



momentum

# Health4Me for Individuals

Member guide

2025

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Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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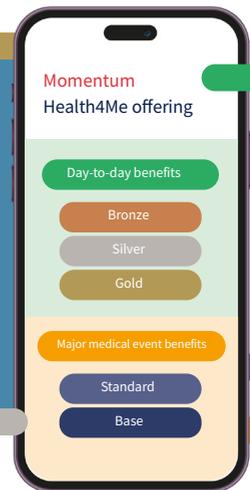


# Welcome

## to Momentum Health4Me

Health4Me has three day-to-day benefit options, as well as two major medical event benefit options. Please check on your Health4Me membership card or membership certificate to confirm which day-to-day benefit option you have selected. You will also be able to see if you have selected any of the major medical event benefits, which major medical event benefit option you are on and if your family members are covered.

**Important note:** You need to obtain authorisation for some of the Health4Me benefits in order for Momentum to pay for those claims. If you do not get authorisation, we will not pay for the claim and you will need to pay the healthcare provider's account from your pocket.



						Major medical event benefits		
Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit

These are the benefits that are covered on the three day-to-day benefit options and on the two major medical event benefit options:

## Health4Me **Day-to-day benefit summary**

Day-to-day benefits		Bronze	Silver	Gold
 GP benefit		✓	✓	✓
 GP in room procedures		✓	✓	✓
 Hello Doctor		✓	✓	✓
 Hello Doctor scripting		✓	✓	✓
 Specialist benefit		✗	✗	✓
 Acute medication		✓	✓	✓
 Chronic benefit and medication		✗	✗	✓
 HIV benefit		✗	✗	✓
 Maternity benefit		✓	✓	✓
 Basic pathology		✓	✓	✓
 Basic radiology		✓	✓	✓
 Basic and emergency dentistry		✗	✓	✓
 Basic optometry		✗	✓	✓
 Flu vaccination		✓	✓	✓
 COVID-19 screening test		✓	✓	✓
 Health assessment		✓	✓	✓
 Employee Assistance Programme		✓	✓	✓
 Multiply Engage		✓	✓	✓
 More4Me		✓	✓	✓

## Health4Me **Major medical event benefit summary**

Major medical event benefits		Base	Standard
 Accident and emergency cover		✓	✓
 Hospital cash and maternity lump sum benefit		✓	✓
 Funeral benefit		✓	✓

## Health4Me Day-to-day benefits

### GP benefit

Bronze

Silver

Gold



<b>GP benefit</b>	<p>Unlimited Network GP visits per member per year</p> <p>Network GP visits can either be face-to-face or video (virtual) call consultations</p> <p>Hello Doctor pre-authorisation is not required</p>
<b>GP in room procedures</b>	<p>Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation</p>
<b>Acute medication</b>	<p>Provided in accordance with the Network prescribed acute medication formulary</p> <p>Rules and protocols are applied</p>
<b>Basic pathology</b>	<p>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</p>
<b>Basic radiology</b>	<p>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</p>

You may visit any doctor on our GP Network for GP visits and acute medication. Your Network GP visit can either be a face-to-face or video (virtual) call consultation. Acute medication is medicine like antibiotics that you need to take for a few days only. Your GP can prescribe medication for you from a list of approved medicines called a formulary. Your GP will either dispense the medicine to you after your consultation, or give you a prescription that you can take to a pharmacy to get your medicine. You can go to any pharmacy, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy, as other pharmacies might charge an extra fee, which you will have to pay.

Your Network GP may also send you for basic blood tests and black-and-white x-rays, and may also perform minor medical procedures as part of a consultation in rooms, such as stitching of wounds and nebulisation. We will pay the account if the doctor is on the GP Network and the blood tests, x-rays or minor procedures are on the approved list of benefits that we cover.

### 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

Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## Hello Doctor scripting

Bronze

Silver

Gold



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

Hello Doctor offers you easy to understand health and medical services, letting you talk to a GP in any South African official language, any time you need to, for free. Hello Doctor consultations can either be chat, phone call or video (virtual) call consultations.

A Hello Doctor GP may also prescribe medication for you from a list of approved medicines called a formulary. If a Hello Doctor GP has prescribed medication for you as part of your consultation, you will be able to collect your prescribed medicine from your nearest Dis-Chem, Clicks or MediRite pharmacy. Hello Doctor consultations may also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list. If you need to speak to a Hello Doctor GP, you can simply send a "Hi" to our WhatsApp contact centre line and follow the step-by-step guide; dial \*120\*394\*120# from your cell phone and choose the relevant options to request a call back; or request a call back via the Momentum App, which you can download from the App Store, Google Play or AppGallery on your cell phone. The Hello Doctor helpline is available during business hours if you experience any technical problems. You can call the Hello Doctor helpline on 0872 30 00 02.

