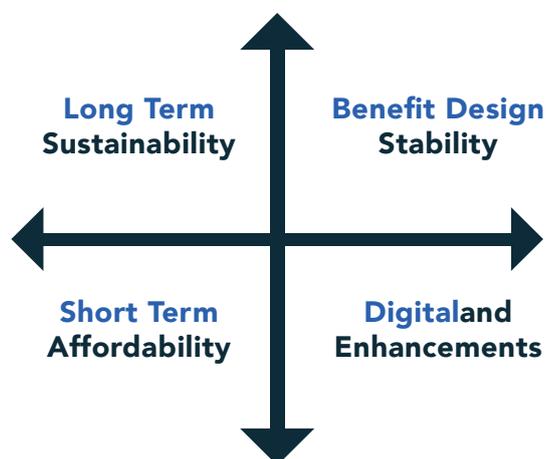


# Momentum Health Medical Scheme 2022

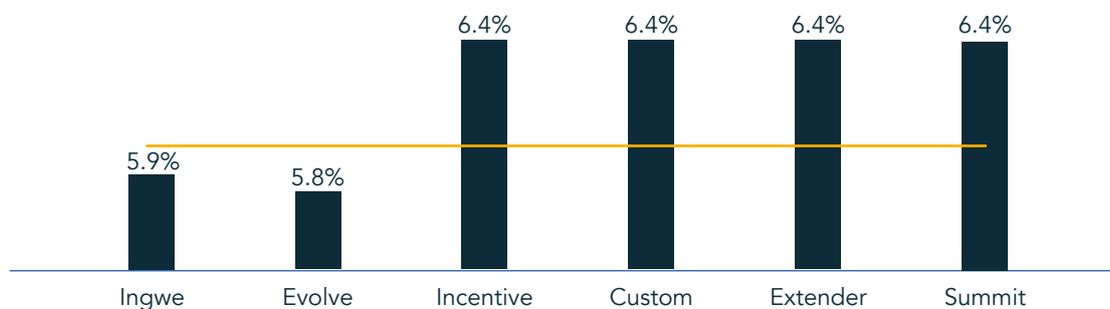
## Contribution increases and rate card

### Annual average weighted contribution increase of 6%

Momentum Medical Scheme's robust performance throughout the pandemic and stable financial results have enabled the Scheme to assist its members in the most impactful manner. The scheme announced that contribution increases will not be implemented until 1 September 2022. However, members will enjoy a 4% increase in benefit and threshold limits effective 1 January 2022. In addition, the income bands on the Ingwe Option will also be increased by 4%, providing members on this option further financial relief. With the deferment of the increase until September, the annual effective increase for 2022 will accordingly be 2%. Coupled with the scheme's robust financial stability, this decision was informed by the following key considerations:



Whilst the average weighted increase posted by Momentum is 6%, the increases applied to the various options, range between 5.8% and 6.4%, as illustrated in the graph below. In order to calculate the increase applicable to your membership, please refer to the contribution table that follows.



