.

The **Health Platform** Benefit provides cover for a range of benefits, such as preventative screening tests, certain check-ups and more.

You have cover for two virtual consultations from Hello Doctor or Evolve Network GPs. If you need cover for other day-to-day expenses, like additional GP visits or prescribed medicine, you can choose to make use of the **HealthSaver+**. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.







There is a co-payment for Major Medical Benefits, except in the case of motor vehicle accidents, maternity confinements and emergency treatment.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

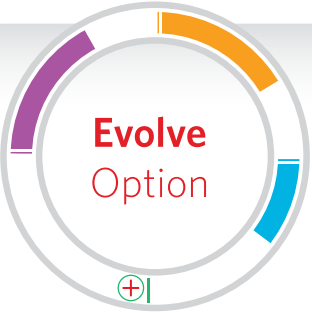
| Your providers | | Choose your family composition | | | | | |
|----------------|---------|---|---|---|---|---|---|
| Hospital | Chronic |  |  |  |  |  |  |
| Evolve Network | State | R1 345 | R2 690 | R2 690 | R4 035 | R5 380 | R6 725 |

Maximum of 3 children charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Your providers | | Choose your family composition | | | | | |
|----------------|---------|---|---|---|---|---|---|
| Hospital | Chronic |  |  |  |  |  |  |
| Evolve Network | State | R1 424 | R2 848 | R2 848 | R4 272 | R5 696 | R7 120 |

Maximum of 3 children charged for



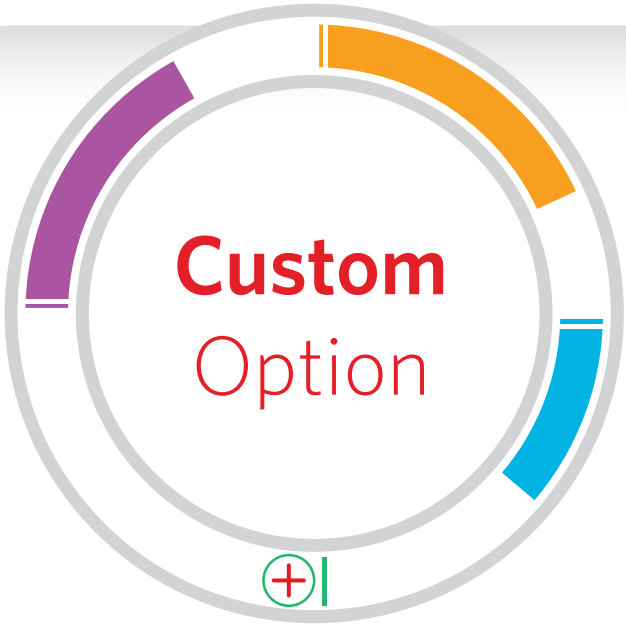
- This table represents a summary of the benefits for 2022
- If you do not use Evolve Network hospitals for Major Medical Benefits, you will have a co-payment of 30% on the hospital account and Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- You need to use day hospitals for certain procedures. If you do not use a day hospital, you will have a co-payment of 30% on the hospital account and Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
- *

See glossary on page 40 for the definition of emergency treatment
- +

HealthSaver is a complementary product offered by Momentum

| | |
|---|---|
| Benefit | Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies |
| Provider | Evolve Network hospitals Certain procedures are only covered in day hospitals View a list of these procedures and the list of day hospitals on the Momentum app or momentummedicalscheme.co.za |
| Co-payment | R1 640 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment* An additional co-payment may apply for specialised procedures - see page 34 |
| General rule applicable to Major Medical Benefits | You need to contact us for authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition |
| High and intensive care | No annual limit applies |
| Casualty or after-hours visits | Subject to HealthSaver* if available |
| Renal dialysis | Limited to Prescribed Minimum Benefits at State facilities |
| Oncology | R200 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication. You need to get your oncology treatment and medication from the Evolve Network of Oncologists |
| Organ transplants | Limited to Prescribed Minimum Benefits at State facilities |
| In-hospital dental and oral benefits | Not covered. Maxillo-facial trauma covered at State facilities, limited to Prescribed Minimum Benefits |
| Maternity confinements | No annual limit applies |
| Neonatal intensive care | No annual limit applies |
| Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc) | R6 450 per family |
| Prosthesis – internal (incl. permanent pacemakers, cochlear implants, etc) Joint replacements, including knee and hip surgery, are limited to Prescribed Minimum Benefits at State facilities | Intraocular lenses: R5 400 per beneficiary per event, maximum 2 events per year Other internal prostheses: R35 900 per beneficiary per event, maximum 2 events per year |
| Prosthesis – external (such as artificial arms or legs etc) | R23 250 per family |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital) | No annual limit applies, subject to a co-payment of R2 740 per scan and pre-authorisation |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | Limited to Prescribed Minimum Benefits, 21-day limit applies to drug and alcohol rehabilitation |
| Take-home medicine | 7 days' supply |
| Trauma benefit | Covers certain day-to-day claims that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation |
| Medical rehabilitation, private nursing, Hospice and step-down facilities | R49 600 per family |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At your chosen network provider No annual limit applies R41 000 per family |

| | | |
|---|---|------------|
| Provider | State facilities | Chronic |
| Cover | 26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits | |
| General rule applicable to Chronic Benefits | Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme | |
| Provider | Any | Day-to-day |
| Savings | Not applicable. You can choose to add the HealthSaver* | |
| General rule applicable to Day-to-day Benefits | Benefits are subject to HealthSaver* if available (see Momentum Complementary Product brochure for more details on HealthSaver*) | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry | Subject to HealthSaver* if available | |
| Mental health (incl. psychiatry and psychology) | Subject to HealthSaver* if available | |
| Dentistry – basic (such as extractions or fillings) | Subject to HealthSaver* if available | |
| Dentistry – specialised (such as bridges or crowns) | Subject to HealthSaver* if available | |
| External medical and surgical appliances (incl. hearing aids, glucometers, blood pressure monitors, wheelchairs etc) | Subject to HealthSaver* if available | |
| General practitioners | Two virtual consultations from Hello Doctor or Evolve Network GPs. Consultations include scripting of medication where required. Medication subject to HealthSaver*, if available | |
| Specialists | Subject to HealthSaver* if available | |
| Optical and optometry (incl. contact lenses and refractive eye surgery) | Subject to HealthSaver* if available | |
| Pathology (such as blood sugar or cholesterol tests) | Subject to HealthSaver* if available | |
| Radiology (such as X-rays) | Subject to HealthSaver* if available | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Covered from Major Medical Benefit, subject to R2 740 co-payment per scan and pre-authorisation | |
| Prescribed medication | Subject to HealthSaver* if available | |
| Over-the-counter medication | Subject to HealthSaver* if available | |



Overview

The Custom Option provides cover for **hospitalisation** at private hospitals. There is no overall annual limit for hospitalisation. You can choose to have access to any hospital or you can choose to receive a discount on your contribution by selecting to use a specific list of private hospitals (referred to as Associated hospitals, see page 36 for this list).

For **chronic treatment**, you can choose to have access to any GP for your chronic scripts and any pharmacy for your chronic medication. Or you can choose to receive a discount on your monthly contribution by selecting to use a list of Associated GPs for your chronic script and Medipost courier pharmacy for your chronic medication. Alternatively, you can choose to use State facilities for your chronic script, medication and treatment to obtain the maximum contribution discount.

The **Health Platform** Benefit provides cover for a range of benefits, such as preventative screening tests, certain check-ups and more.

