



Local student

For full-time students from South Africa

2026



From
R645pm
Income of less than
R1 550pm

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**MY
HEALTH
IS MY
WEALTH**

Want to join?

-  0860 102 493 WhatsApp
-  studenthealthcare.co.za
-  studenthealth@momentum.co.za
-  0860 102 493 Customer care

SA's No. 1
medical aid choice
for more than
1 million students
over 35 years

momentum
medical scheme

more health & wellness

for more students

for less

This brochure is a focused marketing aid for South African full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Network Option, and the Ingwe Network hospitals and Ingwe Primary Care Network Option. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.

Momentum Medical Scheme's 2026 benefit and contribution amendments have been submitted to the Council for Medical Schemes and are subject to approval by the Regulator.

Our aim is to enable happy, healthy students who flourish by having access to superior medical scheme benefits, comprehensive lifestyle benefits from Momentum and access to the HappyHub – your MOM away from home.

Why Momentum Medical Scheme's Ingwe Option?

Medical aid of choice for more than 1 million students over the past 35 years

Momentum Medical Scheme is a credible and trustworthy medical aid. Let us partner with you as you journey through your studies and future career, with a wide variety of options and benefits to choose from as your healthcare needs evolve.

Largest student medical aid provider in SA

Momentum Medical Scheme is one of the leading open medical aids in South Africa and the largest provider of healthcare cover for local and international students studying in South Africa. Guaranteed peace of mind comes standard when you choose Momentum Medical Scheme, giving you access to the best healthcare providers and the backing of a respected brand.

Digital expertise - learn how to improve your health via the Momentum App

Our digital support channels range from the Momentum App with access to WYSA, your 24/7 mental wellness coach, to an online web chat facility and live help through WhatsApp. Upon joining, you receive a link to the Ingwe Option educational wrap and your digital membership card for easy access to healthcare benefits at your fingertips.

Provider choice - adds flexibility to the Ingwe Option

If you choose Any hospital for your hospitalisation cover, you need to use Ingwe Active Network providers. If you choose Ingwe Network hospitals, you need to use Ingwe Primary Care Network providers, which has more doctors on the network. You can visit any doctor on the network that you choose and there is no limit to the number of times you may visit your network doctor, as long as it is medically necessary.

Tailor-made benefits for students

Some medical aids group benefits under one limit. This may provide flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for out-of-network/emergency visits, optometry, dentistry, specialists, pathology and radiology.

When you join Momentum Medical Scheme's Ingwe Option, you have a choice to make regarding whether you want to access ANY hospital, or make use of a NETWORK of hospitals.

Please note that you can only make this decision once a year, so it is important to make the right choice. Let us assist you in choosing the correct option for you.

Remember that you need to contact us to request pre-authorisation before using your hospital benefits. You can request pre-authorisation via the Momentum App, or WhatsApp or call us on **0860 102 493**.

Refer to studenthealthcare.co.za for detailed benefit brochures.

Major Medical benefits

Any private acute hospital or day hospital

Unlimited cover at any private acute hospital or day hospital

Ingwe Network hospitals

Unlimited cover at Ingwe Network hospitals. View the list of hospitals on studenthealthcare.co.za

100% of the Momentum Medical Scheme Rate for operations, procedures and admissions

Netcare 911 for unlimited medical emergency transportation - contact 082 911

Casualty/emergency benefits - 1 visit per beneficiary or 2 visits per family per year for emergency/casualty and out-of-network doctor visits. You pay the first R110 of the visit. If you need medical advice, Hello Doctor is available 24/7.

Virtual GP benefits - You can also use your 3 virtual consultations per beneficiary per year to have a full virtual telehealth consultation with a doctor on the GP Virtual Consultation Network if you need more than advice

Day-to-day benefits

Your Ingwe Active Network or Ingwe Primary Care Network provider is your first point of call to access your out-of-hospital benefits.

Ingwe Active Network providers

If you stay in residence, then the Any hospital option may be better suited for you, as a limited number of GPs/doctors on our Ingwe Active Network provider list are based close to or on campus. Visit studenthealthcare.co.za to view the list.

Ingwe Primary Care Network providers

If you choose Ingwe Network hospitals, you will have a wider choice of GPs/doctors based on your geographic location, especially if you do not live on, or close to, campus. Visit studenthealthcare.co.za for the Ingwe Primary Care Network list and search for the provider closest to you.

