

**momentum**  
medical scheme



**More affordable**  
healthcare benefits  
for more students  
for less

**SA's No. 1**  
medical aid choice  
for more than 1 million  
students over the  
past 31 years

**#ZeroIncrease**  
**#MemberRelief**

From just

**R455**<sup>\*</sup> per month  
until 31 August 2022

R482\*pm from 1 September 2022

\*Income of less than  
R775 per month

**Student focus 2022**

*For students from outside of South Africa*



Please note: This brochure is a focused marketing aid for international full-time students. It includes details of the benefits available on the Ingwe Any hospital and Ingwe Active Network option. It provides examples of the benefits available and does not replace Momentum Medical Scheme's full marketing brochure or member brochure.



# Why choose Momentum Medical Scheme?

## Trusted partner - Over the past 31 years covering more than 1 million students

Momentum Medical Scheme is the 3rd largest medical scheme covering more than 156 000 families 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.

## Our focus remains on providing you with affordable, world-class healthcare cover

You will have a 0% contribution increase for 8 months. On 1 September, we will have a weighted average contribution increase of 6%, which means an effective increase of only 2% for 2022.

## Momentum Medical Scheme is a credible and trustworthy medical scheme registered with the Council for Medical Schemes in South Africa, PLUS an accredited partner of IEASA

Momentum Medical Scheme has been the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past 21 years, with more than 31 years' experience taking care of students' healthcare needs. Apart from being accredited by all international institutions in South Africa as the medical scheme option of choice, we also have strong relations with all SA embassies and missions abroad to facilitate and support the study visa application and verification process.

## Dedicated, skilled and experienced team taking care of you

Our dedicated national student team will ensure that you are in good hands through our commitment to provide superior customer service. We also provide national campus visits - see [studenthealthcare.co.za](http://studenthealthcare.co.za) for more, and walk-in service support is also available at our regional offices. Our student Members have access to accredited partners and infrastructure in Africa and internationally.

## Our digital platform is out of this world

Our digital support channels range from an online web chat facility to live help through WhatsApp. You also enjoy access to virtual consultations and even your membership card is available digitally.

# Why pick the Ingwe Option?



## UNLIMITED access to any private hospital or day hospital

You have access to all the private hospitals in South Africa when you need cover for major medical treatment the most. Our partner, **Netcare 911**, will take care of your medical emergency transport.

## UNLIMITED visits to any doctor on the Ingwe Active Network

Ingwe Option Members can visit any doctor on the Ingwe Active Network. You may consult any one of our network providers in South Africa.

## Unique study visa benefit

You can ask your Ingwe Active Network doctor to assist you with your medical report and use your x-ray benefit for your single view chest x-ray for your study visa.

## Tailor-made benefits for students

Some medical schemes group benefits under one limit. They might argue that it gives you flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for optometry, dentistry, specialists, out-of-network/emergency visits, pathology and radiology.

## Value for money for you as a student to stretch your budget with our 0% increase until September 2022

Momentum Medical Scheme has used R200m to postpone the annual contribution increase until 1 September 2022. This was done to help Members recover from the impact of the COVID-19 pandemic.

## Lifestyle benefits including digital access and innovation from Momentum

You can look forward to some brand new benefits in 2022 from Momentum Metropolitan Holdings 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 complementary products.

Go to [studenthealthcare.co.za](http://studenthealthcare.co.za) and click on "Lifestyle benefits" for more information.





# #ZeroIncrease with superior benefits

## Major Medical benefits

Any private hospital or day hospital

Unlimited cover at **any private hospital or day hospital**

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

Netcare 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 **R100** of the visit



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

## Day-to-day benefits

Your Ingwe Active Network Provider is your first point of call to access healthcare out of hospital.

