Overview of Momentum Health

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Introduction

Thank you for your interest in our medical scheme. Our clients represent the cornerstone of our success. That's why Momentum Health is renowned for its commitment towards ensuring clients’ best interests and securing mutually beneficial relationships with stakeholders. We welcome the opportunity to present our extensive range of healthcare offerings to you, each uniquely structured to ensure flexibility and affordability.

Momentum Health

Momentum Health is an independent medical scheme, registered under the Medical Schemes Act. The Scheme, created in 2004 through the amalgamation of Pulz and National Medical Plan, forms part of Momentum’s strategic intent to provide a full range of financial services to our clients. Through rapid growth, it has distinguished itself as one of the biggest open medical schemes in the country, providing healthcare cover to more than 100 000 principal members. The Scheme boasts the lowest principal member average age amongst the ten largest open medical schemes in the open scheme market. The favourable age profile will over the longer term contribute towards cost effective benefit provision and maintaining healthy solvency levels, while supporting the overall long-term sustainability of the Scheme.

Association with Momentum

Momentum started as a small life insurance company owned by AVBOB in 1966, and eventually became part of the FirstRand Group, one of the largest financial institutions in South Africa. Today, Momentum forms part of MMI Holdings, which listed on the JSE in December 2010.

Administration and Service

Momentum Health is administered by Momentum Medical Scheme Administrators. Momentum has ranked in the top 2 in the PMR National Administrators’ awards over the past two years. The surveys are based on interviews with a random sample of 135 human resource directors, managers and senior managers dealing directly with employee medical aids.

Sustainability

With an AA- credit rating, Momentum Health proudly boasts the ability to settle claims efficiently, whilst offering members peace of mind that their healthcare interests are in the sound hands of a fully accredited, well established healthcare funder, backed by the MMI Group.
Benefit structure

Momentum Health is a comprehensive medical scheme and covers the full spectrum of all medical expenses through four major benefit components:

- Major Medical Benefit
- Chronic Benefit
- Day-to-day Benefit
- Health Platform

Major Medical Benefit

Hospitalisation covers medical expenses incurred in hospital from admission to discharge. Specialised Procedures cover up to 53 procedures (such as Hernia repairs, Laser tonsillectomy and Grommets) that are not necessarily performed in-hospital, but sometimes in a doctor’s surgery or day clinic.

Chronic Benefit

Chronic conditions are those that need ongoing medication and treatment. The Chronic Benefit is unlimited for 26 conditions, according to the Chronic Disease List under the Prescribed Minimum Benefits. Up to 36 additional conditions are covered on certain options.

Day-to-day Benefit

The Day-to-day Benefit covers expenses incurred out of hospital. Members can add the HealthSaver for additional day-to-day cover.

Health Platform

Momentum Health fully supports the stance that prevention is better than cure – that’s why it introduced the Health Platform. The Health Platform provides a set of preventative care benefits aimed at early detection and diagnosis to enable the most positive prognosis. And the best part of it is that the Scheme will pay for these services from risk benefits, which means members’ Savings are preserved for other day-to-day requirements.
Plans to suit every client

Momentum Health offers affordable and flexible health cover through six different options.

**Ingwe Option**
The Ingwe Option provides affordable access to entry-level cover. Members have cover for hospitalisation up to R1 000 000 per family per year and can choose to use Any hospital, the Ingwe Network of private hospitals, or State hospitals for an even lower monthly contribution. For chronic treatment and day-to-day benefits, such as doctors’ visits or prescribed medicine, members must consult the Ingwe or Ingwe Active Primary Care Network Providers.

**Access Option**
The Access Option provides cover for hospitalisation at the Access Network of private hospitals. There is no overall annual limit for hospitalisation. For chronic treatment and day-to-day benefits, such as doctors’ visits or prescribed medicine, members must consult the Access Primary Care Network Providers.

**Custom Option**
The Custom Option provides cover for hospitalisation in private hospitals. There is no overall annual limit for hospitalisation. The member’s choice of hospital and chronic provider will determine their contribution. For day-to-day benefits, members can add the HealthSaver. There is a co-payment for Major Medical Benefits, except in the case of car accidents, maternity confinements or emergency treatment.

**Incentive Option**
The Incentive Option provides cover for hospitalisation in private hospitals. There is no overall annual limit for hospitalisation. The member’s choice of hospital and chronic provider will determine their contribution. This option provides Savings of 10% of the member’s contribution for day-to-day healthcare expenses, which can be supplemented through the HealthSaver.

**Extender Option**
The Extender Option provides cover for hospitalisation in private hospitals. There is no overall annual limit for hospitalisation. The member’s choice of hospital and chronic provider will determine their contribution. The Day-to-Day Benefit is made up of Savings of 25% of their contribution, as well as Extended Cover once they have reached the Threshold. Should they wish, members can use the HealthSaver to increase their day-to-day benefits even further.

