
Momentum Medical Scheme

2024 Member Letter

Dear Aon Client,

It is that time of the year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024. Whether you wish to remain on your current plan or change to a more suitable plan for 2024, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2024.

What is the contribution increase for 2024?

Momentum Medical Scheme (MMS) has announced the annual average increase of 9.6%.

Momentum Medical Scheme will apply 2024 increases per option type and provider choice, as depicted below.

Ingwe option	Evolve Option	Custom Option	Incentive option	Extender option	Summit option
9.6%	9.6%	9.1% - 9.9%	9.1% - 9.9%	9.1% - 9.9%	9.9%

Momentum Medical Scheme will allow members to upgrade or downgrade their plans with effect from 1 January 2024. **No mid-year option changes will be permitted.**

New Option - Fusion

Momentum Medical Scheme have introduced a new option for 2024, called the Fusion Option.

Hospitalisation

- This option provides cover for private hospitalisation with the Fusion Hospital Network, with no overall annual limit for hospitalisation.
- With the introduction of this new Fusion option, Momentum Medical Scheme have extended their hospital networks to include 14 additional hospitals.
- Members need to take note of the list of networks prior to selecting this plan.

Chronic

For chronic benefits, members will have to make use of the state facilities for their chronic scripts, medication, and treatment.

Day-to-Day

This option does not cover any day-to-day benefits, however, should member require cover for day-to-day expenses, like medication, GP visits, etc, member may choose to apply for the HealthSaver product. HealthSaver is a complementary product offered by Momentum Medical Scheme to save for medical expenses.

Benefit Enhancements

Health Platform Benefits:

- Momentum Medical Scheme has introduced the benefit of doing to a nurse practitioner for a pap smear consultation, in addition to a GP or gynaecologist. This is available on all options, except for Ingwe and Fusion.
- Members aged between 21 to 65 can now opt for HPV screening instead of a pap smear, covered every 3 years. If the HPV screening reveals high risk factors, the Scheme will also cover a follow up cytology test, available on all options.
- The Scheme has removed the requirement to pre-notify for the following early detection tests and preventative care, to encourage increased uptake in these very beneficial health management tools:
 - ✓ Prostate-specific antigen (PSA)
 - ✓ Bone density test
 - ✓ Mammogram
 - ✓ Glaucoma test
 - ✓ Baby immunisations
 - ✓ Tetanus injections

Benefit limit and co-payment increases.

- Inflationary increases in benefit limits by 5.5%.

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- Co-payments increased by 5.0%.
 - The Above Threshold benefits will increase between 10% and 10.5%.
 - Ingwe income bands have increased by 5.5%

Ingwe option – In hospital

- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R6,400 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R15,900.
- Immune deficiency related to HIV and Anti-retroviral treatment increased to R38,500 per family at a preferred provider.
- HIV-related hospital admissions, increased to R39,000.

Ingwe option – Out of hospital

- Out of network GP, casualty or after-hours visit benefits, attracts a co-payment of R105.
- Specialist limit increased to R2,580 per family per annum, which includes 2 visits, limited to R1,290 per visit.

Evolve option – In hospital

- Standard co-payment per authorisation of R1,830 applicable.
- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R7,150 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R55,000.
- External Prosthesis increased to R25,700 per family.
- Internal Prosthesis for Intraocular lenses increased to R6,000 per beneficiary per event, other internal Prosthesis increased to R40,000 per beneficiary per event, maximum of 2 per year.
- HIV-related hospital admissions, increased to R45,900 per family.

Evolve option – Out of hospital

- No changes to the existing benefits

Custom option – In hospital

- Organ transplant benefit for the cadaver costs increased to R23,600 and the donor costs has also increased to R47,900.
- Specialised dentistry for both in and out of hospital attracts a R1,830 co-payment.
- Extraction of wisdom teeth attracts a co-payment of R3,300 if performed in a day ward and R6,150 if performed in acute hospital.
- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R7,630 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R61,000.
- External Prosthesis increased to R26,600 per family.
- Internal Prosthesis for Intraocular lenses increased to R6,600 per beneficiary per event, other internal Prosthesis increased to R56,000 per beneficiary per event, maximum of 2 per year.
- Mental health benefit has increased to R43,000 per beneficiary.
- HIV-related hospital admissions, increased to R81,300 per family.

