

momentum
medical scheme



Making the right choice

Benefit Option
Overview

2021



2021



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General disclaimers

This Benefit Option Overview provides a summary of the Momentum Medical Scheme 2021 benefits. If you need more information, please speak to your financial adviser, or visit our website at momentummedicalscheme.co.za. You are also welcome to contact us via the web chat facility on momentummedicalscheme.co.za, email us at member@momentumhealth.co.za, send us a WhatsApp message on **+27 860 11 78 59** or call us on **0860 11 78 59**.

Scheme Rules will always take precedence and are available by submitting a request on our website at momentummedicalscheme.co.za.

Momentum Medical Scheme is registered in terms of the Medical Schemes Act No 131 of 1998.

Make the right choice

Momentum Medical Scheme strives to offer you good value for money by combining flexibility with comprehensive cover, because it is important to match your family's healthcare needs. Use the following guide to find the option that best matches your needs.

Healthcare expenses involve more than just the cost of your stay in hospital, it could be the cost of chronic medication (like pills 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 you will pay, and how much cover you will have for the different types of healthcare expenses. You need to choose the option that best fits both your wallet and your healthcare needs.

Health Platform Benefit

Health Platform Benefits are paid by the Scheme up to a maximum Rand amount per benefit, provided you notify us before using the benefit. On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider.

The Health Platform encourages health awareness, enhances quality of life and gives peace of mind through preventative care, early detection, a leading maternity programme, management of certain diseases, health education and advice and emergency cover.

The benefit structure

Major Medical Benefit

The Major Medical Benefit provides cover for hospitalisation and certain out-of-hospital procedures that can safely be performed in a doctor's room, registered day clinic or out-patient facility, provided treatment is clinically appropriate and has been pre-authorised.

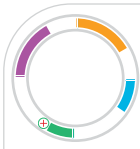
Chronic Benefit

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.

Day-to-day Benefit

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+.



Ingwe Option

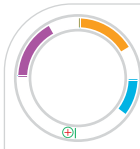


Any hospital, Ingwe Network hospitals* or State hospitals

Specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies



Evolve Option



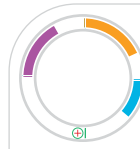
Evolve Network hospitals*

Associated specialists covered in full. Other specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

R1 640 co-payment applies



Custom Option



Any or Associated hospitals*

Associated specialists covered in full. Other specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

R1 640 co-payment applies



For medical management including doctor, pharmacy, blood tests, x-rays, etc. **Ingwe Primary Care Network providers**** or **Ingwe Active Primary Care Network providers****

26 conditions - no annual limit applies

Chronic Benefit formulary:
Network entry level formulary



For medical management including doctor, pharmacy, blood tests, x-rays, etc. **State** facilities

26 conditions - no annual limit applies

Chronic Benefit formulary:
State formulary



Medical management incl. 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

26 conditions - no annual limit applies

Chronic Benefit formulary:
Any: Core formulary
Associated: Entry level formulary
State: State formulary



Ingwe Primary Care Network providers** or **Ingwe Active Primary Care Network providers****

Primary care
(such as GP visits and prescribed medicine)

Secondary care (Specialist visits)



Any provider

You may add the **HealthSaver+** to provide cover for your day-to-day healthcare needs



Any provider

You may add the **HealthSaver+** to provide cover for your day-to-day healthcare needs

+ HealthSaver is a complementary product offered by Momentum

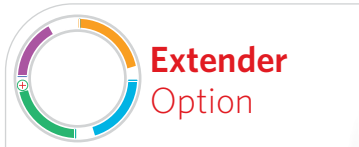
* View a list of these hospitals on page 14

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

Make the right choice (continued)



Incentive Option



Extender Option



Summit Option

 **Any or Associated hospitals***

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

 **Any or Associated hospitals***

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate


No overall annual limit applies


 **Any hospital**


Associated specialists covered in full. Other specialists covered up to **300%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

