

# momentum

medical scheme



**2026**

Summarised  
comparison

**Our**  
**benefits**

# Momentum Medical Scheme comparison

## Option benefits

This document is a marketing aid and provides a summary of the benefits available on the Momentum Medical Scheme options. On joining the Scheme, all Momentum Medical Scheme members receive a detailed member brochure. Scheme Rules always take precedence and are available on request.



	Ingwe Option	Evolve Option	Custom Option	Incentive Option	Extender Option	Summit Option	
<b>Major Medical Benefit</b>							
<b>Hospital provider</b>	Connect Network hospitals, Ingwe Network hospitals or Any hospital	Evolve Network of hospitals Certain procedures are only covered in day facilities	You can choose Any or Associated hospitals		You can choose Any or Associated hospitals	You can choose Any or Associated hospitals	Any hospital
<b>Overall annual limit</b>	No annual limit applies						
<b>Co-payments</b>	No co-payments	R2 000 co-payment applies per authorisation, including for non-emergency Prescribed Minimum Benefits, except for motor vehicle accidents, maternity confinements and emergency treatment  An additional co-payment may apply to certain specialised procedures/treatments and specialised scans	R2 000 co-payment applies per authorisation, including for non-emergency Prescribed Minimum Benefits, except for motor vehicle accidents, maternity confinements and emergency treatment  An additional co-payment may apply to certain specialised procedures/treatments and specialised scans		A co-payment may apply to certain specialised procedures/treatments and specialised scans	A co-payment may apply to certain specialised procedures/treatments and specialised scans	A co-payment may apply to specialised scans
<b>Take-home medicine</b>	100% of medication rate, 7 days' supply						
<b>GPs and specialists</b>	Associated specialists covered in full. Other specialists covered up to 100% of Momentum Medical Scheme Rate	Associated specialists covered in full. Other specialists covered up to 100% of Momentum Medical Scheme Rate	Associated specialists covered in full. Other specialists covered up to 100% of Momentum Medical Scheme Rate		Associated specialists covered in full. Other specialists covered up to 200% of Momentum Medical Scheme Rate	Associated specialists covered in full. Other specialists covered up to 200% of Momentum Medical Scheme Rate	Associated specialists covered in full. Other specialists covered up to 300% of Momentum Medical Scheme Rate
<b>In-hospital dental and oral benefits</b>	Not covered. Dentistry related to trauma covered at State facilities, limited to Prescribed Minimum Benefits	Not covered. Dentistry related to trauma covered at State facilities, limited to Prescribed Minimum Benefits	<ul style="list-style-type: none"> <li>maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 The hospital account is paid at the negotiated rate, subject to a R2 000 co-payment per authorisation. The anaesthetist account is covered up to 100% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver*, if available</li> <li>dentistry related to trauma The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 100% of the Momentum Medical Scheme Rate</li> <li>extraction of impacted wisdom teeth The hospital account is paid at the negotiated rate, subject to a R3 600 co-payment for day hospitals and a R6 800 co-payment for other hospitals per authorisation. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li> <li>implants and all other in-hospital dental treatment The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver*, if available</li> </ul>		<ul style="list-style-type: none"> <li>maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 The hospital account is paid at the negotiated rate, subject to a R1 820 co-payment per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from Savings or HealthSaver*, if available.</li> <li>dentistry related to trauma The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 200% of the Momentum Medical Scheme Rate</li> <li>extraction of impacted wisdom teeth The hospital account is paid at the negotiated rate, subject to a R3 600 co-payment for day hospitals and a R6 800 co-payment for other hospitals per authorisation. 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The dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li> <li>dentistry related to trauma The hospital account is paid at the negotiated rate. The anaesthetist account and the dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 200% of the Momentum Medical Scheme Rate</li> <li>extraction of impacted wisdom teeth The hospital account is paid at the negotiated rate, subject to a R3 600 co-payment for day hospitals and a R6 800 co-payment for other hospitals per authorisation. The anaesthetist account is covered up to 200% of the Momentum Medical Scheme Rate and the dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li> <li>implants and all other in-hospital dental treatment The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li> </ul>	<ul style="list-style-type: none"> <li>maxillo-facial surgery (excluding implants) and general anaesthesia for children under 7 The hospital account is paid at the negotiated rate and the anaesthetist account is covered up to 300% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li> <li>dentistry related to trauma The hospital account is paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 300% of the Momentum Medical Scheme Rate</li> <li>extraction of impacted wisdom teeth The hospital account is paid at the negotiated rate and the anaesthetist account is covered up to 300% of the Momentum Medical Scheme Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the Momentum Medical Scheme Rate</li> <li>implants and all other in-hospital dental treatment The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from available day-to-day benefits, subject to the day-to-day limits</li> </ul>
<b>Mental health (Including psychiatry and psychology, drug and alcohol rehabilitation)</b>	Limited to Prescribed Minimum Benefits at State facilities	Limited to Prescribed Minimum Benefits at Evolve Network hospitals	R47 300 per beneficiary		R50 600 per beneficiary	R50 600 per beneficiary	R50 600 per beneficiary
<b>Pathology</b>	100% of Momentum Medical Scheme Rate, no annual limit applies						
<b>Radiology</b>	100% of Momentum Medical Scheme Rate, no annual limit applies						
<b>Immune deficiency related to HIV</b>							
<b>Anti-retroviral treatment</b>	R42 300 per family at preferred provider	No annual limit applies at preferred provider	No annual limit applies at preferred provider		No annual limit applies at preferred provider	No annual limit applies at preferred provider	No annual limit applies at any provider
<b>HIV-related hospital admissions</b>	R42 800 per family at your chosen hospital provider	R50 500 per family at Evolve Network hospitals	R89 500 per family at your chosen hospital provider		R96 800 per family at your chosen hospital provider	R96 800 per family at your chosen hospital provider	R96 800 per family at any hospital
<b>Renal dialysis</b>	Limited to Prescribed Minimum Benefits at State facilities	Limited to Prescribed Minimum Benefits at State facilities	No annual limit applies, subject to registration on the health management programme		No annual limit applies, subject to registration on the health management programme	No annual limit applies, subject to registration on the health management programme	No annual limit applies, subject to registration on the health management programme

