

The Benefit Structure

Major Medical Benefit

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.

Ingwe Option

Any hospital, Ingwe Network hospitals or State hospitals

Specialists covered up to **100%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies

Evolve Option

Evolve Network hospitals

Associated specialists covered in full, Other specialists covered up to **100%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies
R1 640 co-payment applies

Custom Option

Any or Associated hospitals

Associated specialists covered in full, Other specialists covered up to **100%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies
R1 640 co-payment applies

Incentive Option

Any or Associated hospitals

Associated specialists covered in full, Other specialists covered up to **200%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies

Extender Option

Any or Associated hospitals*

Associated specialists covered in full, Other specialists covered up to **200%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies

Summit Option

Any hospital

Associated specialists covered in full, Other specialists covered up to **300%** of Momentum Medical Scheme Rate
Hospital accounts covered in full at negotiated rate
No overall annual limit applies

Chronic Benefit

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.

For medical management including doctor, pharmacy, blood tests, x-rays, etc **Ingwe Primary Care Network providers**** or **Ingwe Active Primary Care Network providers****

26 conditions - no annual limit applies

Chronic Benefit formulary:
Network entry level formulary

For medical management including doctor, pharmacy, blood tests, x-rays, etc **State facilities**

26 conditions - no annual limit applies

Chronic Benefit formulary:
State formulary

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**

26 conditions - no annual limit applies

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

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**

26 conditions - no annual limit applies
Additional **6** conditions limited to R11 100 per family

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

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**

26 conditions - no annual limit applies
Additional **36** conditions limited to R11 100 per family

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

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

26 conditions - no annual limit applies
Additional **36** conditions accumulate to the overall day-to-day limit of R28 000 per beneficiary

Chronic Benefit formulary:
Comprehensive formulary

Day-to-day Benefit

This benefit provides for day-to-day medical expenses, such as GP visits and prescribed medication.

You have the choice of adding more day-to-day cover through the HealthSaver+.

Ingwe Primary Care Network providers or **Ingwe Active Primary Care Network providers**

Primary care (such as GP visits, prescribed medicine, etc)
Secondary care (Specialist visits)

Any

You may add the **HealthSaver+** to provide cover for your day-to-day healthcare needs

Any

You may add the **HealthSaver+** to provide cover for your day-to-day healthcare needs

Any, subject to Savings if available

Savings **10%** of total contribution

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

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

Freedom-of-choice

Paid from risk benefit, subject 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 chronic conditions

Health Platform Benefit

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.

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

*HealthSaver is a voluntary complementary product available from Momentum. You may choose to make use of additional products available from 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.