

momentum

# StaffCare

Quality, affordable healthcare solutions  
for the low-income market



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

Access to healthcare is an integral component to an employee's health and wellbeing. Private healthcare vehicles, like medical schemes, remain unaffordable to a large portion of the low-income workforce.

Momentum StaffCare offers a holistic, cost-effective healthcare solution to employer groups to cater for this need.

## 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
Improve presenteeism	Healthier employees take less time off from work
Encourage loyalty	Employer groups that provide healthcare solutions to their employees, encourage loyalty among their employees
Reduce staff turnover	Loyal employees stay with their employer longer, reducing staff turnover

## StaffCare





## How does it work?

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

Momentum StaffCare offers employer groups great value by applying our extensive experience and skill in the field to facilitate cost-effective provision of day-to-day benefits to your employees, by utilising Momentum's strong provider network partnerships for day-to-day benefits.

## Who is eligible for this product offering?

- Employees earning a monthly income of less than R10 000 per month.
- Employer groups with 5 or more employees.

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

There are distinctive advantages, such as reduced admin fees, for an employer who offers both Momentum StaffCare and Momentum Health/Momentum FundsAtWork to their employees. For more information regarding these discounts, please refer to the GroupSaver brochure.

## Momentum StaffCare Product Ranges

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

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



## OCSACare and Health4Me Day-to-day Benefits

Benefit	Bronze	Silver	Gold
GP visits	Available at a network GP No cover for out-of-network visits	Available at a network GP No cover for out-of-network visits	Available at a network GP No cover for out-of-network visits
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 Subject to referral by a network GP and pre-authorisation
Acute medication	Provided in accordance with network prescribed formularies	Provided in accordance with network prescribed formularies	Provided in accordance with network prescribed formularies
Chronic medication	Not covered	Not covered	13 chronic conditions covered: Asthma, Cardiac dysrhythmias Cardiac failure, Cardiomyopathy disease, Chronic obstructive pulmonary disorder, Coronary artery disease, Diabetes type 1, Diabetes type 2, Epilepsy, Glaucoma, Hyperlipidaemia, Hypertension and Hypothyroidism Provided in accordance with network entry-level formularies Waiting periods may apply
Basic pathology	Covered when linked to a GP visit and referred by a network GP, according to protocols	Covered when linked to a GP visit and referred by a network GP, according to protocols	Covered when linked to a GP visit and referred by a network GP, according to protocols
Basic radiology	Cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols	Cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols	Cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols
Basic 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 bi-focal 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 bi-focal 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
HIV	Network GP visits and blood tests to monitor the member's condition Anti-retroviral medication from a State facility with a network GP referral Pre- and post-test counselling	Network GP visits and blood tests to monitor the member's condition Anti-retroviral medication from a State facility with a network GP referral Pre- and post-test counselling	Network GP visits and blood tests to monitor the member's condition Anti-retroviral medication from a State facility with a network GP referral Pre- and post-test counselling

\* 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	Up to R150 000 per event Emergency transportation and stabilisation cost paid in case of an accident Transport and workplace emergency events that require immediate medical treatment	Up to R300 000 per event Emergency transportation and stabilisation cost paid in case of an accident Transport and workplace emergency events that require immediate medical treatment
Hospital Cash Benefit	R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of 25 days per beneficiary per year for chronic conditions. Maximum of 180 days per beneficiary per year for all other conditions Waiting periods may apply	R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours Maximum of 25 days per beneficiary per year for chronic conditions. Maximum of 180 days per beneficiary per year for all other conditions Waiting periods may apply
Funeral Benefit	Employee, spouse and children > 14: R10 000 Children 6 - 13 years: R5 000 Children 1 - 5 years: R2 500 Children < 1 year: R1 250 Stillborn babies (past 28 weeks gestation): R750 Waiting periods may apply (natural causes of death)	Employee, spouse and children > 14: R15 000 Children 6 - 13 years: R7 500 Children 1 - 5 years: R3 750 Children < 1 year: R1 875 Stillborn babies (past 28 weeks gestation): R1 125 Waiting periods may apply (natural causes of death)

## Premiums

### OCSACare Occupational Healthcare

Benefit	Member Type	Bronze	Silver	Gold
Day-to-day Benefit	Employee (excl. VAT)	R197.00	R214.00	R235.00
	Employee (incl. VAT)	R224.58	R243.96	R267.90

### Health4Me Health Insurance

Benefit	Member Type	Bronze	Silver	Gold
Day-to-day Benefit	Employee	R197.00	R214.00	R235.00
	Spouse	R197.00	R214.00	R235.00
	Child	R99.00	R107.00	R118.00

Benefit	Member Type	Base	Standard
Accident Cover	Employee	R49.00	R69.00
	Spouse	R49.00	R69.00
	Child	R29.00	R39.00
Hospital Cash Benefit	Employee	R59.00	R89.00
	Spouse	R59.00	R89.00
	Child	R29.00	R49.00
Funeral Benefit	Employee	R12.00	R14.00
	Spouse	R12.00	R14.00
	Child	R6.00	R7.00

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.



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

**Momentum StaffCare is not a medical scheme product, and is not a substitute for medical scheme membership.**

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Version 2017\_1

