

# Health4Me

Welcome to Momentum Health4Me. Health4Me has three day-to-day benefit options, as well as two major medical event benefit options. Please check on your Health4Me membership card or membership certificate to find out which day-to-day benefit option you are on. You will also be able to see if you have any of the major medical event benefits, which major medical event benefit option you are on, and if your family members are covered.

**Important note:** You need to obtain authorisation for some of the Health4Me benefits in order for Momentum to pay for those claims. If you do not get authorisation, we will not pay for the claim and you will need to pay the healthcare provider's account from your pocket.

These are the benefits that are covered on the three day-to-day benefit options and on the two major medical event benefit options:

## Health4Me Day-to-day benefits summary

| Benefits                       | Bronze | Silver | Gold |
|--------------------------------|--------|--------|------|
| GP benefit                     | ✓      | ✓      | ✓    |
| GP in room procedures          | ✓      | ✓      | ✓    |
| Hello Doctor                   | ✓      | ✓      | ✓    |
| Hello Doctor scripting         | ✓      | ✓      | ✓    |
| Specialist benefit             | ✗      | ✗      | ✓    |
| Acute medication               | ✓      | ✓      | ✓    |
| Chronic benefit and medication | ✗      | ✗      | ✓    |
| HIV benefit                    | ✗      | ✗      | ✓    |
| Maternity benefit              | ✓      | ✓      | ✓    |
| Basic pathology                | ✓      | ✓      | ✓    |
| Basic radiology                | ✓      | ✓      | ✓    |
| Basic and emergency dentistry  | ✗      | ✓      | ✓    |
| Basic optometry                | ✗      | ✓      | ✓    |
| Flu vaccination                | ✓      | ✓      | ✓    |
| COVID-19 screening test        | ✓      | ✓      | ✓    |
| On-site wellness days          | ✓      | ✓      | ✓    |
| Health assessment              | ✓      | ✓      | ✓    |
| Employee Assistance Programme  | ✓      | ✓      | ✓    |
| Multiply Engage                | ✓      | ✓      | ✓    |
| More4Me                        | ✓      | ✓      | ✓    |

## Health4Me Major medical event benefits summary

| Benefits                                     | Base | Standard |
|--|------|----------|
| Accident and emergency cover                 | ✓    | ✓        |
| Hospital cash and maternity lump sum benefit | ✓    | ✓        |
| Funeral benefit                              | ✓    | ✓        |

## Health4Me Day-to-day benefits

### GP benefit

| GP benefit  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>GP benefit (Unlimited with Hello Doctor pre-authorization)</b> | ✓      | ✓      | ✓    |
| <b>GP in room procedures</b>                                      | ✓      | ✓      | ✓    |
| <b>Acute medication</b>   | ✓      | ✓      | ✓    |
| <b>Basic pathology</b>  | ✓      | ✓      | ✓    |
| <b>Basic radiology</b>  | ✓      | ✓      | ✓    |

There is no overall limit on the number of GP visits that you can go for at a Network GP per year. You do, however, need to have Hello Doctor pre-authorization for every GP visit from your 4th Network GP visit onwards. Your Network GP visit can either be a face-to-face or video (virtual) call consultation. If you are registered on the chronic benefit, the HIV benefit or the maternity benefit programme, you will get an additional 2 Network GP visits per year that do not require Hello Doctor pre-authorization. Hello Doctor pre-authorization can be done via WhatsApp, the Momentum App or via USSD on \*120\*394\*120#. Hello Doctor will have a telephonic or video (virtual) call consultation with you, and if clinically required, authorise an additional Network GP visit if a Hello Doctor GP is not able to assist you over the phone.

You may visit any doctor on our GP Network for GP visits and acute medication. Acute medication is medicine like antibiotics that you need to take for a few days only. Your GP can prescribe medication for you from a list of approved medicines called a formulary. Your GP will either dispense the medicine to you after your consultation, or give you a prescription that you can take to a pharmacy to get your medicine. You can go to any pharmacy, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy, as other pharmacies might charge an extra fee, which you will have to pay. Your Network GP may also send you for basic blood tests and black-and-white x-rays, and may also perform minor medical procedures as part of a consultation in rooms, such as stitching of wounds and nebulisation. We will pay the account if the doctor is on the GP Network and the blood tests, x-rays or minor procedures are on the approved list of benefits that we cover.

