



Student focus 2018

Momentum Health's Ingwe Option is the No 1 choice when it comes to excellent benefits and good value for money. Allow and trust us to take care of your healthcare needs, while you focus on your studies.

No. 1 medical aid choice of more than 30 000 students for the past 28 years

2018

From just **R370**
per month

momentum
health



Why choose the Ingwe Option?

Ingwe Any hospital and Ingwe Active Primary Care Network

1 Access to any private hospital or day care facility

You get access to **any** private hospital in South Africa when you need major medical cover. Netcare 911 also provides you with unlimited medical emergency transport.

2 Unlimited visits to any doctor on the Ingwe Active Primary Care Network

You can visit **any** doctor on the Ingwe Active Primary Care Network.

3 Pay only the first R100 for casualty / out-of-network doctor / specialist or physiotherapy treatment

You only pay **R100** for these visits. Remember that you need to pre-authorise for these benefits, and the visits are limited based on your family size.

4 More healthcare benefits to cover treatment out of hospital

Your Ingwe Active Primary Care Network doctor is your starting point if you need medication, blood tests or x-rays. Visit the optometrists and dentists on the Ingwe Active Primary Care Network if you need glasses or dental care.

5 More unique and preventative benefits

One of the reasons why Momentum Health's Ingwe Option is preferred by students is that, unlike similar options available in South Africa, we cover a single view chest x-ray for student visa requirements. We also cover a free health assessment at any Clicks or Dis-Chem pharmacy.

Why choose Momentum Health?

1 Momentum Health is the 3rd largest open medical scheme covering more than 150 000 families in South Africa

Guaranteed peace of mind comes standard when you choose Momentum Health, giving you access to the best healthcare providers and the backing of a respected brand.

2 Momentum Health won the best product supplier of the year award in 2017

Momentum Health took first place in the Product Supplier of the Year - Healthcare category, at the 2017 Financial Intermediaries Association (FIA) awards. This means financial advisers rank Momentum Health as the best option for their clients.

3 Momentum Health is a credible and trustworthy medical scheme registered with the Council for Medical Schemes in South Africa

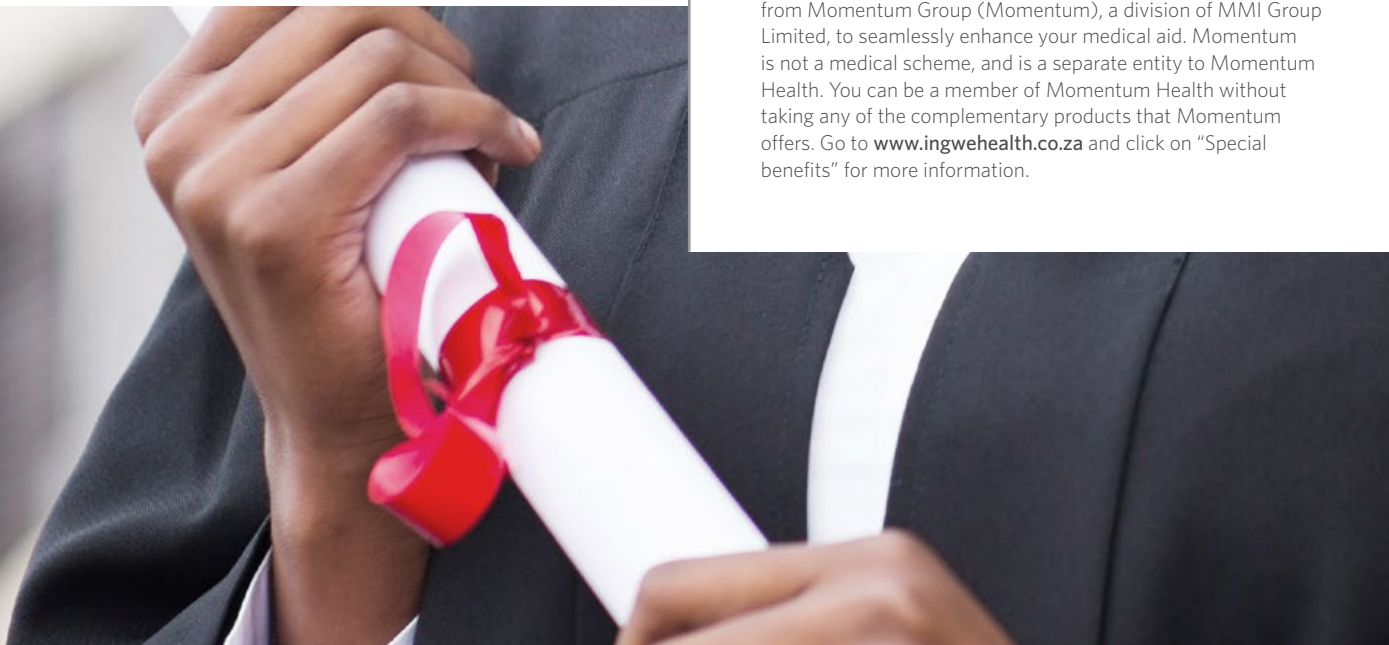
Momentum Health is the accredited partner of the International Education Association of South Africa for the past 17 years, with 28 years' experience taking care of students' healthcare needs.

