

## Focus on the product rules

### Cover options:

- Employee only; or
- Employee, spouses (up to two dependants) and children (up to six dependants)

### Terminology:

Term	Definition
Employee	An employee in service of the employer - uninterrupted, active employment with the employer, for twenty hours or more per week
Spouse	An employee's lawful partner in any of the following partnerships: <ul style="list-style-type: none"> <li>▪ A marriage in terms of the marriage act (marriage certificate);</li> <li>▪ A civil partnership as described in the civil union act (marriage certificate);</li> <li>▪ A customary marriage as described in the recognition of customary marriages act (marriage certificate);</li> <li>▪ A union recognised as a marriage by any Asiatic religion of the member (marriage certificate); or</li> <li>▪ A permanent life partnership - provided that Momentum receives satisfactory proof that a permanent life partnership exists, as well as proof that the partners in the relationship have been living together for at least the last six months (affidavit)</li> </ul>
Child/Child student	<ul style="list-style-type: none"> <li>▪ Member's natural child (birth certificate)</li> <li>▪ Member's legally adopted child (proof of adoption/letter from social worker or court order stating that the child is in the legal care of the member)</li> <li>▪ Financially dependent child that is not the member's natural or legally adopted child (affidavit or proof of guardianship)</li> <li>▪ Child student or mentally or physically disabled child, aged 21 to 26 years (proof of studies from a tertiary institution, or a medical report)</li> </ul>

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**Cover ages:**

Member	Entry age	Termination age
Employee	18	No termination age
Spouse	18	No termination age
Child	0	No termination age (adult dependant rate charged from age 21)
Child student or mentally or disabled child	21	No termination age (adult dependant rate charged from age 26)

**Cover will cease:**

- In the event that the member is absent from Southern Africa for a period of twelve consecutive months;
- In the event that the member no longer satisfies the eligibility criteria for cover under the policy;
- In the event of cessation of service with the employer;
- In the event of cessation of the payment of premiums;
- Upon the policy termination date; or
- For all dependants (spouses and children) upon the death of an employee

**Waiting periods:**

- Compulsory membership: No waiting period applied
- Voluntary membership: Three-month waiting period applied on the following benefits:
  - Specialist visits
  - Chronic benefit
  - HIV benefit
  - Basic and emergency dentistry
  - Basic optometry
  - Hospital cash benefit (all hospitalisation reasons, excluding childbirth)
  - Funeral benefit (natural causes of death)
- Compulsory and voluntary membership: 12-month condition specific waiting period applied in respect of childbirth as reason for hospitalisation

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**Rules regarding membership changes:**

Membership change type	Membership change rules
Option changes	<p>New members (employees) who are added to a group, either from policy inception date, or ad-hoc, will have a three-month window period from inception date of cover, in which they will be allowed to exercise a benefit option change (provided that more than one benefit option has been selected by the employer)</p> <p>Option changes not exercised within the window period stated above will only be allowed under the following circumstances:</p> <ul style="list-style-type: none"> <li>▪ 1 January - annual changes to benefit options will be allowed effective 1 January of every year; or</li> <li>▪ Annual salary increase - an option change will be allowed during a benefit year upon a member’s annual salary increase, provided that proof is supplied to Momentum (annual salary increase letter)</li> </ul>
Addition of dependants	<p>New members (employees) who are added to a group, either from policy inception date, or ad-hoc, will have a three-month window period from inception date of cover, in which they will be allowed to add dependants (provided that dependant cover has been selected by the employer)</p> <p>Addition of dependant changes not exercised within the window period stated above will only be allowed under the following circumstances:</p> <ul style="list-style-type: none"> <li>▪ Effective 1 January of every year;</li> <li>▪ A birth - a new child is born or officially adopted (within three months of the child’s birth date, or within three months of the child’s official adoption date);</li> <li>▪ A marriage - a new spouse (within three months of the marriage date); or</li> <li>▪ Annual salary increase - an addition of dependant will be allowed during a benefit year upon a member’s annual salary increase, provided that proof is supplied to Momentum (annual salary increase letter)</li> </ul>
Termination of membership	<p>If the membership of an employee or an employee’s dependant(s) is terminated during the course of a benefit year, the employee, or the employee’s dependant(s) in question, will only be allowed to be placed back on benefit effective 1 January of the upcoming year, should they wish to continue with cover (unless there was a break in service in terms of the membership of the employee)</p>

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