



Aon Member Letter

Momentum Medical Scheme 2026

Dear Aon Client

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Momentum Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. Whether you wish to remain on your current option or change to a more suitable option for 2026, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2026.

The information provided in this letter is a summary of changes within the Momentum options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite.

Benefits and Contributions Update for 2026

What is the contribution increase for 2026?

Momentum Medical Scheme (MMS) has announced the annual average increase of 9.9%.

Momentum Medical Scheme will apply 2026 increases per option type and provider choice, as depicted below.

Ingwe option	Evolve Option	Custom Option	Incentive option	Extender option	Summit option
9.4% - 9.8%	9.9%	9.8% - 9.9%	9.8% - 10.1%	10% - 10.3%	10.5%

Momentum Medical Scheme will allow members to upgrade or downgrade their plans with effect from 1 January 2026. **No mid-year option changes will be permitted.**

Benefit Reductions

- There is no reduction in benefits for 2026.

For more information on the changes to the Momentum options in terms of benefits and contributions – please refer to the Microsite.

Benefit Limit Increases

- Benefit limits and co-payments will increase in line with inflation except for the following benefits which remain unchanged: Oncology Threshold and International Travel Benefit.

Key Benefit changes

Ingwe Option

Income Bands

The income bracket thresholds have been adjusted as follows from 1 January 2026:

- Less than or equal to **R1 550** per month
- From **R1 551** to **R9 400** per month
- From **R9 401** to **R12 500** per month
- From **R12 501** to **R18 000** per month
- From **R18 001** to **R23 500** per month
- **R23 501** and above per month

If you earn **less than R23 501** per month, you **must submit proof of current income** to be considered for the relevant contribution in 2026, in line with the Scheme Rules.

In-hospital Benefit Limit Increase

- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R7 000 per family.
- The Medical rehabilitation and step-down facilities combined benefit has increased to R17 500 per beneficiary, subject to case management
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment - R42 300 per family at preferred provider
 - HIV-related hospital admissions - R42 800 per family at your chosen hospital provider.

Day to Day Benefits Limit Increase

- Momentum covers member for 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. Covered at 100% of MMS Rate and subject to referral and pre-authorisation. Psychologists and psychiatrists are limited to Prescribed Minimum Benefits at State facilities.

Evolve Option**Co-payments**

- Co-payment R2 000 per authorisation, except for motor vehicle accidents, maternity confinements, emergency treatment and when member involuntarily uses a non-Designated Service Provider. Additionally, co-payments may apply for certain specialised procedures.
- No annual limit applies for MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital), subject to a co-payment of R3 850 per scan and pre-authorisation.

In-hospital Benefit Limit Increase

- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R7 850 per family.
- Prosthesis – Internal (incl. permanent pacemakers, cochlear implants, etc.). Joint replacements, including knee and hip surgery, are limited to Prescribed Minimum Benefits at State facilities.
- Intraocular lenses: R6 600 per beneficiary per event, with a maximum of 2 events per year and other internal prosthesis are limited to R43 900 per beneficiary per event, with a maximum of 2 events per year.
- External Prosthesis (such as artificial arms or legs etc.) is limited to R28 200 per family.
- Medical rehabilitation, private nursing, Hospice and stepdown facilities are a combined benefit, limited to R61 000 per family and subject to case management.
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment – No annual limit at preferred provider.
 - HIV-related hospital admissions – R50 500 per family at Evolve Network hospitals.

Day to Day Benefits Limit Increase

- The Sports injury benefit includes 2 Physiotherapist or Biokineticist consultations per beneficiary, up to a limit of R1 200 per year, subject to pre-authorisation and MMS Rate.

Custom Option

In Hospital Co-payments

- Co-payment R2 000 per authorisation, except for motor vehicle accidents, maternity confinements, emergency treatment and when you involuntarily use a non-designated Service Provider. An additional co-payment may apply for certain specialised procedures.
- In-hospital dental and oral benefits:
 - **Maxillo-facial surgery** (excluding implants) and general anaesthesia for children under 7; - hospital account will be paid at the negotiated rate, subject to a R2 000 co-payment per authorisation. The anaesthetist account will be covered up to 100% of the MMS Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver, if available.
 - **Dentistry related to trauma**
 - The hospital account will be paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 100% of the MMS Rate.
 - **Extraction of impacted wisdom teeth**
 - The hospital account will be paid at the negotiated rate, subject to a R3 600 co-payment for day hospitals and a R6 800 co-payment for other hospitals, per authorisation. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid up to 100% of the MMS Rate.
- No annual limit applies for MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital), subject to a co-payment of R3 850 per scan and pre-authorisation.

