



# Staff Care Solutions

Quality, affordable healthcare solutions for the low-income market

Employer Guide 2018

**m**omentum





# Why the need for **low-income healthcare** solutions?

Access to healthcare is an integral component of an employee's health and wellbeing.

Private healthcare solutions, like medical schemes, remain unaffordable for a large portion of the low-income workforce.

Momentum Staff Care Solutions allows employer groups to offer cost-effective healthcare cover to their low-income staff.

## What can we do for your employees?

Empower employees	Empower employees to take care of their health, therefore improving their lifestyle and ensuring a better life expectancy
Improve wellness	Give employees access to private, quality healthcare on a daily basis to dramatically improve the illness trends that cripple employer groups
Improve productivity	Healthier employees are more productive
Reduce absenteeism	Healthier employees take less time off from work
Encourage loyalty	Employer groups that provide healthcare solutions to their employees, foster loyalty among their employees
Reduce staff turnover	Loyal employees stay with their employer longer, reducing staff turnover





### How does it work?

In line with Momentum's focus on innovation and flexibility, Momentum Staff Care Solutions follows a building block approach. Employers can choose the combination of benefits most suitable to their employees' needs and available budget.

Momentum Staff Care Solutions offers employer groups great value by applying our extensive experience and skill in the field, as well as our strong provider network partnerships, to facilitate cost-effective provision of day-to-day benefits to your employees.

### Who is eligible for this product offering?

- Employees earning a monthly income of less than R16 000.
- Employees (employed full time) up to the age of 75 years old.
- Employer groups with 5 or more employees.

Momentum Health offers seven medical scheme options for employees earning above this threshold. Employees moving from a Momentum Staff Care Solutions option onto a Momentum Health option may be subject to underwriting.

## Momentum Staff Care Solutions Product Ranges

Health4Me Health Insurance offers cover to employer groups who wish to provide healthcare cover either for their employees or for their employees and their dependants.

OCSACare Occupational Healthcare offers cover to employer groups who wish to provide healthcare cover for their employees only.

Health4Me Health Insurance	OCSACare Occupational Healthcare
Day-to-day Benefits	
Gold	Gold
Silver	Silver
Bronze	Bronze
Major Medical Event Benefits	
Standard	
Base	

## Health4Me and OCSACare Day-to-day Benefits

Benefit	Bronze	Silver	Gold
GP visits	Unlimited at a network GP* No cover for out-of-network visits	Unlimited at a network GP* No cover for out-of-network visits	Unlimited at a network GP* No cover for out-of-network visits
GP in room procedures	Minor medical procedures performed as part of a network GP consult in rooms	Minor medical procedures performed as part of a network GP consult in rooms	Minor medical procedures performed as part of a network GP consult in rooms
Hello Doctor	Access to telephonic consultations with a registered GP and online/mobile health information	Access to telephonic consultations with a registered GP and online/mobile health information	Access to telephonic consultations with a registered GP and online/mobile health information
Specialist visits	Not covered	Not covered	2 visits per member/family per year at any specialist Covered at the Momentum Rate** R100 co-payment applicable Maximum of R900 per visit and up to R1 500 per member/family per year Subject to referral by a network GP and pre-authorization Waiting periods may apply
Acute medication	Unlimited when provided in accordance with network prescribed formularies	Unlimited when provided in accordance with network prescribed formularies	Unlimited when provided in accordance with network prescribed formularies
Chronic medication	Not covered	Not covered	26 chronic conditions covered: Addison's disease, Asthma, Bipolar mood disorder, Bronchiectasis, Cardiac dysrhythmias, Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease, Chronic renal disease, Coronary artery disease, Crohn's disease, Diabetes insipidus, Diabetes mellitus type 1, Diabetes mellitus type 2, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple sclerosis, Parkinson's disease, Rheumatoid arthritis, Schizophrenia, Systemic lupus erythematosus and Ulcerative colitis Unlimited when provided in accordance with network prescribed formularies Waiting periods may apply
Basic pathology	Unlimited when linked to a GP visit and referred by a network GP, according to protocols	Unlimited when linked to a GP visit and referred by a network GP, according to protocols	Unlimited when linked to a GP visit and referred by a network GP, according to protocols
Basic radiology	Unlimited cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols	Unlimited cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols	Unlimited cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols
Basic and emergency dentistry	Not covered	Covered at any dentist on the dental network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Provided in accordance with network protocols Waiting periods may apply	Covered at any dentist on the dental network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Provided in accordance with network protocols Waiting periods may apply
Basic optometry	Not covered	Covered at any optometrist on the optical network 1 eye test and 1 pair of clear standard single vision lenses or 1 pair of bifocal lenses, with a standard frame Benefit available every 2 years Waiting periods may apply	Covered at any optometrist on the optical network 1 eye test and 1 pair of clear standard single vision lenses or 1 pair of bifocal lenses, with a standard frame Benefit available every 2 years Waiting periods may apply
Maternity benefit	1 first trimester growth scan per pregnancy	1 first trimester growth scan per pregnancy	1 first trimester growth scan per pregnancy
Flu vaccination	1 flu vaccination per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	1 flu vaccination per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	1 flu vaccination per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic
Health assessment	1 health assessment (blood pressure test, cholesterol and blood sugar finger prick tests and body mass index screening) per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	1 health assessment (blood pressure test, cholesterol and blood sugar finger prick tests and body mass index screening) per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic	1 health assessment (blood pressure test, cholesterol and blood sugar finger prick tests and body mass index screening) per member per year at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic
HIV benefit	HIV ELISA screening blood test Anti-retroviral medication and HIV treatment from a State facility with a network GP referral	HIV ELISA screening blood test Anti-retroviral medication and HIV treatment from a State facility with a network GP referral	HIV ELISA screening blood test Anti-retroviral medication and HIV treatment from a State facility with a network GP referral

\* Authorisation required after the 10th visit.

