



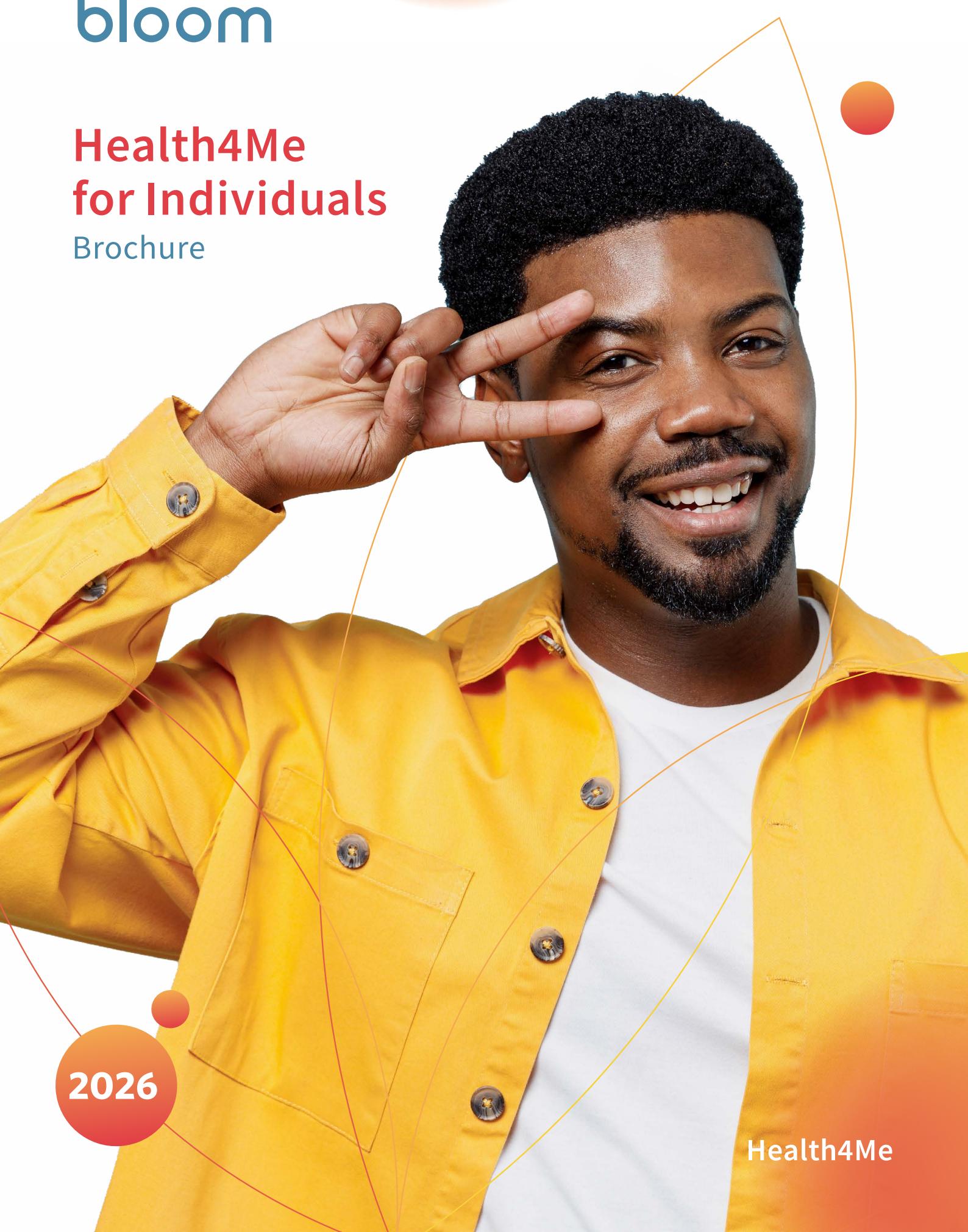
momentum

# Health4Me for Individuals

Brochure

2026

Health4Me



momentum




Health4Me

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

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

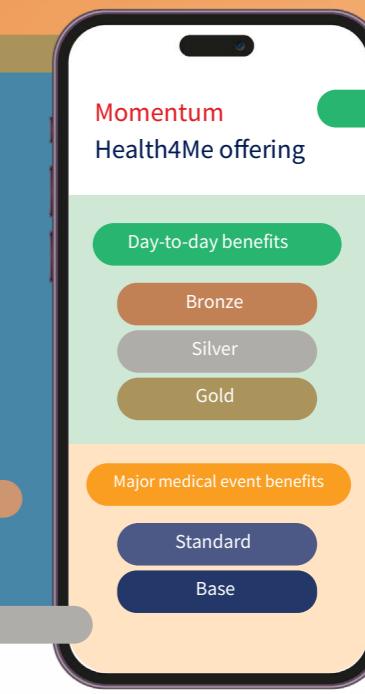
Private healthcare solutions, like medical schemes, remain unaffordable for many South Africans.

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.

You can choose how you want to engage with the doctor:

- in person or virtually with access to qualified GPs at Hello Doctor
- anywhere, at any time and in your chosen language
- no more spending time in waiting rooms
- all from the comfort of your own home
- easy access from the palm of your hand

Momentum Health4Me supports you in making the smart decision for yourself and your loved ones, saving you time and unnecessary costs, all while having access to 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 425 per visit and up to R2 850 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 The specialist may prescribe medication, subject to the event limit 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 Parent Sense 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	✓	✓	✓

Benefits (continued)	Bronze	Silver	Gold	
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	✓	✓	✓
Basic and emergency dentistry 	Covered at any dentist on the Dental Network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list Waiting periods apply	✗	✓	✓
Basic optometry 	Covered at any optometrist on the Optical Network Benefit available every 2 years 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame Sunglasses, tinted lenses, hard coating and contact lenses are not covered Provided in accordance with the Optical Network protocols and approved Health4Me optometry list Waiting periods apply	✗	✓	✓
Flu vaccination 	1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic	✓	✓	✓
COVID-19 screening test 	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	✓	✓	✓
Health assessment 	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	✓	✓	✓
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 and injury on duty claims Managerial support services Telephonic counselling services and on-site trauma and critical incidence support services	✓	✓	✓
Multiply Engage 	Members have access to Multiply Engage for free. By doing the digital health and fitness assessment on the Momentum App, members gain immediate insights into their health and start earning rewards from day one. Multiply offers members rewards from a wide range of partners like Checkers, Nu Metro, Amazfit, Virgin Active, Zone Fitness and many more!	✓	✓	✓
