

momentum



Health4Me



Health4Me for Individuals

Brochure





momentum

bloom

Health4Me





Why the need for **quality, affordable healthcare** solutions?

Access to healthcare is an integral component of an individual's health and wellbeing.

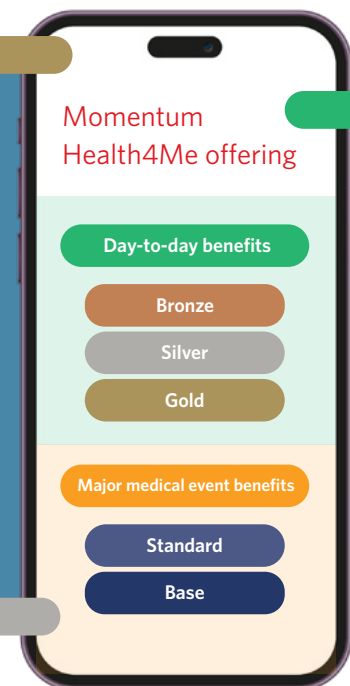
Private healthcare solutions, like medical schemes, remain unaffordable for many South Africans.

Momentum Health4Me offers cost-effective healthcare cover to individuals earning less than R40 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.



Make the **smart** choice

The way in which we consume and access healthcare has forever changed, the new digital age in healthcare, has us engaging with healthcare providers digitally, through 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 seeing a smarter, more patient-centric approach.









Members can 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

Momentum Health4Me supports you in making the smart decision for yourself and your loved ones, saving you time and unnecessary costs, all while accessing unlimited GP consultations.

Health4Me Day-to-day benefits

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 referral for pathology, according to the applicable Health4Me pathology list Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list	✓	✓	✓
Hello Doctor scripting	 Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Specialist benefit	 A maximum of 2 visits, limited to R1 290 per visit and up to R2 580 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 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 benefit and medication	 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. Rules and protocols are applied 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. Rules and protocols are applied 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	✓	✓	✓

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 or MediRite 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 on site at a Wellness day or at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic</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>Advice for road accident claims</p> <p>Advice for injury on duty claims</p> <p>Managerial support services</p> <p>Telephonic counselling services and on-site trauma and critical incidence support 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, 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	



NETCARE 082911
24HR EMERGENCY MEDICAL SERVICES

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 (live birth), 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 (live birth), 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

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

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

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

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's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year



Accident and emergency cover



Hospital cash and maternity lump sum benefit



Funeral benefit





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 - it's like having a doctor on call in their pocket wherever they go. Members also have unlimited access to online 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 scripting

Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication where required. The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite 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



