

momentum


bloom



Health4Me for Individuals

2022 Brochure





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.

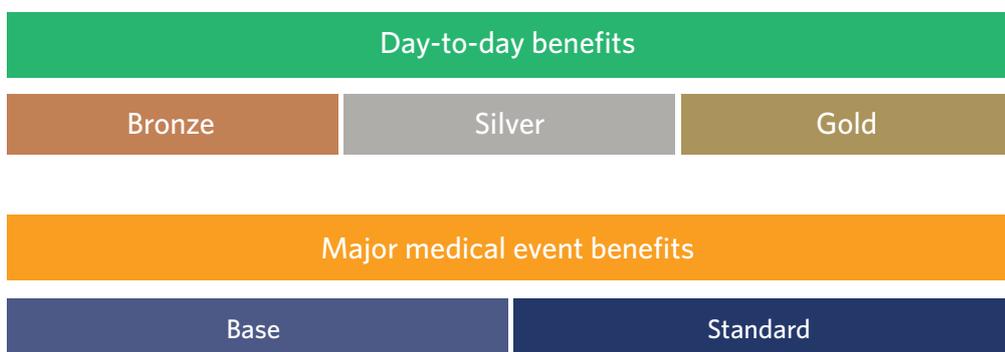
Momentum Health4Me offers cost-effective healthcare cover to individuals earning less than R30 000 per month.

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 the field, as well as our strong provider network partnerships, to facilitate the cost-effective provision of healthcare insurance to many South Africans.

Momentum Health4Me offering



Health4Me Day-to-day benefits

Health4Me Day-to-day benefits		Bronze	Silver	Gold
GP benefit	 Unlimited GP visits at a Network GP per member per year	✓	✓	✓
GP in room procedures	 Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	 Hello Doctor consultations are unlimited and can either be chat, phone call or video call (virtual) consultations Hello Doctor consultations include scripting of formulary-based medication (provided in accordance with the Network prescribed medication formularies, rules and protocols are applied)	✓	✓	✓
Specialist benefit	 A maximum of 2 visits, limited to R1 150 per visit and up to R2 300 per member/family per year is applied Members may consult any specialist, subject to a Network GP referral and pre-authorisation The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists Shortfalls will be payable by the member Waiting periods apply	✗	✗	✓
Acute medication	 Provided in accordance with the Network prescribed acute medication formulary Rules and protocols are applied	✓	✓	✓
Chronic medication	 Provided in accordance with the Network prescribed chronic medication formulary Rules and protocols are applied	✗	✗	✓
Chronic benefit	 26 Chronic conditions are covered as follows: 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 Chronic medication is provided in accordance with the Network prescribed chronic medication formulary Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists Pre-authorisation is required Waiting periods apply	✗	✗	✓
Basic pathology	 Unlimited when linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list	✓	✓	✓
Basic radiology	 Unlimited cover for black and white x-rays, when linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me radiology list	✓	✓	✓
Basic and emergency dentistry	 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	✗	✓	✓
Basic optometry	 Covered at any optometrist on the 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 Optical Network protocols and approved Health4Me optometry list. Waiting periods apply	✗	✓	✓
COVID-19 screening test	 1 Positive COVID-19 screening test is covered per member per year, subject to a Network GP referral	✓	✓	✓

Health4Me Day-to-day benefits		Bronze	Silver	Gold
HIV benefit	 <p>Post-exposure prophylaxis (PEP) medication is 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</p> <p>Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary</p> <p>Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list</p> <p>Pre-authorization is required</p> <p>Waiting periods apply</p>	×	×	✓
Maternity benefit	 <p>1 Foetal growth 2D scan per member per pregnancy</p> <p>Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list</p> <p>Antenatal vitamins provided in accordance with the Network prescribed acute medication formulary, rules and protocols are applied</p> <p>Pre-authorization is required</p>	✓	✓	✓
	<p>1 Additional foetal growth 2D scan per member per pregnancy</p> <p>Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum</p> <p>Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding</p> <p>Nurse/midwife home visits on day 2 and week 2 after the birth of the baby</p> <p>Pre-authorization is required</p>	×	×	✓
Flu vaccination	 <p>1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic</p>	✓	✓	✓
Health assessment	 <p>1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference measurements) is provided per member per year at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic</p>	✓	✓	✓
Employee Assistance Programme	 <p>Counselling and support services for adults, teenagers and children</p> <p>Trauma and critical incidence counselling services</p> <p>Legal assist, credit health and debt management services</p> <p>Managerial support services</p> <p>Telephonic counselling services and trauma and critical incidence support services</p>	✓	✓	✓
Road accident claims	 <p>Advice for road accident claims (via EAP services)</p>	✓	✓	✓
Workman's compensation claims	 <p>Advice for injury on duty claims (via EAP services)</p>	✓	✓	✓
Multiply Starter	 <p>Multiply Starter is free and offers rewards from a range of partners</p> <p>Members get great discounts and cashbacks on big brands like Dis-Chem, Makro, Nando's, Intercape and FlySafair, as well as on the Multiply online shop</p>	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum CareCross Network GPs, dentists and optometrists - view the lists of these providers at mybloom.co.za or scan the QR codes below.



