momentum Health4Me

2027 Focus Page

Summary of benefit changes

GP benefit enhancements

The GP benefit has been enhanced to provide greater flexibility and choice. Employers can now choose the GP benefit option that best suits the healthcare needs of their employees and their available budget.

The GP benefit "Capped" option provides access to a limited number of Network GP visits, Hello Doctor GP consultations and additional Network GP visits for members who are registered on either the chronic benefit, HIV benefit or maternity benefit programme. Employers can choose the GP benefit "Capped" option and pay a reduced premium.

The GP benefit "Standard" option provides access to unlimited Network GP visits, subject to a Hello Doctor GP consultation and pre-authorisation, and a limited number of additional Network GP visits that do not require pre-authorisation.

Employers can also choose the GP visit booster benefit, which is the GP benefit "Uncapped" option, and pay an additional premium to give their employees unlimited Network GP visits, without the need for Hello Doctor pre-authorisation, and unlimited consultations with a Hello Doctor GP, ensuring quick and convenient access to quality healthcare.

Specialist benefit enhancements

On the Gold option, the specialist benefit limit has been increased to R1 500 per visit, with a maximum of R3 000 per member/family per year.

Medication benefit enhancements

The medication benefit has been enhanced to provide an over-the-counter (OTC) medication benefit. The benefit is provided in accordance with the Network prescribed acute medication formulary. Rules and protocols are applied.

Benefit option	Over-the-counter (OTC) medication benefit limit
Gold	A maximum of R480 per member per year is applied, subject to a quarterly limit of R120 per member
Silver	A maximum of R400 per member per year is applied, subject to a quarterly limit of R100 per member

Benefit option	Over-the-counter (OTC) medication benefit limit
Bronze	A maximum of R320 per member per year is applied, subject to a quarterly limit of R80 per member

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