More4Me 	More4Me incentivises members through three rewards: R50 per year for digital engagement and completing a digital health assessment, and up to R80 per month based on their Healthy Heart Score, which they receive when doing an in-person health assessment at a Dis-Chem, Clicks or MediRite pharmacy clinic. Members can choose to redeem their rewards as airtime, data, Shoprite and Checkers vouchers or Takealot vouchers	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum Network GPs, dentists and optometrists - view the lists of these providers at [bloom.insure](http://bloom.insure) or scan the QR codes below.



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



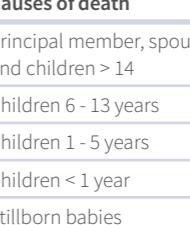
To view the Network Optometrist list, visit [bloom.insure](http://bloom.insure) or scan the QR code



## Health4Me Major medical event benefits

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

Benefit	Base	Standard
1  Accident and emergency cover (there are 3 main benefits in accident and emergency cover)	<b>Accident cover:</b> 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	<b>Accident cover:</b> 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 require immediate medical treatment and meet the qualifying criteria
	<b>Emergency (heart attack or stroke) cover:</b> 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	<b>Emergency (heart attack or stroke) cover:</b> 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 require immediate medical treatment and meet the qualifying criteria
	<b>Emergency transportation cover:</b> 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 <b>accident</b> 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  <b>Emergency</b> 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  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  Pre-authorisation is required  A maximum of R2 500 000 is payable per member per year	A maximum of R5 000 000 is payable per member per year
Benefit	Base	Standard
2  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 40 days payable per member per year  R10 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised  A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit  Waiting periods apply	R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours  Maximum of 20 days payable per member per year  R20 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised  A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit  Waiting periods apply

Benefit	Base	Standard		
Funeral benefit (includes repatriation benefit)				
	<b>Causes of death</b>	<b>Causes of death</b>		
	<b>Natural</b>	<b>Unnatural</b>		
	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	
	Waiting periods apply to natural causes of death			
	Waiting periods apply to natural causes of death			
<b>The repatriation benefit includes:</b>				
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 Azoza				
Repatriation services are provided through Azoza 24 hours a day, 7 days a week and 365 days a year				
<b>AZOZA</b>				



## Hello Doctor

Free

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.

