



momentum

Health4Me for Individuals

Brochure

2025



momentum



Health4Me



more health

for more South Africans

for less



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

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

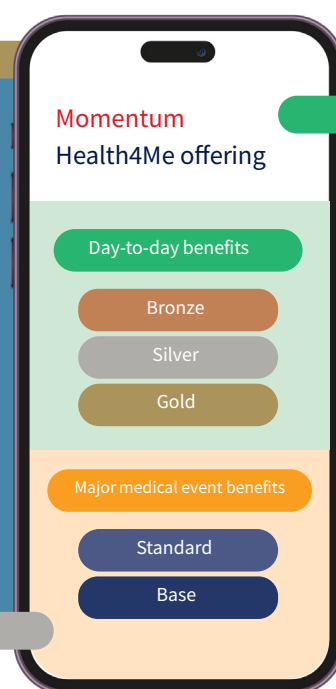
Private healthcare solutions, like medical schemes, remain unaffordable for many South Africans.

Momentum Health4Me offers cost-effective healthcare cover to individuals earning less than R40 000 per month.

How does it work?

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

Momentum Health4Me offers you great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate the cost-effective provision of healthcare insurance to many South Africans.



Make the **smart** choice

The way in which we consume and access healthcare has forever changed, the new digital age in healthcare, has us engaging with healthcare providers digitally, through virtual doctor consultations.

We all previously incurred travel costs to get to the doctors' rooms and spent time in waiting rooms with other sick patients, but we are seeing a smarter, more patient-centric approach.






Members can choose how they want to engage with the doctor:

- in person or virtually with access to qualified GPs at Hello Doctor
- anywhere, at any time and in their chosen language
- no more spending time in waiting rooms
- all from the comfort of their own homes
- easy access from the palm of their hand

Momentum Health4Me supports you in making the smart decision for yourself and your loved ones, saving you time and unnecessary costs, all while accessing unlimited GP consultations.

Health4Me Day-to-day benefits

Benefits		Bronze	Silver	Gold
GP benefit	 Unlimited GP visits at a Network GP per member per year	✓	✓	✓
GP in room procedures	 Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation	✓	✓	✓
Hello Doctor	 Unlimited GP consultations with a Hello Doctor GP Hello Doctor consultations can either be via chat, phone call or video (virtual) call Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list	✓	✓	✓
Hello Doctor scripting	 Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication, in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Specialist benefit	 A maximum of 2 visits, limited to R1 350 per visit and up to R2 700 per member/family per year Members may consult any specialist, subject to a Network GP referral and pre-authorisation The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists The specialist may prescribe medication, subject to the event limit Shortfalls will be payable by the member Waiting periods apply	✗	✗	✓
Acute medication	 Provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied	✓	✓	✓
Chronic benefit and medication	 27 Chronic conditions are covered as follows: 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, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Chronic medication is provided in accordance with the Network prescribed chronic medication formulary. Rules and protocols are applied Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists Pre-authorisation is required Waiting periods apply	✗	✗	✓
HIV benefit	 Post-exposure prophylaxis (PEP) medication is provided in accordance with the 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 Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary. Rules and protocols are applied Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list Pre-authorisation is required Waiting periods apply	✗	✗	✓
Maternity benefit	 1 Foetal growth 2D scan per member per pregnancy Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list Antenatal vitamins in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied Pre-authorisation is required	✓	✓	✓
	1 Additional foetal growth 2D scan per member per pregnancy Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding Nurse/midwife home visits on day 2 and week 2 after the birth of the baby Pre-authorisation is required	✗	✗	✓
Basic pathology	 Unlimited cover for pathology, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me pathology list	✓	✓	✓