### GP visit booster benefit

| GP benefit  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>GP benefit</b>   | ✓      | ✓      | ✓    |
| <b>Please check</b> on your Health4Me membership certificate if you and your family (if they are included on your membership) have the GP visit booster benefit. If you do not have this benefit, then you and your family (if they are included on your membership) will be required to follow the Hello Doctor pre-authorization process in order to unlock additional Network GP visits once your yearly limit has been reached. |        |        |      |

**momentum**  
Quality, affordable healthcare solutions

**Health4Me**  
Quality, affordable healthcare solutions

**Quick guide**

### Smart ways for members to contact Hello Doctor to unlock additional GP visits

| Via WhatsApp   | Via the USSD process   | Via the Momentum app  |
|--|--|---|
| <p><b>Step 1</b> Save +27 860 10 29 03 as a contact on your phone.</p> <p><b>Step 2</b> Open the saved contact in WhatsApp and send a "HI". Follow the easy step-by-step process that will guide you through the Hello Doctor authorisation process.</p> <p><b>Scan the QR code to start a WhatsApp chat</b><br/>The WhatsApp QR code will only work if you have an active data/internet connection on your cell phone.</p> <p><b>Step 3</b> You will receive a notification to confirm that your request has been submitted.</p> <p><b>Step 4</b> Hello Doctor will contact you to see whether they can help you or, if they are unable to, they will unlock a Network GP visit for you, and recommend that you visit a Network GP.</p> | <p>Dial *120*394*120# and follow the prompts.</p> <p>Select <b>1</b> to view your available visits and authorisation numbers. Select <b>3</b> to request a doctor to contact you, then provide consent to engage on the tele-health platform. Select <b>1</b> again to continue with your request.</p> | <p>Log in to the <b>Momentum app</b>.</p> <p>Select <b>"Health4Me"</b>, then <b>"GP visits"</b> and then <b>"Request GP authorisation"</b>. Choose the member that you want to unlock a visit for and click on <b>"Unlock GP visit"</b>. On the next screen, include the member's details and select either a phone call or video call. Provide consent to engage on the tele-health platform and then click on <b>"Submit"</b> to request a doctor to contact you.</p> |
| <p><b>If the doctor authorises your visit:</b></p> <ul style="list-style-type: none"> <li>You will receive an SMS with an authorisation number. You can also view the authorisation number on the Momentum app by selecting <b>"GP visits"</b>, then <b>"GP visit authorisation and claims history"</b> and then choosing the member you want to view the authorisation for.</li> <li>Remember to take the authorisation number with you when you visit your Network GP.</li> <li>Authorisations are valid for 3 days. Make sure that you see a Network GP as soon as possible after you receive the authorisation.</li> </ul>   |  |   |

## Hello Doctor

| Benefits  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>Unlimited GP consultations with a Hello Doctor GP</b>  | ✓      | ✓      | ✓    |
| Hello Doctor consultations can either be via chat, phone call or video (virtual) call                           |        |        |      |
| Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list |        |        |      |
| Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list |        |        |      |

## Hello Doctor scripting

| Benefits   | Bronze | Silver | Gold |
|--|--------|--------|------|
| <b>Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied</b> | ✓      | ✓      | ✓    |

Hello Doctor consultations can either be chat, phone call or video (virtual) call consultations. A Hello Doctor GP may also prescribe medication for you from a list of approved medicines called a formulary. If a Hello Doctor GP has prescribed medication for you as part of your consultation, you will be able to collect your prescribed medicine from your nearest Dis-Chem, Clicks or MediRite pharmacy. Hello Doctor consultations may also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list. If you need to speak to a Hello Doctor GP, you can simply send a "Hi" to our WhatsApp contact centre line and follow the step-by-step guide: dial \*120\*394\*120# from your cell phone and choose the relevant options to request a call back; or request a call back via the Momentum App, which you can download from the App Store, Google Play or AppGallery on your cell phone. The Hello Doctor helpline is available during business hours if you experience any technical problems. You can call the Hello Doctor helpline on 0872 30 00 02.

