

momentum
health

benefit option overview 2014



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This Benefit Option Overview provides a summary of the Momentum Health 2014 benefits. If you need more information, please speak to your Financial Adviser, contact our call centre on 0860 11 78 59 or visit our website at www.momentumhealth.co.za.

Scheme Rules will always take precedence and are available on request

Momentum Health is registered in terms of the Medical Scheme Act No 131 of 1998

Member call centre 0860 11 78 59
Fraud hotline 0800 00 66 72

Email for queries member@momentumhealth.co.za
Email for claims claims@momentumhealth.co.za

Website www.momentumhealth.co.za

Postal address PO Box 2338, Durban, 4000

Make the right choice

Momentum Health strives to offer you good value for money by combining flexibility with comprehensive cover, because it is important to match your family's healthcare needs. Use the following guide to find the option that best matches your needs. Healthcare expenses involve more than just the cost of your stay in hospital, it could be the cost of chronic medication (like pills to lower high blood pressure), day-to-day expenses (like visiting your doctor), and/or emergency care.

- Step **1** Choose your level of cover
- Step **2** Choose your provider
- Step **3** Choose from a wide range of complementary Momentum products

You need to consider these costs and decide what your specific needs are, for example, are you a single person whose only concern is ending up in hospital, or are you part of a family that includes young children, and are therefore likely to incur higher day-to-day expenses.

The option that you choose will determine how much you will pay, and how much cover you will have for the different types of healthcare expenses. You need to choose the option that best fits both your wallet and your healthcare needs.









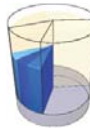



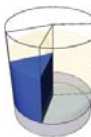

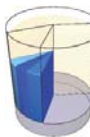



Your health is your wealth

Step 1 Choose your level of cover

<p>Ingwe Option</p> <p>Major Medical Benefit Specialists covered up to 100% of Momentum Health Rate Hospital accounts covered in full at negotiated rate Limited to R1 000 000 per family per year</p> <p>Chronic Benefit 26 conditions - no annual limit applies</p> <p>Day-to-day Benefit Primary care (such as doctors visits, prescribed medicine, etc.) Secondary care (Specialist visits)</p>	<p>Access Option</p> <p>Major Medical Benefit Specialists covered up to 100% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 26 conditions - no annual limit applies</p> <p>Day-to-day Benefit Primary care (such as doctors visits, prescribed medicine, etc.) Secondary care (Specialist visits)</p>	<p>Custom Option</p> <p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 100% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies R1 000 co-payment applies</p> <p>Chronic Benefit 26 conditions - no annual limit applies</p> <p>Day-to-day Benefit Add the HealthSaver to provide cover for your day-to-day healthcare needs</p>	<p>Incentive Option</p> <p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 200% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 26 conditions - no annual limit applies. Additional 6 conditions limited to R7 400 per family</p> <p>Day-to-day Benefit Savings 10% of total contribution</p>	<p>Extender Option</p> <p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 200% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 26 conditions - no annual limit applies. Additional 36 conditions limited to R7 400 per family</p> <p>Day-to-day Benefit Savings 25% of total contribution plus Extended Cover</p>	<p>Summit Option</p> <p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 300% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 26 conditions - no annual limit applies. Additional 36 conditions accumulate to the overall day-to-day limit of R18 700 per beneficiary</p> <p>Day-to-day Benefit Paid from risk benefit, subject to overall day-to-day limit of R18 700 per beneficiary This is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions</p>
<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>

Step 2 Choose your provider

Use the following guide to choose your provider.