Incentive Option – In hospital

- Organ transplant benefit for the cadaver costs increased to R26,100 and the donor costs has also increased to R53,000.
- Specialised dentistry for both in and out of hospital attracts a R1,670 co-payment.
- Extraction of wisdom teeth attracts a co-payment of R3,300 if performed in a day ward and R6,150 if performed in acute hospital.
- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R8,000 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R64,000.
- External Prosthesis increased to R27,900 per family.
- Internal Prosthesis for Cochlear implants: R203,200 per beneficiary maximum 1 event per year. Intraocular lenses increased to R8,110 per beneficiary per event, other internal prosthesis increased to R61,000 per beneficiary per event, maximum of 2 per year.
- Mental health benefit has increased to R46,000 per beneficiary.
- HIV-related hospital admissions, increased to R87,900 per family.
- Chronic limit for the 6 additional conditions has increased to R12,400 per family per year.

Extender option – In hospital

- Organ transplant benefit for the cadaver costs increased to R26,100 and the donor costs has also increased to R53,000.
- Specialised dentistry for both in and out of hospital attracts a R1,670 co-payment and subject to an overall family limit of R42,600.
- Extraction of wisdom teeth attracts a co-payment of R3,300 if performed in a day ward and R6,150 if performed in acute hospital.
- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R8,390 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R68,000.
- External Prosthesis increased to R29,100 per family.
- Internal Prosthesis for Cochlear implants: R222,000 per beneficiary maximum 1 event per year. Intraocular lenses increased to R8,670 per beneficiary per event, other internal Prosthesis increased to R83,800 per beneficiary per event, maximum of 2 per year.
- Mental health benefit has increased to R46,000 per beneficiary.
- HIV-related hospital admissions, increased to R87,900 per family.
- Chronic limit for the 36 additional conditions has increased to R12,400 per family per year.

Extender option – Out of hospital

- Mental Health benefit for psychiatry and psychology increased to R23,900 per family.
- External medical appliances have a family limit of R29,600 per family, with a sub-limit of R8,950 per family for hearing aids.
- The optical overall annual limit is R5,030 per beneficiary with a frame sub-limit of R2,740.
- The prescribed medication limit has increased to R21,100 per beneficiary, subject to the family limit of R40,000.

Summit option – In hospital

- Organ transplant benefit for the cadaver costs increased to R26,100 and the donor costs has also increased to R53,000.
- Specialised dentistry for both in and out of hospital is subject to an overall annual day to day limit of R18,800 per beneficiary, subject to the family limit of R45,300 subject to overall annual day-to-day limit of R31,300 per beneficiary.

- Medical and surgical appliances (such as support stockings, knees, and back braces) benefit have increased to R8,390 per family per hospital procedure.
- Medical rehabilitation and step-down facilities have increased to R68,000.
- External Prosthesis increased to R29,100 per family.
- Internal Prosthesis for Cochlear implants: R222,000 per beneficiary maximum 1 event per year. Intraocular lenses increased to R8,670 per beneficiary per event, other internal prosthesis increased to R83,800 per beneficiary per event, maximum of 2 per year.
- Mental health benefit has increased to R46,000 per beneficiary.
- HIV-related hospital admissions, increased to R87,900.
- Chronic limit for the 36 additional conditions accumulates to the overall day to day limit of R31,300 per beneficiary.

Summit Option – Out of hospital

- All day-to-day benefits are subject to overall day-to-day limit of R31,300 per beneficiary.
- Mental Health benefit for psychiatry and psychology increased to R26,900 per family.
- External medical appliances have a family limit of R36,500 per family, with a sub-limit of R21,100 per family for hearing aids.
- The optical overall annual limit is R5,500 per beneficiary with a frame sub-limit of R2,800.
- The prescribed medication limit has increased to R24,400 per beneficiary, subject to the family limit of R40,200.

Co-payment Increases per option on Specialised Procedures, MRI, and CT scans.

