International Student Focus
For students from outside of South Africa

Feel safe and secure with Momentum Medical Scheme, the partner of choice for over 1 million students over the past 30 years

From just R439* per month

*Income of less than R725 per month

Please note: This brochure is a focused marketing aid for international full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Primary Care Network option. It provides examples of the benefits available and does not replace Momentum Medical Scheme’s full marketing brochure or member brochure.
Why choose Momentum Medical Scheme?

Proven track record: We have covered more than 1 million students over the past 30 years

Momentum Medical Scheme is the 3rd largest open medical scheme in South Africa, covering more than 156,000 families, guaranteeing peace of mind.

We give you access to the best healthcare providers and are administered by a respected brand.

Accredited and trustworthy

Momentum Medical Scheme is a credible and trustworthy medical scheme, registered with the Council for Medical Schemes in South Africa, and accredited partner of the International Education Association of South Africa (IEASA) for the past 19 years.

Dedicated, skilled and experienced team taking care of student members

Our experienced team focusing on the needs of student members is renowned for offering superior customer service, including national campus visits - see www.ingwehealth.co.za for more.

Our student members have access to accredited partners and infrastructure in Africa and internationally.

Our strategic partners

Apart from being accredited by all international institutions in South Africa as the medical scheme option of choice, we also have strong relations with all SA embassies and missions abroad to facilitate and support the study visa application and verification process.

Our digital platform is unmatched

Students prefer to interact with Momentum Medical Scheme - our app is all you need, from having a "doctor in your pocket" to enjoying superior customer service. If you prefer to visit our funky website at www.ingwehealth.co.za, the webchat button means instant assistance is at hand.

Why pick the Ingwe Option?

UNLIMITED access to any private hospital or day care facility

You have access to any private hospital in South Africa when you need cover for expensive major medical treatment the most. Our partner, Netcare 911, will also take care of you if you need emergency medical transport.

UNLIMITED visits to any doctor on the Ingwe Active Primary Care Network

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

Special study visa benefit

The Ingwe Option now provides cover for you to visit your Ingwe Active Network doctor to help with your medical report. We also cover the single view chest X-ray that you need for your study visa application. That is a first in the market!

Stand alone day to day benefits

Some medical schemes have one limit for different benefits, and say that this gives more flexibility. But be careful, with this type of product design, one visit to an optometrist or specialist might wipe out your benefit for the year, leaving you out-of-pocket! That is why Momentum Medical Scheme’s day-to-day benefits stand alone and are not grouped as one.

Value for money for you as a student to stretch your budget

As a full-time student, we realise affordability is very important to you. Our focus will always be to offer you the best value for money.

Lifestyle benefits, including digital access and innovation, from Momentum

Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. You can look forward to some brand new benefits in 2020 available from Momentum, part of Momentum Metropolitan Life Limited, designed to complement and seamlessly enhance your medical aid. You can be a member of Momentum Medical Scheme without taking any of the complementary products that Momentum offers.

Go to www.ingwehealth.co.za and click on “Lifestyle benefits” for more information.
Day-to-day benefits
Your Ingwe Active Primary Care Network Provider is your first point of call to access healthcare out of hospital.

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 any medicine from the list of approved medicines. If your doctor is a non-dispensing doctor, he / she will give you a prescription to collect medicine at a pharmacy. You cannot use your card to buy over-the-counter medicine. You can ask your doctor to register you for chronic benefits if you have one of the 26 conditions, such as diabetes or epilepsy. For more information, visit our website at www.ingwehealth.co.za.

Referral to a specialist for the best care
You may need specialist care and we offer 2 specialist consultations per family per year, limited to R1 050 per visit and up to a maximum of R2 100 per family per year. Your Ingwe Active Primary Care Network doctor needs to refer you to the specialist and the benefit is subject to pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities. You can use your specialist visits for physiotherapy.

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.