# Momentum Medical Scheme comparison

## Option benefits

This document is a marketing aid and provides a summary of the benefits available on the Momentum Medical Scheme options. On joining the Scheme, all Momentum Medical Scheme members receive a detailed member brochure. Scheme Rules always take precedence and are available on request.



### Ingwe Option

### Evolve Option

### Custom Option

### Incentive Option

### Extender Option

### Summit Option

Major Medical Benefit (continued)						
<b>Oncology (Treatment of cancer)</b>	If you choose Connect Network hospitals, you need to obtain your oncology treatment from an oncologist authorised by the Scheme, and benefits are limited to Prescribed Minimum Benefits at Connect Network hospitals. If you choose Ingwe Network hospitals or Any hospital, benefits are limited to Prescribed Minimum Benefits at State facilities	R200 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication	R300 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication	R400 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication	R500 000 per beneficiary per year, thereafter a 20% co-payment applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication	No annual limit applies. Momentum Medical Scheme Reference Pricing will apply to chemotherapy and adjuvant medication
<b>Organ transplants</b>	If you choose Connect Network hospitals, benefits are limited to Prescribed Minimum Benefits at Connect Network hospitals. If you choose Ingwe Network hospitals or Any hospital, benefits are limited to Prescribed Minimum Benefits at State facilities	Limited to Prescribed Minimum Benefits at State facilities	Recipient: No annual limit applies Donor: R26 000 cadaver costs and R53 000 live donor costs (including transportation)	Recipient: No annual limit applies Donor: R28 700 cadaver costs and R59 000 live donor costs (including transportation)	Recipient: No annual limit applies Donor: R28 700 cadaver costs and R59 000 live donor costs (including transportation)	Recipient: No annual limit applies Donor: R28 700 cadaver costs and R59 000 live donor costs (including transportation)
<b>MRI, CT, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans</b>	If you choose Connect Network hospitals, MRI and CT scans are limited to Prescribed Minimum Benefits at Connect Network hospitals and other specialised scans are subject to Prescribed Minimum Benefits at State facilities. If you choose Ingwe Network hospitals or Any hospital, all scans are limited to Prescribed Minimum Benefits at State facilities	No annual limit applies, subject to R3 850 co-payment per scan and pre-authorisation	No annual limit applies, subject to R3 850 co-payment per scan and pre-authorisation	No annual limit applies, subject to R3 500 co-payment per scan and pre-authorisation	No annual limit applies, subject to R3 500 co-payment per scan and pre-authorisation	No annual limit applies, subject to R3 500 co-payment per scan and pre-authorisation
<b>Internal prosthesis (incl. knee and hip replacements, permanent pacemakers, cochlear implants, etc)</b>	Limited to Prescribed Minimum Benefits at State facilities	Intraocular lenses: R6 600 per beneficiary per event, maximum 2 events per year Other internal prostheses: R43 900 per beneficiary per event, maximum 2 events per year	Intraocular lenses: R7 200 per beneficiary per event, maximum 2 events per year Other internal prostheses: R62 000 per beneficiary per event, maximum 2 events per year	Cochlear implants: R223 600 per beneficiary, maximum 1 event per year Intraocular lenses: R8 900 per beneficiary per event, maximum 2 events per year Other internal prostheses: R67 000 per beneficiary per event, maximum 2 events per year	Cochlear implants: R245 000 per beneficiary, maximum 1 event per year Intraocular lenses: R9 540 per beneficiary per event, maximum 2 events per year Other internal prostheses: R92 200 per beneficiary per event, maximum 2 events per year	Cochlear implants: R245 000 per beneficiary, maximum 1 event per year Intraocular lenses: R9 540 per beneficiary per event, maximum 2 events per year Other internal prostheses: R92 200 per beneficiary per event, maximum 2 events per year
