

## Focus on the Ingwe Option

The Ingwe Option provides affordable access to entry-level cover. For your hospitalisation cover, you can choose to use either Any hospital, the Ingwe Network of private hospitals, or State hospitals for an even lower monthly contribution.

For chronic treatment and day-to-day benefits, such as GP visits and prescribed medicine, you need to consult Ingwe Primary Care Network providers or Ingwe Active Primary Care Network providers, depending on your provider choice. If you choose Any hospital, you may only use GPs on the Ingwe Active Primary Care Network for your chronic and day-to-day benefits. View a list of our network providers on [momentummedicalscheme.co.za](http://momentummedicalscheme.co.za) or contact us via WhatsApp or call us on 0860 11 78 59.

The Health Platform benefit provides cover for a range of preventative care benefits available from your Ingwe Primary Care Network or Ingwe Active Primary Care Network provider.

If you need more day-to-day cover, you can make use of the HealthSaver<sup>†</sup>. HealthSaver is a complementary product offered by Momentum that lets you save for medical expenses not covered on your option.

### Major Medical Benefit

<b>Provider</b>	Any hospital, Ingwe Network hospitals or State hospitals
<b>Limit</b>	No overall annual limit applies
<b>Rate</b>	Up to 100% of the Momentum Medical Scheme Rate
<b>Specialised procedures/treatment</b>	Certain procedures covered (refer to the Ingwe member brochure for a list of procedures and treatment covered)

### Chronic and Day-to-day Benefit

<b>Chronic provider</b>	Ingwe Primary Care Network or Ingwe Active Primary Care Network Subject to entry-level formulary
<b>Chronic conditions covered</b>	26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits
<b>Day-to-day provider</b>	Ingwe Primary Care Network or Ingwe Active Primary Care Network

### Health Platform Benefit

<b>Provider</b>	Ingwe Primary Care Network or Ingwe Active Primary Care Network
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<sup>†</sup>HealthSaver is a voluntary complementary product available from Momentum. You can choose to make use of additional products available from Momentum, part of Momentum Metropolitan Life Limited, to seamlessly enhance your medical aid. Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. These complementary products are not medical scheme benefits. You can be a member of Momentum Medical Scheme without taking any of the complementary products that Momentum offers.



## Contributions

Choose your <b>monthly income</b>	Choose your <b>providers</b>			Choose your <b>family composition</b>					
	Hospital	Chronic	Day-to-day						
<= R750	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R455	R910	R847	R1 302	R1 694	R2 086
	Ingwe Network			R455	R910	R865	R1 320	R1 730	R2 140
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R455	R910	R910	R1 365	R1 820	R2 275
R751 – R7 450	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R747	R1 494	R1 150	R1 897	R2 300	R2 703
	Ingwe Network			R940	R1 880	R1 370	R2 310	R2 740	R3 170
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 221	R2 442	R1 705	R2 926	R3 410	R3 894
R7 451 – R9 850	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R856	R1 712	R1 269	R2 125	R2 538	R2 951
	Ingwe Network			R1 196	R2 392	R1 643	R2 839	R3 286	R3 733
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 708	R3 416	R2 224	R3 932	R4 448	R4 964
R9 851 – R14 050	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R999	R1 998	R1 431	R2 430	R2 862	R3 294
	Ingwe Network			R1 665	R3 330	R2 154	R3 819	R4 308	R4 797
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 326	R4 652	R2 869	R5 195	R5 738	R6 281
R14 051 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 726	R3 452	R2 245	R3 971	R4 490	R5 009
	Ingwe Network			R2 358	R4 716	R3 052	R5 410	R6 104	R6 798
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 984	R5 968	R3 850	R6 834	R7 700	R8 566

All children are charged for

### Major Medical Benefit

This benefit provides cover for hospitalisation and certain specialised procedures/treatment at either Any hospital, the Ingwe Network of private hospitals or State hospitals, depending on the provider you have chosen. Claims are paid up to 100% of the Momentum Medical Scheme Rate. Under the hospitalisation benefit, hospital accounts and related costs incurred in hospital (from admission to discharge) are covered – provided that treatment has been authorised.

The specialised procedures/ treatment that are covered do not necessarily require admission to hospital and are included in the Major Medical Benefit – provided that the treatment is clinically appropriate and has been authorised. If authorisation 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 may obtain authorisation within 72 hours of admission.



If you have chosen Ingwe Network hospitals and do not use this provider, a 30% co-payment will apply on the hospital account. If you have chosen State hospitals as your preferred provider and do not use this provider, a co-payment will also apply. This co-payment will be the difference between State facility charges and the amount charged by the provider you use.

### **Chronic Benefit**

The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. On the Ingwe Option, chronic benefits are available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network provider. Chronic cover is provided for 26 conditions according to the Chronic Disease List, which forms part of the Prescribed Minimum Benefits. Chronic benefits are subject to registration and approval.

### **Day-to-day Benefit**

This benefit provides for day-to-day medical expenses, such as GP visits and prescribed medicine. On the Ingwe Option, day-to-day benefits are available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network.

### **Health Platform Benefit**

The Health Platform Benefit is available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network. This benefit encourages health awareness, enhances the quality of life and gives peace of mind through:

- preventative care and early detection
- maternity programme
- management of certain diseases
- health education and advice; and
- emergency evacuation in South Africa.



