

momentum



# Health4Me for Individuals

2021 Member Guide

Day-to-day Benefits

Major Medical Event Benefits

Welcome	Benefits summary	GP benefit	Hello Doctor	Specialist benefit	Chronic benefit	HIV benefit	Basic and emergency dentistry	Basic optometry	Maternity benefit	Flu vaccination	Health assessment	Multiply Starter	Employee Assistance Programme	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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# Welcome to Momentum Health4Me

Health4Me has three day-to-day benefit options, as well as two major medical event benefit options. Please check on your Health4Me membership card or membership certificate to confirm which day-to-day benefit option you have selected. You will also be able to see if you have selected any of the major medical event benefits, which major medical event benefit option you are on, and if your family members are covered.

These are the benefits that are covered on the five day-to-day benefit options and on the two major medical event benefit options:

## Health4Me Day-to-day benefit summary

Day-to-day Benefits	Bronze	Silver	Gold
GP visits	✓	✓	✓
GP in room procedures	✓	✓	✓
Hello Doctor	✓	✓	✓
Specialist benefit	✗	✗	✓
Acute medication	✓	✓	✓
Chronic benefit	✗	✗	✓
HIV benefit	✗	✗	✓
Basic pathology	✓	✓	✓
Basic radiology	✓	✓	✓
Basic and emergency dentistry	✗	✓	✓
Basic optometry	✗	✓	✓
Maternity benefit	✓	✓	✓
Flu vaccination	✓	✓	✓
Health assessment	✓	✓	✓
Employee Assistance Programme	✓	✓	✓
Multiply Starter	✓	✓	✓

## Health4Me Major medical event benefit summary

Major medical event benefits	Base	Standard
 Accident and emergency cover	✓	✓
 Hospital cash benefit and maternity lump sum benefit	✓	✓
 Funeral benefit	✓	✓



## Health4Me Day-to-day Benefits

### GP benefit

Bronze

Silver

Gold



<b>GP visits</b>	Unlimited GP visits at a Network GP per member per year
<b>GP in room procedures</b>	Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation
<b>Acute medication</b>	Provided in accordance with the Network prescribed acute medication formulary Rules and protocols apply
<b>Basic pathology</b>	Unlimited when members visit their Network GP, and are referred by their Network GP, according to the Health4Me pathology list
<b>Basic radiology</b>	Unlimited cover for black and white x-rays when members visit their Network GP, and are referred by their Network GP, according to the Health4Me radiology list

You may visit any doctor on our GP Network for GP visits and acute medication. Acute medication is medicine like antibiotics that you need to take for a few days only. Your GP can prescribe medication for you from a list of approved medicines called a formulary. Your GP will either dispense the medicine to you after your consultation, or give you a prescription that you can take to a pharmacy to get your medicine. You can go to any pharmacy, but we suggest you go to a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy, as other pharmacies might charge an extra fee, which you will have to pay.

Your Network GP may also send you for basic blood tests and black-and-white x-rays. We will pay the account if the doctor is on the GP Network, and if the blood tests or x-rays you have done are on the approved list that we cover.

### Hello Doctor

Bronze

Silver

Gold



Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor.

Hello Doctor offers you easy to understand health and medical services, letting you talk to a GP in any language, any time you need to for free. If you need to speak to a GP, simply dial \*120\*1019# from your cell phone and choose the relevant option to "ask a doctor to call you". A registered GP will call you back within an hour. You can also download the free Hello Doctor app from the app store on your cell phone, or go to [hellodoctor.co.za](http://hellodoctor.co.za). The app and website will allow you the option of texting the GP instead of talking over the phone. The Hello Doctor helpline is available during business hours if you experience any technical problems. You can call the Hello Doctor helpline on 0872 30 00 02.

#### Q How should I register for the Hello Doctor benefit?

- A You will need to call us on 0860 10 29 03 and provide us with your cell phone number, so that we can register you for the Hello Doctor benefit, and send you your unique user name and password.

### Specialist benefit

Gold



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 Network GP referral and pre-authorisation (at approved specialist disciplines only)
The specialist may refer the member for pathology and radiology according to the Health4Me pathology and radiology lists
Members need to pay any shortfalls
Waiting periods apply

If you need to see a specialist, you must first visit your Network GP, who will give you a referral letter. You will need to call us on 0860 10 29 03 to get authorisation. You have cover for two specialist visits per year. The maximum amount we will pay per visit is R1 000, with a maximum for the year of R2 000 for you and your family, if they are also covered.

Example: Let's say the specialist charges you R1 200 for a visit. The specialist will send the account for R1 200 to Momentum for payment. Momentum will pay the specialist R1 000, and your benefit left for the year will reduce from R2 000 to R1 000. You will have to pay the additional R200 for the visit from your own pocket.

