

momentum
medical scheme



2026

Benefit
Option
Overview

Our
benefits



2026

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General disclaimers

Momentum Medical Scheme's 2026 benefit and contribution amendments have been submitted to the Council for Medical Schemes and are subject to approval by the Regulator.

This Benefit Option Overview provides a summary of the Momentum Medical Scheme 2026 benefits.

If you need more information, please speak to your financial adviser, contact us via the web chat facility on momentummedicalscheme.co.za, or send us a WhatsApp or call us on 0860 11 78 59.

Scheme Rules will always take precedence and are available by submitting a request on our website at momentummedicalscheme.co.za.

Momentum Medical Scheme is registered in terms of the Medical Schemes Act No 131 of 1998.

Make the right choice

Momentum Medical Scheme strives to offer you value for money through its flexible benefit options. Use the following guide to find the option that best matches your healthcare needs.

Healthcare expenses involve more than just the cost of your stay in hospital, it could be the cost of chronic medication (like medicine to lower high blood pressure), day-to-day expenses (like visiting your GP), or emergency care.

The option that you choose will determine how much your contribution will be, and what benefits you will have access to for the different healthcare expenses. You need to choose the option that best fits both your wallet and your healthcare needs.

The Benefit Structure

Major Medical Benefit

The Major Medical Benefit provides cover for hospitalisation and certain out-of-hospital procedures that can safely be performed in a doctor's room or day hospital, provided treatment is clinically appropriate and has been pre-authorized.

Ingwe Option



Any hospital, Ingwe Network hospitals* or Connect Network hospitals*

Associated specialists covered in full. Other specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

Evolve Option



Evolve Network hospitals*

Associated specialists covered in full. Other specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

R2 000 co-payment applies

Custom Option



Any or Associated hospitals*

Associated specialists covered in full. Other specialists covered up to **100%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

R2 000 co-payment applies

Chronic Benefit

The Chronic Benefit covers certain life-threatening conditions that need ongoing treatment. The Chronic Benefit includes cover for the 26 Chronic Disease List (CDL) conditions, as contained in the Prescribed Minimum Benefits (PMBs). Chronic benefits are subject to registration and approval.

Medical management including doctor, pharmacy, blood tests, x-rays, etc
Ingwe Primary Care Network providers**, **Ingwe Active Network providers**** or **State facilities**

26 conditions - no annual limit applies

Chronic Benefit formulary: Fixed formulary

Medical management including doctor, pharmacy, blood tests, x-rays, etc
State facilities

26 conditions - no annual limit applies

Chronic Benefit formulary: State formulary

Medical management including doctor, pharmacy, blood tests, x-rays, etc
Any (Any GP and any pharmacy), **Associated**** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or **State facilities**

26 conditions - no annual limit applies

Chronic Benefit formulary:
Any: Basic formulary
Associated: Core formulary
State: State formulary

Day-to-day Benefit

This benefit provides for day-to-day medical expenses, such as GP visits and prescribed medication.

You have the choice of adding more day-to-day cover through the HealthSaver*.

Ingwe Primary Care Network providers**, **Ingwe Active Network providers**** or **State facilities**

Primary care (such as GP visits, prescribed medicine, etc)

Secondary care (Specialist visits)

Any provider

You may add the **HealthSaver*** to provide cover for your day-to-day healthcare expenses

Any provider

You may add the **HealthSaver*** to provide cover for your day-to-day healthcare expenses

Health Platform Benefit

The Health Platform Benefit encourages health awareness, enhances quality of life and gives peace of mind through preventative care, early detection and a leading maternity programme.

On the Ingwe Option, if you choose Ingwe Network hospitals or Any hospital, 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

If you choose Connect Network hospitals on the Ingwe Option, or if you choose the Evolve, Custom, Incentive, Extender or Summit Option, you may use any healthcare provider. On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the Health Platform GP consultation benefits

+ HealthSaver is a complementary product offered by Momentum

* View a list of these hospitals on page 15

** View a list of these providers on momentummedicalscheme.co.za

Incentive Option



Any or Associated hospitals*

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

Medical management including doctor, pharmacy, blood tests, x-rays, etc
Any (Any GP and any pharmacy), **Associated**** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or **State** facilities

26 conditions - no annual limit applies

Additional 6 conditions limited to **R13 700** per family

Chronic Benefit formulary:
Any: Standard formulary
Associated: Core formulary
State: State formulary

Any provider, subject to Savings if available

Savings **10%** of total contribution

Extender Option



Any or Associated hospitals*

Associated specialists covered in full. Other specialists covered up to **200%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

Medical management including doctor, pharmacy, blood tests, x-rays, etc
Any (Any GP and any pharmacy), **Associated**** (Selected preferred GPs and Medipost Courier pharmacy for chronic medication), or **State** facilities

26 conditions - no annual limit applies

Additional 36 conditions limited to **R13 700** per family

Chronic Benefit formulary:
Any: Extended formulary
Associated: Core formulary
State: State formulary

Any provider or **Associated** provider (Members who have chosen Associated as their chronic provider must use an Associated GP for GP consultations)

Savings **25%** of total contribution plus Extended Cover

Summit Option



Any hospital

Associated specialists covered in full. Other specialists covered up to **300%** of Momentum Medical Scheme Rate

Hospital accounts covered in full at negotiated rate

No overall annual limit applies

Medical management including doctor, pharmacy, blood tests, x-rays, etc
Freedom-of-choice of provider

26 conditions - no annual limit applies

Additional 36 conditions accumulate to the overall day-to-day limit of **R34 500** per beneficiary

Chronic Benefit formulary:
Comprehensive formulary

Freedom-of-choice of provider

Paid from risk benefit, subject to overall day-to-day limit of **R34 500** per beneficiary