or



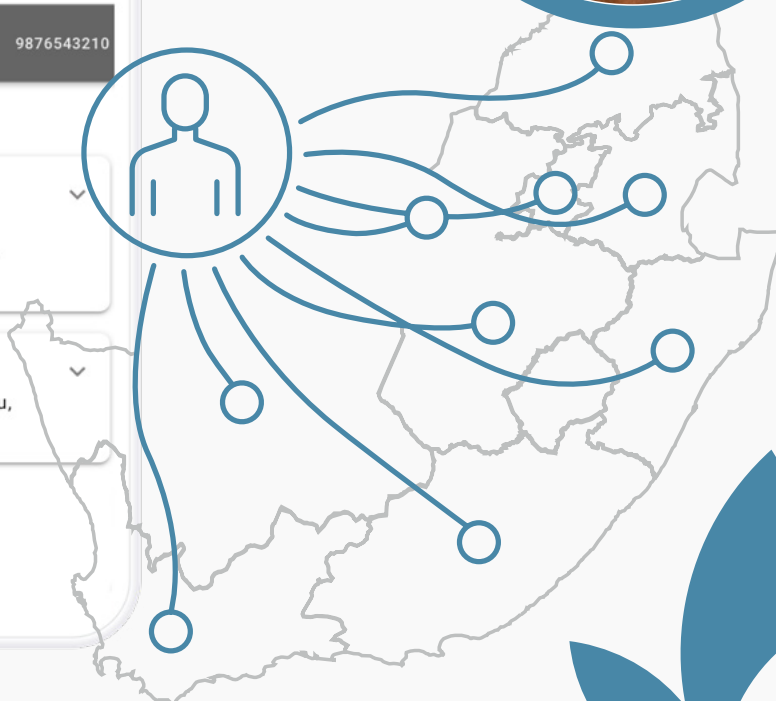
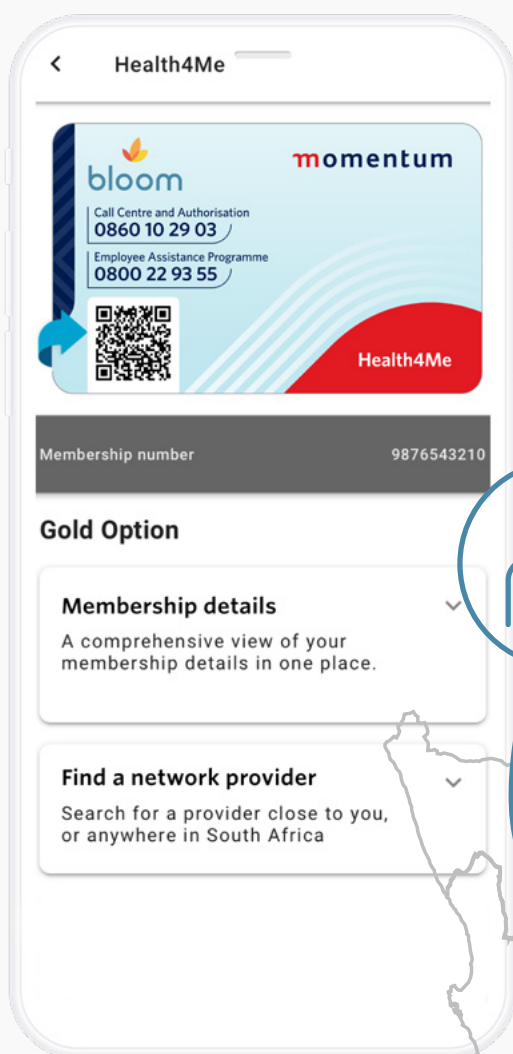
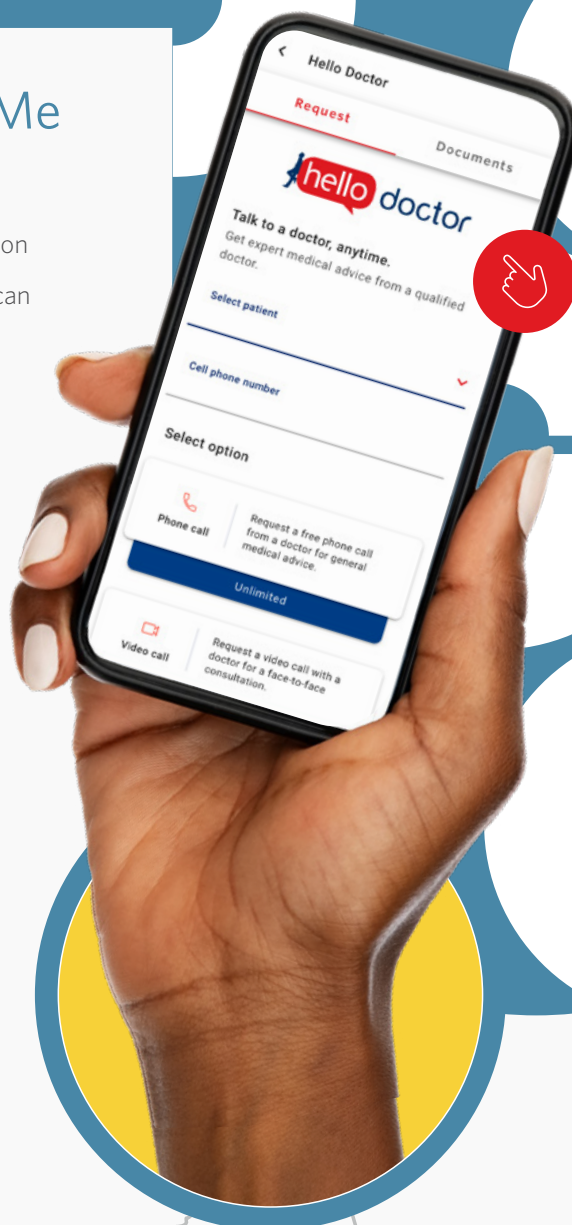
Download the Momentum app from Google Play, the App Store or AppGallery



Healthcare at your fingertips

The **Momentum app** gives Health4Me members access to:

- Their personal member information and healthcare benefit information
- Their Momentum Health4Me digital membership card, which they can show as proof of cover
- A search function to find their nearest healthcare provider
- Hello Doctor consultation services
- Wellness experts via the EAP and coaching services, as well as world-class wellness content through Coach in your pocket





Free benefits for your employees

More4Me

More4Me

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 or Takealot vouchers

Step 1



Members register via USSD code *134*664*100# on their phone

Step 2



To unlock their first reward, members must either:

- Download the Momentum app and register their user profile/Log in to the Momentum app at least once; or
- Initiate a WhatsApp chat

Only one of these actions is required, within every benefit year, to qualify for the digital engagement reward

Digital engagement reward: 500MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Scan the QR code to start a WhatsApp chat

Step 3



Members get their Healthy Heart Score by going for their health assessment at a Dis-Chem, Clicks or MediRite pharmacy clinic; or at any Multiply-affiliated pharmacy

Step 4



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:

1GB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80



Green
Healthy Heart Score

500MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Amber - Green
Amber
Amber - Red
Healthy Heart Score

250MB data or airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25



Red
Healthy Heart Score

SHOPRITE

Checkers

takealot.com



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



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 and cashbacks on big brands.