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## Health4Me Day-to-day Benefits

### Chronic benefit

Gold



Unlimited when provided in accordance with the Network prescribed chronic medication formulary

Unlimited pathology and radiology related to the chronic condition monitoring, according to the Health4Me pathology and radiology lists

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

Chronic medication is medicine that you need to take daily on an ongoing basis. If you have one of the 26 chronic conditions listed above, you will have access to the chronic benefit.

#### Q How should I register for the chronic benefit?

- A You will need to visit a Network GP. If your GP diagnoses one of the 26 chronic conditions, they will need to call us on 0860 10 29 03 to register you for the chronic benefit. They can do this by completing the chronic benefit application form, and emailing it to [health4mechronic@momentum.co.za](mailto:health4mechronic@momentum.co.za). We will review the request from your GP and we will tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your chronic medication, according to an approved list of chronic medicines.

#### Q Where can I get my chronic medication from?

- A You need to fax or email your prescription to Medipost Pharmacy, and then call them to let them know where they must deliver your medication every month. You can fax your prescription to 0866 82 33 17 or email it to [mhealth@medipost.co.za](mailto:mhealth@medipost.co.za). You can call Medipost Pharmacy on 012 426 4000. We can only pay for your chronic medication if we have approved it and if your GP has prescribed it from the approved list of chronic medicines. You will need to get a new script from your Network GP every six months, and send it to Medipost Pharmacy.

### HIV benefit

Gold



Antiretroviral medication provided in accordance with the Network prescribed HIV medication formulary

Post-exposure prophylaxis (PEP) medication provided in accordance with the 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

You may go for one HIV ELISA screening blood test per year at a Network GP. If your screening blood test result is positive for HIV, your GP will need to call us to register you for the HIV benefit. The HIV benefit also includes post-exposure prophylaxis treatment, to prevent HIV infection, in the event that you are accidentally exposed to blood or fluids from an infected person, or by any other means.

#### Q How should I register for the HIV benefit?

- A Your GP will need to call us on 0860 55 56 09 to register you for the HIV benefit. They can do this by completing the HIV benefit application form, emailing it to [health4mehiv@momentum.co.za](mailto:health4mehiv@momentum.co.za). We will review the request from your GP and we will tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your HIV medication, according to an approved list of antiretroviral medicines.

#### Q Where can I get my HIV medication from?

- A You need to fax or email your prescription to Medipost Pharmacy, and then call them to let them know where they must deliver your medication every month. You can fax your prescription to 0866 82 33 17 or email it to [mhealth@medipost.co.za](mailto:mhealth@medipost.co.za). You can call Medipost Pharmacy on 012 426 4000. We can only pay for your HIV medication if we have approved it and if your GP has prescribed it from the approved list of antiretroviral medicines. You will need to get a new script from your Network GP every six months, and send it to Medipost Pharmacy.

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## Health4Me Day-to-day Benefits

### Basic and emergency dentistry

Silver

Gold



Covered at any dentist on the 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 Dental Network protocols and approved Health4Me dentistry list

Waiting periods apply

You may visit any dentist on the Dental Network. You have benefits for basic dentistry, such as fillings, extractions, infection control and cleaning and polishing of teeth. The dentist will send the account to us for payment. Specialised dentistry, such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces, is not covered. If a specific dental procedure is not covered, the dentist will let you know and you will need to pay for it from your own pocket.

### Basic optometry

Silver

Gold



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

You may visit any optometrist on the Optical Network. You will have cover for one eye test and one pair of clear standard single vision lenses, or one pair of bi-focal lenses, with a standard frame, every two years. The optometrist will test your eyes and tell you if you need glasses. If your eye test shows a reading of 0.75 or more, the optometrist will show you which frames you can choose from. The optometrist will send the account to us for payment. If your eye test shows that you do not need glasses (a reading of less than 0.75), the optometrist will need to send us a motivation letter, to let us know why the glasses are needed. If the optometrist does not send us the motivation letter, then we will pay for the visit only. We do not cover sunglasses, tinted lenses, hard coating or contact lenses.

Please remember to always make use of a Network GP, dentist and optometrist. To find out which Network providers are near you, you can visit [mybloom.co.za](http://mybloom.co.za) or do a provider search via the Momentum More Health app. Alternatively, you can WhatsApp or call us on 0860 10 29 03 and we will check for you. When you visit a Network GP, dentist or optometrist, please ask him/her to check your benefits to make sure that you are covered for the treatment that you need. Always make sure that you have your physical or digital membership card with you when you need to use any of your benefits. Please store your card in a safe place, and don't give it to anyone else to use.

