

MOMENTUM HAS THE BEST NETWORK PLAN AVAILABLE!

INGWE - The ONLY NETWORK plan to give you a CHOICE OF HOSPITALS with unlimited hospital cover and mostly unlimited out of hospital benefits!

It provides affordable access to entry-level cover, so those earning a lower income can have access to private medical care.

There are 2 options to consider:

- 1. Any hospital and Active Primary network providers for out of hospital.**
- 2. A DISCOUNTED premium for using Network hospitals (you use a listed hospital) and Primary network providers, for out of hospital.**

The premium is based on your income!

NO overall limit Hospital cover!

Primary Day-to-day cover!

Specialist visits!

26 PMB condition Chronic Medicines!

Preventative benefits!

SEE WHAT INGWE CAN DO FOR YOU BELOW!



[MOMENTUM HEALTH APPLICATION](#)

**PLEASE ENSURE BROKER CODE 560624 IS ON YOUR APPLICATION.
I CAN THEN TRACK IT AND GET YOUR ACCEPTANCE SOONEST!**

**CONSIDER A [TOP UP](#) IF YOU ARE NOT USING LINKED PROVIDERS.
This will help prevent in-hospital claim shortfalls and co-payments.**

Late joiner penalties can be imposed where insufficient past medical aid membership exists. It is vital you disclose all past membership!

[EMAIL US QUESTIONS](#)



Focus on the Ingwe Option

The Ingwe Option provides affordable access to entry-level cover. For your hospitalisation cover, you can choose to use either Any hospital, the Ingwe Network of private hospitals, or State hospitals for an even lower monthly contribution.

For chronic treatment and day-to-day benefits, such as GP visits or prescribed medicine, you need to consult Ingwe Primary Care Network providers or Ingwe Active Primary Care Network providers, depending on your provider choice. If you choose Any hospital, please note that you may only use GPs on the Ingwe Active Primary Care Network for your chronic and day-to-day benefits. View a list of our providers on momentumhealth.co.za

The Health Platform benefit provides cover for a range of preventative care benefits available from your Ingwe Primary Care Network or Ingwe Active Primary Care Network provider.

If you need more day-to-day cover, you can make use of the HealthSaver⁺. HealthSaver is a complementary product offered by Momentum that lets you save for medical expenses.

Major Medical Benefit

Provider	Any hospital, Ingwe Network hospitals or State hospitals
Limit	No overall annual limit applies
Rate	Up to 100% of Momentum Health Rate
Specialised procedures/treatment	Certain procedures covered

Chronic and Day-to-day Benefit

Chronic provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network Subject to entry-level formulary
Chronic conditions covered	26 conditions, according to Chronic Disease List in Prescribed Minimum Benefits
Day-to-day provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network

Health Platform Benefit

Provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
-----------------	---

⁺HealthSaver is a voluntary complementary product available from Momentum. You can choose to make use of additional products available from Momentum Group a division of MMI Group Limited (Momentum), to seamlessly enhance your medical aid. These complementary products are not medical scheme benefits. Momentum is not a medical scheme and is a separate entity to Momentum Health. You can be a member of Momentum Health without taking any of the complementary products that Momentum offers.

Contributions

Choose your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
<= R700	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R407	R814	R757	R1 164	R1 514	R1 864
	Ingwe Network			R407	R814	R774	R1 181	R1 548	R1 915
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R407	R814	R814	R1 221	R1 628	R2 035
R701 - R6 800	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R664	R1 328	R1 022	R1 686	R2 044	R2 402
	Ingwe Network			R835	R1 670	R1 217	R2 052	R2 434	R2 816
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 085	R2 170	R1 515	R2 600	R3 030	R3 460
R6 801 - R9 000	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R761	R1 522	R1 127	R1 888	R2 254	R2 620
	Ingwe Network			R1 062	R2 124	R1 459	R2 521	R2 918	R3 315
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 517	R3 034	R1 976	R3 493	R3 952	R4 411
R9 001 - R12 500	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R887	R1 774	R1 271	R2 158	R2 542	R2 926
	Ingwe Network			R1 479	R2 958	R1 914	R3 393	R3 828	R4 263
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 066	R4 132	R2 549	R4 615	R5 098	R5 581
R12 501 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 533	R3 066	R1 994	R3 527	R3 988	R4 449
	Ingwe Network			R2 094	R4 188	R2 711	R4 805	R5 422	R6 039
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 651	R5 302	R3 420	R6 071	R6 840	R7 609

All children are charged for

GET YOUR APPLICATION HERE - <http://peterpyburn.co.za/momentum.pdf>

Major Medical Benefit

This benefit provides cover for hospitalisation and certain specialised procedures/treatment at either Any hospital, the Ingwe Network of private hospitals or State hospitals, depending on the provider you have chosen. Claims are paid up to 100% of the Momentum Health Rate. Under the hospitalisation benefit, hospital accounts and related costs incurred in hospital (from admission to discharge) are covered – provided that treatment has been authorised.

