momentum

Health4Me

Marketing Brochure

2027



Why the need for **quality, affordable healthcare** solutions?

Access to healthcare is an integral component of an employee's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the workforce.

Who is eligible for this **product offering?**

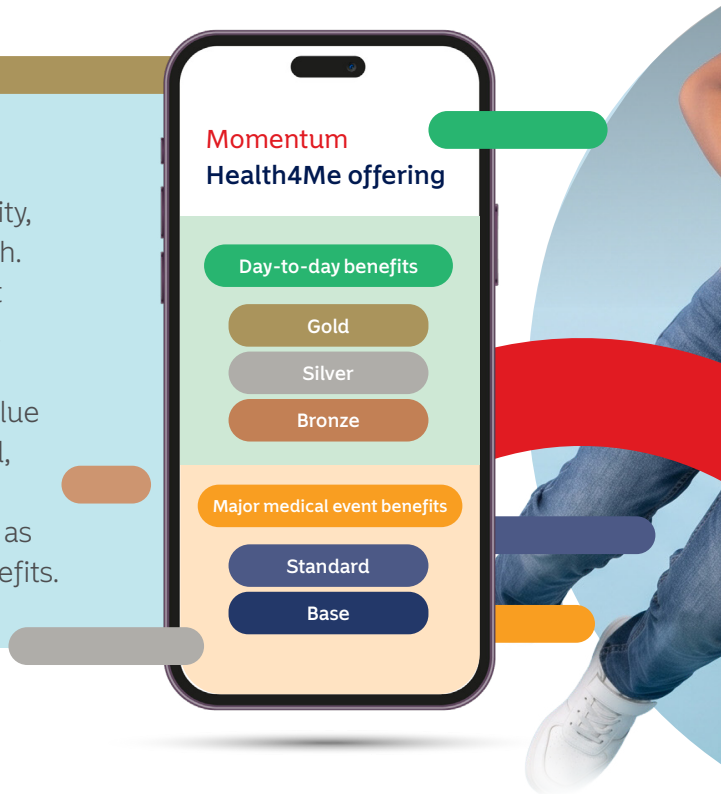
- **Employees earning** a monthly income of less than **R40 000**
- **Employees 18 years and older,** for as long as they are actively employed
- Employer groups with **5 or more employees**

Momentum Medical Scheme offers a wide range of medical scheme options for employees earning above this threshold. Employees moving from a Momentum Health4Me option onto a Momentum Medical Scheme option may be subject to underwriting.

How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Health4Me follows a building block approach. Employers can choose the combination of benefits most suitable to their employees' needs and available budget.

Momentum Health4Me offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day benefits, as well as a comprehensive set of major medical event benefits.



Make the **smart** choice and choose to **pay lower premiums**

The way in which we access healthcare has forever changed. The digital age in healthcare has us engaging with healthcare providers digitally, through virtual doctor consultations.

We all previously incurred travel costs to get to the doctors' rooms and spent time in waiting rooms with other sick patients, but we are offering a smarter, more patient-centric approach.

Members can choose how they want to engage with the doctor:

- in person or virtually with access to qualified GPs at Hello Doctor
- anywhere, at any time and in their chosen language
- no more spending time in waiting rooms
- all from the comfort of their own homes
- with easy access from the palm of their hand

Momentum Health4Me supports you in making the smart decision for your employees, saving them time and unnecessary costs, all while accessing unlimited virtual GP consultations through Hello Doctor.



Health4Me **Day-to-day benefit summary**

Day-to-day benefits	Bronze	Silver	Gold
GP benefit (Plus optional: GP visit **booster** benefit)	✓	✓	✓
GP in room procedures	✓	✓	✓
Hello Doctor	✓	✓	✓
Specialist benefit	✗	✗	✓
Over-the-counter (OTC) medication	✓	✓	✓
Acute medication	✓	✓	✓
Chronic benefit and medication	✗	✗	✓
HIV benefit and medication	✗	✗	✓
Maternity benefit	✓	✓	✓
Basic pathology	✓	✓	✓
Basic radiology	✓	✓	✓
Basic and emergency dentistry	✗	✓	✓
Basic optometry	✗	✓	✓
Flu vaccination	✓	✓	✓
Health assessment	✓	✓	✓
On-site wellness days	✓	✓	✓
Employee Assistance Programme	✓	✓	✓
Multiply Engage	✓	✓	✓
More4Me	✓	✓	✓

Health4Me **Major medical event benefit summary**

Major medical event benefits	Base	Standard
Accident and emergency cover (Plus optional: Emergency **booster** benefit)	✓	✓
Hospital cash and maternity lump sum benefit	✓	✓
Funeral benefit	✓	✓

Health4Me **Day-to-day benefit premiums**

The GP benefit has been enhanced to provide greater flexibility and choice. You can now choose the GP benefit option that best suits the healthcare needs of your employees and your available budget.

