

## Wow! Benefits

- Free access to Go! Health Rewards Programme - visit [www.go-health.co.za](http://www.go-health.co.za) for more details
- Access to Multiply Wellness Programme - visit [www.multiply.co.za](http://www.multiply.co.za) for more details
- Unlimited access to a 24-hour toll-free Health Advice
- Unlimited ambulance services, including emergency evacuation through Netcare 911
- Comprehensive HIV Wellness Programme

Ingwe Option	
A healthcare solution designed to give students outstanding care at affordable rates. This plan offers R850 000 private hospitalisation at selected private facilities and offers contracted network providers to cover your out-of-hospital healthcare needs.	
Member	R 316
Adult Dependant	R 316
Child Dependant	R 173

Access Option	
This cost effective option for students lets members choose one of Momentum's preferred provider networks for the management of day-to-day medical services. Additional benefits are available to provide for specialist consultations/ procedures/ medicine, as well as physiotherapy treatment.	
Member	R 444
Adult Dependant	R 444
Child Dependant	R 292

## How to make your health plan work for you

- Phone 0800 002 449 for a pre-authorisation number if you need to go to hospital
- Your allocated service provider is the starting point for all consultations, medical care and medication
- Make an appointment to see the doctor and phone if you need to cancel
- Ask your doctor to only prescribe medicine on the medicine list (formulary)
- Have your membership card with you at all times

## Casualty/Emergency and Specialist Benefits

- Phone 0800 002 449 for a pre-authorisation number
- You may use your emergency benefits to visit any doctor after hours as specified for your chosen option details
- Casualty and specialist benefits are limited - refer to the specific benefits of your chosen option

Customer Care	0860 102 493
Hospital Pre-Authorisation	0800 002 449
Emergency Evacuation	082 911
Health Advice Line	0800 002 449
Fighting Fraud	0860 673 000
Prime Cure	0861 665 665
CareCross	0860 101 159
Medicross	0860 638 2273
Website	<a href="http://www.ingwehealth.co.za">www.ingwehealth.co.za</a>



