

## Summary of Momentum Medical Scheme changes: 2022

Momentum Medical Scheme's robust performance throughout the pandemic and stable financial results have enabled the Scheme to assist its Members in the most impactful manner. Members will have no contribution increase until September 2022, while still enjoying a 4% increase in benefit and threshold limits. Income bands on the Ingwe Option will also be increased by 4%. The deferment of the contribution increase until September 2022 will result in more than R200 million in funding relief that the Scheme is putting back into Members' pockets. Co-payments will also not be increased, in fact, some will be lower, depending on the provider used.

### Momentum Medical Scheme benefit changes per option



#### Major medical benefits

- Certain annual sub-limits for in-hospital benefits will increase in line with inflation.

#### Chronic and day-to-day benefits

- Your chosen Ingwe Primary Care Network or Ingwe Active Primary Care Network providers will continue to provide chronic and day-to-day benefits. View the list of providers on the **Momentum app** or [momentummedicalscheme.co.za](http://momentummedicalscheme.co.za), or WhatsApp or call us on 0860 11 78 59.

#### Health Platform benefits

- Maternity programme benefit enhancements:
  - Gynae antenatal visits will be increased from 4 – 7
  - Additional antenatal pathology tests will be added
  - A paediatrician visit in baby's first year will be added
  - Baby immunisations will be covered in private facilities for baby's first year, limited to R2 500. Once the limit is reached, immunisations are available at the Department of Health baby clinics

#### Contribution income bands

Your monthly income determines the contribution you pay. The income bands for 2022 are:

- Less than or equal to R775 per month
- From R776 to R7 750 per month
- From R7 751 to R10 250 per month
- From R10 251 to R14 600 per month
- R14 601 and above per month

#### Please provide proof of your income

You have to submit proof of your current income to be considered for the relevant contribution in 2022, in line with the Scheme Rules.



#### Major medical benefits

- Certain annual sub-limits for in-hospital benefits will increase in line with inflation.
- Co-payments for hospital authorisation and specialised procedures/treatment will not be increased.

#### Day-to-day benefits

- Two virtual consultations from Hello Doctor or contracted Evolve Network GPs will be added. Consultations will include scripting of medication, where required. Medication will be subject to HealthSaver<sup>†</sup>, if available.

#### Chronic benefits

- Your chronic benefits remain available at State providers.

#### Health Platform benefits

- Additional antenatal pathology tests will be added.
- The free early detection and preventative care benefits on the Health Platform continue in 2022. You have to notify us before using these benefits for the Scheme to pay for the benefits. 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](https://momentummedicalscheme.co.za). Alternatively, you may send us a WhatsApp message or call us on 0860 11 78 59.



### Major medical benefits

- Certain annual sub-limits for in-hospital benefits will increase in line with inflation.
- Co-payments for specialised procedures/treatment will not be increased for 2022, and if Members choose to have some of these procedures done in a day hospital, the co-payment will be less than if they had the procedure done in hospital.
- The specialised dentistry benefit for the extraction of impacted wisdom teeth will be enhanced. Dental specialists and dentists will be covered by the Scheme up to 100% of the Scheme Rate. Hospital and anaesthetist accounts will continue to be covered in line with other in-hospital dentistry up to 100% of the Scheme Rate. A co-payment will apply - however, if the procedure is done in the doctor's rooms or a day hospital, this co-payment will be reduced.

### Chronic benefits

- You have to register and get authorisation from us for chronic benefits. If you are currently registered for a chronic condition, scripts are valid for six months and you have to submit a new script to us and your pharmacy once your script expires.
- You have to get your chronic benefit from your chosen chronic benefit provider.

### Health Platform benefits

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### Chronic benefits

- You have to register and get authorisation from us for chronic benefits. If you are currently registered for a chronic condition, scripts are valid for six months and you have to submit a new script to us and your pharmacy once your script expires.
- You have to get your chronic benefit from your chosen chronic benefit provider.
- You have cover for 32 chronic conditions. No annual rand limit applies to the 26 conditions on the Prescribed Minimum Benefit Chronic Disease List. The limit for the additional 6 chronic conditions will increase to R11 100 per family.

