



**#MoreForLess  
#MoreValue**

From just  
**R455\*** **2021**  
per month

\*Income of less than  
R750 per month

**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 30 years

**Student focus 2021**

*For students from outside of South Africa*



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 Primary Care Network option. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.

**momentum**  
medical scheme

# Why choose Momentum Medical Scheme?

## Trusted partner – Over the past 30 years covering more than 1 000 000 students

Momentum Medical Scheme is the 3rd largest medical scheme covering more than 150 000 families 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.

## Our core purpose - To provide sustainable access to appropriate cost-effective healthcare for our growing pool of members

The Scheme was able to announce one of the lowest weighted annual increases in the industry for 2021 at just 3.9%. On the Ingwe Option, the increase is even lower at 3.7%.

## Momentum Medical Scheme is a credible and trustworthy medical scheme registered with the Council for Medical Schemes in South Africa, PLUS an accredited partner of IEASA

Momentum Medical Scheme has been the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past 20 years, with more than 30 years' experience taking care of students' healthcare needs.

## Dedicated, skilled and experienced team taking care of our students

Our dedicated national student team will ensure that you are in good hands through our commitment to provide superior customer service. We also provide national campus visits - see [www.ingwehealth.co.za](http://www.ingwehealth.co.za) for more. Our student members have access to accredited partners and infrastructure in Africa and internationally.

## Our strategic partners

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

## Our digital solutions are out of this world

Students prefer to interact with Momentum Medical Scheme as we offer so many digital channels ranging from the Momentum app to WhatsApp and online web chat facility, so that we can offer superior customer service. Our new online help centre was designed to support you if you have any questions and help you to understand how to access your benefits.

# Why pick the Ingwe Option?

Ingwe  
Any hospital  
and Ingwe Active  
Primary Care  
Network

## UNLIMITED access to any private hospital or day care facility

You have access to all the private hospitals in South Africa when you need cover for major medical treatment the most. Our partner, Netcare 911, will take care of your medical emergency transport.

## UNLIMITED visits to any doctor on the Ingwe Active Primary Care Network

Ingwe Option members can visit any doctor on the Ingwe Active Primary Care Network. You may consult any one of our network providers in South Africa.

## 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.

## Stand alone day-to-day benefits

Some medical schemes group benefits under one limit. They might argue it gives you flexibility, but it also limits your benefits, as one visit to an optometrist or specialist might wipe out your benefits for the year, leaving you out of pocket!

## Value for money for you as a student to stretch your budget

We know you are in SA to study and do not earn a monthly taxable income and for that reason you pay the lowest contribution possible for the Ingwe benefits.

## Lifestyle benefits including digital access and innovation from Momentum

You can look forward to some brand new benefits in 2021 from Momentum Metropolitan Holdings (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.

Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) and click on "Lifestyle benefits" for more information.



## Day-to-day benefits

Your Ingwe Active Primary Care Network Provider is your first point of call to access healthcare out of hospital.



### Doctor consultations / visits

You may visit **ANY doctor** on the Ingwe Active Primary Care Network. We also do not place a limit on the number of times you may visit the doctor per year, as long as it is medically necessary.



### Medicine prescribed by the doctor

The Ingwe Active Network doctor can prescribe any medicine from the list of approved medicines. You need a prescription to collect medicine at a pharmacy and cannot use your card to buy over the counter medicine. You can ask your doctor to register you for chronic benefits - we cover 26 chronic conditions, such as diabetes or epilepsy. For more information, visit our website, [www.ingwehealth.co.za](http://www.ingwehealth.co.za).



### Referral to a specialist for the best care

You may need specialist care and we offer 2 specialist consultations per family per year, limited to R1 100 per visit and up to a maximum of R2 200 per family per year. Your Ingwe Active Network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities.



### Blood tests

Your Ingwe Active Network doctor can send you for blood tests. A specific list of blood tests applies. Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) for more information on the tests we cover.



### X-rays

We cover you for a list of basic x-rays. Your Ingwe Active Network doctor can send you for x-rays when you need them. Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) for more information on which x-rays we cover.



### Dental benefits to put a smile on your face

You can visit one of the Ingwe Active Network dentists for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more information, visit [www.ingwehealth.co.za](http://www.ingwehealth.co.za).



