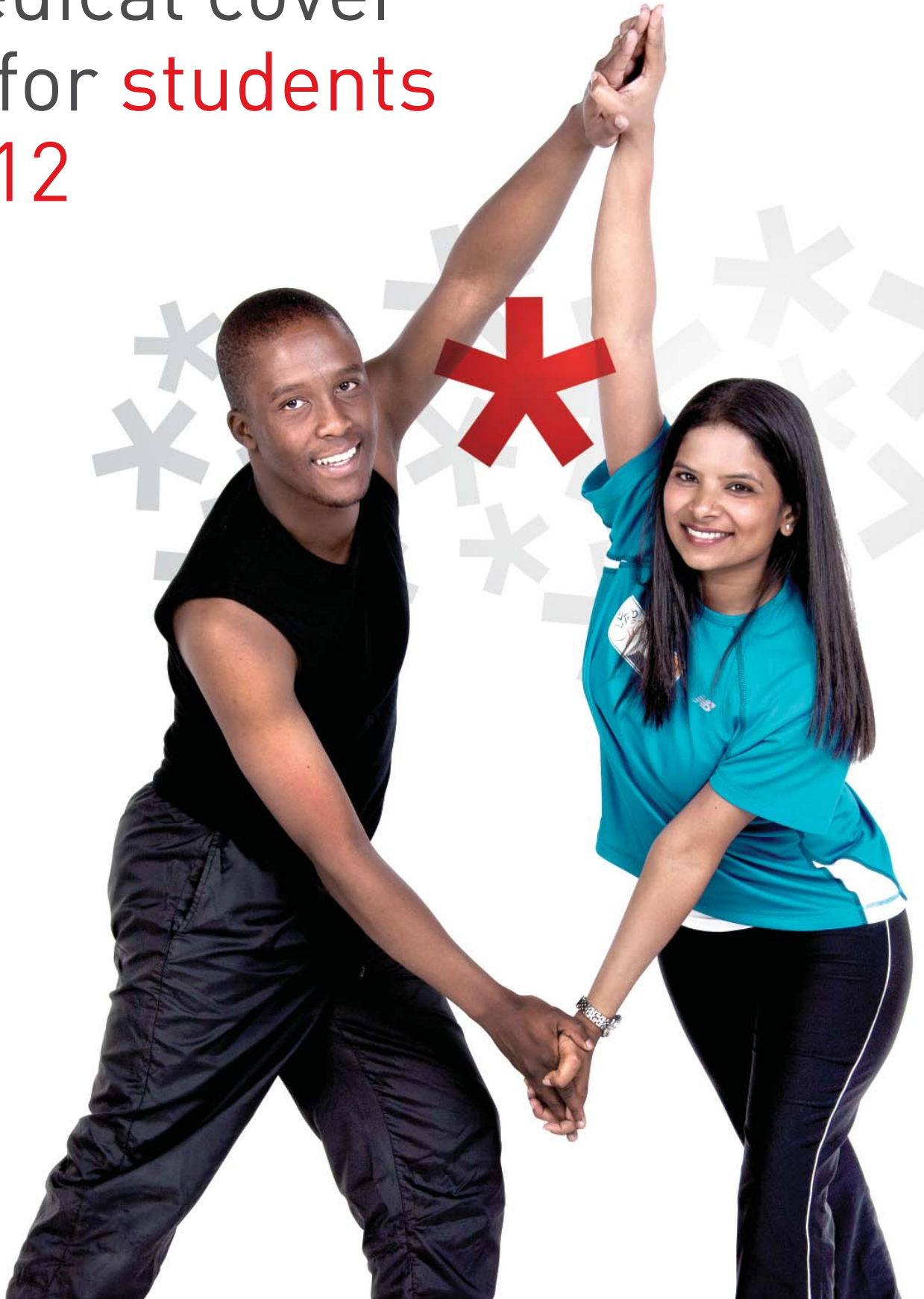


momentum
health

Medical cover
fit for **students**
2012



Ingwe Option

A healthcare solution designed to give students outstanding care at affordable rates. This plan offers R900 000 private hospitalisation at any private hospital and offers a choice of preferred providers for your out-of-hospital healthcare needs.

How much will I pay?

