Focus on Momentum GapCover for students
(Underwritten by Guardrisk Insurance Company Limited, an authorised FSP)

Why worry about potential shortfalls for in-hospital procedures and other healthcare related expenses not covered by your option when you can enjoy Momentum GapCover for students? You get extra cover for shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital.

Momentum GapCover for students is not a medical scheme and cover is not the same as that of a medical scheme. This product is not a substitute for medical scheme membership.

<table>
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<tr>
<th>Shortfall benefits (these benefits aggregate to a maximum benefit of R165 000 per insured person per year)</th>
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| Benefit for shortfalls in medical practitioner costs | Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to 3 times the amount paid by the medical scheme.  
Momentum GapCover also covers you for certain medical procedures performed out of hospital, in day clinics or other registered facilities. These shortfalls are also covered up to 3 times the amount paid by the medical scheme:  
Total cover on Ingwe Option = 400% |
| Casualty benefit | Covers all casualty cost fees associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to 3 casualty visits and up to R10 000 per policy per calendar year.  
One of these casualty ward visits may be due to an emergency only, for children covered on the policy who are 5 years and younger. The emergency only benefit will be limited to R2 000 and will accumulate to your 3 claim events and R10 000 benefit limit per year. |

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<th>Lump sum benefits (these benefits do not aggregate to the R165 000 cap)</th>
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<td>Accidental death and disability benefit</td>
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<tr>
<td>Benefit for trauma counselling</td>
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Only Ingwe Option members who are currently studying at an official institute of learning may apply for Momentum GapCover for students.

**Premium:** R104 per policy per month
Waiting periods

Students joining Momentum GapCover when applying for Momentum Medical Scheme membership:

- 9 months – any pre-existing physical defect, injury, disease, illness or medical condition for which medical advice, diagnosis, care or treatment was recommended or received within the past 12 months, including but not limited to the following conditions:
  - Bone or joint-related
  - Heart-related
  - Gynaecological-related
  - Spinal or brain-related
  - Abdominal-related
  - Conditions of the eye
  - Conditions of the ear, nose or throat
  - Conditions of the mouth, teeth or gums
  - Metabolic-related (Diabetes)
  - Thyroid-related
  - Liver-related
  - Kidney-related
  - Conditions of the blood
  - Conditions of the prostate

- 12 months - Cancer: where an insured has received or was recommended for medical advice, diagnosis, care or treatment for cancer of any type in the past 12 months

- Birth or pregnancy: where an insured has given birth within the past 12 months or is currently pregnant

Students joining Momentum GapCover 90 or more days after becoming Momentum Medical Scheme members:

- 3-month general waiting period on all claims
How to claim

Momentum Student GapCover shortfall claims are processed seamlessly, which means our system will automatically pick up any potential GapCover claims you may have, and pay these without you having to complete a claim form or submit documentation. You will be notified of a potential gap cover claim, and shortly thereafter we will let you know the outcome of the claim.

Our seamless claims process applies to claims relating to a casualty benefit and a payment shortfall to medical practitioners for in-hospital procedures. If you claim for these lump sum benefits, you will need to submit a claim form, as we need additional information:
- Accidental death/disability
- Trauma counselling

We cover these out-of-hospital/day clinic procedures:
- Urology - Circumcision (due to medical necessity), cystoscopy, orchidopexy, prostate biopsy, vasectomy
- Ear, nose, throat - Adenoidectomy, direct laryngoscopy, grommets, myringotomy, sinus surgery and tonsillectomy
- Orthopaedic - Arthroscopy, bunionectomy, carpal tunnel release, ganglion surgery
- Radiology - CAT, MRI and PET scans, nuclear radiology, varicose vein removal, x-rays
- Gastro-intestinal - Closure of colostomy, colonoscopy, endoscopy, gastroscopy, laparoscopy, oesophagoscopy, haemorrhoidectomy
- Gynaecology - Cervical laser ablation, dilatation and curettage, hysteroscopy, tubal ligation
- Cardiovascular - Coronary angioplasty and angiogram
- Ophthalmology - Cataract removal, pterygium removal, trabeculectomy
- General surgery - Hernia repairs and certain biopsies
- Obstetrics - Childbirth in a non-hospital setting
- Oncology - Chemotherapy and radiotherapy
- Renal - Kidney dialysis

What we do not cover:

Medical expense shortfall benefit
- Shortfalls where your medical scheme has not paid the first portion of costs
- Hospital and day clinic fees including theatre charges, ward charges or any other hospital or day clinic costs
- Pre-admission or out-of-hospital consultation costs
- Materials or medication used during a procedure
- Dental implants
- Appliances (wheelchairs, crutches, braces, etc.)
- Out-of-hospital dental procedures
- Home and private nursing
• Procedures for cosmetic purposes
• Exploratory procedures such as blood tests, pap smears, ultrasounds etc.
• Procedures that are paid for by your medical scheme on an exception or ex-gratia basis
• Procedures performed specifically for the treatment of obesity
• Any costs levied as a direct result of the patient’s Body Mass Index (BMI) or bodily weight
• Hospice or step-down facilities
• Medical examinations performed annually or routinely such as pap smears, annual check-ups, etc.
• Procedures performed with the use of robotic machinery
• Anxiety disorders, mood disorders, psychotic disorders, dementias and eating disorders
• Transportation costs (including resuscitation) in an emergency vehicle or aircraft and emergency medical service costs
• Auxiliary or para medical services (speech therapists, audiologists, physiotherapists, etc.)

Casualty benefit
• Elective procedures undertaken at a casualty ward
• Casualty ward visits due to illness for children 6 years and older

Benefit for accidental death or accidental permanent and total disablement
• Death or permanent and total disablement which is not directly due to an accident as defined in the policy
• Disability which is not total and permanent as defined in the policy

Benefit for trauma counselling
• Any counselling that is not related to an act of violence or a traumatic accident
• Any counselling not undertaken by a counsellor as defined in the policy

General exclusions

We do not cover any claims that arise from the below events:
• Participation in war, invasion, terrorist activity, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers
• Nuclear weapons, nuclear material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel, including any self-sustaining process of nuclear fission (the splitting of an atomic nucleus into small parts)
• Taking of any legal drug unless it has been prescribed by a registered medical practitioner (other than you) and you are following the instructions of the medical practitioner in your taking of the drug
• Taking of any illegal drug
• Illegal behaviour or as a result of breaking any law of the Republic of South Africa
• Suicide, attempted suicide, intentional self-injury or any form of exposure to danger
• Aviation except if you are on a commercial flight as a fare-paying passenger
• Participation in sports on a professional basis. Professional means that you are paid to participate in the sport
• Participation in hazardous (dangerous) sports, including hang-gliding, kite-surfing, mountaineering, paragliding, scuba diving and skiing
• Participation in any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft.

Terms and conditions of cover

All of the benefits offered are subject to the terms and conditions of the policy. A comprehensive description of the terms and conditions, as well as the exclusions, is available upon request or in the policy document.

Momentum GapCover is underwritten by Guardrisk Insurance Company Limited, an Authorised Financial Services Provider in terms – FSP No. 75.