 Medical management incl. 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

 Medical management incl. 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

 For medical management including doctor, pharmacy, blood tests, x-rays, etc. **Freedom-of-choice**

26 conditions - no annual limit applies

Additional **6** conditions limited to **R10 700** per family

Chronic Benefit formulary:
Any: Standard formulary
Associated: Entry level formulary
State: State formulary

26 conditions - no annual limit applies


Additional **36** conditions limited to **R10 700** per family

Chronic Benefit formulary:
Any: Extended formulary
Associated: Entry level formulary
State: State formulary


26 conditions - no annual limit applies

Additional **36** conditions accumulate to the overall day-to-day limit of **R26 900** per beneficiary


Chronic Benefit formulary:
Comprehensive formulary

 **Any provider**, subject to Savings if available

Savings **10%** of total contribution

 **Any or Associated providers** (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations)

Savings **25%** of total contribution plus Extended Cover

 **Freedom-of-choice provider**

Paid from risk benefit, subject to overall day-to-day limit of **R26 900** per beneficiary

This is a combined limit incorporating both day-to-day cover and cover for the **36** additional chronic conditions.



HealthSaver



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

Complementary Momentum Products

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products.

momentum

See separate Momentum Complementary Product brochure for more information



Major Medical Benefit	Specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation
Choice of Hospital Provider	Any hospital, Ingwe Network hospitals or State hospitals
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy or grommets
Chronic Benefit	26 conditions covered
Day-to-day Benefit	Primary care benefits such as medicine, GP visits, basic dentistry, basic radiology and basic pathology If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Chronic and Day-to-day Provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visit to support moms after childbirth, 4 antenatal visits and 2 growth scans

+ HealthSaver is a complementary product offered by Momentum

Choose your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
<= R750	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R455	R910	R847	R1 302	R1 694	R2 086
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R455	R910	R865	R1 320	R1 730	R2 140
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R455	R910	R910	R1 365	R1 820	R2 275
R751 – R7 450	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R747	R1 494	R1 150	R1 897	R2 300	R2 703
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R940	R1 880	R1 370	R2 310	R2 740	R3 170
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 221	R2 442	R1 705	R2 926	R3 410	R3 894
R7 451 – R9 850	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R856	R1 712	R1 269	R2 125	R2 538	R2 951
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 196	R2 392	R1 643	R2 839	R3 286	R3 733
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 708	R3 416	R2 224	R3 932	R4 448	R4 964
R9 851 – R14 050	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R999	R1 998	R1 431	R2 430	R2 862	R3 294
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 665	R3 330	R2 154	R3 819	R4 308	R4 797
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 326	R4 652	R2 869	R5 195	R5 738	R6 281
R14 051 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 726	R3 452	R2 245	R3 971	R4 490	R5 009
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R2 358	R4 716	R3 052	R5 410	R6 104	R6 798
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 984	R5 968	R3 850	R6 834	R7 700	R8 566

All children are charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R 1640 co-payment per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Hospital Provider	Evolve Network hospitals and day facilities Certain procedures are only covered in day facilities*
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy or grommets
Chronic Benefit	26 conditions covered
Chronic Provider	State facilities
Day-to-day Benefit	You can add HealthSaver+ to provide cover for your day-to-day healthcare expenses, such as GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum
* See a list of these procedures on momentummedicalscheme.co.za

Your providers	
Hospital	Chronic
Evolve Network	State

Choose your family composition					
R1 345	R2 690	R2 690	R4 035	R5 380	R6 725

Maximum of 3 children charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R1 640 co-payment applies per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of Hospital Provider	Any or Associated hospitals
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered
Choice of Chronic Provider	Any, Associated or State
Day-to-day Benefit	You can add HealthSaver+ to provide cover for your day-to-day healthcare expenses, such as GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum

Choose your providers		Choose your family composition					
Hospital	Chronic						
Associated	Any	R2 423	R4 335	R3 278	R5 190	R6 045	R6 900
	Associated	R2 194	R3 895	R2 969	R4 670	R5 445	R6 220
	State	R1 706	R2 997	R2 311	R3 602	R4 207	R4 812
Any	Any	R2 891	R5 211	R3 923	R6 243	R7 275	R8 307
	Associated	R2 601	R4 633	R3 546	R5 578	R6 523	R7 468
	State	R2 173	R3 813	R2 969	R4 609	R5 405	R6 201

Maximum of 3 children charged for

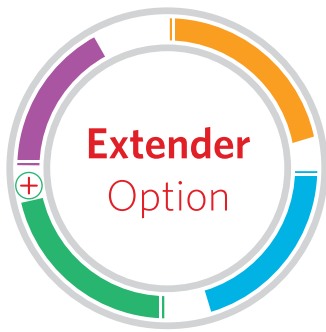


Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/ treatments and specialised scans
Choice of Hospital Provider	Any or Associated hospitals
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 6 additional conditions covered, subject to limit of R10 700 per family per year
Choice of Chronic Provider	Any, Associated or State
Day-to-day Benefit	10% of your total contribution is available in a Savings account to cover your day-to-day expenses, such as GP visits and prescribed medicine If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum







Choose your providers		Choose your family composition					
Hospital	Chronic						
Associated	Any	R3 449	R6 223	R4 738	R7 512	R8 801	R10 090
	Associated	R3 113	R5 590	R4 295	R6 772	R7 954	R9 136
	State	R2 224	R3 980	R3 077	R4 833	R5 686	R6 539
Any	Any	R3 899	R7 067	R5 419	R8 587	R10 107	R11 627
	Associated	R3 388	R6 106	R4 719	R7 437	R8 768	R10 099
	State	R2 763	R4 941	R3 856	R6 034	R7 127	R8 220

Maximum of 3 children charged for

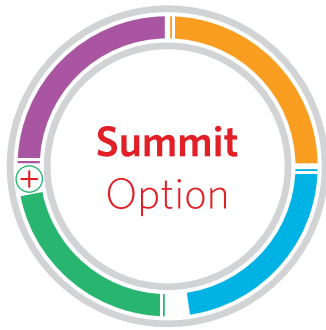


Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of Hospital Provider	Any or Associated hospitals
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 36 additional conditions covered, subject to limit of R10 700 per family per year
Choice of Chronic Provider	Any, Associated or State
Day-to-day Benefit	25% of your total contribution is available in a Savings account to cover day-to-day expenses, such as GP visits and prescribed medicine. You also have access to the Extended Cover benefit once your day-to-day claims have reached the Threshold Threshold levels: Principal member R23 900 Adult: R20 900 Child: R6 900 (to a maximum of 3 children) If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum







Choose your providers		Choose your family composition					
Hospital	Chronic						
Associated	Any	R6 523	R11 778	R8 368	R13 623	R15 468	R17 313
	Associated	R5 969	R10 774	R7 686	R12 491	R14 208	R15 925
	State	R5 231	R9 198	R6 768	R10 735	R12 272	R13 809
Any	Any	R7 419	R13 394	R9 547	R15 522	R17 650	R19 778
	Associated	R6 624	R11 959	R8 529	R13 864	R15 769	R17 674
	State	R5 941	R10 818	R7 686	R12 563	R14 308	R16 053

Maximum of 3 children charged for



Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 300% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to specialised scans
Hospital Provider	Any hospital
Specialised Procedures / Treatments	Certain procedures/treatments covered such as hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 36 additional conditions covered, subject to overall day-to-day limit
Chronic and Day-to-day Provider	Freedom-of-choice
Day-to-day Benefit	Covered from risk benefit, subject to overall day-to-day limit of R26 900 per beneficiary and certain sub-limits If you need more day-to-day cover, you can choose to make use of the HealthSaver+
Health Platform	Covers benefits such as health assessments, dental examinations, routine GP check-ups and pap smears Maternity benefit, including nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

