

## Focus on the Evolve Option

The Evolve Option provides cover for hospitalisation at the Evolve Network of private hospitals. There is no overall annual limit for hospitalisation. There is a standard Evolve option co-payment for all Major Medical Benefits, except in the case of motor vehicle accidents, maternity confinements or emergency treatment.

You need to use State facilities for all your chronic treatment, including doctors, scripts and medication.

You have cover for two virtual GP consultations from the GP Virtual Consultation Network, which includes Hello Doctor. The Health Platform provides cover for a range of day-to-day benefits, such as preventative screening tests, certain check-ups and more. If you need cover for more day-to-day expenses, like additional GP visits or prescribed medicine, you can make use of the Momentum HealthSaver<sup>+</sup>. Momentum HealthSaver<sup>+</sup> 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>	Evolve Network hospitals Certain procedures are only covered in day hospitals (See a list of these procedures on page 8. The list of hospitals is available on the <b>Momentum app</b> or <a href="http://momentummedicalscheme.co.za">momentummedicalscheme.co.za</a> )
<b>Limit</b>	No overall annual limit applies
<b>Rate</b>	Associated specialists covered in full. Other 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
<b>Specialised procedures/treatment</b>	Certain procedures/treatment covered – see brochure for the list
<b>Co-payment</b>	R1 740 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment. An additional co-payment may apply for certain specialised procedures/treatment (see page 3)

### Chronic and Day-to-day Benefit

<b>Chronic provider</b>	State facilities
<b>Chronic conditions covered</b>	26 conditions covered according to the Chronic Disease List in Prescribed Minimum Benefits
<b>Day-to-day provider</b>	Any provider
<b>Day-to-day benefit</b>	You have cover for 2 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor. If you need cover for more day-to-day expenses, you can add the Momentum HealthSaver <sup>+</sup>



### Health Platform Benefit

<b>Provider</b>	Any provider
<b>Benefits</b>	Range of day-to-day benefits, such as preventative screening tests, certain check-ups and more

### Contributions

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

Your providers		Choose your family composition					
Hospital	Chronic						
Evolve Network	State	R1 424	R2 848	R2 848	R4 272	R5 696	R7 120

Maximum of 3 children charged for

Contributions payable from 1 April 2023 to 31 December 2023

Your providers		Choose your family composition					
Hospital	Chronic						
Evolve Network	State	R1 539	R3 078	R3 078	R4 617	R6 156	R7 695

Maximum of 3 children charged for

### Major Medical Benefit

This benefit includes cover for hospitalisation and certain specialised procedures/treatment. There is no overall annual limit on hospitalisation. 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. Specialised procedures/treatment 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 pre-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 must obtain authorisation within 72 hours of admission. Some procedures are only covered in day hospitals, such as cataract surgery and some sinus procedures – see list on page 8.

### Chronic Benefit

The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. On the Evolve Option, chronic benefits are available from State facilities only. 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 by the Scheme.



### Day-to-day Benefit

You have cover for two virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor. If you need cover for other day-to-day expenses, like GP visits or prescribed medicine, you can choose to make use of the Momentum HealthSaver<sup>+</sup>. Momentum HealthSaver<sup>+</sup> is a complementary product offered by Momentum that lets you save for medical expenses not covered by your option.

### 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 the 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	
<b>General rule applicable to the Major Medical Benefit:</b> 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)	
Provider	Evolve Network hospitals. Certain procedures are only covered in day hospitals (See a list of these procedures on page 8. The list of day hospitals is available on the <b>Momentum app</b> or <a href="http://momentummedicalscheme.co.za">momentummedicalscheme.co.za</a> )
Overall annual limit	None
Co-payment	R1 740 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply for specialised procedures, as indicated below



### Co-payments for specialised procedures/treatment

The standard Evolve Option co-payment of **R1 740** per authorisation applies to these procedures and treatments regardless of where they are performed.

Plus the Specialised Procedures co-payment of **R3 480** per authorisation applies if performed in an acute or day hospital

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
Gastroscopies, 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	<b>Low severity cases</b> are not covered by the Scheme but can be paid from Momentum HealthSaver <sup>+</sup> , if available  <b>High severity cases</b> in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above

\* Covered at State facilities

### Hospitalisation

Benefit	Associated specialists covered in full. Other specialists covered up to 100% of 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 Momentum HealthSaver <sup>+</sup> , if available
Renal dialysis	Limited to Prescribed Minimum Benefits at State facilities
Oncology	R200 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme reference pricing applies to chemotherapy and adjuvant medication. You need to get your oncology treatment and medication from the Evolve Network of Oncologists
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	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)	R6 800 per family
Prosthesis – internal (incl. permanent pacemakers, cochlear implants, etc) Joint replacements, including knee and hip surgery, are limited to Prescribed Minimum Benefits at State facilities	Intraocular lenses: R5 700 per beneficiary per event, maximum 2 events per year Other internal prosthesis: R38 000 per beneficiary per event, maximum 2 events per year
Prosthesis – external (such as artificial arms or legs, etc)	R24 500 per family



