

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 or antibiotics for flu), and/or emergency care.

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 outlined above. You need to choose the option that best fits both your wallet and your healthcare needs.

Step 1: Choose your level of cover

Ingwe Option	Access Option	Custom Option	Incentive Option	Extender Option	Summit Option
<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 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Primary care (such as doctor visits, prescribed medicine, etc.) Secondary care (Specialist visits)</p> <p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</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 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Primary care (such as doctor visits, prescribed medicine, etc.) Secondary care (Specialist visits)</p> <p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</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</p> <p>Chronic Benefit 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Subject to HealthSaver</p> <p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 20% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Savings of up to 20% total contribution 10% of total contribution</p> <p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 20% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Paid from risk benefit, subject to overall day-to-day limit of R16 700 per beneficiary</p> <p>HealthSaver Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket</p>	<p>Major Medical Benefit Associated specialists covered in full Other specialists covered up to 20% of Momentum Health Rate Hospital accounts covered in full at negotiated rate No overall annual limit applies</p> <p>Chronic Benefit 28 conditions - no annual limit applies</p> <p>Day-to-day Benefit Paid from risk benefit, subject to overall day-to-day limit of R16 700 per beneficiary</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

Ingwe Option	Access Option	Custom Option	Incentive Option	Extender Option	Summit Option
<p>In-hospital State or Ingwe Network hospitals (Selected Life Healthcare hospitals)*</p> <p>Out-of-hospital CareCROSS or Prime Cure**</p> <p>Formularies applicable to the Chronic Benefit Entry-level formulary</p>	<p>In-hospital Access Network hospitals (Selected Netcare hospitals)*</p> <p>Out-of-hospital CareCROSS, Medcross or Prime Cure**</p> <p>Formularies applicable to the Chronic Benefit Entry-level formulary</p>	<p>In-hospital Any (Any private hospital) or Associated hospitals (Selected Life Healthcare and Mediclinic hospitals)**</p> <p>Out-of-hospital Any (Any GP and any pharmacy), Associated (Selected preferred GPs and Courier pharmacies for chronic medication) or State (Any of Day-to-day benefits of State formules for Chronic benefits)**</p> <p>Formularies applicable to the Chronic Benefit Any Reference Price List Associated, Entry-level formulary State: Entry-level formulary</p>	<p>In-hospital Any (Any private hospital) or Associated hospitals (Selected Life Healthcare and Mediclinic hospitals)**</p> <p>Out-of-hospital Any (Any GP and any pharmacy), Associated (Selected preferred GPs and Courier pharmacies for chronic medication) or State (Any of Day-to-day benefits of State formules for Chronic benefits)**</p> <p>Formularies applicable to the Chronic Benefit Any Reference Price List Associated, Entry-level formulary State: Entry-level formulary</p>	<p>In-hospital Any (Any private hospital) or Associated hospitals (Selected Life Healthcare and Mediclinic hospitals)**</p> <p>Out-of-hospital Any (Any GP and any pharmacy), Associated (Selected preferred GPs and Courier pharmacies for chronic medication) or State (Any of Day-to-day benefits of State formules for Chronic benefits)**</p> <p>Formularies applicable to the Chronic Benefit Any Reference Price List Associated, Entry-level formulary State: Entry-level formulary</p>	<p>In-hospital Any (Any private hospital) or Associated hospitals (Selected Life Healthcare and Mediclinic hospitals)**</p> <p>Out-of-hospital Freedom-of-choice</p> <p>Formularies applicable to the Chronic Benefit No formularies apply</p>

* View a list of hospitals on page 26 ** 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 30 for more information.