If you need cover for other day-to-day expenses, like GP visits or prescribed medicine, you can choose to make use of the **HealthSaver+**. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.

There is a co-payment for Major Medical Benefits, except in the case of motor vehicle accidents, maternity confinements and emergency treatment.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

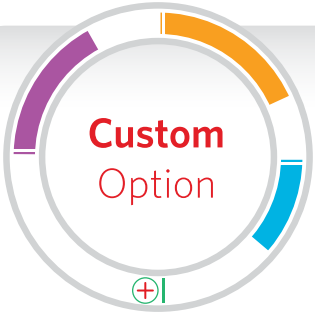
| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|--------------------------------|--------|--------|--------|--------|--------|
| Hospital | Chronic | | | | | | |
| Associated | Any | R2 423 | R4 335 | R3 278 | R5 190 | R6 045 | R6 900 |
| | Associated | R2 194 | R3 895 | R2 969 | R4 670 | R5 445 | R6 220 |
| | State | R1 706 | R2 997 | R2 311 | R3 602 | R4 207 | R4 812 |
| Any | Any | R2 891 | R5 211 | R3 923 | R6 243 | R7 275 | R8 307 |
| | Associated | R2 601 | R4 633 | R3 546 | R5 578 | R6 523 | R7 468 |
| | State | R2 173 | R3 813 | R2 969 | R4 609 | R5 405 | R6 201 |

Maximum of 3 children charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|--------------------------------|--------|--------|--------|--------|--------|
| Hospital | Chronic | | | | | | |
| 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



| | |
|---|--|
| Benefit | Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies |
| Provider | Any or Associated hospitals |
| Co-payment | R1 640 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment*. An additional co-payment may apply for specialised procedures - see page 34 |
| General rule applicable to Major Medical Benefits | You need to contact us for authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition |
| High and intensive care | No annual limit applies |
| Casualty or after-hours visits | Subject to HealthSaver* if available |
| Renal dialysis** | No annual limit applies |
| Oncology** | R300 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication |
| Organ transplants (recipient) | No annual limit applies |
| Organ transplants (donor) Only covered when recipient is a member of the Scheme | R21 100 cadaver costs R42 800 live donor costs (incl. transportation) |
| In-hospital dental and oral benefits - maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 - impacted wisdom teeth | Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R1 640 co-payment per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from HealthSaver+, if available Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R3 000 co-payment for day hospitals and R5 500 co-payment for other hospitals, per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Major Medical Benefit, up to 100% of Momentum Medical Scheme Rate |
| Maternity confinements | No annual limit applies |
| Neonatal intensive care | No annual limit applies |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital) | No annual limit applies, subject to R2 740 co-payment per scan and pre-authorisation |
| Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc) | R6 820 per family |
| Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers, cochlear implants, etc) | Intraocular lenses: R5 900 per beneficiary per event, maximum 2 events per year Other internal prostheses: R50 200 per beneficiary per event, maximum 2 events per year |
| Prosthesis - external (such as artificial arms or legs etc) | R23 750 per family |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | R38 500 per beneficiary, 21-day sub-limit applies to drug and alcohol rehabilitation, subject to treatment at preferred provider |
| Take-home medicine | 7 days' supply |
| Medical rehabilitation, private nursing, Hospice and step-down facilities | R55 000 per family |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At your chosen network provider No annual limit applies R72 700 per family |

- This table represents a summary of the benefits for 2022
- If you choose Associated hospitals as your preferred provider for Major Medical Benefits, and do not use this provider, you will have a co-payment of 30% on the hospital account. Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
- *

See glossary on page 40 for the definition of emergency treatment
- **

If you choose State as your chronic provider, you need to make use of State facilities for renal dialysis and obtain your oncology treatment from an oncologist authorised by the Scheme. If you choose State or Associated as your chronic provider, you need to obtain your oncology medication from Medipost
- +

HealthSaver is a complementary product offered by Momentum

| | | |
|---|---|------------|
| Provider | Any, Associated or State | Chronic |
| Cover | 26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits | |
| General rule applicable to Chronic Benefits | Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme | |
| Provider | Any | Day-to-day |
| Savings | Not applicable. You can choose to add the HealthSaver* | |
| General rule applicable to Day-to-day Benefits | Benefits are subject to HealthSaver* if available (see Momentum Complementary Product brochure for more details on HealthSaver*) | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry | Subject to HealthSaver* if available | |
| Mental health (incl. psychiatry and psychology) | Subject to HealthSaver* if available | |
| Dentistry – basic (such as extractions or fillings) | Subject to HealthSaver* if available | |
| Dentistry – specialised (such as bridges or crowns) | Dental specialist accounts for extraction of impacted wisdom teeth in doctors’ rooms: Covered from Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to R1 640 co-payment and pre-authorisation Other specialised dentistry: Subject to HealthSaver* if available | |
| External medical and surgical appliances (incl. hearing aids, glucometers, blood pressure monitors, wheelchairs etc) | Subject to HealthSaver* if available | |
| General practitioners | Subject to HealthSaver* if available | |
| Specialists | Subject to HealthSaver* if available | |
| Optical and optometry (incl. contact lenses and refractive eye surgery) | Subject to HealthSaver* if available | |
| Pathology (such as blood sugar or cholesterol tests) | Subject to HealthSaver* if available | |
| Radiology (such as X-rays) | Subject to HealthSaver* if available | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Covered from Major Medical Benefit, subject to R2 740 co-payment per scan and pre-authorisation | |
| Prescribed medication | Subject to HealthSaver* if available | |
| Over-the-counter medication | Subject to HealthSaver* if available | |



Overview

The Incentive Option provides cover for hospitalisation at private hospitals. There is no overall annual limit for **hospitalisation**. You can choose to have access to any hospital, or you can choose to receive a discount on your contribution by selecting to use a specific list of private hospitals (referred to as Associated hospitals, see page 36 for this list).

For **chronic treatment**, you can choose to have access to any GP for your chronic scripts and any pharmacy for your chronic medication. Or you can choose to receive a further discount on your monthly contribution by selecting to use a list of Associated GPs for your chronic script and Medipost courier pharmacy for your chronic medication. Alternatively, you can choose to use State facilities for your chronic script and medication to obtain the maximum contribution discount.

The **Health Platform** Benefit provides cover for a range of benefits, such as preventative screening tests, certain check-ups and more.

10% of your contribution goes to a dedicated Personal Medical **Savings** Account to cover your other **day-to-day** expenses.

