

Focus on the Incentive Option

The Incentive Option includes cover for hospitalisation in private hospitals. There is no overall annual limit for hospitalisation. You can choose to have access to any hospital, or you can choose to save on your monthly contribution by selecting to use a specific list of private hospitals (referred to as Associated hospitals).

For chronic treatment, you can choose to have access to any doctor for your chronic scripts and any pharmacy for your chronic medication. Or you can choose to save on your monthly contribution by selecting to use a list of Associated doctors for your chronic script and Medipost courier pharmacy for your chronic medication. Alternatively, you can choose to use State facilities for your chronic script and chronic medication to obtain the maximum contribution saving.

The Health Platform Benefit provides cover for a range of benefits such as preventative screening tests, certain check-ups and more.

10% of your contribution goes to a dedicated Personal Medical Savings Account (Savings) to cover your day-to-day expenses. If you need more day-to-day cover, you can make use of the Momentum HealthSaver⁺. Momentum HealthSaver⁺ is a complementary product offered by Momentum that lets you save for medical expenses not covered on your option.

* You may choose to make use of additional products available from Momentum to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products. This focus page summarises the 2023 benefits available on the Incentive Option. Scheme Rules always take precedence and are available on request.



Major Medical Benefit

Provider	Any or Associated hospitals
Limit	No overall annual limit applies
Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group
Specialised procedures/treatment	Certain procedures/treatment covered
Co-payment	Co-payments may apply for specialised procedures/treatment (see co-payment benefit table on page 5)

Chronic and Day-to-day Benefits

Chronic provider	Any provider: Standard formulary, or Associated GPs and Courier pharmacy: Entry level formulary, or State: State formulary
Chronic conditions covered	Cover for 32 conditions: 26 conditions, according to the Chronic Disease List in Prescribed Minimum Benefits: no annual limit applies 6 additional conditions: limited to R11 800 per family per year
Day-to-day provider	Any
Savings	Fixed at 10% of total contribution

Health Platform Benefit

Provider	Any or Associated
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Contributions

Contributions payable from **1 January 2023 to 31 March 2023** (unchanged from 2022)

Choose your providers		Choose your family composition					
Hospital	Chronic						
Associated	Any	R3 672	R6 626	R5 044	R7 998	R9 370	R10 742
	Associated	R3 307	R5 937	R4 563	R7 193	R8 449	R9 705
	State	R2 354	R4 212	R3 257	R5 115	R6 018	R6 921
Any	Any	R4 151	R7 524	R5 770	R9 143	R10 762	R12 381
	Associated	R3 598	R6 484	R5 011	R7 897	R9 310	R10 723
	State	R2 924	R5 228	R4 081	R6 385	R7 542	R8 699

Maximum of 3 children charged for

Contributions payable from **1 April 2023 to 31 December 2023**

Choose your providers		Choose your family composition					
Hospital	Chronic						
Associated	Any	R4 001	R7 220	R5 495	R8 714	R10 208	R11 702
	Associated	R3 602	R6 468	R4 970	R7 836	R9 204	R10 572
	State	R2 549	R4 560	R3 527	R5 538	R6 516	R7 494
Any	Any	R4 522	R8 198	R6 285	R9 961	R11 724	R13 487
	Associated	R3 920	R7 063	R5 460	R8 603	R10 143	R11 683
	State	R3 166	R5 660	R4 418	R6 912	R8 164	R9 416

Maximum of 3 children charged for



Major Medical Benefit

This benefit includes cover for hospitalisation and certain specialised procedures/treatments. There is no overall annual limit on hospitalisation. Associated specialists are covered in full, while other specialists are covered up to 200% of the Momentum Medical Scheme Rate. Hospital accounts are covered in full at the rate agreed upon with the hospital group. Under the hospitalisation benefit, hospital accounts and related costs incurred in hospital (from admission to discharge) are covered – provided that treatment has been pre-authorized. Specialised procedures/treatment do not necessarily require admission to hospital and are included in the Major Medical Benefit – provided the treatment is clinically appropriate and has been pre-authorized.

If pre-authorization is not obtained, a 30% co-payment will apply on all accounts related to the event and the Scheme would be responsible for 70% of the negotiated tariff, provided authorisation would have been granted according to the rules of the Scheme. In the case of an emergency, you or someone in your family or a friend must obtain authorisation within 72 hours of admittance. If you choose Associated hospitals and you do not use this provider, a 30% co-payment will apply on the hospital account.

Chronic Benefit

The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. You may choose Any, Associated or State as your Chronic Benefit provider. There is no overall annual limit for chronic cover for the 26 conditions according to the Chronic Disease List, which forms part of the Prescribed Minimum Benefits. A limit of R11 800 per family per year applies to an additional 6 conditions (refer to brochure for a list of these conditions). Chronic benefits are subject to registration on the Chronic Management Programme and approval by the Scheme.