Day to Day Co-payments

- Extraction of impacted wisdom teeth - Anaesthetist and dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms will be covered from Major Medical Benefit at 100% of the MMS Rate, subject to R2 000 co-payment and pre-authorisation. Other specialised dentistry such as bridges or crowns will be subject to HealthSaver, if available.

In-hospital Benefit Limit Increase

- The Organ transplant donor benefit is only covered when recipient is a member of MMS. Benefit is limited to R26 000 cadaver costs and R53 000 live donor costs which includes transportation.
- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R8 400 per family.

- Intraocular lenses: R7 200 per beneficiary per event, with a maximum of 2 events per year and other internal prosthesis (incl. knee and hip replacements, permanent pacemakers, cochlear implants, etc.) are limited to R62 000 per beneficiary per event, with a maximum of 2 events per year.
- External Prosthesis (such as artificial arms or legs etc.) is limited to R29 300 per family.
- Mental health - incl. psychiatry and psychology, drug and alcohol rehabilitation is limited to R47 300 per beneficiary.
- Medical rehabilitation, private nursing, Hospice and stepdown facilities are a combined benefit, limited to R67 000 per family and subject to case management.
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment – No annual limit at preferred provider.
 - HIV-related hospital admissions – R89 500 per family at chosen hospital provider.

Incentive Option

In-hospital Benefit Limit Increase

- The Organ transplant donor benefit is only covered when recipient is a member of MMS. Benefit is limited to R28 700 cadaver costs and R59 000 live donor costs which includes transportation.
- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R8 800 per family.
- Cochlear implants: R223 600 per beneficiary, with a maximum of 1 event per year.
- Intraocular lenses: R8 900 per beneficiary per event, with a maximum of 2 events per year and other internal prosthesis (incl. knee and hip replacements, permanent pacemakers, etc.) are limited to R67 000 per beneficiary per event, with a maximum of 2 events per year.
- External Prosthesis (such as artificial arms or legs etc.) is limited to R30 700 per family.
- Mental health - incl. psychiatry and psychology, drug and alcohol rehabilitation is limited to R50 600 per beneficiary.
- Medical rehabilitation, private nursing, Hospice and stepdown facilities are a combined benefit, limited to R70 000 per family and subject to case management.
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment – No annual limit at preferred provider.
 - HIV-related hospital admissions – R96 800 per family at chosen hospital provider.

Chronic Benefit

- Member has access to 32 chronic conditions, which includes the 26 Chronic Disease List (CDL) conditions, as contained in the Prescribed Minimum Benefits. No annual rand limit applies to the 26 CDL conditions. The limit for the additional 6 chronic conditions will increase to R13 700 per family for the year.

Day to Day Co-payments

- Extraction of impacted wisdom teeth - Anaesthetist and dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms will be covered from Major Medical Benefit at 100% of the MMS Rate, subject to R1 820 co-payment and pre-authorisation. Other specialised dentistry such as bridges or crowns will be subject to Savings or HealthSaver, if available.

Extender Option

In-hospital Benefit Limit Increase

- The Organ transplant donor benefit is only covered when recipient is a member of MMS. Benefit is limited to R28 700 cadaver costs and R59 000 live donor costs which includes transportation.
- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R9 230 per family.
- Cochlear implants: R245 000 per beneficiary, with a maximum of 1 event per year.
- Intraocular lenses: R9 540 per beneficiary per event, with a maximum of 2 events per year and other internal prosthesis (incl. knee and hip replacements, permanent pacemakers, etc.) are limited to R92 200 per beneficiary per event, with a maximum of 2 events per year.
- External Prosthesis (such as artificial arms or legs etc.) is limited to R32 000 per family.
- Mental health - incl. psychiatry and psychology, drug and alcohol rehabilitation is limited to R50 600 per beneficiary.
- Medical rehabilitation, private nursing, Hospice and stepdown facilities are a combined benefit, limited to R70 000 per family and subject to case management.
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment – No annual limit at preferred provider.
 - HIV-related hospital admissions – R96 800 per family at chosen hospital provider.

Day to Day Co-payments

- Extraction of impacted wisdom teeth - Anaesthetist and dental specialist accounts for extraction of impacted wisdom teeth in doctors' rooms will be covered from Major Medical Benefit at 100% of the MMS Rate, subject to R1 820 co-payment and pre-authorisation. Other specialised dentistry such as bridges or crowns will be subject to Savings or HealthSaver, if available.

