

Contents

Introduction	3
Requirements to access the programme	4
Who is included?	4
Introduction	4
Main member	4
Spouse	4
Children	5
Accessing the service	5
Types of services	6
Debt counselling	6
Description	6
What is included?	6
Terms and conditions	6
Legal Assist	6
Counselling	7
Trauma counselling/critical incidence	7
Addiction counselling	8
Accessing the Momentum Wellness engagement platforms	8
Momentum Wellness app	8
Registering on the Momentum Wellness app	8
Momentum Wellness website	9
Digital Wellness café	9
Accessing the human capital analytics dashboard	9
Frequently asked questions	10



In this document we explain the benefits, services and terms and conditions of the Employee Assistance Programme (EAP). The programme provides digital and telephonic access to counselling and services to help employees and their families manage personal concerns that impact their wellbeing.

The Employee Assistance Programme includes the following services which are described in more detail later in this document:

- Telephonic counselling
- Legal advice
- Financial education and guidance
- Debt support and advice
- 24/7 trauma debrief, counselling and support

Employees and their families also have access to online tools and resources:

- Financial tools
- Legal documents and packages
- Resource library
- Smart phone app

Requirements to access the programme

The employees of all our Group Insurance and FundsAtWork clients have access to the Momentum Corporate EAP programme at no additional charge.

For employees to access the service, complete and accurate Group Insurance or FundsAtWork monthly membership data is required. This is so that we can validate members using the Momentum Corporate EAP. The following fields are required:

- Name and surname
- Date of birth
- ID number
- Gender
- Email address
- Contact telephone number

Who is included?

Introduction

The EAP services are available to the employee, their spouse and children.

In this document, we will refer to the employee and their covered family members as "beneficiaries". Other people can also call the call centre on behalf of a beneficiary when they aren't able to, so we will refer to the person phoning the call centre as the "caller".

Cover is not provided for any other family members or nominated people other than those specified, even if they are covered for other benefits by Momentum.

Main member

The employee is the main member with access to the Employee Assistance Programme.

Spouse

The employee's spouse has access to the Employee Assistance Programme.

Spouse means a beneficiary lawful partner in any of the following types of partnerships:

- A marriage or civil partnership.
- A customary marriage.
- A union recognised as a marriage by any Asiatic religion.
- A permanent life partnership where Momentum receives satisfactory proof that a permanent life partnership exists.
 To qualify as a permanent life partnership at any particular date, it is a minimum requirement that the partners must have been living together as life partners for at least the six continuous months immediately before that date.

There is no limit on the number of spouses covered.

"Spouse" does not include an ex-spouse. In other words, if the member is divorced or separated (in the case of a permanent life partnership) the former spouse is not eligible for EAP services.

Children

The beneficiary children have access to the Employee Assistance Programme.

Child means an unmarried person under the age of 21 who is the employee's natural, biological or legally adopted child. A legally adopted child and a stepchild, foster child, grandchild, niece, nephew who is dependent on the employee will be covered.

The age limit of 21 will be extended up to and including the age of 25 if the child is studying full-time. The age limit of 21 will be waived completely if the child is mentally or physically disabled and is financially dependent on the employee.

Once a child stops qualifying as an eligible child, they can't re-qualify again at a later stage. For example, if the child stops studying but then later starts again, they won't qualify for the benefits again.



Accessing the service

The Momentum Wellness call centre is available 24 hours a day for immediate telephonic trauma and emergency support, and all other services are available from Monday to Friday, between 08:00 to 16:00

Step 1 - requesting the service

A beneficiary can call 0800 229 355 to request the service.

Alternatively, beneficiaries can access the services by:

- SMS'ing call back to 083 450 050.
- Using the live chat on the momentum wellness.co.za website or through our Momentum Wellness smart phone app (during office hours).
- Sending an email to eap@metropolitanhrm.co.za for selfreferrals.

