

## Underwriting summary

	Individuals	Compulsory group	Super group
<b>Group size</b>	1 member	2 to 9 principal members	10 or more principal members
<b>Underwriting</b>	Individual medical underwriting	Group medical underwriting	Demographic underwriting
<b>Underwriting decision</b>	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
<b>Application form</b>	Individual application for membership	Individual application for membership	Super Group application for membership
<b>Requirements for decision</b>	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
<b>Waiting periods</b>		
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
<b>Prescribed Minimum Benefits</b>		
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 2022 to January 2024. 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 2025 and currently still a member. Spouse was diagnosed with raised cholesterol in September 2025, currently on treatment.

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

48-year-old principal member. Joined previous scheme on 1 September 2025 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 2026 therefore 9 months still apply). 25% LJP.

38-year-old principal member. Joined previous scheme in October 2023 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 2020 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 2000 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.