

**momentum**  
medical scheme

**More affordable**  
healthcare benefits  
for more students  
for less

**SA's No. 1**  
medical aid choice  
for more than 1 million  
students over the  
past 31 years

From just

**R455**<sup>\*</sup> per month  
until 31 August 2022

*R482\*pm from 1 September 2022*

\*Income of less than  
R775 per month

**#ZeroIncrease**  
**#MemberRelief**

**Student focus 2022**

*For students from outside of South Africa*



*Please note: This brochure is a focused marketing aid for international full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Network option. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.*



# Why choose Momentum Medical Scheme?

**Trusted partner - Over the past 31 years covering more than 1 million students**

Momentum Medical Scheme is the 3rd largest medical scheme covering more than 156 000 families 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.

**Our focus remains on providing you with affordable, world-class healthcare cover**

You will have a 0% contribution increase for 8 months. On 1 September, we will have a weighted average contribution increase of 6%, which means an effective increase of only 2% for 2022.

**Momentum Medical Scheme is a credible and trustworthy medical scheme registered with the Council for Medical Schemes in South Africa, PLUS an accredited partner of IEASA**

Momentum Medical Scheme has been the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past 21 years, with more than 31 years' experience taking care of students' healthcare needs. Apart from being accredited by all international institutions in South Africa as the medical scheme option of choice, we also have strong relations with all SA embassies and missions abroad to facilitate and support the study visa application and verification process.

**Dedicated, skilled and experienced team taking care of you**

Our dedicated national student team will ensure that you are in good hands through our commitment to provide superior customer service. We also provide national campus visits - see [studenthealthcare.co.za](http://studenthealthcare.co.za) for more, and walk-in service support is also available at our regional offices. Our student Members have access to accredited partners and infrastructure in Africa and internationally.

**Our digital platform is out of this world**

Our digital support channels range from an online web chat facility to live help through WhatsApp. You also enjoy access to virtual consultations and even your membership card is available digitally.

# Why pick the Ingwe Option?



**UNLIMITED access to any private hospital or day hospital**

You have access to all the private hospitals in South Africa when you need cover for major medical treatment the most. Our partner, **Netcare 911**, will take care of your medical emergency transport.

**UNLIMITED visits to any doctor on the Ingwe Active Network**

Ingwe Option Members can visit any doctor on the Ingwe Active Network. You may consult any one of our network providers in South Africa.

**Unique study visa benefit**

You can ask your Ingwe Active Network doctor to assist you with your medical report and use your x-ray benefit for your single view chest x-ray for your study visa.

**Tailor-made benefits for students**

Some medical schemes group benefits under one limit. They might argue that it gives you flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for optometry, dentistry, specialists, out-of-network/emergency visits, pathology and radiology.

**Value for money for you as a student to stretch your budget with our 0% increase until September 2022**

Momentum Medical Scheme has used R200m to postpone the annual contribution increase until 1 September 2022. This was done to help Members recover from the impact of the COVID-19 pandemic.

**Lifestyle benefits including digital access and innovation from Momentum**

You can look forward to some brand new benefits in 2022 from Momentum Metropolitan Holdings 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 complementary products.

Go to [studenthealthcare.co.za](http://studenthealthcare.co.za) and click on "Lifestyle benefits" for more information.





# #ZeroIncrease with superior benefits

## Major Medical benefits

Any private hospital or day hospital

Unlimited cover at **any private hospital or day hospital**

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

Netcare 911 for unlimited medical emergency transportation - contact **082 911**

Casualty/emergency benefits - 1 visit per person or 2 visits per family per year for emergency/casualty and out-of-network doctor visits. You pay the first **R100** of the visit



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

## Day-to-day benefits

Your Ingwe Active Network Provider is your first point of call to access healthcare out of hospital.

**Refer to [studenthealthcare.co.za](http://studenthealthcare.co.za) for detailed benefit brochures.**

### Ingwe Active Network providers



#### Doctor consultations

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



#### Prescribed medicine

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



#### Chronic medicine

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 medicine list



#### Specialist / physiotherapy

2 specialist consultations per family per year, limited to R1 150 per visit and up to a maximum of R2 300 per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization



#### Blood tests

We cover specific blood tests. Ask your network doctor for referral and visit [studenthealthcare.co.za](http://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](http://studenthealthcare.co.za) for the radiology list of benefits



#### Dental care

Visit the network dentists 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](http://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 standard clear or bifocal 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 R100 of the consultation cost and you need to call us on **0860 102 493** within 72 hours after your visit



#### 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 any Clicks, Dis-Chem, MediRite or Pick n Pay pharmacy clinic

# NINE healthcare tips and your role as a Member



## 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** only for your out-of-hospital benefits to avoid paying the treatment cost from your pocket. Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) or call us on **0860 102 493** to find out where your closest **Ingwe Active Network** doctor, dentist or optometrist is.



## Tip 2

If you need medication, visit your **Ingwe Active 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 need to use the benefit remember to phone us within 72 hours after the visit.



## Tip 4

Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) for more information on your COVID-19 testing and vaccination benefit.



## Tip 5

We issue digital membership cards. You will receive a link to bookmark your card on your cellphone for easy reference.



## Tip 6

WhatsApp or call us on **0860 102 493** for authorisation for hospital admissions, specialist referrals and emergency/non-network doctor consultations.



## Tip 7

Your medical cover **starts on the 1<sup>st</sup> of the month**, as stated on your membership confirmation letter, and not when you enter South Africa or start your studies.



## Tip 8

For any **terminations and refunds**, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to [studenthealthcare.co.za](http://studenthealthcare.co.za) for details of the requirements.



## Tip 9

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.



## Contributions per month

### Contributions payable from 1 January to 31 August 2022

\*Ingwe Any Hospital Ingwe Active Network

Member	R455 <sup>pm</sup>
Adult dependant	R455 <sup>pm</sup>
Child dependant	R455 <sup>pm</sup>

### Contributions payable from 1 September to 31 December 2022

\*Ingwe Any Hospital Ingwe Active Network

Member	R482 <sup>pm</sup>
Adult dependant	R482 <sup>pm</sup>
Child dependant	R482 <sup>pm</sup>

\* To qualify for the above contributions, your gross income needs to be less than R775 per month. We may ask you for documentation to verify your monthly income.

## Want to join?

Join online via our website, [studenthealthcare.co.za](http://studenthealthcare.co.za), click on the international student section or email your application form to [studentapplication@momentum.co.za](mailto:studentapplication@momentum.co.za).

## Want to know more?

	Customer care	0860 102 493	Call or WhatsApp
	Hospital pre-authorisation	0860 102 493	
	Emergency evacuation	082 911	
	Health advice line	0860 102 493	
	Fraud hotline	0800 000 438	
	Email enquiries	<a href="mailto:studenthealth@momentum.co.za">studenthealth@momentum.co.za</a>	
	Website	<a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a>	
	Webchat	Log in to <a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a> and click on the chat button	
	Virtual help centre	Click on the virtual help centre icon on <a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a> to book a virtual help session with one of our agents	

### Regional offices

Johannesburg	Tel: +27 11 381 2161 / 63
Centurion	Tel: +27 12 671 8749
Hatfield/Arcadia	Tel: +27 12 341 1405 / 6
Kwa-Zulu Natal	Tel: +27 31 573 4000
Western Cape	Tel: +27 87 351 2065
Eastern Cape	Tel: +27 41 363 0455