Benefits (continued)		Bronze	Silver	Gold
Basic radiology	 <p>Unlimited cover for black and white x-rays, when linked to a Hello Doctor or Network GP visit and referred by a Hello Doctor or Network GP, according to the applicable Health4Me radiology list</p>	✓	✓	✓
Basic and emergency dentistry	 <p>Covered at any dentist on the Dental Network</p> <p>Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth</p> <p>Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered</p> <p>Provided in accordance with the Dental Network protocols and approved Health4Me dentistry list</p> <p>Waiting periods apply</p>	✗	✓	✓
Basic optometry	 <p>Covered at any optometrist on the Optical Network</p> <p>Benefit available every 2 years</p> <p>1 Eye test and 1 pair of clear standard single vision lenses, or 1 pair of bi-focal lenses, with a standard frame</p> <p>Sunglasses, tinted lenses, hard coating and contact lenses are not covered</p> <p>Provided in accordance with the Optical Network protocols and approved Health4Me optometry list</p> <p>Waiting periods apply</p>	✗	✓	✓
Flu vaccination	 <p>1 Flu vaccination per member per year at any pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic</p>	✓	✓	✓
COVID-19 screening test	 <p>1 COVID-19 screening test is covered per member per year, subject to a Hello Doctor, Network GP or specialist referral</p> <p>The COVID-19 screening test can also be performed as part of a Network GP consultation or as part of a specialist consultation in rooms</p>	✓	✓	✓
Health assessment	 <p>1 Health assessment (blood pressure test, cholesterol and blood sugar finger-prick tests, height, weight and waist circumference screening) is provided per member per year on site at a Wellness day or at a pharmacy clinic, preferably at a Dis-Chem, Clicks or MediRite pharmacy clinic</p>	✓	✓	✓
Employee Assistance Programme	 <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>Advice for road accident claims and injury on duty claims</p> <p>Managerial support services</p> <p>Telephonic counselling services and on-site trauma and critical incidence support services</p>	✓	✓	✓
Multiply Engage	 <p>Members have access to Multiply Engage for free. By doing the digital health and fitness assessment on the Momentum App, members can know their health immediately and get rewarded from day one. Multiply offers members rewards from a wide range of partners and they get great discounts and HealthReturns on big brands like Makro, Checkers, Dis-Chem, Nu Metro, Garmin and many more</p>	✓	✓	✓
More4Me	 <p>More4Me incentivises members through three rewards: R50 per year for digital engagement and completing a digital health assessment, a scratch card after completing their annual health assessment in person at a Momentum Wellness Day, and up to R80 per month based on their Healthy Heart Score, which they receive when doing an in-person health assessment at either a Momentum wellness day or a Dis-Chem, Clicks or MediRite pharmacy clinic. Members can choose to redeem their rewards as airtime, data, Shoprite and Checkers vouchers or Takealot vouchers</p>	✓	✓	✓

Momentum Health4Me members have access to benefits at Momentum Network GPs, dentists and optometrists - view the lists of these providers at bloom.insure or scan the QR codes below.



To view the Network GP list, visit bloom.insure or scan the QR code



To view the Network Dental list, visit bloom.insure or scan the QR code



To view the Network Optometrist list, visit bloom.insure or scan the QR code





Health4Me Major medical event benefits

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

Benefit	Base	Standard
Accident and emergency cover (there are 3 main benefits in accident and emergency cover)	1 Accident cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria	Accident cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R1 500 000 per event Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria
	2 Emergency (heart attack or stroke) cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria	Emergency (heart attack or stroke) cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria
	3 Emergency transportation cover: Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment 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 Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits Pre-authorisation is required A maximum of R5 000 000 is payable per member per year	



NETCARE
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 24HR EMERGENCY MEDICAL SERVICES

Benefit	Base	Standard
Hospital cash and maternity lump sum benefit	R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of 40 days payable per member per year R10 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit Waiting periods apply	R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of 20 days payable per member per year R20 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit Waiting periods apply



Benefit

Funeral benefit
(includes repatriation benefit)



Base

Causes of death	Natural	Unnatural
Principal member, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Waiting periods apply to natural causes of death

Standard

Causes of death	Natural	Unnatural
Principal member, spouse and children > 14	R15 000	R30 000
Children 6 - 13 years	R7 500	R15 000
Children 1 - 5 years	R3 750	R7 500
Children < 1 year	R1 875	R3 750
Stillborn babies (past 28 weeks gestation)	R1 125	R2 250

Waiting periods apply to natural causes of death

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year



**Accident and
emergency cover**



**Hospital cash and
maternity lump sum benefit**



Funeral benefit





Hello Doctor

Free

Members get free access to Hello Doctor, a mobile-phone-based service that gives them 24/7 access to doctors – it's like having a doctor on call in their pocket wherever they go. Members also have unlimited access to online health information via Hello Doctor.

