



# Staff Care Solutions Employer Guide 2019

Quality, affordable healthcare solutions for the low-income market

**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 R20 000.
- Employees (employed full time) up to the age of 75 years old.
- 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 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 only, 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

Silver

Bronze

Gold

Silver

Bronze

#### Major Medical Event Benefits

Standard

Base

## Health4Me and OCSACare Day-to-day Benefits

| Benefit               | Bronze  | Silver  | Gold   |
|-----------------------|---|---|--|
| GP visits             | Unlimited GP visits at a Momentum CareCross Network GP per member per annum*<br>No out of Network GP visits will be allowed | Unlimited GP visits at a Momentum CareCross Network GP per member per annum*<br>No out of Network GP visits will be allowed | Unlimited GP visits at a Momentum CareCross Network GP per member per annum*<br>No out of Network GP visits will be allowed  |
| 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          | Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor                          | Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor                          | Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor   |
| Specialist visits     | Not covered   | Not covered   | A maximum of 2 visits per member/family per annum<br>A maximum of R1 000 per visit and up to R2 000 per member/family per annum<br>Any specialist may be consulted, subject to a Network GP referral and pre-authorisation<br>Shortfalls are payable by the member   |
| Acute medication      | Unlimited when provided in accordance with the Momentum CareCross Network prescribed acute medication formulary             | Unlimited when provided in accordance with the Momentum CareCross Network prescribed acute medication formulary             | Unlimited when provided in accordance with the Momentum CareCross Network prescribed acute medication formulary  |
| Chronic medication    | Not covered   | Not covered   | Unlimited when provided in accordance with the Momentum CareCross Network prescribed chronic medication formulary<br>26 Chronic conditions are covered as follows:<br>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 |

\* Authorisation is required after the 10<sup>th</sup> visit per member per annum.

# Staff Care Solutions

## Health4Me and OCSACare Day-to-day Benefits (continued)

| Benefit                       | Bronze  | Silver  | Gold  |
|-------------------------------|---|---|---|
| Basic pathology               | Unlimited when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions pathology list                                   | Unlimited when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions pathology list   | Unlimited when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions pathology list   |
| Basic radiology               | Unlimited cover for black and white x-rays, when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions radiology list | Unlimited cover for black and white x-rays, when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions radiology list   | Unlimited cover for black and white x-rays, when linked to a Momentum CareCross Network GP visit and referred by a Momentum CareCross Network GP, according to the applicable Staff Care Solutions radiology list   |
| Basic and emergency dentistry | Not covered   | <p>Covered at any dentist on the Momentum CareCross Dental Network</p> <p>Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth</p> <p>Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered</p> <p>Provided in accordance with the Momentum CareCross Dental Network protocols and approved Staff Care Solutions dentistry list</p> | <p>Covered at any dentist on the Momentum CareCross Dental Network</p> <p>Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth</p> <p>Specialised dentistry such as bridges, crowns, surgical extractions, implants, root canals, gold fillings, dentures and braces are not covered</p> <p>Provided in accordance with the Momentum CareCross Dental Network protocols and approved Staff Care Solutions dentistry list</p> |
| Basic optometry               | Not covered   | <p>Covered at any optometrist on the Momentum CareCross Optical Network</p> <p>Benefit available every 2 years</p> <p>1 eye test and 1 pair of clear standard single vision lenses or 1 pair of bi-focal lenses, with a standard frame</p> <p>Sunglasses, tinted lenses, hard coating and contact lenses are not covered</p> <p>Provided in accordance with the Momentum CareCross Optical Network protocols and approved Staff Care Solutions optometry list</p>         | <p>Covered at any optometrist on the Momentum CareCross Optical Network</p> <p>Benefit available every 2 years</p> <p>1 eye test and 1 pair of clear standard single vision lenses or 1 pair of bi-focal lenses, with a standard frame</p> <p>Sunglasses, tinted lenses, hard coating and contact lenses are not covered</p> <p>Provided in accordance with the Momentum CareCross Optical Network protocols and approved Staff Care Solutions optometry list</p>         |
| Maternity benefit             | 11 <sup>th</sup> trimester growth scan per pregnancy  | One 1 <sup>st</sup> trimester growth scan per pregnancy   | One 1 <sup>st</sup> trimester growth scan per pregnancy   |
| Flu vaccination               | 1 flu vaccination per member per annum at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic   | 1 flu vaccination per member per annum at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic   | 1 flu vaccination per member per annum at any pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic   |

\* Authorisation is required after the 10<sup>th</sup> visit per member per annum.