### Q How should I register for the Hello Doctor benefit?

- A Call us on 0860 10 29 03 and provide us with your cell phone number, so that we can register you for the Hello Doctor benefit and send you your unique user name and password.

## Smart ways for members to contact Hello Doctor



Via the **WhatsApp contact centre**

Step 1

Add **+27 860 10 29 03** as a contact on your phone

Step 2



Scan the QR code to start a WhatsApp chat

Open the saved contact in WhatsApp and send a "Hi"  
Follow the easy step-by-step process that will guide you through the Hello Doctor call back process



Via the **USSD process**

On your cell phone as the main member or adult dependant (over the age of 18 years), request a call back by dialling **\*120\*394\*120#** - no need for airtime!

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



Via the **Momentum App**

Google Play App Store AppGallery

If you are the main member, you can log in to the **Momentum App**

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



You will receive a notification to confirm that your request has been submitted

Step 3



**Hello Doctor will call you back** to see whether they can help you over the phone. If they are unable to, they will recommend that you visit a Network GP

The WhatsApp QR code will only work if you have an active data/internet connection on your cell phone

## Health4Me Day-to-day benefits

### Specialist benefit

Gold



A maximum of 2 visits, limited to R1 350 per visit and up to R2 700 per member/family per year

Members may consult any specialist, subject to a Network GP referral and pre-authorisation

If the specialist prescribes medicine or refers members for pathology and radiology tests, only medicine on the Health4Me prescribed acute medication formulary and the tests on the applicable Health4Me pathology and radiology lists are covered

Shortfalls, as well as any medicine, pathology and radiology not covered by Health4Me, will be payable by the member

A 3-month waiting period applies

If you need to see a specialist, you must first visit your Network GP, who will give you a referral letter. You will need to call us on 0860 10 29 03 to get authorisation. You have cover for two specialist visits per year. The maximum amount we will pay per visit is R1 290, with a maximum for the year of R2 580 for you and your family, if they are also covered. This amount is for the visit and any medication that the specialist prescribes. The specialist may also send you for basic blood tests and black-and-white x-rays.

Example: Let's say the specialist charges you R1 300 for a visit. The specialist will send the account for R1 300 to Momentum for payment. Momentum will pay the specialist R1 290 and your benefit left for the year will reduce from R2 580 to R1 290. You will have to pay the additional R10 for the visit from your own pocket.



Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## Chronic benefit and medication

Gold



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

A 3-month waiting period applies

Chronic medication is medicine that you need to take daily on an ongoing basis. If you have one of the 27 chronic conditions listed above you will have access to the chronic benefit.

### Q How should I register for the chronic benefit?

- A You will need to visit a Network GP. If your GP diagnoses one of the 27 chronic conditions, they will need to call us on 0860 10 29 03 to register you for the chronic benefit.

They can do this by completing the chronic benefit application form and emailing it to [health4mechronic@momentum.co.za](mailto:health4mechronic@momentum.co.za). We will review the request from your GP and we will tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your chronic medication, according to an approved list of chronic medicines.

### Q Where can I get my chronic medication from?

- A You need to email your prescription to Medipost Pharmacy and then call them to let them know where they must deliver your medication every month. Email your prescription to [mhealth@medipost.co.za](mailto:mhealth@medipost.co.za) and call Medipost Pharmacy on 012 426 4000. We can only pay for your chronic medication if we have approved it and if your GP has prescribed it from the approved list of chronic medicines. You will need to get a new script from your Network GP every six months and send it to Medipost Pharmacy.

## Health4Me Day-to-day benefits

### HIV benefit

Gold



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

A 3-month waiting period applies

You may go for one HIV ELISA screening blood test per year at a Network GP. If your screening blood test result is positive for HIV, your GP will need to call us to register you for the HIV benefit. The HIV benefit also includes post-exposure prophylaxis treatment, to prevent HIV infection, in the event that you are accidentally exposed to blood or fluids from an infected person, or by any other means.

#### Q How should I register for the HIV benefit?

- A Your GP will need to call us on 0860 55 56 09 to register you for the HIV benefit, or complete the HIV benefit application form and email it to [health4mehiv@momentum.co.za](mailto:health4mehiv@momentum.co.za). We will review the request from your GP and tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your HIV medication, according to an approved list of antiretroviral medicines.

