

Summary of Benefits 2017

	Ingwe Option	Access Option	Custom Option	Incentive Option	Extender Option	Summit Option
Major Medical Benefit						
	R1 190 000 annual limit per family State or Private hospitals Up to 100% of MHR Specialists covered up to 100% of MHR	No overall annual limit applies Private hospitals Up to 100% of MHR Specialists covered up to 100% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full. Other specialists covered up to 100% of MHR R1 200 co-payment	No overall annual limit applies Private hospitals Associated specialists covered in full. Other specialists covered up to 200% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full. Other specialists covered up to 200% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full. Other specialists covered up to 300% of MHR
Choice of provider	Any hospital*, Ingwe Network or State hospitals	Access Network hospitals	Any hospital or Associated hospitals	Any hospital or Associated hospitals	Any hospital or Associated hospitals	Any hospital
Chronic Benefit						
	26 PMB conditions – no annual limit applies Network entry-level formulary	26 PMB conditions – no annual limit applies Network entry-level formulary	26 PMB conditions – no annual limit applies Any: Core formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies 6 additional conditions limited to R8 800 per family Any: Standard formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies 36 additional conditions limited to R8 800 per family Any: Extended formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies 36 additional conditions accumulating to the overall day-to-day limit of R22 300 per beneficiary Comprehensive formulary
Choice of provider	Ingwe Primary Care or Ingwe Active Primary Care Network	Access Primary Care Network	State, Associated or Any	State, Associated or Any	State, Associated or Any	Freedom-of-choice
Day-to-day Benefit						
	Primary Care (e.g. GP visits, prescribed medicine, etc.) Secondary Care (Specialist visits)	Primary Care (e.g. GP visits, prescribed medicine, etc.) Secondary Care (Specialist visits)	Subject to HealthSaver+, if available	10% Savings of total contributions	25% Savings of total contributions Extended Cover	Paid from risk benefit Subject to overall day-to-day limit of R22 300 per beneficiary
Choice of provider	Ingwe Primary Care or Ingwe Active Primary Care Network	Access Primary Care Network Providers	Any provider	Any provider	Any or Associated providers	Freedom-of-choice
Health Platform Benefit						
	Preventative care Early detection Maternity programme Local emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation
Provider	Ingwe Primary Care or Ingwe Active Primary Care Network	Access Primary Care Network	Any or Associated	Any or Associated	Any or Associated	Any provider

*On the Ingwe Option, if you choose Any hospital, you can only choose Ingwe Active Primary Care Network as your chronic and day-to-day provider

*HealthSaver is a complementary product available from Momentum. You can choose to make use of complementary products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. Please note that 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.