



Bonus benefits 2019

Complementary products

5 FREE

benefits
just for you

1 NEW Wellness Benefit

We are bringing you the brand new Momentum Student Wellness Programme, which will let you access psycho-social counselling telephonically through a toll-free number to make sure you are physically and mentally well.

2 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.

3 Hello Doctor

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

4 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 and cashbacks.

5 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.

Access to

3 MORE

benefits
just for you

1 MegaReturns

Join or renew your medical aid for 12 months and save R240 on Cell C airtime!

2 HealthSaver

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

3 Upgrade to Multiply Premier

Pay an additional monthly contribution to unlock real rewards like discounts and cashbacks from a wide range of fantastic partners.



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 voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to Hello Doctor. 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.

momentum

NEW! FREE Student Wellness Service



The Momentum Student Wellness Service provides you with professional, confidential and FREE counselling services. You will be able to access up to six telephonic counselling sessions per incident in relation to the following life challenges:

- Student counselling
- Family and relationship challenges
- Sexual health
- Substance abuse
- Stress management
- Trauma counselling
- Suicide prevention
- Personal budgeting
- Financial advice
- HIV and Aids
- Legal advice
- Health and wellness
- Study techniques

The service can be accessed 24 hours, 7 days a week through multiple channels of entry as listed below:

Dedicated toll free number: 0800 222 003
 SMS: 083 450 0508

Call us and speak to our professional counsellors including, psychologists, social workers and life coaches!

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 wellbeing.

FREE Multiply Starter

<p>5% in cashbacks or discounts</p>	<p>2% in cashbacks</p>	<p>10% in cashbacks or discounts</p>	<p>5% in cashbacks or discounts</p>
<p>10% off bookings</p>	<p>10% off gym fees</p>	<p>7.5% off flights</p>	<p>2D movies for as little as R47</p>

Upgrade to Multiply Premier

Multiply Premier membership contributions in 2019

How much?

Single member	R238 ^{pm}
Family of two	R298 ^{pm}
Family of three or more	R328 ^{pm}

+



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

FREE **Hello Doctor**

Talk to a doctor on your phone, anytime, anywhere, in any language, for FREE



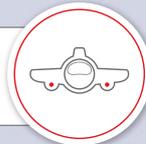
Simply dial *120*1019# and follow the prompts to connect with a doctor through any mobile phone. Or download the Hello Doctor app to log in and access the suite of convenient and easy-to-use health services.

+ 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.

FREE **International Travel**

FREE International Travel benefit of R5 000 000



Your international travel benefit begins from the time you leave South Africa and continues for a maximum of 90 consecutive days. The benefit is underwritten by Hollard and covers emergency medical expenses incurred as a result of an unexpected illness or injury during an international journey. The period of cover is for effective 90 days, from when you pass through the passport control leaving South Africa.

+ 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 and is not an extension of your Ingwe Active benefits outside South Africa.

+ 3 EASY steps to getting your travel certificate

- Email travelinsurance@hollardti.co.za or contact 0861 127 332 if you need a travel certificate
- Attach your membership confirmation letter
- Include your itinerary (travel plans)

FREE **Repatriation** of mortal remains

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. The maximum benefit of R50 000 applies per repatriation and excludes funeral expenses.

For more information, visit ingwehealth.co.za or call us on 0860 102 493.

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

Website for students

www.ingwehealth.co.za

Simple, quick access to information about your healthcare cover benefits

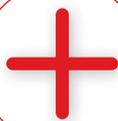
WWW

We have a special website to cater for all your healthcare needs, especially when you need information on which doctors, dentists and optometrists to visit. We also have special tools on what to do and where to find help if it is your first time using your benefits.

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



Momentum offers you more benefits ...



MegaRewards

Save R240 on airtime



If you join or renew your medical aid for 12 months from 1 January 2019, you will only pay R360 for R600 Cell C airtime, meaning you get a discount of R240!

Yes, you receive airtime of R50 per month for 12 months and can top-up if you need MORE!

*Terms and conditions apply. Visit ingwehealth.co.za for more information.

HealthSaver

Save for additional healthcare expenses



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

+ You can choose to:

- Have a HealthSaver account activated, without having to pay contributions into it.
- 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 after after 6 months, if you cancel your membership or HealthSaver account.



Want to know more ... ?



Customer care 0860 102 493

Hospital pre-authorisation 0860 102 493

Emergency evacuation 082 911

Health advice line 0860 102 493

Fraud hotline 0800 000 438



Email enquiries studenthealth@momentum.co.za



Website ingwehealth.co.za

Multiply 0861 886 600

Europ Assistance SA:
International travel 0861 127 332
Email for travel certificate travelinsurance@hollardti.co.za
Repatriation of mortal remains 0860 102 493

Hello Doctor 087 230 0002

HealthSaver 0860 102 493

Regional contacts

Johannesburg Tel: +27 11 381 2161/63

Centurion Tel: +27 12 671 8749

Hatfield/Arcadia Tel: +27 12 341 1405/6

Kwa-Zulu Natal Tel: +27 31 573 4000

Western Cape Tel: +27 87 351 2065

Free State Tel: +27 51 448 4632

Eastern Cape Tel: +27 41 363 0455