**Summit Option**
The Summit Option provides cover for hospitalisation at any hospital. There is no overall annual limit for hospitalisation. Extensive chronic cover and day-to-day benefits are available from any provider. Should they wish, members can use the HealthSaver to increase their day-to-day benefits even further.
Key value proposition

Through innovative benefit design, structures and strategic partnerships, Momentum Health provides exceptional value for money to members in the following ways:

Provider Choice

Since 2004, Momentum Health members have been benefiting from discounted contributions, depending on their choice of provider. The Scheme has continued to expand its value of choice philosophy and now, members can save as much as 35% on their option contributions (Custom, Incentive and Extender), without sacrificing any benefits.

Momentum Health members can further customise their healthcare cover through making choices with regard to complementary products that suit their individual needs.

HealthSaver

HealthSaver is a seamless extension of our members’ medical aid that:

— is available to all members upon activation
— allows members to make provision for additional healthcare expenses, such as co-payments, cosmetic surgery and refractive eye surgery
— incurs no administration or transaction fees
— allows members to choose a monthly amount that suits their pocket and needs
— lets members change their contribution hereto whenever they choose to
— gives members the choice of a credit facility or a Pure Saver.

HealthReturns Programme

Momentum pays up to R1 800 per adult per year in HealthReturns to Momentum Health members (excluding members on the Ingwe Option) who go for an annual Health Assessment, comply with treatment protocols (where applicable) and are active.

If you are on Momentum’s rewards programme, Full Multiply, your HealthReturns are increased (up to R3 600 a year). If you choose to have your HealthReturns paid into your HealthSaver account, you can also increase your HealthReturns, regardless of whether you are on Full Multiply or not. This is referred to as HealthReturns Booster. If you are on Full Multiply and choose to have your HealthReturns paid into your HealthSaver account, your HealthReturns will increase even further (up to R5 400). Please note that HealthReturns Booster funds are available for healthcare expenses only and would be forfeited if your HealthSaver or Momentum Health membership is cancelled.

If you are on the Incentive, Extender or Summit Option, maintaining Activity level 4 or 5 for three consecutive months, and have chosen to receive your HealthReturns into your HealthSaver account, you qualify for the HealthReturns RateBooster. This benefit boosts in-hospital cover for specialists by another 100% of the Momentum Health Rate, which means
Incentive and Extender members would enjoy up to 300% - and Summit members up to 400% of the Momentum Health Rate - cover for in-hospital specialist treatment.

If you are earning HealthReturns, and you are maintaining Activity Level 4 or 5 for three consecutive months, you can also earn free GP visits. Please note that these GP visits need to be at the appropriate provider as per your Momentum Health option, and are valid for 12 months from the month in which it was earned. Custom Option members will earn one GP visit, while Incentive Option members will earn two and Extender and Summit members will earn four free GP visits per family.

It is very easy to start earning HealthReturns. The first step is to undergo a Health Assessment, which measures your:
- Blood pressure
- Body mass index (BMI)
- Cholesterol (finger prick test)
- Blood sugar (finger prick test)
- Waist circumference.

All adult Momentum Health members enjoy one Health Assessment per year through the Health Platform Benefit, and the results are valid for 12 months from the date of the assessment. The Health Assessment is free if you have it done at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy, as well as at other qualifying retail pharmacies. Based on the outcome of the Health Assessment, Momentum Health may contact you to recommend further interventions, with which you will need to comply in order to continue earning HealthReturns. The final step to earning HealthReturns is to be active.

Momentum assesses your activity levels according to the highest of the available results from the options below:
- Momentum pedometer steps, if you own a Momentum pedometer and download your steps on the pedometer website (pedometer can also be paid from HealthSaver)
- Multiply gym visits, provided you belong to Virgin Active or Planet Fitness through Multiply, Momentum’s rewards programme
- Bi-annual fitness assessment completed at a Virgin Life Care or Wellness Coaching Network facility (R215 cost of fitness assessment can be paid from HealthSaver, or R205 if member is also on Multiply). HealthReturns earned via this method will be calculated based on the Physical Activity component of the overall assessment.
- Multiply FitTrack Fitness Index - FitTrack works out a Multiply FitTrack Index for you based on data uploaded from a heart rate monitor or Multiply pedometer, showing your fitness level
- Your finish time in the Momentum 94.7 Cycle Challenge (valid for six months)
Activity

