

momentum



**Designed to
complement**

Complementary
products

2020





You can choose to make use of additional products available from Momentum, a part of Momentum Metropolitan Life Limited, to seamlessly enhance your medical aid.

These voluntary complementary products range from a world-class lifestyle rewards programme, Multiply, to the innovative HealthReturns solution.

These complementary products are not medical scheme benefits. Momentum is not a medical scheme, and is a separate entity to Momentum Health.

You can be a member of Momentum Health without taking any of the complementary products that Momentum offers.

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Multiply is a lifestyle rewards programme that guides, motivates and rewards you for taking everyday steps to enhance your financial and overall wellbeing

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The Momentum app gives you access to all your products in one place

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Let us look after your loved ones when you can't

Multiply Premier Overview

Be healthier. There's a reward for that.

Multiply is a lifestyle rewards programme that guides, motivates and rewards you for taking everyday steps to enhance your financial and overall wellbeing.

As a Multiply member you get cashbacks and discounts on Momentum products, at a range of partners and on the Multiply online shop.

Get cashbacks

Retail







Up to 12% back

Multiply online shop

FITNESS DEVICES




Up to 40% back

ELECTRONICS AND APPLIANCES




Up to 25% back

MAGAZINES




Up to 60% back

VOUCHERS




Up to 25% back

and many more...

Your cashbacks are automatically transferred into your Multiply Money wallet. Plus deposit money into Multiply Money to top up your savings.

MULTIPLY MONEY

SAVE

R

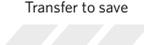
Savings wallet

Earn great interest to grow your money from the first cent.

Transfer to pay



Transfer to save



SPEND

R

Payment wallet

It's easy to spend your money at any time.

5 ways to spend your cashbacks



Make mobile payments



Swipe your Multiply Visa® Card



Pay on the Multiply online shop



Send money to friends who have Multiply Money



Transfer money to your HealthSaver account if you have a Multiply Visa Card

Enjoy discounts









and many more!

One card, two ways to use it



Spend your cashbacks

Use your card at any Visa-enabled merchant in South Africa

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Pay for medical expenses

Use your card at healthcare providers, pharmacies and even veterinarians in South Africa

Multiply Premier status and points

The number of points you need for each status

	Bronze	Silver	Gold	Platinum	Private Club
SINGLE	0	250	500	650	750
FAMILY	0	500	1 000	1 300	1 500

and Multiply Premier member for two years

The higher your status, the more your rewards.

2020 Multiply Premier membership fees

Single member	R258 ^{pm}
Family of two	R328 ^{pm}
Family of three or more	R358 ^{pm}

Not a Multiply member? SMS "JOIN" to 40717 or talk to your financial adviser.




- Get up to **R3 000** per family in HealthReturns per month
- Get up to **50% off** flights
- Get up to **60%** discount on Myriad life insurance policies
- Get up to **25% off** monthly gym fees
- Get a safety bonus of up to **30%**

HealthReturns Overview



Invest in your health for great returns

Momentum's lifestyle rewards programme, Multiply, combined with HealthReturns and HealthSaver, unlocks health, wealth and many more rewards.

- KNOW** Go for your health assessment to get your Healthy Heart Score
- TRACK** Be active with Multiply and earn Active Dayz™ or go for a fitness assessment
- SCORE** Earn HealthReturns to pay for day-to-day healthcare costs

HealthReturns is not available to Momentum Health members on the Ingwe Option.
HealthReturns is not a medical scheme benefit. It is a complementary product offered by Momentum.

Healthy Heart Score

KNOW

Your Healthy Heart Score, along with your activity level, Multiply status and the contribution you pay, determines how much you can earn in HealthReturns. It could be as much as **R3 000** per family per month!

This score also gives you an indication of your heart health. It may indicate if you are causing long-term damage to your heart and your risk of developing cardiovascular disease.

Go for your health assessment to get your Healthy Heart Score, so that you can take action.

Where to go for your health assessment

You can get your annual health assessment done at any Dis-Chem, Clicks, MediRite, Pick n Pay pharmacy clinic, Multiply-affiliated pharmacy or Multiply health professional (visit multiply.co.za for a list of pharmacies or the closest health professional to you).

What the health assessment measures

The nurse will measure your:

- Blood pressure
- Total cholesterol
- Glucose
- Height, weight and waist circumference. This, together with your gender and age, will be used to calculate your body fat percentage.

The nurse will also ask about your smoking status.

Further testing or treatment may be required in order to earn HealthReturns.

What you get for your Healthy Heart Score

Just for doing your health assessment and getting your Healthy Heart Score, you will get 30 points. Plus, you can earn additional points depending on your Healthy Heart Score result.



Green

You're on track.

70^{PTS}

Your cardiovascular disease risk factors are under control for now.