To view the Network GP list, visit mybloom.co.za or scan the QR code



To view the Network Dental list, visit mybloom.co.za or scan the QR code



To view the Network Optometrist list, visit mybloom.co.za or scan the QR code



Health4Me Major medical event benefits

Major medical event benefits can only be taken in conjunction with Health4Me day-to-day benefits.

Benefit	Base	Standard
Accident and emergency cover (there are 3 main benefits in accident and emergency cover)	1 Accident cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R200 000 per event Covered at a private hospital for accidents that meet 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	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 meet 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
	2 Emergency (heart attack or stroke) cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria	Emergency (heart attack or stroke) cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria
	3 Emergency transportation cover: 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 Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits	



Benefit	Base	Standard
Hospital cash benefit and maternity lump sum benefit	R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours 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 Waiting periods apply	R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours 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 Waiting periods apply



Benefit	Base		Standard			
Funeral benefit (includes repatriation benefit) 	Causes of death	Natural	Unnatural	Causes of death	Natural	Unnatural
	Principal member, spouse and children > 14	R10 000	R20 000	Principal member, 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 repatriation benefit includes: <p>Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided</p> <p>Repatriation is arranged when the deceased's body is more than 100km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe</p> <p>Special care is taken to consider particular customs and beliefs</p> <p>Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided</p> <p>Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided</p> <p>A 24-hour bereavement counselling line is available to the next of kin</p> <p>Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night accommodation to the value of R1 000 is arranged and paid for by Europ Assistance</p> <p>Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year</p>						

momentum | hello doctor

Members have access to a doctor, 24/7

Members get free access to Hello Doctor, a mobile-phone-based service that gives them 24/7 access to doctors within minutes - it's like having a doctor on call in their pocket wherever they go. Members also have unlimited access to online/mobile health information via Hello Doctor.

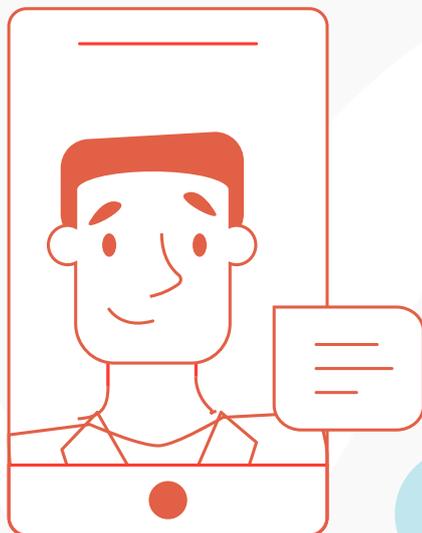


Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations, at no cost to the member.

Hello Doctor consultations include scripting of formulary-based medication where required. The script is sent directly to the member's nearest Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy of choice for collection of their medication.



How to contact Hello Doctor



Via the **USSD** process
*120*394*120#

No airtime needed!

or

Via the **Momentum More Health app**

Download the Momentum More Health app from Google Play, the App Store or AppGallery

Make the **smart** choice

COVID-19 has forever changed the way in which we consume and access healthcare. It has forced us to rethink our approach to healthcare and seen us embracing the new digital age in healthcare, like virtual doctor consultations. We all previously incurred travel costs to get to the doctors' rooms and spent time in waiting rooms with other sick patients, but we are now seeing a smarter, more patient-centric approach.

Members can now choose how they want to engage with the doctor:

- in person, or virtually with access to qualified GPs at Hello Doctor
- anywhere, at any time and in their chosen language
- no more spending time in waiting rooms
- all from the comfort of their own homes
- easy access from the palm of their hand.