Hello Doctor consultations are unlimited, and can either be chat, phone call or video call (virtual) consultations, at no cost to the member.

Members
have **access**
to a doctor,
24/7

Hello Doctor scripting

Hello Doctor consultations include unlimited scripting of Schedule 1 to Schedule 4, formulary-based medication where required. The script is sent directly to the member's nearest Dis-Chem, Clicks or MediRite pharmacy of choice for collection of their medication.

Hello Doctor consultations also include referrals for pathology and radiology, according to the applicable Health4Me pathology list or Health4Me radiology list.



How to contact Hello Doctor



Via
WhatsApp

Add **+27 860 10 29 03**
as a contact on your phone
and send a
"Hi" on WhatsApp

+27 860 10 29 03

or



Via the
USSD process

***120*394*120#**

No airtime
needed!

or



Via the
**Momentum
App**

GET IT ON
Google Play

Download on the
App Store

EXPLORE IT ON
AppGallery

Download the
Momentum App
from Google Play,
the App Store or
AppGallery



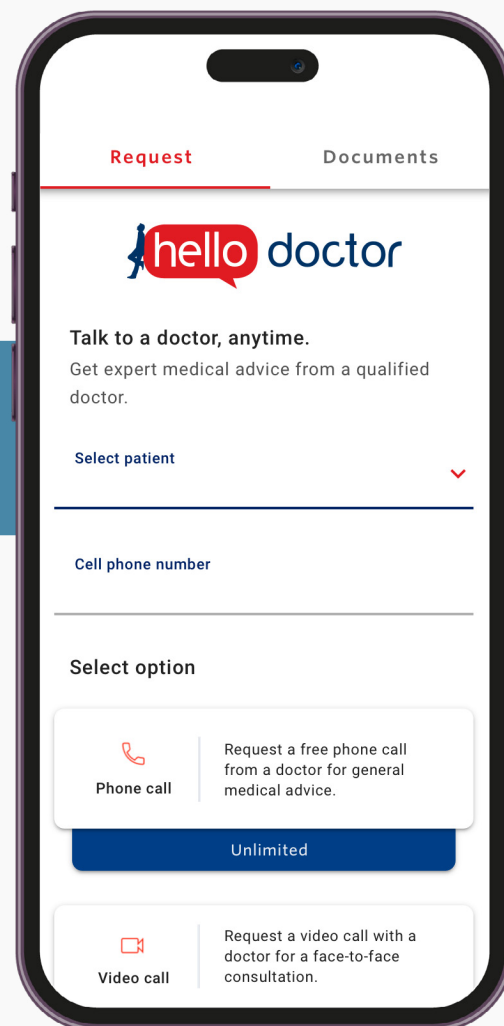
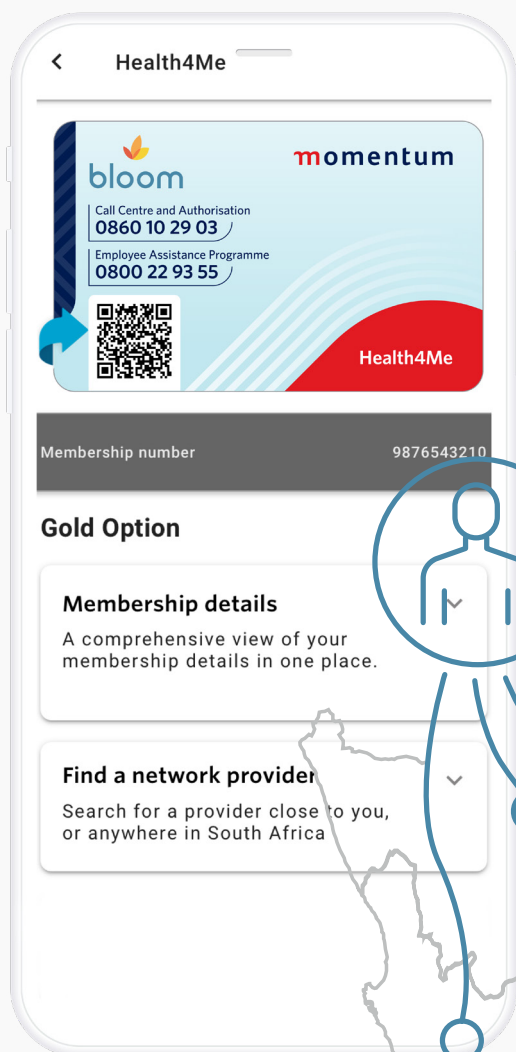
The **Momentum App** gives Health4Me members access to:

Free

- Their personal member information and healthcare benefit information
- Their Momentum Health4Me digital membership card, which they can show as proof of cover
- A search function to find their nearest healthcare provider
- Hello Doctor consultation services and unlocking of additional Network GP visits (where clinically required)



Healthcare at your fingertips





More4Me

Free

This benefit incentivises members with monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers, based on their Healthy Heart Score.

Participating members will receive the following benefits:

More4Me

Free monthly airtime, data, Shoprite and Checkers or Takealot vouchers



Step 1



Members register via USSD code *134*664*100# on their phone

Step 2



To unlock their first reward, members must:

- Download the Momentum App and register their user profile or log in to Momentum App at least once a year;
- or
- Initiate a WhatsApp chat with the Health4Me contact centre at least once a year by saying Hi or Hello
- and
- Complete a digital health assessment



Scan the QR code to start a WhatsApp chat

Digital engagement reward: Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50

Step 3



Members get their Healthy Heart Score by going for their health assessment either:

- At a wellness day managed by Momentum,
- or
- At a Dis-Chem, Clicks or MediRite pharmacy clinic

Wellness day reward: Members who go for their annual health assessment at a Momentum wellness day will receive a reward in the form of a scratch card voucher. The value of the voucher will vary

Step 4



Based on their Healthy Heart Score, members will receive monthly rewards

Monthly reward:

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R80



Green
Healthy Heart Score

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R50



Amber - Green
Amber
Amber - Red
Healthy Heart Score

Data, airtime, Shoprite and Checkers voucher or Takealot voucher to the value of R25



Red
Healthy Heart Score

SHOPRITE

Checkers

takealot.com

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Download the Momentum App from Google Play, the App Store or AppGallery

GET IT ON
Google Play

Download on the
App Store

EXPLORE IT ON
AppGallery

Members can save up their rewards and redeem even larger vouchers.



Multiply Engage

Free

Members have immediate access to Multiply Engage, for FREE. Multiply Engage offers great discounts and cashbacks on big brands.

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Partner rewards from day one

Pharmacy	
	2% (HealthReturns)
Groceries	
WOOLWORTHS	3% (HealthReturns)
Checkers	3% (HealthReturns)
SHOPRITE	3% (HealthReturns)
makro	3% (HealthReturns)
BOXER	5% (HealthReturns)
Gyms & Workouts	
	10% (Discount)
	10% (Discount)
	10% (Discount)
Health & Wellness	
	20% (HealthReturns)
	7.5% (HealthReturns)
	25% (HealthReturns)

Entertainment	
	30% (Discount)
Fitness Gear	
	10% (HealthReturns)
	10% (HealthReturns)
	5% (HealthReturns)
	5% (HealthReturns)
Fitness Devices	
	5% (Discount)
	5% (Discount)
	5% (Discount)

And many more...

Visit multiply.co.za for a complete list of partners.