### Maternity benefit

Bronze

Silver

Gold



Antenatal GP visits at a Network GP

2 2D foetal growth scans per member per pregnancy

Antenatal vitamins provided in accordance with the Network prescribed acute medication formulary

Antenatal pathology tests when members visit their Network GP, and are referred by their Network GP, according to the Health4Me antenatal pathology list

Gold



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

You will have cover for two maternity visits, which include two 2D growth scans or ultrasounds, per pregnancy. You will need to visit a Network GP who is certified to do growth scans, or be referred by a Network GP to a gynaecologist (Gold option only). If you do consult a gynaecologist, the scan will be paid from this benefit, but the visit will be paid from your specialist benefit. Your doctor may also send you for pathology tests related to your pregnancy, and may also prescribe antenatal vitamins for you from an approved list.

BabyYumYum and Hello Doctor will support you with all the information you will need about your pregnancy and about being a parent. BabyYumYum is the number one parenting portal in South Africa, and they will arrange for a nurse or midwife to visit you at home, to assist you with any guidance you might need after your baby is born. The nurse or midwife will also show you how to bathe, swaddle, latch and feed your newborn. These visits will take place on the 2nd day and in the 2nd week after you get home from the hospital. You will need to call us on 0860 10 29 03 to register for this benefit.

### Flu vaccination

Bronze

Silver

Gold



1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic

Strengthening your immune system to protect yourself from the flu virus is important. You can go for one flu vaccination per year. You can go to any pharmacy clinic to get your flu vaccination, but we suggest you go to a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay.

## Health4Me Day-to-day Benefits

### Health assessment

Bronze

Silver

Gold



1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference measurements) per member per year at a pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic

You may go for one health assessment per year, which includes a blood pressure test, cholesterol and blood sugar finger prick tests, as well as height, weight and waist circumference measurements. These tests will show you the state of your health, and if you are at risk of developing a long-term condition. You can go to any pharmacy clinic to do your health assessment, but we suggest you go to a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay.

### Multiply Starter

Bronze

Silver

Gold



Multiply Starter is free and offers rewards from a range of partners. Members get great discounts and cashbacks on big brands like Dis-Chem, Makro, NuMetro, Intercape and Mango Airlines, as well as on the Multiply online shop.

You have free access to Multiply Starter, Momentum's rewards programme, which gives you great discounts and cashbacks on big brands like Dis-Chem, Makro, NuMetro, Intercape and Mango Airlines, as well as on the Multiply online shop.



### Employee Assistance Programme

Bronze

Silver

Gold



#### Employee Assistance Programme

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

#### Workman's compensation claims

Advice for injury on duty claims

The Employee Assistance Programme provides you with access to professional counselling and wellness services. These services will help you to manage personal concerns that have an effect on your wellbeing, productivity and performance at work. Through the Employee Assistance Programme, you have access to confidential services, in a variety of languages, via a dedicated toll free contact centre, including the following telephonic counselling services:

#### Psycho social counselling services

Professional counsellors will help you to detect, identify and resolve personal and health problems, that may negatively affect your wellbeing and your ability to perform at work. This service also provides support for children and teenagers, and is there to help them with any issues they may be facing, such as self-image problems, peer pressure, performance anxiety, bullying, depression or exposure to drugs.

#### Trauma and critical incidence counselling services

You have access to trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided if you have experienced physical and/or emotional trauma, such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.

#### Legal assist, credit health and debt management services

If you need legal, debt or financial wellness advice, you can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants.

#### Managerial support services

If you are a leader or a manager, you can also get support to assist and equip you to deal with the challenges you may face in the workplace.

Psycho social counselling, legal assist, credit health and debt management, as well as managerial support services, are available from Monday to Friday, from 08:00 to 16:00. You can access any of these services by calling 0800 22 93 55 and selecting option 4 for Momentum Health4Me.

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## Health4Me Day-to-day Benefits

### Accident and emergency cover



Base

Standard

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment

In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered

#### Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R200 000 per event

#### Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 000 000 per event

Covered at a private hospital for accidents that fit the qualifying criteria

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

#### Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R250 000 per event

#### Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

An accident can happen at any time and it is important that you know who to call if you are involved in an accident, and you need immediate medical treatment. You have cover for accidents that are external, unexpected events, such as burns, fractures or breaking your limbs due to an accident. You will need to call us on 0860 10 29 03 to get authorisation for emergency medical treatment. For emergency ambulance transport, call Netcare 911 on 082 911. Based on your injuries, the ambulance staff will decide on the most suitable hospital to take you to. If you have an authorisation number, the hospital will send the account to us for payment. We will pay up to the benefit option per event limit for casualty treatment, and up to the benefit option per event limit for in-hospital treatment, provided that the treatment is linked to an accident that fits the qualifying criteria. You are not covered for injuries that happen while you are under the influence of alcohol, or for claims for self-inflicted injuries, as well as injuries that you get while breaking the law or participating in civil unrest.

