

# Health4Me – PEPSICO Rollout Presentation

**momentum**  
health solutions

Jul 2023



# 2023 – PEPSICO Premiums

*Including GP visit booster benefit*

Benefit Option (Including More4Me)	Employee premium Per employee	Spouse premium Per spouse	Child premium Per child
Gold	R 362	R 362	R 211

**50% Employer subsidy applied to employee premium ( R181 )**

**Frontline Employees: W01 –W06**



**Health4Me 2023**  
**momentum**

**Momentum Health4Me -2023 PEPSICO Employee Premiums ( 50% Employer subsidy applied to principal member/employee )**

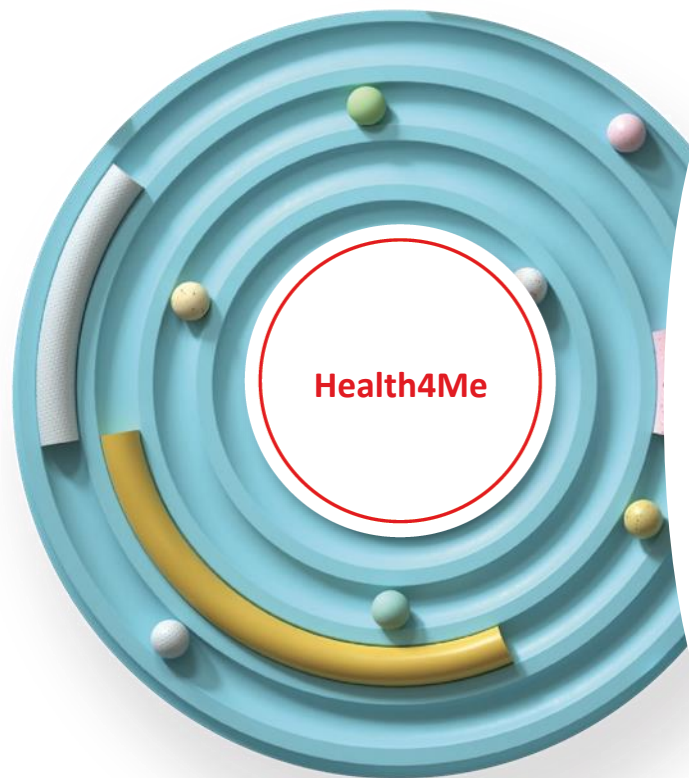
## Group 1 - Gold Day-to-day benefits and Base Accident and emergency cover

Family size										
Total	R 181.00	R 392.00	R 603.00	R 814.00	R 1,025.00	R 543.00	R 754.00	R 965.00	R 1,176.00	R 1,387.00

# Eligibility

- No Waiting Periods
- Employee (employed full time) age **18 – death/retirement**
- Spouse age **18 – death (up to 2)**
- Child age **0 – 18 (up to 6 children)**
- Child **18 – 26**, student and/or mentally/physically disabled
  - Children are charged **child rates up till 26.**
- Maximum beneficiaries allowed on contract  
**2 spouses and 6 child dependants** (including child student dependants or mentally/physically disabled child)
- Family members need to be added at a member's **inception date** or at **renewal** date; 1<sup>st</sup> of January of each year, mid-year changes/additions allowed with **life event**.

# Health4Me building blocks



## Momentum Health4Me offering

Day-to-day Benefits

Gold

Major Medical Event Benefits

Base



Accident and  
emergency cover

# Benefit Summary:



## Health4Me Benefits

Gold day-to-day benefit option and Base major medical event benefits option - accident and emergency cover

2023



### Day-to-day benefits (50% employer subsidy for employee)

Benefits	Gold
 GP benefit	✓
 GP in room procedures (there are 3 main benefits in accident and emergency cover)	✓
 Hello Doctor	✓
 Specialist benefit	✓
 Acute medication	✓
 Chronic medication	✓
 Chronic benefit	✓
 HIV benefit	✓
 Maternity benefit	✓
 Basic pathology	✓
 Basic radiology	✓
 Basic and emergency dentistry	✓
 Basic optometry	✓
 Flu vaccination	✓
 COVID-19 screening test	✓
 Health assessment	✓
 More4Me	✓
 Multiply Engage	✓

### Major medical event benefits (50% employer subsidy for employee)

Benefit	Base
Accident and emergency cover (there are 3 main benefits in accident and emergency cover)	<p><b>1 Accident cover:</b> Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for accidents that meet the qualifying criteria An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p><b>2 Emergency (heart attack or stroke) cover:</b> Casualty benefit up to R30 000 per event In-hospital benefit up to R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria</p> <p><b>3 Emergency transportation cover:</b> Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment</p> <p>Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits</p> <p>A maximum of R5 000 000 is payable per member per year</p>



NETCARE  
082911  
24/7 EMERGENCY RESPONSE



To view the Network GP list,  
visit [momentum.co.za](https://momentum.co.za) or  
scan the QR code



To view the Network  
Dental list,  
visit [momentum.co.za](https://momentum.co.za) or  
scan the QR code



To view the Network  
Optometrist list,  
visit [momentum.co.za](https://momentum.co.za) or  
scan the QR code



PEPSICO

momentum

# Benefit Summary: Premiums



## Health4Me Premiums

PepsiCo contributes R181 towards the main member's premium for Gold day-to-day benefits and Base accident and emergency cover, so instead of members paying the full rate of R362, they will pay the following:

**Day-to-day**  
benefit premiums for Gold



**Major medical event**  
benefit premiums for Base accident  
and emergency cover

50% Employer subsidy (main member only)

Unlimited GP visits (includes GP visit booster benefit)	Member type	Total contribution: Gold day-to-day and Base accident and emergency cover
	Employee (50% subsidy applied)	R181.00
	Spouse	R362.00
	Child	R211.00

### Momentum Health4me 2023 PepsiCo employee premiums

50% employer subsidy applied to main member/employee

#### Gold day-to-day benefits and Base accident and emergency cover

Family size	1	2	3	4	5	6	7	8	9	10
Total	R181.00	R392.00	R603.00	R814.00	R1025.00	R1236.00	R1447.00	R1658.00	R1869.00	R2080.00

To join Momentum Health4Me, send a completed membership application form to HR.

Click here for a more detailed overview of your Health4Me benefits.

If you would like to find out more about your Health4Me benefits, contact your HR manager.

