



momentum
health



Unstoppable together

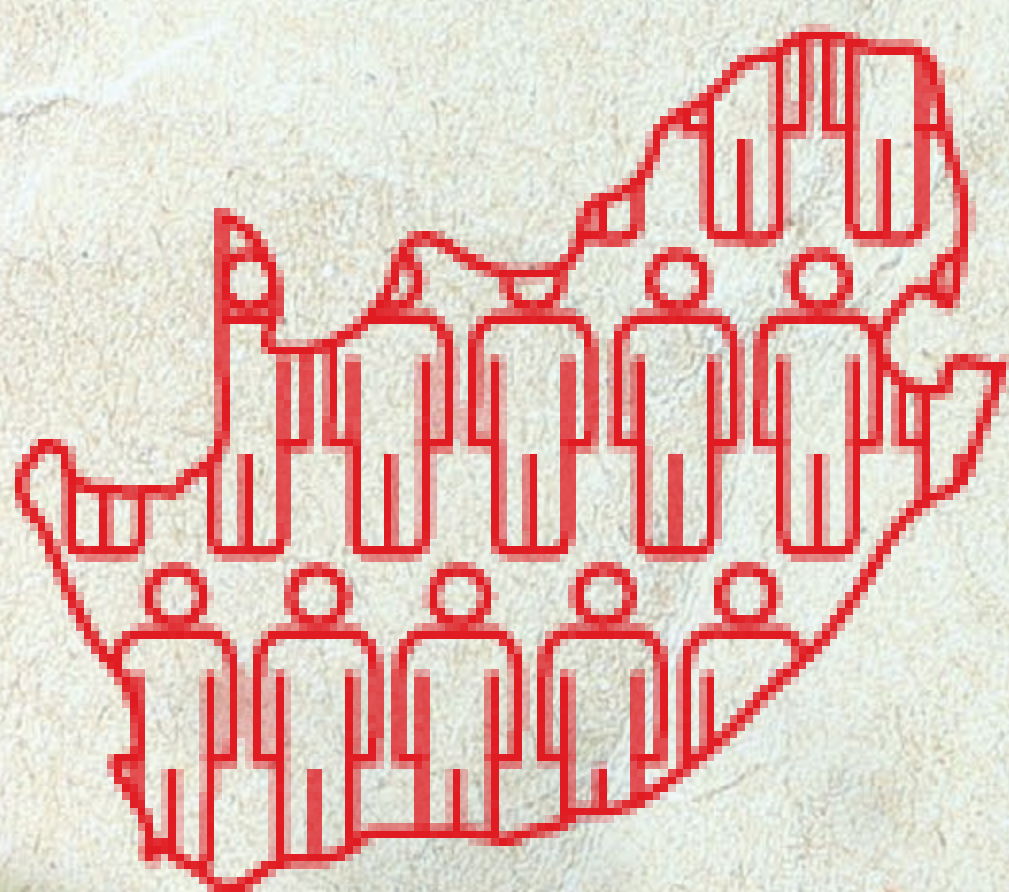
Where does the South African healthcare consumer go, when medical expenses rise markedly higher than inflation, driving higher medical scheme contribution increases and resulting in a growing portion of healthcare costs being for the member's own pocket? Momentum Health is in the fortunate position of being able to demonstrate how participation in a holistic value proposition is saving members from having to reduce their benefits and enabling them to retain benefits that they can afford, and that cover their individual needs.

State of the industry

Since 2018, the private healthcare sector has witnessed a **significant increase in benefit utilisation**, coupled with a **16% increase in the length of hospital stays**. **Chronic disease related claims rocketed by nearly 23%.**

While these statistics on their own are very concerning for the industry, and indeed the country, the impact of higher utilisation has been compounded by the fact that membership numbers have either remained stagnant, or in the majority of cases, declined – leaving medical schemes needing to cover a much higher cost burden, from reducing capital inflows.

People are less healthy, and unfortunately so are their medical schemes. Several medical schemes have attempted to deal with the challenge by reducing benefits year after year, but even then, they continued to experience higher claims costs. For medical scheme members, it has meant that in the past year alone, they have had to fund 8% more of their healthcare costs from their own pocket. As benefits reduce and healthcare costs increase, the deficit is coming more and more from the consumer's pocket.



Momentum Health offering consumers respite from the brunt of the prevailing economic climate

While medical schemes administered by **Momentum Health have not been reducing members' benefits**, the industry experience of rising claims costs has equally placed pressure on their ability to **protect long-term solvency**, while **remaining affordable** and offering real value to the consumer.

“What is clear is that members who engage with our entire value proposition are able to not only enjoy healthier living, but through the various savings and funding mechanisms, stay in control of the financial wellness component of their health span,” says CMO, Damian McHugh. “Simply put, when you are financially not well, and your health is deteriorating and costing you more money, it is much more difficult to make good decisions than when your healthy lifestyle helps you fund the increasing costs of ensuring your long-term overall wellbeing.”

From that fundamentally important perspective it becomes imperative that the **health rewards programme** members have access to is **focused on improving their health and mental wellbeing**, rather than being a loyalty programme based on which products they hold or having to meet goals that do not directly benefit their wellbeing.