Ingwe Option	Access Option	Custom Option	Incentive Option	Extender Option	Summit Option
 In-hospital Any hospital, Ingwe Network hospitals* or State hospitals	 In-hospital Access Network hospitals*	 In-hospital Any or Associated hospitals*	 In-hospital Any or Associated hospitals*	 In-hospital Any or Associated hospitals*	 In-hospital Any hospital
 Chronic and day-to-day Ingwe Primary Care Network or Ingwe Active Primary Care Network providers*	 Chronic and day-to-day Access Primary Care Network providers*	 Chronic Any (Any GP and any pharmacy), Associated* (Selected preferred GPs and Courier pharmacies for chronic medication) or State facilities	 Chronic Any (Any GP and any pharmacy), Associated* (Selected preferred GPs and Courier pharmacies for chronic medication) or State facilities	 Chronic Any (Any GP and any pharmacy), Associated* (Selected preferred GPs and Courier pharmacies for chronic medication) or State facilities	 Chronic and day-to-day Freedom-of-choice
 Formularies applicable to the Chronic Benefit Network entry-level formulary	 Formularies applicable to the Chronic Benefit Network entry-level formulary	 Formularies applicable to the Chronic Benefit Any: Core formulary Associated: Entry-level formulary State: State formulary	 Formularies applicable to the Chronic Benefit Any: Standard formulary Associated: Entry-level formulary State: State formulary	 Formularies applicable to the Chronic Benefit Any: Extended formulary Associated: Entry-level formulary State: State formulary	 Formularies applicable to the Chronic Benefit Comprehensive formulary

*View a list of these providers on www.momentumhealth.co.za

Step 3 Choose from a wide range of complementary Momentum products

Momentum offers a wide range of **additional products** that you can add to your medical aid. See page 16 for more information.

Your health is
your wealth



Ingwe Option

Benefit Overview

Major Medical Benefit	Specialists covered up to 100% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group Limited to R1 000 000 per family per year
Choice of hospital provider	Any hospital, Ingwe Network hospitals or State hospitals
Specialised Procedures	19 procedures covered - e.g. hernia repairs, laser tonsillectomy or grommets
Chronic Benefit	26 conditions covered
Day-to-day Benefit	Primary care benefits such as medicine, GP visits, basic dentistry, basic radiology and basic pathology
Chronic and Day-to-day provider	Ingwe Primary Care Network or Ingwe Active Primary Care Network
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears, etc. Maternity benefit: 4 antenatal visits and 2 growth scans



How much will you pay per month?

1 Choose your monthly income		2 Choose your providers		3 Choose your family composition					
				1	2	3	4	5	6
< = R500	State hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R349	R698	R540	R889	R1 080	R1 271		
	Ingwe Network hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R349	R698	R540	R889	R1 080	R1 271		
	Any hospital and Ingwe Active Primary Care Network chronic and day-to-day provider	R349	R698	R540	R889	R1 080	R1 271		
R501 - R5 200	State hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R431	R862	R663	R1 094	R1 326	R1 558		
	Ingwe Network hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R538	R1 076	R785	R1 323	R1 570	R1 817		
	Any hospital and Ingwe Active Primary Care Network chronic and day-to-day provider	R699	R1 398	R961	R1 660	R1 922	R2 184		
R5 201 - R6 950	State hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R492	R984	R729	R1 221	R1 458	R1 695		
	Ingwe Network hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R686	R1 372	R943	R1 629	R1 886	R2 143		
	Any hospital and Ingwe Active Primary Care Network chronic and day-to-day provider	R977	R1 954	R1 272	R2 249	R2 544	R2 839		
R6 951 - R9 400	State hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R575	R1 150	R824	R1 399	R1 648	R1 897		
	Ingwe Network hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R956	R1 883	R1 237	R2 164	R2 445	R2 726		
	Any hospital and Ingwe Active Primary Care Network chronic and day-to-day provider	R1 337	R2 616	R1 650	R2 929	R3 242	R3 555		
> R9 400	State hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R998	R1 952	R1 299	R2 253	R2 554	R2 855		
	Ingwe Network hospitals and Ingwe Primary Care Network chronic and day-to-day provider	R1 355	R2 669	R1 754	R3 068	R3 467	R3 866		
	Any hospital and Ingwe Active Primary Care Network chronic and day-to-day provider	R1 712	R3 386	R2 209	R3 883	R4 380	R4 877		

