

AON

Momentum Medical Scheme

Alert



2026 Contributions

Momentum Medical Scheme (MMS) has announced an average weighted increase of 9.9% with effect 01 January 2026.

MMS will apply 2026 increases per option type and provider choice, as depicted below.

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

2026 Benefits Changes

Benefit Enhancements:

- The Health Platform Dental Benefit has increased from R380 to R500 per beneficiary per annum, starting from the Evolve option and higher.
- A new screening benefit called the FIT test has been introduced. This test offers a less invasive and more cost-effective way to detect colon cancer early. It is available once a year to members aged 45 to 80, starting from the Evolve option and higher.

Benefit limit increases:

- Benefits, co-payments and threshold levels will be increased in line with inflation.
- Income bands on the Ingwe Option will increase.

HealthSaver:

- In 2026, a client's HealthSaver balance will include two components: **Savings**—built up through either occasional or regular monthly deposits—and **Rewards**, which accumulate from cashbacks, Guaranteed Health Returns, Active Health Returns, Savings Booster, Health Saver Booster, and Wellness Booster.
- Clients can earn cashbacks by engaging with various Multiply Partners, while HealthReturns are awarded for staying active and following prescribed healthcare routines.

HealthReturns:

- The monthly HealthReturns a member can earn for a Healthy Heart Score and fitness level, have been increased to a maximum of R250 on Multiply inspire Plus.

2026 Multiply Changes

Multiply Enhancements

Members can now enjoy increased discounts at participating gyms, with the following maximum discounts:

- **Zone Fitness:** Up to 75% discount
- **Planet Fitness:** Up to 60% discount
- **Virgin Active:** Up to 50% discount
- Members can also use the money in their HealthSaver account to pay towards their gym fees.
- An introduction of 7 easy ways to earn Active Dayz for example members may now earn Active Dayz from 8500 steps per day.

Health and Selfcare:

- Clicks and Dis-Chem partners offer members on Multiply Inspire Plus and Engage Plus, cashback, depending on their Healthy Heart Score. Members must choose between these two partners once a year.

Discounts received from the following partners have increased:

- **Woolworths** – Increased from 12% discount to up to 15% discount.
- **Kruger Gate Hotel** – Increased from 20% discount to up to 30% discount.
- **DINNERBOX, We are Food, Oasis and Plated** – Discount has increased to 10% in cashbacks.

New Multiply Win partners have been introduced and members can earn R25 for a weekly win and up to R75 for a monthly win.

2026 Multiply Changes

The following Multiply partners have been removed :

- Booking.com
- NetFlorist
- Tiger Wheel and Tyre
- Makro
- Neurozone

Should you require urgent assistance, please contact Aon Resolution Centre (0860 100 404) or email arc@aon.co.za

These are the salient benefit changes announced. More detailed information to follow in the member letter.
The benefits and contribution changes are subject to approval by the Council for Medical Schemes (CMS).

Contact Aon

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