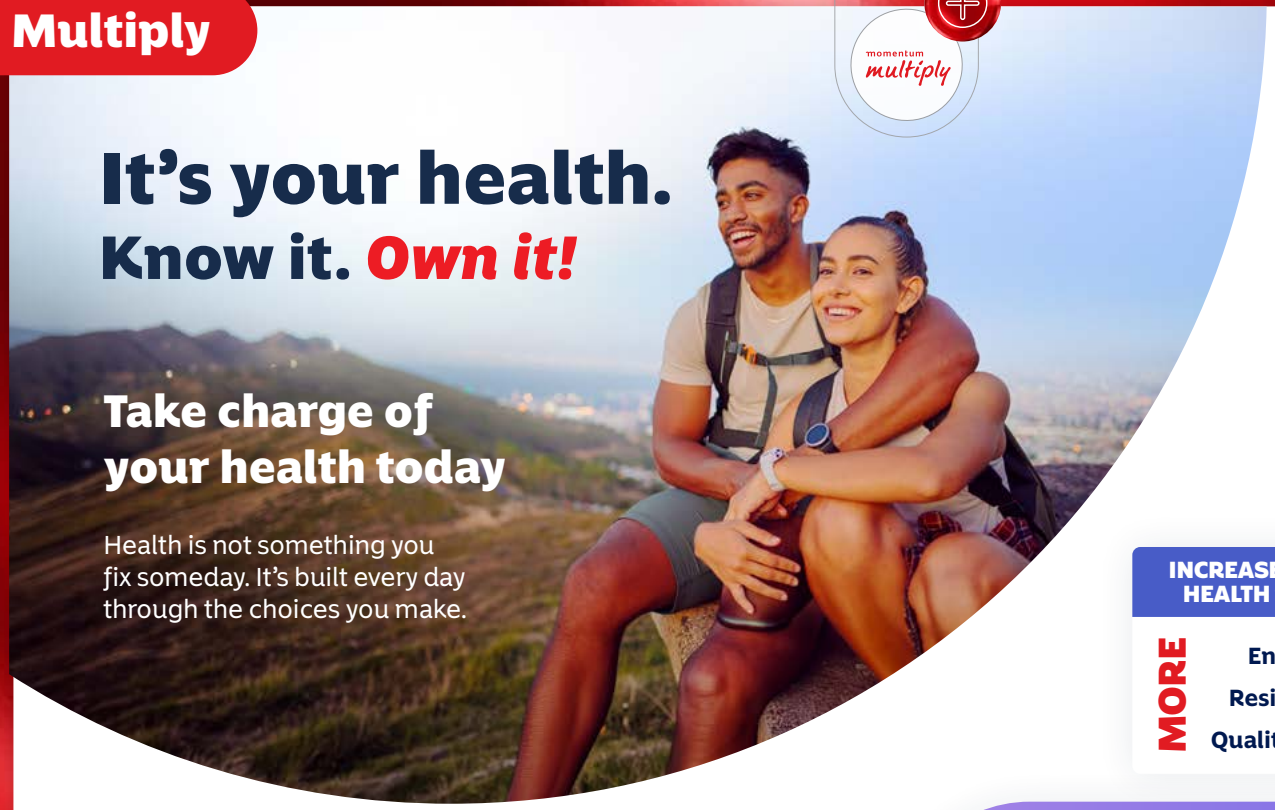
momentum

Designed to Complement 2027

Complementary products

Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.



It's your health.
Know it. *Own it!*

Take charge of your health today

Health is not something you fix someday. It's built every day through the choices you make.

Multiply is Momentum's wellness and rewards programme. Members on the Evolve, Custom, Incentive, Extender and Summit Options have free access to Multiply Inspire. If you are a member of the Ingwe Option, you have free access to Multiply Engage. Engage and Inspire membership unlock base level rewards. For a monthly membership fee, you can upgrade to Multiply Inspire Plus or Multiply Engage Plus and boost your rewards.

Start today, because the *future you* is shaped by the decisions you make right now.

Every walk, healthy meal, good night's sleep and moment of self-discipline adds to a stronger foundation of more energy, clarity and strength. The healthy choice isn't always the easiest one, but it's an investment in the life you want to live and the person you want to become. It gives you the energy to do the things you love, the freedom to live independently, the strength to keep up with your children and grandchildren, and the confidence to embrace life's adventures.

