

Your health is your wealth
Live inspired



0% increase
until 1 April 2023*
*Contributions increase from
R482pm to R495pm
from 1 April 2023.
Income of less than R825 pm

Want to join?



0860 102 493 WhatsApp



studenthealthcare.co.za



studenthealth@momentum.co.za



0860 102 493 Customer care

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 32 years

momentum
medical scheme



Local student 2023
For full-time students from South Africa

Please note: This brochure is a focused marketing aid for South African full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Network Option and Ingwe Network hospitals and Ingwe 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.

Your health is your wealth *Live inspired*



Why Momentum Medical Scheme's Ingwe Option?

Medical aid of choice for more than 1 million students over the past 32 years

Momentum Medical Scheme is a credible and trustworthy medical aid. Let us partner with you as you journey through your studies and future career, with a wide variety of options and benefits to choose from as your healthcare needs evolve.

Largest student medical aid provider in SA

Momentum Medical Scheme is the 3rd largest open medical aid in South Africa and the largest provider of healthcare cover for local and international students studying 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.

Digital expertise

Our digital support channels range from an online web chat facility to live help through WhatsApp. You also enjoy access to virtual help sessions and even a digital membership card.

Provider choice

If you choose Any hospital for your hospitalisation cover, you need to use Ingwe Active Network providers. If you choose Ingwe Network hospitals, you need to use Ingwe Primary Care Network providers, which has more doctors on the network. You can visit any doctor on the network that you choose and there is no limit to the number of times you may visit your network doctor, as long as it is medically necessary.

Tailor-made benefits for students

Some medical schemes group benefits under one limit. They might argue that it gives you flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for out-of-network/emergency visits, optometry, dentistry, specialists, pathology and radiology.

Major Medical benefits

Any private hospital or day hospitals	Ingwe Network hospitals
Unlimited cover at any private hospital	Unlimited cover at Ingwe Network hospitals . View the list of hospitals on studenthealthcare.co.za
100% of the Momentum Medical Scheme Rate for operations, procedures and admissions	
Netcare 911 for unlimited medical emergency transportation - contact 082 911	
Casualty/emergency benefits - 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. Remember, Hello Doctor is available 24/7 and you can also use your 3 virtual consultations per beneficiary per year if you need medical advice	











When you join Momentum Medical Scheme's Ingwe Option, you have a choice to make regarding whether you want to access ANY hospital, or make use of a NETWORK of hospitals.

Please note that you need to make this decision once a year, so it is important to make the right choice. Let us assist you in choosing the correct option for you.

Remember that you need to contact us to request pre-authorization before using your hospital benefits. You can request pre-authorization via the **Momentum app**, or WhatsApp or call us on **0860 102 493**.

Day-to-day benefits

Your Ingwe Active Network or Ingwe Primary Care Network provider is your first point of call to access your out-of-hospital benefits. Refer to studenthealthcare.co.za for detailed benefit brochures.

	Ingwe Active Network providers	Ingwe Primary Care Network providers
 Doctor consultations	Unlimited - You may visit ANY doctor on the Ingwe Active Network You also get 3 virtual doctor consultations per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of medication where required	If you choose Ingwe Network hospitals , you will have a wider choice of GPs/doctors based on your geographic location, especially if you do not live on, or close to, campus. Visit our website, studenthealthcare.co.za , for the Ingwe Primary Care Network list and search for the provider closest to you. Unlimited - You may visit ANY doctor on the Ingwe Primary Care Network
 Prescribed medicine	Unlimited as prescribed by your network doctor. Subject to a medicine formulary	
 Chronic medicine	If you have a chronic condition, you can ask your network doctor to register you for chronic benefits - we cover 26 chronic conditions, such as diabetes or epilepsy. Subject to a medicine formulary	
 Specialist / physiotherapy	2 specialist consultations per family per year, limited to R1 220 per visit and up to a maximum of R2 440 per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization. You can choose to use your specialist visits to go to a physiotherapist	
 Blood tests	We cover specific blood tests. Ask your network doctor for referral and visit studenthealthcare.co.za for the list of tests covered	
 X-rays	We cover specific x-rays. Ask your network doctor for referral and visit studenthealthcare.co.za for the radiology list of benefits	
 Dental care	Visit the network dentists for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more details, visit studenthealthcare.co.za	
 Eye care to help you see clearly	The benefit is available from your network optometrist 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	
 Out-of-network doctor visits	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 within 72 hours after your visit. Remember, Hello Doctor is available 24/7 and you can also use your 3 virtual consultations per beneficiary per year if you need medical advice and cannot visit your network doctor	
 Preventative care	1 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 contracted pharmacy clinic	

EIGHT healthcare tips and your role as a Member



Tip 1

We have agreements in place with **network providers** 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 studenthealthcare.co.za or call us on **0860 102 493** to find out where your closest network doctor, dentist or optometrist is.



Tip 2

If you need **medication**, visit your network doctor, instead of the pharmacy. This may save you from having to pay for medication from your pocket.



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 visit. Hello Doctor virtual consultations are available 24/7, and you can also use the 3 free virtual doctor consultations per beneficiary per year if you need medical advice.



Tip 4

Visit the **Downloads** section on studenthealthcare.co.za for detailed information on your benefits and procedures to follow.



Tip 5

We issue **digital membership cards**. You will receive a link in your welcome letter. Follow the authentication steps to access your member card.



Tip 6

WhatsApp or call us on **0860 102 493** to **request authorisation** for hospital admissions, specialist referrals, emergency/non-network doctor consultations and all GP visits from the 11th visit onwards.



Tip 7

You need to submit proof of **full-time studies** on an annual basis to enjoy the lowest contribution level on the Ingwe Option.



Tip 8

Download the **Momentum app** on Play Store, the App Store or AppGallery to access and better understand your unique benefits. Remember to ensure that we have your latest email and cellphone number, as we need these details to authenticate you on the Momentum app.



2023 Contributions

Contributions payable from 1 January to 31 March 2023

	* Ingwe Any hospital, Ingwe Active Network	*Ingwe Network hospitals, Ingwe Primary Care
Member	R482^{pm}	R482^{pm}

Contributions payable from 1 April to 31 December 2023

	* Ingwe Any hospital, Ingwe Active Network	*Ingwe Network hospitals, Ingwe Primary Care
Member	R495^{pm}	R495^{pm}

Visit studenthealthcare.co.za to see the contributions payable for your dependants.

* To qualify for the above contributions, your gross income needs to be less than R825 per month. We will ask you for documentation to verify your monthly income.



Lifestyle benefits that include **digital access** and innovation from **Momentum**

You can look forward to some brand new benefits in 2023 from Momentum Metropolitan Holdings Limited (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.

Visit the **Lifestyle Benefits** section on studenthealthcare.co.za for more information.