

momentum

**Health4Me
Marketing
Brochure
2023**





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

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

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the workforce.

Momentum Health4Me allows employer groups to offer **cost-effective healthcare cover** to their employees earning less than R30 000 per month.

More health for more South Africans for less

Who is eligible for this product offering?

- Employees earning a monthly income of less than R30 000
- Employees 18 years and older, for as long as they are actively employed
- Employer groups with 5 or more employees

Momentum Medical Scheme offers six medical scheme options for employees earning above this threshold. Employees moving from a Momentum Health4Me option onto a Momentum Medical Scheme option may be subject to underwriting.

How does it work?

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

Momentum Health4Me offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day, as well as a comprehensive set of major medical event benefits.

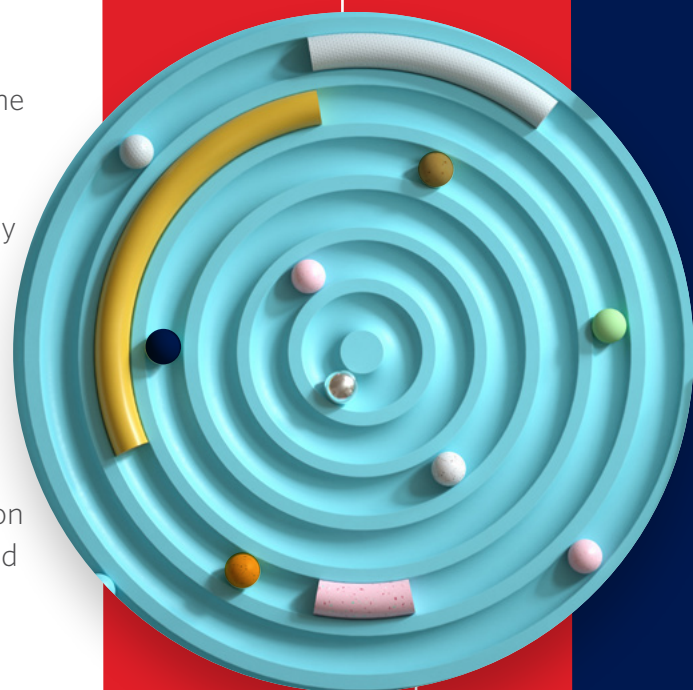
Momentum Health4Me offering

Day-to-day benefits

Gold

Major medical event benefits




Standard



Health4Me **Day-to-day benefit summary**

Day-to-day benefits		Gold
	GP benefit	✓
	GP in room procedures	✓
	Hello Doctor	✓
	Specialist benefit	✓
	Acute medication	✓
	Chronic medication	✓
	Chronic benefit	✓
	HIV benefit	✓
	Maternity benefit	✓
	Basic pathology	✓
	Basic radiology	✓
	Basic and emergency dentistry	✓
	Basic optometry	✓
	Flu vaccination	✓
	COVID-19 screening test	✓
	Health assessment	✓
	Employee Assistance Programme	✓
	Multiply Engage	✓
	More4Me	✓

Health4Me **Major medical event benefit summary**

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

Health4Me Premiums

GP visits: Unlimited with a Hello Doctor pre-authorisation	Member type	4 employees or less	5 employees or more
		Gold	Gold
	Employee	R376.00	R339.00
	Spouse	R376.00	R339.00
	Child	R187.00	R169.00

GP visit booster benefit You can choose to pay an additional premium in order for your employees to have unlimited Network GP visits without a Hello Doctor pre-authorisation	Member type	Gold	Gold
	Employee	R65.00	R50.00
	Spouse	R65.00	R50.00
	Child	R65.00	R50.00

Accident and emergency cover	Member type	Standard	Standard
	Employee	R109.00	R94.00
	Spouse	R109.00	R94.00
	Child	R56.00	R54.00