Why Multiply?

INCREASE YOUR HEALTH SPAN

MORE
- Energy
- Resilience
- Quality of life

IMPROVE YOUR NUMBERS

- weight
- blood pressure
- cholesterol
- VO_2 max

Rewards from day 1

No waiting periods, no chasing points!

GET MONEY BACK IN YOUR POCKET

HealthReturns into your HealthSaver account for every step on your wellness journey.

Up to **R1 000** every month!

GET FANTASTIC PARTNER REWARDS

Up to **80%** back from Multiply partners

OWN YOUR HEALTH

Passive patients → **active** participants

SUSTAIN YOUR MOTIVATION

Build everyday healthy habits and get rewarded for your efforts

Easy setup, quick rewards.

1 Download the Momentum App

Download the Momentum App and create your profile.

Download on the App Store | GET IT ON Google Play | EXPLORE IT ON AppGallery

2 Complete your Lifestyle Quiz

Do a short quiz to see how healthy you are and to start earning rewards.

3 Do your health assessment

A quick assessment on the app gives you your Healthy Heart Score and a fitness level – in just minutes. You can also do an in-person health and fitness assessment.

4 Link your device

Link your fitness device so that we can track your activities.

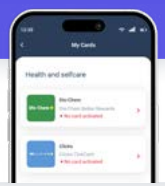
From the menu, choose ***Manage devices.***

Choose your device and follow the prompts.

Now you're ready to start tracking your Active Dayz!

5 Link your benefit cards

From the Menu, choose ***Cards.***



Choose the Pick n Pay SmartShopper, Clicks ClubCard, Dis-Chem Better Rewards or +more rewards card.

Pick n Pay | CLICKS | Dis-Chem Better health starts here | more

Enter your card number and tap ***Activate Now.***

Show your card at the till before making your payment

Personalised coaching programmes

Kick-start healthier habits with Multiply 21-day challenges

Eat coaching programmes

Coaching programme designed to change the way you look at food and nutrition.

You'll get:

- Simple, practical guidance
- Delicious, healthier recipes that fit into your everyday life
- Easy, hassle-free weekly meal plans
- Boost your energy and focus

Get direct access to experts during coaching programmes and 20% off 1-on-1 nutrition consultations

Sleep coaching programmes

Sleep better. Feel better. Join a sleep programme.

You'll get:

- Get expert-backed sleep tips
- Build healthier bedtime routines
- Boost your energy and focus
- Wake up feeling more refreshed

Get direct access to experts during coaching programmes and 20% off 1-on-1 sleep consultations

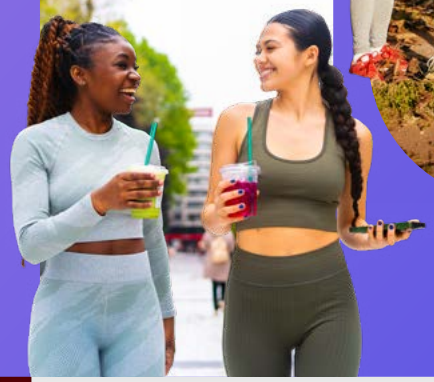
Find your feel-good fam

Your journey to health and wellbeing can be challenging and isolating. But, it doesn't have to be.

Share your journey and inspire others

Connect with fellow action takers

Take on regular challenges



Join the MultiplyCONNECT Facebook community and be inspired, get tips and support, and connect on your journey to health and wellness.

Find us on Facebook

Get fantastic partner rewards

Score up to **80%** from Multiply partners

Get money back in your pocket, with cashbacks and big discounts from a wide variety of top brands to help you on your wellness journey.

Virgin active: up to **50%**	planetfitness: up to **60%**	Woolworths: up to **15%**	Pick n Pay: up to **10%**
BODY20: up to **40%**	GARMIN: up to **50%**	amazfit: up to **50%**	NuMetro: up to **80%**
TSHEPO: up to **25%**	GALXBOY: up to **30%**	VIVOBAREFOOT: up to **30%**	HI-TEC: up to **40%**
FlySafair, KLM, Qatar Airways, lift: up to **25%**			

Dis-Chem Better health starts here: **15%**
+ Get an extra 5% discount on top of the 10% discount available on Better Rewards brands

CLICKS: up to **10%**
+ double Clicks Clubcard points

And many more...