<b>External prosthesis (such as artificial arms or legs etc)</b>	Limited to Prescribed Minimum Benefits at State facilities	R28 200 per family	R29 300 per family	R30 700 per family	R32 000 per family	R32 000 per family
<b>Medical and surgical appliances</b>	R7 000 per family	R7 850 per family	R8 400 per family	R8 800 per family	R9 230 per family	R9 230 per family
<b>Medical rehabilitation, Hospice, private nursing and step-down facilities</b>	R17 500 per beneficiary for medical rehabilitation and step-down facilities, subject to case management. Hospice and private nursing are not covered	R61 000 per family	R67 000 per family	R70 000 per family	R75 000 per family	R75 000 per family
<b>Trauma benefit</b>	Not covered	Covers certain day-to-day benefits that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation	Not covered	Covers certain day-to-day benefits that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation	Covers certain day-to-day benefits that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation	Covers certain day-to-day benefits that form part of the recovery following specific traumatic events, such as near drowning, poisoning, severe allergic reaction and external and internal head injuries. Appropriate treatment related to the event is covered as per authorisation
<b>Emergency medical transport in South Africa by Netcare 911</b>	No annual limit applies					
<b>International emergency medical transport by preferred provider</b>	No benefit	R5 000 000 This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover. A R2 280 co-payment applies per emergency out-patient claim	R7 660 000 This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover. A R2 280 co-payment applies per emergency out-patient claim	R8 000 000 This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover. A R2 280 co-payment applies per emergency out-patient claim	R8 220 000 This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover. A R2 280 co-payment applies per emergency out-patient claim	R9 010 000 This benefit includes R15 500 for emergency optometry, R15 500 for emergency dentistry and R765 000 terrorism cover. A R2 280 co-payment applies per emergency out-patient claim

Chronic benefit						
<b>Chronic provider</b>	Ingwe Primary Care Network, Ingwe Active Network or State facilities	State facilities	You can choose Any, Associated or State	You can choose Any, Associated or State	You can choose Any, Associated or State	You can use any provider of your choice
<b>Conditions covered</b>	Cover for 26 conditions, according to the Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies		Cover for 32 conditions 26 conditions, according to the Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 6 additional conditions - limited to R13 700 per family per year	Cover for 62 conditions 26 conditions, according to the Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 36 additional conditions - limited to R13 700 per family per year	Cover for 62 conditions: 26 conditions according to the Chronic Disease List in Prescribed Minimum Benefits - no annual limit applies 36 additional conditions - accumulate to overall day-to-day limit of R34 500 per beneficiary. This is a combined limit incorporating both day-to-day cover and cover for the 36 additional conditions	
<b>Formulary</b>	Fixed formulary	State formulary	Depending on your chronic provider choice Any: Basic formulary Associated: Core formulary State: State formulary	Depending on your chronic provider choice Any: Standard formulary Associated: Core formulary State: State formulary	Depending on your chronic provider choice Any: Extended formulary Associated: Core formulary State: State formulary	Comprehensive formulary

