

2022/2023

Medical Aid update

Momentum Newsflash



Number of beneficiaries: 297 541 Number of principal members: 156 439

Membership growth (principal members): 2.76%

(growth)

Average age (beneficiaries): 33.9 (2020: 33.7)

Solvency: 38.2% (2020: 39.69%) **Claims ratio:** 87.4% (2020: 72.3%)



2023 increases

The weighted average increase will then be 8.5%, effective 1 April 2023.

This results in a net effective increase of 6.4% for 2023.

Increases per option from 1 September 2022 are listed below:

• Ingwe Option: 7.7%-8.4%

Evolve Option: 8.1%

Custom Option: 8.4%-8.9%Incentive Option: 8.3%-8.9%Extender Option: 8.4%-8.9%

Summit Option: 8.9%



2023 Momentum Medical Scheme benefit updates

Inflationary increase in benefit limits

Ingwe Option

Addition of three virtual consultations through Hello Dr

Evolve Option

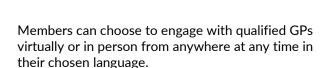
Addition of two physiotherapist or biokinetics visits for sports injuries



Momentum Health4Me 2023

Eligibility:

- 1. Employer groups with five or more employees
- 2. Employees earning less than R30 000 per month
- 3. Employees 18 years and older while actively employed.



HAVISAMA

Specialist benefit limit increased to R1220.00 per visit

Hello Doctor, will now be able to provide members with a referral for radiology and pathology

Accident and Emergency in-hospital benefit increase:

- Base Cover: R200 000 up to R500 000 per event
- Standard Cover: R1000 000 up to R1500 000 per event

Members will be able to redeem Takealot voucher through More4Me

Health4Me Premium Increases:

- Day to day benefits 4.2%
- GP visit booster benefit premium increases from R45 to R50 per member
- Accident and emergency cover increases by 2%
- Hospital cash and maternity lump sum benefits increase by 2%
- Funeral benefits premium increases by R1



Momentum Gap Cover

Premium Increases:

Employer group increase: risk rated Individual policy increase: 7.6% Annual limit increases: R185 000

Benefit changes:

Selected benefit limit increases

New Benefit:

Shortfall cover between what allied professionals charge following an associated in-hospital procedure.

Limited to 3 times what the medical aid paid up to R2500.00 per year





Multiply Premier transition plan

- Closes for new business 31 December 2022
- Business as usual for existing members who decides to continue with Multiply premier in 2023
 - Product and partner rewards continue
 - o Earn points and status as usual
 - Can choose to migrate to new programmes
- Premier status locked in for partner rewards in 2024
 - Product rewards delinked from Multiply Premier in 2024, with active migration to new solutions
- Multiply starter will be replaced by Multiply Engage (Free) or Multiply Inspire (Free)
- Existing Multiply Premier members will continue to earn health returns as per the 2023 Grid

Contributions:

Membership	2022	2023	Increase
Single	R278	R292	5.0%
M+1	R352	R368	4.5%
M+2+	R386	R398	3.1%

New Multiply 2023 Programs

Momentum will introduce Multiply Inspire, Multiply Inspire Plus, Multiply Engage and Multiply Engage Plus in 2023, ushering in a new era of incentivised wellness that delivers focused outcomes and empowers consumers to definitively improve their wellbeing.

Members who choose to upgrade to Multiply Inspire Plus, at a lower premium than Multiply Premier, will unlock much deeper partner rewards, along with increased HealthReturns.

Multiply Engage (Free)

- Applicable to Health4me and Ingwe option members
- Basic partner discounts and cash back
- Health activities for all

Multiply Engage Plus

- Applicable to Health4me and Ingwe option members
- Boosted level of partner discounts and cash back
- Health activities for all
- Weekly Wins

Multiply Inspire (Free)

- Applicable to member on Evolve and higher options
- Standard Health Returns
- Basic partner discounts and cash back
- Weekly Wins
- Monthly Wins
- Challenges

Multiply Inspire Plus

- Applicable to member on Evolve and higher options
- Double Health Returns
- Basic partner discounts and cash back
- Higher Weekly Wins
- Higher Monthly Wins
- More rewarding Challenges



Contributions:

Membership	Multiply Engage Plus	Multiply Inspire Plus
Principal member	R175.00	R195.00
Spouse/Partner	R80.00	R90.00
Adult dependant (18+)	R35.00	R40.00
Child dependant (7+)	R20.00	R25.00
Child dependant (<7)	Free	Free



Digital links

Momentum Medical Scheme Brochure [English]

Health Complementary Product Brochure [English]

Launch Overview Brochure [English]

Momentum Multiply Inspire [Open]

Momentum Health4Me brochure