Multiply partners may be changed, added, or removed at any time during the year. For the most current list of partners, please visit multiply.co.za. All information contained in this document was accurate at the time of publication.

Multiply Inspire

Weekly Wins
In it to win it!
Hit your activity goals for the week and get rewarded.

Monthly Wins
You're on a roll.
Get rewarded for every 4-week streak.

You choose your reward

Up to R480 per month in HealthReturns

Up to R270 per month in HealthReturns

Double your Weekly and Monthly Wins when you achieve your recharge goals

OR

Vouchers from our Wins partners

PLATŌ · WIMPY Cup of coffee · Nando's · SPUR · CLICKS

momentum group | FOUNDATION

OR donate your Wins to make a real difference by supporting charities, communities and people who need it most.

Earn HealthReturns for every step you take to know and improve your health.

	Health & fitness assessment	Weekly Wins	Monthly Wins	Total per month*
Multiply Inspire	Up to **R50**	Up to **R120**	Up to **R80**	Up to **R250**
Multiply Inspire Plus	Up to **R250**	Up to **R480**	Up to **R270**	Up to **R1 000**

*Capped at 10% of medical scheme contribution on Multiply Inspire and 40% on Multiply Inspire Plus. Maximum rewards on rewards level 5.

Multiply Inspire Plus membership fees

Main member	**R229**	Partner/spouse	**R105**
Adult dependant **(18 years and older)**	**R47**	Child dependant **(Under 18 years)**	**R20**

Your family composition and payment method will be based on your medical scheme membership.

Multiply Engage

Weekly Wins
In it to win it!
Hit your activity goals for the week and get rewarded.

Monthly Wins
You're on a roll.
Get rewarded for every 4-week streak.

You choose your voucher

Engage Plus

Engage Plus Score up to R390 in partner vouchers per month

Vouchers from our Wins partners

PLATŌ · WIMPY Cup of coffee · Nando's · SPUR · CLICKS

momentum group | FOUNDATION

OR donate your Wins to make a real difference by supporting charities, communities and people who need it most.

Engage

Engage members stand a chance to be 1 of 10 lucky monthly winners and score R500 to spend in the Multiply Mall.

Link your device → Earn an Active Day and hit your weekly goal (**One entry**) → Earn a Recharge Day and boost your weekly goal (**Another entry**)

Multiply Engage Plus membership fees

Main member	**R199**	Partner/spouse	**R90**
Adult dependant **(18 years and older)**	**R40**	Child dependant **(Under 18 years)**	**R15**

Your family composition and payment method will be based on your medical scheme membership.

Hello Doctor

Talk to a doctor on your phone, anytime, anywhere, in most South African languages - for free advice

Momentum Medical Scheme members get free access to Hello Doctor, where you can get the medical advice you need, 24/7.

Hello Doctor is available on your Momentum App. Simply navigate to Healthcare and tap the Hello Doctor icon on your home screen, request a phone call and the doctor will phone you back.

No service fees or charges apply when you use the Hello Doctor advice service. All you need is data or a WiFi connection to use your app, and since our doctors call you – you won't even need to use your airtime.

No waiting rooms, no worries. Download the Momentum App and ensure you and your family stay healthy and happy with relevant and reliable health advice at the touch of a button.

Virtual telehealth consultations - an additional paid-for service that offers more than just free advice over the phone. A full virtual telehealth consultation can be held with a doctor, for a fee of just R292 per consultation.

Doctors can diagnose and treat certain conditions and electronically prescribe certain scheduled medications. Acute medicine prescriptions can be sent to your pharmacy of choice. Members on the Evolve Option get four free virtual consultations per year, while members on the Ingwe Option get three free virtual consultations per year. Members on all options may also choose to pay for a virtual telehealth consultation using available funds in their HealthSaver or medical savings account, or a credit or debit card.

Members have **access to a doctor, 24/7**

Download the Momentum App from Google Play, the App Store or AppGallery

Always in touch

Momentum App

The Momentum App gives you access to all your products in one place. You can check your HealthSaver balance and HealthReturns earned at a glance. In fact, you will find a world of information behind the HealthSaver tile - including the lists of Healthcare partners and Lifestyle partners where you can spend your HealthSaver funds.

If you link your preferred digital wallet to the Momentum App and upload your physical HealthSaver card to the wallet, you can tap to pay providers who do not have compatible Scan to Pay facilities.

