

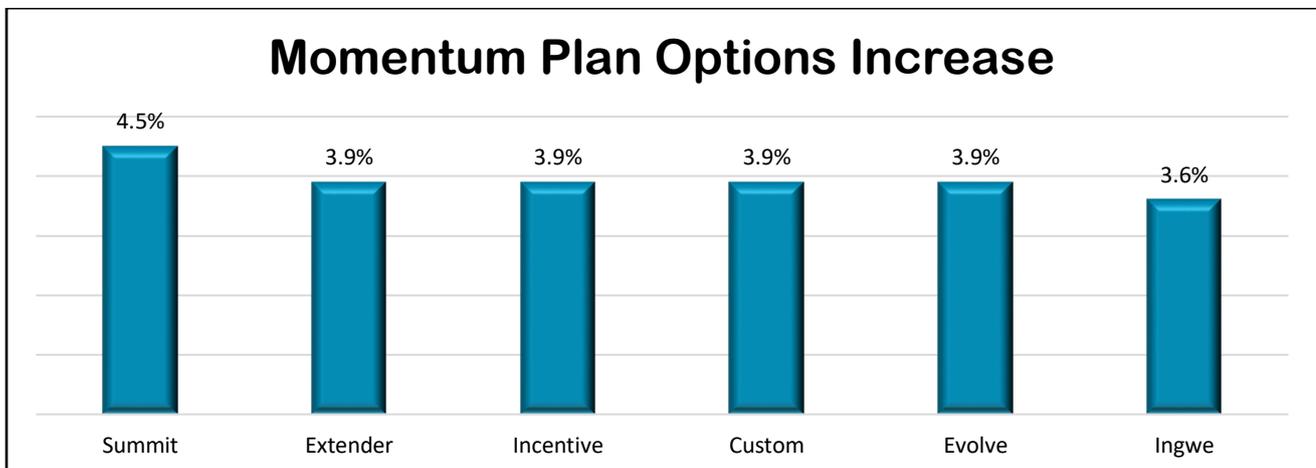
Momentum 2021 launch highlights

- Weighted average contribution increase: 3.9%
- Benefit Limits and Co-payments increased
- Enhancements to the Ingwe option
- Two new network hospital added
- Exciting Enhancements to the Digital platform
- Enhancements to the HealthSaver benefit
- Increased HealthReturns
- Gap cover – additional new benefits
- Health4Me – Enhanced benefits and EAP offering

Momentum Health Medical Scheme 2021

The Momentum Health Medical Scheme benefits and contributions for 2021 were communicated to brokers at a national launch on 21 September 2021. In a very difficult operating environment, Momentum Health was able to limit their weighted average increase to 3.9%. The schemes focus areas are to ensure that members benefits are not decreased in any way, to maintain stability in their benefit design and to provide members with enhanced, easier to use digital platforms.

Weighted average contribution increase: 9.5%



Benefit changes: Momentum Health

Benefit Limits	Benefits limits have been increased by 4% across all options												
Co-payments	Co-payment amounts have been increased by 4.5% across all options												
Ingwe option changes	<p>The income bands on the Ingwe option have been broadened as per the table below:</p> <table border="1" data-bbox="512 472 1444 707"> <thead> <tr> <th data-bbox="512 472 995 521">2020</th> <th data-bbox="995 472 1444 521">2021</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 521 995 557">R 0 - R 725</td> <td data-bbox="995 521 1444 557">R 0 - R 750</td> </tr> <tr> <td data-bbox="512 557 995 593">R 726 - R 7150</td> <td data-bbox="995 557 1444 593">R 751 - R 7450</td> </tr> <tr> <td data-bbox="512 593 995 629">R 7151 - R 9450</td> <td data-bbox="995 593 1444 629">R 7451 - R 9850</td> </tr> <tr> <td data-bbox="512 629 995 665">R 9451 - R 13 500</td> <td data-bbox="995 629 1444 665">R 9851 - R 14 050</td> </tr> <tr> <td data-bbox="512 665 995 707">R 13 501 +</td> <td data-bbox="995 665 1444 707">R 14 051+</td> </tr> </tbody> </table> <p>A Critical Illness Booster benefit has been included for employer groups who have a minimum of 25 employees on the Ingwe option:</p> <p>The Momentum Critical Illness Booster has been introduced for employer groups who would like to provide cancer cover for their employees. The benefit pays up to R150 000 a year (or per claim, whichever limit is reached first) on diagnosis of stage 1 cancer. Premiums are paid monthly via payroll and claims will be paid into the member's HealthSaver account for use towards the cost of healthcare.</p>	2020	2021	R 0 - R 725	R 0 - R 750	R 726 - R 7150	R 751 - R 7450	R 7151 - R 9450	R 7451 - R 9850	R 9451 - R 13 500	R 9851 - R 14 050	R 13 501 +	R 14 051+
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Hospital network	<p>An additional two hospitals have been added:</p> <ul style="list-style-type: none"> ➤ Netcare Garden City, Mayfair West, Johannesburg, to the Ingwe Hospital Network ➤ Netcare Kingsway Hospital, Amanzimtoti, to the Associated Hospital Network 												
New enhanced digital platforms	<p>This year has seen a surge in the availability and development of new technology in order to remain connected to and engaged with members. The following new digital offerings have been launched:</p> <ul style="list-style-type: none"> ➤ Access to virtual visits with a doctor through hello doctor ➤ Digital welcome packs with membership cards ➤ Pre-authorisation bot - apply on-line for hospital authorisation ➤ A new mobile app for Health4Me member's gives them instant access to their membership as well as benefit details ➤ Introduction of a WhatsApp chat platform to assist members with queries: <p>Momentum Medical Scheme 0860 11 78 59</p> <p>Momentum Health4Me 0860 10 29 03</p>												