This is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions

If you choose Connect Network hospitals on the Ingwe Option, or if you choose the Evolve, Custom, Incentive, Extender or Summit Option, you may use any healthcare provider. On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the Health Platform GP consultation benefits

Complementary Momentum Products



Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

HealthSaver



Add more cover for medical expenses by choosing to contribute an additional amount that suits your needs and pocket

GapCover



Add extra cover to assist with in-hospital shortfalls and co-payments



momentum

See separate Momentum Complementary Product brochure for more information

• Ingwe Option

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation
Choice of hospital provider	Connect Network hospitals, Ingwe Network hospitals or Any hospital
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy and grommets
Chronic Benefit	26 Chronic Disease List conditions covered
Day-to-day Benefit	Primary care benefits such as medicine, GP visits, basic dentistry, basic radiology and basic pathology You also get 3 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor If you need more day-to-day cover, you can choose to make use of the HealthSaver*
Chronic and Day-to-day provider	Ingwe Primary Care Network, Ingwe Active Network or State facilities, unless otherwise indicated
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes a nurse home visit to support moms after childbirth, 7 antenatal visits, 2 pregnancy scans and 1 paediatrician visit in your child's first year

Your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
R0 - R1 550	Connect Network	State	State	R1 079	R2 158	R1 380	R2 459	R2 760	R3 061
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R645	R1 290	R1 226	R1 871	R2 452	R3 033
	Any	Ingwe Active Network	Ingwe Active Network	R645	R1 290	R1 290	R1 935	R2 580	R3 225
R1 551 - R9 400	Connect Network	State	State	R1 252	R2 504	R1 580	R2 832	R3 160	R3 488
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 425	R2 850	R2 077	R3 502	R4 154	R4 806
	Any	Ingwe Active Network	Ingwe Active Network	R1 852	R3 704	R2 587	R4 439	R5 174	R5 909
R9 401 - R12 500	Connect Network	State	State	R1 635	R3 270	R2 043	R3 678	R4 086	R4 494
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 814	R3 628	R2 494	R4 308	R4 988	R5 668
	Any	Ingwe Active Network	Ingwe Active Network	R2 590	R5 180	R3 373	R5 963	R6 746	R7 529
R12 501 - R18 000	Connect Network	State	State	R1 763	R3 526	R2 201	R3 964	R4 402	R4 840
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R2 492	R4 984	R3 225	R5 717	R6 450	R7 183
	Any	Ingwe Active Network	Ingwe Active Network	R3 527	R7 054	R4 349	R7 876	R8 698	R9 520
R18 001 - R23 500	Connect Network	State	State	R2 870	R5 740	R3 522	R6 392	R7 044	R7 696
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R3 576	R7 152	R4 629	R8 205	R9 258	R10 311
	Any	Ingwe Active Network	Ingwe Active Network	R4 527	R9 054	R5 841	R10 368	R11 682	R12 996
R23 501+	Connect Network	State	State	R3 302	R6 604	R4 052	R7 354	R8 104	R8 854
	Ingwe Network	Ingwe Primary Care Network	Ingwe Primary Care Network	R3 590	R7 180	R4 648	R8 238	R9 296	R10 354
	Any	Ingwe Active Network	Ingwe Active Network	R4 546	R9 092	R5 864	R10 410	R11 728	R13 046

• Evolve Option

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R2 000 co-payment applies per authorisation, including for non-emergency Prescribed Minimum Benefits, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Hospital provider	Evolve Network hospitals and day hospitals Certain procedures are only covered in day hospitals*
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy and grommets
Chronic Benefit	26 Chronic Disease List conditions covered
Chronic provider	State facilities
Day-to-day Benefit	2 virtual consultations from the GP Virtual Consultation Network, which includes Hello Doctor 2 physiotherapist or biokineticist consultations per beneficiary for sports injuries, up to R1 200 per year You can add HealthSaver* to provide cover for your day-to-day healthcare expenses, such as additional GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

Your providers	Choose your family composition						
	Hospital	Chronic					
Evolve Network	State	R2 029	R4 058	R4 058	R6 087	R8 116	R10 145

Maximum of 3 children charged for

+ HealthSaver is a complementary product offered by Momentum
* View a list of these procedures and the list of day hospitals on the Momentum App or momentummedicalscheme.co.za

• Custom Option

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 100% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation R2 000 co-payment applies per authorisation, including for non-emergency Prescribed Minimum Benefits, except for motor vehicle accidents, maternity confinements and emergency treatment An additional co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	You can add HealthSaver* to provide cover for your day-to-day healthcare expenses, such as GP visits and prescribed medicine
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

• Incentive

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 6 additional conditions covered, subject to limit of R13 700 per family per year
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	10% of your total contribution is available in a Savings account to cover your day-to-day expenses, such as GP visits and prescribed medicine If you need more day-to-day cover, you can choose to make use of the HealthSaver*
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

Choose your providers

Choose your family composition

Hospital	Chronic	Choose your family composition					
Associated	Any	R3 749	R6 707	R5 071	R8 029	R9 351	R10 673
	Associated	R3 334	R5 920	R4 512	R7 098	R8 276	R9 454
	State	R2 585	R4 541	R3 501	R5 457	R6 373	R7 289
Any	Any	R4 472	R8 061	R6 068	R9 657	R11 253	R12 849
	Associated	R3 953	R7 042	R5 390	R8 479	R9 916	R11 353
	State	R3 295	R5 782	R4 502	R6 989	R8 196	R9 403