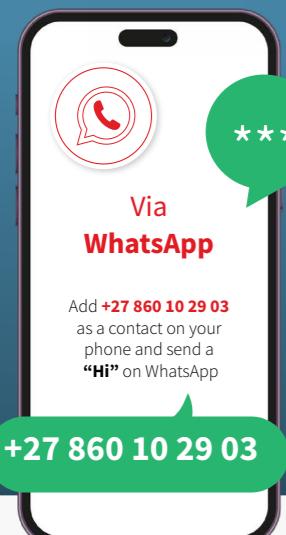
Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations, at no cost to the member.

### 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



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

or

or

+27 860 10 29 03

Members have access to a doctor, 24/7

24h

hello doctor

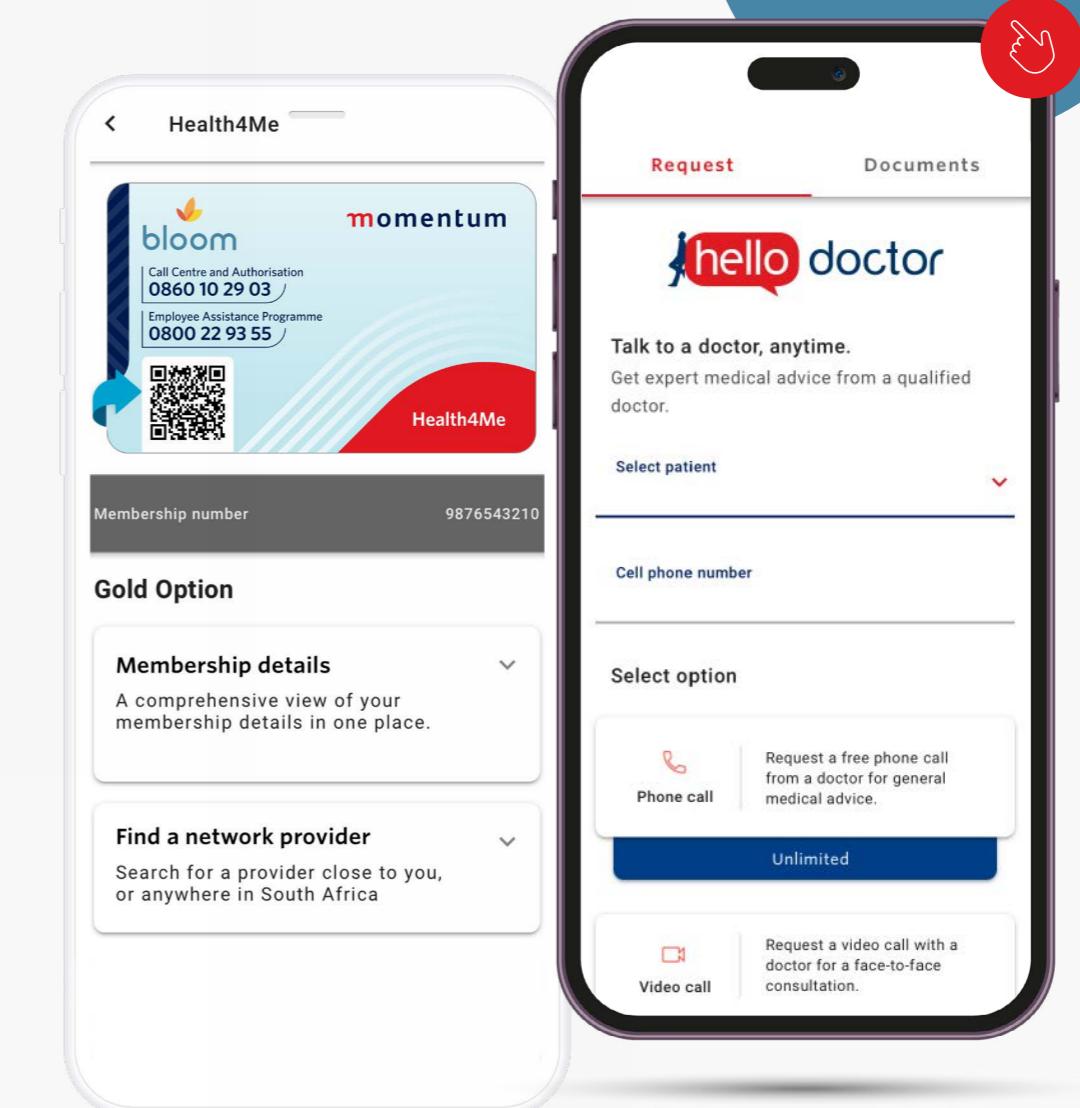


The **Momentum App** gives Health4Me members access to:

- 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 and unlocking of additional Network GP visits (where clinically required)

Free

Healthcare at your fingertips



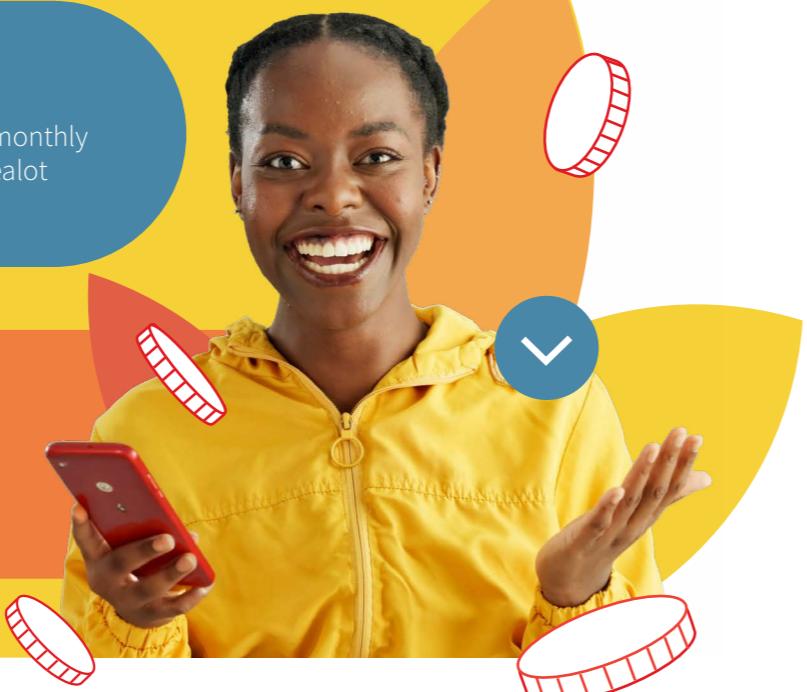
## More4Me

Free

This benefit incentivises participating members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score.

More4Me

**Free monthly airtime, data, Shoprite and Checkers or Takealot vouchers**



If you participate, you will receive the following benefits:

Step 1 &gt;

Register via USSD code \*134\*664\*100# on your phone

Step 2 &gt;



Scan the QR code to start a WhatsApp chat

To unlock your first reward, you must:

- Download the Momentum App and register your user profile or log in to the Momentum App at least once a year;
- or
- Initiate a WhatsApp chat with the Health4Me contact centre at least once a year by saying Hi or Hello
- and
- Complete a digital health assessment

Step 3 &gt;

You get your Healthy Heart Score by going for a health assessment at a Dis-Chem, Clicks or MediRite pharmacy clinic

Step 4 &gt;

Based on your Healthy Heart Score, you will receive monthly rewards

### Monthly reward:

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80



Green  
Healthy  
Heart Score

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Amber - Green  
Amber - Red  
Healthy  
Heart Score

Data, 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

GET IT ON  
Google Play

Download on the  
App Store

EXPLORE IT ON  
AppGallery

You can save up your rewards and redeem even larger vouchers.