# Momentum Medical Scheme comparison

## Option benefits

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Ingwe Option

Evolve Option

Custom Option

Incentive Option

Extender Option

Summit Option

### Day-to-day benefit

<b>Compulsory Savings</b>	None - you may add the HealthSaver* to provide cover for your day-to-day healthcare needs			Fixed at 10% of total contribution	Fixed at 25% of total contribution	None - you may add the HealthSaver* to provide additional cover for your day-to-day healthcare needs
<b>Day-to-day medical expenses such as, over-the-counter medication, prescribed medication, general practitioners, specialists, conservative dentistry, specialised dentistry, optical (glasses etc)</b>	<p>If you choose Connect Network hospitals, benefits are only available at State facilities, unless otherwise indicated. If you choose Ingwe Network hospitals, benefits are only available from the Ingwe Primary Care Network or if you choose Any hospital, benefits are only available from the Ingwe Active Network</p> <p>You have unlimited GP visits at your network GP. All visits from the 11th visit onwards must be pre-authorized. You also get 3 virtual doctor consultations per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of medication where required</p> <p>You have 1 out-of-network GP, casualty or after-hours visit per beneficiary per year, with a maximum of 2 visits per family per year. A R110 co-payment applies per visit</p> <p>Basic dentistry such as examinations, fillings and x-rays are covered as per the list of tariff codes. One dental consultation is covered per year per beneficiary</p> <p>You have 2 specialist visits per family per year. The visits are covered at 100% of Momentum Medical Scheme Rate, up to R1 425 per visit and a maximum of R2 850 per family per year. You need to be referred by your network GP and request pre-authorization. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities</p> <p>You may add HealthSaver* to fund any additional day-to-day healthcare expenses</p>	<p>You have 2 virtual consultations per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of medication where required. Medication is subject to HealthSaver*, if available</p> <p>Sports injury benefit: 2 Physiotherapist or Biokineticist consultations per beneficiary, up to a limit of R1 200 per year, subject to pre-authorization. Consultations paid at the Momentum Medical Scheme Rate</p> <p>You may add HealthSaver* to fund any additional day-to-day healthcare expenses</p>	<p>You can make use of the HealthSaver* account to fund any day-to-day medical expenses</p>	<p>10% of your contribution is available as Savings to cover day-to-day expenses. If you have used the available funds in your annual day-to-day Savings, claims will be paid from HealthSaver*, if available</p>	<p>25% of your contribution is available as Savings to cover day-to-day expenses. If you exceed the funds in your annual day-to-day Savings, you will have a self-funding gap to pay out of your own pocket, up to the Threshold determined by your family size. Once you have reached this Threshold, your claims will be paid by the Scheme from Extended Cover. Claims add up to the Threshold and are paid from Extended Cover at the Momentum Medical Scheme Rate subject to sub-limits. The sub-limits apply before and after the Threshold is reached</p>	<p>Benefits are paid subject to sub-limits, until overall day-to-day limit of R34 500 per beneficiary per annum is reached. Certain sub-limits apply per benefit, thereafter benefits are paid from HealthSaver* if available</p>
<b>MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans</b>	<p>If you choose Connect Network hospitals, MRI and CT scans are limited to Prescribed Minimum Benefits at Connect Network hospitals and other specialised scans are subject to Prescribed Minimum Benefits at State facilities. If you choose Ingwe Network hospitals or Any hospital, all scans are limited to Prescribed Minimum Benefits at State facilities</p>	<p>No annual limit applies, subject to a co-payment of R3 850 per scan and pre-authorization</p>		<p>No annual limit applies, subject to R3 500 co-payment per scan and pre-authorization</p>		