4 Dedicated, skilled and experienced team taking care of our students

Our dedicated national student team will ensure that you are in good hands through our commitment to offering superior customer service. We also provide national campus visits - see our website for more details. Our student members have access to accredited partners and infrastructure in Africa and internationally.

5 Many free complementary benefits including technology and innovation from Momentum Group

You can choose to make use of additional products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Health. You can be a member of Momentum Health without taking any of the complementary products that Momentum offers. Go to www.ingwehealth.co.za and click on "Special benefits" for more information.



In-hospital benefits



Hospital benefits at any private hospital covered at 100%

You get access to **any** private hospital up to **R1 260 000** per family per annum, covered at 100% of the Momentum Health Rate for operations and procedures. You need to call us on **0860 102 493** to request pre-authorisation.

Please note: If you need to see a doctor, remember to visit the Ingwe Active Primary Care Network doctors and not to go straight to the hospital, unless it is an emergency life threatening situation.



Casualty / emergency benefits

Should you need to visit an emergency room or casualty after hours, or a non-network doctor, you have 1 visit per person or 2 visits per family per year. You need to pay the first **R100** of the visit and call us on **0860 102 493** for authorisation within 72 hours following the visit.



Medical emergency transportation

Netcare 911 is our service provider for your unlimited medical emergency transportation needs. Contact **082 911** for authorisation.



Prescribed Minimum Benefits

You get cover for a list of benefits for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act 131 of 1998.

These benefits are subject to pre-authorisation and a preferred provider must be used.

Day-to-day benefits



Doctor consultations / visits

You may visit **any** doctor on the Ingwe Active Primary Care Network. We also do not place a limit on the number of times you may visit the doctor per year, as long as it is medically necessary.



Medicine prescribed by the doctor

Your Ingwe Active Primary Care Network doctor can prescribe medicine from the list of approved medicines.



Referral to a specialist for the best care

You may need specialist care - we offer 2 specialist consultations per family per year.

You pay the first **R100** of the consultation fee. Your Ingwe Active Primary Care Network doctor needs to refer you to the specialist and you need to call us on **0860 102 493** to request pre-authorisation before you see the specialist.



Blood tests

Your Ingwe Active Primary Care Network doctor can send you for blood tests. A specific list of blood tests applies. Go to www.ingwehealth.co.za for more information on the tests we cover.



Basic x-rays

Your Ingwe Active Primary Care Network doctor can send you for x-rays. A specific list of x-rays applies. Go to www.ingwehealth.co.za for more information on the x-rays we cover.



