Summary of changes 2018

This document outlines the 2018 changes to Momentum Health’s benefits per option.

**Ingwe Option**

**Major Medical Benefits**
- The overall annual limit will be increased to R1 260 000 per family.
- Annual sub-limits for in-hospital benefits have also been increased.

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

**Contribution income bands**
The contribution you pay is determined by your monthly income. The income bands for 2018 are:
- \(< = R675\) per month
- R676 - R6 300 per month
- R6 301 - R8 500 per month
- R8 501 - R11 700 per month
- R11 701 and above.
Access Option

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

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

Health Platform Benefits
- Your international emergency benefit provides cover of R3.38 million. This benefit is managed by ISOS and includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa. A co-payment of R1 550 applies per out-patient claim.

Contribution income bands
In 2018, the contribution you pay will be determined by your monthly income. The income bands are as follows:
- < = R8 500 per month
- R8 501 – R11 700 per month
- R11 701 and above.

Impact Option

We have introduced the Impact Option for 2018. The option provides cover for Major Medical Benefits at Impact Network hospitals, cover for 26 chronic conditions at State facilities and Day-to-day benefits are available from the Impact Primary Care Network.

Contribution income bands
The contribution payable is determined by your monthly income. The income bands for 2018 are:
- < = R8 500 per month
- R8 501 – R11 700 per month
- R11 701 and above.

Please note that the Impact Option is still subject to approval by the Council for Medical Schemes.
Custom Option

Major Medical Benefits
- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- The Custom Option co-payment that applies per authorisation will increase to R1 300.
- MRI and CT scan co-payments will increase to R2 150 per scan.
- Co-payments payable for the specialist referral procedures/treatment will increase to R550 per authorisation if the procedure/treatment is performed out-of-hospital. If the procedure/treatment is performed in-hospital, the co-payment will be increased to R1 300. An additional R750 co-payment will apply if you do not obtain an appropriate GP referral (i.e. Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider).
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R450, subject to pre-authorisation.

Chronic Benefits
- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for 6 months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.

Health Platform Benefits
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. You can pre-notify via Momentum's app, by logging on to www.momentumhealth.co.za, or by contacting our call centre on 0860 11 78 59.
- Your international emergency benefit provides cover of R7.66 million. This benefit is managed by ISOS and includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa. A co-payment of R1 550 applies per out-patient claim.
Incentive Option

Major Medical Benefits
- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- MRI and CT scan co-payments will increase to R2 150 per scan.
- The in-hospital dentistry co-payment will increase to R1 650.
- Co-payments payable for the specialist referral procedures/treatment will increase to R1 300 per authorisation if the procedure/treatment is performed in-hospital. An additional R750 co-payment will apply if you do not obtain an appropriate GP referral (i.e. Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider).
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R900, subject to pre-authorisation.

Chronic Benefits
- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for six months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.
- You have cover for 32 conditions. No annual Rand limit applies to the 26 Chronic Disease List conditions. The Rand limit for the additional 6 chronic conditions will increase to R9 300 per family.

Health Platform Benefits
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. You can pre-notify via Momentum's app, by logging on to www.momentumhealth.co.za, or by contacting our call centre on 0860 11 78 59.
- We have expanded our maternity programme to include a range of blood tests, as well as online antenatal and postnatal classes and lactation consultations.
- Your international emergency benefit provides cover of R8 million. This benefit is managed by ISOS and includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa. A co-payment of R1 550 applies per out-patient claim.
Extender Option

Major Medical Benefits
- Annual sub-limits for in-hospital benefits will be increased, except for oncology.
- MRI and CT scan co-payments will increase to R2 150 per scan.
- The in-hospital dentistry co-payment will increase to R1 650.
- Co-payments payable for the specialist referral procedures/treatment will increase to R1 300 per authorisation if the procedure/treatment is performed in-hospital. An additional R750 co-payment will apply if you do not obtain an appropriate GP referral (i.e. Any GP for members who have chosen Any or State chronic provider, or Associated GP for members who have chosen Associated chronic provider).
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R900, subject to pre-authorisation.

Chronic Benefits
- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for 6 months and you need to submit a new script to us and your pharmacy once your script expires.
- Remember that you need to obtain your chronic benefit from your chosen chronic benefit provider.
- You have cover for 62 chronic conditions. No annual Rand limit applies to the 26 Chronic Disease List conditions. The Rand limit for the additional 36 conditions will increase to R9 300 per family.

Day-to-day Benefits
- Annual out-of-hospital sub-limits for benefits, such as dentistry and optometry, will be increased.
- The Annual Threshold level, which is a fixed amount determined according to your family size, will be increased as follows:
  - Principal member: R18 700
  - Per adult dependant: R16 200
  - Per child dependant: R5 600 (applies up to a maximum of three children).