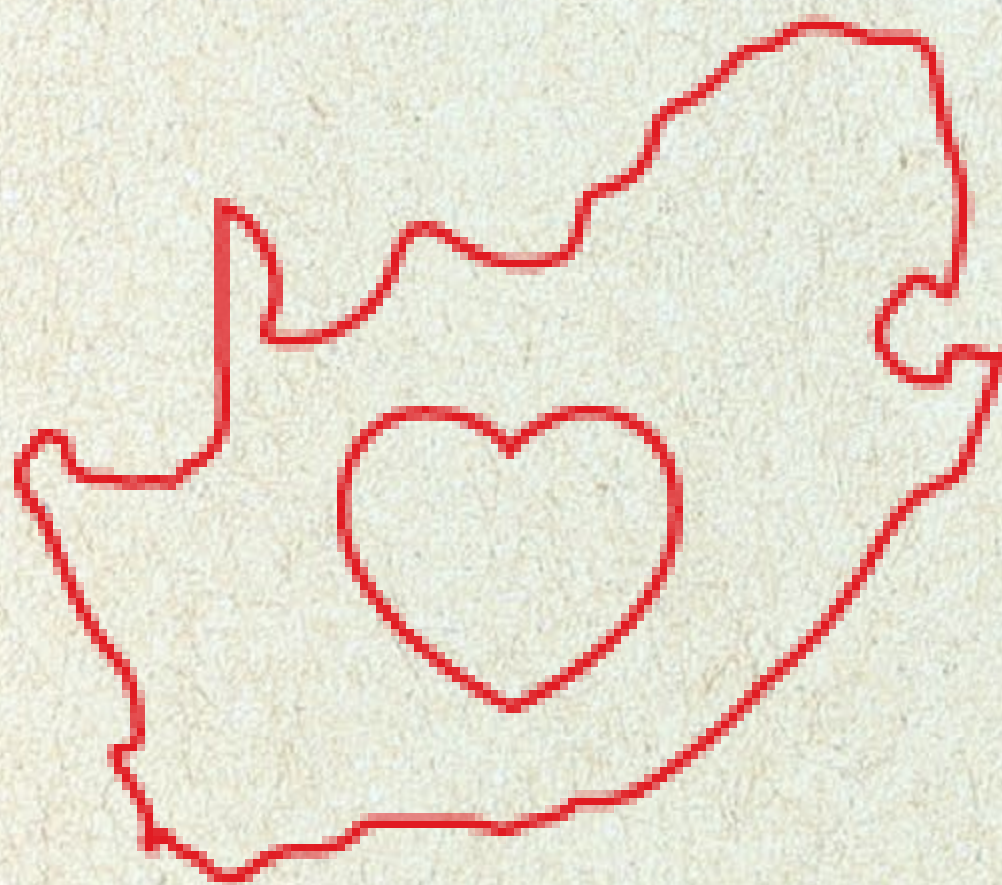
Members who take advantage of tools like HealthSaver or HealthReturns are able to downgrade to more affordable options because their good health allows them to, as opposed to the phenomenon experienced by the ten largest options in the South African medical scheme industry, where financial pressure has consistently been forcing members to forego more comprehensive options for lower cost hospital plans, especially since 2019.

“We are providing consumers with a different decision making opportunity - not to be a benefit and price taker, but rather to be able to shape your benefits and cover according to your personal healthcare needs and budget, while knowing that our Schemes' strong solvency means your benefits are secured for years to come,” says McHugh. “We will continue innovating, with a focus on affordability, quality of care and increased access to benefits - and we will do so in collaboration with members and brokers, as it is their needs and insights that drive our decision making.”

more health

for more people

for less



Retaining Momentum Medical Scheme's position as a safe haven for consumers under pressure

In keeping with its approach of the past five years, Momentum Medical Scheme will have no benefit reductions, and limits will increase in line with inflation to ensure that members remain adequately protected.

The Scheme is introducing FIT tests as a less intrusive and more cost effective early detection measure against colon cancer, available to members between 45 and 80, once a year. This approach means that members could avoid having to undergo a colonoscopy, should the results of their FIT test provide no reason for further investigation.

Stable financial position means the Scheme can avoid ranking among the higher increase levels in the industry

Despite higher claims costs being experienced across the industry, Momentum Medical Scheme is announcing an average weighted increase of 9.9% for 2026, while maintaining a solvency level of 30.3%. The Scheme is confident that it will be able to continue enabling members to balance a healthy lifestyle, mental wellbeing and financial stability through stable benefit design that they can rely on and trust into the future.



Momentum Multiply

Your health. Know it. Own it!

Ageing is inevitable. How you age, is not. You have more control than you think and every choice you make today shapes your tomorrow.