If you need more day-to-day cover, you can choose to make use of the **HealthSaver+**. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|--------------------------------|--------|--------|--------|---------|---------|
| Hospital | Chronic | | | | | | |
| Associated | Any | R3 449 | R6 223 | R4 738 | R7 512 | R8 801 | R10 090 |
| | Associated | R3 113 | R5 590 | R4 295 | R6 772 | R7 954 | R9 136 |
| | State | R2 224 | R3 980 | R3 077 | R4 833 | R5 686 | R6 539 |
| Any | Any | R3 899 | R7 067 | R5 419 | R8 587 | R10 107 | R11 627 |
| | Associated | R3 388 | R6 106 | R4 719 | R7 437 | R8 768 | R10 099 |
| | State | R2 763 | R4 941 | R3 856 | R6 034 | R7 127 | R8 220 |

Maximum of 3 children charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|--------------------------------|--------|--------|--------|---------|---------|
| Hospital | Chronic | | | | | | |
| 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

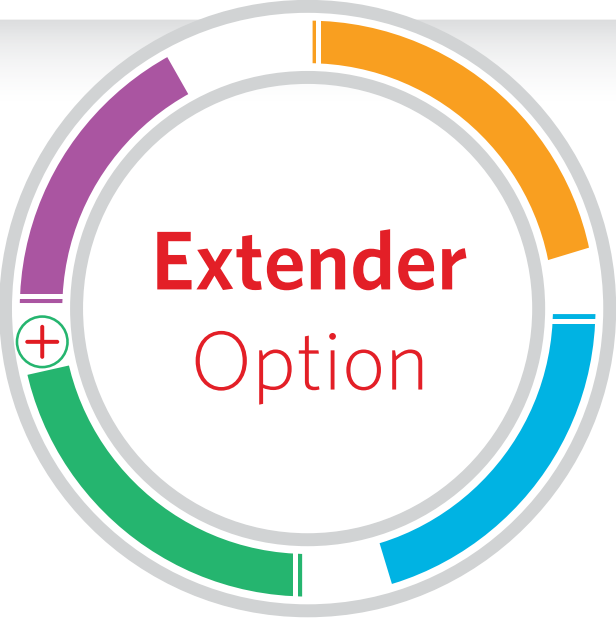


| | |
|---|---|
| Benefit | Associated specialists covered in full Other specialists covered up to 200% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies |
| Provider | Any or Associated hospitals |
| Co-payment | Co-payments may apply for specialised procedures - see page 34 |
| General rule applicable to Major Medical Benefits | You to need contact us for authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition |
| High and intensive care | No annual limit applies |
| Casualty or after-hours visits | Subject to Savings |
| Renal dialysis* | No annual limit applies |
| Oncology* | R400 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication |
| Organ transplants (recipient) | No annual limit applies |
| Organ transplants (donor) Only covered when recipient is a member of the Scheme | R23 300 cadaver costs R47 100 live donor costs (incl. transportation) |
| In-hospital dental and oral benefits | |
| - maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 | Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R1 500 co-payment per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Savings, if available |
| - impacted wisdom teeth | Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R3 000 co-payment for day hospitals and R5 500 co-payment for other hospitals, per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Major Medical Benefit, up to 100% of Momentum Medical Scheme Rate |
| Maternity confinements | No annual limit applies |
| Neonatal intensive care | No annual limit applies |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital) | No annual limit applies, subject to R2 480 co-payment per scan and pre-authorisation |
| Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc) | R7 150 per family |
| Prosthesis - internal (incl. knee and hip replacements, permanent pacemakers etc) | Cochlear implants: R181 700 per beneficiary, maximum 1 event per year Intraocular lenses: R7 250 per beneficiary per event, maximum 2 events per year Other internal prostheses: R55 000 per beneficiary per event, maximum 2 events per year |
| Prosthesis - external (such as artificial arms or legs etc) | R24 900 per family |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | R41 400 per beneficiary, 21-day sub-limit applies to drug and alcohol rehabilitation, subject to treatment at preferred provider |
| Take-home medicine | 7 days' supply |
| Trauma benefit | Covers certain day-to-day claims that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation |
| Medical rehabilitation, private nursing, Hospice and step-down facilities | R57 500 per family |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At your chosen network provider No annual limit applies R78 600 per family |

- This table represents a summary of the benefits for 2022
- If you choose Associated hospitals as your preferred provider for Major Medical Benefits, and do not use this provider, you will have a co-payment of 30% on the hospital account. Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
- *

If you choose State as your chronic provider, you need to make use of State facilities for renal dialysis and obtain your oncology treatment from an oncologist authorised by the Scheme. If you choose State or Associated as your chronic provider, you need to obtain your oncology medication from Medipost

| | | |
|---|---|------------|
| Provider | Any, Associated or State | Chronic |
| Cover | Cover for 32 conditions: 26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 6 additional conditions - limited to R11 100 per family per year | |
| General rule applicable to Chronic Benefits | Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme | |
| Provider | Any | Day-to-day |
| Savings | Fixed at 10% of total contribution | |
| General rule applicable to Day-to-day Benefits | Benefits are subject to available Savings, claims are paid at cost with no sub-limits | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry | Subject to Savings, if available | |
| Mental health (incl. psychiatry and psychology) | Subject to Savings, if available | |
| Dentistry - basic (such as extractions or fillings) | Subject to Savings, if available | |
| Dentistry - specialised (such as bridges or crowns) | Dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms: Covered from Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to R1 500 co-payment and pre-authorisation Other specialised dentistry: Subject to Savings, if available | |
| External medical and surgical appliances (incl. hearing aids, glucometers, blood pressure monitors, wheelchairs etc) | Subject to Savings, if available | |
| General practitioners | Subject to Savings, if available | |
| Specialists | Subject to Savings, if available | |
| Optical and optometry (incl. contact lenses and refractive eye surgery) | Subject to Savings, if available | |
| Pathology (such as blood sugar or cholesterol tests) | Subject to Savings, if available | |
| Radiology (such as X-rays) | Subject to Savings, if available | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Covered from Major Medical Benefit, subject to R2 480 co-payment per scan and pre-authorisation | |
| Prescribed medication | Subject to Savings, if available | |
| Over-the-counter medication | Subject to Savings, if available | |



Overview

The Extender Option provides cover for hospitalisation at private hospitals. There is no overall annual limit for **hospitalisation**. You can choose to have access to any hospital, or you can choose to receive a discount on your contribution by selecting to use a specific list of private hospitals (referred to as Associated hospitals, see page 36 for this list).







For **chronic treatment**, you can choose to have access to any GP for your chronic scripts and any pharmacy for your chronic medication. Or you can choose to receive a further discount on your monthly contribution by selecting to use a list of Associated GPs for your chronic script and Medipost courier pharmacy for your chronic medication. Alternatively, you can choose to use State facilities for your chronic script and medication to obtain the maximum contribution discount.

25% of your contribution is available in a Personal Medical **Savings** Account to cover **day-to-day** expenses. If this component is not enough to cover your annual day-to-day expenses, you will also have access to the **Extended Cover** benefit which provides further cover for day-to-day benefits once your day-to-day claims have reached the Threshold (a pre-determined amount that is based on your family size).

You can choose to make use of the **HealthSaver+** for additional day-to-day expenses and to pay for out-of-pocket expenses before your Extended Cover is activated. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.







The **Health Platform** Benefit provides cover for a range of benefits, such as preventative screening tests, certain check-ups and more.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

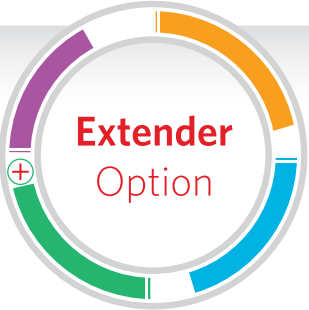
| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|---|---|---|---|---|---|
| Hospital | Chronic |  |  |  |  |  |  |
| Associated | Any | R6 523 | R11 778 | R8 368 | R13 623 | R15 468 | R17 313 |
| | Associated | R5 969 | R10 774 | R7 686 | R12 491 | R14 208 | R15 925 |
| | State | R5 231 | R9 198 | R6 768 | R10 735 | R12 272 | R13 809 |
| Any | Any | R7 419 | R13 394 | R9 547 | R15 522 | R17 650 | R19 778 |
| | Associated | R6 624 | R11 959 | R8 529 | R13 864 | R15 769 | R17 674 |
| | State | R5 941 | R10 818 | R7 686 | R12 563 | R14 308 | R16 053 |

