



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.

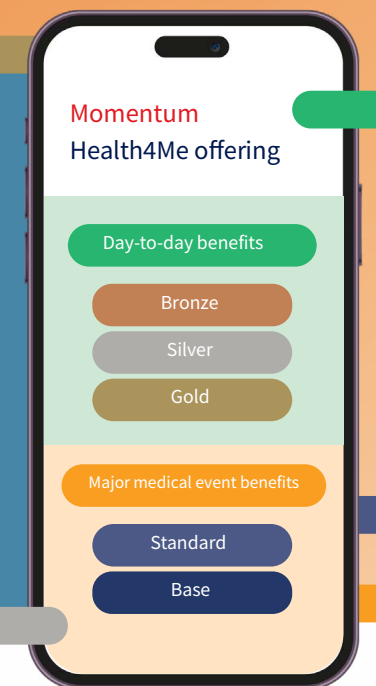
Private healthcare solutions, like medical schemes, remain unaffordable for many South Africans.

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](#) 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: <div>Casualty benefit up to R30 000 per event</div> <div>In-hospital benefit up to R500 000 per event</div> <div>Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria</div>	Accident cover: <div>Casualty benefit up to R30 000 per event</div> <div>In-hospital benefit up to R1 500 000 per event</div> <div>Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria</div>
	2 Emergency (heart attack or stroke) cover: <div>Casualty benefit up to R30 000 per event</div> <div>In-hospital benefit up to R250 000 per event</div> <div>Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria</div>	Emergency (heart attack or stroke) cover: <div>Casualty benefit up to R30 000 per event</div> <div>In-hospital benefit up to R500 000 per event</div> <div>Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria</div>
	3 Emergency transportation cover: <div>Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment</div> <div>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</div> <div>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</div> <div>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</div> <div>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</div> <div>Pre-authorisation is required</div>	
	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
Hospital cash and maternity lump sum benefit	<div>R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</div> <div>Maximum of 40 days payable per member per year</div> <div>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</div> <div>A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit</div> <div>Waiting periods apply</div>	<div>R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</div> <div>Maximum of 20 days payable per member per year</div> <div>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</div> <div>A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit</div> <div>Waiting periods apply</div>

Benefit

Base

Standard

Funeral benefit
(includes repatriation benefit)

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

Waiting periods apply to natural causes of death

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

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 Azoza

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

AZOZA

Accident and emergency cover

Hospital cash and maternity lump sum benefit

Funeral benefit

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

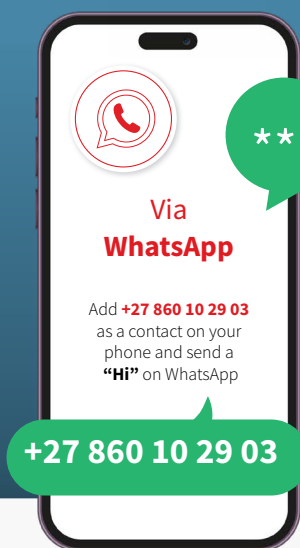
Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication where required. The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite pharmacy of choice for collection of their medication.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.