Member: R329

Adult Dependant: R329

Child Dependant: R180

Benefit Description	Rate	Benefit	Notes
In-hospital Benefits	Overall Annual Limit for all in-hospital benefits	100% of MHR	R900 000 per family per year at any private hospital* Pre-authorization is required for all in-hospital treatment. Contact us on 0860 102 493 48 hours prior to admission date If authorisation is not obtained, a co-payment will apply to all claims relating to the treatment, provided authorisation would have been granted according to the Rules of the Scheme. In the case of an emergency, you, someone in your family or a friend, may obtain authorisation within 72 hours of admission
	Internal prosthesis	100% of MHR	No benefit Pre-authorization required
	Take-home medicine	100% of MHR	Limited to 7 days supply per event Available on discharge from hospital
	Maternity benefit	100% of MHR	R19 500 per uncomplicated delivery and R29 000 per complicated delivery A 12 month pregnancy exclusion will apply to female members who are pregnant when joining the Scheme Pre-authorization required
	In-hospital dental and oral benefits	100% of MHR	Not covered Maxillo-facial trauma covered at State facilities Pre-authorization required
	Radiology	100% of MHR	X-rays and ultrasounds MRI/CT scans covered for emergencies only Pre-authorization required
	Pathology	100% of MHR	Subject to Overall Annual Limit Pre-authorization required
	Mental health	100% of MHR	Limited to PMBs at DSP Pre-authorization required
	Step-down facilities	100% of MHR	R8 400 per family per annum Pre-authorization required
	Medical and surgical appliances	100% of MHR	R3 500 per family per annum Post surgery and related to hospitalisation
	Organ Transplant	100% of DSP	Limited to PMBs at DSP Pre-authorization required
	Renal Dialysis	100% of DSP	Limited to PMBs at DSP Pre-authorization required
	Oncology / Chemotherapy	100% of DSP	Limited to PMBs at DSP Pre-authorization required
Out-of-hospital / Day-to-day Benefits	Network Providers available		Prime Cure and CareCross
	Prescribed medication	100% cover at NP	No annual limit applies Available at your chosen network provider - specific medicine list applies
	Chronic medication	100% cover at NP	26 conditions covered No annual limit applies Available at your chosen network provider - specific medicine list applies
	General practitioners	100% cover at NP	No annual limit applies Consultations and procedures Available at your chosen network provider
	Basic dentistry	100% cover at NP	Examinations, preventative treatment, fillings and x-rays as per formulary Available at your chosen network provider
	Optical benefit	100% cover at NP	One eye test and pair of clear standard or bi-focal lenses with standard frame as per formulary per beneficiary every two years Available at your chosen network provider Subject to qualifying criteria
	Pathology (Blood tests)	100% cover at NP	Specific list of pathology tests Available at your chosen network provider
	Radiology (X-rays)	100% cover at NP	Specific list of black and white x-rays Available at your chosen network provider
Additional / Special Benefits	Casualty / emergency visits	100% of MHR	1 visit per beneficiary per year. Maximum of 2 visits per family per year Limited to R770 per event, 20% co-payment applies Notification is required within 48 hours Phone 0860 102 493
	Specialists or physiotherapy visits	100% of MHR	2 visits per family per year limited to R700 per event. Maximum benefit of R1 150 per year, co-payment of 10% applies Subject to referral by your chosen network provider and pre-authorization Phone 0860 102 493
	HIV / Aids benefit	Anti-retroviral treatment Aids related admissions	100% of MHR 100% of MHR

MHR Momentum Health Rate is the rate that Momentum Health sets for the reimbursement of claims

DSP Designated Service Provider - State facilities
NP Network Provider
PMBs Prescribed Minimum Benefits

* Scheme Rules require a co-payment if members use a hospital outside the Ingwe and Access Network hospitals, but the Scheme will waive this for student members on these options.

Access Option

A cost effective option for students, which allows you to choose your network provider (including Medicross) for day-to-day benefits. Additional benefits are available for specialist visits, procedures and medicine.

How much will I pay? **Member: R463** **Adult Dependant: R463** **Child Dependant: R304**

