October 2026

Momentum Health4Me: 2027 benefit enhancements and premium increase

Thank you for your continued support by covering your employees' healthcare needs through Momentum Health4Me. At Momentum we tailor benefits for your unique needs, as we understand that a productive workforce is key to your company's financial wellness.

We review the Health4Me premiums on an annual basis to ensure that the premiums you pay are in line with the benefits we provide for your employees and their dependants, if they are also covered.

Some of the most important factors that influence your premiums are:

- The administration efforts required to provide services to employer groups and their employees;
- The historical and anticipated claims experience across benefits;
- The enhancement and addition of benefits offered; and
- The annual increase in tariffs paid to medical professionals and other healthcare providers, which take effect on 1 January each year, with a rate that is usually slightly higher than the inflation rates.

Furthermore, Health4Me health insurance premiums are risk rated. This means that premiums are risk adjusted annually according to a company's demographic profile and claims experience. We conduct extensive analysis and continually introduce initiatives to limit premium increases.

While taking the above factors into consideration, we recognise the challenges many businesses are facing in the current economic environment. We remain committed to supporting you by continuing to provide your employees with the valuable benefits they currently enjoy, while helping you manage costs and protecting your cash flow.

With this in mind, we would like to confirm the Health4Me premium increase as per the table below. To view the exciting new benefits for 2027, please click on the option in the table below to view the respective benefit flyer.

momentum Health4Me 2027

Benefit	Member type	Option	2026 Premium	2027 Premium
Day-today benefit	Employee	Gold	R395.00	R427.00
	Spouse		R395.00	R427.00
	Child		R197.00	R213.00
Accident and emergency cover	Employee	Standard	R130.00	R140.00
	Spouse		R130.00	R140.00
	Child		R75.00	R81.00
Hospital cash and meternity lump sum benefit	Employee	Standard	R129.00	R135.00
	Spouse		R129.00	R135.00
	Child		R70.00	R74.00
Funeral benefit	Employee	Standard	R24.00	R25.00
	Spouse		R24.00	R25.00
	Child		R13.00	R14.00