From just

**R439**
per month

*Income of less than R725 per month

**Student Focus**
For South African full-time students
Feel safe and secure with Momentum Health, the partner of choice for over 1 million students over the past 30 years

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

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

Momentum Health 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 Health 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](http://www.ingwehealth.co.za) for more.

**Our digital platform is unmatched**

Students prefer to interact with Momentum Health – 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](http://www.ingwehealth.co.za), the webchat button means instant assistance is at hand.

Lifestyle benefits, including digital access and innovation, from Momentum

Momentum is not a medical scheme, and is a separate entity to Momentum Health. You can look forward to some exciting benefits 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 Health without taking any of the complementary products that Momentum offers.

Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) and click on “Lifestyle benefits” for more information.

Why pick the Ingwe Option?

**UNLIMITED access to private hospitals or day care facilities**

You have access to private hospitals 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 doctors on the Primary Care Network**

If you choose Any hospital for your hospitalisation cover, you need to use Ingwe Active Primary Care Network providers. If you choose Ingwe Network hospitals, you need to use Ingwe Primary Care Network Providers, which has more doctors on the network. You can visit any doctor on the network that you choose and there is no limit to the number of times you visit your Primary Care doctor, as long as it is medically necessary.

**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 Health’s day-to-day benefits stand alone and are not grouped as one.

**Specialist and / or physio benefit**

If you need specialist care, we have you covered for 2 specialist consultations per year, limited to R1 050 per visit.

**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.
**Day-to-day benefits**

Your Ingwe Primary Care Network Provider is your first point of call to access healthcare out of hospital. You need to use providers on the network that you choose when you join the Scheme.

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**Doctor consultations / visits**

You may visit ANY doctor on the Ingwe Active or Ingwe 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 or Ingwe 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 (26 different conditions), such as diabetes or epilepsy. For more information, visit our website at [www.ingwehealth.co.za](http://www.ingwehealth.co.za).

**Referral to a specialist for the best care**

You may need specialist care and we offer 2 specialist consultations per year, limited to R1 050 per visit. Your Ingwe Active or Ingwe 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 or Ingwe Primary Care Network doctor can send you for blood tests. A specific list of blood tests applies. Go to [www.ingwehealth.co.za](http://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 or Ingwe Primary Care Network doctor can send you for x-rays when you need them. Go to [www.ingwehealth.co.za](http://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 or Ingwe 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](http://www.ingwehealth.co.za).

**Eye care to help you see clearly**

You can visit any of the Ingwe Active or Ingwe 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](http://www.ingwehealth.co.za).

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**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 private hospitals covered at 100%**

You get UNLIMITED access to private hospitals, covered at 100% of the Momentum Health Rate, for operations and procedures. You may access any private hospital, or specific network hospitals, based on the option you choose. Your 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 year. You pay the first R100 of the visit and you need to call us on 0860 102 493 for authorisation within 72 hours following 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.

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#CountMeIn #CountYouIn #CountUsIn
7 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](http://www.ingwehealth.co.za) or call us on 0860 102 493 to find out where your closest Ingwe Active or Ingwe Primary Care Network doctor, dentist or optometrist is.

**Tip 2 @ingwehealth**

Go to your Ingwe Active or 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, please remember to give us 30 days’ notice should you wish to terminate your medical cover.

**Tip 7 @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.

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**Contributions per month**

<table>
<thead>
<tr>
<th>2020</th>
<th>Ingwe Option Any hospital</th>
<th>Ingwe Option Network hospitals</th>
<th>Ingwe Option Primary Care Network</th>
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<tbody>
<tr>
<td>Member</td>
<td>R439</td>
<td>R439</td>
<td></td>
</tr>
</tbody>
</table>

- The contributions are based on an income of less than R725 per month.
- We may ask you for documentation to verify your monthly income.
- Visit our website for the lists of network hospitals and providers.

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**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**: ingwehealth.co.za

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**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

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