<a href="http://www.momentum.co.za">www.momentum.co.za</a>	<a href="mailto:health4me@momentum.co.za">health4me@momentum.co.za</a>
0860 10 29 03	268 West Avenue, Centurion, 0157

Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.

2023



**Free monthly airtime, data, Shoprite and Checkers vouchers or Takealot vouchers**

**Step 1** Members register via USSD code \*120\*394\*120# on their phone

**Step 2** Members get their Healthy Heart Score by going for their health assessment either:

- At a Wellness Day managed by Momentum, or
- At a Shoprite, Checkers, Meditex or Pick n Pay pharmacy clinic

**Step 3** Based on their Healthy Heart Score, members will receive monthly rewards for a period of 12 months, until their next health assessment is due

**Rewards:**

- Up to R250 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher
- Up to R500 airtime, R100 Shoprite and Checkers voucher or R100 Takealot voucher
- Up to R1000 airtime, R200 Shoprite and Checkers voucher or R200 Takealot voucher
- Up to R2500 airtime, R500 Shoprite and Checkers voucher or R500 Takealot voucher

**Healthy Heart Score Legend:**

- Green: Healthy Heart Score
- Amber: Good
- Red: Poor

Members can save up their rewards and redeem them for larger vouchers.



How to contact  
Hello Doctor



Via the USSD process

\*120\*394\*120#

OR



Via the Momentum  
More Health app

Download the Momentum More Health app from Google Play, the App Store or AppGallery

No airtime needed!



PEPSICO

momentum

Quality, affordable healthcare solutions



## Day-to-day benefit options



# Day-to-day cover

Day-to-day Benefits		Gold
	GP benefit	✓
	GP in room procedures	✓
	Hello Doctor	✓
	Specialist benefit	✓
	Acute medication	✓
	Chronic medication	✓
	Chronic benefit	✓
	HIV benefit	✓
	COVID-19 screening test	✓
	Basic pathology	✓
	Basic radiology	✓
	Basic and emergency dentistry	✓
	Basic optometry	✓
	Maternity benefit	✓
	Flu vaccination	✓
	Health assessment	✓



# Day-to-day benefits: Gold option - GP benefit & GP procedures



## GP Benefit

- **Unlimited Network GP visits**
- **Roaming allowed (any GP on Network)**

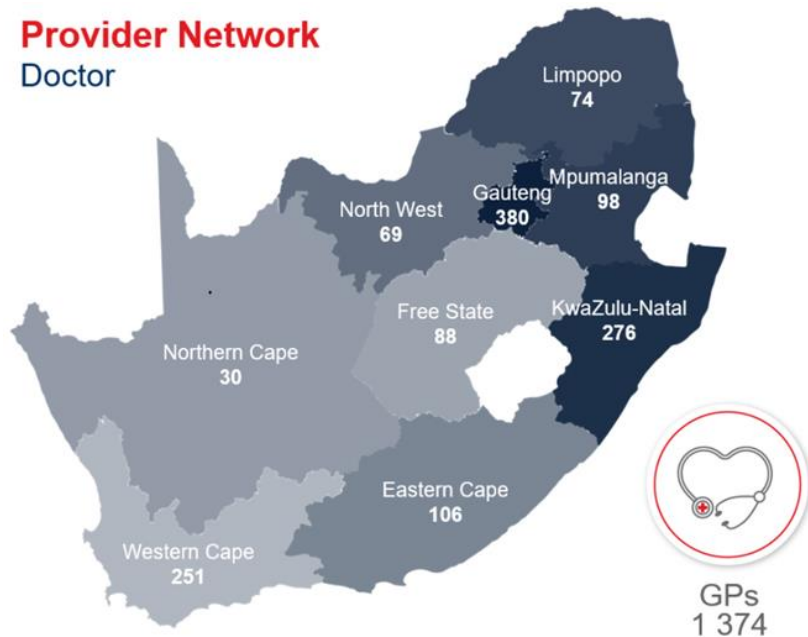
## GP in-room procedures

Tarif code	Description:	Health4Me
1186	Flow Volume test	YES
1188	Flow Volume test	YES
0255	Drainage of subcutaneous abscess onychia, paronychia, pulp space or avulsion of nail	YES
0259	Removal of foreign body superficial to deep fascia (except hands)	YES
0300	Stitching of soft tissue injuries: Stitching of wound (with or without local anaesthesia): Including normal aftercare)	YES
0301	Stitching of soft tissue injuries: Additional wounds stitched at same session (each)	YES
0307	Excision and repair by direct suture; excision nail fold or other minor procedures of similar magnitude	YES
0887	Limb cast (excluding aftercare) (modifier 0005 not applicable)	YES
1136	Nebulisation (in rooms)	YES
1232	Electrocardiogram: Without effort	YES
1233	Electrocardiogram: With and without effort	YES
2133	Circumcision: Clamp procedure	YES
4188	Urine Dipstick	YES
0222	Intra- Lesional Injection	YES
0241	Cryotherapy	YES
0242	Cryotherapy	YES
0243	Cryotherapy	YES
0245	Removal benign lesion curetting under local/ general anaesthesia followed by diathermy and curetting of electrocautery – first lesion	YES
0206	Intravenous treatment: Intravenous infusions: Insertion of cannula – chargeable once per 24 hours	YES
0308	Each additional small procedure done at the same time	YES
3615	Routine obstetric ultrasound at gestational age of 10 to 20 weeks; preferable at gestational age of 10 to 14 weeks to include nuchal translucency assessment	YES

# Provider networks – Doctors

## Provider Network

Doctor



GP List Online Link:

<http://mmsa-login.momentum.co.za/mmsaHealthWeb/thirdParty/download/report/medicalfacility?f=21&ft=H4ME&on=DCTOR&pn=ANY&t=Health4Me%20GP%20Network>

## GP benefit

- **Unlimited Network GP visits**  
- Roaming allowed (any GP on Network)
- **2 Out of Network consults** paid at up to R400 - For members who stay more than 20km away from a Network GP – pre auth needed.
- **Willingness** to contract Providers in remote areas
- QR – Codes
- Mobile app search
- WhatsApp line
- GEO Mapping

