

Why the need for quality, affordable healthcare solutions?

Access to healthcare is an integral component of an employee's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the workforce.

Who is eligible for this product offering?



Employees earning a monthly income of less than R40 000



Employees 18 years and older, for as long as they are actively employed



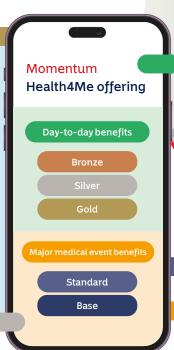
Employer groups with 5 or more employees

Momentum Medical Scheme offers six medical scheme options for employees earning above this threshold. Employees moving from a Momentum Health4Me option onto a Momentum Medical Scheme option may be subject to underwriting.

How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Health4Me follows a building block approach. Employers can choose the combination of benefits most suitable to their employees' needs and available budget.

Momentum Health4Me offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day benefits, as well as a comprehensive set of major medical event benefits.



Make the **smart** choice and choose to **pay lower premiums**

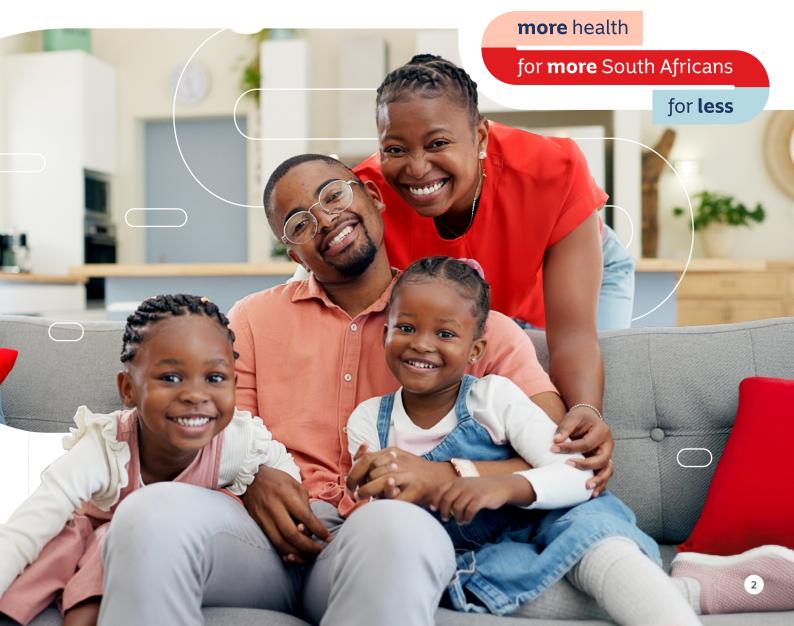
The way in which we access healthcare has forever changed. The digital age in healthcare has us engaging with healthcare providers digitally, through virtual doctor consultations.

We all previously incurred travel costs to get to the doctors' rooms and spent time in waiting rooms with other sick patients, but we are seeing a smarter, more patient-centric approach.

Members can choose how they want to engage with the doctor:

- · in person or virtually with access to qualified GPs at Hello Doctor
- · anywhere, at any time and in their chosen language
- no more spending time in waiting rooms
- · all from the comfort of their own homes
- · with easy access from the palm of their hand

Momentum Health4Me supports you in making the smart decision for your employees, saving them time and unnecessary costs, all while accessing unlimited virtual GP consultations through Hello Doctor.



Health4Me **Day-to-day benefit summary**

Day-	to-day benefits	Bronze	Silver	Gold
	GP benefit	✓	✓	✓
	GP in room procedures	✓	✓	✓
(hello doctor	Hello Doctor	✓	✓	✓
doctor	Hello Doctor scripting	✓	✓	✓
	Specialist benefit	×	×	✓
θ	Acute medication	✓	✓	✓
(Fe)	Chronic benefit and medication	×	×	✓
	HIV benefit	×	×	✓
	Maternity benefit	✓	✓	✓
(S-COM)	Basic pathology	✓	✓	✓
	Basic radiology	✓	✓	✓
	Basic and emergency dentistry	×	✓	✓
00	Basic optometry	×	✓	✓
	Flu vaccination	✓	✓	✓
	COVID-19 screening test	✓	✓	✓
	On-site wellness days	✓	✓	✓
	Health assessment	✓	✓	✓
EAP	Employee Assistance Programme	✓	✓	✓
multiply	Multiply Engage	✓	✓	✓
More4Me	More4Me	✓	✓	✓