Doctor consultations

Unlimited - You may visit ANY doctor on the Ingwe Active Network

Unlimited - You may visit ANY doctor on the Ingwe Primary Care Network

You also get **3 virtual consultations** per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of certain scheduled medicine where required

Unlimited as prescribed by your network doctor. Subject to a list of medicine called a formulary

Prescribed medicine

Chronic medicine

If you have a chronic condition, you can ask your network doctor to register you for chronic benefits – we cover 26 chronic conditions, such as diabetes or epilepsy. Subject to a list of medicine called a formulary

Specialist / physiotherapy

2 specialist consultations per family per year, limited to R1 425 per visit and up to a maximum of R2 850 per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorisation. You can choose to use your specialist visits to go to a physiotherapist

Blood tests

We cover specific blood tests. Ask your network doctor for referral and visit studenthealthcare.co.za for the list of tests covered

X-rays

We cover specific x-rays. Ask your network doctor for referral and visit studenthealthcare.co.za for the list of radiology benefits

Dental care

Visit your network dentist for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more details, visit studenthealthcare.co.za

Eye care to help you see clearly

The benefit is available from your network optometrist every 2 years. If your refraction measurement is more than 0.5, we cover the lenses and you can choose from a specific range of frames covered on the Ingwe Option. To check whether we will cover your bill, ask the optometrist for a quotation and submit it to us

Out-of-network doctor visits

1 visit per person or 2 visits per family per year and this includes your emergency/casualty visits. You pay the first R110 of the consultation cost and you need to call us on **0860 102 493** within 72 hours after your visit

Virtual doctor and emergency visits

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

Preventative care

1 health assessment per year, which includes a blood pressure test, blood sugar and cholesterol finger-prick tests, as well as height, weight and waist circumference measurements. You can do the assessment at a Dis-Chem, Clicks or MediRite pharmacy clinic
Pap smear benefit: Women 15 and older can have a pap smear consultation with a nurse or their network GP as well as a standard pap smear pathology test once a year. Women aged 21 to 65 can choose to have an HPV PCR screening test every 3 years instead of the standard pap smear test

Preventative dental care benefit

You also get preventative dental care covered up to R500 per beneficiary per year at any network provider, including oral hygienists

NINE membership tips



Tip 1

We have agreements in place with **network providers** to ensure that your benefits last as long as possible and give you more value for your money. Please ensure that you visit these network providers to access your benefits and avoid paying the treatment cost from your pocket.

Visit studenthealthcare.co.za or call us on **0860 102 493** to find out where your closest network provider is.



Tip 2

If you need **medication**, visit your network doctor, instead of the pharmacy. This may save you from having to pay for medication from your pocket.



Tip 3

Your **emergency/non-network** doctor visits are limited – use them wisely. If you use the benefit remember to phone us within 72 hours after the visit. You also have **3 free virtual consultations** per beneficiary per year through the GP Virtual Consultation Network, which includes Hello Doctor. In addition, you have unlimited free access to Hello Doctor throughout the year for medical advice.



Tip 4

Visit the **Downloads** section on studenthealthcare.co.za for detailed information on your benefits and procedures to follow.



Tip 5

We issue **digital membership cards**. You will receive a link in your welcome letter. Follow the authentication steps to access your member card.



Tip 6

WhatsApp or call us on **0860 102 493** to **request authorisation** for hospital admissions, specialist referrals, emergency/non-network doctor consultations and all GP visits from the 11th visit onwards.



Tip 7

You need to submit proof of **full-time studies** on an annual basis to enjoy the lowest contribution level on the Ingwe Option.



Tip 8

Download the Momentum App on Play Store, the App Store or AppGallery to access and better understand your unique benefits. Remember to ensure that we have your latest email and cellphone number, as we need these details to authenticate you on the Momentum App.



Tip 9

Remember that contributions are payable **monthly in advance** via debit order.

2026 Contributions

Ingwe Any hospital, Ingwe Active Network

R645^{pm}

Ingwe Network hospitals, Ingwe Primary Care Network

R645^{pm}

To qualify for the above contributions, your gross income needs to be less than R1 550 per month. We may ask you for documentation to verify your monthly income, and/or you will need to provide proof of full-time studies at an accredited institution.

Scan this QR code to join



Regional offices

Johannesburg	Tel: +27 11 381 2161 / 63
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KwaZulu-Natal	Tel: +27 31 573 4000
Western Cape	Tel: +27 87 351 2065
Eastern Cape	Tel: +27 41 363 0455

Visit studenthealthcare.co.za to see the contributions payable for your dependants and for more information

Version 2026



Lifestyle benefits that include digital access and innovation from Momentum

You can look forward to some brand new benefits in 2026 from Momentum Group Limited (Momentum), designed to complement and seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. You can be a member of Momentum Medical Scheme without taking any of the lifestyle benefits.

Visit the **Lifestyle Benefits** section on studenthealthcare.co.za for more information.