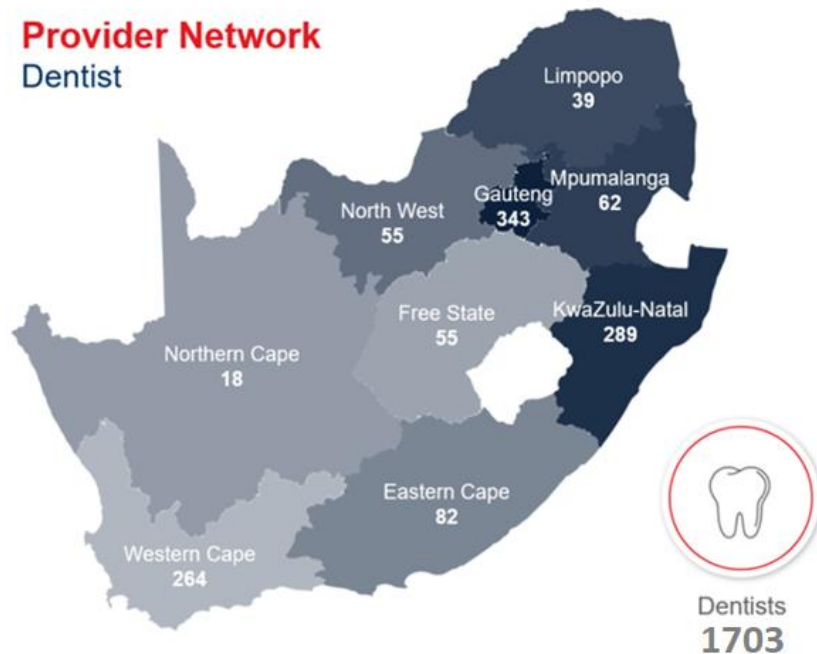


To view the Network GP list,  
visit [momentum.co.za](http://momentum.co.za) or  
scan the QR code

# Provider networks - Dentists

## Provider Network

Dentist



Dental List Online link:

<http://mmsa-login.momentum.co.za/mmsaHealthWeb/thirdParty/download/report/medicalfacility?f=21&ft=H4ME&on=DENTIST&pn=ANY&t=Health4Me%20Dental%20Network>

## Dental benefit

- **Willingness** to contract Providers in remote areas
- QR – Codes
- Mobile app search
- WhatsApp line
- GEO Mapping

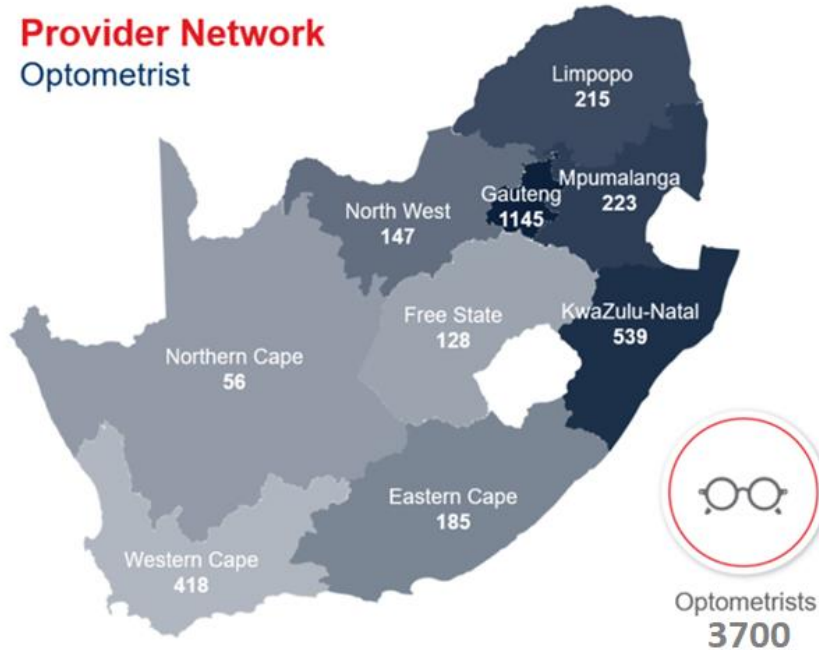


To view the Network Dental list,  
visit [momentum.co.za](http://momentum.co.za) or  
scan the QR code

# Provider networks – Optometrists

## Provider Network

Optometrist



## Optometry Benefit

- **Willingness** to contract Providers in remote areas
- QR – Codes
- Mobile app search
- WhatsApp line
- GEO Mapping

### Optical List:



[http://mmsa-  
login.momentum.co.za/mmsaHealthWeb/thirdParty/download/report/medicalf  
acility?f=21&ft=H4ME&on=OP  
TOMETRIST&pn=ANY&t=Health4Me%20Optometry%20Network](http://mmsa-login.momentum.co.za/mmsaHealthWeb/thirdParty/download/report/medicalfacility?f=21&ft=H4ME&on=OPTOMETRIST&pn=ANY&t=Health4Me%20Optometry%20Network)



To view the Network Optometrist list,  
visit [momentum.co.za](http://momentum.co.za) or  
scan the QR code

# Day-to-day benefits: Gold option - Hello Doctor

- **Unlimited FREE** access to a **registered GP**
- **Mobile based** – Mobile App, More health app or Free USSD string \*120\*394\*120#
- Tele call, virtual call, chat functionality
- Available in all official South African languages **24h/365**
- **Unlimited Scripting** of schedule 1-4 acute medication – formulary based
- Referrals for Pathology and Radiology (formulary)



