



Complementary products for students 2018

You can choose to make use of additional products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. These voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to Hello Doctor.

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.

5 FREE

benefits
just for you

1 Multiply Starter

Multiply is a wellness and rewards programme that helps you to make the right choices so that you can live a better, healthier life, and also gives you access to savings.

2 Hello Doctor

Talk to a doctor on your phone, 24/7. Get the medical advice you need anytime, anywhere. Just download the app.

3 International Travel

Enjoy the benefit of R5 million international travel insurance for medical emergencies when you leave South Africa for a maximum period of 90 consecutive days.

4 Repatriation of mortal remains

We will ensure that your loved ones are not faced with a major financial burden should you pass away while you are in South Africa for your studies. A maximum benefit of R50 000 per repatriation applies.

5 Website for Students

Our special website is tailored around your needs and you will find all the information you need for easy access to your healthcare and membership information when you are not sure what to do.

Access to

3 MORE

benefits
just for you

1 HealthSaver

The easy way to save money to cover additional healthcare expenses when you need a bit more benefits.

2 Upgrade to Multiply Premier

Pay an additional monthly contribution to unlock access to benefits and savings, plus get access to our brand new Multiply Visa® Card.

3 Momentum Student GapCover

Why worry about potential shortfalls for in-hospital procedures and other healthcare related expenses not covered by your option when you can enjoy Momentum Student GapCover?

momentum

Multiply Overview

Use Multiply to get more money by doing the things you already do every day



It's time to live a life more multiplied. We'll help you give more: to your loved ones, to yourself and to doing the things you love. To us, this is the true state of well-being.

FREE Multiply Starter

<p>Up to 5% off gift cards</p>	<p>Up to 4.5% back in Dis-Chem points</p>	<p>10% off selected products</p>	<p>Up to 5% off gift cards</p>
<p>10% off</p>	<p>10% off</p>	<p>7.5% off flights</p>	<p>2D Movies for as little as R50</p>

Upgrade to Multiply Premier

up to
12%
on everything in your trolley

Get cash back

up to
25%
with partners on our online shop

Make more memories

Pay less for travel, movies and other amazing partners while enjoying what life has to offer you and your family.

Multiply your cashbacks

Save your cashbacks in your Multiply Money account. Earn market-leading interest rates from the very first cent and pay no monthly fees.

The Multiply rates for Premier membership in 2018 are as follows:

How much?	
Single member	R219pm
Family of two	R269pm
Family of three or more	R299pm

+

multiply

E & OE. Terms and conditions apply. Visit www.multiply.co.za for full details. Momentum is an authorised financial services and credit provider.

FREE Hello Doctor

Talk to a doctor on your phone, anytime, anywhere, 24/7!



You get free, voluntary access to Hello Doctor, a mobile-phone-based service that gives you access to doctors, anytime, anywhere. You can now get expert health advice from qualified medical doctors through your phone, tablet or computer, at absolutely no cost to you!

Upon becoming a Momentum Health member, Hello Doctor will email/SMS you your username and password. You can download the app to log in and access the suite of convenient and easy-to-use health services.

+ Hello Doctor offers you:

- Doctor access: Speak to a doctor over the phone, or chat via text message. All consultations with the doctor are completely private and confidential.
- Health education: Get free daily advice with Hello Doctor's Health Tips and health coaching. Subscribe to any categories that interest you, and let us walk the journey with you to better health. Our monthly email check-ups also give you the latest health trends and advice.
- Symptom checker: Not sure what's wrong? If you enter your symptoms, you will see a list of possible conditions that you can then discuss directly with a doctor.

Hello Doctor doesn't charge you any service fees. All you need is data or a WiFi connection to use the app. Hello Doctor will even call you, so you don't have to use your airtime.

If smartphones aren't your thing, simply dial *120*1019# and follow the prompts to connect with a doctor through any mobile phone.

No waiting rooms, no queues, no problems. Go on, download the app, log in with the details Hello Doctor sends to you, and access instant health advice at the touch of a button.



FREE International Travel

Peace of mind when you travel outside borders of South Africa



Your international travel benefit begins from the time you leave South Africa and continues for a maximum of 90 consecutive days. The benefit covers emergency medical expenses incurred as a result of an unexpected illness or injury during an international journey.

Email travelinsurance@hollardti.co.za, or contact **0861 127 332** if you need a travel certificate.

+ Your benefit:

- R5 million emergency medical cover (including repatriation, evacuation and transportation)
- R300 000 terrorism extension cover

Remember to get authorisation for emergency medical expenses incurred above R5 000, and that a R1 300 co-payment (levy) applies per emergency claim.

***Please note:** The international travel benefit is a separate insurance benefit, underwritten by Hollard, and is not an extension of your Ingwe Active benefits outside South Africa. Certain terms and conditions apply to this benefit. For more information, visit www.ingwehealth.co.za.

FREE Repatriation benefit

Relieve your loved ones of financial burden when it matters most



Should you pass away in South Africa, a case manager at Thom Kight & Co will make all the arrangements with your family or loved ones to repatriate your mortal remains.

The repatriation is arranged when the deceased's body is more than 100km from the place of residence, within South Africa and neighbouring countries including international repatriations. A maximum benefit of R50 000 applies per repatriation and funeral expenses are not covered.

***Please note:** The repatriation benefit is a separate benefit, managed by Thom Kight & Co. Certain terms and conditions apply to this benefit.

Remember: affordability is key and your option has benefit rules you need to follow. We want to help you access your benefits and avoid you having to use your own funds to pay for healthcare benefits.



HealthSaver

Save for additional healthcare expenses



The HealthSaver account helps you to save and provide for additional healthcare expenses you might need to pay. You may use positive balances in your account for any healthcare related expenses such as over the counter medication at a pharmacy.

+ You can choose to:

- Pay a monthly amount into the HealthSaver that suits your pocket (minimum of R100).
- Pay a lump sum amount into the the HealthSaver (minimum of R500).

Any positive balances will be paid out to you when you terminate your membership.

+ Access your HealthSaver funds instantly

With the Multiply Visa card®, there is no need to use your bank card or wait for a claim to be refunded - you can access your HealthSaver funds instantly to pay healthcare providers and pharmacies.



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Website

https://peterpyburn.co.za/momentum_student_medical_aid.html

Waiting periods may apply.