



Student focus 2019

TRUST US to take care of your health and wellness on your journey to success

No. 1 medical aid choice for more than 30 000 students for the past 29 years!

2019

From just **R407***

per month

*Income of less than R700 per month



momentum
health

2019

Momentum Health

Why choose Momentum Health?

1 Momentum Health is the 3rd largest medical scheme, covering more than 157 000 families in South Africa

Guaranteed peace of mind comes standard when you choose Momentum Health, giving you access to the best healthcare providers and the backing of a respected brand.

2 Momentum Health is a credible and trustworthy medical scheme registered with the Council for Medical Schemes in South Africa, PLUS an accredited partner of IEASA

Momentum Health is the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past 18 years, with 29 years' experience taking care of student's healthcare needs.

3 Dedicated, skilled and experienced team taking care of students

Our dedicated national student team will ensure that you are in good hands through our commitment to offering superior customer service. We also provide national campus visits - visit ingwehealth.co.za for more. Our student members have access to accredited partners and infrastructure in Africa and internationally.

BONUS benefits, including technology and innovation from Momentum Group

You can look forward to a brand NEW wellness benefit in 2019, plus the choice 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. Go to ingwehealth.co.za and click on "Bonus benefits" for more information.

Ingwe Option

Why pick the Ingwe Option?

Ingwe Any hospital and Ingwe Active Primary Care Network

1 UNLIMITED access to any private hospital or day care facility

You have access to all the private hospitals in South Africa when you need major medical cover the most. Netcare 911 also provides you with unlimited medical emergency transport.

2 UNLIMITED visits to any doctor on the Ingwe Active Primary Care Network

Ingwe Active Option members can visit any doctor on the Ingwe Active Primary Care Network.

3 Casualty / out-of-network doctor consultation

You pay only a R100 flat fee, and we cover the visit at 100% of the Momentum Health Rate. Remember that you need to pre-authorise for this benefit, and the visits are limited based on your family size.

4 Specialist or physiotherapy treatment

No co-payment to access the benefit! There is a limit of R1 000 per consultation. Remember to contact us to pre-authorise for this benefit, and the visits are limited based on your family size.

5 More healthcare benefits to cover treatment out of hospital

Your Ingwe Active Primary Care Network doctor is your starting point if you need medication, blood tests or x-rays. Visit the optometrists and dentists on the Ingwe Active Primary Care Network if you need glasses or dental care.



In-hospital benefits



Hospital benefits at any private hospital covered at 100%

You get UNLIMITED access to any private hospital, covered at 100% of the Momentum Health Rate for operations and procedures. You need to call us on **0860 102 493** to request pre-authorisation.

Please note: If you need to see a doctor, remember to visit the Ingwe Active Primary Care Network doctors and not to go straight to the hospital, unless it is an emergency life-threatening situation.



Casualty / non-network benefits

Should you need to visit a non-network GP or casualty facility during or after hours, you have 1 visit per person or 2 visits per family per year. You pay the first R100 of the visit and you need to call us on **0860 102 493** for authorisation within 72 hours following the visit.



Medical emergency transportation

Netcare 911 is our service provider for your unlimited medical emergency transportation needs. Contact **082 911** for approval of this benefit.



Prescribed Minimum Benefits

You get cover for a list of benefits for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act 131 of 1998.

These benefits are subject to pre-authorisation and a preferred provider must be used.

Day-to-day benefits



Doctor consultations / visits

You may visit ANY doctor on the Ingwe Active Primary Care Network. We also do not place a limit on the number of times you may visit the doctor per year, as long as it is medically necessary.



Medicine prescribed by the doctor

The Ingwe Active Network doctor can prescribe any medicine from the list of approved medicines. You can ask your doctor to register you for chronic benefits (26 different conditions), such as diabetes or epilepsy. For more information, visit our website at ingwehealth.co.za.



Referral to a specialist for the best care

You may need specialist care - we offer 2 specialist consultations per family per year, limited to R1 000 per visit and up to a maximum of R2 000 per family per year. Your Ingwe Active Network doctor needs to refer you to the specialist and the benefit is subject to pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities.



Blood tests

Your Ingwe Active Network doctor can send you for blood tests. A specific list of blood tests applies. Go to ingwehealth.co.za for more information on the tests we cover.



X-rays

We cover you for a list of x-rays. Your Ingwe Active Network doctor can send you for x-rays when you need them. Go to ingwehealth.co.za for more information on which x-rays we cover.



Dental benefits to put a smile on your face

You can visit one of the Ingwe Active Network dentists for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more information, visit ingwehealth.co.za.



Eye care to help you see clearly

You can visit one of the Ingwe Active Network optometrists to have your eyes tested every 2 years. If your refraction measurement is more than 0.5, we cover single and bi-focal lenses and you can choose from a specific range of frames. For more information, visit ingwehealth.co.za.

Disclaimer: This document is a focused marketing aid for students based on the Ingwe Any hospital and Ingwe Active Primary Care Network benefit option, with an income of less than R700 per month. It is not intended to replace the full marketing brochure or member brochure; nor is it intended to provide the detail of the benefits offered on this option, but rather an example thereof.

Visit your **Network doctor** to access these benefits



More day-to-day benefits at any service provider



Single view chest x-ray for your study visa

Go to ingwehealth.co.za for more information on how to obtain the radiology report and which radiologists to contact for your international student visa requirements. No need to consult an Ingwe Active Network doctor, you can go straight to the radiologist.



Out-of-network doctor visits

You may need to see a doctor that is not on the Ingwe Active Primary Care Network. You have 1 visit per person or 2 visits per family per year and this includes your casualty visits. We cover the visits at 100% of the Momentum Health Rate. You pay the first R100 of the consultation cost and you need to call us on **0860 102 493** to request authorisation within 72 hours of the visit.



Free health assessment to keep you in tip-top condition

You get one free health assessment per year, which includes a blood pressure test, blood sugar test, cholesterol test as well as a Body Mass Index (BMI) measurement. You can do the assessment at any Clicks or Dis-Chem pharmacy clinic.

Tips and your responsibility as a member

Tip 1

We have agreements in place with network providers to ensure that your benefits last as long as possible and give you more value for your money. Please ensure that you visit these providers only for your out of hospital benefits to avoid paying the treatment cost from your pocket. Visit ingwehealth.co.za or call us on **0860 102 493** to find out where your closest Ingwe Active Network doctor, dentist or optometrist is

Tip 2

Go to your **Ingwe Active Network doctor** if you need medicine and not straight to the pharmacy. They know which specific medicine items are covered on the Ingwe Option and will notify you should the medicine item not appear on the medicine list

Tip 3

Your casualty / non-network doctor visits are limited - use them wisely. If you need to use the benefit remember to phone us within 72 hours after the event

Tip 4

Keep your membership card with you in a safe place

Tip 5

Phone us on **0860 102 493** for authorisation for hospital admissions, specialist referrals and casualty / non-network doctor consultations

Tip 6

Your medical cover starts on the 1st of the month, as stated on your membership confirmation letter, and not when you enter South Africa or start your studies

Tip 7

For any terminations and refunds, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to ingwehealth.co.za for details of the requirements



Ingwe Option 2019*

Member	R407
Adult	R407
Child	R407

* Based on the Ingwe Any Hospital and Active Primary Care Network benefit option, with an income of less than R700 per month.