

Holistic healthcare solution for employers

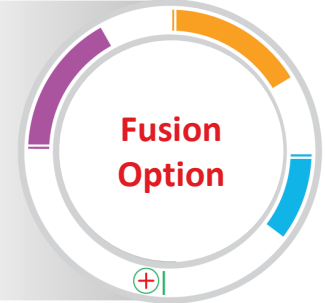


Major medical benefits
(Network hospital, MRI, CT scans, Organ transplants,
Oncology)

Chronic benefits (state)

Health Platform benefits

momentum
medical scheme



Day-to-day benefits

Health4Me

**Gold
option**

Holistic healthcare solution summary



momentum
medical scheme



- Momentum Medical Scheme **Fusion Option - Fusion hospitals** and **State** chronic provider
- Major Medical Benefit for hospitalisation:
 - Emergencies at any hospital
 - Planned hospitalisation events and procedures at Fusion Network hospitals
- No day-to-day benefits
- No medical savings account included, chronic benefit only available at State
- Health Platform for preventative/screening benefits
- Can add complementary products such as HealthSaver for additional funding and Momentum GapCover to fund co-payments

Health4Me

Gold
option

- Gold option
- Excellent value for money primary health insurance solution
- Network driven benefits
- Unlimited GP visits
- Unlimited formulary based acute medicine
- **Chronic Benefits – 26 Conditions plus an HIV benefit** (not subject to medical scheme PMB rules)
- More4Me rewards available

Groups of 5 or more qualify for Health4Me

Holistic healthcare solution summary



- Members benefit through the best of both worlds and have access to **free** value-added benefits:



- Multiply Engage
- More4Me rewards
- EAP lite – telephonic counselling services
- Hello Doctor – 24/7 in any SA language
- Offers members **more** affordable cover
- Provided by the **same** administrator
- **Same** adviser

Unique solution:

- Solutions registered in terms of two different ACTS / Legislation :
 - Health4Me – Long-Term Insurance Cat 1.3
 - Momentum Medical Scheme – Medical Scheme's Act