Your emergency cover also includes a heart attack and stroke benefit. We will pay up to the benefit option per event limit for casualty treatment, and up to the benefit option per event limit for in-hospital treatment, if you should have a heart attack or a stroke. If you are hospitalised at a private hospital, and the cost of your care exceeds the in-hospital treatment limit, and you need further treatment, you will be transported to a state hospital for further care.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have accident and emergency cover.

### Hospital cash and maternity lump sum benefit



Base

Standard

Daily benefit amount paid per day spent in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

R500 per day in hospital

Maximum of R20 000 payable per member per year

Maximum of 40 days payable per member per year

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

R1 000 per day in hospital

Maximum of R20 000 payable per member per year

Maximum of 20 days payable per member per year

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

Maternity lump sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of the number of days that the member has been hospitalised (a 12 month condition specific waiting period applies)

R10 000 maternity lump sum benefit

Waiting periods apply

R20 000 maternity lump sum benefit

Waiting periods apply

The hospital cash benefit pays you a daily benefit amount per day spent in hospital, provided that you are in hospital for more than two days. This benefit helps you to pay for any unexpected costs that you may have due to being hospitalised, such as transport for your family to visit you while you are in hospital, or to supplement your income due to time taken off from work.

This benefit pays a maximum of R20 000 per member per year, for conditions or events that lead to hospitalisation. We do not cover claims for hospitalisation due to self-inflicted injuries, psychological or psychiatric diseases or disorders, investigation of pain or pain-related conditions, or for hospitalisation due to procedures that a member chose to have done, that are not medically necessary, such as cosmetic surgery, abortion, infertility treatment, treatment of impotence or artificial insemination. If you are hospitalised due to childbirth, we will pay you a maternity lump sum benefit, irrespective of the number of days that you have been hospitalised, provided that you have had the benefit for more than 12 months.

Hospital cash and maternity lump sum benefit claims have to be submitted within four months of the claim event date (the 1st day of hospitalisation). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have the hospital cash and maternity lump sum benefit.



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## Health4Me major medical event benefits

### Funeral benefit



#### Base

#### Standard

Causes of death	Natural	Unnatural	Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000	Employee, spouse and children > 14	R15 000	R30 000
Children 6 - 13 years	R5 000	R10 000	Children 6 - 13 years	R7 500	R15 000
Children 1 - 5 years	R2 500	R5 000	Children 1 - 5 years	R3 750	R7 500
Children < 1 year	R1 250	R2 500	Children < 1 year	R1 875	R3 750
Stillborn babies (past 28 weeks gestation)	R750	R1 500	Stillborn babies (past 28 weeks gestation)	R1 125	R2 250

Waiting periods apply to natural causes of death

Waiting periods apply to natural causes of death

The funeral benefit will help pay for the funeral expenses in the event that you, your spouse or one of your children passes away, if you have this benefit. The funeral benefit also includes a repatriation benefit, should you or your family, if they are included on your membership, pass away within South Africa or the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland or Zimbabwe, more than 100km from your normal place of residence.

If you pass away, the funeral benefit will be paid to your beneficiary or spouse. If one of your family members passes away, the benefit will be paid to you.

Funeral benefit claims have to be submitted within four months of the claim event date (the date of death). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have the funeral benefit.

To submit a hospital cash and maternity lump sum benefit or funeral benefit claim, you can either go to [mybloom.co.za](http://mybloom.co.za) and download the hospital cash and maternity lump sum benefit or funeral benefit claim form, or you can call us on 0860 10 29 03 or email us at [health4me@momentum.co.za](mailto:health4me@momentum.co.za) to request the claim form.

Once you have completed the claim form and have the documents we need as stated on the claim form, you can email the documents to us at [health4me@momentum.co.za](mailto:health4me@momentum.co.za).







## Who do I speak to if I have a query or need more information about my cover?

If you need more information about your benefits, or if you have a billing or membership query, you can call us on 087 688 2500.

087 688 2500

[customer.services@mybloom.co.za](mailto:customer.services@mybloom.co.za)

[mybloom.co.za](http://mybloom.co.za)

If you have claims queries, you can call us on 0860 10 29 03.

0860 10 29 03

031 580 0500

[health4me@momentum.co.za](mailto:health4me@momentum.co.za)

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