Health Platform Benefits
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. You can pre-notify via Momentum’s app, by logging on to www.momentumhealth.co.za, or by contacting our call centre on 0860 11 78 59.
- We have expanded our maternity programme to include a range of blood tests, as well as online antenatal and postnatal classes and lactation consultations.
- Your international emergency benefit provides cover of R8.22 million. This benefit is managed by ISOS and includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa. A co-payment of R1 550 applies per out-patient claim.
Summit Option

Major Medical Benefits
- Annual sub-limits for in-hospital benefits will be increased.
- MRI and CT scan co-payments will increase to R2 150 per scan.
- The costs of anaesthetists for gastroscopies and colonoscopies will be covered up to R1 100, subject to pre-authorisation.

Day-to-day Benefits
- The overall annual day-to-day limit will be increased to R23 500 per beneficiary.
- Annual day-to-day sub-limits for benefits such as dentistry and optometry, which accumulate to the overall day-to-day limit mentioned above, will be increased.

Chronic Benefits
- Chronic Benefits are still subject to registration and Scheme authorisation. If you are currently registered for a chronic condition, please remember that scripts are valid for 6 months and you need to submit a new script to us and your pharmacy once your script expires.
- You may obtain your chronic script and medication from any provider.
- You have cover for 62 conditions. No annual limit applies to the 26 Chronic Disease List conditions. The additional 36 conditions covered accumulate to the overall annual day-to-day limit of R23 500 per beneficiary (this is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions).

Health Platform Benefits
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. You need to pre-notify before using these benefits. You can pre-notify via the Momentum app, by logging on to www.momentumhealth.co.za, or by calling us on 0860 11 78 59.
- We have expanded our maternity programme to include a range of blood tests, as well as online antenatal and postnatal classes and lactation consultations.
- Your international emergency benefit provides cover of R9.01 million. This benefit is managed by ISOS and includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover for international journeys of up to 90 days from the date of departure from South Africa. A co-payment of R1 550 applies per out-patient claim.
Complementary products available from Momentum

As a Momentum Health member, you can choose to make use of additional products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. These voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to the innovative HealthReturns solution. Please note that Momentum is not a medical scheme and is a separate entity to Momentum Health. You can be a member of Momentum Health without taking out any of the complementary products that Momentum offers.

**Momentum app**

The launch of a combined app providing easy access to all your Momentum products means that the Momentum Health app is no longer supported. By downloading the Momentum app, you can enjoy enhancements ranging from finger print login to seeing all your Momentum products in one place.

**Multiply**

Multiply has launched the Multiply Visa® Card, where cash backs earned from supporting providers will be deposited. Members can use the money accumulated in this card on any purchases at any provider.

New travel, sport and fitness partners have been added, including Emirates, Go Health Club, Curves and FitVault.

Multiply has also improved their online client experience. You will now see a more client friendly website, and will be able to order and track your parcels online.

**HealthSaver**

With the Multiply Visa® Card, there is no need to use your bank card or wait for a claim to be refunded - you can now access your HealthSaver funds instantly to pay healthcare providers, pharmacies and even veterinarians.

**HealthReturns**

The HealthReturns programme has been updated for 2018. HealthReturns will be calculated per R500 Momentum Health medical scheme contribution, excluding child dependant contributions, adult beneficiaries not registered for HealthReturns and any late joiner penalty portion of the contributions.

HealthReturns are available to members on the Custom, Incentive, Extender and Summit Options, who go for an annual Health Assessment (free for all adult members), comply with treatment protocols (where applicable) and are active. You can spend your HealthReturns on gym membership, a fitness device, physio visits, other healthcare expenses and even at veterinarians. The newly
launched Multiply Visa® Card makes it easier than ever to access your HealthSaver and HealthReturns funds.

**Momentum GapCover**
(Underwritten by GuardRisk Insurance Company Limited, an authorised FSP)

The excess on co-payments remains at R750, while casualty benefit limits have been increased to R10 000. The trauma counselling benefit is now a benefit on its own, offering up to R25 000 per policy per year. All policies will now offer a R50 000 lump sum pay out for accidental death or disability. The lump sum long term hospital stay and fixed tooth repair benefits are no longer available.

Going into 2018, members will experience a seamless claims process - when claiming from Momentum Health, any shortfalls covered by Momentum GapCover will be processed automatically without having members having to submit a claim form or documentation. Members would need to provide permission for Momentum Health to share the claims information with Momentum GapCover.

**2018 Premiums:**
Principal member < 42  R249
Principal member > 42  R349
Principal member > 65  R449