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

### Ingwe Active Network providers



#### Doctor consultations

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



#### Prescribed medicine

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



#### Chronic medicine

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 medicine list



#### Specialist / physiotherapy

2 specialist consultations per family per year, limited to R1 150 per visit and up to a maximum of R2 300 per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorization



#### Blood tests

We cover specific blood tests. Ask your network doctor for referral and visit [studenthealthcare.co.za](http://studenthealthcare.co.za) for the list of tests covered



#### X-rays

We cover specific x-rays. Ask your network doctor for referral and visit [studenthealthcare.co.za](http://studenthealthcare.co.za) for the radiology list of benefits



#### Dental care

Visit the network dentists 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](http://studenthealthcare.co.za)



#### Eye care to help you see clearly

The benefit is available from your **network optometrist** every 2 years. If your refraction measurement is more than 0.5, we cover standard clear or bifocal 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



#### Out-of-network doctor visits

1 visit per person or 2 visits per family per year and this includes your emergency/casualty visits. You pay the first R100 of the consultation cost and you need to call us on **0860 102 493** within 72 hours after your visit



#### Preventative care

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 any Clicks, Dis-Chem, MediRite or Pick n Pay pharmacy clinic

## 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** only for your out-of-hospital benefits to 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 **Ingwe Active Network** doctor, dentist or optometrist is.



### Tip 2

If you need medication, visit your **Ingwe Active 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 need to use the benefit remember to phone us within 72 hours after the visit.



### Tip 4

Visit [studenthealthcare.co.za](http://studenthealthcare.co.za) for more information on your COVID-19 testing and vaccination benefit.



### Tip 5

We issue digital membership cards. You will receive a link to bookmark your card on your cellphone for easy reference.



### Tip 6

WhatsApp or call us on **0860 102 493** for authorisation for hospital admissions, specialist referrals and emergency/non-network doctor consultations.



### Tip 7

Your medical cover **starts on the 1<sup>st</sup> of the month**, as stated on your membership confirmation letter, and not when you enter South Africa or start your studies.



### Tip 8

For any **terminations and refunds**, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to [studenthealthcare.co.za](http://studenthealthcare.co.za) for details of the requirements.



### Tip 9

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.



## Contributions per month

### Contributions payable from 1 January to 31 August 2022

\*Ingwe Any Hospital Ingwe Active Network

Member	R455 <sup>pm</sup>
Adult dependant	R455 <sup>pm</sup>
Child dependant	R455 <sup>pm</sup>

### Contributions payable from 1 September to 31 December 2022

\*Ingwe Any Hospital Ingwe Active Network

Member	R482 <sup>pm</sup>
Adult dependant	R482 <sup>pm</sup>
Child dependant	R482 <sup>pm</sup>

\* To qualify for the above contributions, your gross income needs to be less than R775 per month. We may ask you for documentation to verify your monthly income.

## Want to join?

Join online via our website, [studenthealthcare.co.za](http://studenthealthcare.co.za), click on the international student section or email your application form to [studentapplication@momentum.co.za](mailto:studentapplication@momentum.co.za).

## Want to know more?

	Customer care	0860 102 493	Call or WhatsApp
	Hospital pre-authorisation	0860 102 493	
	Emergency evacuation	082 911	
	Health advice line	0860 102 493	
	Fraud hotline	0800 000 438	
	Email enquiries	<a href="mailto:studenthealth@momentum.co.za">studenthealth@momentum.co.za</a>	
	Website	<a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a>	
	Webchat	Log in to <a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a> and click on the chat button	
	Virtual help centre	Click on the virtual help centre icon on <a href="http://studenthealthcare.co.za">studenthealthcare.co.za</a> to book a virtual help session with one of our agents	

### Regional offices

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



# CompCare

Medical Scheme

# NETWORX

Medical aid for international students

From **R454**  
Per Month\*



Excellent  
**OUT-OF-HOSPITAL**  
benefits



**EMERGENCY**  
**ASSISTANCE,**  
including airlifts



**UNLIMITED**  
doctor visits



**REPATRIATION**  
**COVER**  
via Universal 360°



**PLAYING SPORT?**  
We've got you  
covered

# HEALTHCARE THAT BRINGS YOU MORE **LIFE**

SMS 'youth' to **32673** if you're  
keen to find out more

 **0861 222 777**

 **student@universal.co.za**



**Universal**™

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd

# COMPCARE NETWORKX OPTION | 2022

## In-hospital benefits

### Prescribed Minimum Benefits:

Overall Annual Limit (OAL) for non-PMB and elective admissions

- Unlimited – subject to scheme protocols
- R1 500 000 per family

## Services covered in hospital

100% of the agreed tariff (AT), subject to the Overall Annual Limit, pre-authorisation and Network DSP hospitals. All treatment in hospital is subject to case management and scheme protocols