With the Momentum App, pre-notifying for Health Platform benefits is quick and easy, and you can also submit and track claims, easily request your international travel certificate, or register on the maternity programme.

Download the Momentum App from Google Play, the App Store or AppGallery

GET IT ON Google Play
Download on the App Store
EXPLORE IT ON AppGallery

HealthSaver

Save for additional healthcare expenses

The HealthSaver account can be used to fund healthcare related expenses, such as

- co-payments,
- cosmetic surgery,
- refractive eye surgery, and
- vitamins,

as well as your monthly medical scheme contribution, provided you are the contribution payer and you have accumulated sufficient funds to do so.

You can have a HealthSaver account without making contributions into it - it could simply be where you receive the HealthReturns you earn. If you choose to contribute into the account, you can also apply for up to R36 000 in credit, subject to National Credit Act credit scoring criteria.

Open a HealthSaver account in 5 minutes

You can sign up for a HealthSaver account via the Momentum App, and enjoy immediate access. If you opt to apply for CreditSaver, you can do so in real time and get your credit report via the Momentum App. Irrespective of whether you have a waiting period on your Momentum Medical Scheme membership, you will have access to your HealthSaver account as soon as you join Momentum Medical Scheme.

Integrated HealthSaver pockets

Your HealthSaver balance consists of:

- **Savings Balance** (accumulated through ad-hoc or flexible monthly contributions), and
- **Rewards Balance** (accumulated through any cashbacks, Guaranteed HealthReturns, Active HealthReturns, Savings Booster and Wellness Booster).

You can earn cashbacks by interacting with a range of Multiply partners, while you can earn HealthReturns by being active and adhering to prescribed care. We pay you a Savings Booster on your positive HealthSaver Savings balance.

You can use Savings and Rewards to pay Healthcare partners like doctors and pharmacies, whereas Lifestyle partners like gym membership or fitness gear and clothing can only be paid from Rewards.

Transacting is as simple as using Scan to Pay via the Momentum App, or presenting the physical HealthSaver card at vendors that do not offer compatible Scan to Pay capabilities. You can link any of the major payment wallets like Google Pay seamlessly to the Momentum App. That means once you have added your HealthSaver card to the wallet of your choice, you can pay with your phone at a much wider range of vendors. If you are not sure whether you are able to transact with a specific vendor, you simply click on either Healthcare or Lifestyle partners to select the partner of your choice and pay the listed provider.

You also have the flexibility of giving your adult dependants access to view the total HealthSaver balance, as well as a breakdown of HealthReturns earned per member – because healthy competition can be the best motivator!

What do you need to do?

Be active, know your health (by completing a digital or in-person health assessment and a digital or in-person fitness assessment), and follow the compliance rules.

To earn a Savings Booster, you need to pay contributions into your HealthSaver account. This can be ad-hoc or fixed monthly contributions.

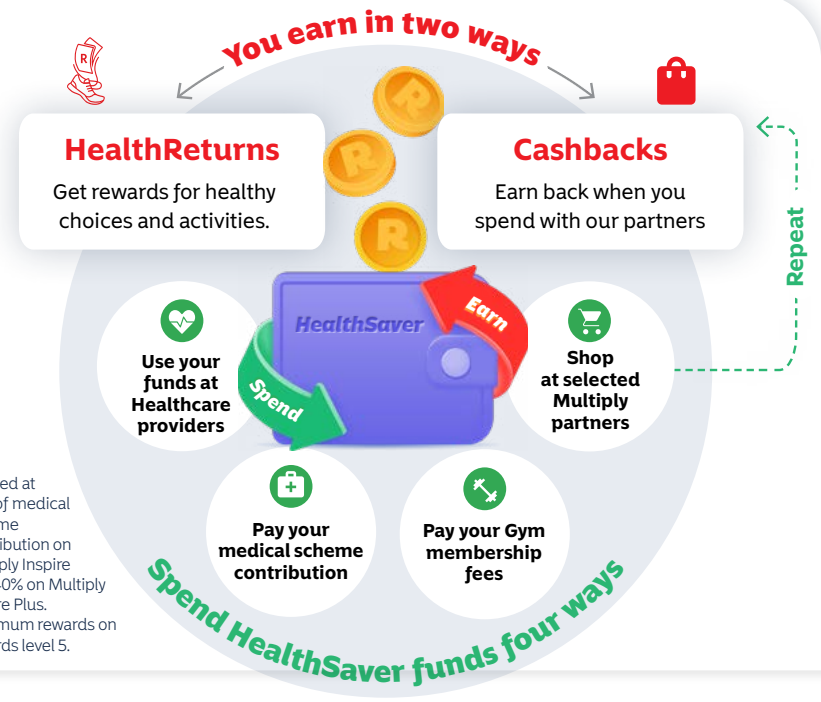
If your Healthy Heart Score is Amber Green, Amber or Amber Red, your Savings Booster will be calculated based on Amber.