Individual contributions

Monthly income	Ingwe Option	Hospital	Chronic	Day-to-day	Contributions payable from 1 January 2022 to 31 August 2022			Contributions payable from 1 September 2022 to 31 December 2022			
					P	A	C	P	A	C	
<= R775	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R455	R455	R392	R482	R482	R415		
				Ingwe Network	R455	R455	R410	R482	R482	R434	
				Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R455	R455	R455	R482	R482
	R776 – R7 750	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R747	R747	R403	R792	R792	R427	
					Ingwe Network	R940	R940	R430	R996	R996	R456
					Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 221	R1 221	R484	R1 294
	R7 751 – R10 250	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R856	R856	R413	R907	R907	R438	
					Ingwe Network	R1 196	R1 196	R447	R1 268	R1 268	R474
					Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R1 708	R1 708	R516	R1 810
	R10 251 – R14 600	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R999	R999	R432	R1 059	R1 059	R458	
					Ingwe Network	R1 665	R1 665	R489	R1 752	R1 752	R515
					Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 326	R2 326	R543	R2 465
R14 601 +	State	Ingwe Primary Care Network	Ingwe Primary Care Network	R1 726	R1 726	R519	R1 829	R1 829	R550		
				Ingwe Network	R2 358	R2 358	R694	R2 499	R2 499	R736	
				Any	Ingwe Active Primary Care Network	Ingwe Active Primary Care Network	R2 984	R2 984	R866	R3 163	R3 163
Evolve Option	Hospital	Chronic		P	A	C	P	A	C		
	Evolve Network	State		R1 345	R1 345	R1 345	R1 424	R1 424	R1 424		
Custom Option	Hospital	Chronic		P	A	C	P	A	C		
	Associated	Any		R2 423	R1 912	R855	R2 580	R2 036	R910		
		Associated		R2 194	R1 701	R775	R2 330	R1 806	R823		
		State		R1 706	R1 291	R605	R1 808	R1 368	R641		
	Any	Any		R2 891	R2 320	R1 032	R 3 078	R2 470	R1 099		
		Associated		R2 601	R2 032	R945	R2 762	R2 158	R1 004		
State			R2 173	R1 640	R796	R2 303	R1 738	R844			
Incentive Option	Hospital	Chronic		P	A	C	P	A	C		
	Associated	Any		<b>Total contribution</b>	<b>R3 449</b>	<b>R2 774</b>	<b>R1 289</b>	<b>R3 672</b>	<b>R2 954</b>	<b>R1 372</b>	
				Risk contribution	R3 104	R2 497	R1 160	R3 305	R2 659	R1 235	
				Savings 10%	R345	R277	R129	R367	R295	R137	
		<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R4 228</b>	<b>R3 396</b>	<b>R1 580</b>				
		Associated			<b>Total contribution</b>	<b>R3 113</b>	<b>R2 477</b>	<b>R1 182</b>	<b>R3 307</b>	<b>R2 630</b>	<b>R1 256</b>
					Risk contribution	R2 802	R2 229	R1 064	R2 976	R2 367	R1 130
					Savings 10%	R311	R248	R118	R331	R263	R126
		<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R3 812</b>	<b>R3 036</b>	<b>R1 448</b>				
		State			<b>Total contribution</b>	<b>R2 224</b>	<b>R1 756</b>	<b>R853</b>	<b>R2 354</b>	<b>R1 858</b>	<b>R903</b>
	Risk contribution				R2 002	R1 580	R768	R2 119	R1 672	R813	
	Savings 10%				R222	R176	R85	R235	R186	R90	
	<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R2 716</b>	<b>R2 152</b>	<b>R1 040</b>					
	Any	Any			<b>Total contribution</b>	<b>R3 899</b>	<b>R3 168</b>	<b>R1 520</b>	<b>R4 151</b>	<b>R3 373</b>	<b>R1 619</b>
					Risk contribution	R3 509	R2 851	R1 368	R3 736	R3 036	R1 457
					Savings 10%	R390	R317	R152	R415	R337	R162
		<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R4 780</b>	<b>R3 884</b>	<b>R1 864</b>				
Associated					<b>Total contribution</b>	<b>R3 388</b>	<b>R2 718</b>	<b>R1 331</b>	<b>R3 598</b>	<b>R2 886</b>	<b>R1 413</b>
					Risk contribution	R3 049	R2 446	R1 198	R3 238	R2 597	R1 272
					Savings 10%	R339	R272	R133	R360	R289	R141
<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R4 152</b>	<b>R3 332</b>	<b>R1 628</b>						
State					<b>Total contribution</b>	<b>R2 763</b>	<b>R2 178</b>	<b>R1 093</b>	<b>R2 924</b>	<b>R2 304</b>	<b>R1 157</b>
	Risk contribution				R2 487	R1 960	R984	R2 632	R2 074	R1 041	
	Savings 10%				R276	R218	R109	R292	R230	R116	
<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R3 376</b>	<b>R2 664</b>	<b>R1 336</b>						