Choose your providers

Choose your family composition

Hospital	Chronic	Choose your family composition					
Associated	Any	R5 333	R9 625	R7 326	R11 618	R13 611	R15 604
	Associated	R4 731	R8 493	R6 528	R10 290	R12 087	R13 884
	State	R3 362	R6 015	R4 652	R7 305	R8 595	R9 885
Any	Any	R6 030	R10 930	R8 381	R13 281	R15 632	R17 983
	Associated	R5 149	R9 277	R7 172	R11 300	R13 323	R15 346
	State	R4 179	R7 471	R5 831	R9 123	R10 775	R12 427

• Extender Option

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 200% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to certain specialised procedures/treatments and specialised scans
Choice of hospital provider	Any or Associated hospitals
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 36 additional conditions covered, subject to limit of R13 700 per family per year
Choice of Chronic provider	Any, Associated or State
Day-to-day Benefit	25% of your total contribution is available in a Savings account to cover day-to-day expenses, such as GP visits and prescribed medicine. You also have access to the Extended Cover benefit once your day-to-day claims have reached the Threshold Annual Threshold levels: - Principal member: R36 900 - Adult: R32 000 - Child: R10 600 (to a maximum of 3 children) If you need more day-to-day cover, you can choose to make use of the HealthSaver*
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

Choose your providers

Choose your family composition

Hospital	Chronic	Family Composition (Icons)					
		1	2	3	4	5	6
Associated	Any	R10 088	R18 213	R12 944	R21 069	R23 925	R26 781
	Associated	R9 081	R16 390	R11 693	R19 002	R21 614	R24 226
	State	R7 939	R13 960	R10 274	R16 295	R18 630	R20 965
Any	Any	R11 472	R20 712	R14 763	R24 003	R27 294	R30 585
	Associated	R10 079	R18 196	R12 978	R21 095	R23 994	R26 893
	State	R9 017	R16 418	R11 664	R19 065	R21 712	R24 359

• Summit Option

Major Medical Benefit	Associated specialists covered in full Other specialists covered up to 300% of the Momentum Medical Scheme Rate Hospital accounts covered in full at negotiated rate No annual limit applies to hospitalisation A co-payment may apply to specialised scans
Hospital provider	Any hospital
Specialised procedures/ treatments	Certain procedures/treatments covered such as hernia repairs, tonsillectomy, angiograms and hysteroscopies
Chronic Benefit	26 Chronic Disease List conditions covered - no annual limit applies 36 additional conditions covered, subject to overall day-to-day limit
Chronic and Day-to-day provider	Freedom-of-choice
Day-to-day Benefit	Covered from risk benefit, subject to overall day-to-day limit of R34 500 per beneficiary and certain sub-limits If you need more day-to-day cover, you can choose to make use of the HealthSaver*
Health Platform	Covers benefits such as health assessments, preventative dental care, routine GP check-ups and pap smears The maternity benefit includes nurse home visits to support moms after childbirth, 12 antenatal visits, 2 pregnancy scans and 2 paediatrician visits in your child's first year

Your providers

Choose your family composition

Hospital	Chronic	Day-to-day	Family Composition (Icons)					
			1	2	3	4	5	6
Any	Freedom-of-choice	Freedom-of-choice	R16 469	R29 544	R20 225	R33 300	R37 056	R40 812

Health Platform Benefit

Health Platform Benefits are paid by the Scheme up to a maximum rand amount per benefit.

You do not need to pre-notify before using Health Platform Benefits, except for preventative dental care, pap smears, general physical examinations and HIV tests. Where pre-notification is required, you can pre-notify quickly and easily on the **Momentum App**, via the **web chat facility** or by logging on to **momentummedicalscheme.co.za**. You may also send us a **WhatsApp** or call us on **0860 11 78 59**.

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.

Benefit	Who?	How often?	Options					
			Ingwe	Evolve	Custom	Incentive	Extender	Summit
Early detection tests								
Health assessment: Blood pressure test, Cholesterol and Blood sugar (finger prick tests), height, weight and waist circumference	All principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Preventative dental care covered up to R500 per beneficiary at dentists, dental therapists and oral hygienists	All beneficiaries	Once a year	•	•	•	•	•	•
Pap smear consultation (nurse or GP)	Women 15 and older	Based on type of pap smear (see below)	•					
Pap smear consultation (nurse, GP* or gynaecologist)	Women 15 and older	Based on type of pap smear (see below)		•	•	•	•	•
Pap smear (pathologist) - Standard or LBC (Liquid based cytology) or - HPV PCR screening test (if result indicates high risk, then a follow-up LBC is also covered)	Women 15 and older	Once a year						
	Women 21 to 65	Once every 3 years	•	•	•	•	•	•
Mammogram	Women 38 and older	Once every 2 years		•	•	•	•	•
FIT (Faecal immunochemical testing) test	Beneficiaries 45 to 80	Once a year		•	•	•	•	•
DEXA bone density scan (radiologist, GP* or specialist)	Beneficiaries 50 and older	Once every 3 years		•	•	•	•	•
General physical examination (GP* consultation)	Beneficiaries 21 to 29	Once every 5 years	•	•	•	•	•	•
	Beneficiaries 30 to 59	Once every 3 years	•	•	•	•	•	•
	Beneficiaries 60 to 69	Once every 2 years	•	•	•	•	•	•
	Beneficiaries 70 and older	Once a year	•	•	•	•	•	•

Please note

- * On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the Health Platform GP consultation benefits
- ** The cholesterol test is covered if health assessment results indicate a total cholesterol of 6 mmol/L and above
- *** The blood sugar test is covered if health assessment results indicate blood sugar levels are 11 mmol/L and above

