

Peter Pyburn

peter@peterpyburn.co.za

momentum
health

student focus

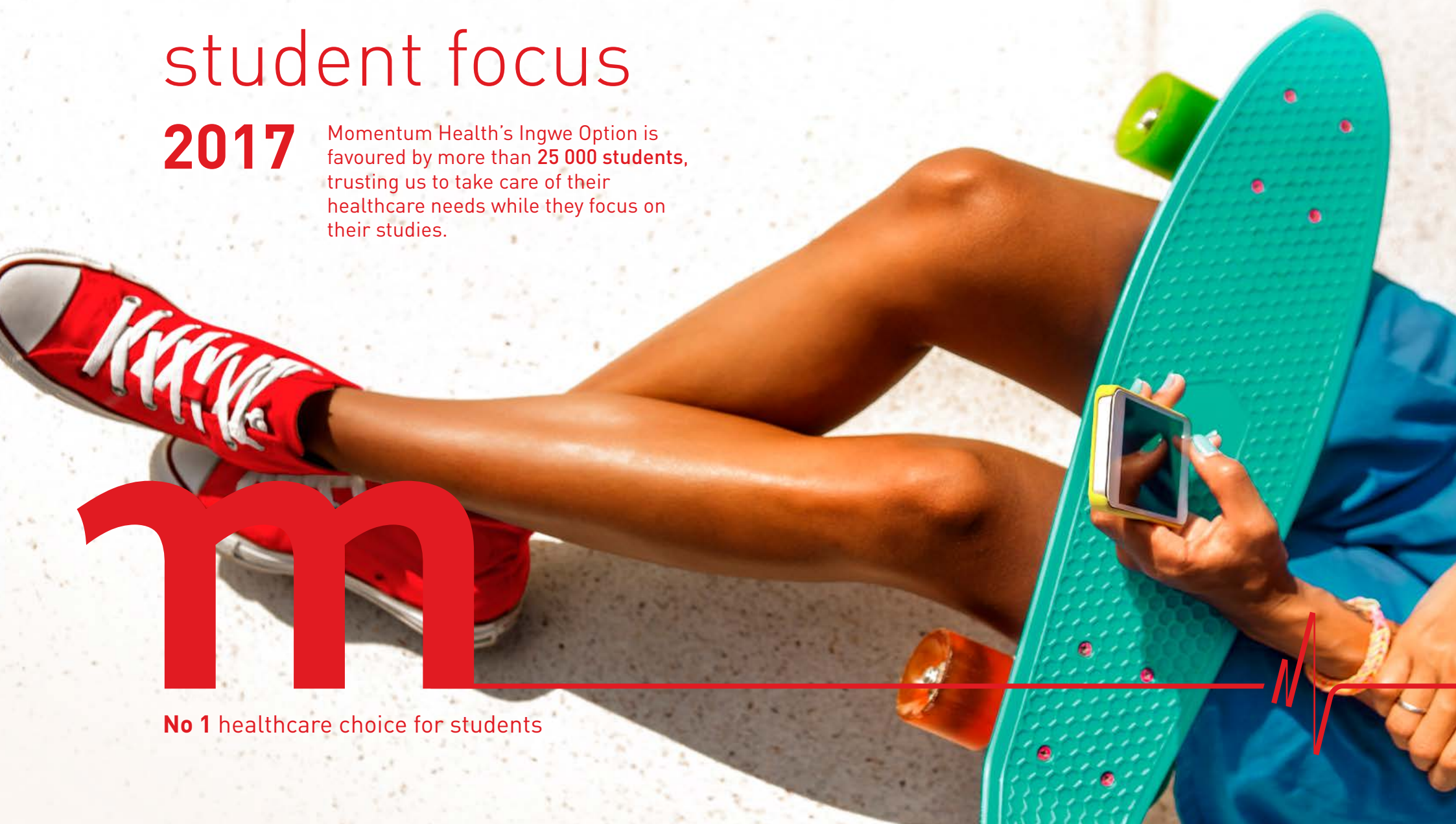
2017

Momentum Health's Ingwe Option is favoured by more than **25 000 students**, trusting us to take care of their healthcare needs while they focus on their studies.



m

No 1 healthcare choice for students



Ingwe Option



WINS

when you choose the
Ingwe Option in 2017

Ingwe Any hospital &
Ingwe Active Primary
Care Network

1

Access to **any** private hospital or day care facility

On the Ingwe Any hospital option, we do not limit your access to specific hospitals - you have full freedom of choice when you need major medical cover the most. Netcare 911 provides medical emergency transport in South Africa to our members.

2

Unlimited visits to **any** doctor on the Ingwe Active Primary Care Network

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.

3

Pay only the first **R100** for casualty / out-of-network doctor / specialist visits / physiotherapy treatment

You only pay a R100 flat fee for the visit. Remember that you need to pre-authorise for this benefit and the visits are limited based on your family size.

4

Comprehensive cover for healthcare treatment out of hospital

The 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.

