



complementary products for students **2017**

5 FREE benefits just for you

1 Multiply Starter

With Momentum's wellness and rewards programme, you can get healthier, more active and financially well. Plus enjoy great savings from more than 60 partners.

2 Hello Doctor

Enjoy instant access to qualified medical doctors via your mobile phone.

3 International Travel

Enjoy a R5 million international travel benefit for medical emergencies when you leave South Africa for a maximum period of 90 consecutive days.

4 Repatriation of mortal remains

We will ensure that your loved ones are not faced with a major financial burden should you pass away while you are in South Africa for your studies. A maximum benefit of R50 000 per repatriation applies.

5 Mobi App

The mobi app gives you easy access to healthcare and membership information on your cellphone when you are not sure what to do.

Access to **3 MORE** benefits just for you

1 HealthSaver

The easy way to put money away to cover additional healthcare expenses when you need it.

2 Multiply Provider and Premier

Pay an additional monthly contribution to unlock more benefits and savings.

3 GapCover


Why worry about potential shortfalls for in-hospital procedures and other healthcare related expenses not covered by your option when you can enjoy Momentum GapCover?


You can choose to make use of additional products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. These voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to Hello Doctor.


Please note that Momentum is not a medical scheme, and is a separate entity to Momentum Health. You can be a member of Momentum Health without taking any of the complementary products that Momentum offers.



Contact us

	Multiply	0861 886 600
	Europ Assistance SA:	
	International travel	0861 127 332
	Email for travel certificate	travelinsurance@hollandti.co.za
	Repatriation of mortal remains	0860 102 493
	Hello Doctor	087 230 0002
	HealthSaver	0860 102 493
	GapCover	0860 102 493

 268 West Avenue Centurion 0157
PO Box 7400 Centurion 0046 South Africa

 www.ingwehealth.co.za



FREE Multiply Starter

Multiply your wellness

It's time to live a life more multiplied. We'll help you give more: to your loved ones, to yourself and to doing the things you love. To us, this is the true state of well-being.

Get moving

Have more fun

Live well, eat well

Enjoy new places

Enjoy a healthier life

Shop for gadgets



Get in touch

SMS "Join" to 40717 or to find out more, call **0861 88 66 00**.

The discounts depend on your Multiply status. Terms and conditions apply to all Multiply benefits.

Step 1 Register online

- Go to www.momentum.co.za.
- Click on the register tab.
- Create an account as a client.
- Complete your online profile and choose a username and password.
- You will get an activation email at the address supplied.
- Keep your username and password in a safe place.
- Click on the Multiply tab to access our wellness tools.

Step 2 Start shopping

- Login to www.momentum.co.za.
- Click on Multiply.
- Click on the Online Shop.
- Start shopping or get vouchers for Edgars, Jet, takealot.com, The Pro Shop, Cycle Lab and more.

Step 3 Get calling for your deals at the travel desk

- Call 0861 100 155 or email traveldesk@multiply.co.za
- Quote your membership number
- Get your quote

+ PLUS over 60 more partners

		Multiply Starter +	Multiply Provider +	Multiply Premier +
Groceries at Pick n Pay			Multiply your Smart Shopper points up to 4x	Multiply your Smart Shopper points up to 10x
Clothing and back-to-school with Edgars, CNA, Jet and other Edcon stores			Up to 25% off gift cards	Up to 40% off gift cards
Fitness with Virgin Active and Planet Fitness		10% off monthly membership fees	10% off monthly membership fees	Up to 25% off monthly membership fees
Health and nutrition from Dis-Chem		Up to 4.5% back in Dis-Chem points	Up to 10% back in Dis-Chem points	Up to 25% back in Dis-Chem points
Flights with Mango		7.5% off flights	Up to 15% off flights	Up to 50% off flights
Movies with Nu Metro		Movies for as little as R40 at Nu Metro Cinemas	Movies for as little as R27 at Nu Metro Cinemas	Movies for as little as R22 at Nu Metro Cinemas

How much?

	Multiply Starter +	Multiply Provider +	Multiply Premier +
Single member	Free	R65	R195
Family of 2	Free	R85	R235
Family of 3 or more	Free		R265
Per adult dependant	Free	R10	
Children under 19	Free	Free	



FREE Hello Doctor



Access to a doctor, anytime, anywhere!

You get free access to Hello Doctor, a mobile-phone-based service that gives you access to doctors and counsellors, anytime, anywhere. Get expert health advice from qualified medical doctors and counsellors at absolutely no cost to you!

When you join Momentum Health, Hello Doctor will email/SMS you your username and password. The next step is to download the app and log in and access the various easy-to-use health services. Hello Doctor doesn't charge you any service fees. All you need is data or a WiFi connection to use the app. Hello Doctor will even call you, so you don't have to use your airtime. Simply dial *120*1019# and follow the prompts to connect with a doctor or counsellor through any mobile phone.

