

Extender Option	Hospital	Chronic					
			P	A	C		
Associated	Associated	Any	Total contribution	R6 244	R5 029	R1 767	
			Risk contribution	R4 683	R3 772	R1 325	
			Savings 25%	R1 561	R1 257	R442	
			Annual Savings	R18 732	R15 084	R5 304	
			Threshold	R22 900	R20 000	R6 600	
		Total contribution	R5 729	R4 612	R1 648		
		Risk contribution	R4 297	R3 459	R1 236		
		Savings 25%	R1 432	R1 153	R412		
		Annual Savings	R17 184	R13 836	R4 944		
	Threshold	R22 900	R20 000	R6 600			
	State	Total contribution	R5 033	R3 817	R1 480		
		Risk contribution	R3 775	R2 863	R1 110		
		Savings 25%	R1 258	R954	R370		
	Annual Savings	R15 096	R11 448	R4 440			
	Threshold	R22 900	R20 000	R6 600			
	Any	Any	Any	Total contribution	R7 101	R5 719	R2 037
				Risk contribution	R5 326	R4 289	R1 528
				Savings 25%	R1 775	R1 430	R509
Annual Savings				R21 300	R17 160	R6 108	
Threshold				R22 900	R20 000	R6 600	
Associated			Total contribution	R6 357	R5 120	R1 829	
			Risk contribution	R4 768	R3 840	R1 372	
			Savings 25%	R1 589	R1 280	R457	
Annual Savings			R19 068	R15 360	R5 484		
Threshold		R22 900	R20 000	R6 600			
State		Total contribution	R5 713	R4 691	R1 679		
		Risk contribution	R4 285	R3 518	R1 259		
		Savings 25%	R1 428	R1 173	R420		
Annual Savings		R17 136	R14 076	R5 040			
Threshold		R22 900	R20 000	R6 600			
Summit Option		Hospital	Chronic	Day-to-day	P	A	C
		Any	Freedom-of-choice	Freedom-of-choice	R10 187	R8 147	R2 340

P = Principal A = Adult C = Child Child rates apply to dependants younger than 21

On the Ingwe Option, all children are charged for. On the Evolve, Custom, Incentive, Extender and Summit Options, a maximum of 3 children are charged for



Overview

The Ingwe Option provides affordable access to entry level cover.

There is no overall annual limit for **hospitalisation**. For your hospitalisation cover, you can choose to use either Any hospital, the Ingwe Network of private hospitals (see page 24 for this list), or State hospitals for an even lower monthly contribution.

For **chronic treatment** and **day-to-day benefits**, such as GP visits or prescribed medicine, depending on your provider choice, you need to consult Ingwe Primary Care Network providers or Ingwe Active Primary Care Network providers. If you choose Any hospital, please note that you may only use GPs on the Ingwe Active Primary Care Network for your chronic and day-to-day benefits.

The **Health Platform** benefit provides cover for a range of preventative care benefits available from your chosen network provider.

If you need more day-to-day cover, you can choose to make use of the **HealthSaver+**. HealthSaver+ is a complementary product offered by Momentum that lets you save for medical expenses.

Choose your monthly income	Choose your providers			Choose your family composition					
	Hospital	Chronic	Day-to-day						
<= R725	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R439	R878	R817	R1 256	R1 634	R2 012
	Ingwe Network			R439	R878	R835	R1 274	R1 670	R2 066
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R439	R878	R878	R1 317	R1 756	R2 195
R726 - R7 150	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R719	R1 438	R1 107	R1 826	R2 214	R2 602
	Ingwe Network			R905	R1 810	R1 319	R2 224	R2 638	R3 052
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 175	R2 350	R1 641	R2 816	R3 282	R3 748
R7 151 - R9 450	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R824	R1 648	R1 221	R2 045	R2 442	R2 839
	Ingwe Network			R1 151	R2 302	R1 581	R2 732	R3 162	R3 592
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 644	R3 288	R2 141	R3 785	R4 282	R4 779
R9 451 - R13 500	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R961	R1 922	R1 377	R2 338	R2 754	R3 170
	Ingwe Network			R1 602	R3 204	R2 073	R3 675	R4 146	R4 617
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 238	R4 476	R2 761	R4 999	R5 522	R6 045
R13 501 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 661	R3 322	R2 160	R3 821	R4 320	R4 819
	Ingwe Network			R2 269	R4 538	R2 937	R5 206	R5 874	R6 542
	Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 872	R5 744	R3 705	R6 577	R7 410	R8 243

All children are charged for