

Options 2012

Summary of Changes for 2012

Ingwe Option

Your option has been amended as follows:

Major Medical Benefit

- The overall limit has increased to R900 000 per family for the year.
- The annual sub-limits for in-hospital benefits, such as maternity confinements, have also been increased.

Day-to-day Benefit

- The benefit you have for specialist visits has increased to two visits for your family per year. A limit of R700 per event applies, with a co-payment of 10% and an overall limit of R1 150 for the year. Please contact the member call centre on 0860 11 78 59 to let us know before using this benefit.

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a maternity programme, have been retained in the light of positive feedback from our members. The benefits are available at either CareCross or Prime Cure, depending on the preferred provider you have chosen.

Contribution income bands

Your contribution is determined by your monthly income. The income bands are:

- Less than or equal to R3 950
- R3 951 to R6 300
- R6 301 to R8 400
- R8 401 and above.

Access Option

Your option has been amended as follows:

Major Medical Benefit

- The annual sub-limits for in-hospital benefits have been increased.
- The annual sub-limits for the Internal prosthesis benefits are:
 - Intraocular lenses: R3 600 per beneficiary per event, with a maximum two events per year
 - Other internal prostheses: R23 500 per beneficiary per event, with a maximum of two events per year.

Momentum Health has negotiated rates for specific prostheses with certain suppliers, known as Designated Service Providers (DSPs). If you need one of these prostheses and you obtain it from the appropriate DSP, you will now be less likely to exceed the above limits.

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a maternity programme, have been retained in the light of positive feedback from our members. The benefits are available at CareCross, Medicross or Prime Cure, depending on the preferred provider you have chosen.

HealthReturns

Momentum's HealthReturns programme has been enhanced. You can now earn even more (up to R5 400 per adult a year, Terms and Conditions apply) by choosing to have your HealthReturns paid into your HealthSaver account. This is referred to as the HealthReturns Booster. Please note that if you leave the Scheme or cancel your HealthSaver, you will forfeit the HealthReturns Booster. HealthSaver funds can only be use for medical expenses.

Custom Option

Your option has been amended as follows:

Major Medical Benefit

- The co-payment that applies per authorisation on the Custom option increases from R850 to R950
- The annual sub-limits for the Internal prosthesis benefits are:
 - Intraocular lenses: R3 600 per beneficiary per event, with a maximum of two events per year
 - Other internal prostheses: R32 500 per beneficiary per event, with a maximum of two events per year.

Momentum Health has negotiated rates for specific prostheses with certain suppliers, known as Designated Service Providers (DSPs). If you need one of these prostheses and you obtain it from the appropriate DSP, you will now be less likely to exceed the above limits.

- For the 17 procedures listed below, the following co-payments apply:

Procedure/treatment	If performed out-of-hospital	If performed in-hospital
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Can only be performed in-hospital	
Gastroscopies, Nail surgery, Cystoscopies, Colonoscopies, Sigmoidoscopies	Paid by Scheme: Custom Option standard co-payment reduces to R400* per authorisation	Paid by Scheme: Custom Option standard co-payment of R950* per authorisation applies
Conservative back and neck treatment, Treatment of diseases of the conjunctiva, Treatment of headache, Removing of skin lesions, Treatment of adult influenza, Treatment of adult respiratory tract infections	Paid from HealthSaver, if available	

***An additional R550 co-payment will apply if you do not obtain a specialist referral from an appropriate GP**

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a market-leading maternity programme, have been retained in the light of positive feedback from our members.

Remember to pre-notify before using the Health Platform Benefits, by logging on to www.momentumhealth.co.za, visiting our mobisite at <http://momentumhealth.mobi>, or contacting our call centre on 0860 11 78 59.

HealthReturns

Momentum's HealthReturns programme has been enhanced. You can now earn even more (up to R5 400 per adult a year, Terms and Conditions apply) by choosing to have your HealthReturns paid into your HealthSaver account. This is referred to as the HealthReturns Booster. Please note that if you leave the Scheme or cancel your HealthSaver, you will forfeit the HealthReturns Booster. HealthSaver funds can only be used for medical expenses.