Health4Me Major medical event benefit summary

Major medical event benefits	Base	Standard
Accident and emergency cover	✓	✓
Hospital cash and maternity lump sum benefit	✓	✓
Funeral benefit	✓	✓

Health4Me **Premiums**

GP visits:	Member type	Bronze	Silver	Gold
Unlimited with a Hello Doctor pre-authorisation	Employee	R227.00	R287.00	R362.00
	Adult	R227.00	R287.00	R362.00
	Child	R227.00	R287.00	R181.00
GP visits booster benefit:	Member type		All options	
You can choose to pay an additional premium in order for your employees	Employee			R70.00
to have unlimited Network GP visits without a Hello Doctor pre-authorisation	Adult			R70.00
	Child			R70.00
Accident and emergency cover	Member type	Base		Standard
	Employee		R86.00	R120.00
	Adult		R86.00	R120.00
	Child		R48.00	R69.00
Hospital cash and maternity lump	Member type	Base		Standard
sum benefit	Employee	Бизе	R79.00	R123.00
	Adult		R79.00	R123.00
	Child		R38.00	R67.00
Funeral benefit	Member type	Base	D21.00	Standard
	Employee		R21.00	R24.00
	Adult		R21.00	R24.00
	Child		R12.00	R13.00

Health4Me Health Insurance premiums are reviewed annually and exempt from VAT.

Financial advisers selling Health 4Me Health Insurance are required to have a FAIS Category 1.3 Long-term Insurance License.

These are the 2025 standard rates. Premiums may differ based on the risk profile and demographics of the employer group.



Health4Me	Day-to	-day benefits	Bronze	Silver	Gold
GP benefit		 Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor 3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation 2 Additional GP visits at a Network GP per member per year for members registered on either the Chronic benefit, HIV benefit or Maternity benefit programme (2 additional Network GP visits per benefit programme), that do not require Hello Doctor pre-authorisation Hello Doctor pre-authorisation is required for every GP visit from the 4th GP visit to unlock the rest of the unlimited visits Hello Doctor consultations can either be via chat, phone call or video (virtual) call 	✓	✓ ·	✓
GP in room procedures	(5)	Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	Inello doctor	Unlimited GP consultations with a Hello Doctor GP Hello Doctor consultations can either be via chat, phone call or video (virtual) call Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list	✓	✓	✓
Hello Doctor scripting	doctor	Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Specialist benefit		A maximum of 2 visits, limited to R1 350 per visit and up to R2 700 per member/family per year Members may consult any specialist, subject to a Network GP referral and pre-authorisation The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists The specialist may prescribe medication, subject to the event limit Shortfalls will be payable by the member Waiting periods may apply	×	×	✓
Acute medication	(fo)	Provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Chronic benefit and medication	(View)	27 Chronic conditions are covered as follows: Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Chronic medication is provided in accordance with the Network prescribed chronic medication formulary. Rules and protocols are applied Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists Pre-authorisation is required Waiting periods may apply	×	×	✓
HIV benefit		Post-exposure prophylaxis (PEP) medication is provided in accordance with the Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary. Rules and protocols are applied Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods may apply	×	×	✓
Maternity benefit		1 Foetal growth 2D scan per member per pregnancy Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list Antenatal vitamins in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied Pre-authorisation is required	✓	✓ 	✓
		1 Additional foetal growth 2D scan per member per pregnancy Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding Nurse/midwife home visits on day 2 and week 2 after the birth of the baby Pre-authorisation is required	×	×	✓
Basic pathology	(SCAP)	Unlimited cover for pathology, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me pathology list	✓	✓	✓

