

## **Coronavirus: Momentum provides support**

Following the diagnosis of the coronavirus (COVID-19) in South Africa, we understand that people are concerned. During times like these, the last thing a person needs is to worry about whether one is covered. Momentum reaffirms that our clients are covered, protected and supported – aligned to the specific medical scheme and life insurance products they selected.

### **Peace of mind with Momentum Life Insurance**

We reassure our clients that there are no exclusions on any of our Myriad life insurance benefits (life-, critical illness- and disability cover) with regards to the coronavirus. This means that our clients' cover remains intact, regardless of the virus and where they have travelled or intend to travel. We will continue to pay all valid claims.

### **Covered by Momentum Medical Scheme**

#### **1. Coronavirus is covered**

Momentum Medical Scheme will cover the cost of diagnosis and treatment for confirmed COVID-19 cases. We will cover private hospitalisation when a member with a confirmed diagnosis is symptomatic and requires hospitalisation in terms of the World Health Organisation (WHO) and National Institute of Communicable Diseases (NICD) protocols for COVID-19.

#### **2. Treatment is aligned to WHO and NICD protocols**

South Africa is part of the WHO and we manage pandemics in line with international protocols. The NICD, that works closely with WHO, manages situations like this for our country. This means that for any patient who is tested, the swab sample will need to be sent to the NICD-accredited laboratories. Based on the results of those tests, NICD will recommend the medical process for each patient, together with the treating doctor. If the member is infected and presents as symptomatic, they may suggest isolation, most probably at the patient's home. However, the NICD has also established hospitals in each province to assist patients and manage the quarantine process. Momentum Medical Scheme members may however use any private hospital, that meets the requirements/protocols for quarantine and treatment, as published by the NICD.

#### **3. Medical cover through your employer**

For corporate employer groups who offer Momentum Health4Me health insurance solutions to their employees, these employees are also covered for treatment of the virus, within the parameters of their benefits.

#### 4. Free access to Hello Doctor for Momentum Medical Scheme members – 24/7

Hello Doctor gives members of most medical schemes administered by Momentum Health Solutions, as well as Momentum Health4Me members, free cell phone and digital access to a qualified doctor 24/7, 365. This is the ideal tool for any member to learn more about the symptoms, treatment and prevention of a virus such as corona.

#### 5. Access to information

It is important to prevent and not believe misinformation. The WHO and the NICD continue to provide valuable insight and updates regarding the virus and how it is spreading globally. Their dedicated websites are a great source of information, having taught us that the main symptoms are fever, a dry cough and fatigue, often followed by muscle aches, nasal congestions and sore throats – very similar to flu symptoms. Their data shows us that the majority of people around the world who have contracted the virus suffer mild conditions.

There are members who are at a higher risk of contracting the virus and where the symptoms may be more severe. Any person who has a compromised immune system, such as elderly people and people with chronic health conditions or lung problems, would be at a higher risk.

Follow these steps to minimise your chances of contracting coronavirus:

- The first is to regularly wash your hands.
- Don't touch your eyes, nose and mouth.
- Reconsider your travel arrangements, especially to countries where outbreaks of the virus have been reported.
- Seek out credible sources of information, such as the WHO, as misinformation is more prevalent than ever before.

Momentum continues to monitor the situation in accordance with the guidelines as set out by The National Institute for Communicable Diseases (NICD) and we will continue to keep you updated. We caution our clients and all South Africans against false information.