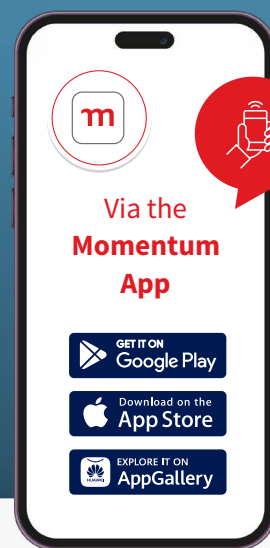
Members have
access to a
doctor, 24/7



How to contact Hello Doctor



OR



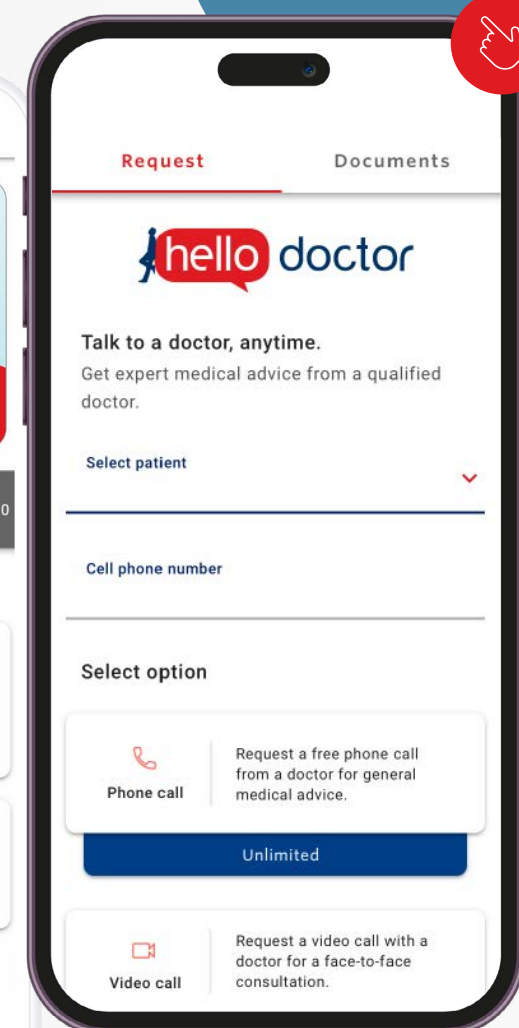
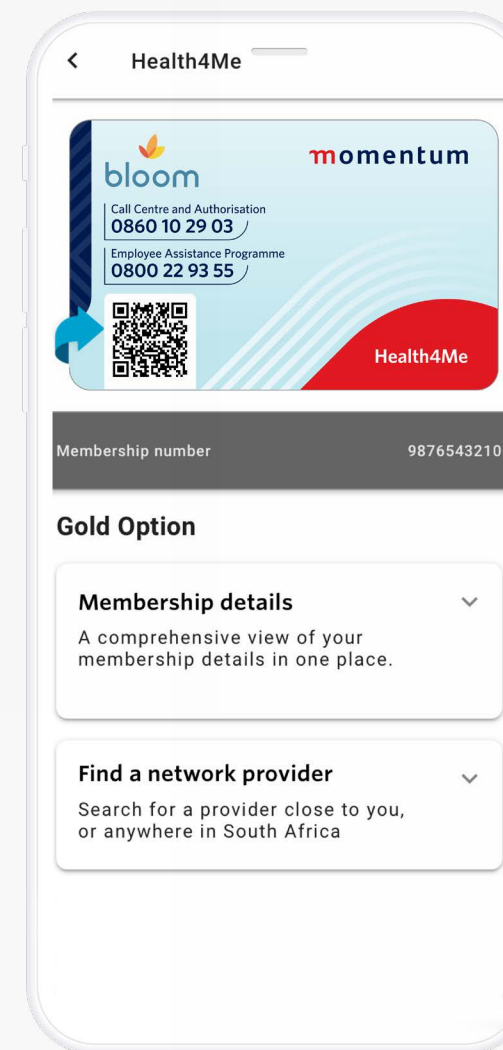
Download the Momentum App from Google Play, the App Store or AppGallery

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

Free

- 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)

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

Register via USSD code *134*664*100# on your phone
- Step 2

To unlock your first reward, you must:



Scan the QR code to start a WhatsApp chat

• 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

Digital engagement reward:

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

Step 3

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

Step 4

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 | <div>Green</div> <div>Healthy Heart Score</div> |
| Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50 | <div>Amber - Green</div> <div>Amber</div> <div>Amber - Red</div> <div>Healthy Heart Score</div> |
| Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25 | <div>Red</div> <div>Healthy Heart Score</div> |
- SHOPRITE Checkers takealot.com
-
- Download the Momentum App from Google Play, the App Store or AppGallery
-
-
-
- Index

10. More4Me

11. Multiply Engage

12. EAP

13. Premiums
- # 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.
- momentum
multiply
- | | |
|--|--|
| <div>Entertainment</div> <div>NuMetro30%</div> | <div>Sport and fitness</div> <div><div>Fitness gear</div><div><div>SPORTSA10%</div><div>bounti10%</div><div>Body Kind10%</div><div>LIFTFIT5%</div><div>RISE*STUDIOS20%</div></div></div> |
| <div>Gyms</div> <div><div>ZONE FITNESS45%</div><div>planetfitness10%</div><div>Virgin active10%</div></div> | <div>Wearable tech</div> <div><div>GARMIN10%</div><div>POLAR10%</div><div>SUUNTO10%</div><div>amazfit10%</div></div> |
| <div>Healthy convenient food</div> <div><div>PLATED10%</div><div>DINNERBOX10%</div><div>we are FOOD10%</div></div> | <div>Personalised supplements</div> <div><div>TAILORBLEND25%</div></div> <div><div>Quality supplements</div><div><div>TRUWELLNESS ONLINE10%</div><div>plenti10%</div></div></div> <div><div>Quality drinking water</div><div><div>oasis10%</div></div><div><div>DNA testing</div><div><div>DNALYSIS20%</div></div><div><div>Addiction coaching</div><div><div>SHOEWENDERS25%</div></div></div></div></div> |
| <div>Healthy living</div> <div><div><div>EQ coaching</div><div><div>mygrow20%-50%</div><div>hello coach30%</div></div></div><div><div>Nutritional coaching</div><div><div>Dinner Health20%</div><div>Reinvent Health20%</div></div></div><div><div>Mental clarity coaching</div><div><div>neurocycle30%</div><div>MEMORABILITY®20%</div></div></div></div> | |
- 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
-
-
-
-
- PLATŌ
- Members
need a
Healthy
Heart Score
-
- 10
- 11

Employee Assistance Programme

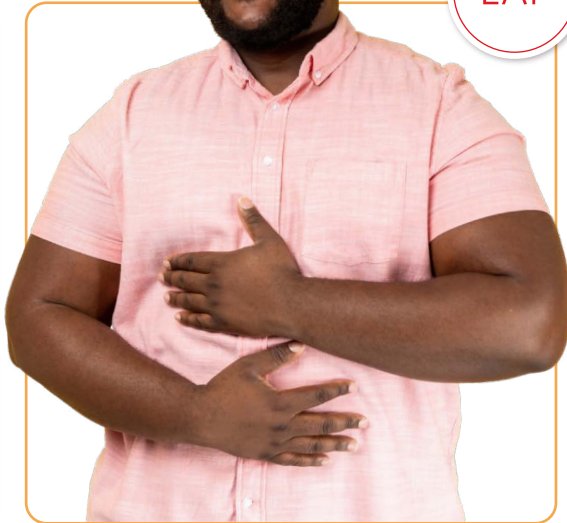
Free

EAP



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

Health4Me

momentum