Benefit	Who?	How often?	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Early detection tests (continued)								
Prostate specific antigen (pathologist)	Men 40 to 49	Once every 5 years	•	•	•	•	•	•
	Men 50 to 59	Once every 3 years	•	•	•	•	•	•
	Men 60 to 69	Once every 2 years	•	•	•	•	•	•
	Men 70 and older	Once a year	•	•	•	•	•	•
Cholesterol test (pathologist)**	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Blood sugar test (pathologist)***	Principal members and adult beneficiaries	Once a year	•	•	•	•	•	•
Glaucoma test	Beneficiaries 40 to 49	Once every 2 years		•	•	•	•	•
	Beneficiaries 50 and older	Once a year		•	•	•	•	•
HIV test (pathologist)	Beneficiaries 15 and older	Once every 5 years	•	•	•	•	•	•
Preventative care								
Baby immunisations (On Ingwe Option, baby immunisations are covered in private facilities for baby's first year, limited to R3 100. Once the limit is reached, immunisations are available at the Department of Health baby clinics)	Children up to age 6	As required by the Department of Health	•	•	•	•	•	•
		Flu vaccines	•	•	•	•	•	•
Flu vaccines	Children between 6 months and 5 years	Once a year	•	•	•	•	•	•
	Beneficiaries 60 and older	Once a year	•	•	•	•	•	•
Maternity programme (subject to registration on the Maternity management programme between 8 and 20 weeks of pregnancy)								
Doula benefit	Women registered on the programme	2 visits per pregnancy		•	•	•	•	•
Antenatal visits (Midwives, GP* or gynaecologist)	Women registered on the programme	7 visits	•					
		12 visits		•	•	•	•	•
Online or face-to-face antenatal and postnatal classes	Women registered on the programme	18-month online subscription with Parent Sense or face-to-face classes covered up to R450 per pregnancy at any provider				•	•	•

Health Platform Benefit (continued)

Benefit	Who?	How often?	Ingwe	Evolve	Custom	Incentive	Extender	Summit	
Early detection tests (continued)									
Online video consultation with lactation specialist	Women registered on the programme	Initial consultation				•			
		Initial consultation plus follow up					•	•	
Nurse home visit	Women registered on the programme	Day after return from hospital	•	•	•	•	•	•	
		2 weeks after initial visit		•	•	•	•	•	
		6 weeks after initial visit				•	•	•	
Urine tests (dipstick)	Women registered on the programme	Included in antenatal visits	•	•	•	•	•	•	
Pathology tests	Women registered on the programme	Antiglobin, platelet count and Rubella antibody				•	•	•	
		Blood group, full blood count and Rhesus factor	•	•	•	•	•	•	
		Creatinine		•	•	•	•	•	
		Glucose strip		•	•				
		Haemoglobin estimation	1 test	•	•	•			
			2 tests				•	•	•
		Urinalysis	7 tests	•					
			12 tests		•	•	•	•	•
		Urine tests (microscopic exams, antibiotic susceptibility and culture)		As indicated	•	•	•	•	•
Scans	Women registered on the programme	2 pregnancy scans	•						
		2 pregnancy scans 3D and 4D scans covered up to the rate we pay for 2D scans		•	•	•	•	•	
Paediatrician visits	Babies up to 12 months registered on the programme	1 visit in baby's first year	•						
		2 visits in baby's first year		•	•	•	•	•	
Health line			Ingwe	Evolve	Custom	Incentive	Extender	Summit	
24-hour emergency health advice and support	All beneficiaries	As needed	•	•	•	•	•	•	

Please note

* On the Custom, Incentive and Extender Options, if you choose Associated as your chronic provider, a 30% co-payment will apply if you do not use an Associated GP for the Health Platform GP consultation benefits

** The cholesterol test is covered if health assessment results indicate a total cholesterol of 6 mmol/L and above

*** The blood sugar test is covered if health assessment results indicate blood sugar levels are 11 mmol/L and above

Hospitals

Members on the **Ingwe Option** can choose between **Any hospital**, **Ingwe Network hospitals** or **Connect hospitals**. Members on the **Evolve Option** need to use **Evolve Network hospitals** and certain procedures are only covered in day hospitals. View a list of day hospitals on the Momentum App or momentummedicalscheme.co.za. Members on the **Custom, Incentive and Extender Options** can choose between **Any** or **Associated hospitals**.