**momentum**  
health

# 2011 Student Benefits

Pioneering the  
**freedom of choice**  
in student healthcare



**INGWE**  
Powered by  
Momentum Health

# 2011 Student Benefits

		Ingwe Option		Access Option		
Benefit Description	Benefit	Limit	Limit	Notes		
In-hospital Benefits	Overall Annual Limit (OAL)	100% of MHR	R850 000 per family per year	Unlimited	Pre-authorization is required for all in-hospital treatment. Contact us on 0800 002 449	
	Hospitalisation (Ward, theatre, consumables including blood transfusions)	100% of MHR	R850 000 per family per year at any private hospital*	Unlimited at any private hospital*	If authorisation is not obtained, a 30% co-payment will apply to all claims relating to the treatment, provided authorisation would have been granted according to the rules of the Scheme. In the case of an emergency, you or someone in your family may obtain authorisation within 72 hours of admission.	
	Internal prosthesis	100% of MHR	No benefit	Unlimited if available at DSP, otherwise following limits apply: Intraocular lenses: R3 500 per beneficiary, maximum of 2 events Other prostheses: R23 500 per beneficiary, maximum of 2 events	Pre-authorization required	
	Take-home medicine	100% of MHR	Limited to 7 days supply per event	Limited to 7 days supply per event	Post hospitalisation benefit	
	Maternity benefit	100% of DSP	R18 500 per uncomplicated delivery and R27 500 per complicated delivery. 12-month pregnancy exclusion will apply to female members who are pregnant when joining the Scheme.	Unlimited. 12-month pregnancy exclusion will apply to female members who are pregnant when joining the Scheme.	Pre-authorization required	
	Termination of pregnancy	100% of MHR	One per beneficiary per lifetime	One per beneficiary per lifetime	Pre-authorization required	
	Radiology	100% of MHR	Ordinary x-rays and ultrasounds subject to OAL. MRI/CT scans covered for emergencies only	Ordinary x-rays and ultrasounds subject to OAL. MRI/CT scans covered for emergencies only	Pre-authorization required	
	Pathology	100% of MHR	Subject to OAL	Unlimited	Pre-authorization required	
	Mental health	100% of MHR	Limited to PMBs at DSP	R11 500 per beneficiary	Pre-authorization required	
	Step-down facilities	100% of MHR	R8 000 per family per year	R31 800 per family per year	Pre-authorization required	
	Medical and surgical appliances	100% of MHR	R3 350 per family per year	R4 050 per family per year	Post surgery and related to hospitalisation	
	Organ Transplant	100% of DSP	Limited to PMBs at DSP	Limited to PMBs at DSP	Pre-authorization required	
	Renal Dialysis	100% of DSP	Limited to PMBs at DSP	Limited to PMBs at DSP	Pre-authorization required	
	Oncology / Chemotherapy	100% of DSP	Limited to PMBs at DSP	Limited to PMBs at DSP	Pre-authorization required	
Out-of-hospital / Day-to-day Benefits	Network Providers available		Prime Cure and CareCross	Prime Cure, CareCross and Medicross		
	Acute medication	100% cover at NP	Unlimited with consultation, no co-payments	Unlimited with consultation, no co-payments	Specific medicine list applies - available from your chosen provider	
	Chronic medication	100% cover at NP	Unlimited with no co-payments	Unlimited with no co-payments	Specific medicine list applies - available from your chosen provider, subject to authorisation	
	General practitioners	100% cover at NP	Unlimited with no co-payments	Unlimited at CareCross and Prime Cure. 10% co-payment applies from the 11th visit at Medicross	Consultations and procedures Available from your chosen network provider	
	Conservative dentistry	100% cover at NP	Unlimited with no co-payments	Unlimited with no co-payments	Available from your chosen network providers Consultations Examination - 2 x beneficiary per annum. Preventative treatments - one treatment per beneficiary per year. Includes fluoride treatment, cleaning, scaling and polishing) Fillings (White or Amalgam). Pre-authorization required for 4 or more restorations, or 4 or more composite fillings (only anterior covered). Pain / sepsis and infection control Oral Hygiene Instruction Extractions. Pre-authorization required for 4 or more extractions Local Anaesthetic Intra Oral Radiograph (X-rays as per formulary). Pre-authorization for 3 or more x-rays (maximum 4) Emergency Root Canal	
	Optical benefit	Spectacles / lenses	100% cover at NP	Available from network provider	Available from network provider	Optical tests, one pair of white standard mono or bi-focal lenses and a standard frame as per formulary per beneficiary
			Frequency	Every 24 months per beneficiary	Every 24 months per beneficiary	
			Provider	Your chosen network provider	Your chosen network provider	
	Pathology (Blood tests)	100% cover at NP	Specific list of blood tests	Specific list of blood tests	Available at your chosen network provider	
	Radiology (X-rays)	100% cover at NP	Specific list of black and white x-rays	Specific list of black and white x-rays	Available at your chosen network provider	
Additional / Special Benefits	Casualty, specialist or physiotherapy visits	100% of MHR	Casualty, specialist or physiotherapy visits	Casualty or specialist visits (no benefit for physiotherapy)	Pre-authorization is required to access the benefit	
			Out-of-network or Casualty: 1 visit per beneficiary per year. Maximum of 2 visits per family per year. Limited to R730 per event, 20% co-payment applies	Out-of-network or Casualty: 1 visit per beneficiary per year. Maximum of 2 visits per family per year. Limited to R730 per event, 20% co-payment applies	Contact 0800 002 493 for authorisation.	
			Specialist or Physiotherapy: 1 visit per family per year, 10% co-payment applies. Subject to referral by your network provider and pre-authorization	Specialist: 3 visits per beneficiary per annum and maximum of 5 per family per annum. Subject to referral by your network provider	For Ingwe contact 0800 002 449 for authorisation. For Access contact your network provider	
HIV / AIDS benefit	Anti-retroviral treatment	100% of MHR	R21 600 per family	R21 600 per family	Members need to enroll on the Management Programme Benefit includes: Lifestyle management, member education and anti-retroviral treatment	
	In-hospital Aids cases		R23 000 per family	R23 000 per family		

OAL Overall Annual Limit  
MHR Momentum Health Rate is the rate that Momentum Health sets for the reimbursement of claims  
CDL Chronic Disease List  
DSP Designated Service Provider - State Facilities  
NP Network Provider  
PMBs Prescribed Minimum Benefits

\* Scheme Rules require a co-payment if students use a hospital outside the Ingwe and Access Network hospitals, but the Scheme will waive this for students on these options.

This brochure is a marketing aid. On joining the Scheme, all members receive a detailed member brochure. Scheme rules will always take precedence and are available on request.

