

momentum



Why us?

Health4Me 2020



Why the need for quality, **affordable** healthcare solutions?

Access to healthcare is an integral component of an individual's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable to many South Africans.

Momentum Health4Me offers cost-effective healthcare cover to individuals earning less than R30 000 per month.

How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Health4Me follows a building block approach. You can choose the combination of benefits most suitable to your needs and available budget.

Momentum Health4Me offers you great value by applying our extensive experience and skill in this field, as well as our strong provider network partnerships, to facilitate the cost-effective provision of healthcare insurance to many South Africans.

Health4Me Day-to-day Benefits

Benefit		Bronze	Graphite	Titanium
GP visits	Unlimited GP visits at a Momentum CareCross Network GP per member per year Authorisation is required after the 10th GP visit per member per year	✓	4 GP visits	✓
GP in room procedures	Minor medical procedures performed as part of a Momentum CareCross Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor	✓	✓	✓
Specialist benefit	Up to 2 visits, limited to R1 000 per visit and up to R2 000 per member/family per year Members may consult any specialist, subject to a Momentum CareCross Network GP referral and pre-authorisation Members need to pay any shortfalls Waiting periods apply	✗	✗	✓
Acute medication	Provided in accordance with the Momentum CareCross Network prescribed acute medication formulary Rules and protocols apply	✓	✓	✓
Over the counter medication	R240 per member per year, and a maximum of R120 per pharmacy visit	✗	✓	✓
Chronic benefit	Unlimited when provided in accordance with the Momentum CareCross Network prescribed chronic medication formulary 26 Chronic conditions are covered: 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, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Pre-authorisation is required Waiting periods apply	✗	✓	✓
Basic pathology	Unlimited when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me pathology list	✓	✓	✓
Basic radiology	Unlimited cover for black and white x-rays when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me radiology list	✓	✓	✓
Basic and emergency dentistry	Covered at any dentist on the Momentum CareCross Dental Network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered Provided in accordance with the Momentum CareCross Dental Network protocols and approved Health4Me dentistry list Waiting periods apply	✗	✓	✓
Basic optometry	Covered at any optometrist on the Momentum CareCross Optical Network Benefit available every 2 years 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame Sunglasses, tinted lenses, hard coating and contact lenses are not covered Provided in accordance with the Momentum CareCross Optical Network protocols and approved Health4Me optometry list Waiting periods apply	✗	✓	✓
HIV benefit	Antiretroviral medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary Post-exposure prophylaxis (PEP) medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means Pathology related to condition monitoring according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods apply	✗	✓	✓

Health4Me Day-to-day Benefits (continued)

Benefit		Bronze	Graphite	Titanium
Maternity benefit	Antenatal GP visits at a Momentum CareCross Network GP 2 2D foetal growth scans per member per pregnancy Antenatal pathology tests when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me antenatal pathology list Antenatal vitamins provided in accordance with the Momentum CareCross Network prescribed acute medication formulary Antenatal support (access to credible, up to date information on all topics related to parenthood) via BabyYumYum Antenatal and post-partum support from a nurse or midwife via BabyYumYum. Nurse home visit on day after returning home from hospital after childbirth, as well as 2 weeks later, via BabyYumYum Registration and pre-authorisation is required	✓	✓	✓
Flu vaccination	1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓	✓	✓
Health assessment	1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference) per member per year at a pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓	✓	✓
EAP telephonic services	Counselling and support services for adults, teenagers and children Trauma and critical incidence counselling services Legal assist, credit health and debt management services Managerial support services	✓	✓	✓
Road accident claims	Advice for road accident claims (via EAP services)	✓	✓	✓
Workman's compensation claims	Advice for injury on duty claims (via EAP services)	✓	✓	✓
Multiply Starter	Multiply Starter is free and offers rewards from a range of partners Members get great discounts and cashbacks on big brands like Edcon (CNA, Edgars and Jet), Dis-Chem and more	✓	✓	✓

More4Me

This benefit incentivises members with monthly airtime, based on their Healthy Heart Score.

You will receive the following benefits:

Activation airtime		Monthly airtime	
Value	Condition	Value	Condition
Up to 500MB data R50 airtime	Upon registration, you will receive R50 airtime	Based on your Healthy Heart Score, you will receive monthly airtime	
		Up to 1GB data R80 airtime	Healthy Heart Score  Green
		Up to 500MB data R50 airtime	Healthy Heart Score  Amber
		Up to 250MB data R25 airtime	Healthy Heart Score  Red

You can convert your airtime to data if you choose

Health4Me Major Medical Event Benefits

Benefit	Base	Standard																																				
Accident and emergency cover	<p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R200 000 per event</p> <p>Emergency cover for heart attack and stroke up to R250 000 per event</p> <p>Covered at a private institution for accidents and emergencies that fit the qualifying criteria</p>	<p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R1 000 000 per event</p> <p>Emergency cover for heart attack and stroke up to R500 000 per event</p> <p>Covered at a private institution for accidents and emergencies that fit the qualifying criteria</p>																																				
	<p>Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered</p>																																					
Hospital cash benefit and maternity lump sum benefit	<p>R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</p> <p>Maximum of R20 000 payable per member per year</p> <p>Maximum of 40 days payable per member per year</p> <p>R10 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised</p> <p>Waiting periods apply</p>	<p>R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</p> <p>Maximum of R20 000 payable per member per year</p> <p>Maximum of 20 days payable per member per year</p> <p>R20 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised</p> <p>Waiting periods apply</p>																																				
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Premiums

Health4Me Health Insurance premiums are exempt from VAT.

Benefit grouping	Day-to-day benefit option	Major medical event	Principal member	Spouse (per spouse)	Child (per child)
Day-to-day benefit	Bronze	None	R395	R395	R200
Day-to-day benefit	Graphite	None	R465	R465	R235
Day-to-day benefit	Titanium	None	R500	R500	R250
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R595	R595	R300
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Graphite	Base	R670	R670	R335
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Titanium	Base	R705	R705	R355
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R665	R665	R335
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Graphite	Standard	R740	R740	R370
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Titanium	Standard	R775	R775	R390







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