Day to Day Benefits

- The annual out-of-hospital sub-limits on certain benefits, such as dentistry will increase to R18 100 per beneficiary, subject to a family limit of R46 900. The optometry benefit will increase to R5 300 per beneficiary, with a sub-limit on frames of R3 000.

- The annual Threshold level, which is a fixed rand amount determined by your family size, will increase to:
 - Principal member: R36 900
 - Per adult dependant: R32 000
 - Per child dependant: R10 600 (applies up to a maximum of three children)

Chronic Benefit

- Member has access to 62 chronic conditions, which includes the 26 Chronic Disease List (CDL) conditions, as contained in the Prescribed Minimum Benefits. No annual rand limit applies to the 26 CDL conditions. The limit for the additional 36 chronic conditions will increase to R13 700 per family for the year.

In hospital co-payments for Incentive and Extender

- In-hospital dental and oral benefits:
 - **Maxillo-facial surgery** (excluding implants) and general anaesthesia for children under 7; - hospital account will be paid at the negotiated rate, subject to a R1 820 co-payment per authorisation. The anaesthetist account will be covered up to 100% of the MMS Rate. The dentist, dental specialist and maxillo-facial surgeon accounts are paid from HealthSaver, if available.
 - **Dentistry related to trauma**
 - The hospital account will be paid at the negotiated rate. The anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are covered up to 200% of the MMS Rate.
 - **Extraction of impacted wisdom teeth**
 - The hospital account will be paid at the negotiated rate, subject to a R3 600 co-payment for day hospitals and a R6 800 co-payment for other hospitals, per authorisation. The anaesthetist account is covered up to 200% of the MMS Rate and the dentist, dental specialist and maxillo-facial surgeon's accounts are paid up to 100% of the MMS Rate.
- The cost of implants, as well as the hospital, anaesthetist, dentist, dental specialist and maxillo-facial surgeon accounts are paid from Savings or HealthSaver+, if available.
- No annual limit applies for MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital), subject to a co-payment of R3 500 per scan and pre-authorisation.

Summit Option

In-hospital Benefit Limit Increase

- The Organ transplant donor benefit is only covered when recipient is a member of MMS. Benefit is limited to R28 700 cadaver costs and R59 000 live donor costs which includes transportation.
- Medical and surgical appliances in-hospital benefit (such as support stockings, knee and back braces etc.) has increased to R9 230 per family.
- Cochlear implants: R245 000 per beneficiary, with a maximum of 1 event per year.
- Intraocular lenses: R9 540 per beneficiary per event, with a maximum of 2 events per year and other internal prosthesis (incl. knee and hip replacements, permanent pacemakers, etc.) are limited to R92 200 per beneficiary per event, with a maximum of 2 events per year.
- External Prosthesis (such as artificial arms or legs etc.) is limited to R32 000 per family.
- Mental health - incl. psychiatry and psychology, drug and alcohol rehabilitation is limited to R50 600 per beneficiary.
- Medical rehabilitation, private nursing, Hospice and stepdown facilities are a combined benefit, limited to R75 000 per family and subject to case management.
- Increase to Immune deficiency related to HIV hospitalisation:
 - Anti-retroviral treatment – No annual limit at preferred provider.
 - HIV-related hospital admissions – R96 800 per family at chosen hospital provider.

In hospital co-payments

- No annual limit applies for MRI and CT scans, magnetic resonance cholangiopancreatography (MRCP), whole body radioisotope and PET scans (in- and out-of-hospital), subject to a co-payment of R3 500 per scan and pre-authorisation.

Day to Day Benefits

- Benefits are paid at 100% of the MMS Rate, subject to the annual sub-limits and an overall annual day-to-day limit which has increased to R34 500 per beneficiary.
- The annual out-of-hospital sub-limits on certain benefits, such as dentistry will increase to R20 700 per beneficiary, subject to a family limit of R49 800. The optometry benefit will increase to R6 100 per beneficiary, with a sub-limit on frames of R3 080. Both these benefits are subject to the overall annual day-to-day limit of R34 500 per beneficiary.

Chronic Benefit

- Member has access to 62 chronic conditions, which includes the 26 Chronic Disease List (CDL) conditions, as contained in the Prescribed Minimum Benefits. No annual rand limit applies to the 26 CDL conditions. The 36 additional chronic

conditions accumulate to the overall annual day-to-day limit of R34 500 per beneficiary. This is a combined limit incorporating both day-to-day cover and cover for the 36 additional chronic conditions.

