

2018 Focus page

Summary of Momentum Health 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 will also increase in line with inflation.

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 providers. To view the list of providers, please visit www.momentumhealth.co.za, or contact our member call centre on **0860 11 78 59**.

Contribution income bands

The contribution you pay is determined by your monthly income. The income bands for 2018 are the following:

- Less than or equal to R675 per month
- Between R676 and R6 300 per month
- Between R6 301 and R8 500 per month
- Between R8 501 and R11 700 per month
- R11 701 and above

Impact Option (previously known as the Access Option)

In 2018, the Access Option will be renamed the Impact Option. The benefits on the Impact Option are the same as they were on the Access Option, but with the following enhancements to provide you with more flexibility.

Chronic Benefits

For your chronic benefit requirements, you can now choose between the following providers:

- Any provider
- Impact Primary Care Network
- State facilities

Contributions

Your contributions will now be determined according to your income, using the following income bands:

- Less than or equal to R8 500 per month
- Between R8 501 and R11 700 per month
- R11 701 and above

Major Medical Benefits

- Your hospital network remains the same so you will continue to use the same list of hospitals as you did on the Access Option.
- Annual sub-limits for in-hospital benefits will be increased.

Day-to-day Benefits

- Day-to-day benefits will continue to be provided by your chosen Primary Care Network provider. You can view the list of providers by visiting www.momentumhealth.co.za, or contacting our member call centre on **0860 11 78 59**.

Health Platform Benefits

- Your international emergency benefit provides cover of R3.38 million. The co-payment that applies per out-patient claim will be R1 550.

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 don't 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, if you get 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 don't 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, if you get 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 conditions on the Chronic Disease List. The rand limit for the additional 6 chronic conditions will increase to R9 300 per family.

Health Platform Benefits

- We have expanded our maternity programme to include a range of routine blood tests, as well as online antenatal and postnatal classes and a lactation video consultation.
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. Please remember 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**.
- 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 don't 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, if you get 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 conditions on the Chronic Disease List. 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 rand 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

- We have expanded our maternity programme to include a range of routine blood tests, as well as online antenatal and postnatal classes, and initial and follow-up lactation video consultations.
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. Please remember 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**.
- 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, if you get 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 conditions on the Chronic Disease List. 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

- We have expanded our maternity programme to include a range of routine blood tests, as well as online antenatal and postnatal classes, and initial and follow-up lactation video consultations.
- The additional free early detection and preventative care benefits available on the Health Platform continue in 2018. Please remember 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**.
- 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.

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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. 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 any of the complementary products that Momentum offers.

Always in touch with Momentum's app

Momentum's app gives you access to all your Momentum product information in one place. You can, for instance, check your HealthSaver balance, as well as submit and track your claims. With the Momentum app, pre-notifying for your Health Platform benefits is quick and easy. The app can be downloaded from the Play Store for Android phones, or App Store for iPhones.

Hello Doctor: Talk to a doctor on your phone, anytime, anywhere, 24/7

Hello Doctor is a free, voluntary mobile-based service that gives you access to doctors, anytime, anywhere. You can get expert health advice from qualified medical doctors through your phone, tablet or computer, at absolutely no cost to you.

You can download the app to log in (with the username and password emailed or SMSed to you) and access the suite of convenient and easy-to-use health services.

Hello Doctor offers you the following:

- **Doctor access:** Speak to a doctor over the phone, or chat via text message. All consultations with the doctor are completely private and confidential.
- **Health education:** Get free daily advice with Hello Doctor's Health Tips and health coaching. Subscribe to any categories that interest you, and let us walk the journey with you to better health. Our monthly email check-ups also give you the latest health trends and advice.
- **Symptom checker:** Not sure what's wrong? Plug in your symptoms and we'll give you a list of possible conditions. You can then discuss your results directly with a doctor.

Hello Doctor doesn't charge any service fees. All you need is data or a WiFi connection to use the app. They will even call you, so you don't have to use your airtime. If you don't have a smartphone, dial *120*1019# and follow the prompts to connect with a doctor through any cell phone.

No waiting rooms, no queues, no problems. Download the app, log in and enjoy instant health advice at the touch of a button.

Momentum HealthSaver

In 2018, it is more important than ever to activate your free HealthSaver account, otherwise you will not be able to earn HealthReturns of up to R2 500 per family per month.

