



Health4Me for Individuals

2023 Brochure

momentum





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.

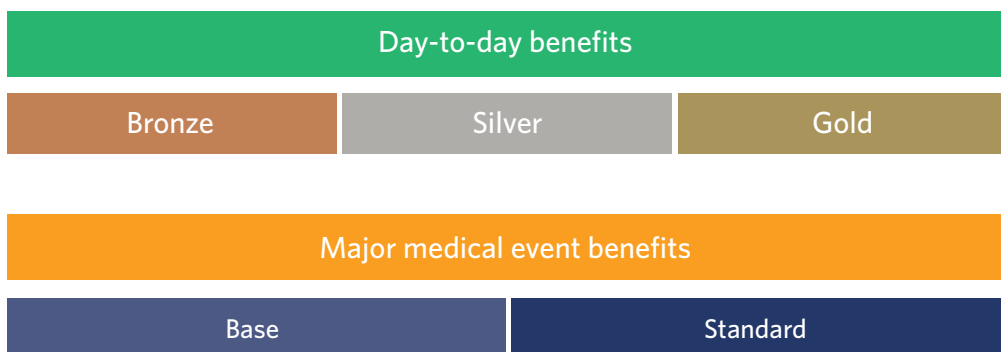
Momentum Health4Me offers cost-effective healthcare cover to individuals earning less than R30 000 per month.

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



Health4Me Day-to-day benefits

Health4Me Day-to-day benefits		Bronze	Silver	Gold
GP benefit	 Unlimited GP visits at a Network GP per member per year	✓	✓	✓
GP in room procedures	 Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	 Unlimited GP consultations with a Hello Doctor GP Hello Doctor consultations can either be via chat, phone call or video (virtual) call Hello Doctor consultations include scripting of formulary-based medication, in accordance with the Network prescribed acute medication formulary, rules and protocols are applied Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list	✓	✓	✓
Specialist benefit	 A maximum of 2 visits, limited to R1 220 per visit and up to R2 440 per member/family per year is applied 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 applicable Health4Me pathology and radiology lists Shortfalls will be payable by the member Waiting periods apply	✗	✗	✓
Acute medication	 Provided in accordance with the Network prescribed acute medication formulary Rules and protocols are applied	✓	✓	✓
Chronic medication	 Provided in accordance with the Network prescribed chronic medication formulary Rules and protocols are applied	✗	✗	✓
Chronic benefit	 27 Chronic conditions are covered as follows: 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 Chronic medication is provided in accordance with the Network prescribed chronic medication formulary Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists Pre-authorisation is required Waiting periods apply	✗	✗	✓
HIV benefit	 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 Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods apply	✗	✗	✓
Maternity benefit	 1 Foetal growth 2D scan per member per pregnancy Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list Antenatal vitamins in accordance with the Network prescribed acute medication formulary, rules and protocols are applied Pre-authorisation is required	✓	✓	✓
	1 Additional foetal growth 2D scan per member per pregnancy Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding Nurse/midwife home visits on day 2 and week 2 after the birth of the baby Pre-authorisation is required	✗	✗	✓
Basic pathology	 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	✓	✓	✓
Basic radiology	 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	✓	✓	✓

Health4Me Day-to-day benefits (continued)		Bronze	Silver	Gold
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> <p>Waiting periods apply</p>	✗	✓	✓
Basic optometry	 <p>Covered at any optometrist on the Optical Network</p> <p>Benefit available every 2 years</p> <p>1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame</p> <p>Sunglasses, tinted lenses, hard coating and contact lenses are not covered</p> <p>Provided in accordance with the Optical Network protocols and approved Health4Me optometry list</p> <p>Waiting periods apply</p>	✗	✓	✓
Flu vaccination	 <p>1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic</p>	✓	✓	✓
COVID-19 screening test	 <p>1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral</p> <p>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</p>	✓	✓	✓
Health assessment	 <p>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</p> <p>Employer groups with more than 20 employees per site can have an on-site wellness day, where members can do their annual health assessment</p>	✓	✓	✓
Employee Assistance Programme	 <p>Counselling and support services for adults, teenagers and children</p> <p>Trauma and critical incidence counselling services</p> <p>Legal assist, credit health and debt management services</p> <p>Managerial support services</p> <p>Telephonic counselling services and onsite trauma and critical incidence support services</p>	✓	✓	✓
Road accident claims	 <p>Advice for road accident claims (via EAP services)</p>	✓	✓	✓
Workman's compensation claims	 <p>Advice for injury on duty claims (via EAP services)</p>	✓	✓	✓
Multiply Engage	 <p>Multiply Engage is free and offers rewards from a range of partners</p> <p>Members get great discounts on big brands like Makro, Nando's, Intercape and FlySafair, as well as on the Multiply online shop</p>	✓	✓	✓
More4Me	 <p>More4Me incentivises members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score</p>	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum CareCross Network GPs, dentists and optometrists - view the lists of these providers at bloom.insure or scan the QR codes below.



