

Major medical event benefits

Base benefits

Benefit

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



Base

1

Accident cover:

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 require immediate medical treatment and meet the qualifying criteria

2

Emergency (heart attack or stroke) cover:

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 require immediate medical treatment and meet the qualifying criteria

3

Emergency transportation cover:

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

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

Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes

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, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits

Pre-authorisation is required

A maximum of R5 000 000 is payable per member per year



momentum.co.za



health4me@momentum.co.za



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.

Momentum Health4Me is administered by Momentum Health, registration number 1969/016884/07, a Juristic Representative on the Momentum Healthcare Distribution Limited FSP license 27728 and the product is underwritten by Momentum Metropolitan Life Limited, registration number 1904/002186/06, an authorised insurer and financial services provider number 6406. The product terms and conditions apply.

Quality, affordable
healthcare solutions