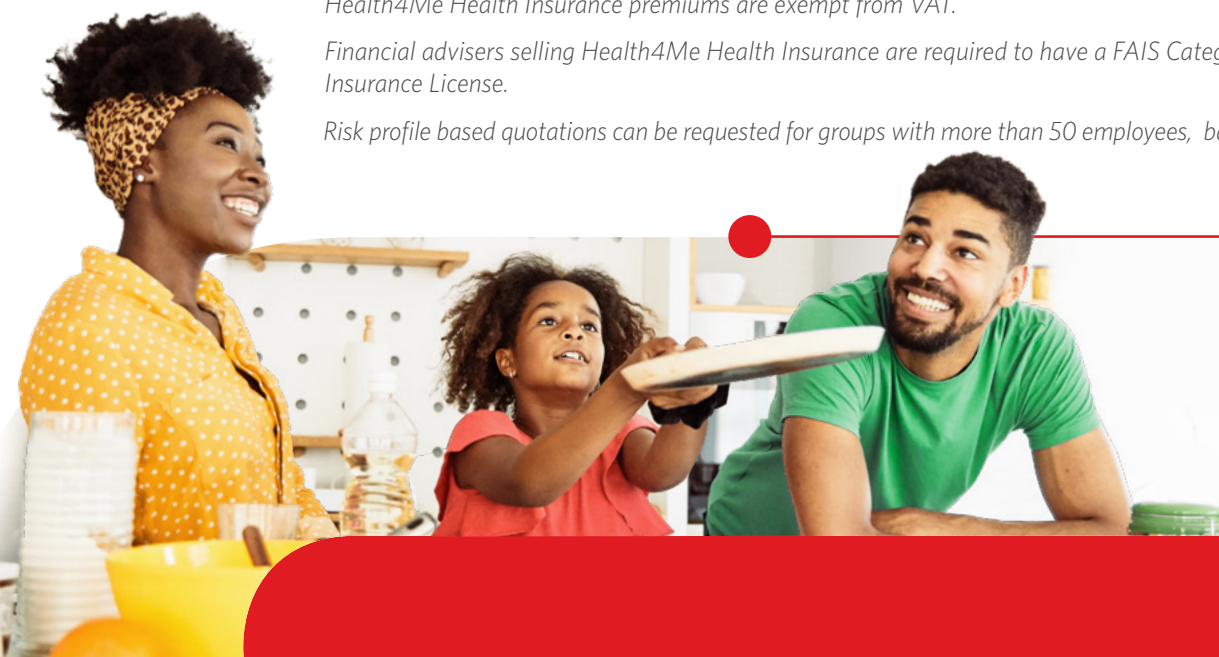
Hospital cash and maternity lump sum benefit	Member type	Standard	Standard
	Employee	R115.00	R115.00
	Spouse	R115.00	R115.00
	Child	R63.00	R63.00

Funeral benefit	Member type	Standard	Standard
	Employee	R22.00	R22.00
	Spouse	R22.00	R22.00
	Child	R11.00	R11.00

Health4Me Health Insurance premiums are exempt from VAT.

Financial advisers selling Health4Me Health Insurance are required to have a FAIS Category 1.3 Long-term Insurance License.

Risk profile based quotations can be requested for groups with more than 50 employees, based on group demographics.












Health4Me Day-to-day benefits

Gold

GP benefit		<p>Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor</p> <p>3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation</p> <p>Hello Doctor pre-authorisation is required for every GP visit from the 4th GP visit onwards</p> <p>2 Additional GP visits at a Network GP per member per year for members registered on either the Chronic benefit, HIV benefit or Maternity benefit programme (2 additional Network GP visits per benefit programme), that do not require Hello Doctor pre-authorisation</p> <p>Hello Doctor consultations can either be via chat, phone call or video (virtual) call</p>	✓
GP in room procedures		<p>Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation</p>	✓
Hello Doctor		<p>Unlimited GP consultations with a Hello Doctor GP</p> <p>Hello Doctor consultations can either be via chat, phone call or video (virtual) call</p> <p>Hello Doctor consultations include scripting of formulary-based medication, in accordance with the Network prescribed acute medication formulary, rules and protocols are applied</p> <p>Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list</p> <p>Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list</p>	✓
Specialist benefit		<p>A maximum of 2 visits, limited to R1 220 per visit and up to R2 440 per member/family per year is applied</p> <p>Members may consult any specialist, subject to a Network GP referral and pre-authorisation</p> <p>The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists</p> <p>Shortfalls will be payable by the member</p>	✓
Acute medication		<p>Provided in accordance with the Network prescribed acute medication formulary</p> <p>Rules and protocols are applied</p>	✓
Chronic medication		<p>Provided in accordance with the Network prescribed chronic medication formulary</p> <p>Rules and protocols are applied</p>	✓
Chronic benefit		<p>27 Chronic conditions are covered as follows:</p> <p>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, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis</p> <p>Chronic medication is provided in accordance with the Network prescribed chronic medication formulary</p> <p>Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists</p> <p>Pre-authorisation is required</p>	✓
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-authorisation is required</p>	✓
Maternity benefit		<p>2 Foetal growth 2D scans 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 in accordance with the Network prescribed acute medication formulary, rules and protocols are applied</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-authorisation is required</p>	✓
Basic pathology		<p>Unlimited cover for pathology, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me pathology list</p>	✓
Basic radiology		<p>Unlimited cover for black and white x-rays, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me radiology list</p>	✓
Basic and emergency dentistry		<p>Covered at any dentist on the Dental Network</p> <p>Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth</p> <p>Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered</p> <p>Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list</p>	✓