Benefit changes: HealthSaver and HealthReturns

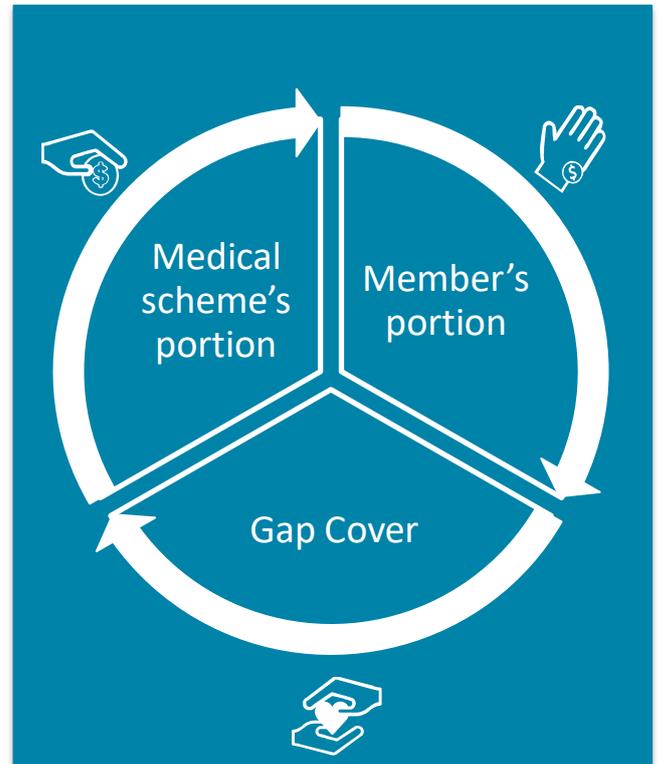
HealthSaver	<p>Open a HealthSaver account via the Momentum App:</p> <ul style="list-style-type: none">Members can now sign up for a HealthSaver account via the Momentum App, and enjoy immediate access. Members who opt to apply for credit can do so in real time and get their credit report via the Momentum app. Irrespective of whether the member has a waiting period on the scheme, they will now have access to their HealthSaver money as soon as they join the scheme. <p>Donate a GP using your HealthSaver funds:</p> <ul style="list-style-type: none">Members with HealthSaver funds can show they care by using their positive or credit balances to donate access to GPs to anyone in need. Members can buy NetcarePlus vouchers with their Multiply Money Card, including virtual GP vouchers, GP vouchers and GP vouchers with medication. The recipient can use the voucher to visit any NetcarePlus GP. <p>Earn up to 10% interest on positive HealthSaver balances:</p> <ul style="list-style-type: none">Members can earn up to 10% interest on their positive HealthSaver balance, and pay as little as 0% interest on their credit facility, based on a combination of their Healthy Heart Score and activity level.A R36 annual fee will apply to HealthSaver accounts with a balance of more than R100.
HealthReturns	<p>Increased HealthReturns earnings potential:</p> <ul style="list-style-type: none">HealthReturns has become an integral component in the fight against COVID-19, as members who are actively engaged and earning HealthReturns experience milder symptoms of the disease, thereby reinforcing the importance of leading a healthy, active lifestyle. It is for this reason that Momentum have increased the earning potential within the grid to make earning HealthReturns on lower Multiply statuses more attainable.

Momentum Gap Cover enhancements

Momentum GapCover offers Momentum Medical Scheme members protection from unexpected shortfalls for in-hospital procedures and co-payments via a seamless claims process.

- Premium increase of 4.4%
- Casualty benefit has been enhanced
- The maximum overall limit for Shortfall cover and other key benefits have been increased

Internal prosthesis benefit now includes R6 000 per claim event for pacemakers and stents.



Momentum Helth4Me enhancements

- Momentum have provided additional flexibility around our GP benefits for 2021
- 3 GP visits at a Network GP per member per year
- 2 additional GP visits at a Network GP per member per year for members registered on chronic benefit, HIV benefit or maternity programme +
- Thereafter **Hello Doctor** will be able to provide support to the employees and ascertain whether they need a consultation with a doctor or not, via a tele-consult from the 4th GP visit onwards, thereby reducing the potential additional time away from work.

GP visit booster benefit

- Employer groups are able to buy up for an additional R30 per employee per month, to access the GP visit booster benefit, where there is no pre-screening or pre authorisation process for employees to make use of the GP visits.

EAP Benefit

The Health4Me EAP offering has been enhanced to include:

- Counselling and support for adults
- Counselling and support for children and teenagers
- Trauma/critical incidence counselling
- Legal assist, credit health and debt management services
- Managerial support
- Access to these EAP services have been made much easier by providing the trauma/ critical incidence counselling services on-site.

Year-end member sessions

Apart from the communication which all members will receive from Momentum regarding the changes to their specific options, Simeka Health will make available our allocated healthcare consultants for year-end member sessions as agreed.

Further, the Simeka Health Helpdesk (0860 122 340) is always available to assist your employees with detailed information about the 2021 benefits and to select a suitable option.



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