+ HealthSaver is a complementary product offered by Momentum

Your providers			Choose your family composition					
Hospital	Chronic	Day-to-day						
Any	Freedom-of-choice	Freedom-of-choice	R10 642	R19 153	R13 087	R21 598	R24 043	R26 488

Maximum of 3 children charged for

Health Platform Benefit

Health Platform Benefits are paid by the Scheme up to a maximum Rand amount per benefit, **provided you notify us before using the benefit**. You can pre-notify quickly and easily via the Momentum app. You may also use the web chat facility or log on to momentummedicalscheme.co.za. Alternatively, you may send us a WhatsApp message on +27 860 11 78 59 or call us on 0860 11 78 59.

On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider.

Benefit	Who?	How often?	Options						
			Ingwe	Evolve	Custom	Incentive	Extender	Summit	
Early detection tests									
Health assessment (pre-notification not required): Blood pressure test, Cholesterol and Blood sugar (finger prick tests), height, weight and waist circumference	All principal members and adult beneficiaries	Once a year	•	•	•	•	•	•	•
Dental consultation (incl. sterile tray and gloves)	All beneficiaries	Once a year	•	•	•	•	•	•	•
Pap smear (pathologist)	Women 15 and older	Once a year	•	•	•	•	•	•	•
Pap smear consultation (GP)	Women 15 and older	Once a year	•						
Pap smear consultation (GP* or gynaecologist)	Women 15 and older	Once a year		•	•	•	•	•	•
Mammogram	Women 38 and older	Once every 2 years		•	•	•	•	•	•
DEXA bone density scan (radiologist, GP* or specialist)	Beneficiaries 50 and older	Once every 3 years		•	•	•	•	•	•
General physical examination (GP* consultation)	Beneficiaries 21 to 29	Once every 5 years	•	•	•	•	•	•	•
	Beneficiaries 30 to 59	Once every 3 years	•	•	•	•	•	•	•
	Beneficiaries 60 to 69	Once every 2 years	•	•	•	•	•	•	•
	Beneficiaries 70 and older	Once a year	•	•	•	•	•	•	•
Prostate specific antigen (pathologist)	Men 40 to 49	Once every 5 years	•	•	•	•	•	•	•
	Men 50 to 59	Once every 3 years	•	•	•	•	•	•	•
	Men 60 to 69	Once every 2 years	•	•	•	•	•	•	•
	Men 70 and older	Once a year	•	•	•	•	•	•	•
Cholesterol test (pathologist)**	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•	•
Blood sugar test (pathologist)***	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•	•
Glaucoma test	Beneficiaries 40 to 49	Once every 2 years		•	•	•	•	•	•
	Beneficiaries 50 and older	Once a year		•	•	•	•	•	•
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years	•	•	•	•	•	•	•
Preventative care			Ingwe	Evolve	Custom	Incentive	Extender	Summit	
Baby immunisations (On Ingwe, available at nearest State baby clinic)	Children up to age 6	As required by the Department of Health	•	•	•	•	•	•	•
Flu vaccines	Children between 6 months and 5 years	Once a year	•	•	•	•	•	•	•
	Beneficiaries 65 and older	Once a year	•	•	•	•	•	•	•
	High-risk beneficiaries	Once a year	•	•	•	•	•	•	•
Tetanus diphtheria injection	All beneficiaries	As needed	•	•	•	•	•	•	
Pneumococcal vaccine	Beneficiaries 60 and older	Once a year		•	•	•	•	•	•
	High-risk beneficiaries	Once a year		•	•	•	•	•	•