### Health Platform

<b>Maternity benefits</b>	<p>7 antenatal visits 1 paediatrician visit in child's first year 2 pregnancy scans Certain antenatal pathology tests 1 nurse home visit the day after return from hospital Benefits subject to registration on the Maternity programme</p>	<p>Full cover for Associated specialists 12 antenatal visits 2 paediatrician visits in child's first year 2 pregnancy scans Certain antenatal pathology tests 2 doula visits 2 nurse home visits: day after return from hospital and 2 weeks after initial visit Benefits subject to registration on the Maternity programme</p>	<p>Full cover for Associated specialists 12 antenatal visits 2 paediatrician visits in child's first year 2 pregnancy scans Certain antenatal pathology tests 2 doula visits 2 nurse home visits: day after return from hospital and 2 weeks after initial visit Benefits subject to registration on the Maternity programme</p>		<p>Full cover for Associated specialists 12 antenatal visits Online antenatal and postnatal classes (18-month subscription with Parent Sense) Online video consultation with lactation specialist 2 paediatrician visits in child's first year 2 pregnancy scans Certain antenatal pathology tests 2 doula visits 3 nurse home visits: day after return from hospital, 2 weeks after initial visit and 6 weeks after initial visit Benefits subject to registration on the Maternity programme</p>	<p>Full cover for Associated specialists 12 antenatal visits Online antenatal and postnatal classes (18-month subscription with Parent Sense) Online video consultation with lactation specialist (Initial consultation plus follow up) 2 paediatrician visits in child's first year 2 pregnancy scans Certain antenatal pathology tests 2 doula visits 3 nurse home visits: day after return from hospital, 2 weeks after initial visit and 6 weeks after initial visit Benefits subject to registration on the Maternity programme</p>	<p>Full cover for Associated specialists 12 antenatal visits Online antenatal and postnatal classes (18-month subscription with Parent Sense) Online video consultation with lactation specialist (Initial consultation plus follow up) 2 paediatrician visits in child's first year 2 pregnancy scans Certain antenatal pathology tests 2 doula visits 3 nurse home visits: day after return from hospital, 2 weeks after initial visit and 6 weeks after initial visit Benefits subject to registration on the Maternity programme</p>
<b>Preventative care and early detection</b>	<p>Comprehensive Health Platform benefits, like preventative dental care, pap smears and health assessments. This unique benefit encourages health awareness, enhances quality of life and gives peace of mind through:</p> <ul style="list-style-type: none"> <li>• preventative care</li> <li>• early detection</li> <li>• health education and advice</li> </ul>						

# Momentum Medical Scheme comparison

## Individual contributions

This document is a marketing aid and provides a summary of the benefits available on the Momentum Medical Scheme options. On joining the Scheme, all Momentum Medical Scheme members receive a detailed member brochure. Scheme Rules always take precedence and are available on request.

P = Principal A = Adult C = Child

Child rates apply to child dependants younger than 21

On the Ingwe Options, all children are charged for. On the Evolve, Custom, Incentive, Extender and Summit Options, a maximum of 3 children are charged for