- GPs and specialists
- Ward fees – general, ICU and high care
- Theatre fees
- Medication while in hospital
- Blood transfusions
- Oncology
- Surgical prostheses (PMB only)
- Clinical technologists limited to R11 500 per family
- Radiology – MRI, CT and PET scans
- Pathology
- Confinements
- Psychiatric treatment – subject to pre-authorisation and protocols (PMB only)
- Organ and bone marrow transplants, plasmapheresis and renal dialysis (PMB only)
- Cover for injuries sustained whilst participating in professional sports
- Emergency medical treatment for injuries resulting from accidents or trauma
- Physiotherapy – limited to R2 700 per family. Combined auxiliary services limit in and out of hospital
- Alcoholism, drug dependence and narcotism

## Cover for chronic conditions

27 chronic conditions covered  
Chronic medication is subject to the Core Formulary list of medicines and a Formulary reference price (FRP). Members are required to register for all chronic conditions

- Chronic medication is unlimited, subject to medicine formulary and if prescribed by a Universal Network Provider and dispensed within a Universal Network pharmacy or by a dispensing Universal Network GP. Any voluntary use of chronic medicine prescribed by an out-of-network provider and any non-formulary medicines are for the member's own account, unless pre-authorised by the medical advisor. (PMB rules apply)
- Subject to formulary reference pricing

## Unlimited day-to-day services

Not subject to the Annual Flexi Benefit (AFB)

### Services subject to the use of the Universal Provider Network

- GP visits – unlimited at a Universal Network GP, subject to clinical necessity. Clinical motivation may be required to authorise more than three GP visits per beneficiary per year
- Two out-of-network visits per beneficiary per year. A 20% co-payment applies. Members are required to pay at point of service and claim back from the scheme. Benefits per event (including medicines, pathology and radiology) and excluding facility fees are limited to R1 250 per event
- Acute medication – unlimited if prescribed by a Universal Network GP, or by a specialist provided member referred by a Universal Network GP. Subject to formulary. A 25% co-payment will apply if medicine is not on the formulary. No cover for non-formulary medicines unless otherwise pre-authorised. No cover in case of voluntary use of non-Universal providers, or voluntary use of specialist without referral by a Universal Network GP
- Basic radiology – unlimited, subject to specific codes- referral by a Universal Network GP required
- Basic pathology – unlimited, subject to specific codes- referral by a Universal Network GP required

## Day-to-day services paid from the Annual Flexi Benefit (AFB) at 100% of the agreed tariff

AFB – R3 450 per beneficiary per year  
R5 150 per family per year

- Specialist consultations – limited to two per beneficiary, maximum of three per family, subject to referral by a Universal Network GP, pre-authorisation required. Referrals limited to specialists in DSP Network hospitals only
- Basic dentistry – limited to one consultation per beneficiary including preventative care, infection control, fillings, extractions and dental X-rays at a Universal Network dentist – R1 770 per beneficiary up to R2 950 per family, subject to AFB
- Optometry – limited to one test per beneficiary every 24 months, including lenses – clear plastic lenses for single vision and frames limited to R980 per beneficiary. Bi-focals and frames limited to R1 550 per beneficiary at a Universal Network optometrist, subject to AFB
- Hospital emergency room/casualty emergency visits for non-emergency consultations