The GP benefit **"Capped"** option provides access to a limited number of Network GP visits, Hello Doctor GP consultations and additional Network GP visits for members who are registered on either the chronic benefit, HIV benefit or maternity benefit programme. You can choose the GP benefit "Capped" option and pay a reduced premium.

The GP benefit **"Standard"** option provides access to unlimited Network GP visits, subject to a Hello Doctor GP consultation and pre-authorisation, and a limited number of additional Network GP visits that do not require pre-authorisation.

You can also choose the **GP visit booster benefit**, which is the GP benefit **"Uncapped"** option, and pay an additional premium to give your employees unlimited Network GP visits, without the need for Hello Doctor pre-authorisation, and unlimited consultations with a Hello Doctor GP, ensuring quick and convenient access to quality healthcare.

GP benefit: Capped option

Limited to 3 Network GP visits, 3 Hello Doctor consultations and 2 additional Network GP visits if registered on either the chronic benefit, HIV benefit or maternity benefit programme

Member type	Bronze	Silver	Gold
Employee	R245.00	R310.00	R391.00
Adult	R245.00	R310.00	R391.00
Child	R245.00	R310.00	R179.00

GP benefit: Standard option

Unlimited Network GP visits with a Hello Doctor pre-authorisation

Member type	Bronze	Silver	Gold
Employee	R265.00	R335.00	R422.00
Adult	R265.00	R335.00	R422.00
Child	R265.00	R335.00	R210.00

GP visit booster benefit: Uncapped option

You can choose to pay an additional premium in order for your employees to have unlimited Network GP visits without a Hello Doctor pre-authorisation

Member type	All options
Employee	R80.00
Adult	R80.00
Child	R80.00

Health4Me **Major medical event benefit premiums**

Accident and emergency cover	Member type	Base	Standard
	Employee	R101.00	R140.00
	Adult	R101.00	R140.00
	Child	R56.00	R81.00

Emergency booster benefit

You can top up your employees' accident and emergency cover by adding the emergency booster benefit, which covers emergency medical treatment related to 11 additional emergency medical conditions

Member type	Base	Standard
Employee	R51.00	R75.00
Adult	R51.00	R75.00
Child	R41.00	R57.00