Chat  
Tele call  
Video call  
**Data bill back**



Video call -  
scripting



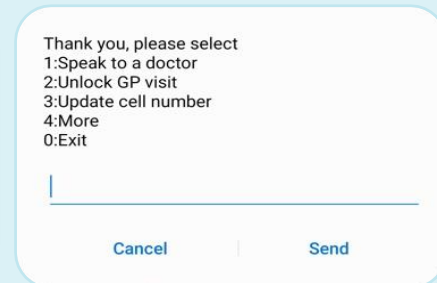
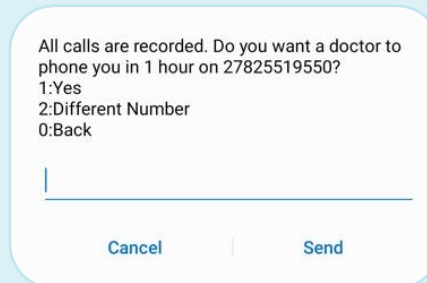
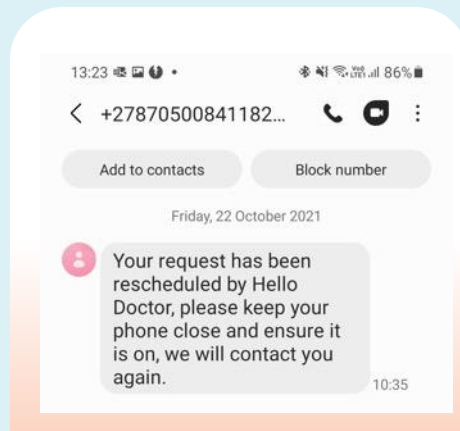
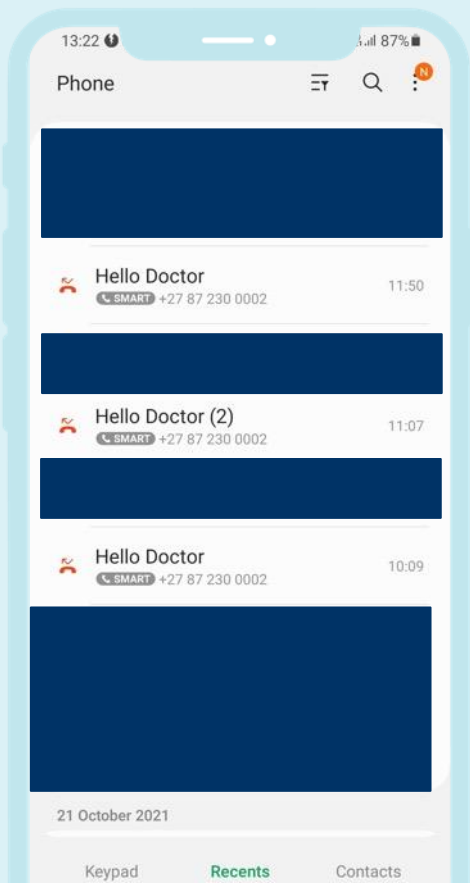
**Free:**  
**\*120\*394\*120#**

No airtime or data needed



# Hello Doctor messages

**\*120\*394\*120#**



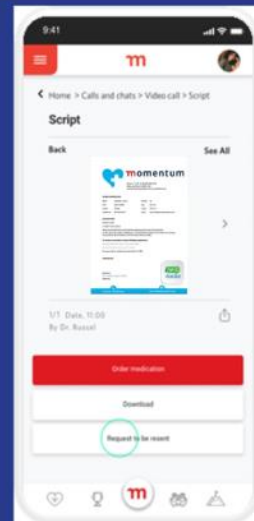
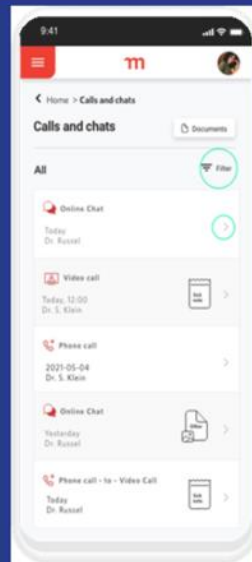
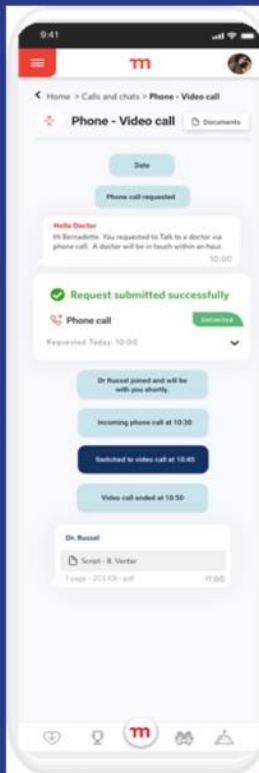
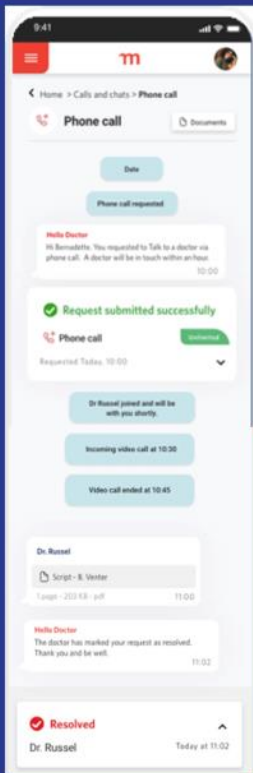
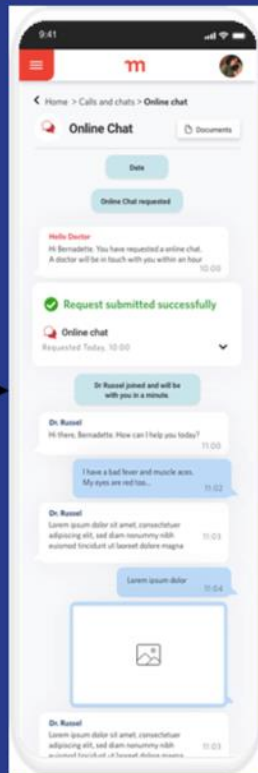


# Hello Doctor – Member journey

Member collects medication at pharmacy - Script sent to pharmacy and copy available on MoreHealthApp



Member Able to View Previous Transactions (In App Display)



# Day-to-day benefits: Gold option - Specialist benefit



## Specialist benefit

A maximum of 2 visits, limited to R1 220 per visit and up to R2 440 per member/family per year is applied

Members may consult any specialist, subject to a Network GP referral and pre-authorisation

The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists

Shortfalls will be payable by the member

Waiting periods may apply

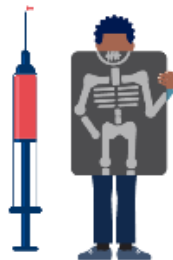
Discipline	Discipline description	Discipline	Discipline description
12	Dermatology	26	Ophthalmology
16	Gynaecology	28	Orthopaedics
17	Pulmonology	30	ENT
18	Physicians	31	Rheumatology
19	Gastroenterology	32	Paediatrics
20	Neurology	33	Paediatric Cardiology
21	Cardiology	36	Plastic and Reconstructive Surgery
22	Psychiatry	40	Radiation Oncology
23	Medical Oncology	42	General Surgeon
24	Neurosurgery	44	Cardio Thoracic Surgery
25	Nuclear Medicine	46	Urology