All children are charged for

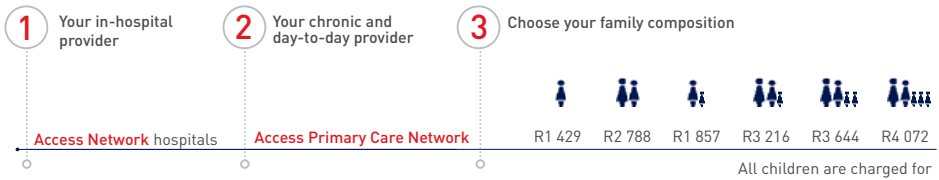
Access Option

Benefit Overview

Major Medical Benefit	Specialists covered up to 100% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group No overall annual limit applies
Hospital provider	Access Network hospitals
Specialised Procedures	19 procedures covered - e.g. hernia repairs, laser tonsillectomy or grommets
Chronic Benefit	26 conditions covered
Day-to-day Benefit	Primary care benefits such as medicine, GP visits, basic dentistry, basic radiology and basic pathology
Chronic and Day-to-day provider	Access Primary Care Network
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears, etc. Maternity benefit: 4 antenatal visits and 2 growth scans



How much will you pay per month?



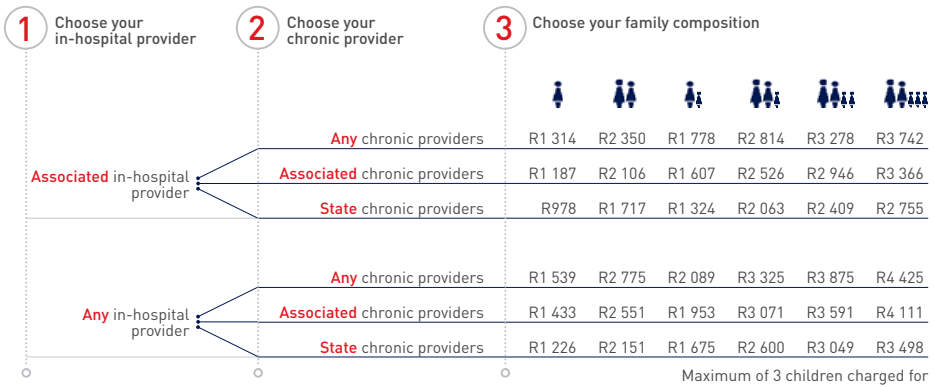
Custom Option

Benefit Overview

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group No overall annual limit applies R1 000 co-payment applies, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to 17 Specialist Referral Procedures
Choice of hospital provider	Any or Associated hospitals
Specialised Procedures	53 procedures covered - e.g. hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered
Choice of Chronic Provider	Any, Associated or State
Day-to-day Benefit	You can add HealthSaver to provide cover for your day-to-day healthcare expenses, such as GP visits, prescribed medicine etc.
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears Maternity benefit: 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year



How much will you pay per month?



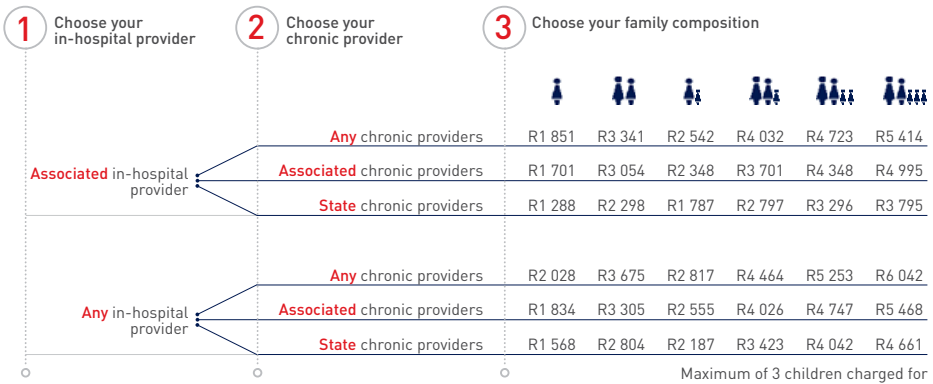
Incentive Option

Benefit Overview

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group No overall annual limit applies Co-payments may apply to 17 Specialist Referral Procedures
Choice of hospital provider	Any or Associated hospitals
Specialised Procedures	53 procedures covered - e.g. hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 6 additional conditions covered, subject to limit of R7 400 per family per year
Choice of Chronic Provider	Any, Associated or State
Day-to-day Benefit	10% of your total contribution is available in a Savings account to cover your day-to-day expenses, such as GP visits, prescribed medicine etc.
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears Maternity benefit: 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year



How much will you pay per month?