Health4Me Day-to-day benefits (continued)

Gold

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	✓
Flu vaccination		1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓
COVID-19 screening test		1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral The COVID-19 screening test can also be performed as part of a Network GP consultation or as part of a specialist consultation in rooms	✓
Health assessment		1 Health assessment (blood pressure test, cholesterol and blood sugar finger-prick tests, height, weight and waist circumference screening) is provided per member per year at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic Employer groups with more than 20 employees per site can have an on-site wellness day, where members can do their annual health assessment	✓
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 Telephonic counselling services and onsite trauma and critical incidence 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 Engage		Multiply Engage is free and offers rewards from a range of partners Members get great discounts on big brands like Makro, Nando's, Intercape and FlySafair, as well as on the Multiply online shop	✓
More4Me		More4Me incentivises members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score	✓

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

Health4Me Day-to-day benefit premiums

4 employees or less

5 employees or more

GP visits: Unlimited with a Hello Doctor pre-authorisation	Member type	Gold	Gold
	Employee	R376.00	R339.00
Spouse	R376.00	R339.00	
Child	R187.00	R169.00	

GP visit booster benefit You can choose to pay an additional premium in order for your employees to have unlimited Network GP visits without a Hello Doctor pre-authorisation	Member type	Gold	Gold
	Employee	R65.00	R50.00
Spouse	R65.00	R50.00	
Child	R65.00	R50.00	

Health4Me Major medical event benefits

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

Benefit	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 R1 500 000 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 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 A maximum of R5 000 000 is payable per member per year												
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Benefit	Standard													
Hospital cash and maternity lump sum benefit	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														
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Benefit

Standard

Funeral benefit
(includes repatriation benefit)



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

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

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

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

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

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year

Premiums	4 employees or less	5 employees or more
Employee	R22.00	R22.00
Spouse	R22.00	R22.00
Child	R11.00	R11.00





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.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.



How to contact **Hello Doctor**

Via the USSD process
*120*394*120#

No airtime needed!

or

Via the Momentum More Health app
more health
GET IT ON Google Play | Download on the App Store | EXPLORE IT ON AppGallery

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

Make the **smart** choice and choose to **pay lower premiums**

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.









Momentum Health4Me supports you in making the smart decision for your employees, saving them time and unnecessary costs, all while accessing unlimited GP consultations. Booster benefits are no longer needed - make the smart choice and save on your premiums.

Members **get quick and easy access to unlimited GP visits**

Although Health4Me members have unlimited access to Network GP visits, they will need a Hello Doctor pre-authorisation for every Network GP visit from the 4th visit onwards, per beneficiary.

If members are registered on the Maternity benefit, Chronic benefit or HIV benefit programme, they will get an additional 2 Network GP visits per benefit programme that they are registered on, that do not require a Hello Doctor pre-authorisation.

Smart ways for members to contact Hello Doctor to **unlock additional GP visits**

	 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 unlock a visit 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, unlocking a Network GP visit for them.	
	 Members will receive an SMS with an authorisation number, and an authorisation card in the app	

Free benefits for your employees

More4Me

More4Me is available to employees on Momentum Health4Me and certain medical scheme options.

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

Participating members will receive the following benefits:



Free monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers

Step 1 >

Members register via USSD code *134*664*100# on their phone

Activation reward: Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher

Step 2 >

Members get their Healthy Heart Score by going for their health assessment either:

- At a Wellness Day managed by Momentum, or
- At a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic

Wellness Day reward: Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher

Step 3 >

Based on their Healthy Heart Score, members will receive monthly rewards for a period of 12 months, until their next health assessment is due

Monthly reward:

Up to 1GB data/R80 airtime, R80 Shoprite and Checkers voucher or R80 Takealot voucher



Green
Healthy Heart Score

Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher



Amber-Green, Amber or Amber-Red
Healthy Heart Score

Up to 250MB data/R25 airtime, R25 Shoprite and Checkers voucher or R25 Takealot voucher



Red
Healthy Heart Score
































Members can save up their rewards and redeem even larger vouchers.



Multiply Engage

Members have immediate access to Multiply Engage for free. Multiply Engage offers great discounts on big brands.

momentum
multiply

Groceries  2%	Restaurants  5%	COLCACCHIO 15%
Travel         5%		Education  10%
Entertainment  30% off on 2D and 3D movies		Electronics  5%
Lifestyle   4%		NUTRIBULLET 5%
Fitness devices     7.5%		10%
Fitness and health     10%		Health and beauty  20%
  15%		 50%
    5%		 25%



And many more...