Health4Me	Day-to-	-day benefits (continued)	Bronze	Silver	Gold
Basic radiology		Unlimited cover for black and white x-rays, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me radiology list	✓	✓	✓
Basic and emergency dentistry		Covered at any dentist on the Dental Network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list Waiting periods may apply	×	✓	✓
Basic optometry	(50)	Covered at any optometrist on the Optical Network Benefit available every 2 years 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame Sunglasses, tinted lenses, hard coating and contact lenses are not covered Provided in accordance with the Optical Network protocols and approved Health4Me optometry list Waiting periods may apply	×	✓ ————————————————————————————————————	✓
Flu vaccination		1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic	✓	✓	✓
COVID-19 screening test		1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral The COVID-19 screening test can also be performed as part of a Network GP consultation or as part of a specialist consultation in rooms	✓	✓	✓
On-site wellness days		Basic health and wellness screening offered on site by qualified nurses A minimum of 20 employees per site and a completed on-site wellness request form are required	✓	✓	✓
Health assessment		1 Health assessment (blood pressure test, cholesterol and blood sugar finger-prick tests, height, weight and waist circumference screening) is provided per member per year on site at a Wellness day or at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic Employer groups with more than 20 employees per site can have an on-site wellness day, where members can do their annual health assessment	✓	✓	✓
Employee Assistance Programme	EAP	Counselling and support services for adults, teenagers and children Trauma and critical incidence counselling services Legal assist, credit health and debt management services Advice for road accident claims and injury on duty claims Managerial support services Telephonic counselling services and on-site trauma and critical incidence support services	✓	✓ 	✓
Multiply Engage	multiply	Members have access to Multiply Engage for free. By doing the digital health and fitness assessment on the Momentum App, members can know their health immediately and get rewarded from day one. Multiply offers members rewards from a wide range of partners and they get great discounts and HealthReturns on big brands like Makro, Checkers, Dis-Chem, Nu Metro, Garmin and many more	✓	✓	✓
More4Me	More4Me	More4Me incentivises members through three rewards: R50 per year for digital engagement and completing a digital health assessment, a scratch card after completing their annual health assessment in person at a Momentum Wellness Day, and up to R80 per month based on their Healthy Heart Score, which they receive when doing an in-person health assessment at either a Momentum wellness day or a Dis-Chem, Clicks or MediRite pharmacy clinic. Members can choose to redeem their rewards as airtime, data, Shoprite and Checkers vouchers or Takealot vouchers	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum Network GPs, dentists and optometrists - view the lists of these providers at momentum.co.za or scan the QR codes on the back page.

Health4Me Day-to-day premiums

without a Hello Doctor pre-authorisation

Adult

Child

Health4Me Day-to-day premiums							
Member type	Bronze	Silver	Gold				
Employee	R227.00	R287.00	R362.00				
Adult	R227.00	R287.00	R362.00				
Child	R227.00	R287.00	R181.00				
Member type		All options					
Employee			R70.00				
	Employee Adult Child Member type	Employee R227.00 Adult R227.00 Child R227.00 Member type	Employee R227.00 R287.00 Adult R227.00 R287.00 Child R227.00 R287.00 Member type All options				

R70.00

R70.00

Health4Me Major medical event benefits

Major medical event benefits can only be taken together with Health4Me day-to-day benefits.

Benefit Base Standard

Accident and emergency cover

(there are 3 main benefits in accident and emergency cover) Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria

Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 500 000 per event

Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria



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Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R250 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria

Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria



Emergency transportation cover:

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment

An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event

Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes

Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits

Pre-authorisation is required

A maximum of R5 000 000 is payable per member per year

Premiums					
Employee	R86.00				
Adult	R86.00				
Child	R48.00				

Premiums					
Employee	R120.00				
Adult	R120.00				
Child	R69.00				







Benefit

Hospital cash and maternity lump sum benefit



Base

R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

Maximum of 40 days payable per member per year

R10 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised

A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit

Waiting periods may apply

	Premiums
Employee	R79.00
Adult	R79.00
Child	R38.00

Standard

R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

Maximum of 20 days payable per member per year

R20 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised

A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit

Waiting periods may apply

Premiums				
Employee	R123.00			
Adult	R123.00			
Child	R67.00			

Renefit

Funeral benefit

(includes repatriation benefit)



