

Chapter 1 : Medical Journals

Momentum Health Medical Aid Comparison - Plans. Momentum Health strives to offer you good value for money by combining flexibility with comprehensive cover, because it is important to match your family's needs.

Gone are the days when most families simply stayed on the same medical aid plan and option type year in and year out. Medical Aid contributions now feature in the top 3 most expensive budget items for pre-retirement families and are probably the most expensive budget item for retired couples. As a result, medical aid members are having to carefully reconsider their options in order to remain within their budgets. The following are some of the most important matters for consideration for those members who are considering changing from one scheme to another Dates for upgrading or downgrading within your current Medical Scheme. Downgrades can be done at any time during the year. Changing from 1 Medical Aid to another as an individually underwritten member. Medical schemes are legally compelled to accept any applicant regardless of age or state of health. However, members need to be very careful when considering changing schemes as there can be extremely onerous conditions imposed by the Medical Scheme. Some of the factors to be considered are Every individual regardless of age will have to do a comprehensive declaration of health for themselves and each member of their family. Any pre-existing medical conditions will probably be specifically excluded for a period of 12 months. Late joiner penalties apply to members over the age of 35 who cannot prove continuous membership of a South African medical scheme. The penalties become more onerous with age and duration of non-membership and remain with the member for their lifetimes. Moving from one Medical Aid scheme to another does not void the late joiner penalty. Generally speaking, you want to be a member of one of the larger schemes which has a growing membership and a stable or reducing average age profile. Schemes which battle to attract new, younger members will naturally suffer from higher claims statistics as their membership ages because the sad reality is that with advancing age, comes greater medical conditions and costs. Choose a scheme which is financially sound and which has a broad diversity of plan types as this will give greater optionality in future. Choosing a Medical Aid scheme as an individual is a long term consideration and so clients must be careful not to choose a scheme which is unlikely to be able to adapt to both changing market and legislative situations and the broadly based needs of members over many years both pre and post retirement. Given that it is often onerous for members over the age of 35 to change medical aids, the decision as to which Medical Aid scheme you select is probably a 35 to 50 year decision profile. Be careful not to choose a medical scheme based purely on your current affordability and needs. Summarised information on Medical Aid Schemes and the options and pricing for Bespoke Solutions have compiled summary documents for use by clients on the main medical aid schemes we represent. You can access this information on our website via the links below.

Chapter 2 : Medical Aid considering your options, what you need to know. “ BESPOKE SOLUTIONS

25% of your medical aid contribution goes to a dedicated Savings account - to cover your day-to-day expenses. More access to day-to-day cover provided once a threshold is reached. More access to day-to-day cover provided once a threshold is reached.

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Chapter 3 : Momentum Medical Aid Plans

The Momentum Custom Option hospital plan offers cover for unlimited hospitalization at a provider of your choice. Major medical benefits require a co-payment of R1 , except for maternity confinements, car accidents and emergency treatments.

Chapter 4 : Momentum | Medical Aid Online

Student Focus. Momentum Health's Ingwe Option has been leading the way as the no. 1 medical aid for more than 32 international students studying in South Africa, over the past 29 years.

Chapter 5 : INGWE HEALTH - Momentum Health - Home

With Discovery Health announcing an average increase in premiums of % in , it is bound to force many South Africans to look more closely at their medical aid cover.

Chapter 6 : Plans Archive - Bonitas

Administered by Momentum Medical Scheme Administrators (part of the MMI Group (Pty) Ltd), Momentum Health is a medical scheme that ranks amongst the top three largest open schemes in South Africa, covering more than families.

Chapter 7 : Medical Aid Plans | Fedhealth Medical Aid

Momentum Health provides cover for approximately lives and is one of the 5 largest open South African medical schemes. There are 25 options to choose from, with premiums for a single member ranging from R to R

Chapter 8 : 11% Increase for Momentum medical scheme members for

Momentum Medical Aid Plans are some of the most competitively priced in South Africa, and that is because they know the value of having medical aid cover. They have been in the business of offering medical aid cover for a number of years now, and their members benefit from top quality healthcare treatment in exchange for low monthly premiums.

Chapter 9 : Momentum Health medical aid scheme and plan comparison

Notably, Discovery and Momentum are the only two medical aid schemes to show an operating profit in the last year - which may lead to big hikes from the other schemes in the coming months.