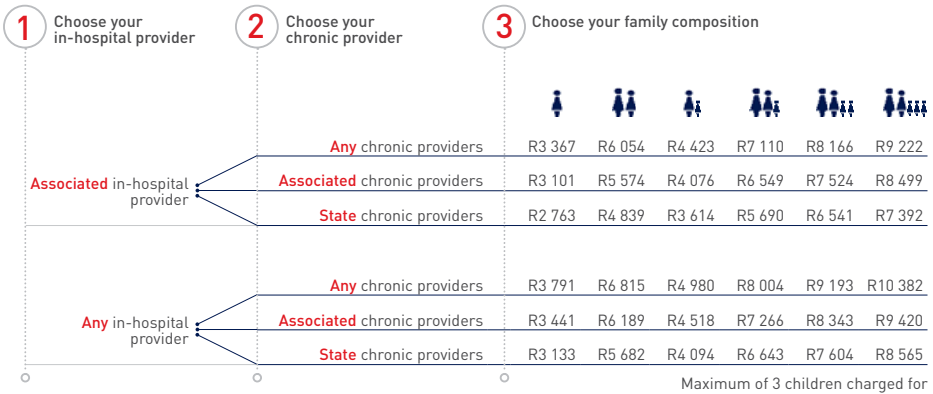
Extender Option

Benefit Overview

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group No overall annual limit applies Co-payments may apply to 17 Specialist Referral Procedures
Choice of hospital provider	Any or Associated hospitals
Specialised Procedures	53 procedures covered - e.g. hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 36 additional conditions covered, subject to limit of R7 400 per family per year
Day-to-day Benefit	25% of your total contribution is available in a Savings account to cover your day-to-day expenses, such as GP visits, prescribed medicine etc. You also have access to the Extended Cover benefit once your day-to-day claims have reached the Threshold Threshold levels: Principal member R12 300 Adult: R10 600 Child: R3 600
Choice of chronic provider	Any, Associated or State
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears Maternity benefit: 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year



How much will you pay per month?



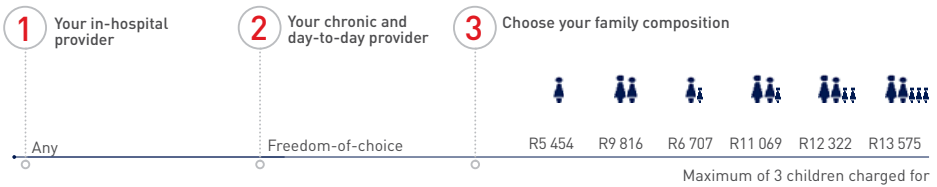
Summit Option

Benefit Overview

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 300% of the Momentum Health Rate Hospital accounts covered in full at the rate agreed upon with the hospital group No overall annual limit applies
Hospital provider	Any hospital
Specialised Procedures	53 procedures covered - e.g. hernia repairs, laser tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 conditions covered - no annual limit applies 36 additional conditions covered, subject to overall day-to-day limit
Day-to-day Benefit	Covered from risk benefit, subject to overall day-to-day limit of R18 700 per beneficiary and certain sub-limits
Chronic and Day-to-day provider	Freedom-of-choice
Health Platform	Covers benefits such as Health Assessments, dental examinations, routine GP check-ups, pap smears Maternity benefit: 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year



How much will you pay per month?