\*\* Momentum Rate: Every year Momentum negotiates with specialists to determine the amount we will pay per treatment. These amounts are called the Momentum Rate.



## Health4Me Major Medical Event Benefits

A major medical event benefit or combination of major medical event benefits can be taken in conjunction with Health4Me day-to-day benefits.

Benefit	Base	Standard
Accident cover	<p>Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment</p> <p>Up to R150 000 per event covered at a private institution for accidents that fit the qualifying criteria</p> <p>Should the benefit limit be exceeded, and further treatment be required, the member will be transported to a state facility for further care</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>Medical emergencies that do not fit the qualifying criteria will warrant transportation, stabilisation and treatment at a state facility</p>	<p>Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment</p> <p>Up to R300 000 per event covered at a private institution for accidents that fit the qualifying criteria</p> <p>Should the benefit limit be exceeded, and further treatment be required, the member will be transported to a state facility for further care</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>Medical emergencies that do not fit the qualifying criteria will warrant transportation, stabilisation and treatment at a state facility</p>
Hospital cash benefit	<p>R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</p> <p>Maximum of 40 days per beneficiary per year</p> <p>Waiting periods may apply</p>	<p>R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</p> <p>Maximum of 20 days per beneficiary per year</p> <p>Waiting periods may apply</p>
Funeral benefit	<p>Employee, spouse and children &gt; 14: R10 000</p> <p>Children 6 - 13 years: R5 000</p> <p>Children 1 - 5 years: R2 500</p> <p>Children &lt; 1 year: R1 250</p> <p>Stillborn babies (past 28 weeks gestation): R750</p> <p>Waiting periods may apply (natural causes of death)</p>	<p>Employee, spouse and children &gt; 14: R15 000</p> <p>Children 6 - 13 years: R7 500</p> <p>Children 1 - 5 years: R3 750</p> <p>Children &lt; 1 year: R1 875</p> <p>Stillborn babies (past 28 weeks gestation): R1 125</p> <p>Waiting periods may apply (natural causes of death)</p>

### How does the on-boarding and servicing process work?

We require a fully completed company application form and membership template (a list of employees you would like to provide cover for) to be completed and submitted to us at [health4menewbusiness.co.za](mailto:health4menewbusiness.co.za) (Health4Me Health Insurance) or [ocsacareteam@mmiholdings.co.za](mailto:ocsacareteam@mmiholdings.co.za) (OCSACare Occupational Healthcare).

We will activate your membership and arrange for a member education session to provide your staff with training on how to access and use their benefits.

If you have signed up for Health4Me Health Insurance, employer web portal training will be provided to show you how to manage your company profile online. You will be able to add and remove members, do transfers between branches, draw member listings at any time during the month, and close-off your billing whenever convenient for you. Once you have closed off your billing, your invoice and pro-forma billing statement will be emailed to you immediately. You can also lodge insurance claims from the employer web portal, look for providers on our networks and access informational videos and printable information for your staff members.

Your staff members can also access product information via our website or call our call centre, where our friendly agents are waiting to assist your staff with any questions or queries they might have regarding their benefits.

Bi-annual reporting is also available to show you the value we offer your employees on Momentum Staff Care Solutions.



## Premiums

### Health4Me Health Insurance

Benefit	Member Type	Bronze	Silver	Gold
Day-to-day Benefit	Employee	R211	R229	R251
	Spouse	R211	R229	R251
	Child	R106	R114	R126

Benefit	Member Type	Base	Standard
Accident Cover	Employee	R52	R74
	Spouse	R52	R74
	Child	R31	R42
Hospital Cash Benefit	Employee	R61	R92
	Spouse	R61	R92
	Child	R30	R51
Funeral Benefit	Employee	R12.50	R14.50
	Spouse	R12.50	R14.50
	Child	R6	R7

Health4Me Health Insurance premiums are exempt from VAT.

Financial advisers selling Health4Me Health Insurance benefits are required to have a FAIS Category 1.3 Licence.

### OCSACare Occupational Healthcare

Benefit	Member Type	Bronze	Silver	Gold
Day-to-day Benefit	Employee (incl. VAT)	R241	R261	R286

Premiums are negotiable for employer groups with more than 50 employees.

Onsite health assessments are available at an additional cost.



For more information and quotes, kindly email us on [staffcare@momentum.co.za](mailto:staffcare@momentum.co.za)

**Momentum Staff Care Solutions is not a medical scheme product, and is not a substitute for medical scheme membership.**

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