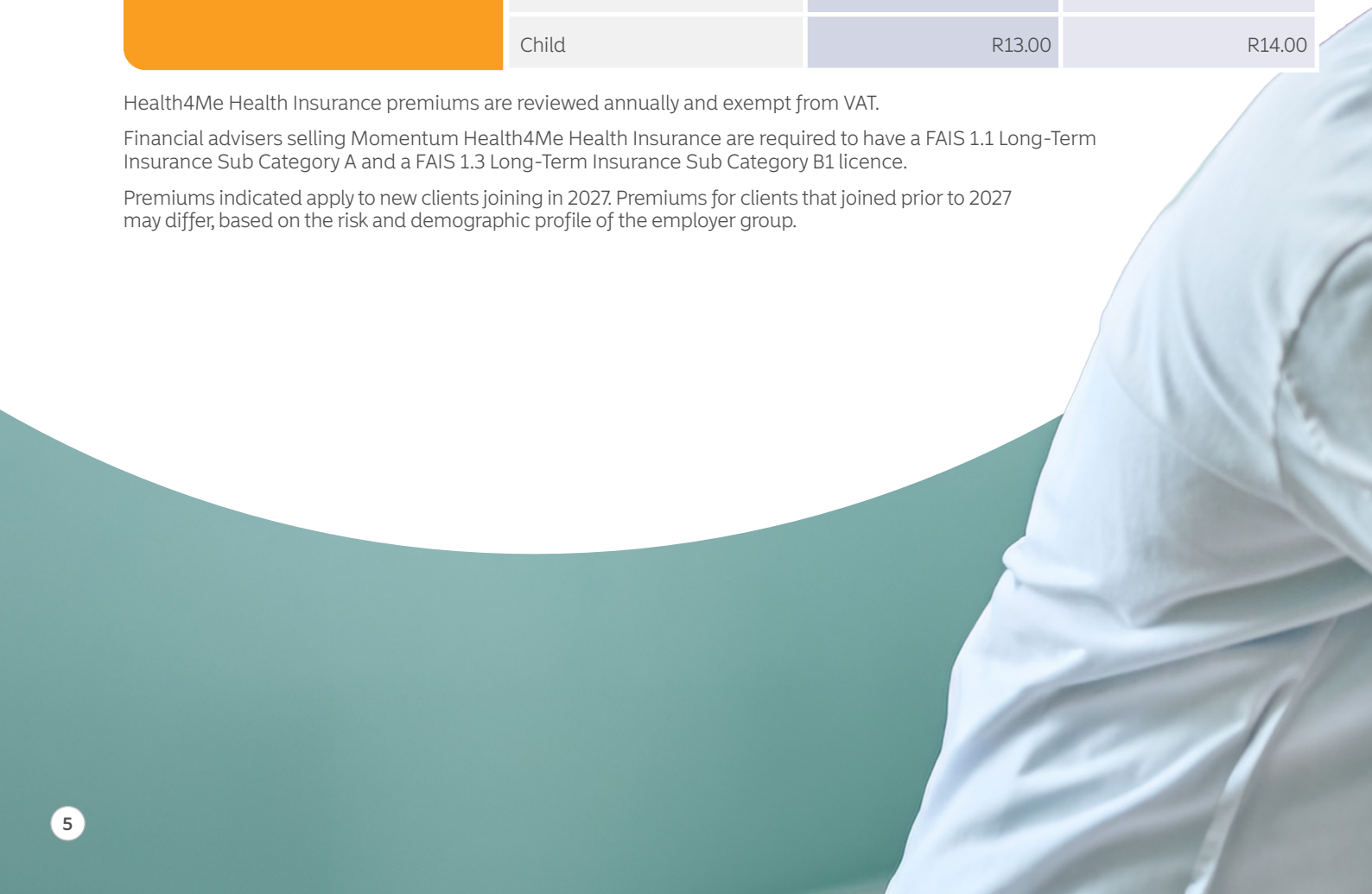
Hospital cash and maternity lump sum benefit	Member type	Base	Standard
	Employee	R87.00	R135.00
	Adult	R87.00	R135.00
	Child	R42.00	R74.00

Funeral benefit	Member type	Base	Standard
	Employee	R22.00	R25.00
	Adult	R22.00	R25.00
	Child	R13.00	R14.00

Health4Me Health Insurance premiums are reviewed annually and exempt from VAT.

Financial advisers selling Momentum Health4Me Health Insurance are required to have a FAIS 1.1 Long-Term Insurance Sub Category A and a FAIS 1.3 Long-Term Insurance Sub Category B1 licence.

Premiums indicated apply to new clients joining in 2027. Premiums for clients that joined prior to 2027 may differ, based on the risk and demographic profile of the employer group.





