



**CMAAC**

FOR ALL YOUR FINANCIAL AND HEALTHCARE NEEDS  
Healthcare solutions... expect more!

**Dr. Pikkie Kok**

(MB BSc, DPM, MSc, FSA)

FINANCIAL & HEALTHCARE ADVISOR

145 Dr. Yusuf Dadoo Ave. (Old Brady Ave.) La Mer, KLERKSDORP 2570  
P.O. Box 10710, KLERKSDORP 2570  
Tel: (018) 400 7402 CELL: 082 226 5901 Fax: 0866522770 / (018) 400 0153  
E-mail: [cmacnu@mweb.co.za](mailto:cmacnu@mweb.co.za)

Council of Medical Schemes Accreditation No. 3021 FSP No. 171101713719300

**Health4Me**

Marketing  
Brochure

2020

**momentum**

# Why the need for **quality, affordable healthcare** solutions?

Access to healthcare is an integral component of an employee's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the workforce.

Momentum Health4Me allows employer groups to offer cost-effective healthcare cover to their employees earning less than R30 000 per month.

## Helping reduce absenteeism and improve productivity

### Health4Me

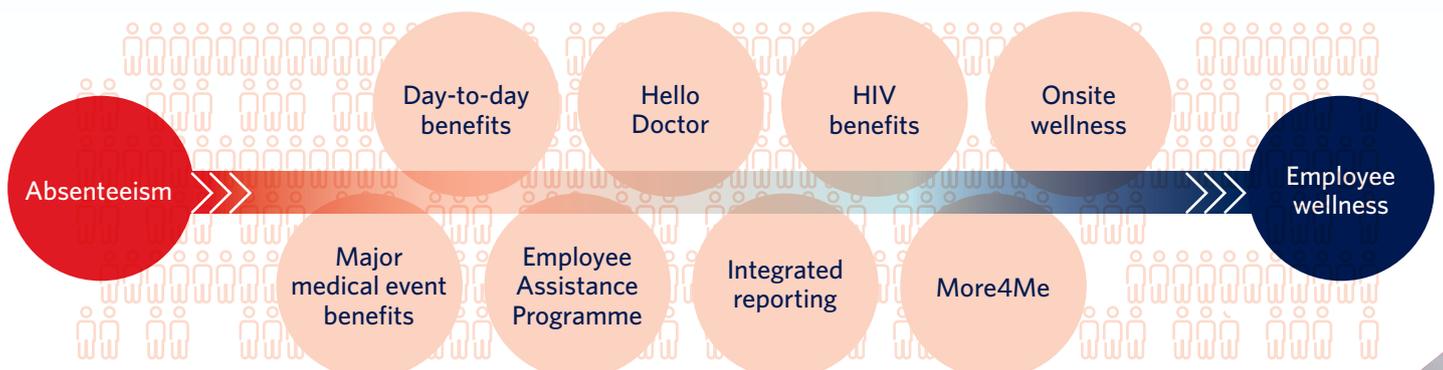
Absent employees, employees who are suffering from a lack of quality healthcare and who battle with the effects of physical and mental health conditions, as well as financial challenges, result in significant financial losses for many South African companies – often not properly accounted for.

Research shows that this acute challenge in South Africa leads to a 4.8% loss of GDP – which translates roughly to 10 “downtime” days per employee per year, and in turn equates to a R12 billion loss in absenteeism, with an estimated presenteeism cost of R89 billion.

Health4Me addresses this challenge through benefit design that provides your employees with improved access to quality, private healthcare and additional benefits. The carefully chosen, proven building blocks that make up our offering serve to improve the physical and workplace wellness of all employees.

Starting with an integrated view of the health and wellbeing of participating employees, Health4Me taps into deep insights gathered over a period of 15 years, allowing us to structure our benefits according to your company's specific needs.

Our smart and integrated reporting enables our corporate clients to proactively manage the total wellness of their most valuable assets – their employees. By partnering with us, leading South African firms are able to extend the benefits of private healthcare, a doctor on call, medical savings, employee assistance and wellness education to their workforce, thereby improving the wellbeing of their employees and their bottom line.