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Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Waiting periods may apply to natural causes of death

Standard

Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R15 000	R30 000
Children 6 - 13 years	R7 500	R15 000
Children 1 - 5 years	R3 750	R7 500
Children < 1 year	R1 875	R3 750
Stillborn babies (past 28 weeks gestation)	R1 125	R2 250

Waiting periods may apply to natural causes of death

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year



Premiums		
Employee	R21.00	
Adult	R21.00	
Child	R12.00	

Premiums		
Employee	R24.00	
Adult	R24.00	
Child	R13.00	

Hello Doctor



Members get free access to Hello Doctor, a mobile-phone-based service that gives them 24/7 access to doctors – it's like having a doctor on call in their pocket wherever they go. Members also have unlimited access to online health information via Hello Doctor.

Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations, at no cost to the member.

Members have access to a doctor, 24/7

hello

doctor

Hello Doctor scripting

Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication where required.

The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite pharmacy of choice for collection of their medication.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.

How to contact Hello Doctor





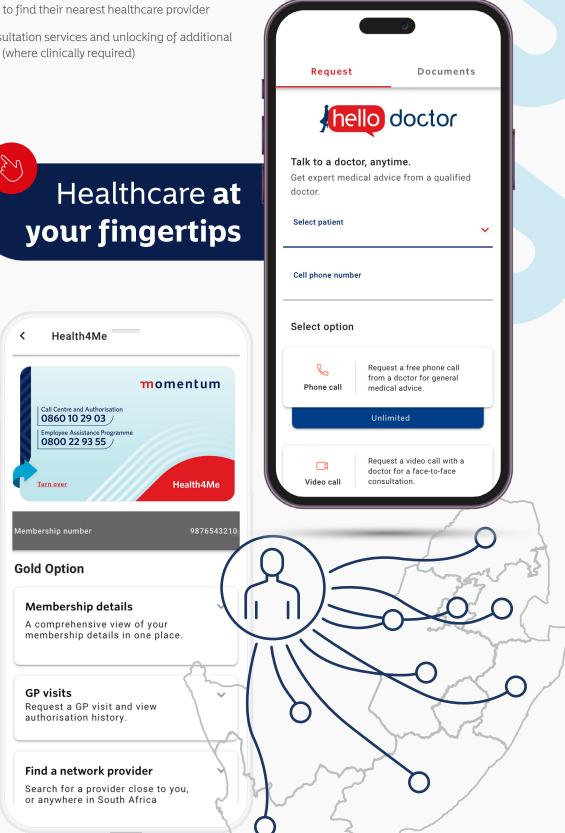


Download the Momentum App from Google Play, the App Store or AppGallery

The **Momentum App** gives Health4Me members access to:



- Their personal member information and healthcare benefit information
- Their Momentum Health4Me digital membership card, which they can show as proof of cover
- A search function to find their nearest healthcare provider
- Hello Doctor consultation services and unlocking of additional Network GP visits (where clinically required)



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More4Me



This benefit incentivises members with airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score.

Participating members will receive the following benefits:



Free monthly airtime, data, **Shoprite and Checkers or Takealot vouchers**



Members register via USSD code *134*664*100# on their phone



Scan the QR

code to start a WhatsApp chat To unlock their first reward, members must:

· Download the Momentum App and register their user profile or log in to Momentum App at least once a year;



· Initiate a WhatsApp chat with the Health4Me contact centre at least once a year by saying Hi or Hello

· Complete a digital health assessment

Digital engagement reward: Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Members get their Healthy Heart Score by going for their health assessment either:

- · At a wellness day managed by Momentum,
- · At a Dis-Chem, Clicks or MediRite pharmacy clinic

Wellness day reward: Members who go for their annual health assessment at a Momentum wellness day will receive a reward in the form of a scratch card voucher. The value of the voucher will vary



Based on their Healthy Heart Score, members will receive monthly rewards

Monthly reward:

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80



Green Healthy **Heart Score**

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Amber - Green **Amber** Amber - Red Healthy

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25



Red Healthy **Heart Score**

Heart Score

Members can save up their rewards and redeem even larger vouchers.









