







# Make the right choice

Momentum Medical Scheme strives to offer you value for money through its flexible benefit options to match your family's healthcare needs. Use the following guide to find the option that best matches your healthcare needs.

Healthcare expenses involve more than just the cost of your stay in hospital, it could be the cost of chronic medication (like medicine to lower high blood pressure), day-to-day expenses (like visiting your GP), or emergency care. The option that you choose will determine how much your contribution will be, and what benefits you will have access to for the different healthcare expenses. You need to choose the option that best fits both your wallet and your healthcare needs.

The Benefit Structure	Ingwe Option 	Evolve Option 	Custom Option 	Incentive Option 	Extender Option 	Summit Option 
<p><b>Major Medical Benefit</b></p> <p>The Major Medical Benefit provides cover for hospitalisation and certain out-of-hospital procedures that can safely be performed in a doctor's room or day hospital, provided treatment is clinically appropriate and has been pre-authorized.</p>	<p>Any hospital, Ingwe Network hospitals* or Connect Network hospitals*</p> <p>Specialists covered up to <b>100%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p>	<p>Evolve Network hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to <b>100%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> <p>R1 920 co-payment applies</p>	<p>Any or Associated hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to <b>100%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p> <p>R1 920 co-payment applies</p>	<p>Any or Associated hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to <b>200%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p>	<p>Any or Associated hospitals*</p> <p>Associated specialists covered in full. Other specialists covered up to <b>200%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p>	<p>Any hospital</p> <p>Associated specialists covered in full. Other specialists covered up to <b>300%</b> of Momentum Medical Scheme Rate</p> <p>Hospital accounts covered in full at negotiated rate</p> <p>No overall annual limit applies</p>
<p><b>Chronic Benefit</b></p> <p>The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. The Chronic Benefit includes cover for the 26 Chronic Disease List (CDL) conditions, which form part of the Prescribed Minimum Benefits (PMBs). Chronic benefits are subject to registration and approval.</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Ingwe Primary Care Network providers**, Ingwe Active Network providers** or State facilities</p> <p>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Fixed formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc State facilities</p> <p>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: State formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Any (Any GP and any pharmacy), Associated** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or State facilities</p> <p>26 conditions - no annual limit applies</p> <p>Chronic Benefit formulary: Any: Basic formulary Associated: Core formulary State: State formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Any (Any GP and any pharmacy), Associated** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or State facilities</p> <p>26 conditions - no annual limit applies</p> <p>Additional 6 conditions limited to R13 100 per family</p> <p>Chronic Benefit formulary: Any: Standard formulary Associated: Core formulary State: State formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Any (Any GP and any pharmacy), Associated** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or State facilities</p> <p>26 conditions - no annual limit applies</p> <p>Additional 36 conditions limited to R13 100 per family</p> <p>Chronic Benefit formulary: Any: Extended formulary Associated: Core formulary State: State formulary</p>	<p>Medical management including doctor, pharmacy, blood tests, x-rays, etc Freedom-of-choice of provider</p> <p>26 conditions - no annual limit applies</p> <p>Additional 36 conditions accumulate to the overall day-to-day limit of R33 000 per beneficiary</p> <p>Chronic Benefit formulary: Comprehensive formulary</p>
<p><b>Day-to-day Benefit</b></p> <p>This benefit provides for day-to-day medical expenses, such as GP visits and prescribed medication. You have the choice of adding more day-to-day cover through the HealthSaver+.</p>	<p>Ingwe Primary Care Network providers**, Ingwe Active Network providers** or State facilities</p> <p>Primary care (such as GP visits, prescribed medicine, etc) Secondary care (Specialist visits)</p>	<p>Any provider</p> <p>You may add the HealthSaver* to provide cover for your day-to-day healthcare expenses</p>	<p>Any provider</p> <p>You may add the HealthSaver* to provide cover for your day-to-day healthcare expenses</p>	<p>Any provider, subject to Savings if available</p> <p>Savings 10% of total contribution</p>	<p>Any provider or Associated provider (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations)</p> <p>Savings 25% of total contribution plus Extended Cover</p>	<p>Freedom-of-choice</p> <p>Paid from risk benefit, subject to overall day-to-day limit of R33 000 per beneficiary</p> <p>This is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions</p>
<p><b>Health Platform Benefit</b></p> <p>The Health Platform Benefit encourages health awareness, enhances quality of life and gives peace of mind through preventative care, early detection and a leading maternity programme.</p>	<p>On the Ingwe Option, if you choose Ingwe Network hospitals or Any hospital, Health Platform Benefits are only available from your chosen Primary Care Network provider, except for health assessments, maternity programme benefits and baby immunisations, which are available at any healthcare provider</p> <p>If you choose Connect Network hospitals on the Ingwe Option, or if you choose the Evolve, Custom, Incentive, Extender or Summit Option, you may use any healthcare provider</p>					

**Complementary Momentum Products**

Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

**HealthSaver**

Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket

**momentum**  
See separate Momentum Complementary Product brochure for more information

+ HealthSaver is a complementary product offered by Momentum \* View a list of these hospitals on page 40

\*\* View a list of these providers on momentummedicalscheme.co.za