# What can we do for your employees?

## Empower employees

*Empower employees to take care of their health, therefore improving their lifestyle and ensuring a better life expectancy*

## Improve wellness

*Give employees access to quality, private healthcare on a daily basis, to dramatically improve the illness trends that cripple employer groups*

## Improve productivity

*Healthier employees are more productive*

## Reduce absenteeism

*Healthier employees take less time off from work*

## Encourage loyalty

*Employer groups that provide healthcare solutions to their employees, foster loyalty among their employees*

## Reduce staff turnover

*Loyal employees stay with their employer longer, reducing staff turnover*

Additional healthcare savings

Employers can choose to extend benefits to their employees' spouse and children

Flexible offering to suit diverse needs and enhance affordability

Members can use any Network doctors

A doctor in their pocket, 24/7

Medipost delivers chronic medication to a member's door

Comprehensive maternity benefits

Our Health4Me members get

## Who is eligible for this product offering?

Employees earning a monthly income of less than R30 000

Employees 18 years and older, for as long as they are actively employed

Employer groups with 5 or more employees

Momentum Health offers six medical scheme options for employees earning above this threshold. Employees moving from a Momentum Health4Me option onto a Momentum Health option may be subject to underwriting.

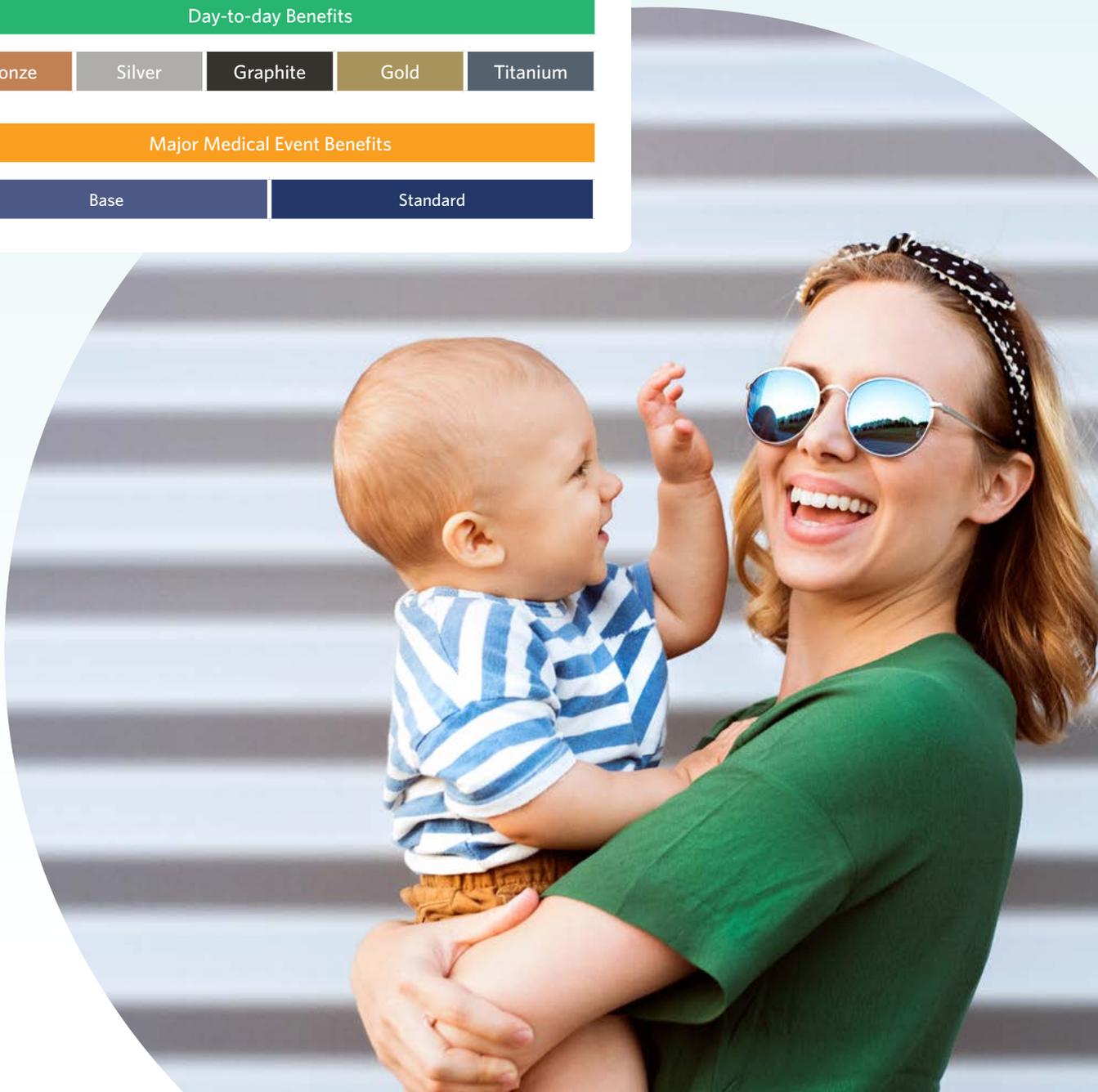
## How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Health4Me follows a building block approach. Employers can choose the combination of benefits most suitable to their employees' needs and available budget.