Get IT ON Google Play





Multiply Engage



Members have access to Multiply Engage for free. Multiply offers members rewards from a wide range of partners and they get great discounts and HealthReturns on big brands.

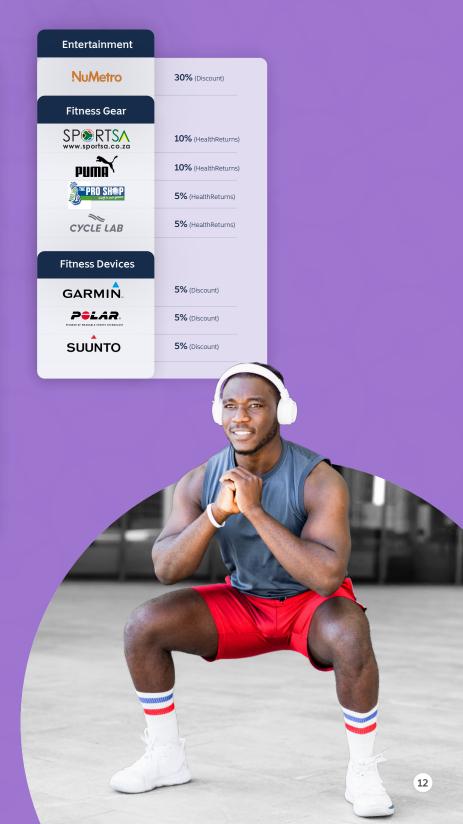
momentum multiply

Partner rewards from day one



And many more...

Visit **multiply.co.za** for a complete list of partners.



Employee **Assistance Programme**



Telephonic counselling and support services for employees and their families

Typical examples include counselling on personal issues, family problems, stress management, conflict resolution and dealing with work-related concerns.





24/7 Trauma support

The trauma line is open 24 hours a day, 7 days a week for psychosocial emergencies such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.



Legal advice

Legal advisers provide telephonic advice and guidance in relation to an employee's current situation.



Debt restructuring

Our partner, Debt Rescue, is available to assist with this sensitive problem.



Financial advice

Advisers provide guidance in relation to an employee's current financial and debt situation.