Health4Me Day-to-day benefits

		Bronze	Silver	Gold
GP benefit	**1 Capped option** 3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation 3 Hello Doctor consultations per member per year (if required, a GP visit at a Network GP can be unlocked via a Hello Doctor consultation, with pre-authorisation from Hello Doctor) 2 Additional GP visits at a Network GP per member per year for members registered on either the chronic benefit, HIV benefit or maternity benefit programme, that do not require Hello Doctor pre-authorisation Hello Doctor consultations can either be via chat, phone call or video (virtual) call **2 Standard option** Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor 3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation 2 Additional GP visits at a Network GP per member per year for members registered on either the chronic benefit, HIV benefit or maternity benefit programme (2 additional Network GP visits per benefit programme), that do not require Hello Doctor pre-authorisation Hello Doctor pre-authorisation is required for every GP visit from the 4th GP visit to unlock the rest of the unlimited visits Hello Doctor consultations can either be via chat, phone call or video (virtual) call	✓	✓	✓
GP in room procedures	Minor medical procedures performed as part of a Network GP consultation in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	3 GP consultations with a Hello Doctor GP per member per year (GP benefit Capped option) Unlimited GP consultations with a Hello Doctor GP per member per year (GP benefit Standard option and GP benefit Uncapped option) Hello Doctor consultations can either be via chat, phone call or video (virtual) call Hello Doctor consultations include scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied 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	✓	✓	✓
Specialist benefit	A maximum of 2 visits, limited to R1 500 per visit and up to R3 000 per member/family per year Members may consult any specialist, subject to a Network GP referral and pre-authorisation The specialist may prescribe medication, subject to the per visit limit The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists Pathology and radiology outside of the Health4Me pathology and radiology lists will be subject to the per visit limit Shortfalls will be payable by the member Waiting periods may apply	✗	✗	✓
Over-the-counter (OTC) medication	Over-the-counter (OTC) medication is provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied **Gold:** A maximum of R480 per member per year is applied, subject to a limit of R120 per member per quarter **Silver:** A maximum of R400 per member per year is applied, subject to a limit of R100 per member per quarter **Bronze:** A maximum of R320 per member per year is applied, subject to a limit of R80 per member per quarter	✓	✓	✓
Acute medication	Provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Chronic benefit and medication	26 Chronic conditions are covered as follows: 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 insipidus, diabetes mellitus type 1, diabetes mellitus type 2, epilepsy, glaucoma, haemophilia, 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-authorisation is required Waiting periods may apply	✗	✗	✓

Health4Me Day-to-day benefits (continued)			Bronze	Silver	Gold
HIV benefit and medication		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 Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary. Rules and protocols are applied Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods may apply	✗	✗	✓
Maternity benefit		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 in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied Pre-authorisation is required	✓	✓	✓
		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 Parent Sense 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	✗	✗	✓
Basic pathology		Unlimited cover for pathology, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me pathology list	✓	✓	✓
Basic radiology		Unlimited cover for black and white x-rays, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me radiology list	✓	✓	✓
Basic and emergency dentistry		Covered at any dentist on the Dental Network 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	✗	✓	✓
Basic optometry		Covered at any optometrist on the Optical Network 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 Optical Network protocols and approved Health4Me optometry list Waiting periods may apply	✗	✓	✓
Flu vaccination		1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic	✓	✓	✓
Health assessment		1 Health assessment (blood pressure test, cholesterol and blood sugar finger-prick tests, height, weight and waist circumference screening) is provided per member per year on site at a Wellness day or at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic	✓	✓	✓
On-site wellness days		Employer groups can request a wellness day, where members can have their annual health assessment (basic health and wellness screening) done on-site by qualified nurses A minimum of 50 employees per site, and a completed on-site wellness request form are required	✓	✓	✓
Employee Assistance Programme	EAP	Counselling and support services for adults, teenagers and children Trauma and critical incident 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 incident support services	✓	✓	✓
Multiply Engage		Members have free access to Multiply Engage. They can simply do the digital health and fitness assessment on the Momentum App to get an instant view of their health and start earning rewards from day one. Multiply Engage gives members access to cashbacks and discounts from a wide range of trusted partners, including big brands like GALXBOY, TSHEPO Jeans, Checkers, Nu Metro, Amazfit, Virgin Active, and many more	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum Network GPs, dentists and optometrists - view the lists of these providers at momentum.co.za or scan the QR codes on the back page.

Health4Me Major medical event benefits

Health4Me Major medical event benefits can only be taken together with Health4Me day-to-day benefits.

Benefit	Base	Standard
1 **Accident and emergency cover** (there are 3 main benefits plus an optional add-on benefit in accident and emergency cover)	**Accident cover:** Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria	**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 require immediate medical treatment and meet the qualifying criteria
2	**Emergency (heart attack or stroke) cover:** Casualty benefit up to R30 000 per event In-hospital benefit up to R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria	**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 require immediate medical treatment and meet the qualifying criteria
3 NETCARE 082 911 24HR EMERGENCY MEDICAL SERVICES	**Emergency transportation cover:** Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment	
	Emergency transportation cover: 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. Accidents include but are not limited to falls, fractures, burns, transport related accidents, the breaking of limbs due to accidental causes, etc. Natural causes are not included in this definition **Emergency** shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes. Medical emergencies that do not fit the qualifying criteria will warrant transportation, stabilisation and treatment at a State facility	
	Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, and includes 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 Pre-authorisation is required	
	A maximum of R2 500 000 is payable per member per year	A maximum of R5 000 000 is payable per member per year
	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 premiums	
Employee	R101.00
Adult	R101.00
Child	R56.00