Incentive Option

Your option has been amended as follows:

Major Medical Benefit

- The annual sub-limits for in-hospital benefits have been increased.
- A new trauma benefit has been introduced, which covers certain related day-to-day claims that form part of the recovery following specific traumatic events, such as conditions resulting from near drowning, poisoning, severe allergic reaction, as well as external and internal head injuries. You need to contact our call centre on 0860 11 78 59 to pre-notify before using this benefit, and treatment is covered for 18 months following the event.
- The co-payments, which are payable per specialist for the 17 referral procedures listed below, have been amended as follows:

Procedure/treatment	If performed out-of-hospital	If performed in-hospital
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Can only be performed in-hospital	Paid by Scheme: R950* co-payment
Gastroscopies, Nail surgery, Cystoscopies, Colonoscopies, Sigmoidoscopies	Paid by Scheme: R0* co-payment	
Conservative back and neck treatment, Treatment of diseases of the conjunctiva, Treatment of headache, Removing of skin lesions, Treatment of adult influenza, Treatment of adult respiratory tract infections	Paid from available day-to-day benefits	

The co-payment does not apply to the anaesthetist account

****An additional R550 co-payment will apply if you do not obtain a specialist referral from an appropriate GP***

- The annual sub-limits for the Internal prosthesis benefits are:
 - Cochlear implants: R110 000 per beneficiary, with a maximum of one event per year
 - Intraocular lenses: R4 700 per beneficiary per event, with a maximum of two events per year
 - Other internal prostheses: R32 500 per beneficiary per event, with a maximum of two events per year.

Momentum Health has negotiated rates for specific prostheses with certain suppliers, known as Designated Service Providers (DSPs). If you need one of these prostheses and you obtain it from the appropriate DSP, you will now be less likely to exceed the above limits.

- The co-payment for in- and out-of-hospital MRI and CT scans is R1 700 per scan.

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a market-leading maternity programme, have been retained in the light of positive feedback from our members.

Remember to pre-notify before using the Health Platform Benefits, by logging on to www.momentumhealth.co.za, visiting our mobisite at <http://momentumhealth.mobi>, or contacting our call centre on 0860 11 78 59.

HealthReturns

Momentum's HealthReturns programme has been enhanced. You can now earn even more (up to R5 400 per adult a year, Terms and Conditions apply) by choosing to have your HealthReturns paid into your HealthSaver account. This is referred to as the HealthReturns Booster. Please note that if you leave the Scheme or cancel your HealthSaver, you will forfeit the HealthReturns Booster. HealthSaver funds can only be used for medical expenses.

Extender Option

Your option has been amended as follows:

Major Medical Benefit

- The annual sub-limits for in-hospital benefits have been increased.
- A new trauma benefit has been introduced, which covers certain related day-to-day claims that form part of the recovery following specific traumatic events, such as conditions resulting from near drowning, poisoning, severe allergic reaction, as well as external and internal head injuries. You need to contact our call centre on 0860 11 78 59 to pre-notify before using this benefit, and treatment is covered for 18 months following the event.
- The co-payments, which are payable per specialist for the 17 referral procedures listed below, have been amended as follows:

Procedure/treatment	If performed out-of-hospital	If performed in-hospital
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Can only be performed in-hospital	
Gastroscopies, Nail surgery, Cystoscopies, Colonoscopies, Sigmoidoscopies	Paid by Scheme: R0* co-payment	Paid by Scheme: R950* co-payment
Conservative back and neck treatment, Treatment of diseases of the conjunctiva, Treatment of headache, Removing of skin lesions, Treatment of adult influenza, Treatment of adult respiratory tract infections	Paid from available day-to-day benefits	

The co-payment does not apply to the anaesthetist account

****An additional R550 co-payment will apply if you do not obtain a specialist referral from an appropriate GP***

- The annual sub-limits for the Internal prosthesis benefits are:
 - Cochlear implants: R110 000 per beneficiary, with a maximum of one event per year
 - Intraocular lenses: R4 700 per beneficiary per event, with a maximum of two events per year
 - Other internal prostheses: R45 000 per beneficiary per event, with a maximum of two events per year.

