

momentum

  
bloom

# Health4Me for Individuals

2021 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

### Day-to-day Benefits

Bronze

Silver

Gold

### Major Medical Event Benefits

Base

Standard

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[momentum.co.za](http://momentum.co.za)

Health4Me Day-to-day Benefits		Bronze	Silver	Gold
<b>GP visits</b>	 Unlimited GP visits at a Network GP per member per year	✓	✓	✓
<b>GP in room procedures</b>	 Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
<b>Hello Doctor</b>	 Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor	✓	✓	✓
<b>Specialist benefit</b>	 Up to 2 visits, limited to R1 000 per visit and up to R2 000 per member/family per year 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 Health4Me pathology and radiology lists Members need to pay any shortfalls Waiting periods apply	✗	✗	✓
<b>Acute medication</b>	 Provided in accordance with the Network prescribed acute medication formulary Rules and protocols apply	✓	✓	✓
<b>Chronic benefit</b>	 Unlimited when provided in accordance with the Network prescribed chronic medication formulary Unlimited pathology and radiology related to the chronic condition monitoring, according to the Health4Me pathology and radiology lists 26 Chronic conditions are covered: 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 Pre-authorisation is required Waiting periods apply	✗	✗	✓
<b>Basic pathology</b>	 Unlimited when members visit their Network GP, and are referred by their Network GP, according to the Health4Me pathology list	✓	✓	✓
<b>Basic radiology</b>	 Unlimited cover for black and white x-rays when members visit their Network GP, and are referred by their Network GP, according to the Health4Me radiology list	✓	✓	✓
<b>Basic and emergency dentistry</b>	 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	✗	✓	✓
<b>Basic optometry</b>	 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	✗	✓	✓
<b>HIV benefit</b>	 Antiretroviral medication provided in accordance with the Network prescribed HIV medication formulary Post-exposure prophylaxis (PEP) medication 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 Pathology related to condition monitoring according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods apply	✗	✗	✓

Health4Me Day-to-day Benefits (continued)		Bronze	Silver	Gold
<b>Maternity benefit</b> 	Antenatal GP visits at a Network GP 2 2D foetal growth scans per member per pregnancy Antenatal vitamins provided in accordance with the Network prescribed acute medication formulary Antenatal pathology tests when members visit their Network GP, and are referred by their Network GP, according to the Health4Me antenatal pathology list	✓	✓	✓
	Antenatal support (access to credible, up to date information on all topics related to parenthood) via BabyYumYum Antenatal and post-partum support from a nurse or midwife via BabyYumYum Nurse home visit on day after returning home from hospital after childbirth, as well as 2 weeks later, via BabyYumYum Registration and pre-authorisation is required	✗	✗	✓
<b>Flu vaccination</b> 	1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓	✓	✓
<b>Health assessment</b> 	1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference measurements) per member per year at a pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓	✓	✓
<b>Employee Assistance Programme</b> 	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 services and onsite trauma support services	✓	✓	✓
<b>Road accident claims</b> 	Advice for road accident claims (via EAP services)	✓	✓	✓
<b>Workman's compensation claims</b> 	Advice for injury on duty claims (via EAP services)	✓	✓	✓
<b>Multiply Starter</b> 	Multiply Starter is free and offers rewards from a range of partners Members get great discounts and cashbacks on big brands like Dis-Chem, Makro, NuMetro, Intercape and Mango Airlines, as well as on the Multiply online shop	✓	✓	✓

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](http://mybloom.co.za)

## Benefit

### Base

### Standard

#### Accident and emergency cover



##### 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 fit 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

##### 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

##### 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

##### 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

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

In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered

## 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**

**Funeral benefit  
(includes repatriation benefit)**



**Base**

Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Waiting periods apply to natural causes of death

**Standard**

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

Waiting periods apply to natural causes of death



# Free benefits for you



## More4Me

More4Me is available to you on Momentum Health4Me.

This benefit incentivises members with monthly airtime, based on their Healthy Heart Score.

Participating members will receive the following benefits:

### Free monthly airtime





































Activation airtime		Monthly airtime	
Value	Condition	Value	Condition
Up to 500MB data R50 airtime	Upon registration, members will receive R50 airtime	Based on their Healthy Heart Score, members will receive monthly airtime for a period of 12 months, until their next health assessment is due	
		Up to 1GB data R80 airtime	 <b>Green</b> Healthy Heart Score
		Up to 500MB data R50 airtime	 <b>Amber</b> Healthy Heart Score
		Up to 250MB data R25 airtime	 <b>Red</b> Healthy Heart Score

Members can convert their airtime to data if they choose

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*multiply*

## Multiply Starter

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

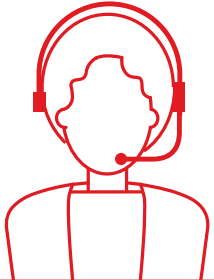
<b>Travel</b>     7,5% off   10% off   20% off	<b>Fitness and health</b>    10% discount in-store    10% off   15% off   15% off
<b>Lifestyle and entertainment</b>   4%   Pay as little as R51	<b>Fitness devices</b>    <b>Electronics and appliances</b>   10% back   12,5% back   5% back
<b>Online Multiply shop vouchers</b> Choose cashbacks or choose discounts when you buy on the Multiply online shop. Same reward, more choice  2%	<b>Health and beauty</b>  2% back
<b>Kids and Education</b>   50% off   Pay as little as R75	<b>Vouchers</b>       5%   2%   5%   15%
	<b>Magazines</b>       25% off
	<b>Safety and security</b>    20% off security installations   22,5%





# EAP

## Employee Assistance Programme



- Trauma assist
- Counselling
- Legal assist
- Debt assist



Members have access to confidential, multilingual support and counselling services, via a toll-free number. They can also download the Momentum Wellness app from Google Play or the App Store.

### Members can talk to a doctor on their phone



**momentum** | **hello doctor**

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.

They can download the Hello Doctor app from the Google Play or App Store and get expert health advice from qualified South African medical doctors through their phone, tablet or computer, at absolutely no cost to them!

#### WhatsApp support

Members can quickly and easily engage with us via WhatsApp if they have any queries about their benefits or membership

**Momentum Health4Me**  
**WhatsApp business**

**0860 10 29 03**



**Assessment      Education      Guidance      Referral**

## 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	R447	R447	R249
	Silver	None	R483	R483	R264
	Gold	None	R524	R524	R289
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R650	R650	R349
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Silver	Base	R686	R686	R364
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Gold	Base	R731	R731	R390
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R722	R722	R386
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Silver	Standard	R757	R757	R401
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Gold	Standard	R803	R803	R426





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