# Day-to-day benefits: Gold option - acute meds, x-rays & blood test



## Acute prescribed medication

- Unlimited acute medication - formulary list
- Dispensed/scripted via Network GP
- Unlimited Hello Doctor formulary scripting
  - Unlimited schedule 1-4 medication via Hello Doctor
  - **No limited OTC, rather unlimited HD scripting**



## Basic blood tests and x-rays

- List of tests
- Referral by Network GP

2023 Pathology applicable codes	
Pathology benefits for Health4Me	
Tariff code	Description
Haematology	
3709	Antibody Test - Direct or Indirect Coombs
3739	Erythrocyte Count
3743	Erythrocyte Sedimentation Rate
3755	Full Blood Count (incl 3739/3743)
3762	Haemoglobin Estimation (Hb)
3783	Leucocyte Differential Count
3785	Leucocytes: Total Count
3791	Packed Cell Volume
3792	Plasmodium Falciparum (M)
3797	Platelet Count
3805	Prothrombin Index
3806	INR/INR Dosage Information
4528	Ferritin
Biochemical tests	
3999	Albumin
4001	Phosphatase
4006	Amylase
4009	Bilirubin: Total
4010	Bilirubin: Conjugated
4023	Chloride
4026	LDL Cholesterol (C)
4027	Total Cholesterol (C)
4028	HDL Cholesterol (C)
4032	Creatinine
4057	Glucose: Quantitative
4113	Potassium
4114	Sodium
4117	Protein (Total)
4130	Aspartate Amylase
4131	Alanine Amylase
4134	Gamma Glut
4147	Triglyceride
4155	Uric Acid
4171	Urea and Electrolytes
4188	Urine Dipstick - Per Stick
4352	Occult Blood (Monoclonal Antibodies)
2023 Radiology applicable codes	
Radiology benefits for Health4Me	
Tariff code	Description
Arms and shoulders	
6700	X-Ray Of The Left Clavicle
6705	X-Ray Of The Right Clavicle
6710	X-Ray Of The Left Scapula
6715	X-Ray Of The Right Scapula
6720	X-Ray Of The Left Acromioclavicular Joint
6725	X-Ray Of The Right Acromioclavicular Joint
6730	X-Ray Of The Left Shoulder
6735	X-Ray Of The Right Shoulder
6740	X-Ray Of The Left Humerus
6745	X-Ray Of The Right Humerus
6750	X-Ray Of The Left Elbow
6755	X-Ray Of The Right Elbow
6760	X-Ray Of The Left Forearm
6765	X-Ray Of The Right Forearm
Hand and wrist	
6800	X-Ray Of The Left Hand
6805	X-Ray Of The Right Hand
6810	X-Ray Of A Finger
6815	X-Ray Of The Left Wrist
6820	X-Ray Of The Right Wrist
6825	X-Ray Of The Left Scaphoid
6830	X-Ray Of The Right Scaphoid
Legs and knees	
7100	X-Ray Of The Left Femur
7105	X-Ray Of The Right Femur
7200	X-Ray Of The Left Knee One Or Two Views
7205	X-Ray Of The Right Knee One Or Two Views
7300	X-Ray Of The Left Lower Leg
7305	X-Ray Of The Right Lower Leg
7400	X-Ray Both Knees Standing - Single View
Feet and ankles	
7405	X-Ray Of A Toe
7410	X-Ray Of The Left Ankle
7415	X-Ray Of The Right Ankle
7420	X-Ray Of The Left Foot
7425	X-Ray Of The Right Foot
7430	X-Ray Of The Left Calcaneus
7435	X-Ray Of The Right Calcaneus
2023 Pathology applicable codes	
Biochemical tests (continued)	
Tariff code	Description
4017	Calcium Spectrophotometric
4049	Glucose Tolerance Test
2023 Radiology applicable codes	
Chest	
30100	X-Ray Of The Chest, Single View
30110	X-Ray Of The Chest Two Views, PA & Lateral
30115	X-Ray Of The Ribs
30120	X-Ray Of The Chest And Ribs
Pregnancy & pre-pregnancy	
43300	Ultrasound Of The Pregnant Uterus, First Trimester
Cervix	
5110	X-Ray Of The Cervical Spine, 1 Or 2 Views
52100	X-Ray Of The Thoracic Spine 1 Or 2 Views
53100	X-Ray Of The Lumbar Spine 1 Or 2 Views
Abdomen	
40100	X-Ray Of The Abdomen
40105	X-Ray Of The Abdomen
Pelvis and hips	
55100	X-Ray Of The Pelvis
56100	X-Ray Of The Left Hip
56105	X-Ray Of The Right Hip
56200	X-Ray Pelvis And Hips

# Day-to-day benefits: Gold option – HIV benefit

## HIV benefit



Post-exposure prophylaxis (PEP) medication is provided in accordance with the Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means

Antiretroviral medication is provided in accordance with the Network prescribed HIV medication formulary

Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list

## HIV benefit

- Elisa Blood test
- CD4 & Viral load
- Approved list of medication/blood tests
- PEP medication
- ARV medication
- Pre and post-test counselling



# Day-to-day benefits: Gold option – Maternity



- Online antenatal & postnatal classes
- Online video consultations with lactation specialist
- 2 Specialist visits per family, part of Gold day-to-day benefit can be used to see a Gynecologist

## Which antenatal pathology tests are covered during your pregnancy?

3709	Antiglobin Test - Direct or Indirect Coombs
3755	Full Blood Count (incl 3739/3762/3783/3785/3791)
3762	Haemoglobin Estimation (Hb)
3764	Blood Group
3765	Rhesus
3797	Platelet Count
3867	Body Fluids, Urine, Exudate
3887	Microscopic Exams
3893	Bacteriological Culture (Sensitivity)
3948	IgG: Varicella, Herpes, Rubella
4032	Creatinine
4050	Glucose Strip Test
4188	Urine Dipstick

## Focus on the maternity benefit

### Maternity benefit

1 Foetal growth 2D scan per member per pregnancy

Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list

Antenatal vitamins provided in accordance with the Network prescribed acute medication formulary, rules and protocols are applied

Pre-authorisation is required

### Maternity benefit (Gold option only)



1 Additional foetal growth 2D scan per member per pregnancy

Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum

Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding

Nurse/midwife home visits on day 2 and week 2 after the birth of the baby

Pre-authorisation is required

# Day-to-day benefits: Gold option – chronic meds, x-rays & blood test



## 27 Chronic conditions – Incl HIV

- Network GP to register members
- Formulary list of medication
- Delivered by Medipost
- Renew script every 6 months