## Benefit schedule

<b>Major Medical Benefit</b>	
<p><b>General rule applicable to the Major Medical Benefit:</b> You need to phone for authorisation before making use of your Major Medical Benefits. For some conditions, like diabetes, 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 hospital, Ingwe Network hospitals or State hospitals
Overall annual limit	No overall annual limit
<b>Hospitalisation</b>	
Benefit	Specialists covered up to 100% 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	10 days per admission
Renal dialysis and Oncology	Limited to Prescribed Minimum Benefits at State facilities
Organ transplants	Limited to Prescribed Minimum Benefits at State facilities
In-hospital dental and oral benefits	Not covered. Maxillo-facial trauma covered at State facilities, limited to Prescribed Minimum Benefits
Maternity confinements Caesarean section: Only emergency caesareans are covered	No annual limit applies
Neonatal intensive care	No annual limit applies
Medical and surgical appliances in-hospital (such as support stockings, knee and back braces, etc)	R5 600 per family
Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers, etc)	Limited to Prescribed Minimum Benefits at State facilities
Prosthesis – external (such as artificial arms or legs)	Limited to Prescribed Minimum Benefits at State facilities
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans	Limited to Prescribed Minimum Benefits at State facilities
Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation	Limited to Prescribed Minimum Benefits at State facilities, 21-day sub-limit applies to drug and alcohol rehabilitation
Take-home medicine	7 days' supply
Medical rehabilitation and step-down facilities	R13 660 per beneficiary
Private nursing and Hospice	Not covered
Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions	At your chosen network provider R33 200 per family R34 000 per family
<b>Specialised procedures/treatment</b>	
Certain specialised procedures/treatment covered (when clinically appropriate) in- and out-of-hospital	
<b>Chronic Benefit</b>	
<p><b>General rule applicable to the Chronic Benefit:</b> Benefits are only available at your chosen Network provider, and are subject to a list of medicine, referred to as a Network entry-level formulary</p>	
Provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Cover	26 conditions covered, according to the Chronic Disease List in the Prescribed Minimum Benefits



Day-to-day Benefit	
<p><b>General rule applicable to the Day-to-day Benefit:</b> Benefits are only available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network Providers, and are subject to the rules and provisions set by this network, commonly referred to as protocols. This benefit is also subject to the network's list of applicable tariff codes. 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	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, and Podiatry	Limited to Prescribed Minimum Benefits at State facilities
Mental health (incl. psychiatry and psychology)	Limited to Prescribed Minimum Benefits at State facilities
Dentistry – basic (such as extractions or fillings)	Examinations, fillings and x-rays as per the list of tariff codes. One dental consultation is covered per year per beneficiary. You need to call us for pre-authorisation if you have more than 4 fillings or 4 extractions
Dentistry – specialised (such as bridges or crowns)	Not covered
External medical and surgical appliances (incl. hearing aids, wheelchairs, etc)	Not covered
General practitioners	There is no limit to the number of times you visit your Primary Care Network GP. However, please note all visits from the 11 <sup>th</sup> visit onwards must be pre-authorised
Out-of-network GP, casualty or after-hours visits	1 visit per beneficiary per year, subject to authorisation (you need to authorise within 72 hours of the consultation, otherwise a 30% co-payment will apply and Momentum Medical Scheme will be responsible for 70% of the negotiated tariff). Maximum of 2 visits per family per year, R100 co-payment per visit applies
Specialists	2 visits per family per year, limited to R1 100 per visit and up to a maximum of R2 200 per family per year. Covered at 100% of the Momentum Medical Scheme Rate. Subject to referral by your chosen Primary Care Network provider and pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities
Physiotherapy	Included in the specialist limit
Optical and optometry (excl. contact lenses and refractive eye surgery)	1 eye test and 1 pair of clear standard or bi-focal lenses with standard frame as per formulary per beneficiary every 2 years. Spectacles will only be granted if your refraction measurement is more than 0.5
Pathology – basic (such as cholesterol tests)	Specific list of pathology tests covered
Radiology – basic (such as x-rays)	Specific list of black and white x-rays covered
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans	Limited to Prescribed Minimum Benefits at State facilities
Prescribed medication	Subject to a list of medicine, referred to as a prescribed formulary
Over-the-counter medication	Not covered



<b>Health Platform Benefit</b>		
General rule applicable to the Health Platform: These benefits are only available from your chosen Ingwe Primary Care Network or Ingwe Active Primary Care Network		
<b>What is the benefit?</b>	<b>Who is eligible?</b>	<b>How often?</b>
<b>Preventative care</b>		
Baby immunisations Available at nearest State baby clinic only	Children up to age 6	As required by the Department of Health
Flu vaccines	Children between 6 months and 5 years Beneficiaries 65 and older High-risk beneficiaries	Once a year
Tetanus diphtheria injection	All beneficiaries	As needed
<b>Early detection tests</b>		
Dental consultation (incl. sterile tray and gloves)	All beneficiaries	Once a year
Pap smear (pathologist) and GP consultation	Women 15 and older	Once a year
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	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 of 11 mmol/L and above	Principal members and adult beneficiaries	Once a year
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years
<b>Maternity programme (subject to registration on the Maternity programme between 8 and 20 weeks of pregnancy)</b>		
Antenatal visits (Midwives, GP or gynaecologist) at preferred provider	Women registered on the programme	4 visits
Nurse home visit		1 visit on the day after returning from hospital following childbirth
Urine tests (dipstick)		Included in antenatal visits
Scans		2 growth scans



<b>Health Platform Benefit (continued)</b>		
<b>Health management programmes</b>		
Diabetes, Hypertension, HIV/Aids, Oncology, Drug and alcohol rehabilitation, Chronic renal failure, Organ transplants, Cholesterol	All beneficiaries registered on the appropriate programme	As needed
<b>Health Line</b>		
24-hour emergency health advice	All beneficiaries	As needed
<b>Emergency evacuation</b>		
Emergency evacuation in South Africa by Netcare 911	All beneficiaries	In an emergency