Dental benefits to put a smile on your face

You can visit one of the Ingwe Active Primary Care Network dentists for an annual dental check-up. We cover the consultation, cleaning, fillings and extraction of teeth. For more information, visit www.ingwehealth.co.za.



Eye care to help you see clearly

You can visit one of the Ingwe Active Primary Care Network optometrists to have your eyes tested every 2 years. If your refraction measurement is more than 0.5, we cover single and bi-focal lenses and you can choose from a specific range of frames. For more information, visit www.ingwehealth.co.za.

Disclaimer: This document is a focused marketing aid for students based on the Ingwe Any hospital and Ingwe Active Primary Care Network benefit option, with an income of less than R675 per month. It is not intended to replace the full marketing brochure or member brochure; nor is it intended to provide the detail of the benefits offered on this option, but rather an example thereof.

Visit your **Network doctor** to access these benefits



Prescribed medicine



Chronic medicine



Referral to hospital



X-rays



Specialist referral



Blood tests





Single view chest x-ray for your study visa

Go to www.ingwehealth.co.za for more information on how to obtain the radiology report and which radiologists to contact for your international student visa requirements. You **do not need** to consult your Ingwe Active Network doctor - you can go straight to the radiologist.



Use your specialist visits to consult a physiotherapist

You can choose to use your 2 specialist consultations per family per year to see a physiotherapist, covered at 100% of the Momentum Health Rate. You pay the first **R100** of the consultation and need to call us on **0860 102 493** to request pre-authorisation before you see the physiotherapist.



Out-of-network doctor visits

You may need to see a doctor that is not on the Ingwe Active Primary Care Network. You have 1 visit per person or 2 visits per family per year and this includes your emergency / casualty visits. You pay the first **R100** of the consultation cost and you need to call us on **0860 102 493** to request authorisation within 72 hours of the visit. Benefits are covered up to 100% of the Momentum Health Rate.

Ingwe Option 2018*

Member	R370
Adult	R370
Child	R232

* Based on the Ingwe Any Hospital and Active Primary Care Network benefit option, with an income of less than R675 per month.



Free Health Assessment to ensure you're in tip-top condition

You get one free Health Assessment per year, which includes a blood pressure test, blood sugar and cholesterol (finger prick tests), as well as height, weight and waist circumference measurements. You can do the assessment at any Clicks or Dis-Chem pharmacy clinic.

Tips and your responsibility as a member



We have agreements in place with certain healthcare providers to ensure that you get the most out of your benefits and the best value for your money. Please ensure that you only visit these contracted providers for your out-of-hospital benefits to avoid paying the treatment cost from your pocket.

Visit www.ingwehealth.co.za or call us on **0860 102 493** to find out where your closest **Ingwe Active Primary Care Network** doctor, dentist or optometrist is.

Our website includes special tools on what to do and where to find help if it is your first time using your benefits.

If you need medicine, go to your **Ingwe Active Primary Care Network** doctor and not straight to the pharmacy. Your doctor knows which specific medicine items are covered on the Ingwe Option and will notify you if the medicine is not on the list.

Your emergency / out-of-network doctor visits are limited - use them wisely. If you need to use the benefit, remember to phone us within 72 hours after the event for authorisation.

Keep your membership card with you in a safe place. Remember that you cannot lend your card to anyone else to use as this is considered fraud and has serious repercussions.

Phone us on **0860 102 493** for authorisation for hospital admissions, specialist referrals, physiotherapy visits and emergency / out-of-network doctor consultations.

Your medical cover starts on the 1st of the month, as stated on your membership confirmation letter, and not when you enter South Africa or start your studies.

For any terminations and refunds, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to www.ingwehealth.co.za for details of the requirements.



Customer care 0860 102 493
 Hospital pre-authorisation 0860 102 493
 Emergency evacuation 082 911
 Health advice line 0860 102 493
 Fraud hotline 0800 006 672



Email enquiries studenthealth@momentum.co.za



Website www.ingwehealth.co.za