Health Platform Benefit



Remember -
a **Health Assessment** is
your first step towards
earning **HealthReturns!**

Health Platform Benefits are paid by the Scheme up to a maximum Rand amount per benefit, **provided you notify us before using the benefit** by contacting the member call centre on 0860 11 78 59 or logging on to www.momentumhealth.co.za. You can also pre-notify via your cellphone at momentumhealth.mobi.

On the Ingwe and Access Options, Health Platform Benefits are only available from Ingwe or Access Primary Care Network providers.

Benefit	Who?	How often?	Ingwe and Access	Custom, Incentive, Extender and Summit
Early detection tests				
Health Assessment (pre-notification not required): Body Mass Index, Blood pressure test, Cholesterol and Blood sugar test (finger prick test)	All adult beneficiaries	Once a year	✓	✓
Dental consultation (incl. sterile tray and gloves)	All beneficiaries	Once a year	✓	✓
Pap smear (pathologist)	Women 15 and older	Once a year	✓	✓
Pap smear Consultation (GP)*	Women 15 and older	Once a year	✓	
Pap smear Consultation (GP* or gynaecologist)	Women 15 and older	Once a year		✓
Mammogram	Women 40 and older	Once every 2 years		✓
DEXA bone density scan (radiologist, GP* or specialist)	Beneficiaries 50 and older	Once every 3 years		✓
General physical examination (GP* consultation)	Beneficiaries 21 to 29 Beneficiaries 30 to 59 Beneficiaries 60 to 69 Beneficiaries 70 and older	Once every 5 years Once every 3 years Once every 2 years Once a year	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Prostate specific antigen (pathologist)	Men 40 to 49 Men 50 to 59 Men 60 to 69 Men 70 and older	Once every 5 years Once every 3 years Once every 2 years Once a year	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Cholesterol test (pathologist)**	All adult beneficiaries	Once a year	✓	✓
Blood sugar test (pathologist)***	All beneficiaries	Once a year	✓	✓
Glaucoma test	Beneficiaries 40 to 49 Beneficiaries 50 and older	Once every 2 years Once a year		✓ ✓
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years	✓	✓
Preventative care				
Baby immunisations (On Ingwe and Access, available at nearest State baby clinic)	Children up to age 6	As required by the Department of Health	✓	✓
Flu vaccines	Beneficiaries under 18 Beneficiaries 60 and older High-risk beneficiaries	Once a year	✓ ✓ ✓	✓ ✓ ✓
Tetanus diphtheria injection	All beneficiaries	As needed	✓	✓
Pneumococcal vaccine	Beneficiaries 60 and older High-risk beneficiaries	Once a year		✓ ✓
Maternity programme (Subject to registration on the Maternity Management Programme between 8 and 20 weeks of pregnancy)				
Antenatal visits (Midwives, GP* or gynaecologist)	Women registered on the programme Women registered on the programme	4 visits 12 visits	✓	✓
Urine tests (dipstick)	Women registered on the programme	Included in antenatal visits	✓	✓
Scans (1 before 24th week and 1 after)	Women registered on the programme Women registered on the programme	2 growth scans 2 pregnancy scans	✓	✓
Paediatrician visits	Babies up to 12 months registered on the programme	2 visits in baby's first year		✓
Disease management programmes				
Diabetes, Hypertension, HIV/Aids, Oncology, Drug and alcohol rehabilitation, Chronic renal failure, Organ transplants, Cholesterol	All beneficiaries registered on the appropriate programme	As needed	✓	✓
Health line				
24-hour health advice	All beneficiaries	As needed	✓	✓
Emergency evacuation				
Emergency evacuation in South Africa	All beneficiaries	In an emergency	✓	✓
International evacuation	All beneficiaries	In an emergency		✓
International emergency cover				
R6.45m emergency cover (incl. R13 000 for emergency optometry, R13 000 for emergency dentistry and R640 000 terrorism cover) A R1 300 co-payment applies per out-patient claim	Per beneficiary per 90-day journey	In an emergency		✓

Please note

* On the Custom, Incentive and Extender Options, if you choose the Associated chronic provider, a 30% co-payment will apply if you do not use an Associated GP for GP consultations covered under the Health Platform

** Covered if Health Assessment results indicate a total cholesterol of 6 mmol/L and above

*** Covered for adult beneficiaries if Health Assessment results indicate blood sugar levels are 11 mmol/L and above

Exclusions

Prescribed Minimum Benefits

Notwithstanding the limitations and exclusions set out below, beneficiaries shall be entitled to the Prescribed Minimum Benefits.