#### Q Where can I get my HIV medication from?

- A You need to email your prescription to Medipost Pharmacy and then call them to let them know where they must deliver your medication every month. Email your prescription to [mhealth@medipost.co.za](mailto:mhealth@medipost.co.za) and call Medipost Pharmacy on 012 426 4000. We can only pay for your HIV medication if we have approved it and if your GP has prescribed it from the approved list of antiretroviral medicines. You will need to get a new script from your Network GP every six months and send it to Medipost Pharmacy.



Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## Basic and emergency dentistry

Silver

Gold



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

A 3-month waiting period applies

You may visit any dentist on the Dental Network. You have benefits for basic dentistry, such as fillings, extractions, infection control and cleaning and polishing of teeth. The dentist will send the account to us for payment. Specialised dentistry, such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces, is not covered. If a specific dental procedure is not covered, the dentist will let you know and you will need to pay for it from your own pocket.

## Basic optometry

Silver

Gold



Covered at any optometrist on the Momentum Optometrist 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 Momentum Optometrist Network protocols and approved Health4Me optometry list

A 3-month waiting period applies

You may visit any optometrist on the Optometrist Network. You will have cover for one eye test and one pair of clear standard single vision lenses, or one pair of bi-focal lenses, with a standard frame, every two years. The optometrist will test your eyes and tell you if you need glasses. If your eye test shows a reading of 0.75 or more, the optometrist will show you which frames you can choose from. The optometrist will send the account to us for payment. If your eye test shows that you do not need glasses (a reading of less than 0.75), the optometrist will need to send us a motivation letter, to let us know why the glasses are needed. If the optometrist does not send us the motivation letter, then we will pay for the visit only. We do not cover sunglasses, tinted lenses, hard coating or contact lenses.

## Health4Me Day-to-day benefits

### Maternity benefit

Bronze

Silver

Gold



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

Gold



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

You will have cover for two maternity visits, which includes one 2D growth scan or ultrasound (Bronze and Silver options) and two 2D growth scans or ultrasounds (Gold option), per pregnancy. You will need to visit a Network GP who is certified to do growth scans, or be referred by a Network GP to a gynaecologist (Gold option only). If you do consult a gynaecologist, the scan will be paid from this benefit, but the visit will be paid from your specialist benefit. Your doctor may also send you for pathology tests related to your pregnancy and may also prescribe antenatal vitamins for you from an approved list.

If you are on the Gold option, BabyYumYum will support you with all the information you will need about your pregnancy and about being a parent. BabyYumYum is the number one parenting portal in South Africa. Momentum will also arrange for a nurse or midwife to visit you at home, to assist you with any guidance you might need after your baby is born. The nurse or midwife will also show you how to bathe, swaddle, latch and feed your newborn. These visits will take place on the 2nd day and in the 2nd week after you get home from the hospital after childbirth. You will need to call us on 0860 10 29 03 to register for this benefit.

### Flu vaccination

Bronze

Silver

Gold



1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks or MediRite pharmacy clinic

Strengthening your immune system to protect yourself from the flu virus is important. You can go for one flu vaccination per year. You can go to any pharmacy clinic to get your flu vaccination, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay.

Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## COVID-19 screening test

Bronze

Silver

Gold



1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral

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

If you go for a COVID-19 screening test, we will reimburse the cost of the test. You may claim for one COVID-19 screening test per year.

## Health assessment

Bronze

Silver

Gold



1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference measurements) is provided per member per year at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic

You may go for one health assessment per year, which includes a blood pressure test, cholesterol and blood sugar finger prick tests, as well as height, weight and waist circumference measurements. These tests will show you the state of your health and if you are at risk of developing a long-term condition. You can go to any pharmacy clinic to do your health assessment, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay from your own pocket.



## Health4Me Day-to-day benefits

### Employee Assistance Programme

Bronze

Silver

Gold

EAP

#### Employee Assistance Programme

Counselling and support services for adults, teenagers and children  
 Trauma and critical incidence counselling services  
 Legal assist, credit health and debt management services  
 Advice for road accident claims  
 Advice for injury on duty claims  
 Managerial support services  
 Telephonic counselling services and on-site trauma and critical incidence support services

The Employee Assistance Programme provides you with access to professional counselling and wellness services. These services will help you to manage personal concerns that have an effect on your wellbeing, productivity and performance at work. Through the Employee Assistance Programme, you have access to confidential services, in a variety of languages, via a dedicated toll-free contact centre, including the following telephonic counselling services:

#### Psycho-social counselling services

Professional counsellors will help you to detect, identify and resolve personal and health problems, that may negatively affect your wellbeing and your ability to perform at work. This service also provides support for children and teenagers, and is there to help them with any issues they may be facing, such as self-image problems, peer pressure, performance anxiety, bullying, depression or exposure to drugs.