Momentum Health4Me offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day benefits to your employees.

### Momentum Health4Me offering

Day-to-day Benefits				
Bronze	Silver	Graphite	Gold	Titanium
Major Medical Event Benefits				
Base		Standard		



## Health4Me Day-to-day Benefits

Benefit		Bronze	Silver	Graphite	Gold	Titanium
<b>GP visits</b>	Unlimited GP visits at a Momentum CareCross Network GP per member per year Authorisation is required after the 10th GP visit per member per year	✓	✓	4 GP visits	✓	✓
<b>GP in room procedures</b>	Minor medical procedures performed as part of a Momentum CareCross Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓	✓	✓
<b>Hello Doctor</b>	Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor	✓	✓	✓	✓	✓
<b>Specialist benefit</b>	Up to 2 visits, limited to R1 000 per visit and up to R2 000 per member/family per year Members may consult any specialist, subject to a Momentum CareCross Network GP referral and pre-authorisation Members need to pay any shortfalls Waiting periods may apply	✗	✗	✗	✓	✓
<b>Acute medication</b>	Provided in accordance with the Momentum CareCross Network prescribed acute medication formulary Rules and protocols apply	✓	✓	✓	✓	✓
<b>Over the counter medication</b>	R240 per member per year, and a maximum of R120 per pharmacy visit	✗	✗	✓	✗	✓
<b>Chronic benefit</b>	Unlimited when provided in accordance with the Momentum CareCross Network prescribed chronic medication formulary 26 Chronic conditions are covered: Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Pre-authorisation is required Waiting periods may apply	✗	✗	✓	✓	✓
<b>Basic pathology</b>	Unlimited when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me pathology list	✓	✓	✓	✓	✓
<b>Basic radiology</b>	Unlimited cover for black and white x-rays when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me radiology list	✓	✓	✓	✓	✓
<b>Basic and emergency dentistry</b>	Covered at any dentist on the Momentum CareCross Dental Network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered Provided in accordance with the Momentum CareCross Dental Network protocols and approved Health4Me dentistry list Waiting periods may apply	✗	✓	✓	✓	✓
<b>Basic optometry</b>	Covered at any optometrist on the Momentum CareCross Optical Network Benefit available every 2 years 1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame Sunglasses, tinted lenses, hard coating and contact lenses are not covered Provided in accordance with the Momentum CareCross Optical Network protocols and approved Health4Me optometry list Waiting periods may apply	✗	✓	✓	✓	✓