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### Chronic benefits

- You have to register and get authorisation from us for chronic benefits. If you are currently registered for a chronic condition, scripts are valid for six months and you have to submit a new script to us and your pharmacy once your script expires.
- You have to get your chronic benefit from your chosen chronic benefit provider.
- You have cover for 62 chronic conditions. No annual rand limit applies to the 26 conditions on the Prescribed Minimum Benefit Chronic Disease List. The limit for the additional 36 chronic conditions will increase to R11 100 per family.

### Day-to-day benefits

- Annual out-of-hospital sub-limits for benefits, such as dentistry and optometry, will increase in line with inflation.
- The annual Threshold level, which is a fixed rand amount determined by your family size, will increase as follows:
  - Principal member: R24 900
  - Per adult dependant: R21 700
  - Per child dependant: R7 200 (applies up to a maximum of three children)

### Health Platform benefits

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### Major medical benefits

- Certain annual sub-limits for in-hospital benefits will increase in line with inflation.
- The specialised dentistry benefit for the extraction of impacted wisdom teeth will be enhanced. Hospital and anaesthetist accounts will be paid from Major Medical Benefit. Dental, dental specialist and maxillo-facial surgeon accounts will be paid from Major Medical Benefit, up to 100% of the Momentum Medical Scheme Rate.

### Chronic benefits

- You have to register and get authorisation from us for chronic benefits. If you are currently registered for a chronic condition, scripts are valid for six months and you have to submit a new script to us and your pharmacy once your script expires.
- You may get your chronic script and medication from any provider.
- You have cover for 62 conditions. No annual rand limit applies to the 26 conditions on the Prescribed Minimum Benefit Chronic Disease List. The 36 additional chronic conditions accumulate to the overall annual day-to-day limit of R28 000 per beneficiary (this is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions).

### Day-to-day benefits

- The overall annual day-to-day limit will increase to R28 000 per beneficiary.
- Annual day-to-day sub-limits for benefits such as dentistry and optometry, which accumulate to the overall day-to-day limit mentioned above, will increase.

### Health Platform benefits

- Additional antenatal pathology tests will be added.
- The free early detection and preventative care benefits on the Health Platform continue in 2022. You have to notify us before you use these benefits in order for the Scheme to pay for the benefits. 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](https://momentummedicalscheme.co.za). Alternatively, you may send us a WhatsApp message or call us on 0860 11 78 59.

## Complementary products available from Momentum

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.

### HealthSaver

The HealthSaver account will remain unchanged, allowing you to earn up to 10% interest on your positive HealthSaver balance, and pay as little as 0% interest on your credit facility, based on a combination of your Healthy Heart Score and Active Dayz or fitness assessment.

The annual administration fee of R36 will increase to R40, while members will continue to enjoy free access to the world’s first human-powered digital assistant, Hey Jude. Give the service a try, whether you would like to make booking at your favourite restaurant or find the nearest place to buy a rare product.

### Momentum Multiply

Multiply Premier will be refined to make it more relevant and easier for members to engage with, through a combination of deeper product rewards, increased benefit limits and the addition of new partners. Some of the enhancements members will be able to enjoy are:

- Online fitness assessments - Members will be able to do their assessments when and where they choose to, thereby removing any in-person safety concerns and geographic barriers. The online fitness assessment will be valid for six months.
- The Weekly Wins goals will be more dynamic and personalised, with the opportunity for members to now earn Monthly Wins, if they have earned 4 consecutive Weekly Wins. They will be able to earn a R125 partner voucher.
- Some new activities have been added to help members earn more points, such as getting the COVID-19 vaccine or doing a digital stress score.

2022 Multiply Premier membership fees	
Single member	R278 <sup>pm</sup>
Family of two	R352 <sup>pm</sup>
Family of three or more	R386 <sup>pm</sup>

Not a Multiply member? SMS "JOIN" to 40717 or talk to your financial adviser.