The HealthSaver is a Momentum product that allows you to save for medical expenses not covered by your medical scheme benefit option. It has no transaction or administration fees and all Momentum Health members may choose to:

- Pay a monthly amount that suits your needs (minimum of R100), and
- Apply for credit (subject to National Credit Act requirements) and have access to the full amount to a maximum of R25 200 from the first month.

You can use your HealthSaver funds for any healthcare-related expenses that the Scheme doesn't cover, such as cosmetic surgery, refractive eye surgery and vitamins or to fund co-payments or shortfalls for claims that you would be liable for. You can even pay your contributions from a positive HealthSaver balance.

To activate your HealthSaver, log in to www.momentumhealth.co.za and click on the HealthSaver link, speak to your financial adviser or call our contact centre on **0860 11 78 59**.

Multiply Visa® Card

You can now access your HealthSaver funds with a Multiply Visa® Card. The card also allows you to pay for medical expenses upfront from your available HealthSaver funds.

To apply for the card, you would need to follow a simple application process. Once your Multiply Visa® Card has been activated, these are some of the benefits you would enjoy:

- You won't have to use cash from your pocket when paying for medical expenses not covered by your benefit option or if your healthcare provider charges you fees upfront.
- You would have instant access to the money in your HealthSaver account to pay healthcare providers and pharmacies upfront and, if you choose, even for your pets' visits to the vet and items from pharmacies that don't have a nappi code, such as homeopathic products and nutritional supplements.
- The card provides you with peace of mind, knowing that your healthcare account is settled, and that you won't have to wait for claims to be refunded.

A monthly card fee of R10 applies. This fee will be waived from 1 January 2018 if you are a Multiply Premier or Provider member.

Please note that if your HealthSaver is subsidised by your employer, non-healthcare purchases at pharmacy counters and veterinarians may not be allowed.

How to apply?

- Phone the Multiply Money Call Centre on 0860 111 183, or
- visit www.multiply.co.za/visacard and leave your details for Multiply to call you.

Transfer of funds to FundsAtWork

If you have experienced less unforeseen medical expenses than you anticipated, and have accumulated excess funds in your HealthSaver account, you can invest some of these funds to supplement your retirement savings. Once a year, if your HealthSaver balance is more than R10 000 (excluding any credit facility) and you are an active, contributing member of the FundsAtWork Umbrella Pension or Provident Funds, you can transfer your excess HealthSaver funds to FundsAtWork. For example, if your balance is R19 000, you would be able to transfer R9 000.

The transfers will be available from 1 November 2017 and thereafter in November of each year. If you want to take up this offer, let us know by no later than 30 November 2017. To request the transfer, please email us at member@momentumhealth.co.za or call us on **0860 11 78 59**.

The actual transfer of the funds will take place no later than 31 January 2018 and you will receive a letter from FundsAtWork confirming the transfer values. The amount transferred will show as an additional voluntary contribution (AVC) in the FundsAtWork Umbrella Fund. You can claim the AVC from Sars as a tax deduction, as long as your total contributions don't exceed the legislated maximum amount. The amount transferred into FundsAtWork will be invested in the same investment portfolios as your future contributions.

Momentum GapCover

(Underwritten by Guardrisk Insurance Company Limited, an authorised Financial Services Provider)

Why worry about co-payments, oncology limits and other healthcare related costs not covered by your option, when you can enjoy Momentum GapCover? Because gap cover is not medical aid, but an insurance-type solution designed to help you avoid unexpected payment shortfalls, you can be prepared for a wide range of potentially costly surprises.

Momentum GapCover covers shortfalls or gaps if you have to go to hospital for surgery or medical treatment, and certain procedures performed out of hospital.

For more information, please speak to your financial adviser, or call us on **0860 11 78 59**.

If you already have a Momentum GapCover policy, we will send you more information about your Momentum GapCover benefits and premiums for 2018.

Multiply, Momentum's wellness and rewards programme

As a Momentum Health member, you have free Multiply Starter membership. This means you have access to rewards from day one. To experience the greater value of Multiply, you can upgrade to Multiply Premier, the flagship option.

Use Multiply Premier to unlock more money by doing the things that matter. Multiply helps you make the right choices so that you can live a better, healthier life, and also helps you unlock the money to help you afford it.

Get more cover for less with Multiply, with up to:

- 60% off Momentum Myriad life insurance premiums;
- 60% back on some Momentum FundsAtWork and Group Risk premiums with your employer; and

- 30% cash back on Momentum car and home insurance premiums.
- Multiply Premier members also get great discounts from Virgin Active and Planet Fitness, and can get up to R2 500 per family per month in HealthReturns from Momentum.