Main Co-payments	2024
Evolve Option	
Standard co-payment per procedure	R1 830
Plus the Specialised Procedures co-payment if performed in an acute or day hospital	R3 660
MRI/CT scans	R3 050
Custom Option	
Standard co-payment per procedure	R1 830
Plus the Specialised Procedures co-payment if performed in a day hospital	R1 830
Or the Specialised Procedures co-payment if performed in an acute hospital	R3 660
MRI/CT scan	R3 050

Incentive Option	
Standard co-payment per procedure, if performed in a day hospital	R1 830
Or a co-payment per authorisation if performed in an acute hospital	R3 660
MRI/CT scan	R2 770

Extender Option	
Standard co-payment per procedure, if performed in a day hospital	R1 830
Or a co-payment per authorisation if performed in an acute hospital	R3 660
MRI/CT scan	R2 770
Summit Option	
MRI/ CT scan	R2 770

Contribution increases with effect 1 January 2024 (*Momentum Medical Scheme count a maximum of three children when calculating the monthly contribution and annual Medical Savings Account.*)

For the use of the Ingwe table the following acronyms apply:

* **Ingwe Primary care network = Primary Care**

* **Ingwe Active Network = Active network**

The contribution for this income band will only be published after the student focused launch, as members on this income band are mostly students

INGWE OPTION						
Income bands	Hospital	Chronic	Day-to-day	Principal	Adult	Child
	State	Primary Care	Primary Care			
<=R875	Ingwe Network	Primary Care	Primary Care			
	Any	Active Network	Active Network			
	State	Primary Care	Primary Care	R942	R942	R508
R876 - R8 550	Ingwe Network	Primary Care	Primary Care	R1 184	R1 184	R542
	Any	Active Network	Active Network	R1 538	R1 538	R610
	State	Primary Care	Primary Care	R1 078	R1 078	R521
R8 551 - R11 325	Ingwe Network	Primary Care	Primary Care	R1 507	R1 507	R564
	Any	Active Network	Active Network	R2 151	R2 151	R650
	State	Primary Care	Primary Care	R1 259	R1 259	R544
R11 326 - R16 100	Ingwe Network	Primary Care	Primary Care	R2 069	R2 069	R609

	Any	Active Network	Active Network	R2 930	R2 930	R683
	State	Primary Care	Primary Care	R2 174	R2 174	R653
R16 101 +	Ingwe Network	Primary Care	Primary Care	R2 970	R2 970	R875
	Any	Active Network	Active Network	R3 760	R3 760	R1 091

FUSION OPTION	Hospital Network with State as Chronic Provider		
Income Band	Principal	Adult	Child
<= R 8550	R1 199	R1 199	R314
R8 551 - R11 325	R1 432	R1 432	R356
R11 326 - R16 100	R1 476	R1 476	R367
R16 101 - R22 200	R2 404	R2 404	R546
R22 201 +	R2 765	R2 765	R628

EVOLVE OPTION				
Hospital	Chronic	Principal	Principal	Adult
Evolve Network	State	R1 687	R1 687	R1 687

CUSTOM OPTION				
Hospital	Chronic	Principal	Adult	Child
Associated	Any	R3 089	R2 437	R1 089
	Associated	R2 770	R2 148	R979
	State	R2 149	R1 626	R762
Any	Any	R3 685	R2 957	R1 315
	Associated	R3 284	R2 566	R1 194
	State	R2 737	R2 066	R1 003

INCENTIVE OPTION					
Hospital	Chronic		Principal	Adult	Child
Associated	Any	Total contribution	R4 397	R3 538	R1 642
		Risk Contribution	R3 957	R3 184	R1 478
		Savings portion	R440	R354	R164
	Associated	Total contribution	R3 932	R3 128	R1 493
		Risk Contribution	R3 539	R2 815	R1 344
		Savings portion	R393	R313	R149
	State	Total contribution	R2 794	R2 206	R1 072
		Risk Contribution	R2 515	R1 985	R965
		Savings portion	R279	R221	R107
Hospital	Chronic		Principal	Adult	Child
Any	Any	Total contribution	R4 970	R4 039	R1 938
		Risk Contribution	R4 473	R3 635	R1 744
		Savings portion	R497	R404	R194
	Associated	Total contribution	R4 279	R3 431	R1 681
		Risk Contribution	R3 851	R3 088	R1 513
		Savings portion	R428	R343	R168
	State	Total contribution	R3 471	R2 734	R1 373
		Risk Contribution	R3 124	R2 461	R1 236
		Savings portion	R347	R273	R137