X-rays
We cover you for a list of basic x-rays. Your Ingwe Active Primary Care Network doctor can send you for x-rays when you need them. Go to www.ingwehealth.co.za for more information on which 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. The benefit covers you for 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 any 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 vision or bifocal lenses and you can choose from a specific range of frames covered on the Ingwe Option. To check whether we will cover your bill, ask the optometrist for a quotation and submit it to us. For more information, visit www.ingwehealth.co.za.

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 after the visit.

Free check-up to keep you in tip-top condition
You get one free health assessment per year, which includes a blood pressure test, blood sugar test, cholesterol test as well as height, weight and waist circumference measurements. You can do the assessment at any Clicks, Dis-Chem, MediRite or Pick n Pay pharmacy clinic.

In-hospital benefits
Remember that you need to call us on 0860 102 493 to request pre-authorisation, or download the Momentum app for guidance.

Hospital benefits at ANY private hospital covered at 100%
You get UNLIMITED access to any private hospital, covered at 100% of the Momentum Health Rate, for operations and procedures. Your Ingwe Active Primary Care Network provider needs to refer you to hospital for planned procedures and operations.

Casualty / emergency benefits
Should you need to visit an emergency room / casualty during or after hours, you have 1 visit per person or 2 visits per family per year. You pay the first R100 of the visit and you need to call us on 0860 102 493 for authorisation within 72 hours after the visit.

Medical emergency transportation
Netcare 911 is our service provider if you need emergency medical transportation. Contact 082 911 in a medical emergency.

Prescribed Minimum Benefits
This is a list of benefits which all medical schemes in South Africa have to provide cover for in terms of the Medical Schemes Act 131 of 1998. These benefits are subject to pre-authorisation and you need to use our preferred provider.

Disclaimer: This document is a focused marketing aid for international students, based on the Ingwe Any hospital and Ingwe Active Primary Care Network benefit option, with an income of less than R725 per month. It provides examples of the benefits available and does not replace Momentum Medical Scheme’s full marketing brochure or member brochure.
8 Healthcare tips and your role as member

**Tip 1 @ingwehealth**
We have agreements in place with certain providers to ensure that your benefits last as long as possible, and that you get more value for your money. Please make sure that you visit these contracted providers only 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.

**Tip 2 @ingwehealth**
Go to your Ingwe Active Primary Care Network doctor if you need medicine - not straight to the pharmacy. He / she knows which specific medicine items are covered on the Ingwe Option and will tell you if the medicine item does not appear on the medicine list.

**Tip 3 @ingwehealth**
Your emergency / non-network doctor visits are limited - use them wisely. If you need to use the benefit, remember to phone us within 72 hours after the visit.

**Tip 4 @ingwehealth**
Keep your membership card with you in a safe place.

**Tip 5 @ingwehealth**
Phone us on 0860 102 493 for authorisation for hospital admissions, specialist referrals and emergency / non-network doctor consultations.

**Tip 6 @ingwehealth**
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.

**Tip 7 @ingwehealth**
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.

**Tip 8 @ingwehealth**
Download the Momentum App on the Play Store for Android or App Store for iPhones to access your member information, find a provider or submit a claim.

Contributions per month

**2020 Ingwe Option**
Any hospital Ingwe Active Primary Care Network

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<th>Member</th>
<th>R439</th>
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*The contributions are based on an income of less than R725 per month.*

Want to know more?

- **Customer care** 0860 102 493
- **Hospital pre-authorisation** 0860 102 493
- **Emergency evacuation** 082 911
- **Health advice line** 0860 102 493
- **Fraud hotline** 0800 000 438
- **Email enquiries** studenthealth@momentum.co.za
- **Website** www.ingwehealth.co.za

**Regional offices**

- **Johannesburg** +27 11 381 2161 / 63
- **Centurion** +27 12 671 8749
- **Hatfield / Arcadia** +27 12 341 1405 / 6
- **Kwa-Zulu Natal** +27 31 573 4000
- **Western Cape** +27 87 351 2065
- **Free State** +27 51 448 4632
- **Eastern Cape** +27 41 363 0455