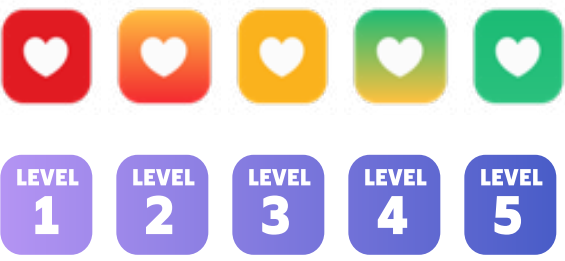
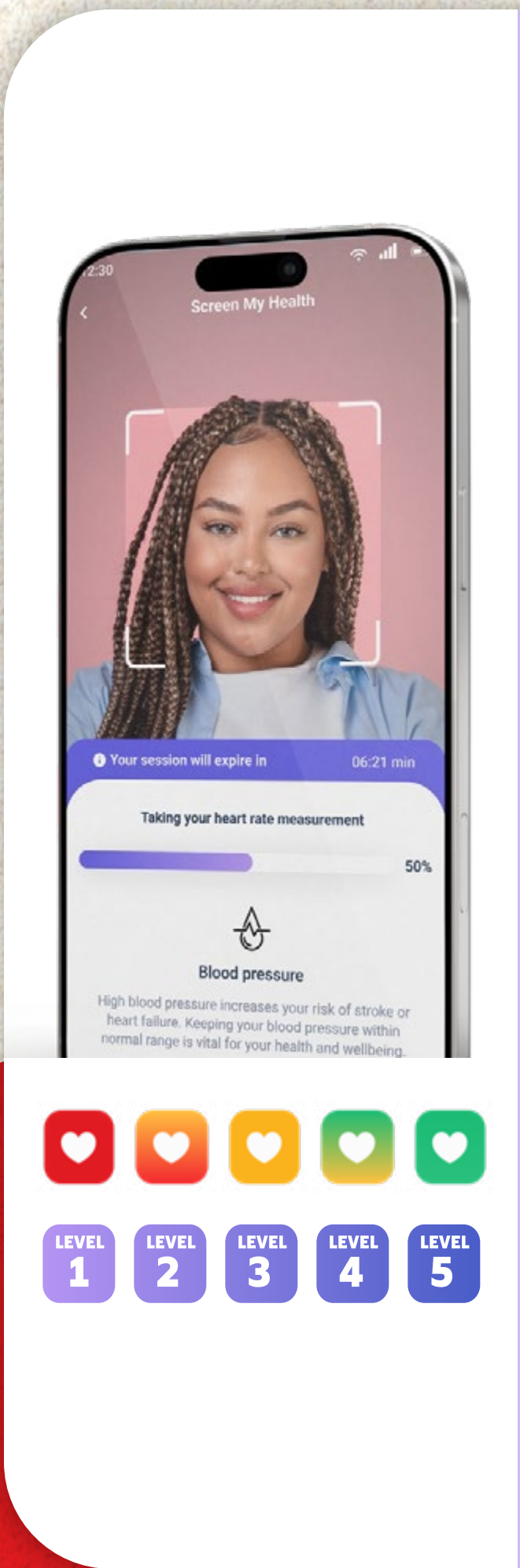
Multiply isn't just about rewards, it's about health ownership. We want our members to reclaim their energy, their joy, and their future. Once they realise life is a gift, they won't leave their future health to chance.

We empower members to understand their numbers through AI-powered digital diagnostics and help them to build sustainable healthy habits. PLUS, members earn rewards for every step they take towards a healthier lifestyle.

KNOW YOUR HEALTH

Knowing where they stand is the first step towards better health and we believe this is the starting point for improvement.

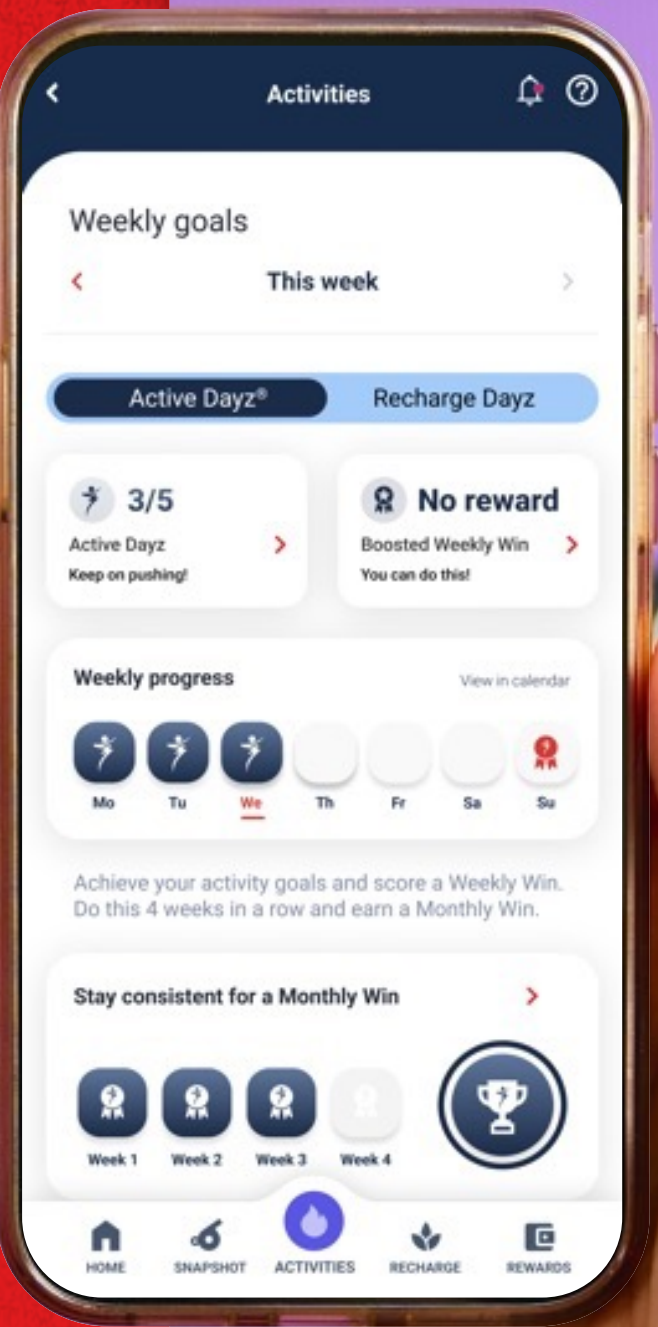
- We're giving members options. Members can do their digital health and fitness assessment on the Momentum App. Alternatively, they can do their in-person assessments at a Dis-Chem, Clicks or health professional. In 2026, the in-person fitness assessment will cost R520 and the online fitness assessment, R310.
- 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.