Maximum of 3 children charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Choose your providers | | Choose your family composition | | | | | |
|-----------------------|------------|---|---|---|---|---|---|
| Hospital | Chronic |  |  |  |  |  |  |
| 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

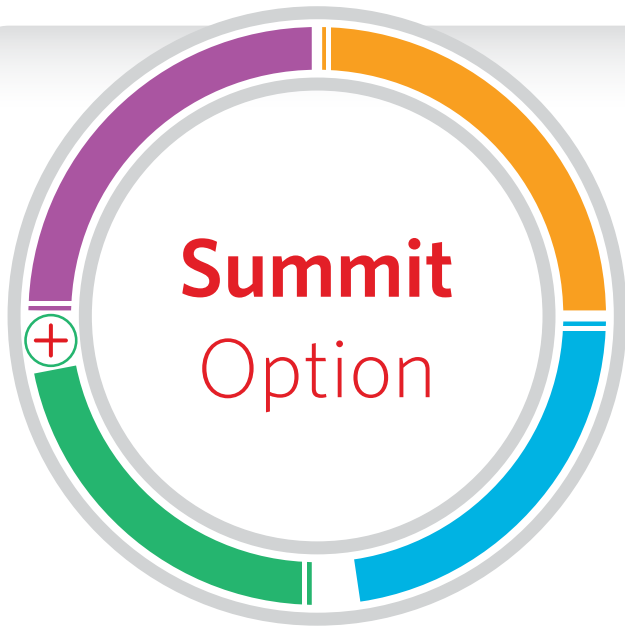


| | |
|---|---|
| Benefit | Associated specialists covered in full Other specialists covered up to 200% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies |
| Provider | Any or Associated hospitals |
| Co-payment | Co-payments may apply for specialised procedures - see page 34 |
| General rule applicable to Major Medical Benefits | You need to contact us for authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition |
| High and intensive care | No annual limit applies |
| Casualty or after-hours visits | Subject to Day-to-day Benefit |
| Renal dialysis* | No annual limit applies |
| Oncology* | R500 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication |
| Organ transplants (recipient) | No annual limit applies |
| Organ transplants (donor) Only covered when recipient is a member of the Scheme | R23 300 cadaver costs R47 100 live donor costs (incl. transportation) |
| In-hospital dental and oral benefits | |
| - maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 | Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R1 500 co-payment per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Day-to-day Benefit and accumulate towards limit |
| - impacted wisdom teeth | Hospital and anaesthetist accounts paid from Major Medical Benefit, subject to R3 000 co-payment for day hospitals and R5 500 co-payment for other hospitals, per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Major Medical Benefit, up to 100% of Momentum Medical Scheme Rate |
| Maternity confinements | No annual limit applies |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital) | No annual limit applies, subject to R2 480 co-payment per scan and pre-authorisation |
| Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc) | R7 500 per family |
| Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers etc) | Cochlear implants: R198 000 per beneficiary, maximum 1 event per year Intraocular lenses: R7 750 per beneficiary per event, maximum 2 events per year Other internal prostheses: R74 900 per beneficiary per event, maximum 2 events per year |
| Prosthesis - external (such as artificial arms or legs etc) | R26 000 per family |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | R41 400 per beneficiary, 21-day sub-limit applies to drug and alcohol rehabilitation, subject to treatment at preferred provider |
| Take-home medicine | 7 days' supply |
| Trauma benefit | Covers certain day-to-day claims that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation |
| Medical rehabilitation, private nursing, Hospice and step-down facilities | R60 000 per family |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At your chosen network provider No annual limit applies R78 600 per family |

Major Medical

- This table represents a summary of the benefits for 2022
- If you choose Associated hospitals as your preferred provider for Major Medical Benefits, and do not use this provider, you will have a co-payment of 30% on the hospital account. Momentum Medical Scheme will be responsible for 70% of the negotiated tariff
- The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
- * If you choose State as your chronic provider, you need to make use of State facilities for renal dialysis and obtain your oncology treatment from an oncologist authorised by the Scheme. If you choose State or Associated as your chronic provider, you need to obtain your oncology medication from Medipost

| | | |
|---|---|------------|
| Provider | Any, Associated or State | Chronic |
| Cover | Cover for 62 conditions: 26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 36 additional conditions - limited to R11 100 per family per year | |
| General rule applicable to Chronic Benefits | Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme | |
| Provider | Any or Associated (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations) | Day-to-day |
| Savings | Fixed at 25% of total contribution | |
| General rule applicable to Day-to-day Benefits Annual Threshold levels: Member: R24 900 Per adult dependant: R21 700 Per child: R7 200 (max. 3 children) | 25% of your contribution is available to cover day-to-day expenses. This is known as Savings. If this component is not enough to cover your annual day-to-day expenses, you will have a self-funding gap to pay out of your own pocket, up to the Threshold determined by your family size. Once you have reached this Threshold, your claims will be paid by the Scheme from Extended Cover. Claims add up to the Threshold and are paid from Extended Cover at the Momentum Medical Scheme Rate subject to the sub-limits specified below. The sub-limits apply before and after the Threshold is reached | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry | Unlimited within the provisions of the General Rule mentioned above | |
| Mental health (incl. psychiatry and psychology) | R21 400 per family | |
| Dentistry – basic (such as extractions or fillings) | Unlimited within the provisions of the General Rule mentioned above | |
| Dentistry – specialised (such as bridges or crowns) | R14 600 per beneficiary, R38 100 per family Both in-and out-of-hospital dental specialist accounts accumulate towards the limit. Dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms: Covered from Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to R1 500 co-payment and pre-authorisation | |
| External medical and surgical appliances (incl. hearing aids, glucometers, blood pressure monitors, wheelchairs etc) | R26 500 per family, R8 000 sub-limit per family for hearing aids Subject to pre-authorisation | |
| General practitioners | Depending on the chronic provider selected Any or State provider: 100% of Momentum Medical Scheme Rate Associated providers: 100% of Momentum Medical Scheme Rate for Associated GPs and 70% of Momentum Medical Scheme Rate for non-Associated GPs | |
| Specialists | 100% of Momentum Medical Scheme Rate | |
| Optical and optometry (incl. contact lenses and refractive eye surgery) | Overall limit of R4 500 per beneficiary. Frame sub-limit of R2 450 | |
| Pathology (such as blood sugar or cholesterol tests) | Unlimited within the provisions of the General Rule mentioned above | |
| Radiology (such as X-rays) | Unlimited within the provisions of the General Rule mentioned above | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Covered from Major Medical Benefit, subject to R2 480 co-payment per scan and pre-authorisation | |
| Prescribed medication | R18 900 per beneficiary, R35 800 per family | |
| Over-the-counter medication (including prescribed vitamins and homeopathic medicine) | Subject to Savings (does not accumulate to Threshold) | |



Overview

The Summit Option provides cover for **hospitalisation** at any hospital. There is no overall annual limit for hospitalisation. Extensive **day-to-day** and **chronic benefits** are available from any provider.

Should you wish, you can choose to use the **HealthSaver+** to increase your day-to-day cover even further. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.

The **Health Platform** Benefit provides cover for a range of benefits, such as preventative screening tests, certain check-ups and more.

