












Day-to-day benefits

Gold benefits

<p>GP benefit</p>	 <p>Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor</p> <ul style="list-style-type: none"> • 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 <p>Hello Doctor consultations can either be via chat, phone call or video (virtual) call</p>
<p>GP in room procedures</p>	 <p>Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation</p>
<p>Hello Doctor</p>	 <p>Unlimited GP consultations with a Hello Doctor GP</p> <p>Hello Doctor consultations can either be via chat, phone call or video (virtual) call</p> <p>Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list</p> <p>Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list</p>
<p>Hello Doctor scripting</p>	 <p>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</p>
<p>Specialist benefit</p>	 <p>A maximum of 2 visits, limited to R1 425 per visit and up to R2 850 per member/family per year</p> <p>Members may consult any specialist, subject to a Network GP referral and pre-authorisation</p> <p>The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists</p> <p>The specialist may prescribe medication which is subject to the per event limit</p> <p>Shortfalls will be payable by the member</p> <p>Waiting periods may apply</p>
<p>Acute medication</p>	 <p>Provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied</p>
<p>Chronic benefit and medication</p>	 <p>27 Chronic conditions are covered as follows:</p> <p>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, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis</p> <p>Chronic medication is provided in accordance with the Network prescribed chronic medication formulary. Rules and protocols are applied</p> <p>Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists</p> <p>Pre-authorisation is required</p> <p>Waiting periods may apply</p>
<p>HIV benefit</p>	 <p>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</p> <p>Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary. Rules and protocols are applied</p> <p>Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list</p> <p>Pre-authorisation is required</p> <p>Waiting periods may apply</p>
<p>Maternity benefit</p>	 <p>2 Foetal growth 2D scans per member per pregnancy</p> <p>Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list</p> <p>Antenatal vitamins in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied</p> <p>Antenatal support (access to current and credible information on all topics related to parenthood) via Parent Sense</p> <p>Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding</p> <p>Nurse/midwife home visits on day 2 and week 2 after the birth of the baby</p> <p>Pre-authorisation is required</p>
<p>Basic pathology</p>	 <p>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</p>
<p>Basic radiology</p>	 <p>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</p>

Gold benefits

Day-to-day benefits

Gold benefits (continued)

Gold benefits

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

COVID-19 screening test



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

On-site wellness days



Basic health and wellness screening offered on site by qualified nurses
 A minimum of 50 employees per site and a completed on-site wellness request form are required

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
 Employer groups with more than 50 employees per site can have an on-site wellness day, where members can do their annual health assessment

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

Multiply Engage



Members have access to Multiply Engage for free. By doing the digital health and fitness assessment on the Momentum App, members gain immediate insights into their health and start earning rewards from day one. Multiply offers members rewards from a wide range of partners like Checkers, Nu Metro, Amazfit, Virgin Active, Zone Fitness and many more!

More4Me



More4Me incentivises members through three rewards: R50 per year for digital engagement and completing a digital health assessment, a scratch card after completing their annual health assessment in person at a Momentum Wellness Day, and up to R80 per month based on their Healthy Heart Score, which they receive when doing an in-person health assessment at either a Momentum wellness day or a Dis-Chem, Clicks or MediRite pharmacy clinic. Members can choose to redeem their rewards as airtime, data, Shoprite and Checkers vouchers or Takealot vouchers

Momentum Health4Me members have access to benefits at Momentum Network GPs, dentists and optometrists.

Network provider lists



To view the **Network GP list**, scan the QR code or [click here](#)



To view the **Network Dental list**, scan the QR code or [click here](#)



To view the **Network Optometrist list**, scan the QR code or [click here](#)

momentum.co.za

0860 10 29 03

health4me@momentum.co.za

268 West Avenue, Centurion, 0157

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

Momentum Health4Me is administered by Momentum Health, registration number 1969/016884/07, a Juristic Representative on the Momentum Healthcare Distribution Limited FSP license 27728 and the product is underwritten by Momentum Metropolitan Life Limited, registration number 1904/002186/06, an authorised insurer and financial services provider number 6406. The product terms and conditions apply.

Quality, affordable
healthcare solutions

Major medical event benefits

Base benefits

Benefit

Base

Accident and emergency cover

(there are 3 main benefits plus an optional add-on benefit in accident and emergency cover)



1 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

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

3 Emergency booster benefit:

Your employer can choose to add the Emergency booster benefit to Accident and emergency cover from February 2026

Casualty benefit up to R30 000 per event

In-hospital benefit up to R300 000 per event

Covered at a private hospital for emergency events that require immediate medical treatment, meet the qualifying criteria and relate to the following: Acute appendicitis, Acute asthma/respiratory disorders, Acute pancreatitis, Acute pneumonia, Cholecystitis, Gastroenteritis with dehydration, Diabetic ketoacidosis, Ectopic pregnancy, Kidney stones, Pulmonary embolism, Acute investigation and stabilisation of fits/seizures

4 Emergency transportation cover:

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack, stroke or one of the 11 emergency conditions if the member has Emergency booster cover) 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

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 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 or one of the 11 emergency conditions if the member has Emergency booster cover

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, prosthetics, assistive devices and rehabilitation 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

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

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 Azoza

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



Funeral benefit

(includes repatriation benefit)