## Wellness: Lifestyle and preventative care

Paid from risk

- Blood pressure, blood sugar, cholesterol, BMI and waist circumference - one measurement per beneficiary over the age of 18 years. Limited to R230 per event
- Flu vaccinations – one vaccination per beneficiary
- Unlimited telephonic counselling sessions through the Universal Wellness Care Centre, with an option for referral to one-on-one sessions with qualified psychologists, social workers or registered counsellors to a maximum of 3 referral sessions PB per year
- Oral contraceptives limited to R150 per beneficiary per month. Subject to medication formulary



## Want to know more?

### Gauteng

Tel: 0861 222 777  
Email: student@universal.co.za

### KwaZulu-Natal

Tel: 084 589 2790  
Email: kzn@universal.co.za

### Eastern Cape

Tel: 083 565 2876  
Email: easterncape@universal.co.za

### Mbombela

Tel: 076 572 2084  
Email: mpumalanga@universal.co.za

### Website

www.studentplan.co.za

### Western Cape

Tel: 079 382 8812  
Email: westerncape@universal.co.za

### Walk-in office JHB

JCCI House  
27 Owl Street  
Cnr Empire Road, Milpark  
Tel: 011 208 1005

This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of a discrepancy between the summary and the rules, the rules will prevail. On joining the scheme, all members will receive a detailed member brochure, as approved. The final registered rules of the scheme will apply.

\*Terms and conditions apply

**ON CAMPUS USE**

Name & Surname								Signatory	1. Quality Check	<input type="checkbox"/> Yes	<input type="checkbox"/> No	3. Membership Certificate printed	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d	d	m	m	y	y	y	y		2. Card printed	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

**OFFICE USE - MEMBERSHIP DEPARTMENT**

1. Capturer	Name & Surname	Signatory	d	d	m	m	y	y	y	y
2. Quality Check	Name & Surname	Signatory	d	d	m	m	y	y	y	y
3. Card printed	Name & Surname	Signatory	d	d	m	m	y	y	y	y
4. Membership Certificate printed	Name & Surname	Signatory	d	d	m	m	y	y	y	y

**APPLICANT STATUS**

**New Applicant**  **Renewal**  **Existing Membership Number**

NetworX Option  Confirmation/Correspondence to be sent via: SMS  Email

Period of membership  (months) Method of Payment: Cash  R EFT  Credit Card  R

Start date  End date

**PERSONAL DETAILS** *(To be completed in full)*

Surname

First name/s  Gender Male  Female

Title  Marital status  Nationality  Present age

Date of birth  Passport no

South African Postal address  Postal code

South African Physical address

Email address

Telephone (H)  Telephone (W)

Study Institution  Cell

Country of Origin  Student no

Gross Monthly Income  R Embassy

**PLEASE NOTE: Copy of Institution acceptance letter, study visa, passport and proof of payment to be attached to this application form**

**MEDICAL DETAILS**

Kindly circle the correct answer e.g. if you circle YES it means you have received OR intend to receive treatment and NO means you have not OR do not intend to receive treatment.

Please indicate and provide details of any medical treatment received\*

Have you received treatment for Chronic and/or Acute conditions in the past twelve months?	Yes	No
Do you anticipate receiving any treatment for Chronic and/or Acute conditions in the next twelve months?	Yes	No
Have you been admitted to hospital in the 12 months prior to completing this application form?	Yes	No
Do you anticipate being admitted to hospital in the next 12 months?	Yes	No
Are you pregnant or suspect that you may be pregnant?	N/A	Yes No

If you answered "Yes" to any of the above questions, please provide details below:

Name	Details of condition	Date of treatment	Degree of recovery

**Explanation of \*:** \*Please ensure that when completing this form, you provide complete, up to date and accurate information at all times. Any non-disclosure of material information or any other fraudulent act, may result in the cancellation or suspension of your membership. You may be guilty of an offence as provided for in the Medical Schemes Act No 131 of 1998 and liable on conviction to a fine or imprisonment or both.