<table>
<thead>
<tr>
<th>Your level of activity</th>
<th>Steps</th>
<th>Gym</th>
<th>Fit</th>
<th>Online</th>
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<tbody>
<tr>
<td></td>
<td>Pedometer steps per day on average over a 3-month rolling period</td>
<td>Multiply gym visits over a 3-month rolling period</td>
<td>Fitness Assessments* (valid for 6 months)</td>
<td>Multiply FitTrack Index fitness monitoring</td>
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<tr>
<td>Level 5</td>
<td>12 001 +</td>
<td>&gt; 12</td>
<td>Excellent</td>
<td>40.1 +</td>
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<tr>
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<td>9 001 – 12 000</td>
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<td>30.1 – 40.0</td>
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<tr>
<td>Level 3</td>
<td>6 001 – 9 000</td>
<td>&gt; 6 to 9</td>
<td>Acceptable</td>
<td>20.1 – 30.0</td>
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<tr>
<td>Level 2</td>
<td>3 001 – 6 000</td>
<td>&gt; 3 to 6</td>
<td>Fair</td>
<td>10.1 – 20.0</td>
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<tr>
<td>Level 1</td>
<td>0 – 3 000</td>
<td>0 – 3</td>
<td>Poor</td>
<td>0.0 – 10.0</td>
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* Fitness assessments available at Virgin Life Care and Wellness Coaching Network

Rewards

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<tr>
<th>Your level of activity</th>
<th>HealthReturns</th>
<th>Booster**</th>
<th>Multiply</th>
<th>Total</th>
<th>HealthReturns paid into HealthSaver</th>
<th>Additional returns if HealthReturns paid into HealthSaver</th>
<th>Additional returns for full*** Multiply members</th>
<th>Total returns if on full Multiply and HealthReturns paid into HealthSaver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 5</td>
<td>R150</td>
<td>R150</td>
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<td>R100</td>
<td>R100</td>
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</tr>
<tr>
<td>Level 3</td>
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<tr>
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<tr>
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<td>R0</td>
<td>R0</td>
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<td>R0</td>
</tr>
</tbody>
</table>

** The HealthReturns Booster funds are available to pay for claims once standard HealthSaver funds are depleted. The balance is carried over to the following year if not used, and only forfeited if your Momentum Health or HealthSaver membership is cancelled or suspended

*** Base Multiply members excluded from additional returns

Mobile access

Momentum Health's new mobi app lets you use your phone’s GPS to locate the medical service provider nearest to you. We can also remind you via this application that it is time to go for your free health assessment, or you can find claims statements and forward these to someone else. With the Momentum Health mobi app, you will be assured of a faster and more user-friendly experience. You can download this tool for free from the Play Store for Android phones, or Apple iStore.

Momentum Health also has a mobisite that provides members with instant access to emergency numbers, claims statements, member details and more – through their cell phone.
Multiply

Multiply is a rewards programme that offers Momentum clients discounts on products and services from more than 40 well-known brands.

All Momentum Health members have free access to Base Multiply, with benefits such as 10% discount on Virgin Active gym membership fees, as well as discounts at online shopping partners.

With full Multiply, premium paying members earn points for doing the everyday things that enable living a healthy, active and financially fit life. These points improve your Multiply status, thereby letting you enjoy bigger discounts and save more on gym membership, fitness assessments, travel and leisure, gadgets and online shopping.

HealthWaiver

Momentum has designed the HealthWaiver to ensure peace of mind that the Momentum Health contribution will be paid in the event of death, functional impairment or critical illness of the insured life. The insured life for this benefit can be the principal member of Momentum Health, the spouse or both the principal member and the spouse. Members may choose to have their Momentum Health contributions waived for either 5 or 10 years.

Health4Me

Access to healthcare is integral to employee health and wellbeing. Private healthcare vehicles like medical schemes remain unaffordable for a large proportion of the workforce. To address this, Momentum has developed a holistic, cost-effective healthcare solution for employees within an employer group that earn less than R4 000 a month.

Health4Me comprises two components, day-to-day and health insurance cover. Employer groups can choose to implement both components, or either one separately. Since day-to-day benefits are predictable, low cost healthcare expenses, these benefits can be provided very effectively through an employer funded model. More costly benefits, such as hospitalisation, should be insured. In line with Momentum’s focus on innovation and flexibility, Health4Me follows a building block approach. Employers can choose the combination of benefits most appropriate for the company’s workforce, and the available budget.
Worldwide cover

South Africa
Momentum Health provides cover in South Africa, Swaziland and Lesotho.

Netcare 911
All evacuations in South Africa, Swaziland and Lesotho

International Cover
Cover for up to 90 days travel overseas, covered on all options except Ingwe and Access

Africa Benefit
The Africa Benefit is available to employer groups which have less than 25% of employees working in neighbouring countries. Cover is offered in Swaziland, Lesotho, Botswana, Zimbabwe, Mozambique, Angola, Zambia, Malawi and Namibia.

Service model
For larger employer groups, an Account Executive is allocated to enable a seamless, client-focused service approach and enhance the relationship between the client, financial adviser, Momentum Health and administrator.

Conclusion
This document provides you with a general overview of the Scheme and its products. In order to demonstrate the value that can be derived from our offerings, please provide us with your company’s demographics (i.e. number of employees with number of dependants, and ages). On receipt thereof, we will revert with a detailed quote that will include the most suitable option choices, as well as underwriting terms and conditions.