### Eye care to help you see clearly

You can visit any one of the Ingwe Active Network optometrists to have your eyes tested every 2 years. If your refraction measurement is more than 0.5, we cover the 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. For more information, visit [www.ingwehealth.co.za](http://www.ingwehealth.co.za).



### Single view chest x-ray and medical report for your study visa

Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) for more information on how to obtain the radiology report and which radiologists to contact for your international student visa requirements. There is no need to consult an Ingwe Active Network doctor, you can go straight to the radiologist. Your Ingwe Active Network Doctor can also assist to complete the medical report.

Visit [www.ingwehealth.co.za](http://www.ingwehealth.co.za) to download the form and take it with you when you consult your Ingwe Active Network Doctor.



### Out-of-network doctor visits

You may need to see a doctor that is not on the Ingwe Active Primary Care Network. You have 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** to request authorisation within 72 hours of the visit.



### Free health check-up to keep you in tip-top condition

You get one free 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 Clicks, Dis-Chem, MediRite or Pick n Pay pharmacy clinic.

## In-hospital benefits



### Hospital benefits at **ANY private hospital covered at 100%**

You get UNLIMITED access to any private hospital, covered at 100% of the Momentum Medical Scheme Rate for operations and procedures. If you need to see a doctor, visit an Ingwe Active Network Doctor and not the hospital. Remember that you need to call us on **0860 102 493** to request pre-authorization, or **download the Momentum app**.



### Casualty / emergency benefits

Should you need to visit an emergency room / casualty during weekends or after hours, you have 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 and you need to call us on **0860 102 493** for authorisation within 72 hours following the visit.



### Medical emergency transportation

Netcare 911 is our service provider for your medical emergency transportation needs. Contact **082 911** to access this unlimited benefit.



### Prescribed Minimum Benefits

You get cover for a list of benefits for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act 131 of 1998. These benefits are subject to pre-authorization and a preferred provider must be used.

**Disclaimer:** This document is a focused marketing aid for international students, based on the Ingwe Any hospital and Ingwe Active Primary Care Network benefit option, with an income of less than R750 per month. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.

# EIGHT healthcare tips and your role as a member



## Tip 1

We have negotiated agreements in place 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 [www.ingwehealth.co.za](http://www.ingwehealth.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

Go to your Ingwe Active Network Doctor if you need **medicine** and not straight to the pharmacy. He/she knows which specific medicine items are covered on the Ingwe Option and will notify you should the medicine item not appear on the medicine list.



## 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 event.



## Tip 4

Keep your **membership card** with you in a safe place. You may also use your membership confirmation letter to visit healthcare providers if you do not have a card.



## Tip 5

Phone us on **0860 102 493** for authorisation for hospital admissions, specialist referrals and emergency/non-network doctor consultations.



## Tip 6

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 7

For any **terminations and refunds**, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to [www.ingwehealth.co.za](http://www.ingwehealth.co.za) for details of the requirements.



## Tip 8

Download the **Momentum app** on the Play Store for Android or App Store for iPhones to access and better understand your unique benefits. It is so easy and can greatly reduce using your airtime!



## Contributions per month

2021 Ingwe Option	
Any hospital Ingwe Active Primary Care	
Member	R455 <sup>pm</sup>
Adult dependant	R455 <sup>pm</sup>
Child dependant	R455 <sup>pm</sup>

*The contributions are based on an income of less than R750 per month.*

## Want to know more?

	Customer care	0860 102 493	<i>Call or WhatsApp</i>
	Hospital pre-authorisation	0860 102 493	
	Emergency evacuation	082 911	
	Health advice line	0860 102 493	
	Fraud hotline	0800 000 438	
	Email enquiries	<a href="mailto:studenthealth@momentum.co.za">studenthealth@momentum.co.za</a>	
	Website	<a href="http://www.ingwehealth.co.za">www.ingwehealth.co.za</a>	

### Regional offices

Johannesburg	+27 11 381 2161 / 63
Centurion	+27 12 671 8749
Hatfield / Arcadia	+27 12 341 1405 / 6
Kwa-Zulu Natal	+27 31 573 4000
Western Cape	+27 87 351 2065
Free State	+27 51 448 4632
Eastern Cape	+27 41 363 0455