Accident and emergency cover premiums	
Employee	R140.00
Adult	R140.00
Child	R81.00

Benefit	Base	Standard
Emergency booster benefit	Casualty benefit up to R30 000 per event In-hospital benefit up to R300 000 per event Covered at a private hospital in case of an emergency (one of 11 qualifying emergency medical conditions) that requires immediate medical treatment and meets the qualifying criteria. The 11 emergency medical conditions covered are: Acute appendicitis, acute asthma/respiratory disorders, acute investigation and stabilisation of fits/seizures, acute pancreatitis, acute pneumonia, cholecystitis, diabetic ketoacidosis, ectopic pregnancy, gastroenteritis with dehydration, kidney stones and pulmonary embolism	Casualty benefit up to R30 000 per event In-hospital benefit up to R425 000 per event Covered at a private hospital in case of an emergency (one of 11 qualifying emergency medical conditions) that requires immediate medical treatment and meets the qualifying criteria. The 11 emergency medical conditions covered are: Acute appendicitis, acute asthma/respiratory disorders, acute investigation and stabilisation of fits/seizures, acute pancreatitis, acute pneumonia, cholecystitis, diabetic ketoacidosis, ectopic pregnancy, gastroenteritis with dehydration, kidney stones and pulmonary embolism

The emergency booster benefit includes emergency transportation, stabilisation and treatment cost, and includes 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

Pre-authorisation is required

Qualifying criteria:

Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions, or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to one of 11 qualifying emergency medical conditions

Emergency booster benefit premiums	
Employee	R51.00
Adult	R51.00
Child	R41.00

Emergency booster benefit premiums	
Employee	R75.00
Adult	R75.00
Child	R57.00



Health4Me Major medical event benefits

Health4Me Major medical event benefits can only be taken together with Health4Me day-to-day benefits.

Benefit	Base	Standard
Hospital cash and maternity lump sum benefit	R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours	R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours
	A maximum of 40 days is payable per member per year	A maximum of 20 days is payable per member per year
	A R10 000 maternity lump sum benefit is payable to a member if hospitalisation is due to childbirth, irrespective of the number of days the member has been hospitalised	A R20 000 maternity lump sum benefit is payable to a member if hospitalisation is due to childbirth, irrespective of the number of days the member has been hospitalised
	A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit	A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit
	Waiting periods may apply	Waiting periods may apply

The hospital cash benefit pays members a daily benefit amount per day spent in hospital, provided that they are in hospital for more than two days. This benefit helps members to pay for any unexpected costs that they may have due to being hospitalised, such as transport for their family to visit them while they are in hospital, or to supplement their 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

If members are hospitalised due to childbirth (live birth), we will pay a maternity lump sum benefit, irrespective of the number of days that the member has been hospitalised, provided that they 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 1st day of hospitalisation). If members do not submit their claim within four months of the claim event date, we will not pay the claim

Premiums	
Employee	R87.00
Adult	R87.00
Child	R42.00

Premiums	
Employee	R135.00
Adult	R135.00
Child	R74.00



Benefit	Base	Standard

Funeral benefit

(includes repatriation benefit)

Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Waiting periods may apply to natural causes of death

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

Waiting periods may apply to natural causes of death



The funeral benefit will help pay for the funeral expenses in the event that the member, their spouse or one of their children passes away, if they have this benefit

The funeral benefit also includes a repatriation benefit should the member or their family, if they are included on the membership, pass away within South Africa or the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland or Zimbabwe, more than 100 km from their 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 accommodation to the value of R1 000 is arranged and paid for by AZOZA

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

If the member passes away, the funeral benefit will be paid to their beneficiary or spouse. If one of the member's family members passes away, the benefit will be paid to the member

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

Contact AZOZA on 0860 004 298 to arrange for repatriation services and to access the bereavement counselling line

AZOZA

Premiums	
Employee	R22.00
Adult	R22.00
Child	R13.00

Premiums	
Employee	R25.00
Adult	R25.00
Child	R14.00



Hello Doctor

Members get access to Hello Doctor, a mobile-phone based service that gives them 24/7 access to doctors – it's like having a doctor on call in their pocket wherever they go. Members also have unlimited access to online health information via Hello Doctor.

Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations.

Hello Doctor seamlessly connects patients with medical care through AI-powered triage. This revolutionary service reduces member waiting times to minutes and begins with a symptom checker that takes just 90 seconds to complete. Members are then instantly directed to appropriate care pathways – from automated self-care advice for minor conditions to immediate phone call or video call consultations with healthcare professionals for more serious concerns.

Members have **access to a doctor, 24/7**



Hello Doctor scripting

Hello Doctor consultations include scripting of Schedule 1 to Schedule 4, formulary-based medication, where required. The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite pharmacy of choice for collection of their medication.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.

How to contact **Hello Doctor**



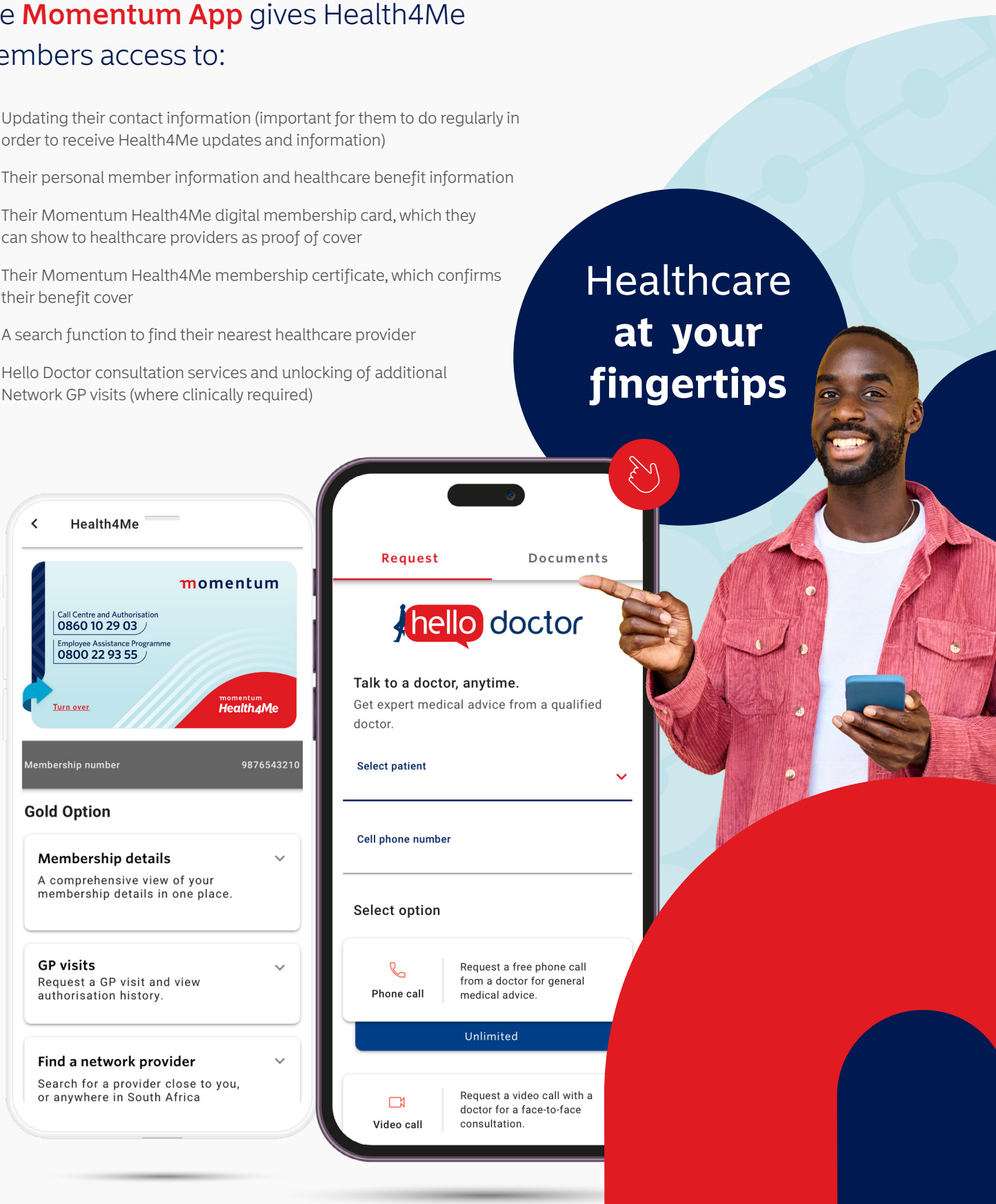
or



Download the Momentum App from Google Play, the App Store or AppGallery

The **Momentum App** gives Health4Me members access to:

- Updating their contact information (important for them to do regularly in order to receive Health4Me updates and information)
- Their personal member information and healthcare benefit information
- Their Momentum Health4Me digital membership card, which they can show to healthcare providers as proof of cover
- Their Momentum Health4Me membership certificate, which confirms their benefit cover
- A search function to find their nearest healthcare provider
- Hello Doctor consultation services and unlocking of additional Network GP visits (where clinically required)



More4Me

This benefit incentivises members with airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score.

Participating members will receive the following benefits:



More4Me

Monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers

Step 1 Members register via USSD code *134*664*100# on their phone

Step 2 To unlock their first reward, members must:

- Download the Momentum App and register their user profile or log in to the Momentum App at least once a year

or

- Initiate a WhatsApp chat with the Health4Me contact centre at least once a year by saying Hi or Hello

and

- Complete a digital health assessment

Scan the QR code to start a WhatsApp chat

Digital engagement reward: Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50

Step 3 Members get their Healthy Heart Score by going for their health assessment either:

- At a wellness day managed by Momentum,

or

- At a Dis-Chem, Clicks or MediRite pharmacy clinic

Wellness day reward: Members who go for their annual health assessment at a Momentum wellness day will receive a reward in the form of a scratch card voucher. The value of the voucher will vary

Step 4 Based on their Healthy Heart Score, members will receive monthly rewards

Monthly reward:

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80	♥	Green Healthy Heart Score
Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50	♥	Amber - Green Amber Amber - Red Healthy Heart Score
Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25	♥	Red Healthy Heart Score

Members can save up their rewards and redeem even larger vouchers.

SHOPRITE Checkers takealot.com

Download the Momentum App from Google Play, the App Store or AppGallery

GET IT ON Google Play | Download on the App Store | EXPLORE IT ON AppGallery

Multiply Engage

momentum multiply

Members have access to Multiply Engage for free. Multiply Engage offers rewards from day one, with benefits available from a wide range of Multiply partners. By completing the digital health and fitness assessment on the Momentum App, members will receive immediate insights into their health and get access to fantastic partner rewards.



Members need a Healthy Heart Score to qualify

Gyms

- Virgin active — 10%
- ZONE FITNESS — up to 45%
- planetfitness — 10%

Groceries

- SHOPRITE — 3%
- Woolworths — 3%
- Checkers — 3%

Fitness and recovery

- GARMIN — 10%
- amazfit — 10%
- SUUNTO — 10%
- Body Kind — 10%
- SPORTSA www.sportsa.co.za — 10%
- The Pro Shop — 5%
- CWC Chris Willense Cycles — 5%
- bounti — 10%
- VIVOBAREFOOT — 10%
- The North Face — 10%
- HI-TEC — 10%
- LIFTOFIT — 10%

Entertainment

- NuMetro — 30%

Other

- momcart — 30%
- makro — 5%

Wellness activities

- RISE STUDIOS — 20%
- Movee — 15%

Lifestyle

- GALXBOY — 10%
- TSHEPO — 5%

Healthy food and drinks

- DINNERBOX — 15%
- we are FOOD — 15%
- PLATED — 15%
- oasis — 15%

Healthy living

- mygrow — 20%-50%
- Danni Health — 20%
- TAILORBLEND — 25%
- TRUWELLNESS ONLINE — 10%
- DNALYSIS — 20%
- neurocycle — 30%
- [mushroom] — 20%
- & plenti — 10%
- MEMORABILITY — 20%
- SMOKENDERS — 25%
- zorora — 25%

Vouchers from our Wins partners

- PLATŌ
- WIMPY Cup of coffee
- Nando's
- CLICKS
- SPUR STEAK RANCHES

Engage members stand a chance to be 1 of 10 winners, every month, to score vouchers valued at R500 to spend at the Multiply Mall.

Upgrade to Multiply Engage Plus for only **R199** a month and score even more. PLUS, earn Weekly and Monthly Wins for achieving activity and recharge goals.

Multiply partners may be added or removed throughout the year. For the most up-to-date list of partners, please visit **multiply.co.za**.