Hello Doctor offers you:

- **Doctor / Counsellor access:** Speak to a doctor or counsellor over the phone, or chat via text message. All consultations are completely private and confidential.
- **Health education:** Get free daily advice with Hello Doctor's Health Tips and health coaching.
- **Symptom checker:** Not sure what's wrong? Plug in your symptoms and Hello Doctor will give you a list of possible conditions. You can then discuss your results directly with a doctor.

No waiting rooms, no queues, no problems. Go on, download the app, log in with the details Hello Doctor sends you, and enjoy instant health advice at the touch of a button.



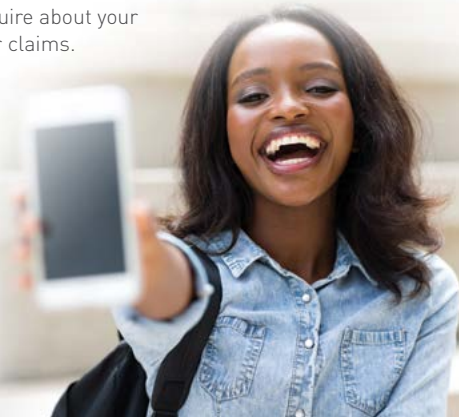
FREE Mobi App

Always in touch

Momentum's mobi app lets you use your phone's GPS to find healthcare providers nearest to you. You can also check and enquire about your benefits at a glance, as well as submit and track your claims.



Download it from the Play Store for Android phones, or App Store. Blackberry users can access our mobisite at momentumhealth.mobi.



FREE International Travel



Peace of mind when you travel outside of SA

Your international travel benefit begins from the time you leave South Africa and continues for a maximum of 90 consecutive days, as long as your membership is active. The benefit covers emergency medical expenses incurred as a result of an unexpected illness or injury during an international journey, and is underwritten by Hollard. The period of cover is effective for 90 days, from when you pass through passport control leaving South Africa.

Email travelinsurance@hollardti.co.za or contact **(011) 351 4531** if you need a travel certificate.



Your benefit

- R5 million emergency medical cover (including repatriation, evacuation and transportation)
- R300 000 terrorism extension cover
- A R1 300 co-payment (levy) applies per emergency claim

Remember to get authorisation for emergency medical expenses incurred above R5 000.

For assistance, contact **0861 127 332**, or email assist@europassistance.co.za.

For more information, visit www.ingwehealth.co.za and click on "Special benefits".

Certain terms and conditions apply to this benefit.

FREE Repatriation of mortal remains



Unburden your loved ones when it matters most

Should you pass away in South Africa, a case manager at Thom Kight & Co will make all the arrangements with your family or loved ones to repatriate your mortal remains.

Repatriation is arranged when the deceased's body is more than 100km from the place of residence, within South Africa and neighbouring countries, including international repatriations. The maximum benefit of **R50 000** applies per repatriation and excludes funeral expenses.

For more information, contact **0860 102 493** or visit www.ingwehealth.co.za and click on "Special benefits".

Certain terms and conditions apply to this benefit.





HealthSaver

Save for additional healthcare expenses

The HealthSaver account helps you to save and provide for additional healthcare expenses you might need to access. You may use positive balances in your account for any healthcare related expenses such as over the counter medication from a pharmacy.

Visit www.ingwehealth.co.za and click on "Special benefits" for more information.



You can choose to:

- have your HealthSaver account activated, without having to pay contributions into it or
- pay a lump sum or monthly amount that suits your needs (minimum of R100 per month).



Any positive balances will be paid out to you when you leave the Scheme.

GapCover (underwritten by GuardRisk Insurance Company Limited, an authorised FSP)

Avoid surprises

Why worry about potential shortfalls for in-hospital procedures and other healthcare related expenses not covered by your option when you can enjoy Momentum GapCover?

Visit www.ingwehealth.co.za and click on "Special benefits" for more information.

Benefits 	How much? 
Shortfall benefit	Covers the shortfall between what a specialist medical practitioner charges in-hospital and for certain out-of-hospital procedures and what the medical scheme pays, up to twice the amount paid by the medical scheme and a maximum of the shortfall amount
Accidental death and disability benefit	Benefit of R25 000 for accidental death or accidental permanent and total disability. Subject to one claim per insured per lifetime
Lump sum hospitalisation benefit	Lump sum benefit of R25 000 for long-term hospitalisation of more than 30 consecutive days. Excluding newborns. Subject to one claim per insured per policy year
Dental benefit	Benefit of R2 000 per tooth repaired as a result of accidental injury to the mouth. Subject to a maximum of 5 teeth (or R10 000) per policy per year
Casualty benefit	Covers the facility fee, consultations, medications, radiology and pathology associated with admissions to the emergency room, at a registered hospital casualty facility due to an accident. Limited to one casualty visit and up to R5 000 per policy per calendar year. The benefit will be reduced by any amount paid by the medical scheme from the hospital benefit if the insured person is admitted into hospital following the treatment in the casualty facility
Waiting periods	The following waiting periods are applicable: 3-month waiting period for all claims, 9-months waiting period for certain procedures and 12-month waiting period for claims relating to pregnancy, birth and cancer