Benefits Excluded

General exclusions mentioned in this paragraph are not affected by any specific exclusions. Unless otherwise decided by the Scheme (and with the express exception of medicines or treatment approved and authorised in terms of any health management programme contracted to the Scheme), expenses incurred in connection with any of the following will not be paid by the Scheme, but may be claimed from Savings:

1. All costs incurred during waiting periods and for conditions which existed at the date of application for membership of the Scheme but were not disclosed;
2. All costs that exceed the annual maximum allowed for the particular category as set out in Annexure B of the Scheme Rules, for the benefit to which the beneficiary is entitled in terms of the rules;
3. Injuries or conditions sustained during willful participation in a riot, civil commotion, war, invasion, terrorist activity or rebellion;
4. Professional speed contests or professional speed trials (professional defined as where the beneficiary's main form of income is derived from partaking in these contests);
5. Illegal behaviour, negligence, or a breach of law;
6. Costs incurred as a result of failure to carry out the instructions of a medical doctor or dentist;
7. Health care provider not registered with the recognised professional body constituted in terms of an Act of parliament;
8. Holidays for recuperative purposes, whether deemed medically necessary or not, including headache and stress relief clinics;
9. All costs for treatment if the efficacy and safety of such treatment can not be proved;
10. All costs for operations, medicines, treatments and procedures for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident or disease. This includes the costs of treatment or surgery related to transsexual procedures;
11. Obesity;
12. Costs for attempted suicide that exceed the Prescribed Minimum Benefits limits;
13. Breast reduction and breast augmentation, gynaecomastia, otoplasty and blepharoplasty;
14. Medication not registered by the Medicine Control Council;
15. Costs for services rendered by any institution, nursing home or similar institution not registered in terms of any law (except a State facility/hospital);
16. Gum guards and gold used in dentures;

17. Frail care;
18. Travelling expenses, excluding benefits covered by Emergency rescue and International cover;
19. All costs, which in the opinion of the Medical Assessor are not medically necessary or appropriate to meet the health care needs of the patient;
20. Appointments which a beneficiary fails to keep;
21. Circumcision and any contraceptive measures or devices;
22. Reversal of Vasectomies or tubal ligation (sterilisation);
23. Injuries resulting from narcotism or alcohol abuse except for the Prescribed Minimum Benefits;
24. Infertility treatment that is included as Prescribed Minimum Benefits will be covered in State facilities
25. The cost of injury and any other related costs as a result of scuba diving to depths below 40 meters and cave diving.



Momentum products that seamlessly enhance your medical aid

Momentum offers additional products that add value through choice.

These voluntary complementary products range from a world-class rewards programme, Multiply, to the innovative HealthReturns solution.

HealthReturns (Not available to Ingwe Option members)

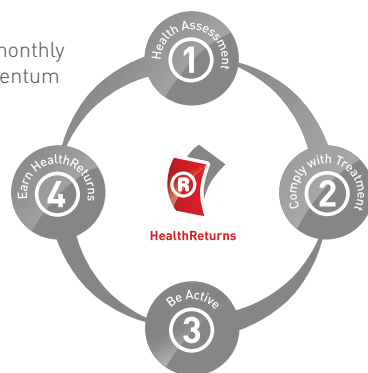
Boost your specialist cover, earn up to R5 400 per adult per year and gain free GP visits

Momentum pays up to R1 800 per adult per year in HealthReturns to Momentum Health members (except those on the Ingwe Option) who go for an annual Health Assessment, comply with treatment protocols (where applicable) and are active. While **you do not need to belong to Momentum's rewards programme, Multiply**, your HealthReturns are increased (up to R3 600 a year) if you DO have full Multiply membership. If you choose to have your HealthReturns paid into your HealthSaver account, you can also increase your HealthReturns, regardless of whether you are on Multiply or not. This is referred to as HealthReturns Booster. If you are on full Multiply and choose to have your HealthReturns paid into your HealthSaver account, your HealthReturns will increase even more (up to R5 400). Note that HealthReturns Booster funds are available only for healthcare expenses and would be forfeited if you cancel your HealthSaver or Momentum Health membership.