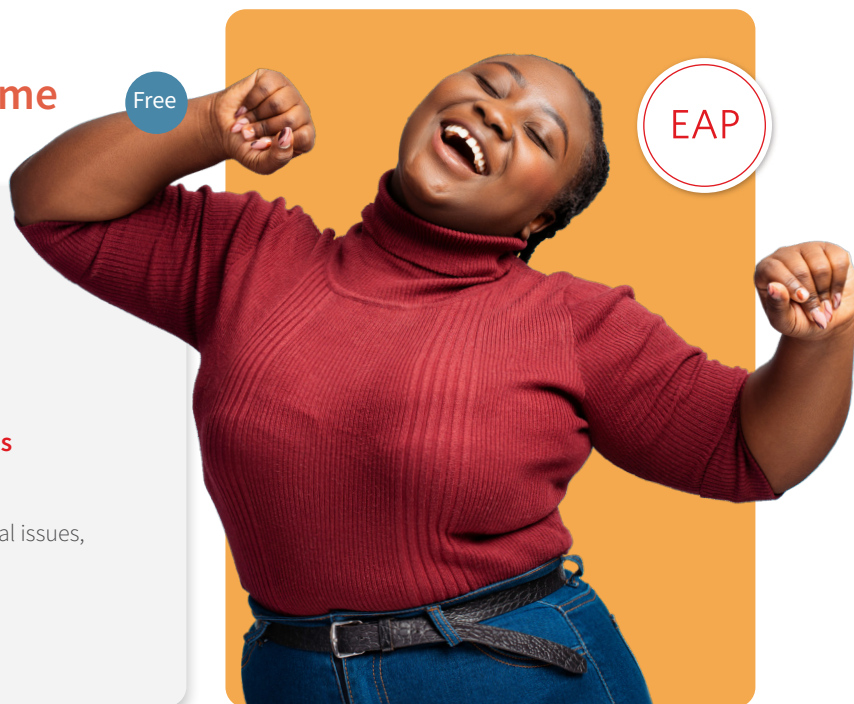


Employee Assistance Programme

Free**EAP**

Telephonic counselling and support services for employees and their families

Typical examples include counselling on personal issues, family problems, stress management, conflict resolution and dealing with work-related concerns.



24/7 Trauma support

The trauma line is open 24 hours a day, 7 days a week for psychosocial emergencies such as rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction.



Legal advice

Legal advisers provide telephonic advice and guidance in relation to an employee's current situation.



Debt restructuring

Our partner, Debt Rescue, is available to assist with this sensitive problem.



Financial advice

Advisers provide guidance in relation to an employee's current financial and debt situation.



Management referral services

Managers may refer employees to the EAP programme, with their consent.



Premiums

Health4Me Health Insurance premiums are reviewed annually and exempt from VAT.

Benefit grouping	Day-to-day benefit option	Major medical event benefit option	Principal member	Adult (per adult)	Child (per child)
Day-to-day benefit	Bronze	None	R655.00	R655.00	R391.00
	Silver		R701.00	R701.00	R412.00
	Gold		R756.00	R756.00	R444.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Base	R945.00	R945.00	R534.00
	Silver		R993.00	R993.00	R554.00
	Gold		R1 052.00	R1 052.00	R588.00
Day-to-day benefit + accident and emergency cover + hospital cash and maternity lump sum benefit + funeral benefit	Bronze	Standard	R1 049.00	R1 049.00	R588.00
	Silver		R1 097.00	R1 097.00	R608.00
	Gold		R1 156.00	R1 156.00	R640.00





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 Health4Me is underwritten by Momentum Metropolitan Life Limited (MMLL FSP number 6406, registration number 1904/002186/06), an authorised insurer and financial services provider and is administered by Momentum Health (registration number 1969/016884/07, a Juristic Representative on the MMLL FSP license). Momentum has contracted with Bloom Financial Services (Pty) Ltd (FSP number 50140, registration number 2018/547213/07) to perform financial services on its behalf. The product terms and conditions apply.

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