## Health4Me Day-to-day Benefits (continued)

Benefit		Bronze	Silver	Graphite	Gold	Titanium
<b>HIV benefit</b>	<p>Antiretroviral medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary</p> <p>Post-exposure prophylaxis (PEP) medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means</p> <p>Pathology related to condition monitoring according to the applicable Health4Me pathology list</p> <p>Pre-authorisation is required</p> <p>Waiting periods may apply</p>	✗	✗	✓	✓	✓
<b>Maternity benefit</b>	<p>Antenatal GP visits at a Momentum CareCross Network GP</p> <p>2 2D foetal growth scans per member per pregnancy</p> <p>Antenatal pathology tests when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the Health4Me antenatal pathology list</p> <p>Antenatal vitamins provided in accordance with the Momentum CareCross Network prescribed acute medication formulary</p> <p>Antenatal support (access to credible, up to date information on all topics related to parenthood) via BabyYumYum</p> <p>Antenatal and post-partum support from a nurse or midwife via BabyYumYum.</p> <p>Nurse home visit on day after returning home from hospital after childbirth, as well as 2 weeks later, via BabyYumYum</p> <p>Registration and pre-authorisation is required</p>	✓	✓	✓	✓	✓
<b>Flu vaccination</b>	1 Flu vaccination per member per year at any pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	✓	✓	✓	✓	✓
<b>Health assessment</b>	<p>1 Health assessment (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference) per member per year at a pharmacy clinic, preferably a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic</p> <p>Employer groups with more than 10 employees can have onsite screening done via Multiply</p>	✓	✓	✓	✓	✓
<b>EAP telephonic services (onsite services available at an extra cost)</b>	<p>Counselling and support services for adults, teenagers and children</p> <p>Trauma and critical incidence counselling services</p> <p>Legal assist, credit health and debt management services</p> <p>Managerial support services</p>	✓	✓	✓	✓	✓
<b>Road accident claims</b>	Assistance with road accident claims (via EAP services)	✓	✓	✓	✓	✓
<b>Workman's compensation claims</b>	Advice for injury on duty claims (via EAP services)	✓	✓	✓	✓	✓
<b>Multiply Starter</b>	<p>Multiply Starter is free and offers rewards from a range of partners</p> <p>Members get great discounts and cashbacks on big brands like Edcon (CNA, Edgars and Jet), Dis-Chem and more</p>	✓	✓	✓	✓	✓

Premiums	Member type	Bronze	Silver	Graphite	Gold	Titanium
	Employee	R243.00	R263.80	R286.20	R289.10	R307.50
	Spouse	R243.00	R263.80	R286.20	R289.10	R307.50
	Child	R122.10	R131.30	R143.10	R145.10	R153.70

## Health4Me Major Medical Event Benefits

Major medical event benefits can only be taken in conjunction with Health4Me day-to-day benefits.

Benefit	Base	Standard																																							
<b>Accident and emergency cover</b>	<p>Casualty benefit up to R30 000 per event In-hospital benefit up to R200 000 per event Emergency cover for heart attack and stroke up to R250 000 per event Covered at a private institution for accidents and emergencies that fit the qualifying criteria</p>	<p>Casualty benefit up to R30 000 per event In-hospital benefit up to R1 000 000 per event Emergency cover for heart attack and stroke up to R500 000 per event Covered at a private institution for accidents and emergencies that fit the qualifying criteria</p>																																							
	<p>Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered</p>																																								
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<b>Hospital cash benefit and maternity lump-sum benefit</b>	<p>R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of R20 000 payable per member per year Maximum of 40 days payable per member per year R10 000 maternity lump-sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised Waiting periods may apply</p>	<p>R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of R20 000 payable per member per year Maximum of 20 days payable per member per year R20 000 maternity lump-sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised Waiting periods may apply</p>																																							
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## More4Me

More4Me is available to employees on Momentum Health4Me and certain medical scheme options, as long as the employer registers with Multiply for Corporates within 12 months of joining and has at least 15 employees covered by Momentum Health4Me and the respective medical scheme.

This benefit incentivises members with monthly airtime, based on their Healthy Heart Score.

Participating members will receive the following benefits:



Activation airtime		Airtime voucher		Monthly airtime	
Value	Condition	Value	Condition	Value	Condition
Up to 500MB data R50 airtime	Upon registration, members will receive R50 airtime	Up to 500MB data R50 airtime	Members who go for their health assessment at a Wellness Day managed by Momentum, will receive their Healthy Heart Score and R50 airtime on the spot	Based on their Healthy Heart Score, members will receive monthly airtime	
				Up to 1GB data R80 airtime	Healthy Heart Score  Green
				Up to 500MB data R50 airtime	Healthy Heart Score  Amber
				Up to 250MB data R25 airtime	Healthy Heart Score  Red

Members can convert their airtime to data if they choose



**momentum**  
*multiply*

## Multiply Money

Save for out-of-pocket healthcare expenses with Multiply Money

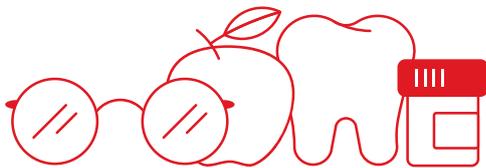
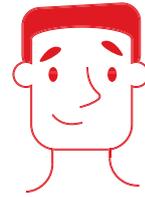
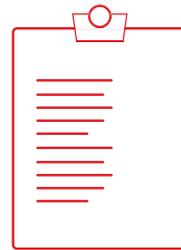
Members can save and pay for healthcare expenses that are not covered by their Health4Me day-to-day benefit option with Multiply Money. Members will earn interest on the money in their savings wallet.