In the event that I am hospitalised and the Scheme will need to communicate with someone on my behalf, I hereby nominate the following person and warrant that I have obtained their consent to share their personal details with the Scheme for this purpose:

Name and Surname  Relationship

Telephone details Tel: Code ( )  Cell:

### BANKING DETAILS

Account holder: CompCare Wellness Medical Scheme	Account holder: CompCare Wellness Medical Scheme	Account holder: CompCare Wellness Medical Scheme
Bank: Nedbank	Bank: Standard Bank	Bank: ABSA
Branch code: 194405	Branch code: Rivonia 1255	Branch code: 632005
Acc number: 1944105972	Acc number: 422070912	Acc number: 4077182095
Swift no: NEDSZAJJ	Swift no: SBZAJJ	Swift no: ABSAZAJJ

### BANKING DETAILS FOR CLAIMS RE-IMBURSEMENT

**CREDIT CARD AND FOREIGN BANK ACCOUNTS ARE NOT ACCEPTED**

Name of account holder

Name of bank  Branch code  -  -

Account number

Type of account (please tick) Current  Savings  Transmission

#### DISCLAIMER

It is the member's responsibility to advise the Scheme's administrator in writing of any change in banking details. Neither the scheme nor its administrator shall be held liable should an incorrect account be credited under any circumstances.

Signature of applicant \_\_\_\_\_

Authorised Signature of  
account holder required  
(if different from applicant) \_\_\_\_\_

### DECLARATION

- I, the undersigned hereby apply for membership of CompCare Medical Scheme and agree that all answers and information contained in this application completed by me or by any other person/s will be the basis of the proposed agreement.
- I warrant that the contents of this application are true, correct and complete. No cover will be granted unless CompCare Medical Scheme specifically notifies me in writing of their acceptance of the risk, or on receipt of a valid membership card. Failure to comply with any of the terms and conditions of the agreement shall render the agreement null and void.
- I agree to abide by and undertake to familiarise myself with the rules of the scheme as amended from time to time.
- I understand that the scheme will not be liable for reimbursement in respect of health services obtained for any pre-existing conditions, unless the details are fully disclosed, which may be subject to waiting periods and condition specific exclusions in accordance with the Medical Schemes Act (No. 131 of 1998).
- I agree to notify the scheme within 30 days in the event that any alteration in the circumstances on which the assessment of their risk is based, occurs between the date of this application and the date of their acceptance of the risk.
- The following will apply in respect of exchange of confidential information and medically confidential information concerning members and their dependants:
  - For the purpose of considering application/s for membership, as well as any claims for benefits, CompCare Medical Scheme and any medical personnel authorised by CompCare Medical Scheme has the right to obtain or forward any medically relevant information including the HIV/AIDS status, which it may deem necessary from or to any medical practitioner or institution or nominee that possesses or needs such information, and that party may disclose such information to CompCare Medical Scheme and any party duly authorised by CompCare Medical Scheme.
  - The information may be requested and supplied at any time, including after the death of the member or dependants, and will include accounts from service providers, indicating diagnoses, and medical or clinical reports when indicated. Such information will, however, be treated as confidential at all times by the party to whom it is supplied.
  - By agreeing to sign the application form/s the applicant/member and dependants thereby waives his/her right to privacy in terms of the abovementioned clauses.
- I (the member) acknowledge that it is my sole responsibility as a member to ensure that the monthly premium is received by the scheme.
- Neither the applicant nor any of his/her dependant/s will be/are beneficiaries of another registered medical scheme, on the date of registration with CompCare Medical Scheme.
- I hereby indemnify and hold harmless the scheme and administrator against any claims that may result due to the use of preferred providers.
- I hereby give the scheme permission to communicate to me by SMS  Email
- I hereby appoint the below mentioned broker as my Healthcare intermediary.

I declare that I have disclosed all particulars relevant to this application and that I am aware that any false statement or non-disclosure of information will relieve the scheme from liability and subject my membership to cancellation. If I am illiterate, I confirm that the content of this application form and the implications thereof have been read and explained to me.