**How should I register for the Hello Doctor benefit?**  
You will need to call us on 0860 10 29 03 and provide us with your cell phone number, so that we can register you for the Hello Doctor benefit and send you your unique user name and password.

## Specialist benefit

| Benefits  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>A maximum of 2 visits, limited to R1 290 per visit and up to R2 580 per member/family per year is applied</b>  | ✓      | ✓      | ✓    |
| Members may consult any specialist, subject to a Network GP referral and pre-authorization  |        |        |      |
| If the specialist prescribes medicine or refers members for pathology and radiology tests, only medicine on the Health4Me prescribed acute medication formulary and the tests on the applicable Health4Me pathology and radiology lists are covered |        |        |      |
| Shortfalls, as well as any medicine, pathology and radiology not covered by Health4Me, will be payable by the member  |        |        |      |
| Waiting periods may apply   |        |        |      |

If you need to see a specialist, you must first visit your Network GP, who will give you a referral letter. You will need to call us on 0860 10 29 03 to get authorisation. You have cover for two specialist visits per year. The maximum amount we will pay per visit is R1 290, with a maximum for the year of R2 580 for you and your family, if they are also covered. This amount is for the visit and any medication that the specialist prescribes. The specialist may also send you for basic blood tests and black-and-white x-rays.

Example: Let's say the specialist charges you R1 300 for a visit. The specialist will send the account for R1 300 to Momentum for payment. Momentum will pay the specialist R1 290 and your benefit left for the year will reduce from R2 580 to R1 290. You will have to pay the additional R10 for the visit from your own pocket.

## Chronic benefit and medication

| Benefits  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>27 Chronic conditions are covered as follows:</b>  | ✓      | ✓      | ✓    |
| Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Inispidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis |        |        |      |
| Chronic medication is provided in accordance with the Network prescribed chronic medication formulary. Rules and protocols are applied  |        |        |      |
| Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists   |        |        |      |
| Pre-authorization is required   |        |        |      |
| Waiting periods may apply   |        |        |      |

Chronic medication is medicine that you need to take daily on an ongoing basis. If you have one of the 27 chronic conditions listed above, you will have access to the chronic benefit. If you are already receiving medication from a state facility for your condition on a monthly basis, we suggest that you continue to get your treatment from the state facility. This means that you would not need to re-register on the state chronic benefit programme, if you ever stop your benefit cover.

**How should I register for the chronic benefit?**  
You will need to visit a Network GP. If your GP diagnoses one of the 27 chronic conditions, they will need to call us on 0860 10 29 03 to register you for the chronic benefit. They can do this by completing the chronic benefit application form and emailing it to health4mehronic@momentum.co.za. We will review the request from your GP and we will tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your chronic medication, according to an approved list of chronic medicines.

**Where can I get my chronic medication from?**  
You need to email your prescription to Medipost Pharmacy and then call them to let them know where they must deliver your medication every month. Email your prescription to mhealth@medipost.co.za and call Medipost Pharmacy on 012 426 4000. We can only pay for your chronic medication if we have approved it and if your GP has prescribed it from the approved list of chronic medicines. You will need to get a new script from your Network GP every six months and send it to Medipost Pharmacy.