Specialised procedures/treatment do not necessarily require admission to hospital and are included in the Major Medical Benefit – provided that the treatment is clinically appropriate and has been authorised.

If authorisation is not obtained, a 30% co-payment will apply on all accounts related to the event and the Scheme would be responsible for 70% of the negotiated tariff, provided authorisation would have been granted according to the rules of the Scheme. In the case of an emergency, you or someone in your family or a friend may obtain authorisation within 72 hours of admission.

If you have chosen Ingwe Network hospitals and do not use this provider, a 30% co-payment will apply on the hospital account. If you have chosen State hospitals as your preferred provider and do not use this provider, a co-payment will also apply. This co-payment will be the difference between State facility charges and the amount charged by the provider you use.

Chronic Benefit

The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. On the Ingwe Option, chronic benefits are available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network provider. Chronic cover is provided for 26 conditions according to the Chronic Disease List, which forms part of the Prescribed Minimum Benefits. 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, prescribed medicine etc. On the Ingwe Option, day-to-day benefits are available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network.

Health Platform Benefit

The Health Platform Benefit is available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network.

This unique benefit encourages health awareness, enhances the quality of life and gives peace of mind through:

- preventative care and early detection
- maternity programme
- management of certain diseases
- health education and advice; and
- local emergency evacuation.

Benefit schedule

Major Medical Benefit	
<p>General rule applicable to the Major Medical Benefit: You need to phone for authorisation before making use of your Major Medical Benefits. For some conditions like cancer you will need to register on a Disease Management Programme. Momentum Health will pay benefits in line with the Scheme Rules and the clinical protocols that the Scheme has established for the treatment of each condition. The sub-limits specified below apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year).</p>	
Provider	Any hospital, Ingwe Network hospitals or State hospitals
Overall annual limit	No overall annual limit
Hospitalisation	
Benefit	Specialists covered up to 100% of Momentum Health Rate Hospital accounts are covered in full at the rate agreed upon with the hospital group
High and intensive care	10 days per admission
Renal dialysis and Oncology	Limited to Prescribed Minimum Benefits at State facilities
Organ transplants	Limited to Prescribed Minimum Benefits at State facilities
In-hospital dental and oral benefits	Not covered. Maxillo-facial trauma covered at State facilities, limited to Prescribed Minimum Benefits
Maternity confinements (limit is for hospital account only). Caesarean section: Only emergency caesareans are covered	R28 600 per uncomplicated delivery R41 900 per complicated delivery
Neonatal intensive care	R60 100 per confinement
Medical and surgical appliances in-hospital (such as support stockings, knee and back braces etc.)	R5 150 per family
Prosthesis – internal (incl. knee and hip replacements, permanent pacemakers etc.)	Limited to Prescribed Minimum Benefits at State facilities
Prosthesis – external (such as artificial arms or legs etc.)	Limited to Prescribed Minimum Benefits at State facilities
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans	Limited to Prescribed Minimum Benefits at State facilities
Mental health - incl. psychiatry and psychology - drug and alcohol rehabilitation	Limited to Prescribed Minimum Benefits at State facilities, 21-day sub-limit applies to drug and alcohol rehabilitation
Take-home medicine	7 days' supply
Medical rehabilitation and step-down facilities	R12 500 per beneficiary
Private nursing and Hospice	Not covered
Immune deficiency related to HIV Anti-retroviral treatment HIV related admissions	At your chosen network provider R31 900 per family R34 000 per family
Specialised procedures/treatment	
Certain specialised procedures/treatment covered (when clinically appropriate) in- and out-of-hospital	
Chronic Benefit	
<p>General rule applicable to the Chronic Benefit: Benefits are only available at your chosen Network provider, and are subject to a list of medicine, referred to as a Network entry-level formulary</p>	
Provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Cover	26 conditions covered, according to the Chronic Disease List in the Prescribed Minimum Benefits.