Day-to-day Benefit

10% of your contribution goes to a dedicated Personal Medical Savings Account to cover your day-to-day expenses, such as GP visits and prescribed medicine. If you need more day-to-day cover, you can choose to make use of the Momentum HealthSaver⁺.

Health Platform Benefit

Health Platform Benefits are paid by the Scheme up to a maximum rand amount per benefit, provided you notify us before using the benefit. This unique benefit encourages health awareness, enhances quality of life and gives peace of mind through:

- preventative care and early detection
- maternity programme
- health management programmes
- health education and advice; and
- local emergency evacuation and international emergency cover.



Benefit schedule

Major Medical Benefit	
<p>General rule applicable to Major Medical Benefits: You need to contact us for pre-authorisation before making use of your Major Medical Benefits. For some conditions, like cancer, you will need to register on a health management programme. Momentum Medical Scheme will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition. The sub-limits specified below apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)</p>	
Provider	Any or Associated hospitals
Overall annual limit	None
Co-payments for specialised procedures/treatment	
<p>A co-payment of R1 740 per authorisation applies to these procedures and treatments if performed in a day hospital OR the Specialised Procedures co-payment of R3 480 per authorisation if performed in an acute hospital (hospital where overnight admissions apply)</p>	
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above
Gastrosopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions	Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above
Conservative back and neck treatment, Removal of minor skin lesions, Treatment of diseases of the conjunctiva, Treatment of headache, Treatment of adult influenza, Treatment of adult respiratory tract infections	<p>Low severity cases are not covered by the Scheme but can be paid from Day-to-day Benefits or Momentum HealthSaver⁺, if available</p> <p>High severity cases in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above</p>
Hospitalisation	
Benefit	Associated specialists covered in full. Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group
High and intensive care	No annual limit applies
Casualty or after-hour visits	Subject to Savings
Renal dialysis	No annual limit applies If you choose State as your chronic provider, you need to make use of State facilities for your renal dialysis
Oncology	R400 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme reference pricing applies to chemotherapy and adjuvant medication If you choose State as your chronic provider, you need to obtain your oncology treatment from an oncologist authorised by the Scheme If you choose State or Associated as your chronic provider, you need to obtain your oncology medication from Medipost



Hospitalisation (continued)	
Organ transplants (recipient)	No annual limit applies
Organ transplants (donor). Only covered when the recipient is a member of the Scheme	R24 700 cadaver costs R50 000 live donor costs (including transportation)
In-hospital dental and oral benefits - maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 - impacted wisdom teeth	Hospital account (covered in full at the rate agreed upon with the hospital group) and anaesthetist account (covered up to 200% of Momentum Medical Scheme Rate) paid from Major Medical Benefit, subject to R1 590 co-payment per authorisation. Dental, dental specialist and maxillo-facial surgeon accounts paid from Savings, if available Hospital account (covered in full at the rate agreed upon with the hospital group) and anaesthetist account (covered up to 100% of Momentum Medical Scheme Rate) paid from Major Medical Benefit, subject to R3 150 co-payment for day hospitals and R5 850 co-payment for acute hospitals, per authorisation Dental, dental specialist and maxillo-facial surgeon accounts paid from Major Medical Benefit, up to 100% of Momentum Medical Scheme Rate
Maternity confinements	No annual limit applies
Neonatal intensive care	No annual limit applies
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital)	No annual limit applies, subject to a R2 630 co-payment per scan and pre-authorisation
Medical and surgical appliances in-hospital (such as support stockings, knee and back braces, etc)	R7 600 per family
Prosthesis – internal (including knee and hip replacements, permanent pacemakers, etc.)	Cochlear implants: R192 600 per beneficiary, maximum 1 event per year Intraocular lenses: R7 690 per beneficiary per event, maximum 2 events per year Other internal prostheses: R58 000 per beneficiary per event, maximum 2 events per year
Prosthesis – external (such as artificial arms or legs, etc)	R26 400 per family
Mental health - psychiatry and psychology - drug and alcohol rehabilitation	R43 600 per beneficiary, 21-day sub-limit applies to drug and alcohol rehabilitation, subject to treatment at preferred provider
Take-home medicine	7 days' supply
Trauma benefit	Covers certain day-to-day benefits that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation
Medical rehabilitation, private nursing, Hospice and step-down facilities	R61 000 per family
Immune deficiency related to HIV - Anti-retroviral treatment - HIV related admissions	At your chosen network provider No annual limit applies R83 300 per family