#### Trauma and critical incidence counselling services

You have access to trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided if you have experienced physical or emotional trauma, such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.

#### Legal assist, credit health and debt management services

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

#### Managerial support services

If you are a leader or a manager, you can also get support to assist and equip you to deal with the challenges you may face in the workplace.

#### EAP contact information



Call 0800 2 B WELL (0800 2 2 9355) for counselling and trauma support (available 24/7, 365 days a year).



Send a please call me SMS to 083 450 0508 (available during office hours between 08:00 and 16:00 from Monday to Friday).



Use live chat on the [momentumwellness.co.za](http://momentumwellness.co.za) website (during office hours).



Send an email to [eap@momentum.co.za](mailto:eap@momentum.co.za)

					Major medical event benefits			
Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit

## Multiply Engage

Bronze

Silver

Gold



Multiply Engage is free and offers rewards from a wide range of partners.

You get great discounts and HealthReturns on big brands like Makro, Checkers, Dis-Chem, Nu Metro, Garmin and many more

You have access to Multiply Engage for free. By doing the digital health and fitness assessment on the Momentum App, you can know your health immediately and get rewarded from day one.

## Network providers

Please remember to always make use of a Network GP, dentist and optometrist. To find out which Network providers are near you, scan the QR codes, visit [bloom.insure](http://bloom.insure) or do a provider search via the Momentum App. Alternatively, you can call or WhatsApp us on 0860 10 29 03 and we will check for you. When you visit a Network GP, dentist or optometrist, please ask him/her to check your benefits to make sure that you are covered for the treatment that you need. You will find the name of your benefit option on your physical and digital membership card included in your welcome pack and welcome SMS. Always make sure that you have your digital or printed membership card with you when you need to access any of your benefits. Please store your card in a safe place, and don't give it to anyone else to use.



To view the Network GP list, visit [bloom.insure](http://bloom.insure) or scan the QR code



To view the Network Dental list, visit [bloom.insure](http://bloom.insure) or scan the QR code



To view the Network Optometrist list, visit [bloom.insure](http://bloom.insure) or scan the QR code



## Health4Me Major medical event benefits

### Accident and emergency cover



#### Base

##### 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 require immediate medical treatment and meet the qualifying criteria

#### Standard

##### Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 500 000 per event

#### Base

##### 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 require immediate medical treatment and meet the qualifying criteria

#### Standard

##### Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

##### 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

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** shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes

A maximum of R5 000 000 is payable per member per year



Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## Accident and emergency cover (continued)



An accident can happen at any time and it is important that you know who to call if you are involved in an accident and you need immediate medical treatment. You have cover for accidents that are external, unexpected events, such as burns, fractures or breaking your limbs due to an accident. You will need to call us on 0860 10 29 03 to get authorisation for emergency medical treatment. For emergency ambulance transport, call Netcare 911 on 082 911. Based on your injuries, the ambulance staff will decide on the most suitable hospital to take you to. If you have an authorisation number, the hospital will send the account to us for payment. We will pay up to the benefit option per event limit for casualty treatment and up to the benefit option per event limit for in-hospital treatment, provided that the treatment is linked to an accident that fits the qualifying criteria. You are not covered for injuries that happen while you are under the influence of alcohol or for claims for self-inflicted injuries or injuries that you get while breaking the law or participating in civil unrest.

Your emergency cover also includes a heart attack and stroke benefit. We will pay up to the benefit option per event limit for casualty treatment and up to the benefit option per event limit for in-hospital treatment, if you have a heart attack or a stroke.

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, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits.

If you are hospitalised at a private hospital as a result of an accident or emergency heart attack or stroke and the cost of your care exceeds the in-hospital treatment limit, and you need further treatment, you will be transported to a state hospital for further care.

Please check on your Health4Me membership certificate if you and your family (if they are included on your membership) have accident and emergency cover.



Accident and emergency cover



Hospital cash and maternity lump sum benefit



Funeral benefit

## Health4Me Major medical event benefits

### Hospital cash and maternity lump sum benefit



#### Base

#### Standard

Daily benefit amount paid per day spent in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

R500 per day in hospital

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

A 3-month waiting period applies

R1 000 per day in hospital

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

A 3-month waiting period applies

Maternity lump sum benefit payable to a member if hospitalisation is due to childbirth (live birth), irrespective of the number of days that the member has been hospitalised

R10 000 maternity lump sum benefit

A 12-month condition specific waiting period applies

R20 000 maternity lump sum benefit

A 12-month condition specific waiting period applies

The hospital cash benefit pays you a daily benefit amount per day spent in hospital, provided that you are in hospital for more than two days. This benefit helps you to pay for any unexpected costs that you may have due to being hospitalised, such as transport for your family to visit you while you are in hospital, or to supplement your income due to time taken off from work.