## Multiply Engage

Free

Members have access to Multiply Engage for free. Multiply Engage offers rewards from day one, with benefits available from a wide range of Multiply partners. By completing the digital health and fitness assessment on the Momentum App, members will receive immediate insights into their health and gain access to fantastic partner rewards.

Entertainment		Sport and fitness	
NuMetro	30%	Fitness gear	SPORTSA
Gyms	45%	bounti*	10%
ZONEFITNESS	10%	Body Kind	10%
planetfitness	10%	LIFT&FIT	5%
Virgin active	10%	RISE STUDIOS	20%
Healthy convenient food		Wearable tech	
PLATED CONVENIENCE	10%	GARMIN	10%
db DINNERBOX	10%	POLAR	10%
we areFOOD	10%	SUUNTO	10%
		amazfit	10%
Healthy living		Personalised supplements	
EQ coaching	20%-50%	TAILORBLEND	25%
mygrow	20%-50%	TRUWELLNESS ONLINE	10%
hello coach	30%	plenti	10%
Nutritional coaching	20%	oasis	10%
Dawn Health	20%	MEMORABILITY	20%
Reinvent HEALTH	20%	DNALYSIS	20%
Mental clarity coaching		DNA testing	
neurocycle	30%	SMOKENDERS	25%

And many more...

Upgrade to Multiply Engage Plus for only **R195** a month and score even more. PLUS, earn Weekly and Monthly Wins for achieving activity and recharge goals.

### Multiply Wins partners

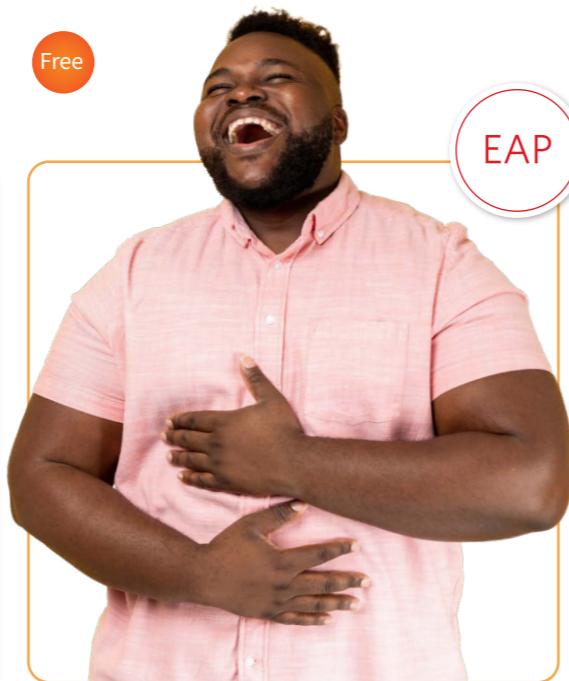


**momentum**  
**multiply**

Members  
need a  
Healthy  
Heart Score



# 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.



## 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.



## Debt restructuring

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



## Financial advice

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



## Management referral services

Managers may refer employees to the EAP programme, with their consent.

# 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	Adult (per adult)	Child (per child)
Day-to-day benefit	Bronze	None	R709.00	R709.00	R423.00
	Silver		R758.00	R758.00	R446.00
	Gold		R818.00	R818.00	R480.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R1 029.00	R1 029.00	R580.00
	Silver		R1 081.00	R1 081.00	R602.00
	Gold		R1 145.00	R1 145.00	R638.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R1 143.00	R1 143.00	R640.00
	Silver		R1 195.00	R1 195.00	R662.00
	Gold		R1 259.00	R1 259.00	R697.00





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

The information provided in this brochure does not constitute advice in terms of the Financial Advisory and Intermediary Services Act.

Momentum Health4Me is underwritten by Momentum Metropolitan Life Limited (MMLL FSP number 6406, registration number 1904/002186/06), an authorised insurer and financial services provider and is administered by Momentum Health (registration number 1969/016884/07, a Juristic Representative on the MMLL FSP license). Momentum has contracted with Bloom Financial Services (Pty) Ltd (FSP number 50140, registration number 2018/547213/07) to perform financial services on its behalf. The product terms and conditions apply.

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

**Health4Me**

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