Employee **Assistance Programme**

Momentum's Employee Assistance Programme (EAP) includes a suite of benefits, providing employees and managers with support services designed to assist with day-to-day, as well as any out of the ordinary circumstances.



EAP

Counselling and support for adults

Confidential support services that provide preventative and proactive interventions for the early detection, identification and resolution of work, personal and health problems, that may adversely affect a member's state of mental or physical wellbeing, as well as their ability to perform at work.

Counselling and support for children and teenagers

Confidential support services that provide preventative and proactive interventions for the early detection, identification and resolution of problems that children and teenagers face, that may adversely affect their state of mental or physical wellbeing, such as self-image problems, peer pressure, performance anxiety, bullying, depression or exposure to drugs. Children under the age of six require long-term therapy, which falls outside the scope of the Employee Assistance Programme. As a result, parents are provided with guidance and referral to an appropriate specialist.

Trauma/critical incident counselling

Members can access trauma support from experts and professionals 24 hours a day, 7 days a week.

Assistance will be provided for members who 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

Members who require legal, debt or financial wellness advice can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants.

Managerial support

Coaching and support for leaders and managers, to assist and equip them to deal with the challenges they may face in the workplace.

Employer **web portal**

The employer web portal is designed to simplify the management of your company's Health4Me profile. Complete with an easy-to-use interface, the portal puts full control in your hands. Use the portal to:

1. Add and remove members
2. Do transfers of members between branches
3. Draw member listings at any time during the month
4. Close-off your billing whenever convenient for you. Once you have closed off your billing, your invoice and pro-forma billing statement will be emailed to you
5. Lodge hospital cash and maternity lump sum benefit and funeral benefit claims
6. Search for providers on our Networks and access videos and benefit information for your staff members



Self-help **quick guide**

Contact centre and general queries

0860 10 29 03

0860 10 29 03

health4me@momentum.co.za

Membership maintenance and employer web portal queries

health4memembership@momentum.co.za

- Membership additions and terminations
- Membership queries
- Membership card queries
- Employer web portal registrations
- Employer web portal password reset queries
- Employer web portal queries

Billing queries

health4mebilling@momentum.co.za

- Billing reconciliations and confirmations
- Billing payment queries
- Billing queries

Claims submissions

health4meclaims@momentum.co.za

- Claims submissions (day-to-day benefit and accident and emergency cover claims only)

health4meinsuranceclaims@momentum.co.za

- Claims submissions (hospital cash and maternity lump sum benefit and funeral benefit claims only)

Claims queries

health4me@momentum.co.za

- Claims queries (all claims types)

Chronic claims registration and queries

health4mechronic@momentum.co.za

- Chronic benefit applications
- Clinical queries

HIV claims registration and queries

health4mehiv@momentum.co.za

0860 55 56 09

- HIV benefit applications
- Clinical queries

Medipost Pharmacy chronic and HIV medication queries

mhealth@medipost.co.za

012 426 4000

Claims reimbursements

health4merefunds@momentum.co.za

- Receipted claims reimbursement requests

Business operating hours

Monday – Friday: 07:30 – 19:00

Saturday: 08:00 – 13:00

After-hours operating hours (emergencies only)

Monday – Friday: 19:00 – 07:30

Saturday: 13:00 – 07:30

Sundays and public holidays: 24 hours a day

Employee assistance programme

0800 229 355

083 450 0508 (send please call me SMS)

momentumwellness.co.za (live chat)

eap@momentum.co.za (email for self-referrals)

- Counselling and support services for adults, teenagers and children
- Trauma and critical incident counselling services
- Legal assist, credit health and debt management services
- Managerial support services

Business operating hours

Monday – Friday: 08:00 – 16:00
(legal assist, credit health and debt management services and managerial support services)

Monday – Sunday: 24 hours a day
(trauma and critical incident counselling services as well as counselling and support services for adults, teenagers and children)

Network provider lists

To view the Network GP list, visit momentum.co.za or scan the QR code

To view the Network Dentist list, visit momentum.co.za or scan the QR code

To view the Network Optometrist list, visit momentum.co.za or scan the QR code

Important information

Scan the QR code to view the Health4Me benefits videos

Scan the QR code to view the Health4Me sales and quotes contact list

Scan the QR code to view the Health4Me company application form

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership

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momentum.co.za

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