Momentum Health has negotiated rates for specific prostheses with certain suppliers, known as Designated Service Providers (DSPs). If you need one of these prostheses and you obtain it from the appropriate DSP, you will now be less likely to exceed the above limits.

- The co-payment for in- and out-of-hospital MRI and CT scans is R1 700 per scan.

Day-to-day Benefit

- Annual out-of-hospital sub-limits for benefits such as dentistry and optometry have been increased.
- The annual Threshold level, which is a fixed rand amount determined according to your family size, has been increased as follows:
 - Principal member : R10 800
 - Per adult dependant : R9 400
 - Per child dependant : R3 000 (applies up to a maximum of 3 children)

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a market-leading maternity programme, have been retained in the light of positive feedback from our members.

Remember to pre-notify before using the Health Platform Benefits, by logging on to www.momentumhealth.co.za, visiting our mobisite at <http://momentumhealth.mobi>, or contacting our call centre on 0860 11 78 59.

HealthReturns

Momentum's HealthReturns programme has been enhanced. You can now earn even more (up to R5 400 per adult a year, Terms and Conditions apply) by choosing to have your HealthReturns paid into your HealthSaver account. This is referred to as the HealthReturns Booster. Please note that if you leave the Scheme or cancel your HealthSaver, you will forfeit the HealthReturns Booster. HealthSaver funds can only be used for medical expenses.

Summit Option

Your option has been amended as follows:

Major Medical Benefit

- The annual sub-limits for in-hospital benefits have been increased.
- A new trauma benefit has been introduced, which covers certain related day-to-day claims that form part of the recovery following specific traumatic events, such as conditions resulting from near drowning, poisoning, severe allergic reaction, as well as external and internal head injuries. You need to contact our call centre on 0860 11 78 59 to pre-notify before using this benefit, and treatment is covered for 18 months following the event.
- The annual sub-limits for the Internal Prosthesis benefits are:
 - Cochlear implants: R110 000 per beneficiary, with a maximum of one event per year
 - Intraocular lenses: R4 700 per beneficiary per event, with a maximum of two events per year
 - Other internal prostheses: R45 000 per beneficiary per event, with a maximum of two events per year.

Momentum Health has negotiated rates for specific prostheses with certain suppliers, known as Designated Service Providers (DSPs). If you need one of these prostheses and you obtain it from the appropriate DSP, you will now be less likely to exceed the above limits.

- The co-payment for in- and out-of-hospital MRI and CT scans is R1 700 per scan.

Day-to-day Benefit

- The overall day-to-day limit has been increased to R16 700 per beneficiary.
- Annual day-to-day sub-limits for benefits such as dentistry and optometry, which accumulate to the overall limit mentioned above, have been increased.

Chronic Benefit

- Chronic Benefits are still subject to registration and Scheme approval.
- You may obtain your chronic prescription and medication from any provider.
- The 36 additional chronic conditions accumulate to the overall day-to-day limit of R16 700 per beneficiary (this is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions).

Health Platform Benefit

- These free early detection and preventative care benefits, such as dental check-ups, an annual Health Assessment, a test and consultation for pap smears for females, as well as a market-leading maternity programme, have been retained in the light of positive feedback from our members.

Remember to pre-notify before using the Health Platform Benefits, by logging on to www.momentumhealth.co.za, visiting our mobisite at [http\\:momentumhealth.mobi](http://momentumhealth.mobi), or contacting our call centre on 0860 11 78 59.

HealthReturns

Momentum's HealthReturns programme has been enhanced. You can now earn even more (up to R5 400 per adult a year, Terms and Conditions apply) by choosing to have your HealthReturns paid into your HealthSaver account. This is referred to as the HealthReturns Booster. Please note that if you leave the Scheme or cancel your HealthSaver, you will forfeit the HealthReturns Booster. HealthSaver funds can only be use for medical expenses.