Eastern Cape		Ingwe	Connect	Evolve	Associated	Gauteng		Ingwe	Connect	Evolve	Associated
Beacon Bay - East London	Life Beacon Bay Hospital	•	•	•	•	Alberton	Netcare Alberton Hospital	•	•	•	•
East London	Life East London Private Hospital	•	•	•	•	Arcadia - Pretoria	Netcare Femina Hospital	•	•	•	•
Gqeberha	Greenacres Hospital	•	•	•	•		Muelmed Hospital	•	•	•	•
	Hunterscraig Psychiatric Hospital	•	•	•	•		Pretoria Heart Hospital	•	•	•	•
	New Mercantile Hospital	•	•	•	•	Akasia	Netcare Akasia Hospital	•	•	•	•
	St Georges Hospital	•	•	•	•	Bedfordview - Johannesburg	Bedford Gardens Private Hospital	•	•	•	•
Humansdorp	Isivivana Private Hospital	•	•	•	•	Benoni	Glynnview Hospital	•	•	•	•
Queenstown	Queenstown Private Hospital	•	•	•	•		The Glynnwood	•	•	•	•
Southernwood - East London	St. Dominic's Hospital	•	•	•	•		Lakeview Hospital	•	•	•	•
	Life St James Hospital	•	•	•	•		Linmed Hospital	•	•	•	•
	St Marks Clinic	•	•	•	•	Birchleigh - Johannesburg	Birchmed Day Clinic	•	•	•	•
Uitenhage	Netcare Cuyler Hospital	•	•	•	•	Boksburg	Netcare Sunward Park Hospital	•	•	•	•
Umtata	St Mary's Private Hospital	•	•	•	•	Brakpan	Dalview Clinic	•	•	•	•
Free State		Ingwe	Connect	Evolve	Associated	Brooklyn - Pretoria	Brooklyn Surgical Centre	•	•	•	•
Bethlehem	Mediclinic Hoogland	•	•	•	•	Bryanston - Johannesburg	Mediclinic Sandton	•	•	•	•
Bloemfontein	Bloemfontein Eye Hospital	•	•	•	•	Centurion	Unitas Hospital	•	•	•	•
	Mediclinic Bloemfontein	•	•	•	•	Constantia Kloof - Johannesburg	Mayo Clinic	•	•	•	•
	Netcare Universitas Hospital	•	•	•	•	Die Wilgers - Pretoria	Wilgers Hospital	•	•	•	•
	Pasteur Hospital	•	•	•	•	Erasmuskloof - Pretoria	Kloof Hospital	•	•	•	•
Fichardtpark - Bloemfontein	Rosepark Hospital	•	•	•	•	Faerie Glen - Pretoria	Faerie Glen Hospital	•	•	•	•
Harrismith	Busamed Harrismith	•	•	•	•	Florida - Johannesburg	Flora Clinic	•	•	•	•
Kroonstad	Netcare Kroon Hospital	•	•	•	•	Fourways	Fourways Hospital	•	•	•	•
Sasolburg	Netcare Vaalpark Hospital	•	•	•	•	Groenkloof - Pretoria	Groenkloof Hospital	•	•	•	•
Welkom	Mediclinic Welkom	•	•	•	•	Heidelberg	Suikerbosrand Clinic	•	•	•	•
						Helderkruijn - Johannesburg	Medgate Day Clinic	•	•	•	•
						Kempton Park	Arwyp Medical Centre	•	•	•	•
						Kensington - Johannesburg	New Kensington Clinic	•	•	•	•

Hospitals (continued)

Gauteng (continued)		Ingwwe	Connect	Evolve	Associated
Krugersdorp	Netcare Krugersdorp Hospital	●	●		
	Netcare Pinehaven Private Hospital		●	●	
Lenasia	Ahmed Kathrada Private Hospital		●		
	Daxina Private Hospital		●		
	Lenmed Clinic Limited	●			
Les Marais - Pretoria	Eugene Marais Hospital	●	●		●
Linksville	Netcare Linksville Hospital		●		
Mabopane - Pretoria	Legae Private Clinic	●	●	●	●
Mayfair - Johannesburg	Garden City Hospital	●			
Midrand	Carstenhof Clinic	●	●		●
	Waterfall City Hospital			●	
Midstream	Mediclinic Midstream				●
Morningside - Johannesburg	Mediclinic Morningside			●	●
Muckleneuk	Netcare Jakaranda Hospital		●		
Mulbarton	Netcare Mulbarton Hospital		●		
Nietgedacht - Johannesburg	Riverfield Lodge	●			●
Parktown - Johannesburg	The Donald Gordon				●
	Brenthurst Clinic	●	●		●
	Nelson Mandela Children's Hospital		●		●
	Netcare Parklane Hospital		●		
Pretoria East	Netcare Pretoria East		●		
Pretoria North	Pretoria North Surgical Centre				●
Primrose - Johannesburg	Roseacres Clinic	●	●		●
Randburg - Johannesburg	Olivedale Clinic			●	
Randfontein	Robinson Hospital	●	●		●
Rietfontein	Netcare Moot Hospital		●		
Roodepoort	Wilgeheuwel Hospital	●	●	●	●
Rosebank - Johannesburg	Netcare Rosebank Hospital		●		

Gauteng (continued)		Ingwwe	Connect	Evolve	Associated
Saxonwold - Johannesburg	Oxford Maternity Unit		●		
Soweto - Johannesburg	Clinix Tshepo	●			
Springs	Springs Parkland Clinic	●	●		●
	Netcare N17 Private Hospital		●	●	
	St Mary's Womens Clinic	●			●
Sunnyside - Pretoria	Medforum Hospital				●
Vanderbijlpark	Mediclinic Emfuleni	●	●		●
	Ocumed			●	
Vereeniging	Midvaal Private Hospital			●	
	Mediclinic Vereeniging				●
	Clinix Naledi	●			
Vosloorus	Clinix Botshelong	●			

Kwazulu-Natal		Ingwwe	Connect	Evolve	Associated
Amanzimtoti	Kingsway Hospital		●	●	●
Berea - Durban	Entabeni Hospital	●	●		●
Ballito	Netcare Alberlito Hospital		●		
	Chatsmed Garden Hospital	●	●		●
Durban	Durdoc Clinic	●	●		
	City Hospital	●	●		●
	Netcare St Augustines Hospital		●	●	
Empangeni	Life Empangeni Private Hospital	●	●		●
Greyville - Durban	Ascot Park Hospital		●		
Hillcrest - Durban	Hillcrest Private Hospital			●	●
Hilton - Pietermaritzburg	Hilton Private Hospital				●
Howick	Lenmed Howick Private Hospital				●
Isipingo	Isipingo Hospital	●	●		●
Ladysmith	La Verna Hospital	●	●		
Margate	Netcare Margate Hospital	●	●		●
Newcastle	Mediclinic Newcastle	●	●	●	●
Newlands East - Durban	Ethekwini Hospital				●

Kwazulu-Natal (continued)		Ingwwe	Connect	Evolve	Associated
Phoenix - Durban	Mount Edgecombe Hospital	●	●		●
Pietermaritzburg	Midlands Medical Centre	●	●		●
	Mediclinic Pietermaritzburg				●
	Netcare St Annes Hospital		●	●	
Pinetown	The Crompton Hospital	●	●		●
Port Shepstone	Hibiscus Hospital	●	●		●
Richards Bay	Melomed Richards Bay			●	
	Netcare The Bay Hospital		●		●
Tongaat	Victoria Hospital				●
uMhlanga	Gateway Hospital			●	●
	Netcare uMhlanga Hospital		●		
	uMhlanga Eye Institute		●		
Westville - Durban	Westville Hospital	●	●	●	●