Contributions payable from 1 January 2022 to 31 August 2022 (unchanged from 2021)

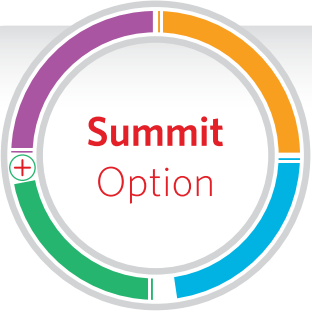
| Your providers | | | Choose your family composition | | | | | |
|----------------|-------------------|-------------------|--------------------------------|---------|---------|---------|---------|---------|
| Hospital | Chronic | Day-to-day | | | | | | |
| Any | Freedom-of-choice | Freedom-of-choice | R10 642 | R19 153 | R13 087 | R21 598 | R24 043 | R26 488 |

Maximum of 3 children charged for

Contributions payable from 1 September 2022 to 31 December 2022

| Your providers | | | Choose your family composition | | | | | |
|----------------|-------------------|-------------------|--------------------------------|---------|---------|---------|---------|---------|
| Hospital | Chronic | Day-to-day | | | | | | |
| 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



| | |
|---|---|
| Benefit | Associated specialists covered in full Other specialists covered up to 300% of Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group No overall annual limit applies |
| Provider | Any hospital |
| General rule applicable to Major Medical Benefits | You need to contact us for authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a Health Management Programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition |
| High and intensive care | No annual limit applies |
| Casualty or after-hours visits | Subject to Day-to-day Benefit |
| Renal dialysis | No annual limit applies |
| Oncology | No annual limit applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication |
| Organ transplants (recipient) | No annual limit applies |
| Organ transplants (donor) Only covered when recipient is a member of the Scheme | R23 300 cadaver costs R47 100 live donor costs (incl. transportation) |
| In-hospital dental and oral benefits | |
| - maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 | Hospital and anaesthetist accounts paid from Major Medical Benefit. Dental, dental specialist and maxillo-facial surgeon accounts paid from Day-to-day Benefit and accumulate towards overall day-to-day limit of R28 000 per beneficiary |
| - impacted wisdom teeth | Hospital and anaesthetist accounts paid from Major Medical Benefit. Dental, dental specialist and maxillo-facial surgeon accounts paid from Major Medical Benefit, up to 100% of the Momentum Medical Scheme Rate |
| Maternity confinements | No annual limit applies |
| Neonatal intensive care | No annual limit applies |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital) | No annual limit applies, subject to R2 480 co-payment per scan and pre-authorisation |
| Medical and surgical appliances in-hospital (such as, support stockings, knee and back braces etc) | R7 500 per family |
| Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers etc) | Cochlear implants: R198 000 per beneficiary, maximum 1 event per year Intraocular lenses: R7 750 per beneficiary per event, maximum 2 events per year Other internal prostheses: R74 900 per beneficiary per event, maximum 2 events per year |
| Prosthesis – external (such as artificial arms or legs etc) | R26 000 per family |
| Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation | R41 100 per beneficiary, 21-day sub-limit applies to drug and alcohol rehabilitation, subject to treatment at preferred provider |
| Take-home medicine | 7 days’ supply |
| Trauma benefit | Covers certain day-to-day claims that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation |
| Medical rehabilitation, private nursing, Hospice and step-down facilities | R60 000 per family |
| Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions | At any provider No annual limit applies R78 600 per family |

— This table represents a summary of the benefits for 2022
— The sub-limits specified apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)
+ HealthSaver is a complementary product offered by Momentum

| | | |
|---|---|------------|
| Provider | You can use any provider of your choice | Chronic |
| Cover | Cover for 62 conditions 26 conditions according to Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 36 additional conditions - accumulate to overall day-to-day limit of R28 000 per beneficiary. This is a combined limit incorporating both day-to-day cover and cover for the 36 additional conditions | |
| General rule applicable to Chronic Benefits | Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme | |
| Provider | You can use any provider of your choice | Day-to-day |
| Savings | Not applicable. You can add the HealthSaver* | |
| General rule applicable to Day-to-day Benefits | Benefits are paid at 100% of the Momentum Medical Scheme Rate, subject to the annual sub-limits specified below and an overall day-to-day limit of R28 000 per beneficiary | |
| Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry | R8 000 per family. Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Mental health (incl. psychiatry and psychology) | R24 100 per family. Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Dentistry – basic (such as extractions or fillings) | Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Dentistry – specialised (such as bridges or crowns) | R16 800 per beneficiary, R40 500 per family. Subject to overall annual day-to-day limit of R28 000 per beneficiary. Both in- and out-of-hospital dental specialist accounts accumulate towards the limit. Dental specialist accounts for extraction of impacted wisdom teeth in doctors’ rooms: Covered from Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to pre-authorisation | |
| External medical and surgical appliances (incl. hearing aids, glucometers, blood pressure monitors, wheelchairs etc) | R32 600 per family. R18 900 sub-limit for hearing aids. Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| General practitioners | Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Specialists | Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Optical and optometry (incl. contact lenses and refractive eye surgery) | Overall limit of R4 900 per beneficiary. Frame sub-limit of R2 500 Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Pathology (such as blood sugar or cholesterol tests) | Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Radiology (such as X-rays) | Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans | Covered from Major Medical Benefit, subject to R2 480 co-payment per scan and pre-authorisation | |
| Prescribed medication | R21 800 per beneficiary, R35 900 per family. Subject to overall annual day-to-day limit of R28 000 per beneficiary | |
| Over-the-counter medication (including prescribed vitamins and homeopathic medicine) | Not covered | |

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 assessment, maternity programme benefits and baby immunisations.

| Benefit | Who? | How often? | Options | | | | | |
|---|---|---|---------|--------|--------|-----------|----------|--------|
| Early detection tests | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| 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 | • | • | • | • | • | • |
| Preventative care | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Baby immunisations (On Ingwe, baby immunisations are covered in private facilities for baby's first year, limited to R2 500. 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 | | • | • | • | • | • |

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 GP consultations

** 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? | Options | | | | | |
|--|---|---|---|---------|--------|--------|-----------|----------|--------|
| Maternity programme (subject to registration on the Maternity management programme between 8 and 20 weeks of pregnancy) | | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| 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 | Antiglobin, platelet count and Rubella antibody | Women registered on the programme | 1 test | | | | • | • | • |
| | Blood group, full blood count and Rhesus factor | | 1 test | • | • | • | • | • | • |
| | Creatinine | | 1 test | | • | • | • | • | • |
| | Glucose strip | | 1 test | | • | • | | | |
| | | | 2 tests | | | | • | • | • |
| | Haemoglobin estimation | | 1 test | • | • | • | | | |
| | | | 2 tests | | | | • | • | • |
| | Urinalysis | | 7 tests | • | | | | | |
| | | | 12 tests | | • | • | • | • | • |
| Urine tests (microscopic exams, antibiotic susceptibility and culture) | | | As indicated | • | • | • | • | • | • |
| 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) | | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| 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 | | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| 24-hour emergency health advice | | All beneficiaries | As needed | • | • | • | • | • | • |
| Emergency evacuation | | | | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| 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 | Evolve | Custom | Incentive | Extender | Summit |
| Ingwe: Not covered Evolve: R5 million Custom: R7.66 million Incentive: R8 million Extender: R8.22 million Summit: R9.01 million 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 850 co-payment applies per out-patient claim | | Per beneficiary per 90-day journey | In an emergency | | • | • | • | • | • |

Specialised Procedures/treatment

The following list is a guideline of the procedures/treatment covered on the various benefit options and paid from the Major Medical Benefit, irrespective of whether the procedure/treatment is performed in- or out-of-hospital.