@ If you need more information about your Health4Me benefits, you can WhatsApp or call us on 0860 10 29 03 or speak to your human resources department

Sharecall/WhatsApp  
0860 10 29 03  
Momentum App  
Download the Momentum App from Google Play, the App Store or the AppGallery



Scan this QR code to start a WhatsApp chat. The WhatsApp QR code will only work if you have an active data/internet connection on your cell phone

Email  
health4me@momentum.co.za  
Postal address  
PO Box 2338 Durban 4000  
Street address  
201 uMhlanga Ridge Boulevard  
Cornubia 4339

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership. Momentum Health4Me is administered by Momentum Health Solutions, registration number 1969/016884/07, a Juristic Representative on the Momentum Metropolitan Life Limited FSP license 6406, and the product is underwritten by Momentum Metropolitan Life Limited, registration number 1994/002186/06, an authorised insurer and financial services provider. Terms and conditions apply.

momentum.co.za  
**Health4Me**



Contact details

## HIV benefit

| Benefits   | Bronze | Silver | Gold |
|--|--------|--------|------|
| <b>Post-exposure prophylaxis (PEP) medication is provided in accordance with the Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means</b> | ✓      | ✓      | ✓    |
| Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary   |        |        |      |
| Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list   |        |        |      |
| Pre-authorization is required  |        |        |      |
| Waiting periods may apply  |        |        |      |

You may go for one HIV ELISA screening blood test per year at a Network GP. If your screening blood test result is positive for HIV, your GP will need to call us to register you for the HIV benefit. The HIV benefit also includes post-exposure prophylaxis treatment, to prevent HIV infection, in the event that you are accidentally exposed to blood or fluids from an infected person, or by any other means.

**How should I register for the HIV benefit?**  
Your GP will need to call us on 0860 55 56 09 to register you for the HIV benefit. They can do this by completing the HIV benefit application form and emailing it to health4mhiv@momentum.co.za. We will review the request from your GP and we will tell your GP if we need more information, such as blood test results, before we can confirm your benefit. If we approve the benefit, your GP will give you a prescription for your HIV medication, according to an approved list of antiretroviral medicines.

**Where can I get my HIV medication from?**  
You need to email your prescription to Medipost Pharmacy and then call them to let them know where they must deliver your medication every month. Email your prescription to mhealth@medipost.co.za and call Medipost Pharmacy on 012 426 4000. We can only pay for your HIV medication if we have approved it and if your GP has prescribed it from the approved list of antiretroviral medicines. You will need to get a new script from your Network GP every six months and send it to Medipost Pharmacy.

If you are already receiving antiretroviral medication from a state facility for your condition on a monthly basis, we suggest that you continue to get your treatment from the state facility. This means that you would not need to re-register on the state HIV benefit programme if you ever stop your benefit cover.

## Dental benefit

| Benefits   | Bronze | Silver | Gold |
|--|--------|--------|------|
| <b>Covered at any dentist on the Dental Network</b>  | ✓      | ✓      | ✓    |
| Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth  |        |        |      |
| Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered |        |        |      |
| Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list   |        |        |      |
| Waiting periods may apply  |        |        |      |

You may visit any dentist on the Dental Network. You have benefits for basic dentistry, such as fillings, extractions, infection control and cleaning and polishing of teeth. The dentist will send the account to us for payment. Specialised dentistry, such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces, is not covered. If a specific dental procedure is not covered, the dentist will let you know and you will need to pay for it from your own pocket.

## Optical benefit

| Benefits  | Bronze | Silver | Gold |
|---|--------|--------|------|
| <b>Covered at any optometrist on the Optometrist Network</b>  | ✓      | ✓      | ✓    |
| Benefit available every 2 years   |        |        |      |
| 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame |        |        |      |
| Sunglasses, tinted lenses, hard coating and contact lenses are not covered  |        |        |      |
| Provided in accordance with the Optometrist Network protocols and approved Health4Me optometry list               |        |        |      |
| Waiting periods may apply   |        |        |      |

You may visit any optometrist on the Optometrist Network. You will have cover for one eye test and one pair of clear standard single vision lenses, or one pair of bi-focal lenses, with a standard frame, every two years. The optometrist will test your eyes and tell you if you need glasses. If your eye test shows a reading of 0.75 or more, the optometrist will show you which frames you can choose from. The optometrist will send the account to us for payment. If your eye test shows that you do not need glasses (a reading of less than 0.75), the optometrist will need to send us a motivation letter to let us know why you need the glasses. If the optometrist does not send us the motivation letter, then we will pay for the visit only. We do not cover sunglasses, tinted lenses, hard coating or contact lenses.

