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## Aon Member Letter

### Momentum Medical Scheme 2025

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#### Dear Aon Client

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 Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, 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 2025.

The information provided in this letter is a summary of changes within the Momentum options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite.

#### Benefits and Contributions Update for 2025

##### What is the contribution increase for 2025?

Momentum Medical Scheme (MMS) has announced the annual average increase of 9.4%.

**Momentum Medical Scheme will apply 2025 increases per option type and provider choice, as depicted below.**

Ingwe option	Evolve Option	Custom Option	Incentive option	Extender option	Summit option
8.8%-9.5%	9.4%	9.4% - 9.8%	9.4% - 9.8%	9.4% - 9.8%	9.8%

Momentum Medical Scheme will allow members to upgrade or downgrade their plans with effect from 1 January 2025. **No mid-year option changes will be permitted.**

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## **Key Benefit changes**

### **Ingwe Option**

- State facility has been removed as a provider choice for in-hospital treatment and has been replaced by a new network, Ingwe Connect, members now have the choice of opting for a more efficient, cost-effective solution with a reduced rate. Should a member choose Ingwe Connect as their in-hospital provider choice, they would need to make use of the state facility for their day to day and chronic benefits.
- The threshold for each income brackets has been adjusted and increased by 5.5%.
- In 2024 we had 5 income bands and now moving into 2025, there are 6 income bands. This allows for lower income earners to not be grouped with the middle to high income earners, offering a more affordable option.
- At the time of this letter, the premiums for the 1<sup>st</sup> income band were not yet released. This will be released after the student-focused launch, as the members on this income band are predominantly students.

### **Impact on existing members on the Ingwe State option**

- Should members not complete an option change form, they will automatically be defaulted to the Ingwe Network Option and thereby experiencing a higher increase in premium.

## **Benefit Limit Increases**

- Benefit limits and co-payments will increase in line with inflation except for the following benefits: Oncology Threshold and International Travel Benefit.

## **Benefit Reductions**

- There is no reduction in benefits for 2025.

For more information on the changes to the Momentum options in terms of benefits and contributions – please refer to the Microsite.

## **Health Platform Benefit**

- Payment for preventative dental care is now paid up to R380 per beneficiary at any dental provider and is applicable on all options.

- On the Ingwe Option, Health Platform Benefits are only available from your chosen Primary Care Network provider, except for health assessments, maternity programme benefits and baby immunisations, which are available at any healthcare provider. Members who selected the Ingwe Connect Network can access Health Platform benefits from Any provider.

## **HealthSaver**

- Momentum HealthSaver will no longer limit transactional cards to two per contract.
- In addition, members who do not have a valid South African ID document, can now apply for a HealthSaver Card using their passport.
- When members apply for HealthSaver with credit, the amount of credit advanced upfront will be pro-rated, based on the number of months remaining in the year.

## **HealthReturns**

- Members are rewarded by being healthy and completing certain activities. Their HealthReturns can be saved and paid into their healthsaver, which may be used to pay medical aid contributions, pay claims at healthcare providers, or spend at the multiply partners.
- Leaderboard Challenge - Reach Gold and earn up to R300 in HealthReturns per month on Multiply Inspire Plus.
- Your potential HealthReturns earned has increased and is dependent on your health and fitness assessment level.

## **Multiply**

- Members have access to new rewards, depending on your engagement level, with the introduction of Multiply Padel benefit, Ultrahuman, Puma and Travelstart partners.
- Enhancements are made on Momentum Multiply, which now offers the digital health and fitness assessment to all its members.
- Wysa, an emotional intelligent chatbot, is another feature that Momentum Multiply introduced for members to support mental wellness. Wysa is an AI-powered companion that engages members in conversations about their feelings and challenges. Members have access to a variety of self-help resources, including mood trackers, journaling prompts, and guided exercises focused on cognitive behaviour therapy, mindfulness, and emotional regulation.
- Wysa is private, easy to use, and available 24/7 on the Momentum App.

## How to access maximum rewards.

- Log into the Multiply app and sync your fitness app or device daily.
- Once you achieve your goals through earning Active Dayz by taking 10 000 steps a day and burning 300 activity calories during a workout or by doing a simple finger scan with your smartphone's camera and earn Recharge Dayz, Momentum will reward you.
- As a Multiply Inspire or Inspire Plus member, you can earn weekly and monthly wins for achieving your activity goals. Achieve your recharge goals and double your Wins. You can spend your wins at one of the following partners, Motherland Coffee Company, Bounce Inc, Col'cacchio, SA Golf Online, Net Florist, Sweep South, Dis-chem, Nando's, Hyperli or Checkers or fund your HealthSaver.
- Members have the option of donating their wins, through Momentum Group Foundation.

## Gap Cover

Avoid **unexpected out of pocket expenses** by getting a Gap cover insurance. 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 an Aon Consultant to assist you in selecting the appropriate Gap Cover option.

## Microsite

We have pleasure in sharing the Aon on-line microsite platform for Momentum Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover 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 on 0860 11 78 59 for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2025.

## Momentum option change?

Manual option change – please complete an option change form by no later than 30 November 2024. Click [here](#) to access the option change form

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

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

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](http://www.aon.co.za)

Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better— to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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