

Underwriting summary

	Individuals	Compulsory group	Super group
Group size	1 member	2 to 9 principal members	10 or more principal members
Underwriting	Individual medical underwriting	Group medical underwriting	Demographic underwriting
Underwriting decision	12-month condition specific waiting periods 3-month general waiting period Late joiner penalties	Group decision subject to qualification criteria	Group decision subject to qualification criteria
Application form	Individual application for membership	Individual application for membership	Super Group application for membership
Requirements for decision	Fully completed application form	Fully completed application form for each member	Demographics of group using the Health Import Template

Waiting periods

Type 1	Type 2	Type 3
No previous cover or more than a 3-month break in cover from previous medical scheme	Less than 2 years continuous cover with less than a 3-month break in cover from previous medical scheme	More than 2 years continuous cover with less than 3-month break in cover from previous medical scheme
Waiting periods		
12-month condition specific waiting periods 3-month general waiting period	12-month condition specific waiting period for newly diagnosed conditions Balance of any waiting periods still active from previous scheme	3-month general waiting period
Prescribed Minimum Benefits		
Not eligible for cover of Prescribed Minimum Benefits	Eligible for cover of Prescribed Minimum Benefits	Eligible for cover of Prescribed Minimum Benefits

Transferring from a closed or restricted scheme

If an applicant is moving from a closed or restricted scheme due to change of employment with less than 3 months' break in cover, no waiting periods may be applied by Momentum Medical Scheme.



Late Joiner Penalties

A late joiner is an applicant or dependant, who at time of application with Momentum Medical Scheme:

- is 35 years or older,
- was not a member of a registered medical scheme on or before 1 April 2001, or
- has allowed more than 3 months break in membership since 1 April 2001.

Years not covered on a previous medical scheme from age 35 onwards	Late joiner penalty (LJP)
1 - 4 years	5%
5 - 14 years	25%
15 - 24 years	50%
25+ years	75%

Type 1

28-year-old single principal member. No previous medical scheme cover. Irritable bowel syndrome on treatment.

Decision: 12-month irritable bowel syndrome waiting period. No LJP.

39-year-old principal member, 41-year-old spouse. Previously on Fedhealth from April 2002 to January 2008. Principal member had gall bladder removed 8 years ago due to gallstones - fully recovered.

Decision: No waiting periods. No LJP.

58-year-old principal member. No previous medical scheme cover. Hypertension on treatment. Diabetes on treatment. Coronary artery bypass done 2 years ago, following heart attack while on treatment.

Decision: 12-month hypertension, diabetes and coronary artery disease waiting periods. 3-month general waiting period. 50% LJP.

Type 2

23-year-old principal member, 31-year-old spouse. Joined previous scheme in July 2014 and currently still a member. Spouse was diagnosed with raised cholesterol in September 2015, currently on treatment.

Decision: 12-month hypercholesterolaemia waiting period for spouse. No LJP.

48-year-old principal member. Joined previous scheme on 1 September 2015 and currently still a member – previous scheme placed 12-month waiting period for arthritis.

Decision: Balance of 12-month arthritis waiting period (joining Momentum Medical Scheme on 1 January 2016 therefore 8 months still apply). 25% LJP.

38-year-old principal member. Joined previous scheme in October 2014 and currently still a member - previous scheme placed 12-month waiting period for epilepsy. No other conditions disclosed.

Decision: No waiting periods. No LJP.

**Type 3**

49-year-old principal member, 37-year-old spouse. Joined previous scheme in January 2008 and currently still a member. Principal member has hiatus hernia, currently on treatment.

Decision: No waiting periods. 25% LJP on principal member. No LJP on spouse.

51-year-old principal member. Joined previous scheme in June 1999 and currently still a member. Had mastectomy for breast cancer 2 years ago, currently on treatment. Depression currently on treatment.

Decision: 3-month general waiting period. No LJP.