Please note

* On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the GP consultations

** The cholesterol test is covered if health assessment results indicate a total cholesterol of 6 mmol/L and above

*** The blood sugar test is covered if health assessment results indicate blood sugar levels are 11 mmol/L and above

Benefit		Who?	How often?	Options					
Maternity programme (subject to registration on the Maternity Management Programme between 8 and 20 weeks of pregnancy)				Ingwe	Evolve	Custom	Incentive	Extender	Summit
Doula benefit		Women registered on the programme	2 visits per pregnancy		•	•	•	•	•
Antenatal visits (Midwives, GP* or gynaecologist)		Women registered on the programme	4 visits	•					
			12 visits		•	•	•	•	•
Online antenatal and postnatal classes		Women registered on the programme	18-month subscription				•	•	•
Online video consultation with lactation specialist		Women registered on the programme	Initial consultation				•		
			Initial consultation plus follow up					•	•
Nurse home visit		Women registered on the programme	Day after return from hospital	•	•	•	•	•	•
			2 weeks after initial visit		•	•	•	•	•
			6 weeks after initial visit				•	•	•
Urine tests (dipstick)		Women registered on the programme	Included in antenatal visits	•	•	•	•	•	•
Pathology tests	Full blood count, blood group, rhesus, platelet count, rubella antibody, creatinine, glucose strip test, antiglobin test	Women registered on the programme	1 test				•	•	•
	Haemaglobin estimation		2 tests				•	•	•
	Urinalysis		13 tests				•	•	•
	Urine tests (microscopic exams, antibiotic susceptibility and culture)		As indicated				•	•	•
Scans		Women registered on the programme	2 growth scans	•					
			2 pregnancy scans		•	•	•	•	•
Paediatrician visits		Babies up to 12 months registered on the programme	2 visits in baby's first year		•	•	•	•	•
Health management programmes				Ingwe	Evolve	Custom	Incentive	Extender	Summit
Diabetes, Hypertension, HIV/ Aids, Oncology, Drug and alcohol rehabilitation, Chronic renal failure, Organ transplants, Cholesterol		All beneficiaries registered on the appropriate programme	As needed	•	•	•	•	•	•
Health line				Ingwe	Evolve	Custom	Incentive	Extender	Summit
24-hour emergency health advice		All beneficiaries	As needed	•	•	•	•	•	•
Emergency evacuation				Ingwe	Evolve	Custom	Incentive	Extender	Summit
Emergency evacuation in South Africa by Netcare 911		All beneficiaries	In an emergency	•	•	•	•	•	•
International evacuation by ISOS		All beneficiaries	In an emergency		•	•	•	•	•
International emergency cover by ISOS				Ingwe	Evolve	Custom	Incentive	Extender	Summit
Ingwe: Not covered Evolve: R5 million Custom: R7.66 million Incentive: R8 million Extender: R8.22 million Summit: R9.01 million This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover, on all options, except Ingwe. A R1 780 co-payment applies per out-patient claim payable by the Scheme		Per beneficiary per 90-day journey	In an emergency		•	•	•	•	•

Hospitals

Members on the **Ingwe Option** can choose between **Any hospital, Ingwe Network hospitals** or **State hospitals**

Members on the **Evolve Option** need to use **Evolve Network hospitals**

Members on the **Custom, Incentive and Extender Options** can choose between **Any** or **Associated hospitals**

Eastern Cape		Ingwe	Evolve	Associated
Beacon Bay - East	Life Beacon Bay	●	●	●
East London	East London Private Hospital	●	●	●
Greenacres - Port Elizabeth	Greenacres Hospital	●	●	●
Humansdorp	Isivivana Private Hospital	●	●	●
Korsten - Port Elizabeth	New Mercantile Hospital	●	●	●
Port Elizabeth	Huntersraig Psychiatric Hospital	●	●	●
	St Georges Hospital	●	●	●
Queenstown	Queenstown Private Hospital	●	●	●
Southernwood - East London	St. Dominic's Hospital	●	●	●
	St James Operating Theatres	●	●	●
	St Marks Clinic	●	●	●
Uitenhage	Cuyler Hospital	●	●	●
Umtata	St Mary's Private Hospital	●	●	●