Monthly income	Ingwe Option			P	A	C
	Hospital	Chronic	Day-to-day			
R0 - R1 550	Connect Network	State	State	R1 079	R1 079	R301
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R645	R645	R581
	Any	Ingwe Active Network	Ingwe Active Network	R645	R645	R645
R1 551 - R9 400	Connect Network	State	State	R1 252	R1 252	R328
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 425	R1 425	R652
	Any	Ingwe Active Network	Ingwe Active Network	R1 852	R1 852	R735
R9 401 - R12 500	Connect Network	State	State	R1 635	R1 635	R408
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 814	R1 814	R680
	Any	Ingwe Active Network	Ingwe Active Network	R2 590	R2 590	R783
R12 501 - R18 000	Connect Network	State	State	R1 763	R1 763	R438
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R2 492	R2 492	R733
	Any	Ingwe Active Network	Ingwe Active Network	R3 527	R3 527	R822
R18 001 - R23 500	Connect Network	State	State	R2 870	R2 870	R652
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R3 576	R3 576	R1 053
	Any	Ingwe Active Network	Ingwe Active Network	R4 527	R4 527	R1 314
R23 501+	Connect Network	State	State	R3 302	R3 302	R750
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R3 590	R3 590	R1 058
	Any	Ingwe Active Network	Ingwe Active Network	R4 546	R4 546	R1 318
Evolve Option			P	A	C	
Hospital		Chronic				
Evolve Network		State	R2 029	R2 029	R2 029	
Custom Option			P	A	C	
Hospital		Chronic				
Associated		Any	R3 749	R2 958	R1 322	
		Associated	R3 334	R2 586	R1 178	
		State	R2 585	R1 956	R916	
Any		Any	R4 472	R3 589	R1 596	
		Associated	R3 953	R3 089	R1 437	
		State	R3 295	R2 487	R1 207	
Incentive Option			P	A	C	
Hospital		Chronic				
Any		Any	Total contribution	R5 333	R 4 292	R 1 993
			Risk contribution	R4 800	R3 863	R1 794
			Savings 10%	R 533	R429	R199
			Annual Savings	R6 396	R5 148	R2 388
Associated		Associated	Total contribution	R4 731	R3 762	R1 797
			Risk contribution	R4 258	R3 386	R1 617
			Savings 10%	R473	R376	R180
			Annual Savings	R5 676	R4 512	R2 160
State		State	Total contribution	R3 362	R2 653	R1 290
			Risk contribution	R3 026	R2 388	R1 161
			Savings 10%	R336	R 265	R129
			Annual Savings	R4 032	R3 180	R1 548

### Incentive Option (continued)

Hospital		Chronic	P	A	C
Any	Any	Total contribution	R6 030	R4 900	R2 351
		Risk contribution	R5 427	R4 410	R2 116
		Savings 10%	R603	R490	R235
Annual Savings		R7 236	R5 880	R2 820	
Any	Associated	Total contribution	R5 149	R4 128	R2023
		Risk contribution	R4 634	R3 715	R1 821
		Savings 10%	R515	R413	R202
Annual Savings		R6 180	R4 956	R2 424	
Any	State	Total contribution	R4 179	R3 292	R1 652
		Risk contribution	R3 761	R2 963	R1 487
		Savings 10%	R418	R329	R165
Annual Savings		R5 016	R3 948	R1 980	
Extender Option			P	A	C
Hospital		Chronic			
Any	Any	Total contribution	R10 088	R8 125	R2 856
		Risk contribution	R7 566	R6 094	R2 142
		Savings 25%	R2 522	R2 031	R714
Annual Savings		R30 264	R24 372	R8 568	
Threshold		R36 900	R32 000	R10 600	
Any	Associated	Total contribution	R9 081	R7 309	R2 612
		Risk contribution	R6 811	R5 482	R1 959
		Savings 25%	R2 270	R1 827	R653
Annual Savings		R27 240	R21 924	R7 836	
Threshold		R36 900	R32 000	R10 600	
Any	State	Total contribution	R7 939	R6 021	R2 335
		Risk contribution	R5 954	R4 516	R1 751
		Savings 25%	R1 985	R1 505	R584
Annual Savings		R23 820	R18 060	R7 008	
Threshold		R36 900	R32 000	R10 600	
Any	Any	Total contribution	R11 472	R9 240	R3 291
		Risk contribution	R8 604	R6 930	R2 468
		Savings 25%	R2 868	R2 310	R823
Annual Savings		R34 416	R27 720	R9 876	
Threshold		R36 900	R32 000	R10 600	
Any	Associated	Total contribution	R10 079	R8 117	R2 899
		Risk contribution	R7 559	R6 088	R2 174
		Savings 25%	R2 520	R2 029	R725
Annual Savings		R30 240	R24 348	R8 700	
Threshold		R36 900	R32 000	R10 600	
Any	State	Total contribution	R9 017	R7 401	R2 647
		Risk contribution	R6 763	R5 551	R1 985
		Savings 25%	R2 254	R1 850	R662
Annual Savings		R27 048	R22 200	R7 944	
Threshold		R36 900	R32 000	R10 600	
Summit Option			P	A	C
Hospital		Chronic			
Any		Freedom-of-choice	R16 469	R13 075	R3 756
		Freedom-of-choice			

Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

**Ingwe Option**

**Evolve Option**

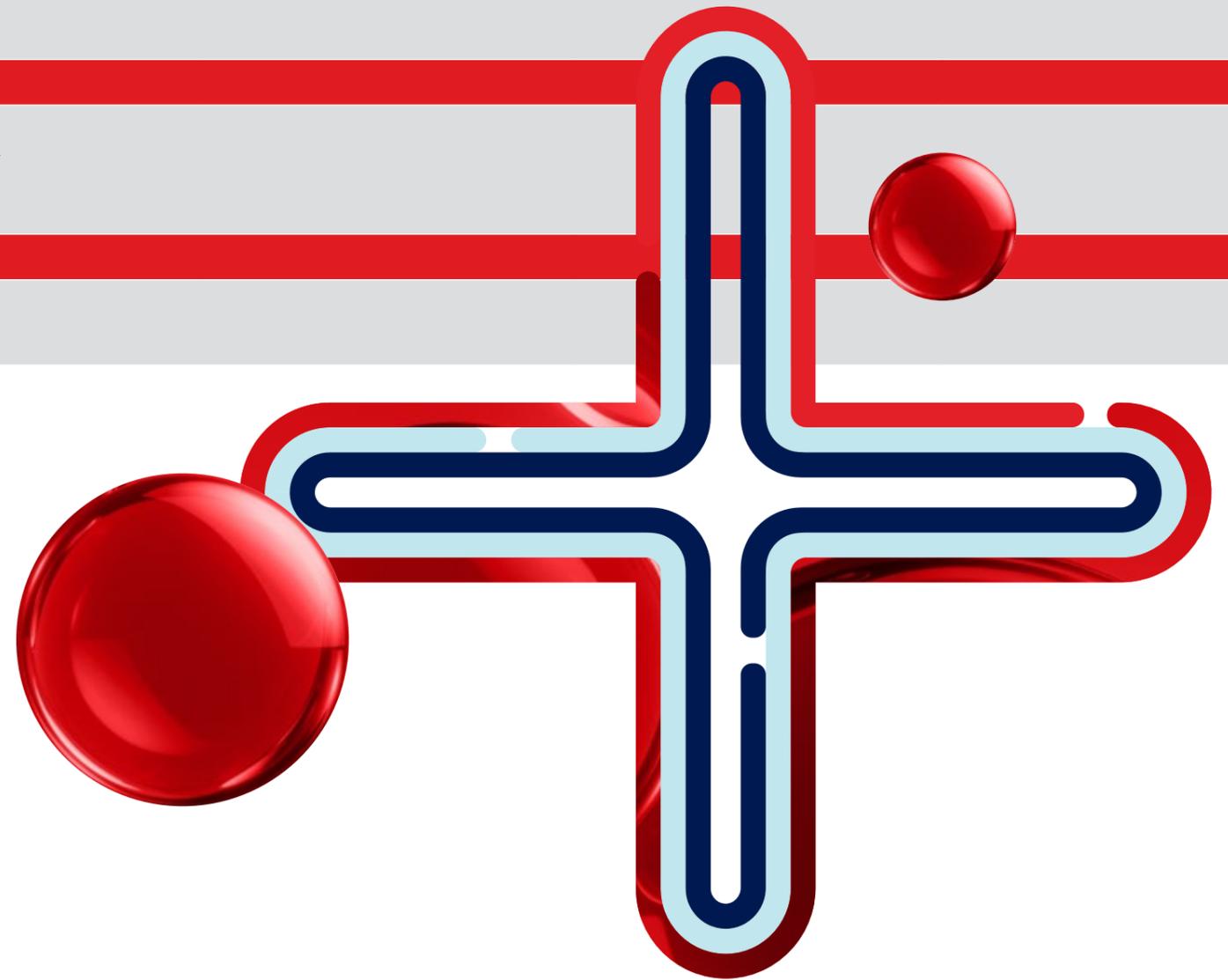
**Custom Option**

**Incentive Option**

**Extender Option**

**Summit Option**

<b>Additional savings product</b>		
You can choose to save for your day-to-day healthcare needs, when you want to, and as much as you want to. You can use these funds to pay for medical expenses not covered on your option		
<b>Extra HealthSaver rewards</b>		
You can earn a Savings Booster of up to 10% on your positive HealthSaver Savings balance and access CreditSaver for free. The Savings Booster you earn on your positive HealthSaver Savings balance is based on your Healthy Heart Score and fitness assessment level.		
<b>HealthReturns* and More4Me*</b>		
<b>Incentive programmes</b>	Momentum More4Me rewards members of qualifying employer groups with airtime, data, Shoprite and Checkers vouchers or Takealot vouchers for engaging digitally with the Scheme via WhatsApp or the Momentum App, completing a digital health assessment and when going for their health assessment at a Momentum wellness day. Members can also earn monthly rewards, based on their Healthy Heart Score	HealthReturns is the only free incentive programme that rewards members for taking ownership of their health and being active. Members can earn up to 40% of their contributions back in HealthReturns
<b>Momentum Multiply*</b>		
<b>Wellness rewards programmes</b>	Multiply Engage is Momentum's free wellness rewards programme, promoting both physical and mental wellness. Multiply Engage Plus is a paid-for programme, giving members higher partner discounts and rewards	Multiply Inspire is Momentum's free wellness rewards programme, promoting both physical and mental wellness. Multiply Inspire Plus is a paid-for programme, giving members higher partner discounts and rewards
<b>Momentum GapCover*</b>		
<b>Covers shortfalls for in-hospital procedures and co-payments</b>	Momentum GapCover offers supplementary cover to assist with shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out of hospital	



## Members

-  WhatsApp 0860 11 78 59
-  Web chat Log in to [momentummedicalscheme.co.za](https://momentummedicalscheme.co.za) and click on the chat button