## Optometry

- Network optometrists
- 1 pair every 24 months
- Standard or Bi-focal lenses
- Basic frames
- Eye test

## Health assessment

**1 Health assessment** (blood pressure test, cholesterol and blood sugar finger prick tests, height, weight and waist circumference screening) per member per annum at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic



## Basic dentistry

- List of procedures
- Network dentists
- 1 Polish and scale p.b.p.a
- 1 Full mouth dental planning consultation p.b.p.a
- Multiple Fillings - Max 4 per visit, auth thereafter
- Multiple Extractions - Max 4 per visit, auth thereafter

## Flu vaccination

- 1 flu vaccine per member per annum at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic



# More4Me – FREE benefits

## Step 1

Members register via USSD code \*134\*664\*100# on their phone

**Activation reward:** Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher

## Step 2

Members get their Healthy Heart Score by going for their health assessment either:

- At a Wellness Day managed by Momentum, or
- At a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic

**Wellness Day reward:** Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher

## Step 3

Based on their Healthy Heart Score, members will receive monthly rewards for a period of 12 months, until their next health assessment is due

### Monthly reward:

Up to 1GB data/R80 airtime, R80 Shoprite and Checkers voucher or R80 Takealot voucher



**Green**  
Healthy Heart Score

Up to 500MB data/R50 airtime, R50 Shoprite and Checkers voucher or R50 Takealot voucher



**Amber-Green, Amber or Amber-Red**  
Healthy Heart Score

Up to 250MB data/R25 airtime, R25 Shoprite and Checkers voucher or R25 Takealot voucher



**Red**  
Healthy Heart Score

Members can save up their rewards and redeem even larger vouchers.



# Benefit structure – Major medical event benefits

Accident and  
emergency cover



Major medical event benefits



# Health4Me – Major medical



## Health4Me **Major medical event benefit summary**

Major medical event benefits

Base



Accident and emergency cover



# Benefit structure



## Benefit

**Accident and emergency cover**  
(there are 3 main benefits in accident and emergency cover)



**NETCARE**  
**082911**  
24HR EMERGENCY MEDICAL ASSISTANCE

## Base

1	<p><b>Accident cover:</b></p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R500 000 per event</p> <p>Covered at a private hospital for accidents that meet the qualifying criteria</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p>
2	<p><b>Emergency (heart attack or stroke) cover:</b></p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R250 000 per event</p> <p>Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria</p>
3	<p><b>Emergency transportation cover:</b></p> <p>Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment</p> <p>Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits</p> <p>A maximum of R5 000 000 is payable per member per year</p>

# Multiply Engage partner discounts – Health4Me

## Entertainment

**NuMetro**  
its your name

30% off on 2D and 3D movies

## Groceries

**makro**

2%

## Restaurants

**Nando's**

5%

**COLCACCHIO**

15%

## Fitness and health

**Virgin active**

**ZONE FITNESS**

**planetfitness**  
just gym

**Curves**

10%

**new balance.**

**ASWEATGEAR**

15%

**CYCLE LAB**

**cmc**

**CHRYN WILLENNIE CYCLES**  
a cycle studio

**THE PRO SHOP**  
cycle & more gear

5%

## Travel

**AVIS**

**arla**

**INTERCAPE**  
Safe • Dependable • Affordable

**AIRLINK**

**FlySafair**  
Scholarship

**lift**  
SA'S MOST flexible airline

**PROTEA HOTELS**

**DREAM**  
HOTELS & RESORTS

5%

## Education

**Bidvest**  
**Waltons**

10%

**NUTRIBULLET**

5%

## Fitness devices

**fitbit.**

**POLAR.**  
PIONEER IN THE WORLD OF SPORTS TECHNOLOGY

**GARMIN.**

**SUUNTO**

7.5%

10%

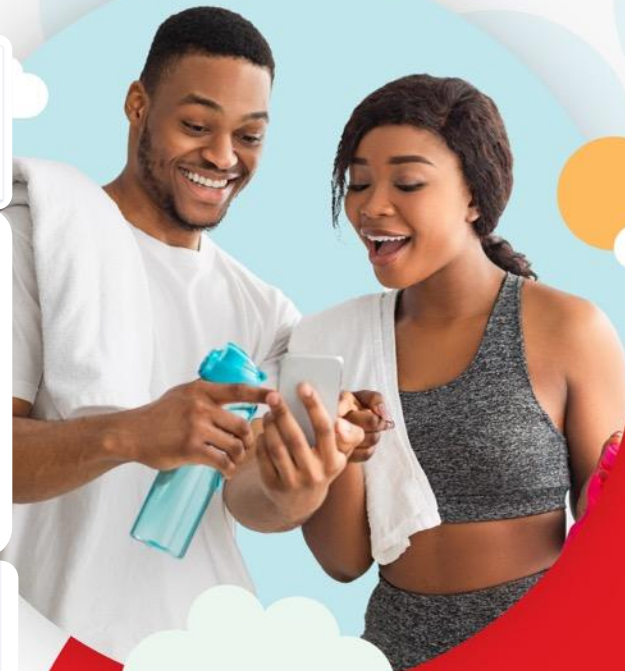
## Lifestyle

**NetFlorist**  
just for you

**loot.co.za**

4%

2%





# Member guide

## Welcome pack

### Health4Me

Health4Me Day-to-day benefits summary			
Benefits	Bronze	Silver	Gold
GP benefit	✓	✓	✓
GP in-room procedures	✓	✓	✓
Hello Doctor	✓	✓	✓
Specialist benefit	✗	✗	✓
Acute medication	✓	✓	✓
Chronic medication	✗	✗	✓
Chronic benefit	✗	✗	✓
HIV benefit	✗	✗	✓
COVID-19 screening test	✓	✓	✓
Basic pathology	✓	✓	✓
Basic radiology	✓	✓	✓
Basic and emergency dentistry	✗	✗	✓
Basic optometry	✗	✗	✓
Maternity benefit	✓	✓	✓
Life insurance	✓	✓	✓
Health assessment	✓	✓	✓
Employee Assistance Programme	✓	✓	✓
Multiply Starter	✓	✓	✓