Free State		Ingwe	Evolve	Associated
Bethlehem	Mediclinic Hoogland	●	●	●
Bloemfontein	Bloemfontein Eye Hospital	●	●	●
	Mediclinic Bloemfontein	●	●	●
	Pasteur Hospital	●	●	●
Fichardtpark - Bloemfontein	Rosepark Hospital	●	●	●
Welkom	Mediclinic Welkom	●	●	●

Gauteng		Ingwe	Evolve	Associated
Alberton	Clinton Hospital	●	●	●
Arcadia - Pretoria	Femina Clinic	●	●	●
	Muelmed Hospital	●	●	●
	Pretoria Heart Hospital	●	●	●
Bedfordview - Johannesburg	Bedford Gardens Private Hospital	●	●	●

Gauteng (continued)		Ingwe	Evolve	Associated
Benoni	Glynnview Hospital	●	●	●
	The Glynnwood	●	●	●
	Linmed Hospital	●	●	●
Birchleigh - Johannesburg	Birchmed Day Clinic	●	●	●
Brakpan	Dalview Clinic	●	●	●
Brooklyn - Pretoria	Brooklyn Surgical Centre	●	●	●
Bryanston - Johannesburg	Mediclinic Sandton	●	●	●
Centurion	Unitas Hospital	●	●	●
Constantia Kloof - Johannesburg	Mayo Clinic	●	●	●
Die Wilgers - Pretoria	Wilgers Hospital	●	●	●
Erasmuskloof - Pretoria	Kloof Hospital	●	●	●
Faerie Glen - Pretoria	Faerie Glen Hospital	●	●	●
Florida - Johannesburg	Flora Clinic	●	●	●
Fourways	Fourways Hospital	●	●	●
Groenkloof - Pretoria	Groenkloof Hospital	●	●	●
Heidelberg	Suikerbosrand Clinic	●	●	●
Helderkruijn - Johannesburg	Medgate Day Clinic	●	●	●
Kempton Park	Arwyp Medical Centre	●	●	●
Kensington - Johannesburg	New Kensington Clinic	●	●	●
Krugersdorp	Pinehaven Private Hospital	●	●	●
Lenasia	Lenmed Clinic Limited	●	●	●
Les Marais - Pretoria	Eugene Marais Hospital	●	●	●
Mabopane - Pretoria	Legae Private Clinic	●	●	●
Mayfair - Johannesburg	Garden City Hospital	●	●	●
Midrand	Carstenhof Clinic	●	●	●
	Waterfall City Hospital	●	●	●
Morningside - Johannesburg	Mediclinic Morningside	●	●	●
Nietgedacht - Johannesburg	Riverfield Lodge	●	●	●
Parktown - Johannesburg	The Donald Gordon	●	●	●
	Brenthurst Clinic	●	●	●

Gauteng (continued)

		Ingwe	Evolwe	Associated
Pretoria North	Pretoria North Surgical Centre			•
Primrose - Johannesburg	Roseacres Clinic	•		•
Randburg - Johannesburg	Olivedale Clinic		•	
Randfontein	Robinson Hospital	•		•
Roodepoort	Wilgeheuwel Hospital	•	•	•
Saxonwold - Johannesburg	Genesis Clinic		•	•
Soweto - Johannesburg	Clinix Tshepo	•		
Springs	Springs Parkland Clinic	•		•
	N17 Private Hospital		•	
	St Mary's Womens Clinic	•		•
Sunnyside - Pretoria	Medforum Hospital			•
	Pretoria Gynaecology Hospital			•
Vanderbijlpark	Mediclinic Emfuleni	•		•
	Ocumed		•	
Vereeniging	Midvaal Private Hospital		•	
	Mediclinic Vereeniging			•
	Clinix Naledi	•		

