

Your health is your wealth

Live inspired



**0% increase**  
until 1 April 2023\*  
\*Contributions increase from  
**R482pm to R495pm**  
from 1 April 2023.  
Income of less than R825 pm

### Want to join?

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

**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 32 years

**momentum**  
medical scheme



**International student**  
For students from outside of South Africa

**2023**

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.

Your health is your wealth *Live inspired*



## Why Momentum Medical Scheme's Ingwe Option?

### Trusted partner with IEASA relationship

Momentum Medical Scheme has been the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past 22 years, with more than 32 years' experience taking care of students' healthcare needs.

### Largest student medical aid provider in SA

Momentum Medical Scheme is the 3rd largest open medical aid 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.

### Registered with the Council for Medical Schemes plus Department of Home Affairs approved and accredited

Apart from being accredited by all international institutions in South Africa as the medical aid option of choice, we also have strong relationships with all SA embassies and missions abroad to facilitate and support the study visa application and verification process.

### Digital expertise

Our digital support channels range from an online web chat facility to live help through WhatsApp. You also enjoy access to virtual help sessions and even a digital membership card.

### 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 out-of-network/emergency visits, optometry, dentistry, specialists, pathology and radiology.

### 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.

## 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, procedures and admissions

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, Hello Doctor is available 24/7 and you can also use your 3 virtual consultations per beneficiary per year if you need medical advice



**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 your out-of-hospital benefits.

**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**. 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



#### Prescribed medicine

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



#### 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 medicine formulary



#### Specialist / physiotherapy

2 specialist consultations per family per year, limited to R1 220 per visit and up to a maximum of R2 440 per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization. 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 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**



#### 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. Remember, Hello Doctor is available 24/7 and you can also use your 3 virtual consultations per beneficiary per year if you need medical advice and cannot visit your network doctor



#### 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 contracted 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. Hello Doctor virtual consultations are available 24/7, and you can also use the 3 free virtual doctor consultations per beneficiary per year if you need medical advice.



## Tip 4

Visit the **Downloads** section on [studenthealthcare.co.za](http://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

Your **medical cover starts** on the 1st 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 **membership 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), select the Downloads button and then Forms to view the details of the requirements on the Bank details for contribution refunds form.



## 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.



## Lifestyle benefits that include digital access and innovation from Momentum

You can look forward to some brand new benefits in 2023 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.

Visit the **Lifestyle Benefits** section on [studenthealthcare.co.za](http://studenthealthcare.co.za) for more information.

## 2023 Contributions

### Contributions payable from 1 January to 31 March 2023

\*Ingwe Any Hospital Ingwe Active Network

**R482<sup>pm</sup>**

### Contributions payable from 1 April to 31 December 2023

\*Ingwe Any Hospital Ingwe Active Network

**R495<sup>pm</sup>**

Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) to see the contributions payable for your dependants.

\* To qualify for the above contributions, your gross income needs to be less than R825 per month. We will ask you for documentation to verify your monthly income.