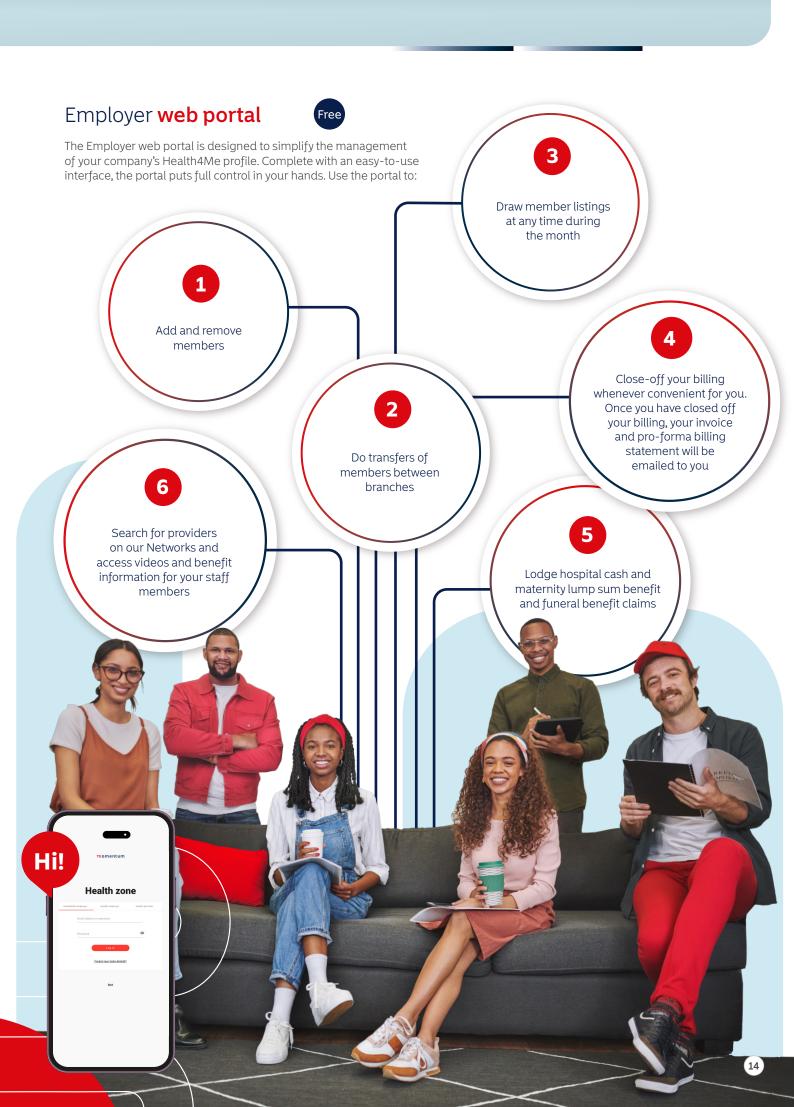
Management referral services

Managers may refer employees to the EAP programme, with their consent.



Face-to-face services

You have the option to add a top-up EAP service that caters for face-to-face EAP consultations and on-site visits. Contact the sales and service team for more information or to request a quote.



Self-help quick guide

Contact centre and general queries

(S) 0860 10 29 03

0860 10 29 03

@ health4me@momentum.co.za

Membership maintenance and employer web portal queries

(a) health4memembership@momentum.co.za

- · Membership additions and terminations
- Membership gueries
- · Membership card queries
- · Employer web portal registrations
- · Employer web portal password reset queries
- · Employer web portal queries

Billing queries

momentum.co.za

- · Billing reconciliations and confirmations
- · Billing payment queries
- Billing queries

Claims submissions

@ health4meclaims@momentum.co.za

 Claims submissions (day-to-day benefit and accident and emergency cover claims only)

(a) health4meinsuranceclaims@momentum.co.za

 Claims submissions (hospital cash and maternity lump sum benefit and funeral benefit claims only)

Claims queries

@ health4me@momentum.co.za

· Claims queries (all claims types)

Chronic claims registration and queries

momentum.co.za

- · Chronic benefit applications
- · Clinical queries

HIV claims registration and queries

@ health4mehiv@momentum.co.za

0860 55 56 09

- HIV applications
- · Clinical queries

Medipost Pharmacy chronic and HIV medication queries

@ mhealth@medipost.co.za

012 426 4000

Claims reimbursements

momentum.co.za (a) health4merefunds@momentum.co.za

· Receipted claims reimbursement requests

Business operating hours

Monday - Friday: 07:30 - 19:00

Saturday: 08:00 - 13:00

After-hours operating hours (emergencies only)

Monday - Friday: 19:00 - 07:30

Saturday: 13:00 - 07:30

Sundays and public holidays: 24 hours a day

Employee assistance programme

0800 229 355 (select option 4)

(a) **083 450 0508** (send please call me SMS)

momentumwellness.co.za (live chat)

@ eap@momentum.co.za (email for self-referrals)

- Counselling and support services for adults, teenagers and children
- Trauma and critical incidence counselling services
- · Legal assist, credit health and debt management services
- · Managerial support services

Business operating hours

Monday - Friday: 08:00 - 16:00

(legal assist, credit health and debt management services and managerial support services)

Monday - Sunday: 24 hours a day

Network provider lists



To view the Network GP list visit momentum.co.za or scan the OR code



To view the Network Dental list, visit momentum.co.za or scan the QR code



To view the Network Optometrist list, visit momentum.co.za or scan the QR code

Important information



Scan the QR code to view the Benefits videos



Scan the QR code to view the Sales and quotes contact list



Scan the QR code to view the Company application form



For more information and quotes, email us at H4MeQuotes@momentum.co.za

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.

Momentum Health4Me is administered by Momentum Health, registration number 1969/016884/07, a Juristic Representative on the Momentum Healthcare Distribution Limited FSP license 27728 and the product is underwritten by Momentum Metropolitan Life Limited, registration number 1904/002186/06, an authorised insurer and financial services provider number 6406. The product terms and conditions apply.

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