Limpopo		Ingwwe	Connect	Evolve	Associated
Lephalale	Mediclinic Lephalale				●
Makhado	Crestcare Zoutpansberg Private Hospital				●
Polokwane	Mediclinic Limpopo	●	●		●
	Netcare Pholoso Hospital		●	●	
Thabazimbi	Mediclinic Thabazimbi	●			●
Tzaneen	Mediclinic Tzaneen	●		●	●

Mpumalanga		Ingwwe	Connect	Evolve	Associated
Bronkhorstspuit	Bronkhorstspuit Hospital	●			
Emalaheni	Cosmos Hospital	●	●		●
Ermelo	Mediclinic Ermelo	●	●		●
Mbombela	Kiaat Private Hospital	●	●		
	Lowveld Hospital				●
	Mediclinic Nelspruit	●	●	●	●
Middelburg	Midmed Hospital	●	●	●	●
Piet Retief	Piet Retief Hospital				●
Trichardt	Mediclinic Highveld	●	●		●

North West		Ingwwe	Connect	Evolve	Associated
Brits	Mediclinic Brits				●
Klerksdorp	Anncron Clinic	●	●		●
	Wilmed Park Private Hospital			●	
Mafikeng	Victoria Private Hospital	●			
Potchefstroom	Lenmed Mooimed Private Hospital		●		
	Mediclinic Potchefstroom	●	●		●
Rustenburg	Ferncrest Hospital		●	●	●
Vryburg	Peglerae Hospital	●	●		●
	Vryburg Private Hospital	●			●

Northern Cape		Ingwwe	Connect	Evolve	Associated
Kathu	Kathu Private Hospital	●	●		●
Kimberley	Mediclinic Kimberley	●	●		●
	Lenmed Royal Hospital and Heart Centre		●	●	
Upington	Mediclinic Upington				●

Western Cape		Ingwwe	Connect	Evolve	Associated
Bellville - Cape Town	Melomed Bellville	●	●		●
	Mediclinic Louis Leipoldt			●	●
Blaauwberg	Netcare Blaauwberg Hospital			●	
Brackenfell	Mediclinic Cape Gate				●
Claremont - Cape Town	Peninsula Eye Hospital	●		●	●
	Kingsbury Hospital	●	●	●	●
Durbanville - Cape Town	Mediclinic Durbanville				●
Gatesville - Cape Town	Melomed Gatesville	●	●		●
George	Geneva Clinic	●			●
	Mediclinic George	●		●	●
Goodwood - Cape Town	Netcare N1 City		●		
Hermanus	Mediclinic Hermanus				●
Knysna	Knysna Private Hospital	●	●		●
Kuilsriver	Netcare Kuilsriver Hospital		●		

Hospitals (continued)

Western Cape (continued)		Ingive	Connect	Evolve	Associated
Milnerton - Cape Town	Mediclinic Milnerton				●
Mitchells Plain - Cape Town	Melomed Mitchells Plain	●	●	●	●
Mossel Bay	Bayview Hospital	●	●		●
Observatory	UCT Private Academic		●		
Oranjezicht - Cape Town	Mediclinic Cape Town			●	●
Oudtshoorn	Mediclinic Klein Karoo				●
Paardevelei - Cape Town	Busamed Paardevelei		●		
Paarl	Mediclinic Paarl	●			●
Panorama - Cape Town	Mediclinic Panorama				●
Pinelands - Cape Town	Vincent Pallotti Hospital	●	●		●
Plettenberg Bay	Mediclinic Plettenberg Bay				●
Plumstead	Mediclinic Constantiaberg			●	●
Rondebosch	Sport Science Orthopaedic Surgical Day Centre				●
Somerset West	Paardevelei Private Hospital			●	
	Mediclinic Vergelegen				●
Stellenbosch	Mediclinic Stellenbosch	●		●	●
	Mediclinic Winelands	●		●	●
Tokai	Melomed Tokai				●
Vredenburg	West Coast Private Hospital	●	●		●
Worcester	Mediclinic Worcester				●

Exclusions

Prescribed Minimum Benefits

Notwithstanding the limitations and exclusions set out below, beneficiaries shall be entitled to the Prescribed Minimum Benefits.

Benefits excluded

General exclusions mentioned in this paragraph are not affected by any specific exclusions. Unless otherwise decided by the Scheme (and with the express exception of medicine or treatment approved and authorised in terms of any health management programme contracted to the Scheme), expenses incurred in connection with any of the following will not be paid by the Scheme, but may be claimed from positive Savings:

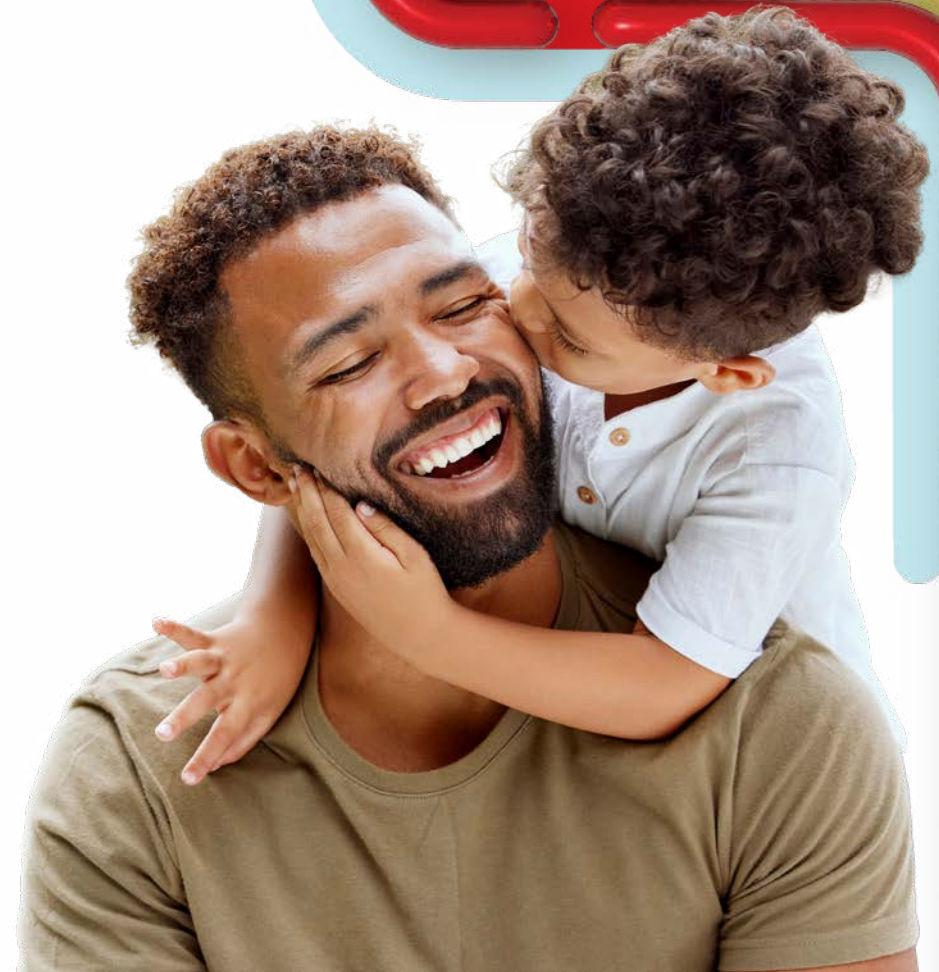
- All costs incurred during waiting periods and for conditions which existed at the date of application for membership of the Scheme but were not disclosed;
- All costs that exceed the annual maximum allowed for the particular category as set out in Annexure B of the Scheme Rules, for the benefit to which the beneficiary is entitled in terms of the Scheme Rules;
- Injuries or conditions sustained during willful participation in a riot, civil commotion, war, invasion, terrorist activity or rebellion;
- Professional speed contests or professional speed trials (professional defined as where the beneficiary's main form of income is derived from partaking in these contests);
- Health care provider not registered with the recognised professional body constituted in terms of an Act of parliament;
- Holidays for recuperative purposes, whether deemed medically necessary or not, including headache and stress relief clinics;
- All costs for treatment if the efficacy and safety of such treatment cannot be proved;
- All costs for operations, medicine, treatments and procedures for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident or disease. This includes the costs of treatment or surgery related to transsexual procedures;
- Obesity;
- Costs for attempted suicide that exceed the Prescribed Minimum Benefits limits;
- Breast reduction and breast augmentation, gynaecomastia, otoplasty and blepharoplasty;
- Medication not registered by the Medicine Control Council;
- Costs for services rendered by any institution, nursing home or similar institution not registered in terms of any law (except a State facility/hospital);
- Gum guards and gold used in dentures;
- Frail care;
- Travelling expenses, excluding benefits covered by Emergency rescue and International cover;
- All costs, which in the opinion of the Medical Assessor are not medically necessary or appropriate to meet the health care needs of the patient;
- Appointments which a beneficiary fails to keep;
- Circumcision, unless clinically indicated, and any contraceptive measures or devices;
- Reversal of Vasectomies or tubal ligation (sterilisation);
- Injuries resulting from narcotism or alcohol abuse except for the Prescribed Minimum Benefits;
- Infertility treatment that is included as Prescribed Minimum Benefits will be covered in State facilities subject to paragraph 4 of Annexure D of the Scheme Rules;
- The cost of injury and any other related costs as a result of scuba diving to depths below 40 metres and cave diving.