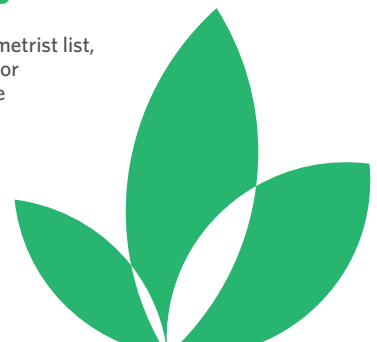
To view the Network GP list, visit bloom.insure or scan the QR code



To view the Network Dental list, visit bloom.insure or scan the QR code



To view the Network Optometrist list, visit bloom.insure or scan the QR code



Health4Me Major medical event benefits

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


Benefit	Base	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 R500 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	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 R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria	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	



Benefit	Base	Standard
Hospital cash 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	Base			Standard		
Funeral benefit (includes repatriation benefit) 	Causes of death	Natural	Unnatural	Causes of death	Natural	Unnatural
	Principal member, spouse and children > 14	R10 000	R20 000	Principal member, spouse and children > 14	R15 000	R30 000
	Children 6 - 13 years	R5 000	R10 000	Children 6 - 13 years	R7 500	R15 000
	Children 1 - 5 years	R2 500	R5 000	Children 1 - 5 years	R3 750	R7 500
	Children < 1 year	R1 250	R2 500	Children < 1 year	R1 875	R3 750
	Stillborn babies (past 28 weeks gestation)	R750	R1 500	Stillborn babies (past 28 weeks gestation)	R1 125	R2 250
	Waiting periods apply to natural causes of death			Waiting periods apply to natural causes of death		
The repatriation benefit includes: <p>Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided</p> <p>Repatriation is arranged when the deceased's body is more than 100km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe</p> <p>Special care is taken to consider particular customs and beliefs</p> <p>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</p> <p>Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided</p> <p>A 24-hour bereavement counselling line is available to the next of kin</p> <p>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</p> <p>Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year</p>						





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



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



Make the **smart** choice

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.

Smart ways for members to contact Hello Doctor



Via the **USSD** process

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!

Step 2



Select 1 for yes, to request a doctor to contact them
Select 1 again to confirm



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



Via the **Momentum More Health app**



On the main member's cellphone, log in to the **Momentum More Health app**

Select My benefits, and go to GP visits
Click on Access benefit, choose the member that they want to request a Hello Doctor callback for and **click continue**



More4Me

More4Me is available to members on Momentum Health4Me.

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 at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic, or at any Multiply-affiliated pharmacy

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
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

Members have access to confidential, multilingual support and counselling services, via a toll-free number. They can also download the Momentum More Health app.

Counselling and support for adults

Confidential support services that provide preventative and proactive interventions for the early detection, identification and/or resolution of work, personal and health problems, that may adversely affect a member's state of mental or physical wellbeing, as well as their ability to perform at work.

Counselling and support for children and teenagers

Confidential support services that provide preventative and proactive interventions for the early detection, identification and/or resolution of problems that children and teenagers face, that may adversely affect their state of mental or physical wellbeing, such as self-image problems, peer pressure, performance anxiety, bullying, depression and/or exposure to drugs.

Trauma/critical incidence counselling

Members can access trauma support from experts and professionals 24 hours a day, 7 days a week.

Assistance will be provided for members who have experienced physical and/or emotional trauma, such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping and/or abduction.

Legal assist, credit health and debt management services

Members who need legal, debt or financial wellness advice can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants.

Managerial support

Coaching and support for leaders and managers, to assist and equip them to deal with the challenges they may face in the workplace.

EAP call centre number

0800 22 93 55

Select option 4 for
Momentum Health4Me



Psycho-social
counselling



24/7 Trauma
support



Legal advice



Family care



Financial advice



Debt restructuring
support





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	R517	R517	R306
	Silver		R554	R554	R322
	Gold		R598	R598	R348
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R759	R759	R425
	Silver		R797	R797	R440
	Gold		R845	R845	R468
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R847	R847	R470
	Silver		R885	R885	R486
	Gold		R933	R933	R512



Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.
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Health4Me

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