Multiply Money can be bundled with any Health4Me day-to-day benefit option as an add-on benefit. Employers can decide how much to contribute, and this amount will be the same for all their employees on a particular benefit option (the minimum contribution is R20 per month). Employers may also pay ad-hoc contributions into the Multiply Money savings wallet.

# How do you join Health4Me?

## Application process

We need a fully completed company application form and membership template (a list of employees you would like to provide cover for) to be completed and submitted to us at [health4menewbusiness@momentum.co.za](mailto:health4menewbusiness@momentum.co.za).



## Member education

We will activate your membership and arrange for member education sessions, either electronically (for groups with less than 50 members) or via a dedicated account executive (for groups with more than 50 members), to provide your staff with training on how to access and use their benefits.

Your employees can also access product information via our website or contact our call centre for assistance with any queries they may have regarding their benefits.

## Employer support

We will provide employer web portal training to show you how to manage your company profile online. You will be able to:

Add and remove members

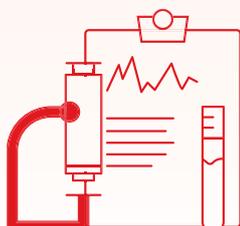
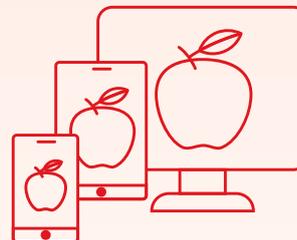
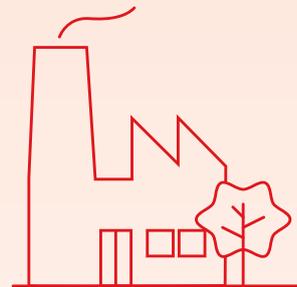
Do transfers of members between branches

Draw member listings at any time during the month

Close-off your billing whenever convenient for you. Once you have closed off your billing, your invoice and pro-forma billing statement will be emailed to you

Lodge hospital cash and maternity lump-sum benefit and funeral benefit claims

Search for providers on our Networks and access videos and benefit information for your staff members



## Reporting and illness trend information

Bi-annual reporting is also available to show you the value we offer your employees on Momentum Health4Me.

## Premiums

Health4Me Health Insurance premiums are exempt from VAT.

Financial advisers selling Health4Me Health Insurance are required to have a FAIS Category 1.3 Long-term Insurance License.

Discounted premiums can be requested for employer groups with more than 50 employees based on group demographics.

Benefit	Member type	Bronze	Silver	Graphite	Gold	Titanium
Day-to-day benefit	Employee	R243.00	R263.80	R286.20	R289.10	R307.50
	Spouse	R243.00	R263.80	R286.20	R289.10	R307.50
	Child	R122.10	R131.30	R143.10	R145.10	R153.70

Benefit	Member type	Base	Standard
Accident cover	Employee	R63.80	R90.80
	Spouse	R63.80	R90.80
	Child	R38.00	R51.50
Hospital cash benefit and maternity lump-sum benefit	Employee	R66.50	R100.40
	Spouse	R66.50	R100.40
	Child	R32.60	R55.50
Funeral benefit	Employee	R17.20	R19.90
	Spouse	R17.20	R19.90
	Child	R8.20	R9.50





For more information and quotes, email us at [health4mequote@momentum.co.za](mailto:health4mequote@momentum.co.za)

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.  
The information provided in this brochure does not constitute advice in terms of the Financial Advisory and Intermediary Services Act.  
Momentum is a part of Momentum Metropolitan Life Limited, an authorised financial services provider (FSP 6406) and registered credit provider.  
[momentum.co.za](http://momentum.co.za)

**Health4Me**

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