This benefit pays a maximum of R20 000 per member per year, for conditions or events that lead to hospitalisation. We do not cover claims for hospitalisation due to self-inflicted injuries, psychological or psychiatric diseases or disorders, investigation of pain or pain-related conditions, or for hospitalisation due to procedures that a member chose to have done, that are not medically necessary, such as cosmetic surgery, abortion, infertility treatment, treatment of impotence or artificial insemination.

If you are hospitalised due to childbirth (live birth), we will pay you a maternity lump sum benefit, irrespective of the number of days that you have been hospitalised, provided that you have had the benefit for more than 12 months.

Hospital cash and maternity lump sum benefit claims have to be submitted within four months of the claim event date (the 1st day of hospitalisation). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

Please check on your Health4Me membership certificate if you and your family (if they are included on your membership) have the hospital cash and maternity lump sum benefit.

Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Employee Assistance Programme	Multiply Engage	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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## Funeral benefit

(includes repatriation benefit)

### Base

Causes of death	Natural	Unnatural
Principal member, 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

A 3-month waiting period applies to natural causes of death

### Standard

Causes of death	Natural	Unnatural
Principal member, 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

A 3-month waiting period applies 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

## Health4Me Major medical event benefits



### Funeral benefit (continued)

The funeral benefit will help pay for the funeral expenses in the event that you, your spouse or one of your children passes away, if you have this benefit.

The funeral benefit also includes a repatriation benefit, should you or your family, if they are included on your membership, pass away within South Africa or the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland or Zimbabwe, more than 100 km from your normal place of residence. Special care is taken to consider particular customs and beliefs.

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, as well as 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. Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is also provided.

The next of kin of the deceased will have access to a 24-hour bereavement counselling line. 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, one 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.

If you pass away, the funeral benefit will be paid to your beneficiary or spouse. If one of your family members passes away, the benefit will be paid to you.

Funeral benefit claims have to be submitted within four months of the claim event date (the date of death). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

Please check on your Health4Me membership certificate if you and your family (if they are included on your membership) have the funeral benefit.

#### Q How do I submit a hospital cash and maternity lump sum benefit or funeral benefit claim?

- A To submit a hospital cash and maternity lump sum benefit or funeral benefit claim, you can either go to [bloom.insure](http://bloom.insure) and download the hospital cash and maternity lump sum benefit or funeral benefit claim form, or you can call us on 0860 10 29 03 or email us at [health4me@momentum.co.za](mailto:health4me@momentum.co.za) to request the claim form.

Once you have completed the claim form and have the documents we need as stated on the claim form, you can email the documents to us at [health4meinsuranceclaims@momentum.co.za](mailto:health4meinsuranceclaims@momentum.co.za).

Maternity benefit

Flu vaccination

COVID-19 screening test

Health assessment

Employee Assistance Programme

Multiply Engage

Accident and emergency cover

Hospital cash and maternity lump sum benefit

Funeral benefit

## Momentum App

The Momentum App gives Health4Me principal members access to all their Health4Me membership details and health benefits in one place.



**Download** the Momentum App from your app store



**Register** to get access to your profile or **Sign in** using your existing Momentum credentials

Once you have registered, you will have access to:



Your Health4Me **benefits**



Your Health4Me **virtual membership card**



Viewing **Network providers in your area**



Trained medical professionals, anytime, anywhere and free of charge, through **Hello Doctor**



**momentum**



Welcome

Benefit  
summary

GP benefit

Hello Doctor

Specialist  
benefit

Chronic  
medication  
and Chronic  
benefit

HIV benefit

Basic and  
emergency  
dentistry

Basic  
optometry



Major medical event benefits

Maternity benefit	Flu vaccination	COVID-19 screening test	Health assessment	Multiply Engage	Employee Assistance Programme	Accident and emergency cover	Hospital cash and maternity lump sum benefit	Funeral benefit
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Who do I speak to if I have a query or need more information about my cover?

If you need more information about your benefits, or if you have a billing or membership query, you can call us on 087 688 2500.

087 688 2500

[customer.services@bloom.insure](mailto:customer.services@bloom.insure)

[bloom.insure](http://bloom.insure)

If you have claims queries, you can call us on 0860 10 29 03.

0860 10 29 03

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

[health4me@momentum.co.za](mailto:health4me@momentum.co.za)

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