EXTENDER OPTION					
Hospital	Chronic		Principal	Adult	Child
Associated	Any	Total contribution	R8 315	R6 697	R2 353
		Annual Savings	R24 948	R 20 088	R7 056
		Threshold	R30 400	R26 400	R8 700
	Associated	Total contribution	R7 537	R6 067	R2 168
		Annual Savings	R22 608	R18 204	R6 504
		Threshold	R30 400	R26 400	R8 700
	State	Total contribution	R6 589	R4 997	R1 937
		Annual Savings	R19 764	R14 988	R 5 808
		Threshold	R30 400	R26 400	R8 700
Any	Any	Total contribution	R9 456	R7 616	R2 712
		Annual Savings	R28 368	R22 848	R8 136
		Threshold	R30 400	R26 400	R8 700
	Associated	Total contribution	R8 365	R6 737	R2 407
		Annual Savings	R25 092	R20 208	R7 224
		Threshold	R30 400	R26 400	R8 700
	State	Total contribution	R7 485	R6 144	R2 197
		Annual Savings	R22 452	R18 432	R6 588
		Threshold	R30 400	R26 400	R8 700

SUMMIT OPTION					
Hospital	Chronic	Day-to-day	Principal	Adult	Child
Any	Freedom of choice	Freedom of choice	R13 573	R10 855	R3 118

Momentum Health's Complementary Products:

Multiply

- There will be no premium increase to the membership fees on Inspire Plus and Engage Plus for 2024.
- Introduction of Multiply Kids fitness assessment available on Multiply Inspire Plus and only applicable to the Incentive, Extender and Summit Options.
- Enhancements to the digital tool available on the Momentum App to do a Health Assessment and Fitness assessment.
- Premier members will be auto migrated to Multiply Inspire Plus / Engage Plus.
- Members who migrate to Multiply Inspire Plus will have their status and health returns matched on the new programme and be rewarded accordingly.
- Save as you Gym discount in 2024 will be locked in at your best discount for 2023.

The following new partners have gone live from 27 September 2023:

- Checkers
- Shoprite
- Boxer
- We are Food
- Dinnerbox
- Plated
- SoSerene
- Tailorblend
- Booking.com
- Kruger Gate Hotel

HealthReturns Enhancements

- Members on Inspire and Inspire plus can earn HealthReturns.
- Members on Engage Plus earn weekly win vouchers.
- When members engage in activities that promote an active and balanced lifestyle, they may further engage by taking part in the leaderboard challenges, which lets members earn extra rewards in the form of HealthReturns.

HealthSaver enhancements:

- Card fees will remain unchanged.
- New card will be issued in 2024 called the HealthSaver Card to access funds and partner rewards.
- This card can only be used for healthcare and related expenses for example at pharmacy or Doctors.
- Cards will be issued to existing members, who have the Multiply money card.
- Members will now be able to view their transactional history on the Momentum App.
- When cancelling HealthSaver, members can expect to receive their payout after a 4-month period

Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Momentum Health, which has been developed to provide you with essential information to make better decisions regarding your medical scheme, gap cover and primary care requirements.

To access the microsite please [click here](#)

Where do I get more information and who can I contact if I have any questions?

The Momentum Medical Scheme Call Centre can be contacted for the clarification of benefit changes and contribution increases and the Aon Resolution Centre (0860 100 404) option 3 or email on arc@aon.co.za will also be available to provide advice on option selections for 2024.

Momentum Contact details:

Web Chat	Log in to momentummedicalscheme.co.za and click on the chat button.
Website	Momentummedicalscheme.co.za
Virtual Help	Log in to momentummedicalscheme.co.za, click on “Contact us” and then “virtual help session”, to have one of Momentum’s consultants assist you digitally
Claims	claims@momentumhealth.co.za
Queries	member@momentumhealth.co.za
Contact Centre	0860 11 78 59 or WhatsApp

Momentum Phone App	<p>Get access to information at your fingertips by downloading the Momentum app for instant access to:</p> <ul style="list-style-type: none"> • your Momentum Medical Scheme benefit information, • checking your Savings balance, • viewing your claims history, • submitting your claims, • requesting authorisations for hospital admissions and procedures, • pre-notifying for your Health Platform Benefits, • registering on the maternity programme, • requesting travel certificates.
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Must I complete an option change form?

If you want to change your option for 2024, then please notify, Momentum Medical Scheme in writing by no later than 30 November 2023 by completing the attached option change form. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2024.

It is important to note that no late changes will be accepted.

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We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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