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

Employee Assistance Programme

Momentum's Employee Assistance Programme (EAP) includes a suite of benefits, providing employees and managers with support services designed to assist with day-to-day, as well as any out of the ordinary circumstances.

Telephonic counselling and support services for employees and their families

Typical examples include counselling on personal issues, family problems, stress management, conflict resolution and dealing with work-related concerns. Should employees' needs fall outside of the EAP services which are geared for short-term intervention, case managers or the assigned counsellor will assist with a clear assessment and referral to external resources. This is the norm with complex, long-term clinical counselling and mental health conditions.

Management referral services

Managers may refer employees to the EAP programme, but only with their consent. Should an employee/member give permission to be referred, they will be contacted by an EAP case manager. In the instance of a counselling referral, the manager may ask for feedback, which will only be provided with the employee's consent and will exclude sensitive information.

24/7 Trauma support

The trauma line is open 24 hours a day, 7 days a week for psychosocial emergencies such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, a COVID-19 crisis, kidnapping and/or abduction.

Legal advice

Legal advisers provide telephonic advice and guidance in relation to an employee's current situation. They will not represent anyone legally. Legal advisers will not provide advice to employees in litigation against their employer.

Financial advice

Advisers provide guidance in relation to an employee's current financial and debt situation. They do not advise on specific investment products.



Debt restructuring

Our partner, Debt Rescue, is available to assist with this sensitive problem. Debt Rescue will assess the member to determine if they qualify for debt restructuring. If so, a debt restructuring plan will be developed for the member to sign off. They will then send a lawyer to court to approve it legally and put a hold on all debtors' collections. Costs for this service (regulated by the National Credit Regulator (NCR)), will depend on the specific situation and the total amount of debt.

Accessing the services | Open 24 hours a day

Get advice from professional counsellors and legal/financial advisers by calling the call centre on the dedicated toll-free number: **0800 22 93 55**.

- For general enquiries, call during office hours between 08:00 and 16:00, Monday to Friday. After hours/weekends and public holidays are reserved for trauma and counselling emergencies.

You can also get in touch through the following channels:

- Send a "please call me" SMS to **083 450 0508**.
- Access services through Coach in your pocket in Momentum's More Health app.
- Send an email to **eap@momentum.co.za** for self-referrals.
- Managers who wish to refer employees for assistance can email formal referrals (during office hours) on a referral template to our case managers at **eap@momentum.co.za**.
- Log in to the Momentum website at **momentumwellness.co.za**.

EAP call centre number
0800 22 93 55

Select option 4 for
Momentum Health4Me

What makes us **unique?**

Simple application process for companies

We need a fully completed company application form and membership template (a list of employees you would like to provide cover for) to be completed and submitted to your Health4Me sales contact person.

Employer support and management

We will provide digital capabilities training to show you how to manage your company profile online via the employer portal. You will be able to:

Add and remove members

Do transfers of members between branches

Draw member listings at any time during the month

Close-off your billing whenever convenient for you. Once you have closed off your billing, your invoice and pro-forma billing statement will be emailed to you

Lodge hospital cash and maternity lump sum benefit and funeral benefit claims

Search for providers on our Networks and access videos and benefit information for your staff members

Reporting and illness trend information

Bi-annual reporting is also available to show you the value we offer your employees on Momentum Health4Me.

Quick and easy ways for members to engage with us

Hello Doctor USSD number
***120*394*120#**

No airtime needed!

WhatsApp support

For any queries about benefits or membership

0860 10 29 03



Healthcare at members' fingertips - More Health app

The Momentum More Health app gives Health4Me members access to:

Their personal member information and healthcare benefit information

Their Momentum Health4Me digital membership card, which they can show as proof of cover

A search function to find their nearest healthcare provider

Hello Doctor consultation services, and additional Network GP visits (where clinically required)

Through the Coach in your pocket menu, we also give members access to engaging with wellness experts via the EAP and coaching services, as well as world-class wellness content

Network providers



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



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



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



For more information and quotes, email us at H4MeQuotes@momentum.co.za



SEESA
EMPLOYEE BENEFITS
MEDICAL & RETIREMENT

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.
The information provided in this brochure does not constitute advice in terms of the Financial Advisory and Intermediary Services Act.
Momentum is a part of Momentum Metropolitan Life Limited, an authorised financial services provider (FSP 6406) and registered credit provider.

momentum.co.za

Health4Me

momentum