Smart ways for members to contact Hello Doctor

	 Via the USSD process	 Via the Momentum More Health app <small>GET IT ON Google Play Download on the App Store EXPLORE IT ON AppGallery</small>
Step 1 	On the main member's or adult dependant's (over the age of 18 years) cellphone, request a call back by dialling *120*394*120# - no need for airtime!	On the main member's cellphone, log in to the Momentum More Health app
Step 2 	Select 1 for yes, to request a doctor to contact them Select 1 again to confirm	Select My benefits , and go to GP visits Click on Access benefit , choose the member that they want to request a Hello Doctor callback for and click continue
	 Members will receive a notification to confirm that their request has been submitted	
Step 3 	 Hello Doctor will call them back within 1 hour to see whether they can help them over the phone or, if they are unable to, they will recommend that they go and visit a Network GP	



Free benefits for members

More4Me

More4Me is available to members on Momentum Health4Me.

This benefit incentivises members with monthly airtime, data or Shoprite and Checkers shopping vouchers, based on their Healthy Heart Score.

Participating members will receive the following benefits:

Free monthly airtime, data or Shoprite and Checkers voucher

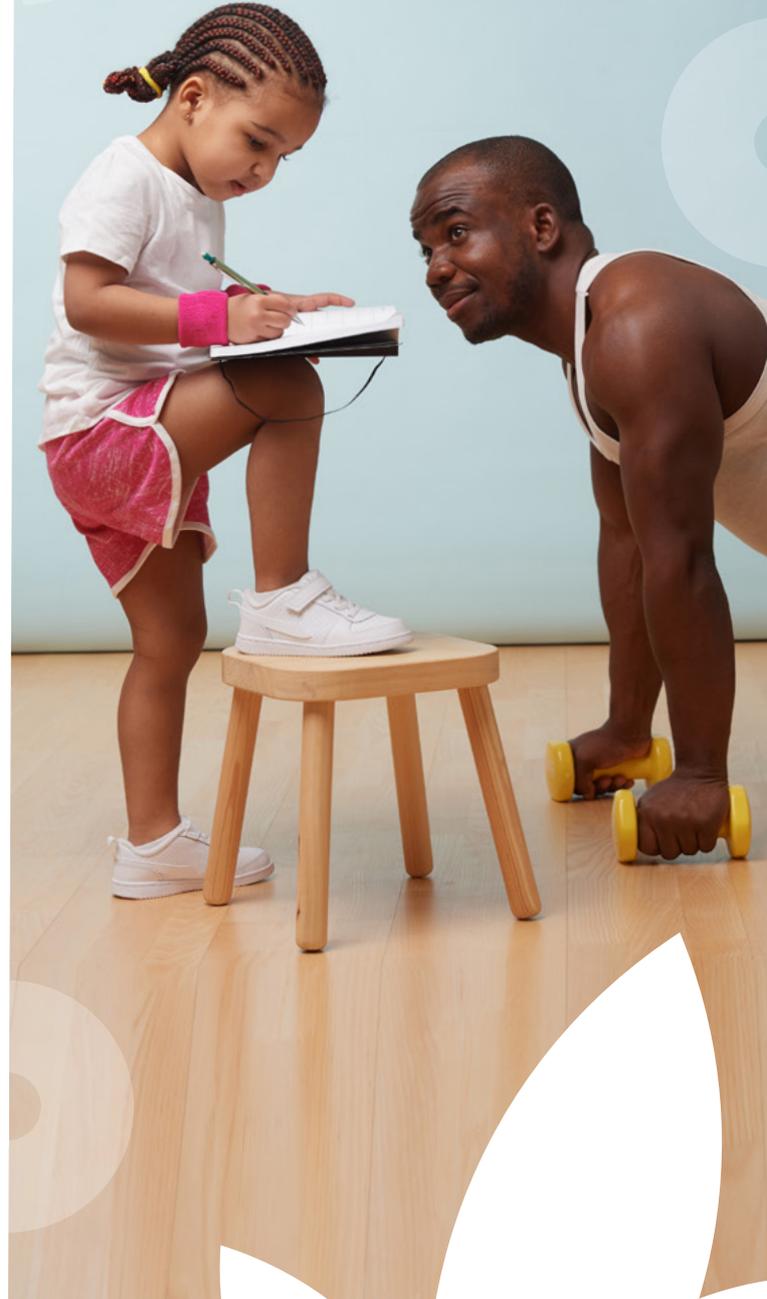
<p>Step 1 ></p>	<p>Members register via USSD code *134*664*100# on their phone</p>	<p>Activation reward: Up to 500MB data/R50 airtime or R50 Shoprite and Checkers voucher</p>									
<p>Step 2 ></p>	<p>Members get their Healthy Heart Score by going for their health assessment at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic, or at any Multiply-affiliated pharmacy</p>										
<p>Step 3 ></p>	<p>Based on their Healthy Heart Score, members will receive monthly rewards for a period of 12 months, until their next health assessment is due</p>	<p>Monthly reward:</p> <table border="1"> <tr> <td data-bbox="906 1541 1161 1664"> <p>Up to 1GB data/ R80 airtime or R80 Shoprite and Checkers voucher</p> </td> <td data-bbox="1201 1552 1281 1641"> </td> <td data-bbox="1313 1552 1465 1641"> <p>Green Healthy Heart Score</p> </td> </tr> <tr> <td data-bbox="906 1686 1161 1809"> <p>Up to 500MB data/ R50 airtime or R50 Shoprite and Checkers voucher</p> </td> <td data-bbox="1201 1697 1281 1787"> </td> <td data-bbox="1313 1697 1465 1787"> <p>Amber Healthy Heart Score</p> </td> </tr> <tr> <td data-bbox="906 1832 1161 1955"> <p>Up to 250MB data/ R25 airtime or R25 Shoprite and Checkers voucher</p> </td> <td data-bbox="1201 1843 1281 1933"> </td> <td data-bbox="1313 1843 1465 1933"> <p>Red Healthy Heart Score</p> </td> </tr> </table>	<p>Up to 1GB data/ R80 airtime or R80 Shoprite and Checkers voucher</p>		<p>Green Healthy Heart Score</p>	<p>Up to 500MB data/ R50 airtime or R50 Shoprite and Checkers voucher</p>		<p>Amber Healthy Heart Score</p>	<p>Up to 250MB data/ R25 airtime or R25 Shoprite and Checkers voucher</p>		<p>Red Healthy Heart Score</p>
<p>Up to 1GB data/ R80 airtime or R80 Shoprite and Checkers voucher</p>		<p>Green Healthy Heart Score</p>									
<p>Up to 500MB data/ R50 airtime or R50 Shoprite and Checkers voucher</p>		<p>Amber Healthy Heart Score</p>									
<p>Up to 250MB data/ R25 airtime or R25 Shoprite and Checkers voucher</p>		<p>Red Healthy Heart Score</p>									
<p>Members can save up their rewards and redeem even larger vouchers.</p>											