International Travel Benefit

- A R2 280 co-payment applies per emergency out-patient claim applicable on Evolve, Custom, Incentive, Extender and Summit Options.

Health Platform Benefit

- Payment for preventative dental care is now paid up to R500 per beneficiary at any dental provider and is applicable on all options.
- As an additional early detection test for colon cancer, MMS has introduced FIT (Faecal Immunochemical testing), available to beneficiaries aged 45 to 80, once a year, covered on all options except for the Ingwe option.

HealthSaver

- The HealthSaver has been redesigned for 2026 to be simpler and more user-friendly, similar to managing a modern bank account. Members' HealthSaver balance will now include both savings and rewards.
 - Savings can be accumulated through ad-hoc or flexible monthly contributions.
 - Rewards can be earned through cashbacks (from Multiply partners).
 - Guaranteed and Active HealthReturns (by staying active and adhering to prescribed care).
 - Member can earn savings booster (earned on positive HealthSaver savings balances).
 - Wellness Booster (for current and new Super Group members).
- Savings and Rewards can be used to pay:
 - Healthcare partners for example Doctors, pharmacies etc.
 - Lifestyle partners for example Gym, fitness gear, clothing – only through Rewards.
- Payments/Transactions
 - Payments can be made easily via Scan to Pay on the Momentum App, or from 2026 with the physical HealthSaver card.
 - HealthSaver can also be linked to wallets like Google Pay, allowing broader payment options.
 - Members can check vendors by selecting Healthcare or Lifestyle partners in the Momentum App.

Multiply

The following new Multiply Partners are available from 2026.

- Air Mauritius – Get up to 30% off
- Sani Sixt - Get up to 40% off
- Amazfit – Get up to 40% off
- Omninela – Get up to 30% back
- RISE Studios – Get up to 45% back
- Neurocycle – Get up to 30% back in cashbacks
- Body Kind from bounti – Get up to 20% back
- Plenti (supplements) from bounti – Get up to 10% back
- Doc Marty – Get up to 20% back
- Memorability – Get up to 20% back
- MomCart – Get up to 30% back
- Reinvent Health – Get up to 20% back
- Truwellness – Get up to 25% back
- Lift Fit – Get up to 25% back

Active Dayz

- Multiply are giving members 7 ways to earn Active Dayz in 2026. Member can earn Active Dayz for single and combo activities and across three intensity levels – low, moderate and high. These are made up of either steps, a workout or a combination of both. Member will only be able to earn Active Dayz for 2 low intensity workouts a week. If member's activity goals are higher, members need to also do either moderate or high intensity workouts or get Active Dayz with steps.

Weekly Wins

Multiply weekly wins are generated if member achieve their weekly targets. From 2026 member will be able to track their Active Dayz and get wins, but member will only get rewarded for weekly and monthly wins if they have upgrade to Multiply Engage Plus.

2026 Multiply Membership Fees

Family Size	Inspire Plus	Engage Plus
Main member	R219	R195
Partner / Spouse	R 99	R 89
Adult dependent (18 and older)	R 45	R 39
Child dependent (under 18)	R 19.20	R 15

HealthReturns

HealthReturns on Multiply Inspire/Plus and HealthSaver

To earn HealthReturns, member would need to do three things:

1. Fill in a quick Lifestyle Quiz on the App.
2. Get their Healthy Heart Score.
3. Make sure they're HealthReturns compliant.

By being HealthReturns compliant, member will need to ensure that they are taking the chronic medication they've been prescribed, ensure that their glucose levels are under control and that their cholesterol levels are within a healthy range. To get their Healthy Heart Score, member can either:

1. Do a quick health and fitness check on the App, or
2. Pop into Clicks, Dis-Chem, or see a health professional for an in-person check.

Gap Cover

Avoid **unexpected out of pocket expenses** by getting a Gap cover insurance. Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the appropriate Gap Cover option.

Microsite

We have pleasure in sharing the Aon on-line microsite platform for Momentum Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please [click here](#)

Where do I get more information and who can I contact if I have any questions?

- Momentum Medical Scheme Call Centre can be contacted on 0860 11 78 59 for the clarification of benefit changes and contribution increases
- The **Aon Resolution Centre (0860 100 404)** or email on arc@aon.co.za will also be available to provide advice on option selections for 2026.

Momentum option change?

Please notify Momentum Medical Scheme in writing by no later than 28 November 2025 by completing the attached option change form and send to mhmembership@momentum.co.za or click [here](#) to complete via DocuSign.

It is important to note that no late changes will be accepted.

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We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

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Aon Employee Benefits – Healthcare

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