## Health4Me Day-to-day benefits *(continued)*

### Maternity benefit

Bronze

Silver

Gold

- 1 Foetal growth 2D scan per member per pregnancy
- Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list
- Antenatal vitamins provided in accordance with the Network prescribed acute medication formulary, rules and protocols are applied
- Pre-authorisation is required

Bronze

Silver

Gold

- 1 Additional foetal growth 2D scan per member per pregnancy
- Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum
- Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding
- Nurse/midwife home visits on day 2 and week 2 after the birth of the baby
- Pre-authorisation is required

You will have cover for two maternity visits, which includes one 2D growth scan or ultrasound (Bronze and Silver options) and two 2D growth scans or ultrasounds (Gold option), per pregnancy. You will need to visit a Network GP who is certified to do growth scans, or be referred by a Network GP to a gynaecologist (Gold option only). If you do consult a gynaecologist, the scan will be paid from this benefit, but the visit will be paid from your specialist benefit. Your doctor may also send you for pathology tests related to your pregnancy and may also prescribe antenatal vitamins for you from an approved list.

If you are on the Gold option, BabyYumYum will support you with all the information you will need about your pregnancy and about being a parent. BabyYumYum is the number one parenting portal in South Africa. Momentum will also arrange for a nurse or midwife to visit you at home, to assist you with any guidance you might need after your baby is born. The nurse or midwife will also show you how to bathe, swaddle, latch and feed your newborn. These visits will take place on the 2nd day and in the 2nd week after you get home from the hospital after childbirth. You will need to call us on 0860 10 29 03 to register for this benefit.

### Network providers

Bronze

Silver

Gold

**Please remember** to always make use of a Network GP, dentist and optometrist. To find out which Network providers are near you, you can visit [momentum.co.za](http://momentum.co.za), or do a provider search via the Momentum App. Alternatively, you can call or WhatsApp us on 0860 10 29 03, and we will check for you. When you visit a Network GP, dentist or optometrist, please ask him/her to check your benefits to make sure that you are covered for the treatment that you need. You will find the name of your benefit option on your physical and digital membership card included in your welcome pack and welcome SMS. Always make sure that you have your membership card with you when you need to access any of your benefits. Please store your card in a safe place, and don't give it to anyone else to use.



To view the Network GP list, visit [momentum.co.za](http://momentum.co.za) or scan the QR code



To view the Network Dental list, visit [momentum.co.za](http://momentum.co.za) or scan the QR code



To view the Network Optometrist list, visit [momentum.co.za](http://momentum.co.za) or scan the QR code

### Flu vaccination

Bronze

Silver

Gold

- 1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks or MediRite pharmacy clinic

Strengthening your immune system to protect yourself from the flu virus is important. You can go for one flu vaccination per year. You can go to any pharmacy clinic to get your flu vaccination, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay.

### COVID-19 screening test

Bronze

Silver

Gold

- 1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral
- The COVID-19 screening test can also be performed as part of a Network GP consultation or as part of a specialist consultation in rooms

If you go for a COVID-19 screening test, we will reimburse the cost of the test. You may claim for one COVID-19 screening test per year.



**momentum**

**Health4Me**

### Health assessment

Bronze

Silver

Gold

- 1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference measurements) is provided per member per year at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic

You may go for one health assessment per year, which includes a blood pressure test, cholesterol and blood sugar finger prick tests, as well as height, weight and waist circumference measurements. These tests will show you the state of your health and if you are at risk of developing a long-term condition. You can go to any pharmacy clinic to do your health assessment, but we suggest you go to a Dis-Chem, Clicks or MediRite pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay from your own pocket.