It is very easy to start earning HealthReturns. As a Momentum Health member, you enjoy one free Health Assessment per year through the Health Platform Benefit. This assessment is the first step to earning HealthReturns. Based on the results of your assessment, we may recommend that you register on a disease management programme. If you accept that recommendation, and follow the treatment plan, this would be the second step to earning HealthReturns. But, in the majority of cases, only step one and three are needed – step three requires you to be active.

Your physical activity could be measured in terms of a six-monthly fitness assessment, number of Multiply gym visits, or Momentum pedometer steps.

In 2014, if a member on Incentive, Extender or Summit maintains Activity level 4 or 5 for three consecutive months, and has chosen to receive their HealthReturns into their HealthSaver account, they qualify for the HealthReturns **RateBooster**. This benefit **boosts in-hospital cover** for specialists by an additional 100%, which means Incentive and Extender members will enjoy 300% - and Summit members 400% - cover for in-hospital specialist treatment.



momentum

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Reg. No. 1904/002186/06

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Don't forget that you can **earn free GP visits** by maintaining Activity Level 4 or 5 for three consecutive months! These GP visits need to be at the appropriate provider as per your medical aid option, and are valid for 12 months from the month in which this benefit was earned. Custom Option members can earn one GP visit, while Incentive Option members can earn two and Extender and Summit members can earn four free GP visits per family.

Criteria	Option	GP visits	RateBooster*
Maintain HealthReturns level 4 or 5 for 3 consecutive months	Ingwe	HealthReturns not available	
	Access	Not available	Not available
	Custom	1	Not available
	Incentive	2	+ 100% = 300%
	Extender	4	+ 100% = 300%
	Summit	4	+ 100% = 400%

*You need to receive HealthReturns into your HealthSaver account to qualify

Your level of activity	Steps	Gym	Fit	HealthReturns	Booster**	Multiply	Total
	Pedometer steps per day on average over a 3-month rolling period	Average monthly Multiply gym visits over a 3-month rolling period	Fitness Assessments* [valid for 6 months]	Standard monthly HealthReturns	Additional returns if HealthReturns paid into HealthSaver	Additional returns for full*** Multiply members	Total returns if on full Multiply and HealthReturns paid into HealthSaver
Level 5	12 001 +	> 12	Excellent	R150	R150	R150	R450
Level 4	9 001 – 12 000	> 9 to 12	Good	R100	R100	R100	R300
Level 3	6 001 – 9 000	> 6 to 9	Acceptable	R50	R50	R50	R150
Level 2	3 001 – 6 000	> 3 to 6	Fair	R25	R25	R25	R75
Level 1	0 – 3 000	0 – 3	Poor	R0	R0	R0	R0

* Fitness assessments available at Virgin Life Care and Wellness Coaching Network

** The HealthReturns Booster funds are available to pay for claims once standard HealthSaver funds are depleted. The balance is carried over to the following year if not used, and only forfeited if your Momentum Health or HealthSaver membership is cancelled or suspended

*** Base Multiply members excluded from additional returns

Multiply

Do more. Live more. Get more.

As a Momentum Health member, you qualify to join Momentum's rewards programme, Multiply. In 2014 we are introducing Base Multiply for all members. Base Multiply membership is free and offers benefits, such as 10% discount on Virgin Active gym membership fees, as well as discounts at online shopping partners. For a minimal monthly membership fee (depending on the type of membership), you can get full Multiply and have immediate access to over 40 partners and incredible rewards.