Specialised procedures/treatment	
Certain specialised procedures/treatment covered (when clinically appropriate) in- and out-of-hospital	
Chronic Benefit	
General rule applicable to the Chronic Benefit: Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme	
Provider	Any, Associated or State*
Cover	32 conditions
Limit	26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits – no annual limit applies. 6 additional conditions – limited to R11 800 per family per year
* If the State cannot provide you with the chronic medicine you need, you may obtain your medicine from Ingwe Primary Care Network providers, subject to a Network formulary and Scheme approval	
Day-to-day Benefit	
General rule applicable to the Day-to-day Benefits: Benefits are subject to available Savings, claims are paid at cost with no sub-limits	
Provider	Any
Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, Physiotherapy and Podiatry	Subject to Savings, if available
Mental health (including psychiatry and psychology)	Subject to Savings, if available
Dentistry – basic (such as extractions or fillings)	Subject to Savings, if available
Dentistry – specialised	Dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms: Covered from Major Medical Benefit at 100% of the Momentum Medical Scheme Rate, subject to R1 590 co-payment and pre-authorisation Other specialised dentistry: Subject to Savings, if available
External medical and surgical appliances (including hearing aids, glucometers, blood pressure monitors, wheelchairs, etc.)	Subject to Savings, if available
General practitioners	Subject to Savings, if available
Specialists	Subject to Savings, if available
Optical and optometry (including contact lenses and refractive eye surgery)	Subject to Savings, if available
Pathology (such as blood sugar or cholesterol tests)	Subject to Savings, if available
Radiology (such as x-rays)	Subject to Savings, if available
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans	Covered from Major Medical Benefit, subject to R2 630 co-payment per scan and pre-authorisation
Prescribed medication	Subject to Savings, if available
Over-the-counter medication	Subject to Savings, if available



Health Platform Benefit		
General rule applicable to the Health Platform Benefit: Health Platform Benefits are paid by the Scheme up to a maximum Rand amount per benefit, provided you notify us before using the benefit.		
What is the benefit?	Who is eligible?	How often?
Preventative care		
Baby immunisations	Children up to age 6	As required by the Department of Health
Flu vaccines	Children between 6 months and 5 years Beneficiaries 60 and older High-risk beneficiaries	Once a year
Tetanus diphtheria injection	All beneficiaries	As needed
Pneumococcal vaccine	Beneficiaries 60 and older High-risk beneficiaries	Once a year
Early detection tests		
Dental consultation (including sterile tray and gloves)	All beneficiaries	Once a year
Pap smear (pathologist) Consultation (GP* or gynaecologist)	Women 15 and older	Once a year
Mammogram	Women 38 and older	Once every 2 years
DEXA bone density scan (radiologist, GP* or specialist)	Beneficiaries 50 and older	Once every 3 years
General physical examination (GP* consultation)	Beneficiaries 21 to 29	Once every 5 years
	Beneficiaries 30 to 59	Once every 3 years
	Beneficiaries 60 to 69	Once every 2 years
	Beneficiaries 70 and older	Once a year
Prostate specific antigen (pathologist)	Men 40 to 49	Once every 5 years
	Men 50 to 59	Once every 3 years
	Men 60 to 69	Once every 2 years
	Men 70 and older	Once a year
Health assessment (pre-notification not required): Blood pressure test, cholesterol and blood sugar tests (finger prick tests), height, weight and waist circumference measurements	All principal members and adult beneficiaries	Once a year
Cholesterol test (pathologist) Only covered if health assessment results indicate a total cholesterol of 6 mmol/L and above	Principal members and adult beneficiaries	Once a year
Blood sugar test (pathologist) Only covered if health assessment results indicate blood sugar levels are 11 mmol/L and above	Principal members and adult beneficiaries	Once a year
Glaucoma test	Beneficiaries 40 to 49	Once every 2 years
	Beneficiaries 50 and older	Once a year
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years



Maternity programme (subject to registration on the Maternity programme between 8 and 20 weeks of pregnancy)			
Doula benefit	Women registered on the programme	2 visits per pregnancy	
Antenatal visits (Midwives, GP* or gynaecologist)		12 visits	
Online antenatal and postnatal classes		18-month subscription	
Online video consultation with lactation specialist		Initial consultation	
Nurse home visits		3 visits: Day after return from hospital, and after 2 and 6 weeks	
Urine tests (dipstick)		Included in antenatal visits	
Pathology tests		Antiglobin, blood group, creatinine, full blood count, platelet count, Rhesus factor and Rubella antibody	1 test
		Glucose strip and haemoglobin estimation	2 tests
		Urinalysis	12 tests
		Urine tests (microscopic exams, antibiotic susceptibility and culture)	As indicated
Scans		2 pregnancy scans 3D and 4D growth scans covered up to the rate we pay for 2D scans	
Paediatrician visits	Babies up to 12 months registered on the programme	2 visits in baby's first year	
Health management programmes			
Cholesterol, Chronic renal failure, Diabetes, Drug and alcohol rehabilitation, HIV/Aids, Hypertension, Mental health, Oncology and Organ transplants	All beneficiaries registered on the appropriate programme	As needed	
Health line			
24-hour emergency health advice	All beneficiaries	As needed	
Emergency evacuation			
Emergency evacuation in South Africa by Netcare 911	All beneficiaries	In an emergency	
International emergency cover by ISOS			
R8 million (includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover) A R1 960 co-payment applies per out-patient claim payable by the Scheme	Per beneficiary per 90-day journey	In an emergency	

** If you choose the Associated chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the GP consultations covered on the Health Platform*