Pre-authorisation is required regardless of where the procedure/treatment is performed. It is important to note that this is not the complete list of all procedures/treatment covered by the Scheme. Should you need clarity on whether a procedure/treatment is covered, please contact us to confirm.

| Cardiovascular | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
|---|-------|--------|--------|-----------|----------|--------|
| 24-hour halter ECG | | • | • | • | • | • |
| Blood transfusions | | • | • | • | • | • |
| Carotid angiograms | | • | • | • | • | • |
| Coronary angiogram | | • | • | • | • | • |
| Coronary angioplasty | | • | • | • | • | • |
| Plasmapheresis | | • | • | • | • | • |
| ENT | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Antroscopies | | • | • | • | • | • |
| Direct laryngoscopy | | • | • | • | • | • |
| Grommets | • | • | • | • | • | • |
| Myringotomy | • | • | • | • | • | • |
| Nasal cautery | • | • | • | • | • | • |
| Nasal scans and surgery | | • | • | • | • | • |
| Functional nasal and sinus surgery | | • | • | • | • | • |
| Tonsillectomy | • | • | • | • | • | • |
| General procedures and treatments | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Biopsy of breast lump | • | • | • | • | • | • |
| Drainage of subcutaneous abscess | • | • | • | • | • | • |
| Removal of extensive skin lesions | • | • | • | • | • | • |
| Removal of minor skin lesions | | • | • | • | • | • |
| Laparoscopy | | • | • | • | • | • |
| Lymph node biopsy | • | • | • | • | • | • |
| Nail surgery | | • | • | • | • | • |
| Open hernia repairs | • | • | • | • | • | • |
| Superficial foreign body removal | • | • | • | • | • | • |
| Treatment of headache | | • | • | • | • | • |
| Gastro-intestinal | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Colonoscopy | | • | • | • | • | • |
| ERCP | | • | • | • | • | • |
| Gastrosopies | | • | • | • | • | • |
| Oesophagoscopy | | • | • | • | • | • |
| Sigmoidoscopy | | • | • | • | • | • |
| Gynaecology | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Cervical laser ablation | | • | • | • | • | • |
| Colposcopy | • | • | • | • | • | • |
| Cone biopsy | • | • | • | • | • | • |
| Dilatation and curettage | • | • | • | • | • | • |
| Hysteroscopy | | • | • | • | • | • |
| Incision and drainage of Bartholin's cyst | • | • | • | • | • | • |
| Marsupialisation of Bartholin's cyst | • | • | • | • | • | • |
| Tubal ligation | • | • | • | • | • | • |

| Neurology | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
|--|-------|--------|--------|-----------|----------|--------|
| 48-hour halter EEG | | • | • | • | • | • |
| Electro-convulsive therapy | | • | • | • | • | • |
| Hyperbaric oxygen treatment for decompression sickness | | • | • | • | • | • |
| Myelogram | | • | • | • | • | • |
| Obstetrics | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Amniocentesis | | • | • | • | • | • |
| Childbirth in non-hospital | • | • | • | • | • | • |
| Oncology | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Chemotherapy (On Ingwe Option, limited to Prescribed Minimum Benefits at State facilities) | • | • | • | • | • | • |
| Hyperbaric oxygen for radiation necrosis | | • | • | • | • | • |
| Radiotherapy (On Ingwe Option, limited to Prescribed Minimum Benefits at State facilities) | • | • | • | • | • | • |
| Ophthalmology | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Cataract removal | | • | • | • | • | • |
| Meibomian cyst excision | • | • | • | • | • | • |
| Pterygium removal | | • | • | • | • | • |
| Trabeculectomy | | • | • | • | • | • |
| Treatment of diseases of the conjunctiva | | • | • | • | • | • |
| Orthopaedic | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Arthroscopy | | • | • | • | • | • |
| Back and neck surgery (On Evolve Option, limited to Prescribed Minimum Benefits at State facilities) | | • | • | • | • | • |
| Bunionectomy | | • | • | • | • | • |
| Carpal tunnel release | • | • | • | • | • | • |
| Conservative back and neck treatment (On Evolve Option, covered at State facilities) | | • | • | • | • | • |
| Ganglion surgery | • | • | • | • | • | • |
| Joint replacements (On Evolve Option, limited to Prescribed Minimum Benefits at State facilities) | | • | • | • | • | • |
| Renal | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Dialysis (On Ingwe and Evolve Options, limited to Prescribed Minimum Benefits at State facilities) | • | • | • | • | • | • |
| Respiratory | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Bronchography | | • | • | • | • | • |
| Bronchoscopy | | • | • | • | • | • |
| Treatment of adult influenza | | • | • | • | • | • |
| Treatment of adult respiratory tract infections | | • | • | • | • | • |
| Urology | Ingwe | Evolve | Custom | Incentive | Extender | Summit |
| Cystoscopy | | • | • | • | • | • |
| Prostate biopsy | • | • | • | • | • | • |
| Vasectomy | • | • | • | • | • | • |

Please note

— The costs of anaesthetists for gastrosopies and colonoscopies are covered up to R525 on Evolve and Custom, up to R1 100 on Incentive and Extender, and up to R1 300 on Summit (subject to pre-authorisation). For all other procedures, the cost of anaesthetists, if any, are covered if clinically appropriate

— The Specialised Procedures/Treatment listed attract a co-payment of R1 640 per authorisation on the Evolve and Custom Options. This co-payment may vary for some of the procedures, see next page

— Some of the Specialised Procedures/Treatment listed could attract a co-payment on the Incentive and Extender Options, see next page

Specialised Procedures/treatment co-payments

| How specialised procedures/treatment are covered on the Evolve Option | |
|--|--|
| The standard Evolve Option co-payment of R1 640 per authorisation applies to these procedures and treatments regardless of where they are performed Plus the Specialised Procedures co-payment of R3 280 per authorisation applies if performed in an acute or day hospital | |
| Arthroscopies, Back and neck surgery*, Carpal tunnel release, Joint replacements*, Laparoscopies | Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above |
| Gastrosopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions | Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above |
| Conservative back and neck treatment* Removal of minor skin lesions Treatment of diseases of the conjunctiva Treatment of headache Treatment of adult influenza, Treatment of adult respiratory tract infections | Low severity cases are not covered by the Scheme but can be paid from HealthSaver+, if available High severity cases in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above |

View the list of day hospitals on the Momentum app or momentummedicalscheme.co.za
+ HealthSaver is a complementary product offered by Momentum
* Covered at State facilities

| How specialised procedures/treatment are covered on the Custom Option | |
|--|--|
| The standard Custom Option co-payment of R1 640 per authorisation applies to these procedures and treatments regardless of where they are performed Plus the Specialised Procedures co-payment of R1 640 per authorisation applies if performed in a day hospital, or R3 280 per authorisation if performed in an acute hospital (hospital where overnight admissions apply) | |
| Arthroscopies, Back and neck surgery, Carpal tunnel release, Joint replacements, Laparoscopies | Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above |
| Gastrosopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions | Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above |
| Conservative back and neck treatment Removal of minor skin lesions Treatment of diseases of the conjunctiva Treatment of headache Treatment of adult influenza, Treatment of adult respiratory tract infections | Low severity cases are not covered by the Scheme but can be paid from HealthSaver+, if available High severity cases in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above |

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

| How specialised procedures/treatment are covered on the Incentive and Extender Options | |
|--|---|
| A co-payment of R1 640 per authorisation applies to these procedures and treatments if performed in a day hospital Plus the Specialised Procedures co-payment of R3 280 per authorisation if performed in an acute hospital (hospital where overnight admissions apply) | |
| Arthroscopies, Back and neck surgery, Carpal tunnel release, Joint replacements, Laparoscopies | Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above |
| Gastrosopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions | Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above |
| Conservative back and neck treatment Removal of minor skin lesions Treatment of diseases of the conjunctiva Treatment of headache Treatment of adult influenza, Treatment of adult respiratory tract infections | Low severity cases are not covered by the Scheme but can be paid from Day-to-day Benefits or HealthSaver+, if available High severity cases in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above |

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

Chronic benefit

Members on the Ingwe Option

Benefits are only available from your chosen Ingwe Primary Care Network provider and are subject to a Network entry level formulary for medicine. Chronic medication is delivered via Medipost courier pharmacy.