The caller will need to provide membership details so that the call centre operator can check that they are entitled to benefits. The following information will be required from the caller:

- The name and surname of the main member.
- The main member's identity or passport number.
- The name of the main member's employer or scheme that provides EAP.
- The relationship of the caller to the main member.

For this reason, it is important that up-to-date employee data is provided every month. Once the membership has been verified, the call will be patched through to a Momentum Wellness case manager for a telephonic conversation to determine the caller's needs. Once counselling is approved, a designated practitioner will respond within 72 hours to book their first telephonic session.

Step 2 - assessment

The first session is a 50-minute telephonic assessment with a counsellor to determine if short-term counselling will be effective and if not, to make appropriate referrals that meet the caller's long-term needs.

Step 3 - intervention

Based on the number of counselling sessions approved, the designated counsellor will telephonically facilitate the process.

Step 4 - support

In the closing telephonic session, the counsellor may recommend other avenues of assistance through external services, where necessary.

Types of services Debt counselling

Description

In line with the National Credit Act, our partner Debt Rescue offers debt counselling services to over indebted consumers. This service also offers beneficiaries who cannot make use of debt counselling with debt administration or sequestration in select cases, as required.

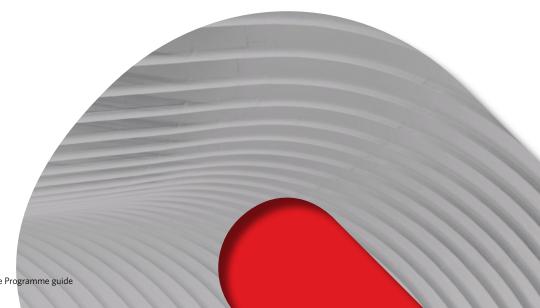
What is included?

- Counselling to help with debt.
- Select debt administration or sequestration counselling services, as required.

Terms and conditions

Momentum Wellness clinicians will refer the case for debt administration services on behalf of the beneficiary, subject to approval of Momentum Wellness protocols for short-term intervention.

The Momentum Wellness policy is to respect the beneficiary's confidentiality and personal circumstances, however, when appropriate and where consent is obtained, Momentum Wellness will refer the beneficiary to other providers for further assistance.





Legal Assist

Description

Immediate legal, debt or family care assistance is provided telephonically by a team of qualified and experienced attorneys. The service provides ad hoc advice on legal issues such as divorce, maintenance, custody, criminal matters, claims for payment, breach of contract, property disputes and a wide range of further legal issues.

What is included?

Interactive online tools are available to beneficiaries to use on the member portal on the Momentum Wellness website, www.momentumwellness.co.za.

- Last will and testament
- Domestic employment agreement
- Antenuptial contract
- Residential lease
- Commercial lease
- Loan agreement
- Sale of property
- Independent contractor agreement
- Deed of suretyship
- Acknowledgement of debt

Beneficiaries can expect the following when accessing the advice pages:

- Debt relief I can't pay my debts. What can I do?
- Small claims court: How to claim money?
- Getting an uncontested divorce
- How to claim maintenance?

- Stopping domestic violence
- Marriage options: Do I need an antenuptial contract?
- Report a deceased estate
- Registering a child's birth
- Emergency legal and bail assistance
- Identify theft and fraud prevention services

Terms and conditions

Legal advisors will not provide advice on litigation matters. Legal advisors will only provide guidance in relation to the beneficiary's current situation. They will not provide legal representation.

Counselling

Description

Counsellors facilitate a therapeutic process with beneficiaries for any personal or work-related psychosocial matters.

What is included?

- · Non-clinical assessment and referral
- Short-term therapy and support
- Psycho education and guidance

Terms and conditions

This service is available in South Africa only.

Counselling is subject to Momentum Wellness protocols for short-term intervention. If long-term or a different type of intervention is needed outside of the scope of practice, members will receive immediate referral by a Momentum Wellness case manager to an appropriate service provider.

Trauma counselling/critical incidence

Description

Telephonic trauma counselling support for beneficaries' immediate physical and psychological needs from experts and professionals, available 24 hours a day.

What is included?