Multiply Starter

Members have immediate access to Multiply Starter for free. Multiply Starter offers great discounts and cashbacks on big brands.

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Groceries   2%	Health and beauty   2%
Travel   7,5% 5%	Education   50% R150
  10% 20%	Safety    5% 22,5% 20%
Entertainment   2%	Restaurants  5%
Lifestyle   4% 2%	COLCACCHIO 15%
Fitness and health    10% R199 p/m	Electronics  5%
   15%	HIRSCH'S 10%
    5%	Fitness devices  7.5%
	  7.5%



And many more...

Visit multiply.co.za and multiplyonlineshop.co.za for a complete list of partners.

Employee Assistance Programme

Members have access to confidential, multilingual support and counselling services, via a toll-free number. They can also download the Momentum More Health app.

Counselling and support for adults

Confidential support services that provide preventative and proactive interventions for the early detection, identification and/or resolution of work, personal and health problems, that may adversely affect a member's state of mental or physical wellbeing, as well as their ability to perform at work.

Counselling and support for children and teenagers

Confidential support services that provide preventative and proactive interventions for the early detection, identification and/or resolution of problems that children and teenagers face, that may adversely affect their state of mental or physical wellbeing, such as self-image problems, peer pressure, performance anxiety, bullying, depression and/or exposure to drugs.

Trauma/critical incidence counselling

Members can access trauma support from experts and professionals 24 hours a day, 7 days a week.

Assistance will be provided for members who 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 and/or abduction.

Legal assist, credit health and debt management services

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

Managerial support

Coaching and support for leaders and managers, to assist and equip them to deal with the challenges they may face in the workplace.

EAP call centre number

0800 22 93 55

Select option 4 for
Momentum Health4Me



Premiums

Health4Me Health Insurance premiums are exempt from VAT.

Benefit grouping	Day-to-day benefit option	Major medical event benefit option	Principal member	Spouse (per spouse)	Child (per child)
Day-to-day benefit	Bronze	None	R485	R485	R283
	Silver		R521	R521	R298
	Gold		R563	R563	R323
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R694	R694	R386
	Silver		R731	R731	R401
	Gold		R777	R777	R428
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R768	R768	R424
	Silver		R804	R804	R439
	Gold		R850	R850	R464



Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.
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