<b>Applicant signature</b> _____ If the applicant is a minor, the Parent(s)/Legal Guardian(s) need to complete a CONSENT LETTER	<b>Date</b>
Employer/University/Embassy Signature	Date
Brokerage name or broker name	Broker code
Broker signature	Date

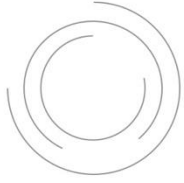


CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd

Tel: +27 86 122 2777 / E-mail: student@universal.co.za / website: www.studentplan.co.za

**PLEASE NOTE: Copy of institution acceptance letter, study visa, passport and proof of payment to be attached to this application form**





## UCT International Students Medical Aid Cover Guide

2022

**Prepared by:**

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Solutions for  
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[info@simekahealth.co.za](mailto:info@simekahealth.co.za)

**Gap Cover**  
0860 000 952  
[gapcover@simekahealth.co.za](mailto:gapcover@simekahealth.co.za)

Authorised Financial Services Provider  
[www.simekahealth.co.za](http://www.simekahealth.co.za)

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## 1. Visa Regulations for study in South Africa

All international students taking up studies in South Africa must comply with the Visa Regulations in the Immigration Act (Act No. 13 Of 2002).

Regulation 12(f) of the schedule stipulates the requirement:

(f)... proof of medical cover renewed annually for the period of study with a medical scheme registered in terms of the Medical Schemes Act (Act No. 131 of 1998)

This legislation clearly states that all international students wishing to take up studies in South Africa must be in possession of appropriate medical cover with a registered South African medical scheme for the duration of their studies. This minimum basic cover as prescribed in the Medical Schemes Act can be obtained through very affordable medical scheme products, which are specifically suited to the needs of international students and minimise the university's or a student's liability for medical costs.

In this regard, the International Education Association of South Africa (IEASA) and through your university's affiliation with that body - also this institution, has appointed Simeka Health – a division of Sanlam - who are specialist health cover intermediaries, to assist international students with obtaining appropriate medical cover. Simeka Health, together with IEASA do an annual evaluation of available schemes and make clear proposals to universities around the most appropriate schemes, against the background of a wide range of criteria, including financial stability, benefits, costs and service offering.

Students can contact Simeka Health for further guidance on the process of applying for medical cover which complies with the relevant requirements, using the following contact details:

E-mail: [international.students@simekahealth.co.za](mailto:international.students@simekahealth.co.za)

Tel: (+27) 860 100 380

## 2. Choosing appropriate medical cover in South Africa

Prior to submitting your application, universities recommend that students carefully consider two proposed medical cover products – a summary of the cost and benefits of the products is attached to this document. You can also obtain further information by following these links and completing your application electronically once you have made your decision.

CompCare Medical Scheme | NetworX: <http://www.studentplan.co.za>

Momentum Medical Scheme | Ingwe: <http://www.studenthealthcare.co.za>

Electronic payment facilities directly to the schemes are provided for your convenience. Alternatively, 3rd party payments can also be facilitated, in which instance proof of payment needs to be uploaded onto the scheme application process or emailed to Simeka Health, using the scheme membership number as reference. Simeka Health will then forward it to the relevant scheme on your behalf.

### **Please remember:**

The medical cover starts on the date indicated on the membership confirmation letter. If the student's study plans changed, they need to advise the scheme **one month before** the start date. Membership termination or start date change requests where notification has reached the scheme late, can unfortunately **not be backdated**. Membership cover is not linked to the arrival in South Africa to commence studies but to period of study visa.

### 3. Key points to comply with Visa Regulations

#### 3.1 Requirements for international student's registration

Prior to academic registration at universities, all international students must pre-register with the International Office. For pre-registration purposes, the universities require proof of a valid study permit, proof of payment of fees for the academic year and full medical aid cover with a South African registered medical aid scheme for the academic calendar year (being from the first day of the month of registration until the last day of December).

#### 3.2 Payment of medical cover

It is thus advisable that international students make the necessary financial arrangements for the medical aid cover prior to entry into South Africa. Should the student rely on sponsorship he/she should ensure that the sponsor is advised of this requirement at the onset of the sponsorship. Payment for the required medical aid cover must be made directly to the medical aid scheme and no cash payments are allowed as it is a security risk for all parties.