IMPROVE YOUR HEALTH

Members have access to a range of tools and features designed to support and enhance their physical and mental wellbeing.

- Plato is the new Weekly Wins voucher partner and the Wimpy Multiply Win voucher only includes a coffee in 2026.
- We've updated how we calculate Active Dayz, giving members seven ways to earn an Active Day, based on workout intensity, steps or a combination of both.
- Leaderboard challenges have been removed to promote fairness and levelling the playing field for rewards. We've taken these HealthReturns and increased the rewards for a member's everyday efforts.



GET REWARDED

Members get rewarded from day 1! No waiting periods and no chasing points.



- The rewards grid has been enhanced. Multiply Inspire and Engage members need a Healthy Heart Score to earn partner rewards. Multiply Inspire and Engage Plus members will start on rewards level 1 and will improve their reward level with a Healthy Heart Score. They can boost their rewards level even further with their fitness level. Multiply partners have been carefully chosen to help members on their wellness journey and we've expanded our healthy living partner offering to include partners to provide DNA testing, nutritional coaching, supplementation and many more.

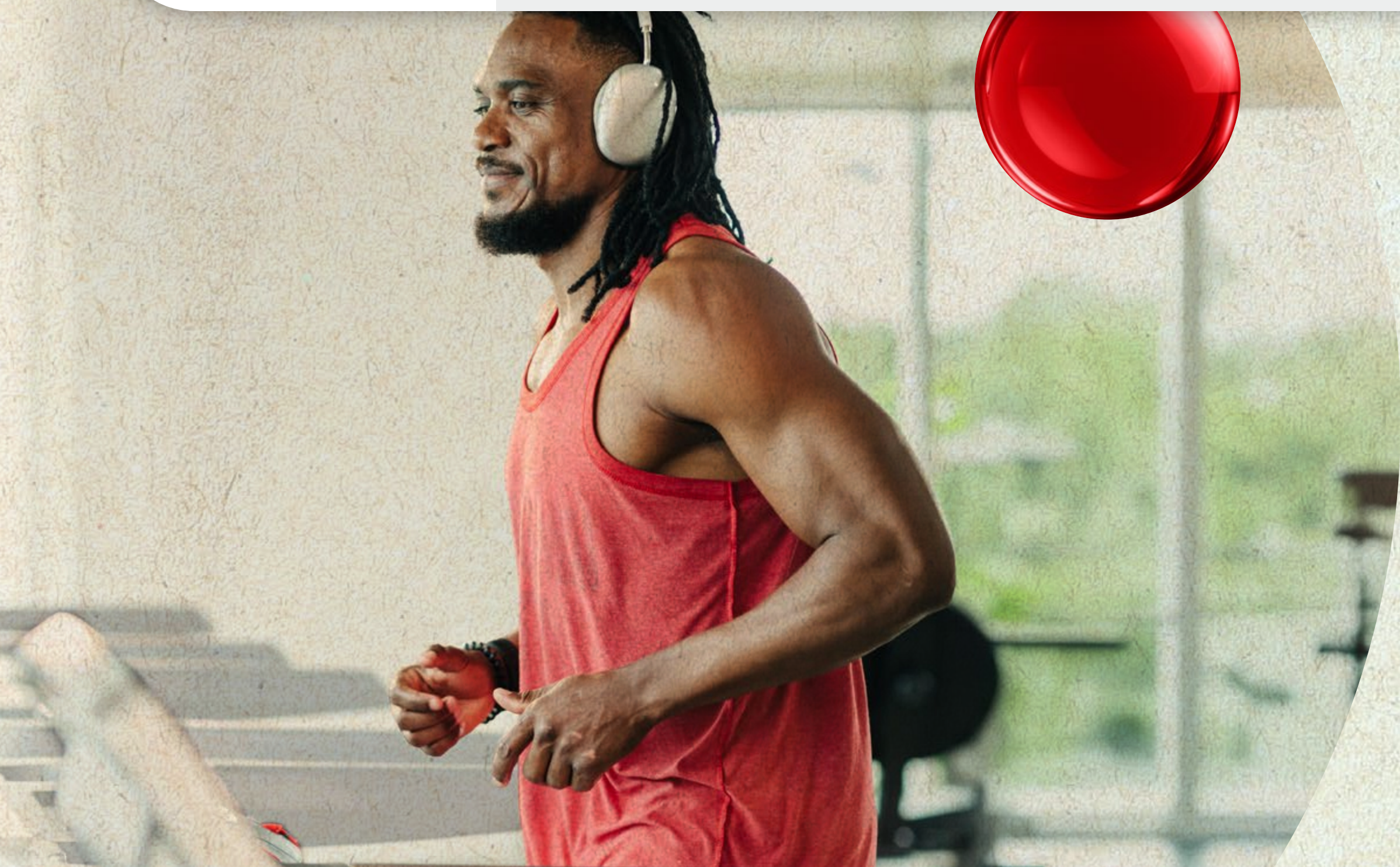
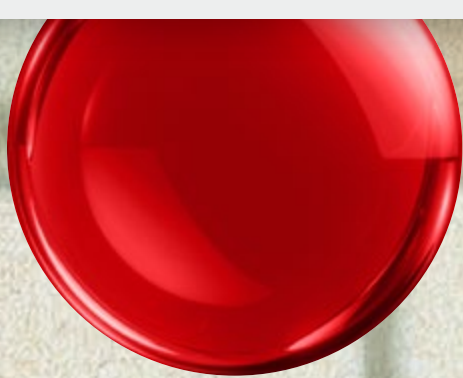
- The top Woolworths benefit has been increased from 12% to 15% and Kruger Gate from 20% to 30%.