5

More **unique** benefits

One of the reasons why Momentum Health's Ingwe Option is preferred by students is that, unlike similar options available in South Africa, for members, we cover chest x-rays for student visa requirements. It also provides cover for a free health assessment at any Clicks or Dis-Chem pharmacy. Plus we will also cover your injuries when you participate in sporting activities.

Momentum Health



WINS

when you choose
Momentum Health in 2017

1

Momentum Health is the **3rd** largest open medical scheme 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 by the Council for Medical Schemes in South Africa

Momentum Health has also been the accredited partner of the International Education Association of South Africa for the past 16 years, with 27 years' experience taking care of students' healthcare needs.

3

Dedicated, skilled and experienced team taking care of our students

Our dedicated student team is committed to ensuring that you always receive superior service. We also provide national campus visits - see our website for more. Our student members have access to accredited partners and infrastructure in Africa and internationally.

4

Exceptional technology and innovation

Our responsive online web functionality gives you access to information when you need it. Download our new mobi app from the Apple App Store or Google Play Store.

5

Many **free** complementary benefits from Momentum

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. 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.

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 R650 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.

In-hospital benefits



Hospital benefits at any private hospital covered at 100%

You get access to any private hospital up to **R1 190 000** per family per annum, covered at 100% of the Momentum Health Rate.



Casualty / emergency benefits

Should you need to visit an emergency room / casualty during or after hours, you have 1 visit per person or 2 visits per family per year, covered at 100% of the Momentum Health Rate. This is a combined benefit with out-of-network doctor visits. You pay the first **R100** of the visit and you need to call us



Medical emergency transportation

Netcare 911 is our service provider for your unlimited medical emergency transportation needs in South Africa. Contact **082 911** to access 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-authorization 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 Primary Care Network doctor can prescribe any medicine from the list of approved medicines.



Referral to a specialist for the best care

You may need specialist care - we offer 2 specialist consultations per family per year, covered at 100% of the Momentum Health Rate. You pay the first **R100** of the consultation. Your Ingwe Active Primary Care Network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization.



Blood tests

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



Basic x-rays

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

Tips and your responsibility as a member

Visit **www.ingwehealth.co.za** to find out where your closest Ingwe Active Primary Care Network doctor, dentist or optometrist is located

Go to your Ingwe Active Primary Care Network doctor if you need medicine. He/she will advise you on which medicine items are covered on the Ingwe Option

Your emergency/non-network doctor and specialist visits are limited – use them wisely

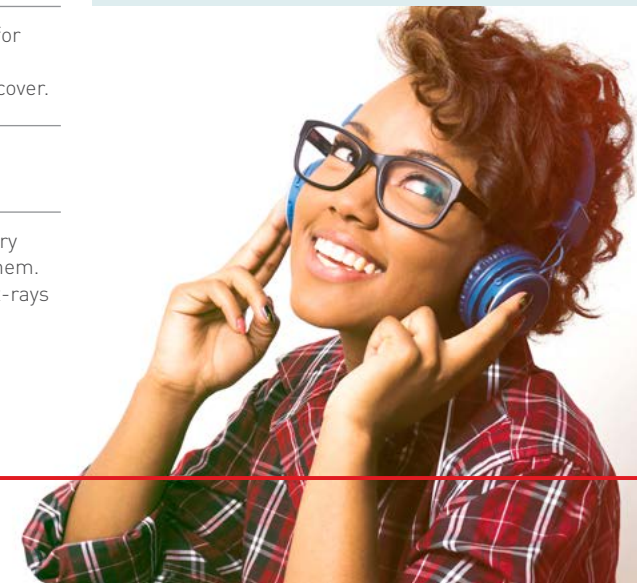
Keep your membership card with you in a safe place

Phone us for authorisation for hospital, specialist/physiotherapy visits and emergency/non-network doctor consultations

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

For any terminations and refunds, please remember to give us 30 days' notice. You will need to submit specific documentation.

... turn to next page for more awesome benefits



PLUS more ...



Dental benefits to put a smile on your face

You can visit any one of the Ingwe Active Primary Care Network dentists for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth.



Eye care to help you see clearly

You can visit one of the Ingwe Active Primary Care 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.



Chest x-ray for your study visa

Go to www.ingwehealth.co.za for more information on how to obtain the radiology report and which radiologists to contact for your international student visa requirements.

You do not need to consult an Ingwe Active Primary Care Network doctor and can go straight to the radiologist.



Use your specialist visits to consult a physiotherapist

You can choose to use your 2 specialist consultations per family per year to see a physiotherapist, covered at 100% of the Momentum Health Rate. You pay the first R100 of the consultation.



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, covered at 100% of the Momentum Health Rate. This is a combined benefit with your emergency / casualty visits. You pay the first R100 of the consultation cost.



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.

Many medical schemes do not cover sporting injuries, but we have you covered while you are participating in your favourite sporting activities.

Contributions per month for 2017*

Member	R335
Adult	R335
Child	R210

* Based on the Ingwe Any Hospital and Active Primary Care Network benefit option, with an income of less than R650 per month.