#### 3.3 Consultation

Simeka Health currently operates nationally as healthcare consultants to most South African higher education institutions. Simeka Health and/or representatives of the selected medical schemes will be on campus during scheduled times throughout the academic year to assist students with any medical aid related queries. Please confirm the consultation times with the International Office. Membership cards can be collected during these consultation times. Any questions students might have with regard to their medical cover whilst in South Africa can also be dealt with during these visits. A training session will be facilitated during pre-registration in February on all aspects of medical aid cover.

#### 3.4 Further important notes

Students taking modular programmes are not required to submit proof of medical insurance for pre-registration with the International Office, however, should such students remain in South Africa for the continuation of the year, they will be required to purchase medical cover as stipulated above. Full degree students must obtain medical cover for the full duration of study while resident in South Africa.



#### 3.5 Factors to take into consideration when comparing and selecting medical cover options



- i Your specific medical needs e.g. spectacles, chronic medication, dentistry etc.: please specifically review these benefits at the different schemes
- ii The cost payable per month - the cost will be payable upfront for the duration of study, e.g. cost x 12 months
- iii Benefits offered - please compare the benefits as summarized below



Proximity of network of providers (e.g. is your provider accessible or within walking distance from your residence?) The products offered generally offer network doctors in close proximity.



## 4. 2022 Medical Cover Comparison

	Compcare Medical Scheme 2022 	Momentum Medical Scheme 2022 
<b>OPTION</b>	<b>NETWORX</b>	<b>INGWE</b>
<b>CONTRIBUTION</b>	R454 per month from 1 January	R455 per month increasing to R482 on 1 September
<b>Hospital Network</b>	Yes - a network of private hospitals	No - any private hospital
<b>Overall Limit (non-PMB)</b>	R1 500 000 per family per annum at a network of private hospitals for elective surgery (Unlimited for Prescribed Minimum Benefits)	No overall annual limit - any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)
<b>Specialised Radiology (MRI &amp; CT scans)</b>	Subject to scheme approval & protocols/Prescribed Minimum Benefits	Subject to scheme approval & protocols/Prescribed Minimum Benefits
<b>Out of hospital Network</b>	Universal Network GP	Ingwe Active Primary Care Network
<b>GP consultations</b>	Unlimited GP visits at network GP Clinical motivation required from 3rd visit per beneficiary <b>Out-of-network GP visits:</b> two per beneficiary, to value of R1 250 per event, including medication, pathology, radiology, excluding facility fee. 20% co-payment applies	Unlimited GP visits at any GP in the network <b>Out-of-network GP/emergency/casualty visits:</b> 1 per beneficiary, 2 per family, R100 co-payment per visit including medication, pathology and radiology treatment.
<b>Chronic medicine</b>	Subject to a specific list of medicines for 27 Prescribed Minimum Benefit conditions, prescribed by the Universal Network GP	Subject to a specific list of medicines for 27 Prescribed Minimum Benefit conditions, prescribed by the network GP