- The Dis-Chem benefit will change, and the details will be shared soon.

- The gym benefit has increased. Members can now get up to 75% from Zone Fitness, 60% from Planet Fitness and 50% from Virgin Active. They can also use the money in their HealthSaver account to pay towards their gym fees.

- We've improved the Multiply Travel benefit, allowing members to get discounts on all economy fare classes. This includes 6 one-way domestic flights and 1 return international flight for all family members on Multiply. Members can book an entire trip for all guests (including non-Multiply members at 0%) and on all airlines (including non-Multiply partners at 0%).

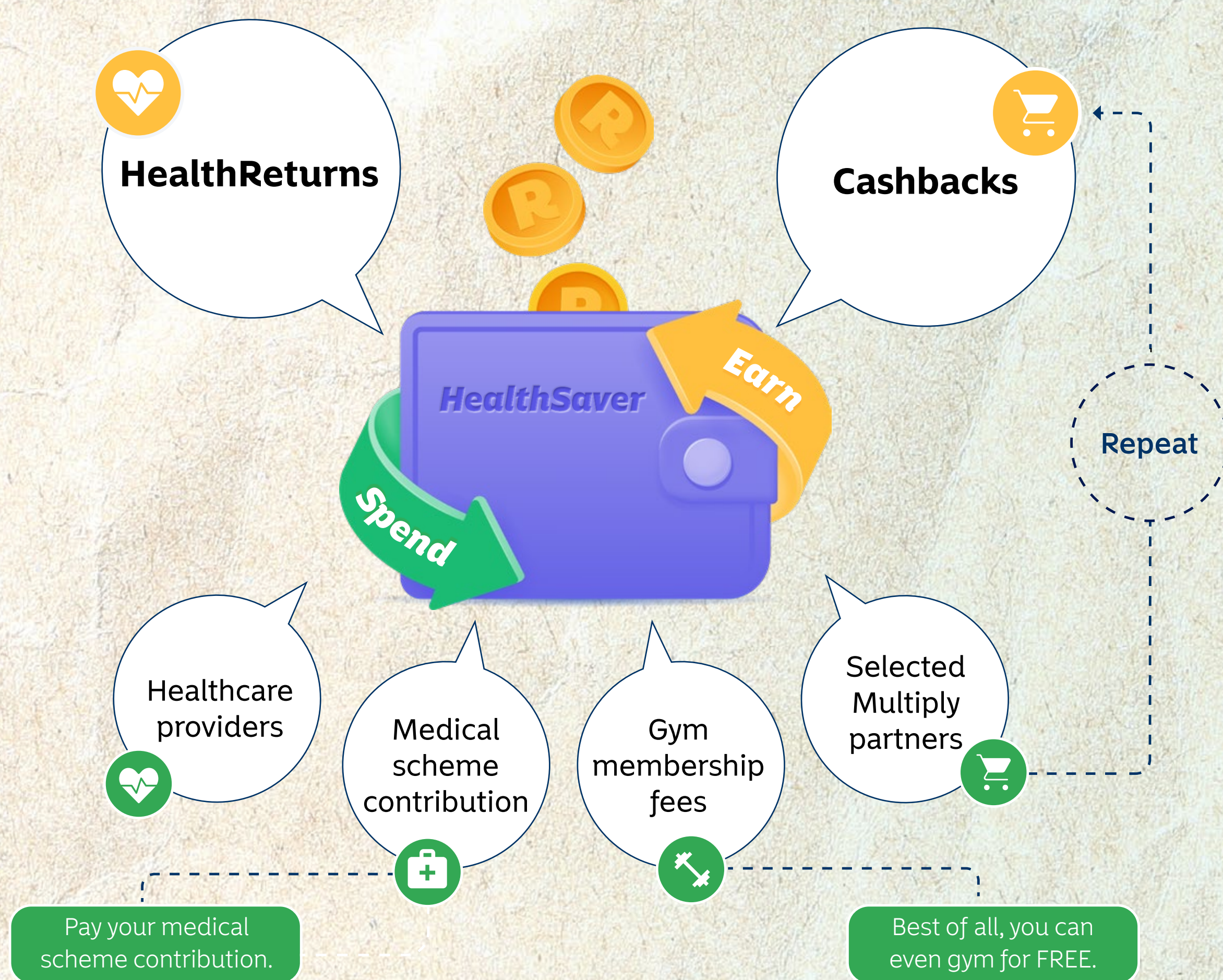
- Air Mauritius (at up to 30%) and Sani Sixt (at up to 40%) have been added as new Multiply Travel partners for 2026.



Shaping integrated savings pockets to better suit the modern consumer

Momentum's HealthSaver product is one of its most popular complementary offerings and has been reshaped for 2026 to make the client experience as straightforward and simple as managing a modern bank account.