### Employee Assistance Programme

Bronze

Silver

Gold

- Employee Assistance Programme**
  - Counselling and support services for adults, teenagers and children
  - Trauma and critical incidence counselling services
  - Legal assist, credit health and debt management services
  - Advice for road accident claims
  - Advice for injury on duty claims
  - Managerial support services
  - Telephonic counselling services and on-site trauma and critical incidence support services

The Employee Assistance Programme provides you with access to professional counselling and wellness services. These services will help you to manage personal concerns that have an effect on your wellbeing, productivity and performance at work. Through the Employee Assistance Programme, you have access to confidential services, in a variety of languages, via a dedicated toll-free contact centre, including the following telephonic counselling services:

#### Psycho-social counselling services

Professional counsellors will help you to detect, identify and resolve personal and health problems, that may negatively affect your wellbeing and your ability to perform at work. This service also provides support for children and teenagers, and is there to help them with any issues they may be facing, such as self-image problems, peer pressure, performance anxiety, bullying, depression or exposure to drugs.

#### Trauma and critical incidence counselling services

You have access to trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided if you have experienced physical or emotional trauma, such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.

#### Legal assist, credit health and debt management services

If you need legal, debt or financial wellness advice, you can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants.

#### Managerial support services

If you are a leader or a manager, you can also get support to assist and equip you to deal with the challenges you may face in the workplace.

#### EAP contact information

- Call 0800 2 B WELL (0800 2 2 9355) for counselling and trauma support (available 24/7, 365 days a year).
- Send a please call me SMS to 083 450 0508 (available during office hours between 08:00 and 16:00 from Monday to Friday).
- Use live chat on the [momentumwellness.co.za](http://momentumwellness.co.za) website (during office hours).
- Send an email to [eap@momentum.co.za](mailto:eap@momentum.co.za) for self-referrals. Managers who wish to refer employees for assistance can email formal referrals (available during office hours between 08:00 and 16:00 from Monday to Friday) on the managerial referral form to [eap@momentum.co.za](mailto:eap@momentum.co.za).

### Multiply Engage

Bronze

Silver

Gold

- Multiply Engage** is free and offers rewards from a range of partners
- Members get great discounts on big brands like Makro, Nando's, Intercape and FlySafair, as well as on the Multiply online shop

You have access to Multiply Engage, our free rewards programme, which gives you great discounts on big brands like Makro, Nando's, Intercape and FlySafair, as well as on the Multiply online shop.



## Health4Me Major medical event benefits

### Accident and emergency cover

#### Base

#### Standard

- An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment

Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits



A maximum of R5 000 000 is payable per member per year

#### Accident cover

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

#### Accident cover

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 500 000 per event

Covered at a private hospital for accidents that meet the qualifying criteria

#### Emergency (heart attack or stroke) cover

Casualty benefit up to R30 000 per event

In-hospital benefit up to R250 000 per event

#### Emergency (heart attack or stroke) cover

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria

An accident can happen at any time and it is important that you know who to call if you are involved in an accident and you need immediate medical treatment. You have cover for accidents that are external, unexpected events, such as burns, fractures or breaking your limbs due to an accident. You will need to call us on 0860 10 26 03 to get authorisation for emergency medical treatment. For emergency ambulance transport, call Netcare 911 on 082 911. Based on your injuries, the ambulance staff will decide on the most suitable hospital to take you to. If you have an authorisation number, the hospital will send the account to us for payment. We will pay up to the benefit option per event limit for casualty treatment and up to the benefit option per event limit for in-hospital treatment, provided that the treatment is an accident that fits the qualifying criteria. You are not covered for injuries that happen while you are under the influence of alcohol or for claims for self-inflicted injuries or injuries that you get while breaking the law or participating in civil unrest.

Your emergency cover also includes a heart attack and stroke benefit. We will pay up to the benefit option per event limit for casualty treatment and up to the benefit option per event limit for in-hospital treatment, if you have a heart attack or a stroke. Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits.

If you are hospitalised at a private hospital as a result of an accident or emergency heart attack or stroke and the cost of your care exceeds the in-hospital treatment limit, and you need further treatment, you will be transported to a state hospital for further care.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have accident and emergency cover.