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<b>Prescribed medication</b>	Unlimited (Schedule 3 and higher) at network GP/accredited pharmacy subject to formulary. Non formulary has 25% co-payment	Unlimited at Ingwe Active Network GP/accredited pharmacy subject to formulary
<b>Pathology (Blood tests)</b>	Unlimited to network provider subject to specific list	Unlimited at Ingwe Active Network provider subject to specific list
<b>Radiology (x-rays)</b>	Unlimited to network provider subject to specific list	Unlimited to Ingwe Active provider subject to specific list plus cover for the single view chest x-ray for visa and radiological report
<b>Annual Flexi Benefit (AFB)</b>	R3 450 per beneficiary, R5 150 per family	N/A - refer to specific benefit details
<b>Dentistry</b>	One annual consultation. Payable from Annual Flexi Benefit, subject to protocols (basic only) at network provider R1 770 per beneficiary, R2 950 per family	Member can visit one of the Ingwe Active Primary Care Network dentists for an annual dental check-up. We cover the consultation, cleaning, fillings and extractions of teeth. Subject to protocols.
<b>Specialist consultations</b>	2 consultations per year referred by Network GP, max 3 per family, 2 additional for pregnancy, subject to Annual Flexi Benefit, referral by network GP and pre-authorisation. 2 antenatal visits per pregnancy, paid from Annual Flexi Benefit	2 specialist or physiotherapists consultations per family – no co-payment per visit. Referral by network GP and pre-authorisation required. . R1 150 per consultation and R2 300 per family per annum. No co-payment and reimbursement at 100% of Momentum Medical Scheme rate. Additional 7 gynaecologist visits for members registered on the maternity programme plus 1 paediatrician visit in 1 <sup>st</sup> year of life plus baby immunisation up to R2500 p.a.
<b>Casualty benefit</b>	Payable from Annual Flexi Benefit	1 visit per beneficiary, 2 per family combined limit with out-of-network visits. Pre-authorisation required within 72 hours and R100 co-payment. Cover at 100% of Momentum Medical Scheme rate
<b>Optometry</b>	Payable from Annual Flexi Benefit, subject to 1 eye test and one pair of clear plastic single vision (R980) or bi-focal lenses limited to R1550 including frames every 2 years, subject to protocols/limits and network provider, paid from Annual Flexi Benefit	1 eye test and one pair of single or bi-focal lenses and frames every 2 years, subject to protocols at Active Primary Care Network optometrist

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<b>Other benefits</b>	<p>Cover for <b>repatriation of mortal remains (limited to R30 000 at contracted provider)</b></p> <p><b>Repayment of contributions</b> <i>upon early departure</i></p> <p><b>Unlimited Emergency transportation</b> via Netcare 911</p> <p><b>International travel benefit (90 days)</b> R5m emergency medical cover. Activation required before departure</p> <p><b>Free loyalty program</b> (<i>Universal 360</i>)</p> <p><b>Antenatal benefit:</b> 2 ante-natal visits to gynaecologist subject to Annual Flexi Benefit and 2 2D scans</p> <p><b>Free Lifestyle and preventative care</b> <i>Blood pressure, blood sugar, cholesterol, BMI and waist circumference – limited to R230 per beneficiary over 18</i></p> <p><i>Flu vaccinations – one per beneficiary per annum</i></p> <p><i>HIV tests – one per beneficiary per annum</i></p> <p><i>Emotional wellness benefit: Unlimited Psychosocial Counselling</i></p> <p><i>Oral contraceptives limited to R150 per beneficiary per month</i></p>	<p>Cover for <b>repatriation of mortal remains (limited to R55 000 at contracted provider)</b></p> <p><b>Repayment of balance of contributions</b> <i>upon early departure (require proof from academic institution) and cancellation of study VISA</i></p> <p><b>Unlimited Emergency transportation</b> via Netcare 911</p> <p><b>International travel benefit (90 days)</b> R5m emergency cover- R1300 co-payment per claim. No Activation required. Request travel certificate for VISA</p> <p><b>Wellness benefit for students</b> - Coach in your pocket including free lifestyle coaching, the Virtual Wellness Café</p> <p><b>Hello Doctor</b> is a FREE mobile-phone-based service to doctors that give students 24/7 access to doctors within minutes</p> <p><b>Antenatal Benefit:</b> 7 visits to gynaecologist, midwife or GP, plus limited scans, blood tests and paediatrician visits</p> <p><b>Free loyalty/reward program</b> (<i>Multiply Starter</i>) and <b>free mobile healthcare support</b> via <b>Hello Doctor</b>. <b>Free annual health assessments:</b> <i>blood pressure, cholesterol, blood sugar and BMI.</i></p> <p><b>HealthSaver</b> can be added to provide for additional healthcare expenses – R 500 single contribution or R 100 per month</p>

*Please note: Although utmost care has been taken to summarise benefits as correct as possible, the scheme rules remains the official source, should any dispute arise.*