Members on the Evolve Option

You need to choose one of the designated State facilities to get your chronic prescription and medication, subject to the State formulary and medical management (including doctor, pharmacy, blood tests, x-rays etc).

If you voluntarily choose to get your chronic medication outside the State formulary, the Scheme will pay up to the Momentum Medical Scheme Reference Price, and a 15% co-payment will be applied.

Members on the Custom, Incentive and Extender Options

The chronic provider you have chosen determines how you get your chronic prescription and medication, as follows:

- Any:** You may get your chronic prescription and medication from any provider, subject to your option specific formulary. If you choose to get your medication from the preferred list of medicines, and within the generic reference price if applicable, you will not have a co-payment. If you choose to get your medication from outside the formulary (i.e. non-preferred items), a co-payment is payable. A dispensing fee co-payment may also be payable when using pharmacies not contracted to Momentum Medical Scheme. Contracted pharmacies include Clicks, Dis-Chem and Medipost (view the full list on momentummedicalscheme.co.za).
- Associated:** You must get your chronic prescription from an Associated GP and your chronic medication from Medipost, subject to an entry level formulary.
If you choose to:
 - get your medication from outside the formulary, a co-payment will apply. On the Custom Option, the co-payment will be the cost difference between the selected item and the formulary price. On the Incentive Option, the co-payment will be 20% and on the Extender Option, the co-payment will be 15%;
 - obtain your chronic prescription from a non-Associated GP, the Scheme will only pay 50% of the Momentum Medical Scheme Rate for the consultation;
 - get your chronic medication from a pharmacy other than Medipost, Momentum Medical Scheme will only pay 50% of the formulary price for the medicine.

- State:** You need to choose one of the designated State facilities to get your chronic prescription and medication, subject to the State formulary and medical management (including doctor, pharmacy, blood tests, x-rays etc).
If you voluntarily choose to get your chronic medication outside the State formulary, the Scheme will pay up to the Momentum Medical Scheme Reference Price, and a co-payment will be applied. This co-payment is 15% on the Custom Option, 10% on the Incentive Option and 5% on the Extender Option.

Members on the Summit Option

You have the freedom of choice to get your chronic prescription and medication from any provider, subject to a comprehensive formulary. If you choose to get your medication from outside the formulary, a co-payment of the cost difference between the selected item and the formulary price is payable. A dispensing fee co-payment may also be payable when using pharmacies not contracted to Momentum Medical Scheme. Contracted pharmacies include Clicks, Dis-Chem and Medipost (view the full list on momentummedicalscheme.co.za).

* These are examples of medication not covered

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**

| Eastern Cape | | Ingwe | Evolve | Associated |
|---------------------------------|-----------------------------------|-------|--------|------------|
| Beacon Bay - East London | Life Beacon Bay Hospital | ● | ● | ● |
| East London | East London Private Hospital | ● | | ● |
| Gqeberha | Hunterscraig 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 | | Ingwe | Evolve | Associated |
| Bethlehem | Mediclinic Hoogland | ● | | ● |
| Bloemfontein | Bloemfontein Eye Hospital | | ● | ● |
| | Mediclinic Bloemfontein | | | ● |
| | Pasteur Hospital | ● | | ● |
| Fichardtspark - Bloemfontein | Rosepark Hospital | ● | ● | ● |
| Welkom | Mediclinic Welkom | ● | ● | ● |
| Gauteng | | Ingwe | Evolve | Associated |
| Alberton | Clinton Hospital | | ● | |
| Arcadia - Pretoria | Femina Clinic | | ● | |
| | Muelmed Hospital | | | ● |
| | Pretoria Heart Hospital | | | ● |
| Bedfordview - Johannesburg | Bedford Gardens Private Hospital | ● | | ● |
| Benoni | Glynnview Hospital | | | ● |
| | The Glynnwood | ● | | ● |
| | Linmed Hospital | | ● | |
| 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 | ● | | ● |
| Erasmuskloof - Pretoria | Kloof Hospital | | | ● |
| Faerie Glen - Pretoria | Faerie Glen Hospital | ● | | ● |
| Florida – Johannesburg | Flora Clinic | ● | | ● |
| Fourways | Fourways Hospital | | ● | ● |
| Groenkloof - Pretoria | Groenkloof Hospital | ● | ● | ● |
| Heidelberg | Suikerbosrand Clinic | ● | | ● |
| Helderkruin - 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 | ● | | ● |

| Gauteng (continued) | | Ingwe | Evolve | Associated |
|----------------------------|--------------------------------|-------|--------|------------|
| 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 | ● | | ● |
| Pretoria North | Pretoria North Surgical Centre | | | ● |
| Primrose - Johannesburg | Roseacres Clinic | ● | | ● |
| 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 | ● | | |
| 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 | ● | ● | ● |
| 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 Private Hospital | | ● | |
| | 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 | Bellville Medical Centre | ● | | ● |
| | 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 | Gatesville Medical Centre | ● | | ● |
| George | Geneva Clinic | ● | | ● |
| | Mediclinic George | ● | ● | ● |
| Hermanus | Mediclinic Hermanus | | | ● |
| Knysna | Knysna Private Hospital | ● | | ● |
| Milnerton - Cape Town | Mediclinic Milnerton | | | ● |
| Mitchells Plain - Cape Town | Melomed Private Hospital | ● | ● | ● |
| 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 | Paardevelei 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.

Chronic conditions covered

Chronic benefits are subject to registration and approval.

The following 26 Chronic Disease List conditions are covered on the Ingwe, Evolve, Custom, Incentive, Extender and Summit Options:

- 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 (excl. biologicals such as Revellex*)
- Diabetes insipidus
- Diabetes mellitus Type 1
- Diabetes mellitus Type 2
- Epilepsy
- Glaucoma
- Haemophilia
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple sclerosis (excl. biologicals such as Avonex*, subject to protocols)
- Parkinson's disease
- Rheumatoid arthritis (excl. biologicals such as Revellex and Enbrel*)
- Schizophrenia
- Systemic lupus erythematosus
- Ulcerative colitis

On the Incentive Option, an additional 6 conditions are covered, subject to a limit of R11 100 per family per year:

- Acne
- ADHD (Attention Deficit Hyperactivity Disorder)
- Allergic rhinitis
- Eczema
- Pemphigus
- Psoriasis

On the Extender Option, an additional 36 conditions are covered, subject to a limit of R11 100 per family per year. On the Summit Option, the additional 36 conditions covered accumulate to the overall day-to-day limit of R28 000 per beneficiary per year:

- Acne
- ADHD (Attention Deficit Hyperactivity Disorder)
- Allergic rhinitis
- Ankylosing spondylitis
- Aplastic anaemia
- Benign prostatic hypertrophy
- Cushing's disease
- Cystic fibrosis
- Dermatomyositis
- Eczema
- Gout
- Hypoparathyroidism
- Immunosuppression therapy for transplants
- Major depression
- Menopause
- Motor neuron disease
- Muscular dystrophy and other inherited myopathies
- Myasthenia gravis
- Narcolepsy
- Obsessive compulsive disorder
- Oncology - ancillary treatment
- Osteopenia
- Osteoporosis
- Other seizure disorders
- Paraplegia/Quadriplegia
- Pemphigus
- Pituitary microadenomas
- Post-traumatic stress syndrome
- Psoriasis
- Scleroderma
- Stroke
- Systemic sclerosis
- Thromboangiitis obliterans
- Thrombocytopenic purpura
- Unipolar disorder
- Valvular heart disease

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.