With full Multiply, you earn points and rewards for doing the everyday things that enable you to live a healthy, active and financially fit life. When you improve your Multiply status (starting at Bronze status and progressing to Silver, Gold, Platinum and ultimately Private Club status) by earning more points, you receive bigger discounts and rewards from our partners. Simply put – the more points you earn, the higher your status, the greater the benefits.

Just by being a Momentum client, you earn rewards

As a Momentum Health member or Myriad policyholder, you qualify for additional savings.

Momentum Health members can earn additional HealthReturns of up to R1 800 per year if they are also on full Multiply. When registering for the maternity benefit, they also get a free Caboodle bag from Momentous Baby filled with goodies for mum and the new addition to the family.

Momentum Myriad policyholders can save up to 60% on their monthly life insurance premiums. Your guaranteed discount starts at 10% on Bronze status and can increase to 50% if you are on Private Club status. In addition, you can qualify for a 10% fitness discount.





Enjoy great rewards

Travel and holidays, shopping, sports equipment, gadgets – we make it easy for you to enjoy the things you love and value.

As a full Multiply member, you get immediate discounts on a wide range of leisure activities and shopping items. As you improve your Multiply status, your rewards will increase as well.

- **Up to 80%** discount off your monthly membership fee at Virgin Active or Planet Fitness
- **Up to 25%** back in Dis-Chem benefit points on your benefit card on selected Dis-Chem products and up to 10% back in benefit points on all other products
- **20% to 40%** discount on return international flights through Emirates or Virgin Atlantic
- **20% to 50%** saving on local flights through Mango
- **Up to 40%** discount on car rental with Avis
- **25% to 45%** discount on accommodation at Protea Hotels and African Pride Hotels
- Nu Metro movie tickets from just **R19**
- Access to five free training programmes per year through FitTrack designed by professional coaches
- Great savings on electronics and accessories with our online shopping partners
- Discounted subscriptions on some of your favourite magazines.

Membership	2014 Contribution
Single	R 159
Family of 2	R 184
Family of 3 or more	R 194

Get in touch

To find out more, visit www.momentum.co.za/multiply or call **0861 88 66 00**.

The discounts depend on your Multiply status. Terms and conditions apply to all Multiply benefits.

momentum
multiply
rewards

HealthSaver



The HealthSaver is a Momentum product that lets you save for medical expenses

It has no transaction or administration fees and all Momentum Health members may choose to:

- have it activated, without having to pay contributions into it
- pay a monthly amount that suits their needs (minimum of R100), and
- apply for credit and have access to the full amount (up to R19 200) from the first month, subject to NCA approved credit scoring criteria

You can use your HealthSaver funds for any healthcare related expenses, such as co-payments, cosmetic surgery, refractive eye surgery, and vitamins (provided the claim has a valid nappi code and/or tariff code).

See our section on HealthReturns to find out how you can use the HealthSaver to earn up to **R5 400** per adult per year

Mobisite



Always in touch

Important information you may need about your membership is available through your phone on our mobisite. From finding a doctor to checking how much you have earned in HealthReturns, to having instant access to emergency numbers - the mobisite is always available and easy to use. To access the mobisite, type in **momentumhealth.mobi** on your cellphone.

Hello Doctor



Free online healthcare support

Momentum Health members enjoy free access to Hello Doctor, an online provider of healthcare advice and services. These include:

- online tools to calculate your body mass index, or your risk of suffering a heart attack
- answers to your medical questions online, you can join active discussion forums
- wellness advice and health tips sent to your inbox if you choose
- an online library with information on medical conditions, symptoms and care
- instant access to a doctor via the mobile application. Members on the Ingwe and Access Options can get a doctor to call them within 60 minutes (members on other options can also subscribe at a monthly fee).

Click on the Health Resources tab after you have logged on to **www.momentumhealth.co.za** to access Hello Doctor.

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Member call centre 0860 11 78 59
Fraud hotline 0800 00 66 72

Email for queries member@momentumhealth.co.za
Email for claims claims@momentumhealth.co.za

Website www.momentumhealth.co.za
Mobisite momentumhealth.mobi

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