Benefit Description	Rate	Benefit	Notes	
In-hospital Benefits	Overall Annual Limit for all in-hospital benefits	100% of MHR	No annual limit applies Available at any private hospital*	Pre-authorisation is required for all in-hospital treatment Contact us on 0860 102 493 48 hours prior to admission date If authorisation is not obtained, a co-payment will apply to all claims relating to the treatment, provided authorisation would have been granted according to the Rules of the Scheme. In the case of an emergency, you, someone in your family or a friend, may obtain authorisation within 72 hours of admission
	Internal prosthesis	100% of MHR	Intraocular lenses: R3 600 per beneficiary, maximum of 2 events. Other prostheses: R23 500 per beneficiary per year - maximum of 2 events	Pre-authorisation required
	Take-home medicine	100% of MHR	Limited to 7 days supply per event	Available on discharge from hospital
	Maternity benefit	100% of MHR	No annual limit applies A 12 month pregnancy exclusion will apply to female members who are pregnant when joining the Scheme	Pre-authorisation required
	In-hospital dental and oral benefits	100% of MHR	Not covered Maxillo-facial trauma covered at State facilities	Pre-authorisation required
	Radiology	100% of MHR	X-rays and ultrasounds MRI/CT scans covered for emergencies only	Pre-authorisation required
	Pathology	100% of MHR	No annual limit applies	Pre-authorisation required
	Mental health	100% of MHR	R12 100 per beneficiary per year	Pre-authorisation required
	Step-down facilities	100% of MHR	R33 500 per family per year	Pre-authorisation required
	Medical and surgical appliances	100% of MHR	R4 250 per family per annum	Post surgery and related to hospitalisation
	Organ Transplant	100% of DSP	Limited to PMBs at DSP	Pre-authorisation required
	Renal Dialysis	100% of DSP	Limited to PMBs at DSP	Pre-authorisation required
	Oncology / Chemotherapy	100% of DSP	Limited to PMBs at DSP	Pre-authorisation required
	Out-of-hospital / Day-to-day Benefits	Network Providers available		Prime Cure, CareCross and Medicross
Prescribed medication		100% cover at NP	Unlimited with consultation, no co-payments	Available at your chosen network provider - specific medicine list applies
Chronic medication		100% cover at NP	Unlimited with no co-payments	Available at your chosen network provider - specific medicine list applies
General practitioners		100% cover at NP	Unlimited at CareCross and Prime Cure R50 co-payment applies from the 11th visit at Medicross	Consultations and procedures - available at your chosen network provider
Basic dentistry		100% cover at NP	Examinations, preventative treatment, fillings and x-rays as per formulary	Available at your chosen network provider
Optical benefit		100% cover at NP	One eye test and pair of clear standard or bi-focal lenses with standard frame as per formulary per beneficiary every 2 years	Available at your chosen network provider Subject to qualifying criteria
Pathology (Blood tests)		100% cover at NP	Specific list of pathology tests	Available at your chosen network provider
Radiology (X-rays)		100% cover at NP	Specific list of black and white x-rays	Available at your chosen network provider
Additional / Special Benefits	Casualty / emergency visits	100% of MHR	1 visit per beneficiary per year. Maximum of 2 visits per family per year Limited to R770 per event, 20% co-payment applies	Notification is required within 48 hours Phone 0860 102 493
	Specialists	100% of MHR	3 visits per beneficiary per year and a maximum of 5 visits per family per year.	Subject to pre-authorisation - Phone your chosen network provider Prime Cure - 0861 665 665 CareCross - 0860 103 491 Medicross - 0860 225 569
	HIV / Aids benefit	Anti-retroviral treatment Aids related admissions	100% of MHR 100% of MHR	R22 700 per family per year R24 700 per family per year

Mobisite - always in touch

Essential information you may need about your membership is available through your cellphone on our mobisite. From checking your claims history, to finding a doctor and having instant access to emergency numbers, the mobisite is always available and easy to use. Type in <http://momentumhealth.mobi> on your cellphone browser to visit the mobisite or go to our website at www.ingwehealth.co.za to receive your mobisite link via sms.

Wow! benefits

- Apply for your membership online - visit www.ingwehealth.co.za
- Access to the Multiply Wellness Programme - visit www.multiply.co.za for more details
- Free access to the Go!Health rewards programme - visit www.go-health.co.za for more details
- Unlimited access to a 24-hour toll-free Health Advice line
- Unlimited ambulance services for emergency transportation through Netcare 911, including emergency evacuation
- Comprehensive HIV Wellness Programme

Tips on how to make your option work for you

- Phone **0860 102 493** for a pre-authorisation number if you need to go to hospital
- Your chosen network provider is the starting point for all consultations, medical care and medication
- Make an appointment to see the doctor (remember to phone to let the doctor know if you need to cancel it)
- Ask your doctor to only prescribe medicine on the medicine list (formulary)
- **Ingwe members** - phone **0860 102 493** for pre-authorisation for emergency / casualty visits, specialist and physiotherapy treatment
- **Access members** - phone **0860 102 493** for pre-authorisation for emergency / casualty visits and **your network provider** for specialist treatment
- Casualty, emergency and specialist benefits are limited – refer to the specific benefits of your chosen option

Contact us

Customer Care		0860 102 493
Hospital Pre-Authorisation		0860 102 493
Emergency Evacuation		082 911
Health Advice Line		0860 102 493
Prime Cure	www.primecure.co.za	0861 665 665
CareCross	www.carecross.co.za	0860 103 491
Medicross (Access Option only)	www.medicross.co.za	0860 225 569
Go!Health	www.go-health.co.za	0861 200 100
Europ Assistance SA		0861 127 332
Email Enquiries	studenthealth@momentum.co.za	
Website	www.ingwehealth.co.za	