Kwazulu-Natal

		Ingwe	Evolwe	Associated
Amanzimtoti	Kingsway Hospital		•	•
Berea - Durban	Entabeni Hospital	•		•
Chatsworth - Durban	Chatsmed Garden Hospital	•		•
Durban	Durdoc Clinic	•		
	City Hospital	•		•
	St Augustines Hospital		•	
Empangeni	Empangeni Garden Clinic	•		•
Hillcrest - Durban	Hillcrest Private Hospital		•	•
Hilton - Pietermaritzburg	Hilton Private Hospital			•
Howick	Howick Private Hospital			•
Isipingo	Isipingo Hospital	•		•
Ladysmith	La Verna Hospital	•		
Margate	Margate Private Hospital	•		•

Kwazulu-Natal (continued)

		Ingwe	Evolwe	Associated
Newcastle	Newcastle Private Hospital	•	•	•
Newlands East - Durban	Ethekwini Hospital			•
Phoenix - Durban	Mount Edgecombe Hospital	•		•
Pietermaritzburg	Midlands Medical Centre	•		•
	Mediclinic Pietermaritzburg			•
	St Annes Hospital		•	
Pinetown	The Crompton Hospital	•		•
Port Shepstone	Hibiscus Hospital	•		•
Richards Bay	Melomed Private Hospital		•	
	The Bay Hospital			•
Tongaat	Victoria Hospital			•
uMhlanga	Gateway Hospital		•	
	Umhlanga Hospital			•
Westville - Durban	Westville Hospital	•	•	•

Limpopo

		Ingwe	Evolwe	Associated
Lephalale	Mediclinic Lephalale			•
Polokwane	Mediclinic Limpopo	•		•
	Pholoso Private Hospital		•	
Thabazimbi	Mediclinic Thabazimbi	•		
Tzaneen	Mediclinic Tzaneen	•	•	•

Mpumalanga

		Ingwe	Evolwe	Associated
Bronkhorstspuit	Bronkhorstspuit Hospital	•		
Emalaheni	Cosmos Hospital	•		•
Ermelo	Mediclinic Ermelo	•		•
Mbombela	Kiaat Private Hospital	•		
	Lowveld Hospital			•
	Mediclinic Nelspruit	•	•	•
Middelburg	Midmed Hospital	•	•	•
Piet Retief	Piet Retief Hospital			•
Secunda	Mediclinic Secunda	•		•
Trichardt	Mediclinic Highveld	•		•

Hospitals (continued)

Members on the **Ingwe Option** can choose between **Any hospital, Ingwe Network hospitals** or **State hospitals**

Members on the **Evolve Option** need to use **Evolve Network hospitals**

Members on the **Custom, Incentive and Extender Options** can choose between **Any** or **Associated hospitals**

North West		Ingwe	Evolve	Associated
Brits	Mediclinic Brits			●
Klerksdorp	Anncron Clinic	●		●
	Wilmed Park Private Hospital		●	
Mafikeng	Victoria Private Hospital	●		
Potchefstroom	Mediclinic Potchefstroom	●		●
Rustenburg	Ferncrest Hospital		●	
	Peglerae Hospital	●		●
Vryburg	Vryburg Private Hospital	●		●

Northern Cape		Ingwe	Evolve	Associated
Kathu	Kathu Private Hospital	●		●
Kimberley	Mediclinic Kimberley	●		●
	Royal Hospital and Heart Centre		●	
Upington	Mediclinic Upington			●

Western Cape		Ingwe	Evolve	Associated
Bellville - Cape Town	Bellville Medical Centre	●		●
	Mediclinic Louis Leipoldt		●	●
Blaauwberg	Netcare Blaauwberg Hospital		●	
Brackenfell	Mediclinic Cape Gate			●
Claremont - Cape Town	Peninsula Eye Hospital	●	●	●
	Kingsbury Hospital	●	●	●
Durbanville - Cape Town	Mediclinic Durbanville			●
Gatesville - Cape Town	Gatesville Medical Centre	●		●
George	Geneva Clinic	●		●
	Mediclinic George	●	●	●
Hermanus	Mediclinic Hermanus			●
Knysna	Knysna Private Hospital	●		●

