



**Local student**

For full-time students from South Africa

**2025**

**more health and wellness**

**for more students**

**for less**

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QR code  
to join



From

**R589pm**

Income of less than  
R1 500pm

**Want to join?**



0860 102 493 WhatsApp



studenthealthcare.co.za



studenthealth@momentum.co.za



0860 102 493 Customer care

**SA's No. 1**  
medical aid choice  
for more than  
1 million students  
over 34 years

**momentum**  
medical scheme

This brochure is a focused marketing aid for South African full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Network Option, and the Ingwe Network hospitals and Ingwe Primary Care Network Option. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.

Momentum Medical Scheme's 2025 benefit and contribution amendments have been submitted to the Council for Medical Schemes and are subject to approval by the Regulator.

# Superior benefits in 2025

## Why Momentum Medical Scheme's Ingwe Option?

### Medical aid of choice for more than 1 million students over the past 34 years

Momentum Medical Scheme is a credible and trustworthy medical aid. Let us partner with you as you journey through your studies and future career, with a wide variety of options and benefits to choose from as your healthcare needs evolve.

### Largest student medical aid provider in SA

Momentum Medical Scheme is the **3rd largest** open medical aid in South Africa and the largest provider of healthcare cover for local and international students studying in South Africa. Guaranteed peace of mind comes standard when you choose Momentum Medical Scheme, giving you access to the best healthcare providers and the backing of a respected brand.

### Digital expertise

Our digital support channels range from the Momentum App to an online web chat facility and live help through WhatsApp. You also enjoy access to virtual help sessions and even a digital membership card.

### Provider choice

If you choose Any hospital for your hospitalisation cover, you need to use Ingwe Active Network providers. If you choose Ingwe Network hospitals, you need to use Ingwe Primary Care Network providers, which has more doctors on the network. You can visit any doctor on the network that you choose and there is no limit to the number of times you may visit your network doctor, as long as it is medically necessary.

### Tailor-made benefits for students

Some medical aids group benefits under one limit. This may provide flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for out-of-network/emergency visits, optometry, dentistry, specialists, pathology and radiology.

When you join Momentum Medical Scheme's Ingwe Option, you have a choice to make regarding whether you want to access ANY hospital, or make use of a NETWORK of hospitals.

**Please note** that you can only make this decision once a year, so it is important to make the right choice. Let us assist you in choosing the correct option for you.

**Remember** that you need to contact us to request pre-authorisation before using your hospital benefits. You can request pre-authorisation via the **Momentum App**, or WhatsApp or call us on **0860 102 493**.

Refer to [studenthealthcare.co.za](http://studenthealthcare.co.za) for detailed benefit brochures.



Doctor consultations



Prescribed medicine



Chronic medicine



Specialist / physiotherapy



Blood tests



X-rays



Dental care



Eye care to help you see clearly



Out-of-network doctor visits



Preventative care

## Major Medical benefits

### Any private hospital or day hospitals

Unlimited cover at **any private hospital**

100% of the Momentum Medical Scheme Rate for operations, procedures and admissions

Natcare 911 for unlimited medical emergency transportation - contact 082 **911**

Casualty/emergency benefits - 1 visit per person or 2 visits per family per year for emergency/casualty and out-of-network doctor visits. You pay the first **R110** of the visit. If you need medical advice, Hello Doctor is available 24/7. You can also use your 3 virtual consultations per beneficiary per year to have a full virtual telehealth consultation with a doctor if you need more than advice

### Ingwe Network hospitals

Unlimited cover at **Ingwe Network hospitals**. View the list of hospitals on **studenthealthcare.co.za**

## Day-to-day benefits

Your **Ingwe Active Network** or **Ingwe Primary Care Network** provider is your first point of call to access your out-of-hospital benefits.

### Ingwe Active Network providers

If you stay in residence, then the **Any hospital** option may be better suited for you, as a limited number of GPs/doctors on our **Ingwe Active Network provider** list are based close to or on campus. Visit **studenthealthcare.co.za** to view the list.

Unlimited - You may visit ANY doctor on the **Ingwe Active Network**

You also get **3 virtual consultations** per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of certain scheduled medicine where required

Unlimited as prescribed by your network doctor. Subject to a list of medicine called a formulary

### Ingwe Primary Care Network providers

If you choose **Ingwe Network hospitals**, you will have a wider choice of GPs/doctors based on your geographic location, especially if you do not live on, or close to, campus. Visit **studenthealthcare.co.za** for the **Ingwe Primary Care Network** list and search for the provider closest to you.