-  Emergency medical transport 082 911 South Africa  
+27 11 541 1263 International
-  [momentummedicalscheme.co.za](https://www.momentummedicalscheme.co.za)
-  Virtual help Visit [momentummedicalscheme.co.za](https://momentummedicalscheme.co.za), click on "Contact us" and then on "Click here to join a virtual help session" for one of our consultants to assist you digitally
-  Claims [claims@momentumhealth.co.za](mailto:claims@momentumhealth.co.za)
-  Queries [member@momentumhealth.co.za](mailto:member@momentumhealth.co.za)
-  Contact centre 0860 11 78 59

## Financial advisers

-  [via.momentum.co.za](https://via.momentum.co.za)

## New business queries

-  Call 0800 43 25 84
-  [healthadvisernewbusiness@momentum.co.za](mailto:healthadvisernewbusiness@momentum.co.za)

## New business documentation

(application forms, outstanding requirements and acceptance letters)

-  Call 0800 43 25 84
-  [healthnewbusiness@momentumhealth.co.za](mailto:healthnewbusiness@momentumhealth.co.za)

## After-sales servicing

-  WhatsApp 0800 43 25 84
-  Call 0800 43 25 84
-  [healthadviserservice@momentum.co.za](mailto:healthadviserservice@momentum.co.za)
-  Web chat Log in to [via.momentum.co.za](https://via.momentum.co.za) and click on the help icon on the health pages

## Fraud hotline

-  Call 0800 00 04 38
-  [momentummedicalscheme@tip-offs.com](mailto:momentummedicalscheme@tip-offs.com)

## Physical and postal address

-  201 uMhlanga Ridge Boulevard Cornubia 4339
-  PO Box 2338 Durban 4000 South Africa

## Council for Medical Schemes

-  Customer Care Centre 0861 123 267
-  [information@medicalschemes.co.za](mailto:information@medicalschemes.co.za)
-  [medicalschemes.co.za](https://medicalschemes.co.za)

## Get access to information at your fingertips

Download the Momentum App for instant access to:

- viewing your membership card,
- your Momentum Medical Scheme benefit information,
- checking your Savings balance,
- viewing your claims history,
- submitting your claims,
- requesting authorisations for hospital admissions and procedures,
- pre-notifying for certain Health Platform Benefits,
- registering on the maternity programme,
- requesting travel certificates, and more.

