

## Save more than R1 000 on your medical aid contribution

1. Members on Momentum Medical Scheme’s Custom, Incentive and Extender Options pay lower monthly contributions if they are willing to make use of the Scheme’s Associated providers.
2. Associated providers include a network of private hospitals as well as a network of GPs and pharmacies for chronic prescriptions and medication. Members can also choose to use State facilities for their chronic script, medication and treatment for the maximum saving in monthly contributions.

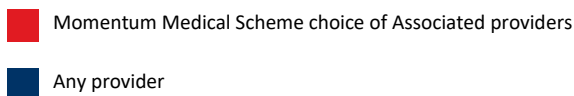
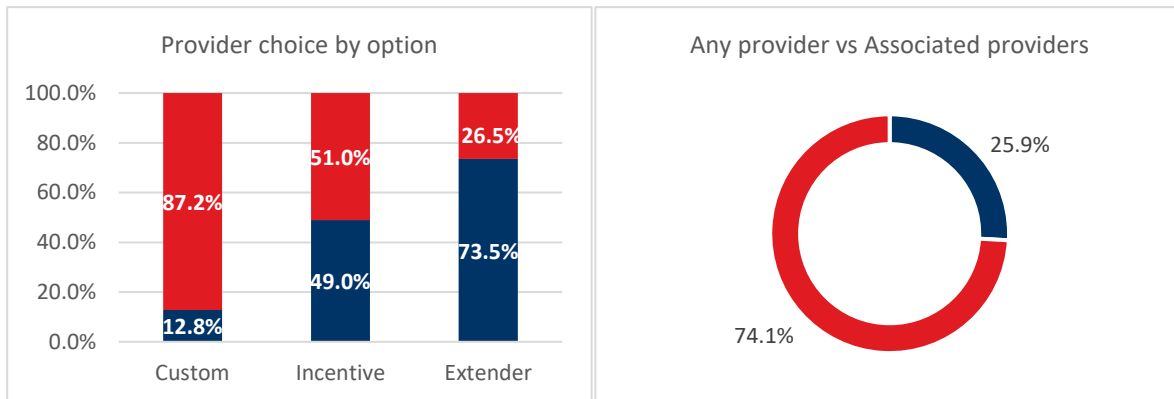
3. Example of a single member on the Custom Option:

In-hospital provider	Chronic provider	Contribution for principal member	Saving through provider choice
Any	Any	R4 047	0%
Any	Associated	R3 596	R451 (11%)
Any	State	R2 997	R1 050 (26%)
Associated	Any	R3 393	R654 (16%)
Associated	Associated	R3 033	R1 014 (25%)
Associated	State	R2 353	R1 694 (42%)

The total saving between the Custom Any hospital with Any chronic provider Option vs the Custom Associated hospitals with State chronic provider Option = R1 694 (R4 047 – R2 353), or 42%.

The actual savings will differ, depending on the choice of option, family composition and choice of provider.

### Distribution of members who have chosen Associated providers



4. Regardless of the choice of provider, the benefits available remain the same.
5. If members choose Associated hospitals as their preferred provider for Major Medical Benefits, and do not use this provider, they would be liable for a co-payment of 30%.
6. If members choose Associated chronic provider, they must obtain their chronic prescriptions from an Associated GP and chronic medication from Medipost, subject to a formulary. If members choose to obtain their chronic prescription from a non-Associated GP, the Scheme will pay 50% of the Momentum Medical Scheme Rate for the consultation. Similarly, if members choose to obtain their chronic medication from a pharmacy other than Medipost, the Scheme will pay only 50% of the formulary price.
7. If members choose State as their chronic provider, they must choose one of the designated State facilities to obtain their chronic medication, subject to the State formulary.
8. Members can change their choice of providers once a year when they exercise their option change, effective from 1 January of the following year.

*Momentum Medical Scheme's 2025 benefit and contribution amendments have been submitted to the Council for Medical Schemes and are subject to approval by the Regulator.*