Glossary of terms

1. **Chronic Disease List (CDL)** is a list of 26 chronic conditions for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act No 131 of 1998.
2. **Clinical protocol:** Momentum Medical Scheme uses appropriate treatment principles, called clinical protocols, to determine and manage benefits for specific conditions. The Scheme's network providers also apply their own clinical protocols to the benefits they offer our members.
3. **Clinically appropriate:** Treatment that is in line with the clinical protocols (see definition above) for your condition.
4. **Co-payment:** This is an amount that you need to pay towards medical procedures and treatments. The amount payable may vary depending on the type of procedure or treatment, and where the procedure or treatment is performed. If the co-payment amount is higher than the amount charged by the healthcare provider, you will have to pay for the cost of the procedure or treatment. A co-payment will not apply in the event of an emergency medical condition.
5. **Designated Service Providers (DSPs):** Momentum Medical Scheme uses a network of Designated Service Providers, such as Associated GPs and Specialists, as well as State facilities, depending on the circumstances, to diagnose and treat you for the Prescribed Minimum Benefits. See definition of Prescribed Minimum Benefits under point 16 for more information.
6. **Emergency medical condition** means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy.
7. **Extended Cover:** On the Extender Option, your day-to-day claims are paid by the Scheme from Extended Cover, once you have reached the Threshold level.
8. **Formulary:** A formulary is a list of medicines covered on your option, from which a doctor can prescribe the appropriate medication for your chronic condition.
9. **Hospitals:**
 - a. **Acute hospital:** A hospital that provides inpatient medical care and other related services for surgery, acute medical conditions or injuries, and which is permitted to provide treatment that includes part of an overnight stay at the facility.
 - b. **Day hospital:** A healthcare facility which focuses on the provision of short-stay surgical and diagnostic procedures, performed in an operating theatre on a same-day basis. The patient is admitted in the morning and discharged on the same day.
10. **Momentum Medical Scheme Rate (MMSR):** Every year Momentum Medical Scheme negotiates with hospitals, GPs, specialists, pathologists, radiologists and dentists to determine the amount that the Scheme will pay per treatment. For all other providers, the amount that the Scheme pays is set on an annual basis. These amounts are called the Momentum Medical Scheme Rate (MMSR).
11. **Momentum Medical Scheme Reference Price** is the maximum rand value that Momentum Medical Scheme will pay for a medicine. If you voluntarily choose to use chronic medication that costs more than the reference pricing, you will need to pay the difference between the medicine you chose and the Reference Price.
12. **Out-of-hospital procedures:** These are procedures that are not performed in a hospital. For example, they could be performed in your doctor's rooms or an out-patient facility.
13. **Out-patient facility:** A treatment centre where medical procedures can be done without the patient being admitted to hospital.
14. **Pre-authorisation:** Pre-authorisation is when you contact us to let us know that you are about to receive medical treatment. The Scheme will confirm whether you are covered for the expected treatment, and at what rate your option covers such treatment. You will receive a pre-authorisation number which you need to provide to the doctor. While pre-authorisation is not a guarantee that your treatment will be covered, it gives you the peace of mind that benefits will be paid in line with the Scheme Rules, your option and membership status.
15. **Pre-notification:** Pre-notification is when you let us know that you are about to use a Health Platform benefit, such as your annual dentistry check-up.
16. **Prescribed Minimum Benefits (PMBs)** is 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 and the Regulations thereto. In order to access these benefits:
 - Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
 - The treatment needed must match the treatments in the defined benefits.
 - You must use the Scheme's Designated Service Providers. See the definition of Designated Service Providers under point 5 for more information.If you voluntarily choose to use non-designated service providers, the Scheme will pay benefits up to the Momentum Medical Scheme Rate and relevant co-payments will apply. If you use non-designated service providers in cases of an emergency medical condition, it is deemed involuntary and co-payments are therefore waived.
17. **Provider definitions:**
 - a. **Associated providers, eg hospitals, GPs and specialists:** These are providers that Momentum Medical Scheme has negotiated agreements with. By choosing to use the Associated hospitals and GPs, you can pay a lower contribution. However, if you then do not use these providers a co-payment will apply.
 - b. **Connect Network hospitals:** Members on the Ingwe Option can choose to use Connect Network hospitals. These are private hospitals which Momentum Medical Scheme has agreements in place with – see page 15 for the list of hospitals.
 - c. **Evolve Network hospitals:** Members on the Evolve Option must make use of the Evolve Network hospitals. These are private acute and day hospitals which Momentum Medical Scheme has agreements in place with. See page 15 for the list of acute hospitals and view the list of the day hospitals on momentummedicalscheme.co.za.
 - d. **Freedom-of-choice:** Members on the Summit Option can get their day-to-day and chronic treatment from any provider and can use any hospital.
 - e. **Ingwe Network hospitals:** Members on the Ingwe Option can choose to use Ingwe Network hospitals. These are private hospitals which Momentum Medical Scheme has agreements in place with – see page 15 for the list of hospitals.If your medical condition and treatment do not meet the above criteria to access these benefits, we will pay according to the benefits on your chosen benefit option.

Glossary of terms (continued)

- f. **Network providers:** Momentum Medical Scheme has agreements in place with certain providers of healthcare services. For example, on the Ingwe Option, the Scheme relies on a network of providers for chronic and day-to-day benefits, namely Ingwe Primary Care Network providers.
- g. **Preferred providers:** Momentum Medical Scheme has agreements in place with certain providers of healthcare services, which the Scheme refers to as preferred providers. Depending on the benefit option you choose, you need to use preferred providers for certain benefits. Preferred providers are not the same as Designated Service Providers, which are used for the provision of Prescribed Minimum Benefits.
- h. **State:** State hospitals are public facilities. If you choose Connect Network hospitals on the Ingwe Option, you need to use State facilities for your Chronic and Day-to-day Benefits, unless otherwise indicated. On the Evolve Option, you need to use State facilities for Chronic Benefits. On the Custom, Incentive and Extender Options, you can also save on your monthly contribution by choosing State as your Chronic Benefit provider.
- i. **GP Virtual Consultation Network:** Momentum Medical Scheme has agreements in place with a network of GPs, including Hello Doctor, who provide virtual consultations to members on the Ingwe and Evolve Options.
18. **Sub-limit:** A sub-limit is a limit that applies in addition to the overall limit on a specific benefit. For example, your option might provide you with an annual limit on your optical benefit, within which a sub-limit for frames applies.
19. **Threshold:** On the Extender Option, there is a Threshold for day-to-day claims. It is a fixed rand amount set by the Scheme in line with your family size. Once your day-to-day claims add up to this level, your claims will be paid by the Scheme from Extended Cover.





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- submitting your claims,
- requesting authorisations for hospital admissions and procedures,
- pre-notifying for certain Health Platform Benefits,
- registering on the maternity programme,
- requesting travel certificates, and more.



Members

- | | | |
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| | WhatsApp | 0860 1 1 78 59 |
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| | momentummedicalscheme.co.za | |
| | Virtual help | Visit momentummedicalscheme.co.za , click on "Contact us" and then on "Click here to join a virtual help session" for one of our consultants to assist you digitally |
| | Claims | claims@momentumhealth.co.za |
| | Queries | member@momentumhealth.co.za |
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Fraud hotline

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|--|--|---------------|
| | Call | 0800 00 04 38 |
| | momentummedicalscheme@tip-offs.com | |

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