Day-to-day Benefit	
General rule applicable to the Day-to-day Benefit: Benefits are only available from the Ingwe Primary Care Network or Ingwe Active Primary Care Network Providers, and are subject to the rules and provisions set by this network, commonly referred to as protocols. This benefit is also subject to the network's list of applicable tariff codes. The sub-limits specified below apply per year. Should you not join in January, your sub-limits will be adjusted pro-rata (this means it will be adjusted in line with the number of months left in the year)	
Provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Acupuncture, Homeopathy, Naturopathy, Herbology, Audiology, Occupational and Speech therapy, Chiropractors, Dieticians, Biokinetics, Orthoptists, Osteopathy, Audiometry, Chiropody, and Podiatry	Limited to Prescribed Minimum Benefits at State facilities
Mental health (incl. psychiatry and psychology)	Limited to Prescribed Minimum Benefits at State facilities
Dentistry – basic (such as extractions or fillings)	Examinations, fillings and x-rays as per the list of tariff codes. One dental consultation is covered per year per beneficiary. You need to call us for pre-authorisation if you have more than 4 fillings or 4 extractions
Dentistry – specialised (such as bridges or crowns)	Not covered
External medical and surgical appliances (incl. hearing aids, wheelchairs etc.)	Not covered
General practitioners	There is no limit to the number of times you may visit your Primary Care Network GP. However, please note all visits from the 11 th visit onwards must be pre-authorised
Out-of-network GP, casualty or after-hours visits	1 visit per beneficiary per year, subject to authorisation (you need to authorise within 72 hours of the consultation, otherwise a 30% co-payment will apply and Momentum Health will be responsible for 70% of the negotiated tariff). Maximum of 2 visits per family per year, R100 co-payment per visit applies
Specialists	2 visits per family per year, limited to R1 000 per visit and up to a maximum of R2 000 per family per year. Covered at 100% of Momentum Health Rate. Subject to referral by your chosen Primary Care Network provider and pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities
Physiotherapy	Included in the specialist limit
Optical and optometry (excl. contact lenses and refractive eye surgery)	1 eye test and 1 pair of clear standard or bi-focal lenses with standard frame as per formulary per beneficiary every 2 years. Spectacles will only be granted if your refraction measurement is more than 0.5
Pathology – basic (such as blood sugar or cholesterol tests)	Specific list of pathology tests covered
Radiology – basic (such as x-rays)	Specific list of black and white x-rays covered
MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans	Limited to Prescribed Minimum Benefits at State facilities
Prescribed medication	Subject to a list of medicine, referred to as a prescribed formulary
Over-the-counter medication	Not covered

Health Platform Benefit		
General rule applicable to the Health Platform: These benefits are only available from your chosen Ingwe Primary Care Network or Ingwe Active Primary Care Network		
What is the benefit?	Who is eligible?	How often?
Preventative care		
Baby immunisations Available at nearest State baby clinic only	Children up to age 6	As required by the Department of Health
Flu vaccines	Children between 6 months and 5 years High-risk beneficiaries under 18 Beneficiaries 65 and older High-risk beneficiaries	Once a year
Tetanus diphtheria injection	All beneficiaries	As needed
Early detection tests		
Dental consultation (incl. sterile tray and gloves)	All beneficiaries	Once a year
Pap smear (pathologist) and GP consultation	Women 15 and older	Once a year
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
Health Assessment (pre-notification not required): Blood pressure test, cholesterol and blood sugar tests (finger prick tests), height, weight and waist circumference	All principal members and adult beneficiaries	Once a year
Cholesterol test (pathologist) Only covered if Health Assessment results indicate a total cholesterol of 6 mmol/L and above	Principal members and adult beneficiaries	Once a year
Blood sugar test (pathologist) Only covered if Health Assessment results indicate blood sugar levels of 11 mmol/L and above	Principal members and adult beneficiaries	Once a year
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years
Maternity programme (subject to registration on the Maternity Management programme between 8 and 20 weeks of pregnancy)		
Antenatal visits (Midwives, GP or gynaecologist) at preferred provider	Women registered on the programme	4 visits
Urine tests (dipstick)		Included in antenatal visits
Growth scans		2 scans
Disease management programmes		
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 Platform Benefit (continued)		
Health Line		
24-hour emergency health advice	All beneficiaries	As needed
Emergency evacuation		
Emergency evacuation in South Africa by Netcare 911	All beneficiaries	In an emergency

GET YOUR APPLICATION HERE - <http://peterpyburn.co.za/momentum.pdf>