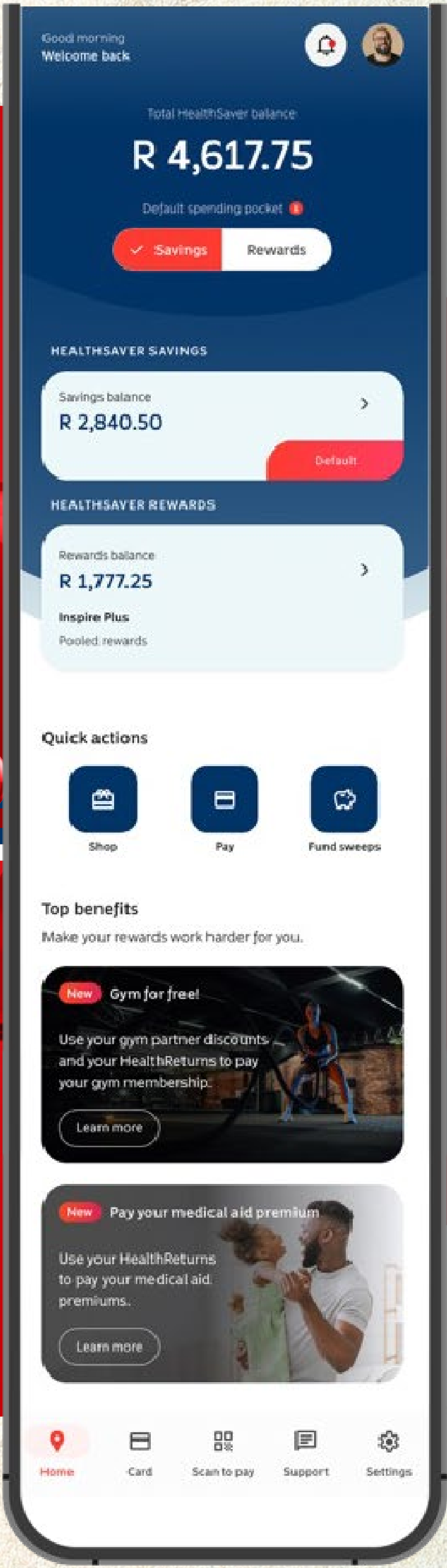
In 2026, a client's HealthSaver balance will consist of **Savings** (accumulated through ad-hoc or flexible monthly contributions) and **Rewards** (accumulated through any cashbacks, Guaranteed HealthReturns and Active HealthReturns, Savings Booster, HealthSaver Booster and/or Wellness Booster). Cashbacks can be earned by interacting with a range of Multiply partners, while HealthReturns are earned by being active and adhering to prescribed care. A Savings Booster is earned on positive HealthSaver Savings balances. A HealthSaver Booster is paid to members of new Super Groups joining Momentum Medical Scheme. A Wellness Booster is paid to current and new Momentum Medical Scheme Super Groups.



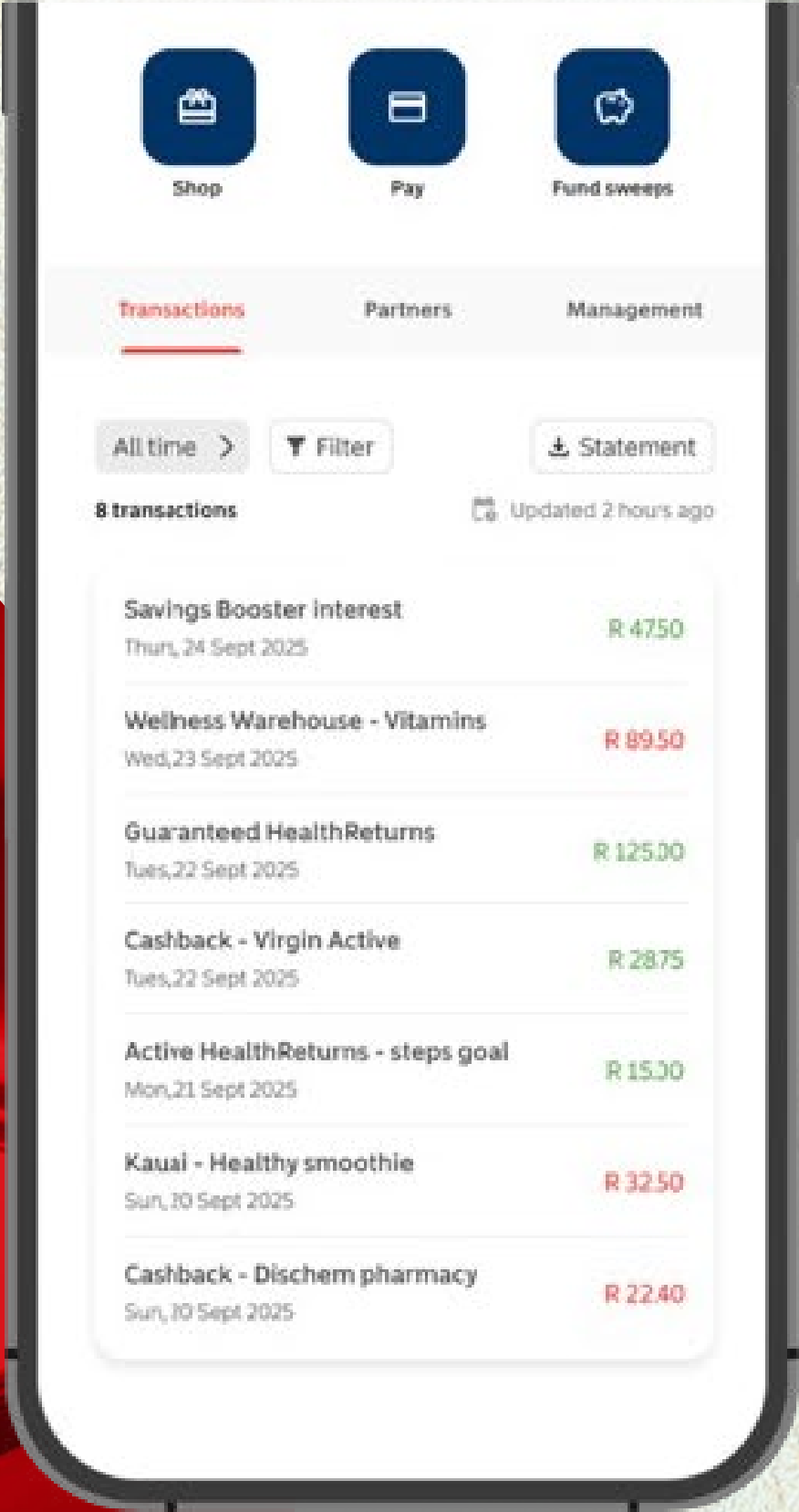
Savings and Rewards can be used to pay **Healthcare partners** like doctors and pharmacies, whereas **Lifestyle partners** like gym membership or fitness gear and clothing can only be paid from Rewards.