- Rape
- Hijacking
- Child abuse
- · Death or suicide of a close family member
- Armed robbery or assault
- Domestic violence
- Kidnapping or abduction

Terms and conditions

This service is available in South Africa only.

Trauma containment and stabilisation support in the form of counselling will be provided within 24 hours and trauma debriefing will be provided within 48-72 hours telephonically, based on the nature of the situation.

Addiction counselling

Description

Telephonic assessments, guidance, counselling, support and referral to appropriate addiction institutions and rehabilitation programmes around South Africa.

What is included?

- Addiction counselling.
- Counselling for members exposed to addictions from significant others in the household.

Terms and conditions

This service is available in South Africa only.

Counselling is subject to Momentum Wellness protocols for short-term intervention. If long-term or a different type of intervention is needed outside of the scope of practice, members will receive immediate referral by a Momentum Wellness case manager to an appropriate service provider.

Accessing the Momentum Wellness engagement platforms

Momentum Wellness app

Employees can access the Wellness Programme by downloading the Momentum Wellness Employee app by searching for "Momentum Wellness" on the App store or Play store.

Registering on the Momentum Wellness app

- 1. When an employee first downloads the app, they will need to click on the register button.
- 2. The employee will be prompted to type in name, surname, ID or email.
- 3. A record against these parameters will be found on the Momentum database, based on the monthly employee data required to be provided for the FundsAtWork or Group Insurance benefits.
- 4. The employee will then select the record and be prompted to provide informed consent and create a password against their email (username).
- 5. The employee will then be given access to the app.

If their employee record is not found on the Momentum database, it means the employee record is missing or incomplete. In this instance, the employee can:

- 1. Email support@phelawellness.co.za, or
- Verify the details by calling the Momentum Wellness contact centre, or
- 3. Ensure that their employee records are up-to-date with their employer.

Momentum Wellness website

The employee can use the chat function online on www.momentumwellness.co.za to access their services or member resources available online.

The app and portal are interactive, providing tools, resources and education on the various products and services available to beneficiaries.

Digital Wellness Café

The Wellness Café is a virtual platform designed to create meaningful conversations and collaborative connections that facilitate personal wellbeing. Beneficiaries can also access a wide range of resources in the monthly newsletter that can improve overall wellbeing.

Digital newsletters that contains wellness education, resources and tools to support beneficiaries are published on the Employee Assistance Programme mobile app.



Accessing the human capital analytics dashboard

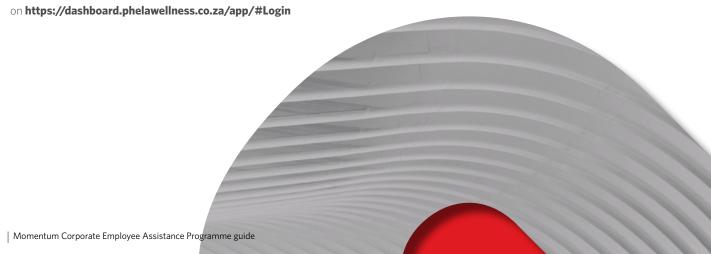
Momentum Wellness has developed a combination of software applications and web based interactive portals which manage and integrate member health, wellness, EAP, productivity and absenteeism data. Through the health screening wellness day initiatives and online health reporting portal, the employer can gain valuable insight into both individual wellness, corporate health and wellbeing and the impacts of wellness and health on employee absenteeism and productivity.

To access to the tool, the employer can email their request to their Momentum consultant and provide the following details of the employer-designated employee receiving access:

- Name and surname
- Designation
- Mobile number
- Email address
- Identity number
- Employer name

Thereafter, a Momentum Wellness Account Executive will contact the employer with the login credentials and Human Capital Analytics Dashboard user guide.

The tool is available in the manager zone of the Momentum Wellness website or directly



Frequently asked questions

Q: Who is eligible to access the Momentum Corporate Employee Assistance Programme?

A: Employees who are members of FundsAtWork or Momentum Corporate's Group Insurance, their spouse(s) and children are eligible to access counselling benefits.