### HealthReturns

Momentum has paid out over R38 million in HealthReturns during this year, enabling members to use their healthy habits to pay for day-to-day medical expenses. Through integration with Multiply, and the introduction of their new Monthly Wins benefit, members will be able to increase their HealthReturns earnings by R2 400 per family per year.

Multiply Premier main members and partners who:

- achieve the newly introduced Monthly Wins benefit,
  - achieve at least a Level-3 fitness assessment result, and
  - have been fully vaccinated against COVID-19
- will be able to convert their Monthly Wins into cash, paid into their HealthSaver account.

Healthy Heart Score	Active Dayz or fitness assessment	HealthReturns payable per R630 medical scheme contribution from 1 January 2022 and R665 from 1 September 2022					
		Standard	Bronze	Silver	Gold	Platinum	Private Club
 Green Amber Red	16+ p.m. or Level 5	R50	R50	R70	R110	R160	R260
 Green Amber Red	12+ p.m. or Level 4+	R30	R30	R35	R70	R105	R160
 Green Amber Red	8+ p.m. or Level 3+	R12	R12	R23	R33	R47	R65
 Green Amber Red	4+ p.m. or Level 2+	R5	R5	R10	R15	R20	R30
 Green Amber Red	0+ p.m. or Level 1+	R0	R0	R0	R0	R0	R0

### Momentum GapCover

(Underwritten by Guardrisk Insurance Company Limited. An authorised Financial Service Provider and licensed non-life insurer. FSP No. 75)

We will increase benefit limits for 2022 and remove the R750 co-payment excess, making it easier for members to claim co-payment expenses. We will also introduce new benefits, such as the robotic procedures shortfall benefit and the breast reconstruction benefit.

Momentum GapCover benefit increases and addition of new benefits for 2022:

- **Shortfall benefits** - The shortfall benefit will aggregate to a maximum benefit of R178 000 per insured person per year.
- **Breast reconstruction benefit** will be added for non-affected breast - If you are diagnosed with breast cancer and require cosmetic breast reconstruction for the non-affected breast due to a mastectomy, we will provide cover of R15 000 per policy per year.

**How much per policy?**

Millennial* GapCover < 30	R203 <sup>pm</sup>
Principal member < 42	R329 <sup>pm</sup>
Principal member > 42	R465 <sup>pm</sup>
Principal member* > 65	R586 <sup>pm</sup>

*A discounted group rating will apply to employer groups of 20 members or more.  
\*Covers principal member only*



- **Robotic procedures co-payment benefit** will be added - If your condition requires the use of robot assisted surgery and your medical scheme levies a co-payment, we will cover up to R10 000 per policy per year.
- **Robotic procedures shortfall benefit** will be added - If your condition requires the use of robot assisted surgery, the robotic procedures shortfall benefit will cover the shortfalls charged by medical practitioners, up to 3 times the amount paid by your medical scheme.
- **Cancer assist benefit** (renamed and benefit limits will increase as indicated) - If you are diagnosed for the first time whilst covered on this policy with minimum stage 2, local and malignant cancer, we will pay you R5 000. If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R20 000. If, after receiving the R20 000 benefit, your medical scheme pays more than R200 000 for the cost of your oncology treatment within 12 months of your diagnosis, we will pay you a further R15 000.
- **Casualty benefit** (benefit limits will increase as indicated) - Covers all casualty costs associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to five casualty visits and up to R20 000 per policy per calendar year. Three of these casualty ward visits, up to R3 000, may be used in an emergency only for child dependants 5 years or younger.
- **Violent crime benefit** – Benefit will increase to R110 000 payable for death or permanent disability due to a violent crime.
- **Trauma and bereavement counselling** (renamed and benefit limits will increase as indicated) - If you are a victim of, or witness to, a traumatic accident, or if you lose an immediate family member, we believe that undergoing trauma and bereavement counselling is an important step in recovery. We will pay a fixed amount of R800 towards the cost of each counselling session, limited to R30 000 per family per year.
- **Accident assist benefit** (renamed and benefit limits will increase as indicated) - R55 000 payable for death or permanent disability due to an accident. Subject to one claim per insured per lifetime.