Unlimited - You may visit ANY doctor on the **Ingwe Primary Care Network**

If you have a chronic condition, you can ask your network doctor to register you for chronic benefits - we cover 26 chronic conditions, such as diabetes or epilepsy. Subject to a list of medicine called a formulary

2 specialist consultations per family per year, limited to **R1 350** per visit and up to a maximum of **R2 700** per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorisation. You can choose to use your specialist visits to go to a physiotherapist

We cover specific blood tests. Ask your network doctor for referral and visit **studenthealthcare.co.za** for the list of tests covered

We cover specific x-rays. Ask your network doctor for referral and visit **studenthealthcare.co.za** for the list of radiology benefits

Visit your **network dentist** for an annual dental check-up. The benefit covers you for the consultation, cleaning, fillings and extraction of teeth. For more details, visit **studenthealthcare.co.za**

The benefit is available from your network optometrist every 2 years. If your refraction measurement is more than 0.5, we cover the lenses and you can choose from a specific range of frames covered on the Ingwe Option. To check whether we will cover your bill, ask the optometrist for a quotation and submit it to us

1 visit per person or 2 visits per family per year and this includes your emergency/casualty visits. You pay the first **R110** of the consultation cost and you need to call us on **0860 102 493** within 72 hours after your visit. Remember, Hello Doctor is available 24/7 and you can also use your **3 virtual consultations** per beneficiary per year if you need medical advice and cannot visit your network doctor

**1 health assessment** per year, which includes a blood pressure test, blood sugar and cholesterol finger-prick tests, as well as height, weight and waist circumference measurements. You can do the assessment at a Dis-Chem, Clicks or MediRite pharmacy clinic. You also get **preventative dental care** covered up to R380 at any network provider, including oral hygienists

**Pap smear benefit:** Women 15 and older can have a pap smear consultation with a nurse or their network GP as well as a standard pap smear pathology test once a year. Women aged 21 to 65 can choose to have an HPV PCR screening test every 3 years instead of the standard pap smear test

# NINE healthcare tips and your role as a Member



## Tip 1

We have agreements in place with **network providers** to ensure that your benefits last as long as possible and give you more value for your money. Please ensure that you visit these network providers to access your benefits and avoid paying the treatment cost from your pocket.

Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) or call us on **0860 102 493** to find out where your closest network provider is.



## Tip 2

If you need **medication**, visit your network doctor, instead of the pharmacy. This may save you from having to pay for medication from your pocket.



## Tip 3

Your **emergency/non-network** doctor visits are limited – use them wisely. If you use the benefit remember to phone us within 72 hours after the visit. You also have **3 free virtual consultations** per beneficiary per year through the GP Virtual Consultation Network, which includes Hello Doctor. In addition, you have unlimited free access to Hello Doctor throughout the year for medical advice.



## Tip 4

Visit the **Downloads** section on [studenthealthcare.co.za](http://studenthealthcare.co.za) for detailed information on your benefits and procedures to follow.



## Tip 5

We issue **digital membership cards**. You will receive a link in your welcome letter. Follow the authentication steps to access your member card.



## Tip 6

WhatsApp or call us on **0860 102 493** to **request authorisation** for hospital admissions, specialist referrals, emergency/non-network doctor consultations and all GP visits from the 11th visit onwards.



## Tip 7

You need to submit proof of **full-time studies** on an annual basis to enjoy the lowest contribution level on the Ingwe Option.



## Tip 8

**Download the Momentum App** on Play Store, the App Store or AppGallery to access and better understand your unique benefits. Remember to ensure that we have your latest email and cellphone number, as we need these details to authenticate you on the Momentum App.



## Tip 9

Remember that contributions are payable **monthly in advance** via debit order.

## 2025 Contributions

**Ingwe Any hospital, Ingwe Active Network**

**R589<sup>pm</sup>**

**Ingwe Network hospitals, Ingwe Primary Care Network**

**R589<sup>pm</sup>**

*To qualify for the above contributions, your gross income needs to be less than R1 500 per month. We will ask you for documentation to verify your monthly income, and/or you will need to provide proof of full-time studies at an accredited institution.*

Scan this QR code to join



### Regional offices

Johannesburg	Tel: +27 11 381 2161 / 63
Centurion	Tel: +27 12 671 8749
Hatfield/Arcadia	Tel: +27 12 341 1405 / 6
KwaZulu-Natal	Tel: +27 31 573 4000
Western Cape	Tel: +27 87 351 2065
Eastern Cape	Tel: +27 41 363 0455

Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) to see the contributions payable for your dependants and for more information

Version 2025



Lifestyle benefits that include digital access and innovation from Momentum

You can look forward to some brand new benefits in 2025 from Momentum Group Limited (Momentum), designed to complement and seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. You can be a member of Momentum Medical Scheme without taking any of the lifestyle benefits.

Visit the **Lifestyle Benefits** section on [studenthealthcare.co.za](http://studenthealthcare.co.za) for more information.