

Momentum Medical Scheme and Momentum GapCover⁺

Add GapCover⁺ to your Momentum Medical Scheme, to cover shortfalls for in-hospital procedures and other healthcare related expenses not covered by your medical scheme option



Momentum Medical Scheme helps you to pay for your medical expenses, but Momentum also rewards you financially if you are healthy and active.

Momentum GapCover⁺ offers you supplementary cover to assist with shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital, starting from R282 per month if you are single and younger than 35.

If there are unexpected healthcare costs like co-payments, or shortfalls between what the medical scheme pays and what the healthcare provider charges (some charge more than 300% of what medical aids pay), you need to be prepared for any unforeseen costs and make sure that your out-of-pocket expenses don't leave you financially exposed or distressed.

Momentum GapCover⁺ is not part of your medical aid, but an insurance product that helps you cover unexpected payment shortfalls and co-payments, oncology treatments, emergency room visits and internal prosthesis costs. Momentum GapCover⁺ also offers a cancer assist benefit, breast reconstruction benefit, robotic procedure shortfall and co-payment benefit, accidental death and disability benefits, trauma and bereavement counselling and for that special time, the Baby Bump benefit that pays out an amount to you, when you are pregnant. Claims are paid seamlessly, which means that members do not need to submit a claim form when claiming for certain benefits, making it easy and pain free.

Invest in your health

Momentum Medical Scheme's **benefit options** – Ingwe, Evolve, Custom, Incentive, Extender and Summit – offer value for your money and flexibility for you to be able to structure an option that suits your individual needs.

Look after your health

multiply

Protecting your health is an important part of managing your finances. As a **Multiply** and Momentum Medical Scheme member, you'll be rewarded for looking after your health. Members on all options (except Ingwe) can earn HealthReturns⁺ of up to R1 000 per person per month by being active and making healthy lifestyle choices.

*Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

Momentum GapCover is not a medical scheme and cover is not the same as that of a medical scheme. This product is not a substitute for medical scheme cover. Underwritten by Guardrisk Insurance Company Limited, an authorised Financial Service Provider and licensed non-life insurer. FSP No. 75.

Give your health Momentum

We believe that your health is your wealth, and we can improve your health through a healthy and active lifestyle - we're already doing it for more than 155 000 families.

- The **Momentum App** makes submitting claims and getting authorisations hassle-free.
- Get preventative care at no extra cost with Momentum Medical Scheme's [Health Platform](#) benefits.
- **Scan to Pay** with HealthSaver in the Momentum App gives you instant access to the money in your [HealthSaver*](#) account to pay healthcare providers, pharmacies and even vets.
- Get free expert health advice from qualified medical doctors through your phone or mobile device, from [Hello Doctor*](#) via the Momentum app.

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