Dynamic Savings Booster linked to your health

You can earn a **Savings Booster** of up to **10%** on your positive HealthSaver Savings balance and access CreditSaver for free.

The Savings Booster you earn on your positive HealthSaver Savings balance, as well as the CreditSaver penalties we charge on your credit balance, is based on your Healthy Heart Score and fitness assessment level.

Healthy Heart Score	Fitness assessment level	Effective annual Savings Booster rewards on positive balances	Discount on CreditSaver penalties
Green, Amber-Green, Amber, Amber-Red, Red	Level 5	10%	100%
Green, Amber-Green, Amber, Amber-Red, Red	Level 4+	5%	50%
Green, Amber-Green, Amber, Amber-Red, Red	Level 3+	2%	15%
Green, Amber-Green, Amber, Amber-Red, Red	Level 2+	1%	5%
Green, Amber-Green, Amber, Amber-Red, Red	Level 1+	0%	0%



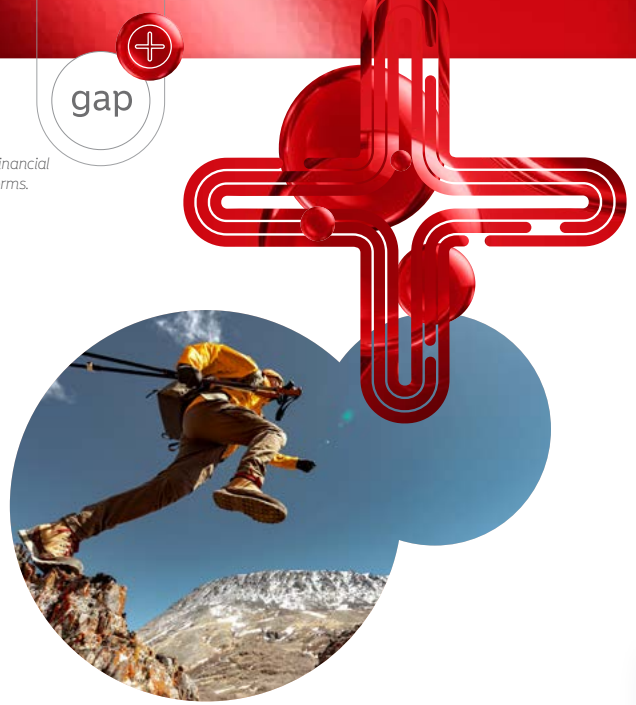
Capped at 10% of medical scheme contribution on Multiply Inspire and 40% on Multiply Inspire Plus. Maximum rewards on rewards level 5.

GapCover

Underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider FSP No 75 and a licensed non-life insurer. Guardrisk forms. part of Momentum Group Limited.

Protect yourself from shortfalls and co-payments

Momentum GapCover offers you supplementary cover to assist with shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital or in a day clinic. You can choose between the more affordable GapCover Primary, or the more extensive benefits offered by GapCover Supreme.



Momentum GapCover Supreme

Shortfall benefits	These benefits aggregate to a maximum benefit of R230 800 per insured person per year
Benefit for shortfalls in medical practitioner costs for in-hospital procedures	Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to three times the amount paid by the medical scheme
Benefit for shortfalls in allied professionals costs	Covers the shortfall between what the allied professional (such as a physiotherapist) has charged and what your medical scheme has paid for in-hospital care, following an associated in-hospital procedure. at 300% of the Scheme Rate towards in-hospital shortfalls and is limited to R2 600 per policy per year
Co-payments	Covers co-payments applied by the medical scheme for certain specialist procedures and hospital admissions
Co-payments on oncology treatment	Covers the 20% co-payment applied to oncology treatment after the medical scheme limit has been reached
Casualty benefit	If you visit a casualty ward within 24 hours of an emergency caused by an accident, we will pay up to R25 200 of all costs incurred. For a child aged eight years or younger, we will cover up to R5 200 per year in an emergency (regardless of whether it was an accident). The cost of these visits would count toward the R25 200 annual limit
Internal prosthesis benefit	Covers the shortfall between the cost of the internal prosthesis and what your medical scheme paid, up to a maximum amount of R35 000 per policy per year. Stents and pacemakers are covered up to a sub-limit of R8 000 per claim event. This sub-limit is subject to the overall policy limit of R35 000
Robotic procedures benefit	If your condition requires the use of robot assisted surgery, the robotic procedures shortfall benefit will cover the shortfalls charged by medical practitioners, at 300% of the Scheme Rate
Robotic procedures co-payment benefit	If your condition requires the use of robot assisted surgery and your medical scheme levies a co-payment, we will cover up to R12 000 per policy per year