### Hospital cash and maternity lump sum benefit

#### Base

#### Standard

- Daily benefit amount paid per day spent in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

R500 per day in hospital

Maximum of R20 000 payable per member per year

Maximum of 40 days payable per member per year

R1 000 per day in hospital

Maximum of R20 000 payable per member per year

Maximum of 20 days payable per member per year

Maternity lump sum benefit payable to a member if hospitalisation is due to childbirth (live birth), irrespective of the number of days that the member has been hospitalised (a 12-month condition specific waiting period applies)

R10 000 maternity lump sum benefit

R20 000 maternity lump sum benefit

Waiting periods may apply

The hospital cash benefit pays you a daily benefit amount per day spent in hospital, provided that you are in hospital for more than two days. This benefit helps you to pay for any unexpected costs that you may have due to being hospitalised, such as transport for your family to visit you while you are in hospital, or to supplement your income due to time taken off from work.

This benefit pays a maximum of R20 000 per member per year, for conditions or events that lead to hospitalisation. We do not cover claims for hospitalisation due to self-inflicted injuries, psychological or psychiatric diseases or disorders, investigation of pain or pain-related conditions, or for hospitalisation due to procedures that a member chose to have done, that are not medically necessary, such as cosmetic surgery, abortion, infertility treatment, treatment of impotence or artificial insemination.

### Hospital cash and maternity lump sum benefit *(continued)*

If you are hospitalised due to childbirth (live birth), we will pay you a maternity lump sum benefit, irrespective of the number of days that you have been hospitalised, provided that you have had the benefit for more than 12 months.

Hospital cash and maternity lump sum benefit claims have to be submitted within four months of the claim event date (the first day of hospitalisation). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have the hospital cash and maternity lump sum benefit.

### Funeral benefit

#### Base

#### Standard

| Cause of death                             | Natural | Unnatural | Cause of death                             | Natural | Unnatural |
|--|---------|-----------|--|---------|-----------|
| Employee, spouse and children > 14         | R10 000 | R20 000   | Employee, spouse and children > 14         | R15 000 | R30 000   |
| Children 6 - 13 years                      | R5 000  | R10 000   | Children 6 - 13 years                      | R7 500  | R15 000   |
| Children 1 - 5 years                       | R2 500  | R5 000    | Children 1 - 5 years                       | R3 750  | R7 500    |
| Children < 1 year                          | R1 250  | R2 500    | Children < 1 year                          | R1 875  | R3 750    |
| Stillborn babies (past 28 weeks gestation) | R750    | R1 500    | Stillborn babies (past 28 weeks gestation) | R1 125  | R2 250    |

Waiting periods may apply to natural causes of death

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year

The funeral benefit will help pay for the funeral expenses in the event that you, your spouse or one of your children passes away, if you have this benefit.

The funeral benefit also includes a repatriation benefit, should you or your family, if they are included on your membership, pass away within South Africa or the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland or Zimbabwe, more than 100 km from your normal place of residence. Special care is taken to consider particular customs and beliefs.

The repatriation benefit includes road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence, as well as assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence. Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is also provided.

The next of kin of the deceased will have access to a 24-hour bereavement counselling line. Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, one night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance. Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year.

If you pass away, the funeral benefit will be paid to your beneficiary or spouse. If one of your family members passes away, the benefit will be paid to you.

Funeral benefit claims have to be submitted within four months of the claim event date (the date of death). If you do not submit your claim within four months of the claim event date, we will not pay your claim.

**Please check** on your Health4Me membership certificate if you and your family (if they are included on your membership) have the funeral benefit.

#### How do I submit a hospital cash and maternity lump sum benefit or funeral benefit claim?

To submit a hospital cash and maternity lump sum benefit or funeral benefit claim, you can go to your human resources department, who will get the hospital cash and maternity lump sum benefit or funeral benefit claim form either by downloading it from our employer web portal, by calling us on 0860 10 29 03 or by emailing us at [health4me@momentum.co.za](mailto:health4me@momentum.co.za).

Once you have completed the claim form and have the documents we need as stated on the claim form, you can ask your human resources department to email the documents to us at [health4meinsuranceclaims@momentum.co.za](mailto:health4meinsuranceclaims@momentum.co.za).