Western Cape (continued)		Ingwe	Evolve	Associated
Milnerton - Cape Town	Mediclinic Milnerton			●
Mitchells Plain - Cape Town	Melomed Private Hospital	●	●	●
Mossel Bay	Bayview Hospital	●		●
Oranjezicht - Cape Town	Mediclinic Cape Town		●	●
Oudtshoorn	Mediclinic Klein Karoo			●
Paarl	Mediclinic Paarl			●
Panorama - Cape Town	Mediclinic Panorama			●
Pinelands - Cape Town	Vincent Pallotti Hospital	●		●
Plettenberg Bay	Mediclinic Plettenberg Bay			●
Plumstead	Mediclinic Constantiaberg		●	●
Rondebosch	Sport Science Orthopaedic Surgical Day Centre			●
Somerset West	Paardevelei Private Hospital		●	
	Mediclinic Vergelegen			●
Stellenbosch	Mediclinic Stellenbosch	●	●	●
Strand	Mediclinic Strand			●
Tokai	Melomed Tokai			●
Vredenburg	West Coast Private Hospital	●		●
Worcester	Mediclinic Worcester			●

Exclusions

Prescribed Minimum Benefits

Notwithstanding the limitations and exclusions set out below, beneficiaries shall be entitled to the Prescribed Minimum Benefits.

Benefits excluded

General exclusions mentioned in this paragraph are not affected by any specific exclusions. Unless otherwise decided by the Scheme (and with the express exception of medicine or treatment approved and authorised in terms of any health management programme contracted to the Scheme), expenses incurred in connection with any of the following will not be paid by the Scheme, but may be claimed from positive Savings:

1. All costs incurred during waiting periods and for conditions which existed at the date of application for membership of the Scheme but were not disclosed;
2. All costs that exceed the annual maximum allowed for the particular category as set out in Annexure B of the Scheme Rules, for the benefit to which the beneficiary is entitled in terms of the Scheme Rules;
3. Injuries or conditions sustained during willful participation in a riot, civil commotion, war, invasion, terrorist activity or rebellion;
4. Professional speed contests or professional speed trials (professional defined as where the beneficiary's main form of income is derived from partaking in these contests);
5. Health care provider not registered with the recognised professional body constituted in terms of an Act of parliament;
6. Holidays for recuperative purposes, whether deemed medically necessary or not, including headache and stress relief clinics;
7. All costs for treatment if the efficacy and safety of such treatment cannot be proved;
8. All costs for operations, medicine, treatments and procedures for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident or disease. This includes the costs of treatment or surgery related to transsexual procedures;
9. Obesity;
10. Costs for attempted suicide that exceed the Prescribed Minimum Benefits limits;
11. Breast reduction and breast augmentation, gynaecomastia, otoplasty and blepharoplasty;
12. Medication not registered by the Medicine Control Council;
13. Costs for services rendered by any institution, nursing home or similar institution not registered in terms of any law (except a State facility/hospital);
14. Gum guards and gold used in dentures;
15. Frail care;
16. Travelling expenses, excluding benefits covered by Emergency rescue and International cover;
17. All costs, which in the opinion of the Medical Assessor are not medically necessary or appropriate to meet the health care needs of the patient;
18. Appointments which a beneficiary fails to keep;
19. Circumcision, unless clinically indicated, and any contraceptive measures or devices;
20. Reversal of Vasectomies or tubal ligation (sterilisation);
21. Injuries resulting from narcotism or alcohol abuse except for the Prescribed Minimum Benefits;
22. Infertility treatment that is included as Prescribed Minimum Benefits will be covered in State facilities subject to paragraph 4 of Annexure D of the Scheme Rules;
23. The cost of injury and any other related costs as a result of scuba diving to depths below 40 metres and cave diving.

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