Assist benefits	These benefits do not aggregate to the R230 800 cap
Cancer assist benefit	If you are diagnosed for the first time whilst covered on this policy with minimum stage 2, local and malignant cancer, we will pay you R8 000 If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R20 000 If, after receiving the R20 000 benefit, your medical scheme pays more than R200 000 for the cost of your oncology treatment within 12 months of your diagnosis, we will pay you a further R15 000 This benefit is payable once in a lifetime per person covered on the policy
Breast reconstruction benefit for non-affected breast	If you are diagnosed with breast cancer and require cosmetic breast reconstruction for the non-affected breast due to a mastectomy, we will provide cover of R15 000 per policy per year
Accident assist benefit	Benefit of R55 000 payable for death or permanent disability due to an accident. Subject to one claim per insured per lifetime
Violent crime benefit	Benefit of R110 000 payable for death or permanent disability due to a violent crime
Premium waiver benefit	Benefit of R36 000 will be paid upfront upon the death or permanent disability of the premium payer covered on the policy
Baby bump benefit	Benefit of R2 500 payable when existing GapCover member falls pregnant
Trauma and bereavement counselling	If you are a victim of, or witness to, a traumatic accident, or if you lose an immediate family member, we believe that undergoing trauma and bereavement counselling is an important step in recovery. We will pay a fixed amount of R800 towards the cost of each counselling session, limited to R30 000 per family per year

Momentum GapCover Supreme premiums

<42	Family	R643
	Single	R589
>42	Family	R922
	Single	R830
<35	Single	R314
>65	Single	R902

Please note that you may only apply for Momentum GapCover if you are a member of Momentum Medical Scheme. Rates are per policy per month. The age group indicated applies to the principal member. No dependants may be added to Momentum GapCover if the principal insured is over 65, or on <35 GapCover.

Momentum GapCover Primary

Shortfall benefits	These benefits aggregate to a maximum benefit of R230 800 per insured person per year
Benefit for shortfalls in medical practitioner costs for in-hospital procedures	Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to three times the amount paid by the medical scheme
Co-payments	Covers co-payments applied by the medical scheme for certain specialist procedures and hospital admissions
Casualty benefit	If you visit a casualty ward within 24 hours of an emergency caused by an accident, we will pay up to R12 600 of all costs incurred. For a child aged eight years or younger, we will cover up to R3 000 per year in an emergency, (regardless of whether it was an accident). The cost of these visits would count toward the R12 600 annual limit

Momentum GapCover Primary premiums

<42	Family	R461
	Single	R428
>42	Family	R655
	Single	R597

Please note that you may only apply for Momentum GapCover if you are a member of Momentum Medical Scheme. Rates are per policy per month. The age group indicated applies to the principal member. Momentum GapCover Primary is not available to principal members over 65, or on <35 GapCover.

A 12-month waiting period applies to pre-existing conditions.

Momentum GapCover is not a medical scheme and cover is not the same as that of a medical scheme. This product is not a substitute for medical scheme cover.

momentum

Contact details for all complementary product queries, except Multiply

WhatsApp	0860 1 1 78 59
Web chat	Log in to momentummedicalscheme.co.za and click on the chat button
momentummedicalscheme.co.za	
Virtual help	Visit momentummedicalscheme.co.za, click on “Contact us” and then on “Click here to join a virtual help session” for one of our consultants to assist you digitally
Queries	member@momentumhealth.co.za
Contact centre	0860 1 1 78 59

momentum multiply

Momentum Multiply

WhatsApp	0861 88 66 00
multiply.co.za	
multiply@momentum.co.za	