

momentum
health

More than 25 000 students started out on their journey to success by trusting us to take care of their healthcare needs.

We have an intimate understanding of the healthcare cover that students need and aim to remain the preferred medical aid provider for students, with a reputation of innovation, trustworthiness and true value-added benefits.

You can't put a price on our track record in the student segment, but **WE** have:

R305 for 2016
per month

2016
26 years
experience in
student
healthcare

16 Reasons why you should choose the Momentum Health Ingwe Option for 2016

1 Hospital cover at any private facility 

For only **R305** a month, you get private hospital cover at any private hospital up to R1 120 000 per family per year, at 100% of the Momentum Health Rate

2 Casualty/emergency benefits 

You have unlimited emergency medical transport from Netcare 911.

You may need to see a doctor that is not on the Ingwe Active Network or go to a casualty/trauma unit. You have 2 out-of-network visits per family per year, limited to R950 per event. A 10% co-payment applies and pre-authorisation is needed.

3 Flexibility for doctor consultations 

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 can visit the doctor.

4 Day-to-day medicine prescribed by the doctor 

The Ingwe Active Network doctor can prescribe any medicine from the list of approved medicines. You can ask your doctor to register you for chronic benefits (26 different conditions), such as diabetes or epilepsy.

5 Cover when you need to visit a specialist or physiotherapist 

If you need to see a specialist or physiotherapist, we have got you covered for 2 consultations per family per year, limited to R1 480 and R900 per event. A 10% co-payment applies and the visits are subject to pre-authorisation, as well as a referral from an Ingwe Active Network doctor.

6 Dental benefits to put a smile on your face 

You can visit one of the Ingwe Active Network dentists for your free annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more information, visit our website at www.ingwehealth.co.za.

7 Eye care to help you see clearly 

You can visit one of the Ingwe Active Network optometrists to have your eyes tested once every 2 years. If your refraction measurement is more than 0.5, you can choose from a specific range of frames (including lenses). For more information, visit our website at www.ingwehealth.co.za.

8 Blood tests 

You can visit any Ingwe Active Network doctor and ask them to send you for blood tests. A specific list of blood tests applies.

9 Basic x-rays PLUS chest x-rays for student visa 

We cover you for a list of basic x-rays, just ask your Ingwe Active Network doctor to send you for the x-rays when you need them. Go to www.ingwehealth.co.za for more information on how to obtain the radiology report and which providers to contact for your international student visa requirements.

10 Wellness benefits to keep you in tip-top condition 

This benefit includes a free blood pressure test, glucose test, cholesterol test, Body Mass Index (BMI) test and a waist-to-hip ratio measurement, once a year, at a registered provider (Clicks or Dis-Chem).

11 Unlimited cover for 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.

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 R600 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.





FREE complementary benefits from Momentum

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FREE
Multiply Starter membership

Don't just live life, multiply it.

You automatically qualify for free Multiply Starter membership. This means you can begin your journey to wellness and enjoy access to certain rewards along the way.

Multiply, Momentum's wellness and rewards programme is all about helping you get more out of life.

13

FREE Hello Doctor

Get expert health advice from a qualified medical doctor via your mobile phone, whenever you need it, for FREE!

- Talk to a Doctor: Get instant doctor access from your mobile phone by dialling *120*1019# or via the Hello Doctor App. 24/7/365, and you can request the doctor to call you back and give you advice over the phone.
- Text a Doctor: You can also have a text-based conversation with one of the doctors.
- Daily health and wellness advice, articles and health tips
- Online doctor chats, monthly newsletters, health quizzes & more!
- All chats and texts with the doctors are completely private and confidential



Save on:

	Multiply Starter (FREE)	Multiply Provider	Multiply Premier
Groceries 	-	Multiply your Smart Shopper points up to 4x	Multiply your Smart Shopper points up to 10x
Movies 	From as little as R40	From as little as R25	From as little as R20
Travel 	10% off	Up to 25% off	Up to 40% off
Flights 	-	-	Up to 40% off local and international flights
Edgars, CNA, Jet and other Edcon stores 	7% off gift cards	Up to 25% off gift cards	Up to 40% off gift cards
Health and nutrition 	Up to 4.5% back in Dis-Chem points	Up to 10% back in Dis-Chem points	Up to 25% back in Dis-Chem points
Fitness 	10% off	10% off	Up to 80% off
Flights 	7.5% off	Up to 15% off	Up to 50% off
Funeral services 	15% off	50% off	50% off
Myriad Life Cover 	-	-	Up to 60% off premiums
Momentum Short-term Insurance 	-	-	Up to 20% cash back safety bonus
Monthly fee	FREE	R59 single member	R179 single member

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Save for additional healthcare expenses

You can use the HealthSaver to fund healthcare related expenses, such as co-payments, over the counter medication, cosmetic surgery, and vitamins (provided the claim has a valid nappi code and/or tariff code).

You may choose to pay an additional amount into the account that suits your needs (minimum of R100 per month).

15

Free R5 million international travel benefit

You have R5 million international travel cover for medical emergencies through Europ Assistance SA.

Your travel benefit cover begins from the time you leave South Africa and continues for a maximum of 90 consecutive days.

16

Free repatriation of mortal remains

Should you pass away in South Africa, a case manager at Europ Assistance SA will make all the arrangements to repatriate your mortal remains. Repatriation is arranged when the deceased's body is more than 100km from their place of residence, whether that is in South Africa or internationally.

complementary +



More than 60 Multiply partners on the programme!

Contributions per month for 2016*

Member	R305
Adult	R305
Child	R191

* Based on the Ingwe Any hospital and Ingwe Active Primary Care Network benefit option, with an income of less than R600 per month.

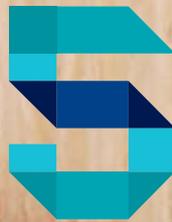
Join now!

Apply or renew your membership online at www.ingwehealth.co.za or follow these steps

- Step 1** Complete an application form
- Step 2** Attach the following documents

International student	Local student (South African citizen)
Proof of your studies / enrolment / internship letter	Proof of your full-time studies
Copy of your passport	Declaration of income and copies of last 3 months' bank statements
Proof of upfront payment of cover for your study permit (bank details are on the back of the application form)	

- Step 3** Submit the documents to studenthealth@momentum.co.za



5 Healthcare Tips!

1

Visit www.ingwehealth.co.za to find out where your closest Ingwe Active Network doctor, dentist or optometrist is

2

Check with your doctor that your treatment or medicine is on our list of benefits covered

3

Your emergency/non-network doctor visits are limited – remember to use them wisely

4

Keep your membership card with you in a safe place

5

Phone us for authorisation for hospital admissions, specialist referrals and emergency/non-network doctor consultations

Contact us

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
Multiply	0861 886 600
Mobisite	momentumhealth.mobi
Europ Assistance SA:	
Repatriation of mortal remains	0861 127 332
International travel	0861 127 332
Email for travel certificate	travelinsurance@hollardti.co.za