



International student

For students from outside of South Africa

2026



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SA's No. 1
medical aid choice
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over 35 years

momentum
medical scheme

more health & wellness

for more students

for less

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.

Momentum Medical Scheme's 2026 benefit and contribution amendments have been submitted to the Council for Medical Schemes and are subject to approval by the Regulator.

Our aim is to enable happy, healthy students who flourish by having access to superior medical scheme benefits, comprehensive lifestyle benefits from Momentum and access to the HappyHub - your MOM away from home.

Why Momentum Medical Scheme's Ingwe Option?

Trusted partner with IEASA relationship

Momentum Medical Scheme has been the approved and accredited medical aid partner of the International Education Association of South Africa (IEASA) for the past **25** years, with more than **35** years' experience taking care of students' healthcare needs.

Largest student medical aid provider in SA

Momentum Medical Scheme is **one of the leading** open medical aids in South Africa and the largest provider of healthcare cover for local and international students studying 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.

Registered with the Council for Medical Schemes plus Department of Home Affairs approved and accredited

Apart from being accredited by all international institutions in South Africa as the medical aid option of choice, we also have strong relationships with all SA embassies and missions abroad to facilitate and support the study visa application and verification process.

Digital expertise - learn how to improve your health via the Momentum App

Our digital support channels range from the Momentum App with access to Wysa, your 24/7 mental wellness coach, to an online web chat facility and live help through WhatsApp. Upon joining, you receive a link to the Ingwe Option educational wrap and your digital membership card for easy access to healthcare benefits at your fingertips.

Tailor-made benefits for students

Some medical aids group benefits under one limit. This may provide flexibility, but it also limits your benefits. The Ingwe Option offers separate benefits for out-of-network/emergency visits, optometry, dentistry, specialists, pathology and radiology.

Major Medical benefits

Any private acute hospital or day hospital



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

Refer to studenthealthcare.co.za for detailed benefit brochures.

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

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

Netcare 911 for unlimited medical emergency transportation - contact **082 911**

Casualty/emergency benefits - 1 visit per beneficiary or 2 visits per family per year for emergency/casualty and out-of-network doctor visits. You pay the first **R110** of the visit. If you need medical advice, Hello Doctor is available 24/7.

Virtual GP benefits - You can also use your 3 virtual consultations per beneficiary per year to have a full virtual telehealth consultation with a doctor on the GP Virtual Consultation Network if you need more than advice

Day-to-day benefits

Your Ingwe Active Network provider is your first point of call to access your out-of-hospital benefits.

Ingwe Active Network providers



Doctor consultations

Unlimited - You may visit ANY doctor on the **Ingwe Active Network**. You also get **3 virtual consultations** per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of certain scheduled medicine where required



Prescribed medicine

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



Chronic medicine

If you have a chronic condition, 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 list of medicine called a formulary



Specialist / physiotherapy

2 specialist consultations per family per year, limited to **R1 425** per visit and up to a maximum of **R2 850** per family per year. Your network doctor needs to refer you to the specialist and the benefit is subject to pre-authorisation. You can choose to use your specialist visits to go to a physiotherapist



Blood tests

We cover specific blood tests. Ask your network doctor for referral and visit 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 for the list of radiology benefits



Dental care

Visit your **network dentist** 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



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 **R110** of the consultation cost and you need to call us on **0860 102 493** within 72 hours after your visit



Virtual doctor and emergency visits

3 virtual doctor consultations per beneficiary per year from the GP Virtual Consultation Network, which includes Hello Doctor. Consultations include scripting of medication where required



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 a Dis-Chem, Clicks or MediRite pharmacy clinic

Pap smear benefit: Women 15 and older can have a pap smear consultation with a nurse or their network doctor as well as a standard pap smear pathology test once a year. Women aged 21 to 65 can choose to have an HPV PCR screening test every 3 years instead of the standard pap smear test

Preventative dental care benefit

You also get preventative dental care covered up to **R500** per beneficiary per year at any network provider, including oral hygienists

NINE membership tips



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 to access your out-of-hospital benefits and avoid paying the treatment cost from your pocket.

Visit studenthealthcare.co.za or call us on **0860 102 493** to find out where your closest Ingwe Active Network provider 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 use the benefit remember to phone us within 72 hours after the visit. You also have **3 free virtual consultations** per beneficiary per year through the GP Virtual Consultation Network, which includes Hello Doctor. In addition, you have unlimited free access to Hello Doctor throughout the year for medical advice.



Tip 4

Visit the **Downloads** section on studenthealthcare.co.za for detailed information on your benefits and procedures to follow.



Tip 5

We issue **digital membership cards**. You will receive a link in your welcome letter. Follow the authentication steps to access your membership card.



Tip 6

WhatsApp or call us on **0860 102 493** to **request authorisation** for hospital admissions, specialist referrals, emergency/non-network doctor consultations and all GP visits from the 11th visit onwards.



Tip 7

Your **medical cover starts** on the 1st 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 **membership terminations and refunds**, please remember to give us 30 days' notice. You will need to submit specific documentation. Go to studenthealthcare.co.za, select the Downloads button and then Forms to view the details of the requirements on the Bank details for contribution refunds form.



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.



2026 Contributions

Ingwe Any hospital, Ingwe Active Network

R645^{pm}

To qualify for the above contribution, your gross income needs to be less than R1 550 per month. We will ask you for documentation to verify your monthly income, and/or you will need to provide proof of full-time studies at an accredited institution.

Scan this QR code to join



Regional offices

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

Visit studenthealthcare.co.za to see the contributions payable for your dependants and for more information

Version 2026



Lifestyle benefits that include digital access and innovation from Momentum

You can look forward to some brand new benefits in 2026 from Momentum Group 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 lifestyle benefits.

Visit the **Lifestyle Benefits** section on studenthealthcare.co.za for more information.