Welcome to Momentum Health4Me. Health4Me has three day-to-day benefit options, as well as two major medical event benefit options. Please check on your Health4Me membership card or membership certificate to find out which day-to-day benefit option you are on. You will also see the day-to-day benefit options you are on. If you are on a Bronze benefit option, you will also see the day-to-day benefit options you are on. If you are on a Silver benefit option, you will also see the day-to-day benefit options you are on. If you are on a Gold benefit option, you will also see the day-to-day benefit options you are on. Important note: You need to obtain authorisation for some of the Health4Me benefits in order to Momentum to pay for these claims. It is not our responsibility to pay for these claims and you will need to pay the healthcare provider's account from your pocket. These are the benefits that are covered on the three day-to-day benefit options and the two major medical event benefit options:

Health4Me Major medical event benefits summary		
Benefits	Base	Standard
Accident and emergency cover	✓	✓
Hospital cash and maternity lump sum benefit	✓	✓
Funeral benefit	✓	✓

Health4Me Day-to-day benefits		
GP benefit	Bronze	Silver
GP benefit	✓	✓
GP in-room procedures	✓	✓
Hello Doctor	✓	✓
Specialist benefit	✗	✓
Acute medication	✓	✓
Chronic medication	✗	✓
Chronic benefit	✗	✓
HIV benefit	✗	✓
COVID-19 screening test	✓	✓
Basic pathology	✓	✓
Basic radiology	✓	✓
Basic and emergency dentistry	✗	✓
Basic optometry	✗	✓
Maternity benefit	✓	✓
Life insurance	✓	✓
Health assessment	✓	✓
Employee Assistance Programme	✓	✓
Multiply Starter	✓	✓

Hello Doctor		
Benefits	Base	Gold
GP benefit	✓	✓
GP in-room procedures	✓	✓
Hello Doctor	✓	✓
Specialist benefit	✗	✓
Acute medication	✓	✓
Chronic medication	✗	✓
Chronic benefit	✗	✓
HIV benefit	✗	✓
COVID-19 screening test	✓	✓
Basic pathology	✓	✓
Basic radiology	✓	✓
Basic and emergency dentistry	✗	✓
Basic optometry	✗	✓
Maternity benefit	✓	✓
Life insurance	✓	✓
Health assessment	✓	✓
Employee Assistance Programme	✓	✓
Multiply Starter	✓	✓

**Health4Me**  
**momentum**

If you need more information about your Health4Me benefits, you can WhatsApp or call on 0860 10 29 03 to speak to our member resources department.

WhatsApp: 0860 10 29 03  
 Momentum Health app  
 Download the Momentum Health app from Google Play, the App Store or the AppGallery.

Email: [Health4Me@momentum.co.za](mailto:Health4Me@momentum.co.za)  
 PO Box 2228 Durban 4000

Street address: 201 Hillside Road, Durban 4000  
 Contact details: 0860 10 29 03

Momentum Health is a member of the Momentum Group, which is a member of the Momentum Group. Momentum Health is a member of the Momentum Group, which is a member of the Momentum Group.

**momentum**  
**Health4Me**  
**offers quality, affordable healthcare solutions**

**Health4Me**  
**offers quality, affordable healthcare solutions**

Smart ways for members to contact Hello Doctor to unlock additional GP visits

**Via the USSD process**  
 1. In your phone, go to the USSD process and follow the steps.

**Via the Momentum Health app**  
 1. In your phone, go to the Momentum Health app and follow the steps.

**Health4Me will not pay for a GP visit unless you have a valid Health4Me membership card.**

**Health4Me**  
**offers quality, affordable healthcare solutions**

**HIV benefit**

HIV benefit is provided in accordance with the National prescribed acute medication formulary. HIV benefit is provided in accordance with the National prescribed acute medication formulary. HIV benefit is provided in accordance with the National prescribed acute medication formulary.

**Dental benefit**

Dental benefit is provided in accordance with the National prescribed acute medication formulary. Dental benefit is provided in accordance with the National prescribed acute medication formulary. Dental benefit is provided in accordance with the National prescribed acute medication formulary.

**Optical benefit**

Optical benefit is provided in accordance with the National prescribed acute medication formulary. Optical benefit is provided in accordance with the National prescribed acute medication formulary. Optical benefit is provided in accordance with the National prescribed acute medication formulary.



# Member support - Health4Me digital

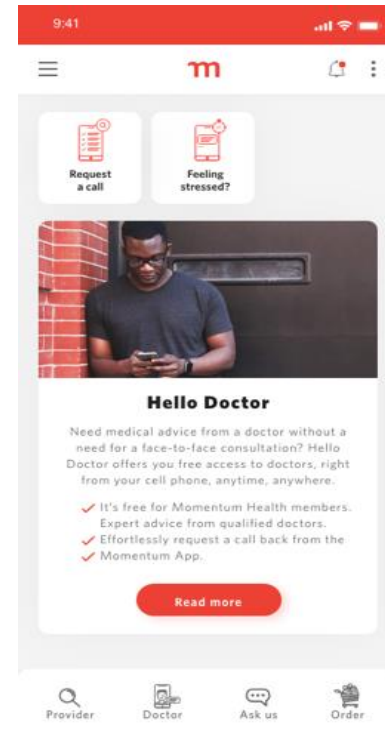
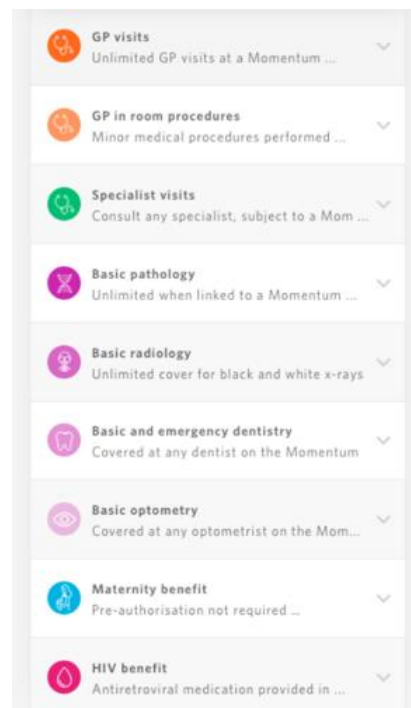
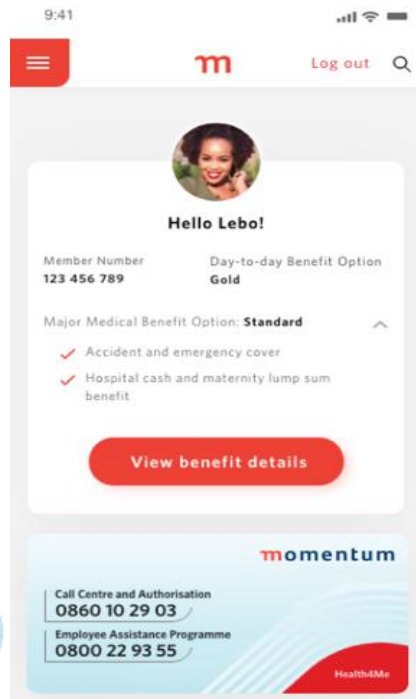
## Momentum More Health app