To find out more or to buy up to Multiply Premier, speak to your financial adviser, visit www.multiply.co.za, call Multiply on **0861 88 66 00** or SMS “Join” to **40717**.

HealthReturns

(not available to Ingwe and Impact Option members)

Momentum pays up to R2 500 per family per month in HealthReturns to Momentum Health members who go for an annual Health Assessment, comply with treatment protocols (where applicable) and are active. Your HealthReturns are paid per R500 contribution that you pay to the Scheme, excluding child dependant contributions and late joiner penalties.

It's easy to start earning HealthReturns. All Momentum Health principal members and adult beneficiaries enjoy one free Health Assessment per year through the Health Platform Benefit. This assessment is the **first step** to earning HealthReturns and will calculate your Healthy Heart Score.

Your Healthy Heart Score gives you an indication of how healthy your heart is. It shows you if you are causing long-term damage to your heart and your risk of developing cardiovascular disease. We use the results from your Health Assessment, together with your smoking status, to calculate your score. Your score can be red, amber or green. Based on your results, we may recommend further assessments.

If you go for these assessments and follow the treatment protocols, this would be the **second step** to earning HealthReturns. You will not be able to earn HealthReturns if you don't comply with treatment protocols, which means if you are registered on a chronic management programme:


- You need to get your chronic medicine on a monthly basis and make sure that you take your medication according to the dosage and quantity prescribed by your doctor
- Make sure that you don't miss a dose – this is not only important for compliance, but missing a dose can have serious implications for your health.

The **third step** requires you to be active. Your activity level, combined with your Multiply Premier status, Momentum Health contribution and Healthy Heart Score, will determine how much you can earn. Your physical activity is measured by your number of Active Dayz™ in a month or by going for a fitness assessment every six months.

An Active Day can be earned by the following:

- One Multiply gym visit (provided you belong to Virgin Active, Planet Fitness or affiliated gyms through Multiply).
- Recording 10 000 steps in a day (through a device linked to your Multiply profile).
- Burning 300 calories in an exercise session (through a device linked to your Multiply profile).
- Participating in a qualifying event (claimed via Entrytime online).

If you perform multiple activities on the same day, the activity that results in the best score will be used.

 **HealthReturns payable per R500 medical scheme contribution**

Healthy Heart Score	Active Dayz™ or Fitness Assessment	Standard	Bronze	Silver	Gold	Platinum	Private Club
Green Amber Red	16+ per month or Level 5	R40	R40	R50	R100	R150	R250
Green Amber Red	12+ per month or Level 4	R20	R20	R30	R60	R100	R150
	8+ per month or Level 3	R10	R10	R20	R30	R45	R60
Green Amber Red	4+ per month or level 2	R5	R5	R10	R15	R20	R30
	0 to 3 or Level 1	R0	R0	R0	R0	R0	R0

- Standard HealthReturns are paid if you do not have HealthSaver and Multiply Premier membership
- Increased HealthReturns are paid into your HealthSaver account, based on your Multiply Premier status

Free GP visits and RateBooster

If you maintain at least 12 Active Dayz™ per month for three consecutive months, have a green or amber Healthy Heart Score and have chosen to receive your HealthReturns into your HealthSaver account, you can also earn between one and four free GP visits for your family and qualify for the HealthReturns RateBooster, depending on your option.

The GP visits get allocated in the month after you have earned them, need to be at the appropriate provider according to your option, and are valid for 12 months from the month in which they were earned.

The RateBooster benefit boosts in-hospital cover for specialists by an additional 100% of the Momentum Health Rate, which means that you will have cover up to 300% of the Momentum Health Rate for in-hospital specialist treatment on the Incentive and Extender Options and up to 400% of the Momentum Health Rate on the Summit Option.

Criteria	Option	GP visits	RateBooster
Maintain HealthReturns level 4 or 5 for 3 consecutive months and have an amber or green Healthy Heart Score	Ingwe	Not available	
	Impact		
	Custom	1	Not available
	Incentive	2	+ 100% = 300%
	Extender	4	+ 100% = 300%
	Summit	4	+ 100% = 400%

Terms and conditions apply to the HealthReturns programme. For more information, please visit www.momentum.co.za, contact your financial adviser or call us on **0860 11 78 59**.