Q: Are there any additional costs for employees to access this service?

A: Additional costs will only be incurred if an employee requests services outside the scope of our programme, beyond the short-term interventions covered by the clinical protocols of Momentum Wellness, such as a psychiatrist consultation, an educational assessment, legal representation or agreed debt restructuring.

Q: How do beneficiaries go about getting legal advice/help from Momentum?

A: Legal guidance is accessible through the Momentum Wellness programme as telephonic advice only. The attorneys do not represent beneficiaries in a legal case. When beneficiaries call the call centre during office hours and request legal advice, they will be patched through to an attorney who will assist them.

Q: How many times can a service be accessed in a year?

A: As many times as needed. If there is a recurring challenge, Momentum Wellness will support beneficiaries in getting the best assistance they need to address the issue.

Q: How many counselling sessions do beneficiaries get per incident?

A: It really depends on the beneficiaries' unique struggles and the nature of the challenges they are facing. On average beneficiaries have about 3 – 6 sessions, subject to Momentum Wellness' short term intervention clinical protocols.

Q: If an employee leaves the employer can they still access the Momentum Wellness Employee Assistance Programme?

A: Given that this is a programme where access is determined by the employer-employee relationship, employees will no longer have access to the programme once they leave their employer. If they join a new employer who is eligible for the programme, they will have access to the programme through their new employer.

Q: If employees leave the employer but convert their group insurance benefits to individual insurance benefits with Momentum, or preserve their benefits with FundsAtWork, can they continue their Momentum Wellness services?

A: Unfortunately, as there is no longer an employee-employer relationship, employees who leave their employer and have continued benefits with Momentum Corporate will no longer have access.

Q: Is the employer able to access what has been discussed between the employee and Momentum Wellness in a counselling session?

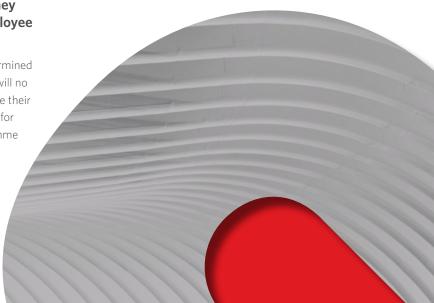
A: Momentum Wellness has a very strict policy of confidentiality in that any service a beneficiary accesses is private.

Unless employees have given permission to share their information with their manager or HR representative, their engagement with the EAP services will remain strictly confidential.

Q: What information can the employer access from Momentum Wellness regarding their employees' usage?

A: The employer can access usage that excludes any details that may identify who used the services. This means that the kind of information that employers can access will be the number of employees who used each service and the types of services accessed.

Unless employees have given permission to share their information with their manager or HR representative, their engagement with the EAP services is confidential.



In some cases, members may be referred for additional counselling which could be at an additional cost not covered by the programme. These costs will be for the member's own account and there will be no refunds or reimbursements, even where these services are provided through Momentum Wellness.

momentum

corporate

momentum.co.za

in Momentum Corporate

f facebook.com/momentumZA

twitter.com/momentum_za

Disclaimer

Copyright reserved © Momentum Metropolitan 2021 – Momentum Corporate is a part of Momentum Metropolitan Life Limited (registration number 1904/002186/06), a wholly owned subsidiary of Momentum Metropolitan Holdings Limited. The document is for illustrative purposes only and does not constitute tax, legal, accounting or financial advice. You rely on the contents at your sole discretion. We recommend that you consult with a financial adviser before making any changes to your group employee benefits. Momentum Metropolitan Holdings Limited, its subsidiaries, including Momentum Metropolitan Life Limited, will not be liable for any loss, damage (whether direct or consequential) or expenses of any nature which may be incurred as a result of or which may be caused, directly or indirectly, to the use or reliance on this publication.

Momentum Metropolitan Life Limited is an authorised financial services (FSP6406) and registered credit provider (NCRCP173), and rated B-BBEE level 1.