Via the **Momentum More Health app**



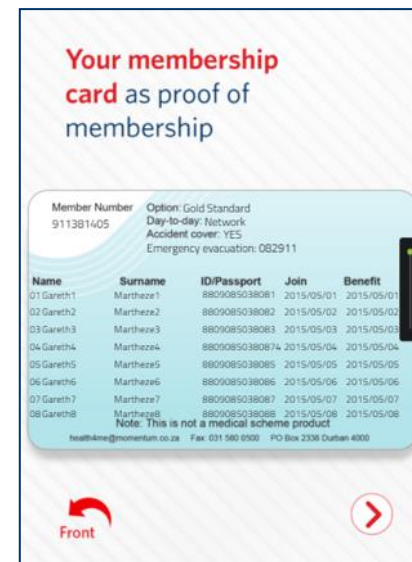
Download the Momentum More Health app  
from Google Play, the App Store or AppGallery



# Member support - Membership communication -

Wrap sent digitally

Dear Member, welcome to the Health4Me family. For more information on your benefits and to access your digital card, please download the Momentum More Health app from Google Play, the App Store or AppGallery (coming soon). Click [here](#) to learn more, or feel free to WhatsApp or call us on 0860 10 29 03. Regards, Momentum Health4Me






Member Number 911381405		Option: Gold Standard Day-to-day: Network Accident cover: YES Emergency evacuation: 082911		
Name	Surname	ID/Passport	Join	Benefit
01 Gareth1	Martheze1	8809085038081	2015/05/01	2015/05/01
02 Gareth2	Martheze2	8809085038082	2015/05/02	2015/05/02
03 Gareth3	Martheze3	8809085038083	2015/05/03	2015/05/03
04 Gareth4	Martheze4	8809085038084	2015/05/04	2015/05/04
05 Gareth5	Martheze5	8809085038085	2015/05/05	2015/05/05
06 Gareth6	Martheze6	8809085038086	2015/05/06	2015/05/06
07 Gareth7	Martheze7	8809085038087	2015/05/07	2015/05/07
08 Gareth8	Martheze8	8809085038088	2015/05/08	2015/05/08

Note: This is not a medical scheme product

health4me@momentum.co.za Fax: 011 580 0500 PO Box 2338 Outspan 4000

# Marketing material


## Flyers: Gold & Standard Accident & Emergency Cover







2023


Day-to-day benefits


**Gold benefits**


**GP benefit**  Unlimited GP visits at a Network GP can be unlocked via a consultation and pre-authorisation from Hello Doctor  
3 GP visits at a Network GP per member per year, that do not require Hello Doctor pre-authorisation  
Hello Doctor consultations can either be via chat, phone call or video (virtual) call


**GP in rooms procedures**  Minor medical procedures performed as part of a Network GP consult in rooms, such as stitching of wounds and nebulisation


**Hello Doctor**  Unlimited GP consultations with a Hello Doctor GP  
Hello Doctor consultations can either be via chat, phone call or video (virtual) call  
Hello Doctor consultations include scripting of formulary-based medication, in accordance with the Network prescribed acute medication formulary, rules and protocols are applied  
Hello Doctor consultations include referral for pathology, according to the applicable Health4Me pathology list  
Hello Doctor consultations include referral for radiology, according to the applicable Health4Me radiology list


**Specialist benefit**  A maximum of 2 visits, limited to R1220 per visit and up to R2440 per member/family per year is applied  
Members may consult any specialist, subject to a Network GP referral and pre-authorisation  
The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists  
Shortfalls will be payable by the member  
Waiting periods may apply

**Acute medication**  Provided in accordance with the Network prescribed acute medication formulary  
Rules and protocols are applied

**Chronic medication**  Provided in accordance with the Network prescribed chronic medication formulary  
Rules and protocols are applied

**Chronic benefit**  27 Chronic conditions are covered as follows:  
Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis  
Chronic medication is provided in accordance with the Network prescribed chronic medication formulary  
Pathology and radiology related to condition monitoring is provided according to the applicable Health4Me pathology and radiology lists  
Pre-authorisation is required  
Waiting periods may apply

**HIV benefit**  Post-exposure prophylaxis (PEP) medication is provided in accordance with the Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means  
Antenatal medication is provided in accordance with the Network prescribed HIV medication formulary  
Pathology related to condition monitoring is provided according to the applicable Health4Me pathology list  
Pre-authorisation is required  
Waiting periods may apply

**Maternity benefit**  2 Fetal growth 2D scans per member per pregnancy  
Antenatal pathology tests linked to a Network GP visit and referred by a Network GP, according to the applicable Health4Me pathology list  
Antenatal vitamins in accordance with the Network prescribed acute medication formulary, rules and protocols are applied  
Antenatal support (access to current and credible information on all topics related to parenthood) via BabyYumYum  
Support post-partum from a nurse/midwife at home with bathing, swaddling, latching and feeding  
Nurse/midwife home visits on day 2 and week 2 after the birth of the baby  
Pre-authorisation is required

Quality, affordable healthcare solutions





2023

Health4Me benefit option videos

Day-to-day benefits

**Gold**

- Gold introduction
- Gold GP visits
- Gold Hello Doctor
- Gold chronic benefits
- Gold HIV benefits
- Gold specialist benefits
- Gold maternity benefit
- Gold dental and optical benefits
- Gold flu vaccines
- Gold health assessment
- Gold employee assistance programme (EAP)
- Gold Momentum Multiply Engage
- Gold important information
- Gold COVID-19 Screening test
- Gold full version
- Unlocking GP visits via the More Health app

**Major medical event benefits**

**Base**

- Base accident and emergency cover
- Base hospital cash and maternity lump sum benefit
- Base funeral benefit
- Base full version

Quality, affordable healthcare solutions

**Thank you!**

**momentum**  
health solutions