Extender Option	Hospital	Chronic		Contributions payable from 1 January 2022 to 31 August 2022			Contributions payable from 1 September 2022 to 31 December 2022				
				P	A	C	P	A	C		
Associated	Associated	Any	<b>Total contribution</b>	<b>R6 523</b>	<b>R5 255</b>	<b>R1 845</b>	<b>R6 945</b>	<b>R5 595</b>	<b>R1 965</b>		
			Risk contribution	R4 892	R3 941	R1 384	R5 209	R4 196	R1 474		
			Savings 25%	R1 631	R1 314	R461	R1 736	R1 399	R491		
			<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R19 992</b>	<b>R16 108</b>	<b>R5 652</b>			
			Threshold	R24 900	R21 700	R7 200	R24 900	R21 700	R7 200		
			<b>Total contribution</b>	<b>R5 969</b>	<b>R4 805</b>	<b>R1 717</b>	<b>R6 339</b>	<b>R5 103</b>	<b>R1 824</b>		
		Risk contribution	R4 477	R3 604	R1 288	R4 754	R3 827	R1 368			
		Savings 25%	R1 492	R1 201	R429	R1 585	R1 276	R456			
		<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R18 276</b>	<b>R14 712</b>	<b>R5 256</b>				
		Threshold	R24 900	R21 700	R7 200	R24 900	R21 700	R7 200			
		State			<b>Total contribution</b>	<b>R5 231</b>	<b>R3 967</b>	<b>R1 537</b>	<b>R5 544</b>	<b>R4 204</b>	<b>R1 629</b>
					Risk contribution	R3 923	R2 975	R1 153	R4 158	R3 153	R1 222
Savings 25%	R1 308				R992	R384	R1 386	R1 051	R407		
<b>Annual Savings (1 January to 31 December 2022)</b>					<b>R16 008</b>	<b>R12 140</b>	<b>R4 700</b>				
Threshold	R24 900				R21 700	R7 200	R24 900	R21 700	R7 200		
<b>Total contribution</b>	<b>R7 419</b>				<b>R5 975</b>	<b>R2 128</b>	<b>R7 899</b>	<b>R6 361</b>	<b>R2 265</b>		
Any	Any	Associated	Risk contribution	R5 564	R4 481	R1 596	R5 924	R4 771	R1 699		
			Savings 25%	R1 855	R1 494	R532	R1 975	R1 590	R566		
			<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R22 740</b>	<b>R18 312</b>	<b>R6 520</b>			
			Threshold	R24 900	R21 700	R7 200	R24 900	R21 700	R7 200		
			<b>Total contribution</b>	<b>R6 624</b>	<b>R5 335</b>	<b>R1 905</b>	<b>R7 035</b>	<b>R5 665</b>	<b>R2 024</b>		
			Risk contribution	R4 968	R4 001	R1 429	R5 276	R4 249	R1 518		
		Savings 25%	R1 656	R1 334	R476	R1 759	R1 416	R506			
		<b>Annual Savings (1 January to 31 December 2022)</b>			<b>R20 284</b>	<b>R16 336</b>	<b>R5 832</b>				
		Threshold	R24 900	R21 700	R7 200	R24 900	R21 700	R7 200			
		State			<b>Total contribution</b>	<b>R5 941</b>	<b>R4 877</b>	<b>R1 745</b>	<b>R6 297</b>	<b>R5 169</b>	<b>R1 849</b>
					Risk contribution	R4 456	R3 658	R1 309	R4 723	R3 877	R1 387
					Savings 25%	R1 485	R1 219	R436	R1 574	R1 292	R462
<b>Annual Savings (1 January to 31 December 2022)</b>					<b>R18 176</b>	<b>R14 920</b>	<b>R5 336</b>				
Threshold	R24 900				R21 700	R7 200	R24 900	R21 700	R7 200		
<b>Total contribution</b>	<b>R7 642</b>				<b>R6 511</b>	<b>R2 445</b>	<b>R8 113</b>	<b>R6 962</b>	<b>R2 603</b>		
Summit Option	Hospital	Chronic	Day-to-day	P	A	C	P	A	C		
	Any	Freedom-of-choice	Freedom-of-choice	R10 642	R8 511	R2 445	R11 331	R9 062	R2 603		

Contributions for 1 January to 31 August 2022 are unchanged from 2021. Contributions will only increase from 1 September 2022

P = Principal A = Adult C = Child  
 Child rates apply to child dependants younger than 21  
 On the Ingwe Option, all children are charged for. On the Evolve, Custom, Incentive, Extender and Summit Options, a maximum of 3 children are charged for

## Your healthcare team

Need help or advice? Our in-house team guarantees you access to a consultant from Monday to Friday during normal working hours. Get in touch with us today:

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### Disclaimer

This member communication is a summary of the changes announced by the Medical Scheme and is not a replacement for the official benefit brochures and/or Scheme rules when making any decision on retaining or changing your current Scheme plan for the new benefit year.

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