<b>Hospitalisation (continued)</b>	
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 co-payment of R2 900 per scan
Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation	Limited to Prescribed Minimum Benefits, 21-day limit applies to drug and alcohol rehabilitation
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	R52 600 per family
Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions	At your network provider No annual limit applies R43 500 per family
<b>Specialised procedures/treatment</b>	
Certain specialised procedures/treatment covered (when clinically appropriate) in- and out of hospital	
<b>Chronic Benefit</b>	
<b>General rule applicable to the Chronic Benefit:</b> Benefits are subject to registration on the Chronic Management Programme and approval by the Scheme	
Provider	State facilities
Cover	26 conditions covered, according to Chronic Disease List in Prescribed Minimum Benefits
<b>Day-to-day Benefit</b>	
<b>General rule applicable to the Day-to-day Benefit:</b> Benefits are subject to Momentum HealthSaver <sup>+</sup> , if available	
GP visits	2 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of medication where required. Medication will be subject to Momentum HealthSaver <sup>+</sup> , if available
Sports injury benefit	2 physiotherapist or biokineticist visits per beneficiary per year for treatment related to sports injuries. Covered at 100% of the Momentum Medical Scheme Rate, up to a maximum of R1 000 per beneficiary per year. You need to get pre-authorisation



<b>Health Platform Benefit</b>		
<b>General rule applicable to the Health Platform Benefit:</b> Health Platform benefits are paid by the Scheme up to a maximum Rand amount per benefit, provided you notify us before using the benefits		
<b>What is the benefit?</b>	<b>Who is eligible?</b>	<b>How often?</b>
<b>Preventative care</b>		
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 All 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
<b>Early detection tests</b>		
Dental consultation (incl. 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 total cholesterol of 6 mmol/L and above	Principal members and adult beneficiaries	Once a year
Blood sugar (glucose) 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
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



<b>Maternity programme (subject to registration on the Maternity programme between 8 and 20 weeks of pregnancy)</b>		
Doula benefit		2 visits per pregnancy
Antenatal visits (Midwives, GP or gynaecologist)		12 visits
Nurse home visits		2 visits, the day after returning from hospital following childbirth and 2 weeks later
Urine tests (dipstick)		Included in antenatal visits
Pathology tests	Blood group, creatinine, full blood count, glucose strip, haemoglobin estimation and Rhesus factor	1 test
	Urinalysis	12 tests
	Urine tests (microscopic exams, antibiotic susceptibility and culture)	As indicated
Scans		2 pregnancy scans (3D and 4D growth scans are 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
<b>Health management programmes</b>		
Cholesterol, Chronic renal failure*, Diabetes, Drug and alcohol rehabilitation, HIV/Aids, Hypertension, Mental health*, Oncology and Organ transplants* *Limited to Prescribed Minimum Benefits at State facilities		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
<b>International emergency cover by ISOS</b>		
R5 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

<b>Procedures covered in day hospitals only</b>	
<b>Anorectal</b>	Treatment of haemorrhoids, fissure, fistula Covered for complicated cases that cannot be treated as an out-patient or where the out-patient treatment options failed and treatment is required in a medical facility
<b>Biopsies</b>	Skin, subcutaneous tissue, soft tissue, muscle, bone, lymph, eye, mouth, throat, breast, cervix, vulva, prostate, penis, testes
<b>Breast</b>	Lumpectomy (fibroadenoma)
<b>Ear, nose and throat</b>	Tonsillectomy and/or adenoidectomy (children up to 12 years) Simple procedures for nose bleed (extensive cautery) Sinus procedures (ethmoidectomy, sinusotomy and lavage) Scopes (nasal endoscopy, laryngoscopy) Middle ear procedures (myringoplasty, stapedectomy, myringotomy and/or grommets) Cochlear implant
<b>Eye</b>	Corneal transplant Cataract surgery Treatment of glaucoma Other eye procedures: removal of foreign body, conjunctival surgery (repair laceration, pterygium), glaucoma surgery, probing and repair of tear ducts, retinal surgery, eyelid surgery, strabismus repair
<b>Ganglionectomy</b>	
<b>Gastrointestinal</b>	Gastrointestinal scopes (oesophagoscopy, gastroscopy, colonoscopy, sigmoidoscopy, proctoscopy, anoscopy)
<b>Gynaecological</b>	Cerclage of uterine cervix D&C (dilatation and curettage) Endometrial ablation Hysteroscopy Sterilisation Laparoscopic gynaecological procedures (aspiration ovarian cyst, salpingectomy, fulguration/ablation/lysis of lesions)
<b>Incision and drainage</b>	Abscess and/or cyst: skin (deep, non-superficial lesions), subcutaneous tissue and pilonidal
<b>Orthopaedic</b>	Arthroscopy, arthrotomy (shoulder, elbow, knee, ankle, hand, wrist, foot, temporomandibular joint), arthrodesis (hand, wrist, foot) Minor joint procedures (intercarpal, carpometacarpal and metacarpophalangeal, interphalangeal joint arthroplasty) Tendon and/or ligament repair, muscle debridement, fascia procedures (tenotomy, tenodesis, tenolysis, repair/reconstruction, capsulotomy, capsulectomy, synovectomy, excision tendon sheath lesion, fasciotomy, fasciectomy). Subject to individual case review Repair bunion or toe deformity Treatment of simple closed fractures and/or dislocations, removal of pins and plates Subject to individual case review
<b>Removal of foreign body</b>	Subcutaneous tissue, muscle, external auditory canal under general anaesthesia
<b>Simple superficial lymphadenectomy</b>	
<b>Skin</b>	Debridement, removal of lesions, (dependent on size and diameter), simple repair of superficial wounds





**Procedures covered in day hospitals only (continued)**

<b>Urological</b>	Cystoscopy Removal of ureteral stones Male genital procedures (circumcision for medical reasons only and when authorised, vasectomy)
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