Transacting is as simple as using **Scan to Pay** via the Momentum App, or presenting the physical HealthSaver card (available in 2026) at vendors that do not offer compatible Scan to Pay capabilities. HealthSaver account holders can link any of the major payment wallets like Google Pay seamlessly to the Momentum App. This means that once the HealthSaver card is available and they have added it to the wallet of their choice, they will be able to pay with their phone at a much wider range of vendors. If they are not sure whether they are able to transact with a specific vendor, they can simply click on either Healthcare or Lifestyle partners to select the Partner of their choice and pay the listed provider.

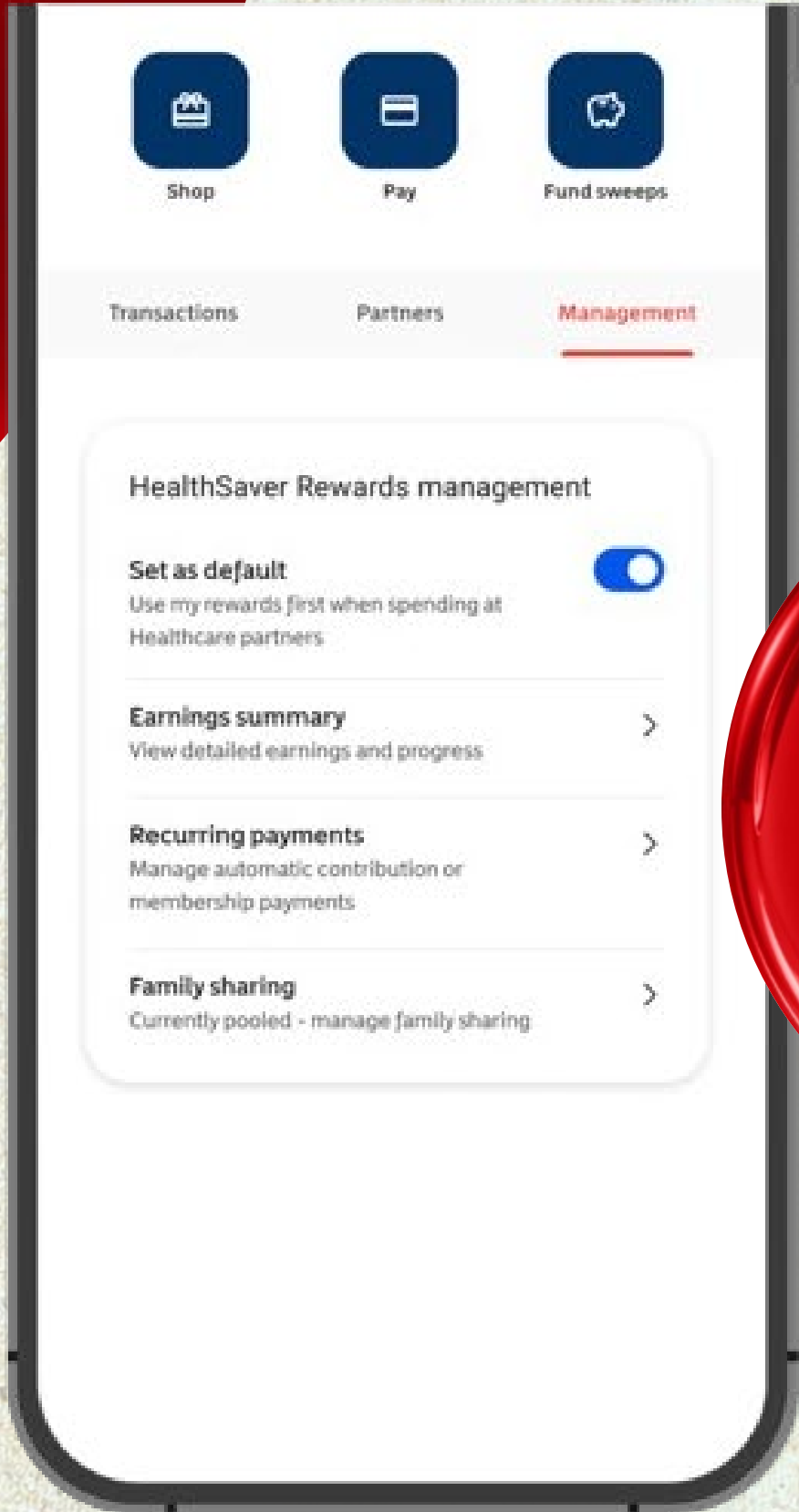
Home screen



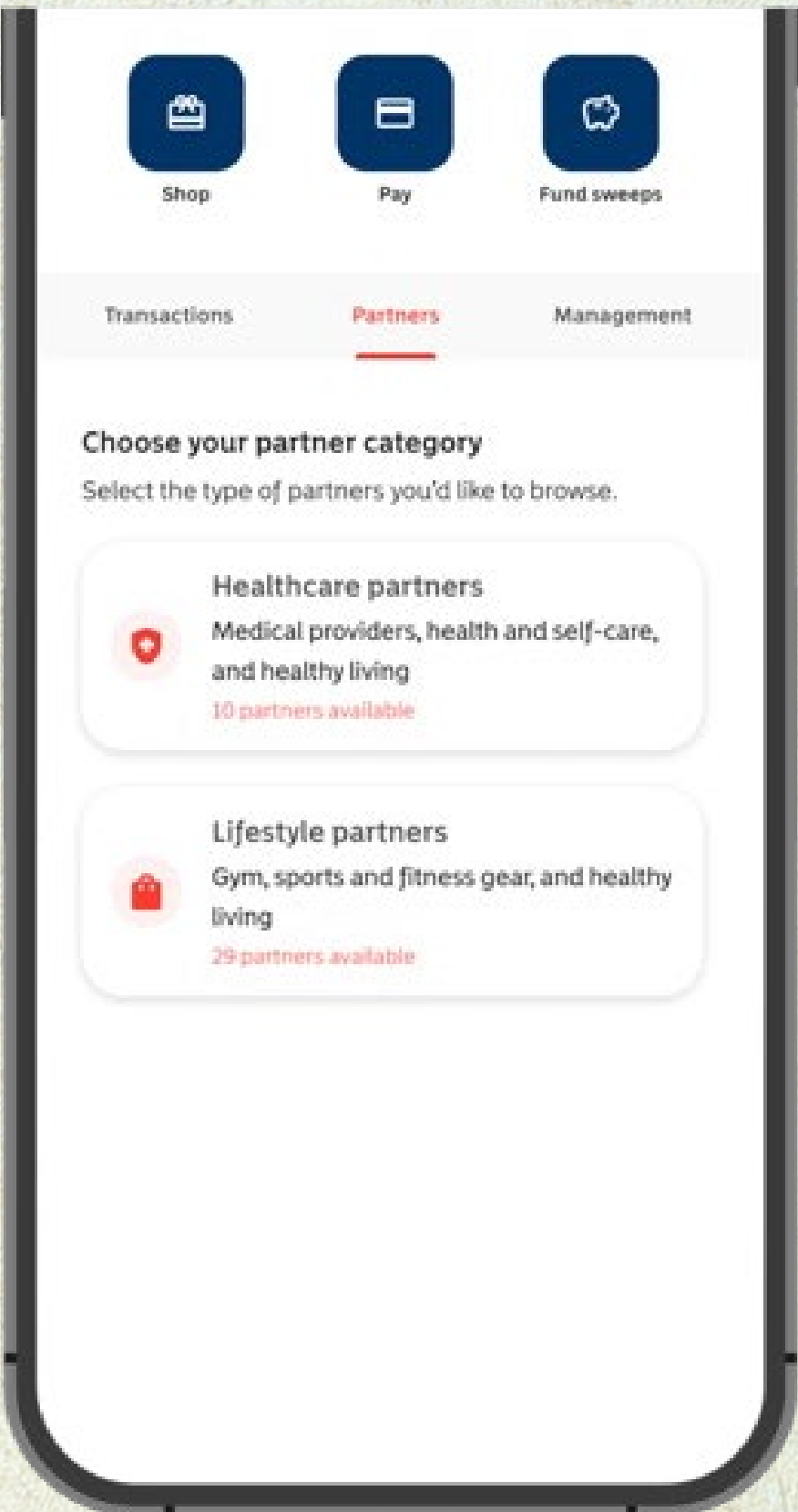
See transactions



Manage rewards



Browse partners



HealthSaver account holders can also give their 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!

 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.

momentum

Health4Me

Emergency booster benefit: Now employers can choose to add even more cover for their employees

Momentum Health4Me's Emergency booster benefit allows employers the choice of bolstering their existing Base or Standard Accident and emergency cover, unlocking a

- casualty benefit up to R30 000 per event (Base and Standard)
- in-hospital benefit up to R300 000 (Base) or R425 000 per event (Standard)

at a private hospital for qualifying emergency events relating to

- acute appendicitis,
- acute asthma or respiratory disorders,
- acute pancreatitis,
- acute pneumonia,
- cholecystitis,
- gastroenteritis with dehydration,
- diabetic ketoacidosis,
- ectopic pregnancy,
- kidney stones,
- pulmonary embolism,
- acute investigation and stabilisation of fits/seizures.

The benefit is subject to the same maximum of R5 000 000 (Standard) and R2 500 000 (Base) that is payable per member per year for Accident and emergency cover.

Cover includes diagnostic scans (MRI and CT), take-home medication, prosthetics, assistive devices, and rehabilitation services, subject to clinical approval and per event limits.



Smart care through advanced technology

Telehealth, **AI-driven care** and digital convenience are increasingly strengthening Momentum Health4Me's ability to place health and wellbeing in the hands of the consumer. An example of the ongoing focus on simpler, more effective care comes in the introduction of an artificial intelligence driven **symptom checker** that will significantly improve wait times and accelerate the delivery of appropriate healthcare advice to members that contact **Hello Doctor**.

In as little as 90 seconds, the member will be guided through a triage process to receive either the appropriate healthcare advice or be routed to a qualified doctor in cases where further consultation is required.