## Health4Me and OCSACare Day-to-day Benefits (continued)

| Benefit           | Bronze  | Silver  | Gold  |
|-------------------|---|---|---|
| Health assessment | 1 health assessment (blood pressure test, cholesterol and blood sugar finger prick test and body mass index screening) per member per annum at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic<br><br>Employer groups with more than 50 employees can have onsite screening done via Multiply   | 1 health assessment (blood pressure test, cholesterol and blood sugar finger prick test and body mass index screening) per member per annum at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic<br><br>Employer groups with more than 50 employees can have onsite screening done via Multiply   | 1 health assessment (blood pressure test, cholesterol and blood sugar finger prick test and body mass index screening) per member per annum at a pharmacy clinic, preferably at a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic<br><br>Employer groups with more than 50 employees can have onsite screening done via Multiply   |
| EAP services      | Psycho social counselling:<br><br>Preventative and proactive interventions for early detection, identification and/or resolution of work, personal and health problems, that may adversely affect a member's wellbeing and ability to perform at work<br><br>Trauma/critical incidence counselling:<br><br>Members can access trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided for members who have experienced physical and/or emotional trauma, such as:<br><br>Rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction<br><br>Legal assist, credit health and debt management services:<br><br>Members who require legal, debt or financial wellness advice can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants | Psycho social counselling:<br><br>Preventative and proactive interventions for early detection, identification and/or resolution of work, personal and health problems, that may adversely affect a member's wellbeing and ability to perform at work<br><br>Trauma/critical incidence counselling:<br><br>Members can access trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided for members who have experienced physical and/or emotional trauma, such as:<br><br>Rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction<br><br>Legal assist, credit health and debt management services:<br><br>Members who require legal, debt or financial wellness advice can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants | Psycho social counselling:<br><br>Preventative and proactive interventions for early detection, identification and/or resolution of work, personal and health problems, that may adversely affect a member's wellbeing and ability to perform at work<br><br>Trauma/critical incidence counselling:<br><br>Members can access trauma support from experts and professionals 24 hours a day, 7 days a week. Assistance will be provided for members who have experienced physical and/or emotional trauma, such as:<br><br>Rape, hijacking, child abuse, death or suicide of a close family member, armed robbery or assault, domestic violence, kidnapping or abduction<br><br>Legal assist, credit health and debt management services:<br><br>Members who require legal, debt or financial wellness advice can get assistance from fully qualified and experienced attorneys, financial consultants and debt rescue consultants |
| Multiply Starter  | Discounts provided as per the Multiply Starter benefit rewards partners and applicable discounts list   | Discounts provided as per the Multiply Starter benefit rewards partners and applicable discounts list   | Discounts provided as per the Multiply Starter benefit rewards partners and applicable discounts list   |
| HIV benefit       | Not covered   | Not covered   | Antiretroviral medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary<br><br>Blood tests related to condition monitoring<br><br>Post-exposure prophylaxis (PEP) medication to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means  |

## Health4Me Major Medical Event Benefits

Major medical event benefits can only be taken in conjunction with Health4Me day-to-day benefits.

| Benefit  | Base   | Standard   |
|--|--|--|
| Accident cover                                       | Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment<br><br>Up to R200 000 per event covered at a private institution for accidents that fit the qualifying criteria (including casualty benefit)<br><br>Should the benefit limit be exceeded, and further treatment be required, the member will be transported to a state facility for further care<br><br>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<br><br>Medical emergencies that do not fit the qualifying criteria will warrant transportation, stabilisation and treatment at a state facility | Emergency transportation, stabilisation and treatment cost paid in case of an accident that requires immediate medical treatment<br><br>Up to R1 000 000 per event covered at a private institution for accidents that fit the qualifying criteria (including casualty benefit)<br><br>Should the benefit limit be exceeded, and further treatment be required, the member will be transported to a state facility for further care<br><br>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<br><br>Medical emergencies that do not fit the qualifying criteria will warrant transportation, stabilisation and treatment at a state facility |
| Hospital cash benefit and maternity lump-sum benefit | R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours<br><br>Maximum of R20 000 payable per member per annum<br><br>Maximum of 40 days payable per member per annum<br><br>R10 000 lump-sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised  | R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours<br><br>Maximum of R20 000 payable per member per annum<br><br>Maximum of 20 days payable per member per annum<br><br>R20 000 lump-sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised  |
| Funeral benefit                                      | Employee, spouse and children > 14: R10 000<br><br>Children 6 - 13 years: R5 000<br><br>Children 1 - 5 years: R2 500<br><br>Children < 1 year: R1 250<br><br>Stillborn babies (past 28 weeks gestation): R750  | Employee, spouse and children > 14: R15 000<br><br>Children 6 - 13 years: R7 500<br><br>Children 1 - 5 years: R3 750<br><br>Children < 1 year: R1 875<br><br>Stillborn babies (past 28 weeks gestation): R1 125  |

\* Authorisation is required after the 10<sup>th</sup> visit per member per annum.

## 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@momentum.co.za](mailto:health4menewbusiness@momentum.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 member education sessions, either electronically (for groups with less than 50 members) or via an account executive (for groups with more than 50 members), 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    | R225.30 | R244.50 | R268    |
|                    | Spouse      | R225.30 | R244.50 | R268    |
|                    | Child       | R113.20 | R121.70 | R134.50 |

| Benefit  | Member Type | Base   | Standard |
|--|-------------|--------|----------|
| Accident Cover                                       | Employee    | R55.50 | R79      |
|  | Spouse      | R55.50 | R79      |
|  | Child       | R33.10 | R44.80   |
| Hospital Cash Benefit and Maternity Lump-sum Benefit | Employee    | R62.50 | R94.30   |
|  | Spouse      | R62.50 | R94.30   |
|  | Child       | R30.70 | R52.20   |
| Funeral Benefit                                      | Employee    | R12.80 | R14.80   |
|  | Spouse      | R12.80 | R14.80   |
|  | Child       | R6.10  | R7.10    |

Health4Me Health Insurance premiums are exempt from VAT.

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

### OCSACare Occupational Healthcare

| Benefit            | Member Type          | Bronze  | Silver  | Gold    |
|--------------------|----------------------|---------|---------|---------|
| Day-to-day Benefit | Employee (incl. VAT) | R259.60 | R281.10 | R308.10 |



For more information and quotes, kindly email us at [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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