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Entertainment

NuMetro
the just home

30% off on
2D and 3D movies

Restaurants

Nando's

5%

COLCACCHIO

15%

Travel

INTERCAPE
AIRLINK
FlySafair

lift

5%

AVIS
PROTEA HOTELS

CITY LODGE
HOTEL

7.5%

Emirates

Booking.com

10%

arda

DREAM
HOTELS & RESORTS

15%

Groceries

W
WOOLWORTHS

3%

SHOPRITE
Checkers

BOXER

5%

Lifestyle

Dis-Chem
Pharmacies

2%

loot.co.za
makro

3%

NetFlorist
Just be nice

4%

Electronics

Russell Hobbs

NUTRIBULLET

5%

Fitness devices

POLAR
POWERED BY WEARABLE SPORTS TECHNOLOGY

7.5%

GARMIN

SUUNTO

10%

Gym and Fitness

Virgin
active

ZONE FITNESS

planetfitness
find your balance

10%

new balance

10%

ASWEATGEAR

15%

CYCLE LAB

CVC

CHRIS WILLENSE
cycles

THE PRO SHOP
Golf is our game

5%

Health and beauty

SPORTSA
www.sportsa.co.za

10%

SMOKENDERS

25%

And many more...

Visit **multiply.co.za** and **multiplyonlineshop.co.za** for a complete list of partners.

EAP

Employee Assistance Programme



Telephonic counselling and support services for employees and their families

Typical examples include counselling on personal issues, family problems, stress management, conflict resolution and dealing with work-related concerns.



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.



24/7 Trauma support

The trauma line is open 24 hours a day, 7 days a week for psychosocial emergencies such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.



Legal advice

Legal advisers provide telephonic advice and guidance in relation to an employee's current situation.



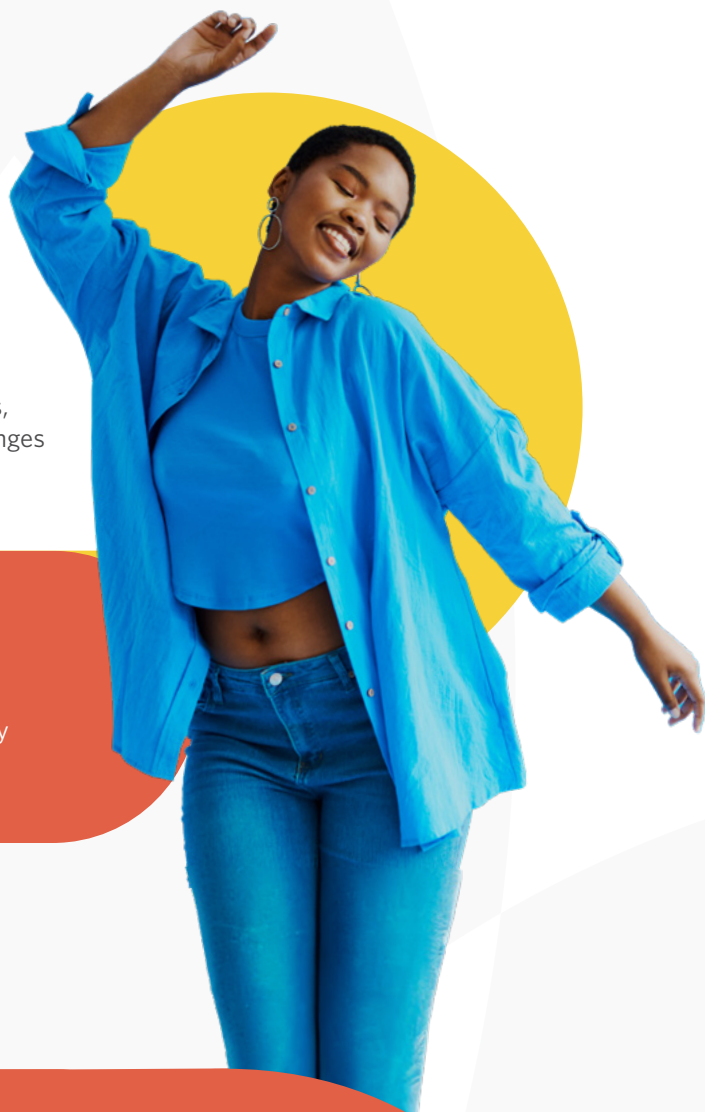
Financial advice

Advisers provide guidance in relation to an employee's current financial and debt situation.



Debt restructuring

Our partner, Debt Rescue, is available to assist with this sensitive problem.





Premiums

Health4Me Health Insurance premiums are reviewed annually and 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	R570.00	R570.00	R341.00
	Silver		R610.00	R610.00	R359.00
	Gold		R658.00	R658.00	R387.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R833.00	R833.00	R470.00
	Silver		R874.00	R874.00	R487.00
	Gold		R926.00	R926.00	R517.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R928.00	R928.00	R520.00
	Silver		R969.00	R969.00	R537.00
	Gold		R1 021.00	R1 021.00	R565.00





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