Glossary

1. **Chronic Disease List (CDL)** is a list of 26 chronic conditions for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act No 131 of 1998.
2. **Clinical protocol:** Momentum Medical Scheme uses appropriate treatment principles, called clinical protocols, to determine and manage benefits for specific conditions. The Scheme's network providers also apply their own clinical protocols to the benefits they offer our members.
3. **Clinically appropriate:** Treatment that is in line with the clinical protocols (see definition above) for your condition.
4. **Designated service providers:** Momentum Medical Scheme uses a network of designated service providers, such as Associated GPs and Specialists, as well as State facilities, depending on the circumstances, to diagnose and treat our members for the Prescribed Minimum Benefits. See definition of Prescribed Minimum Benefits below for more information.
5. **Emergency medical condition** means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy.
6. **Extended Cover:** On the Extender Option, your day-to-day claims are paid by the Scheme from Extended Cover, once you have reached the Threshold level.
7. **Formulary:** A formulary is a list of medicines covered on your option, from which a doctor can prescribe the appropriate medication for your chronic condition.
8. **Hospitals:**
 - a. **Acute hospital:** A hospital that provides inpatient medical care and other related services for surgery, acute medical conditions or injuries, and which is permitted to provide treatment that includes part of an overnight stay at the facility.
 - b. **Day hospital:** A healthcare facility which focuses on the provision of short-stay surgical and diagnostic procedures, performed in an operating theatre on a same-day basis. The patient is admitted in the morning and discharged on the same day.
9. **Momentum Medical Scheme Rate (MMSR):** Every year Momentum Medical Scheme negotiates with hospitals, GPs, specialists, pathologists, radiologists and dentists to determine the amount the Scheme will pay per treatment. For all other providers, the amount we pay is set on an annual basis. These amounts are called the Momentum Medical Scheme Rate (MMSR).
10. **Momentum Medical Scheme Reference Price** is the maximum rand value that Momentum Medical Scheme will pay for a medicine. If you voluntarily choose to use chronic medication that costs more than the reference pricing, you will need to pay the difference between the medicine you chose and the reference price.
11. **Out-of-hospital procedures:** These are procedures that are not performed in a hospital. For example, they could be performed in your doctor's rooms or an out-patient facility.
12. **Out-patient facility:** A treatment centre where medical procedures can be done without the patient being admitted to hospital.
13. **Pre-authorisation:** Pre-authorisation is when you call us to let us know that you are about to receive medical treatment. The Scheme will confirm whether you are covered for the expected treatment, and at what rate your option covers such treatment. You will receive a pre-authorisation number which you need to provide to the doctor. While pre-authorisation is not a guarantee that your treatment will be covered, it gives you the peace of mind that benefits will be paid in line with the Scheme Rules, your option and membership status.
14. **Pre-notification:** Pre-notification is when you let us know that you are about to use a Health Platform benefit, such as your annual dentistry check-up.
15. **Prescribed Minimum Benefits (PMBs)** is a list of benefits for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act No 131 of 1998. The Prescribed Minimum Benefits include life-threatening emergency medical conditions, a defined set of 270 diagnoses and 26 chronic conditions. Benefits are covered in full if you use the Scheme's Designated Service Providers (DSPs). If you voluntarily choose to use non-designated service providers, the Scheme will pay benefits up to the Momentum Medical Scheme Rate and relevant co-payments will apply. If you use non-designated service providers in a life-threatening emergency, it is deemed involuntary and co-payments are therefore waived.
16. **Provider definitions:**
 - a. **Associated providers, e.g. hospitals, GPs and specialists:** These are providers that Momentum Medical Scheme has negotiated agreements with. By choosing to use the Associated hospitals and GPs, you can pay a lower contribution. However, if you then do not use these providers a co-payment will apply.
 - b. **Evolve Network hospitals:** Members on the Evolve Option must make use of the Evolve Network Hospitals. These are private acute and day hospitals which Momentum Medical Scheme has agreements in place with. See page 36 for the list of acute hospitals and view the list of the day hospitals on the Momentum app or momentummedicalscheme.co.za.
 - c. **Freedom-of-choice:** Members on the Summit Option can get their day-to-day and chronic treatment from any provider and can use any hospital.
 - d. **Ingwe Network hospitals:** Members on the Ingwe Option can choose to use Ingwe Network hospitals. These are private hospitals which Momentum Medical Scheme has agreements in place with – see page 36 for the list of hospitals.
 - e. **Network providers:** Momentum Medical Scheme has agreements in place with certain providers of healthcare services. For example, on the Ingwe Option, the Scheme relies on a network of providers for chronic and day-to-day benefits, namely Ingwe Primary Care Network providers.
 - f. **Preferred Providers:** Momentum Medical Scheme has agreements in place with certain providers of healthcare services, which we refer to as preferred providers. Depending on the benefit option you choose, you need to use preferred providers for certain benefits. Preferred providers are not the same as Designated Service Providers, which are used for the provision of Prescribed Minimum Benefits.
 - g. **State:** State hospitals are public facilities. You can receive a discount on your contribution by selecting State as your hospital provider on the Ingwe Option. On the Evolve Option, you need to use State facilities for Chronic Benefits. On the Custom, Incentive and Extender Options, you can also save on your contribution by choosing State as your Chronic Benefit provider.
17. **Sub-limit:** A sub-limit is a limit that applies in addition to the overall limit on a specific benefit. For example, your option might provide you with an annual limit on your optical benefit, within which a sub-limit for frames applies.
18. **Threshold:** On the Extender Option, there is a Threshold for day-to-day claims. It is a fixed Rand amount set by the Scheme in line with your family size. Once your day-to-day claims add up to this level, your claims will be paid by the Scheme from Extended Cover.

Council for Medical Schemes



Customer Care Centre 0861 123 267



information@medicalschemes.com



medicalschemes.com

momentum
medical scheme



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|-----------------------|-----------------|------------------|
| Member contact centre | 0860 11 78 59 | Call or WhatsApp |
| Financial adviser | 0800 43 25 84 | Call or WhatsApp |
| contact centre | 082 911 | South Africa |
| Emergency evacuation | +27 11 541 1263 | International |

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|------------------------------------|---------------|
| Fraud hotline | 0800 00 04 38 |
| momentummedicalscheme@tip-offs.com | |



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| Web chat: Members | Log in to momentummedicalscheme.co.za and click on the chat button |
| Web chat: Financial advisers | Log in to via.momentum.co.za and click on the chat button |



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| | healthadviserservice@momentum.co.za |



Get access to information at your fingertips

Download the Momentum app for instant access to:

- your Momentum Medical Scheme benefit information,
- checking your Savings balance,
- viewing your claims history,
- submitting your claims,
- requesting authorisations for hospital admissions and procedures,
- pre-notifying for your Health Platform Benefits,
- registering on the maternity programme, requesting travel certificates, and more.



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