Amber

There is room for improvement.

30^{PTS}

You should take action to reduce your cardiovascular disease risk factors.



Red

You could be doing a lot better.

You need to take strong action to reduce your cardiovascular disease risk factors.

Multiply Active Dayz

TRACK

No matter how you move, you'll still score.

Be physically active with Active Dayz. It's your choice: How do you want to earn Active Dayz?



Run, cycle, swim, chase the kids, dance or skip - if you burn 300 calories in a session, you get an active day.

▶ [Link your device on multiply.co.za](https://multiply.co.za)



Get Active Dayz when you gym at any Virgin Active, Planet Fitness, Curves, GoHealth or any Multiply affiliated gym.

Visit multiply.co.za for a complete list



Use one of our approved apps or devices to count the number of steps you take per day. Get to 10 000 and you've got your active day.

▶ [Link your device on multiply.co.za to track.](https://multiply.co.za)



From triathlons to marathons, duathlons and more - any qualifying event, registered online through Entrytime, will give you an Active Day. Or complete a Parkrun and enter your barcode on the FitVault app to get your Active Day. You can get more points for completing a high-endurance Elite Event.

Get your fitness device today

Track your physical activity to start earning your Active Dayz. Link your device on multiply.co.za to track or buy an approved fitness device on the Multiply online shop at a discounted price. You can pay directly with your HealthSaver funds.

▶ [Log into multiplyonlineshop.co.za and start shopping.](https://multiplyonlineshop.co.za)

Fitness assessment

You can also go for a fitness assessment through Multiply's health professionals network.

Visit multiply.co.za for a complete list of health professionals. The best result of either your fitness assessment or your Active Dayz will count towards your HealthReturns.

The fitness assessment is an alternative to earning rewards and points through Active Dayz if you live an active lifestyle, but are unable to track it. You will get your fitness level, which is valid for 12 months.

Unlock more Active Dayz

Do your fitness assessment or complete an Elite Event to unlock more points for Active Dayz.

Weekly Wins - in it to win it!

Weekly Wins rewards Multiply Premier members for consistent physical activity. Achieve your weekly activity target and get a treat!



Healthy Heart Score



ACTIVE DAYZ™
MOVE | TRACK | SCORE

Active Dayz™ or fitness level



Your Multiply status

= Rewards



How much can you earn?

Healthy Heart Score	Active Dayz™ or Fitness Assessment	HealthReturns payable per R600 medical scheme contribution					
		Standard	Bronze	Silver	Gold	Platinum	Private Club
Green Amber Red	16+ per month or Level 5	R46	R46	R58	R110	R158	R260
Green Amber Red	12+ per month or Level 4	R23	R23	R35	R66	R105	R160
Green Amber Red	8+ per month or Level 3	R12	R12	R23	R33	R47	R65
Green Amber Red	4+ per month or Level 2	R5	R5	R10	R15	R20	R30
Green Amber Red	0 to 3 or Level 1	R0	R0	R0	R0	R0	R0

- Standard HealthReturns are paid if you do not have HealthSaver and Multiply Premier membership
- Increased HealthReturns are paid into your HealthSaver account, based on your Multiply Premier status

You can earn HealthReturns per R600* contribution that you pay as the principal member.

If your spouse and/or adult dependants are covered on your membership, they can also earn HealthReturns per R600* payable for their portion of the contribution. On certain options, your child dependants can also earn HealthReturns based on their portion of the contribution (up to a maximum of 3 children).

*Excluding late joiner penalties

Example		
Option	Incentive Associated hospitals State chronic (Momentum Health)	
Activity level	Level 5	
Multiply Premier Status	Private Club	
Healthy Heart Score	Green	
Principal member contribution	$R2\ 141 / R600 = 3$	$R260 \times 3 = R780$
Adult dependant contribution	$R1\ 690 / R600 = 2$	$R260 \times 2 = R520$
Child dependant contribution	$R821 / R600 = 1$	$R260 \times 1 = R260$
Total HealthReturns payable per month		R1 560

Multiply ActivityBooster

New Multiply Premier members on Momentum Health qualify for the ActivityBooster, helping them achieve the R280 maximum HealthReturns per R600 contribution that members under 30 can earn per month.

Criteria	What do you get?
Principal members and adult dependants under 30	R10 per Active Day, times every R600 of your portion of the medical aid contribution
Every Active Day from 20 per month	
For the first 2 years of Multiply Premier membership	

KidsReturns rewards active families

How are KidsReturns calculated?

Kids younger than 16	Family Multiply status					
	Healthy Heart Score & Activity level	Children younger than 16 earn KidsReturns based on the adult that has the lowest combined Healthy Heart Score and Activity Level in the family				
Kids 16 to 20	Family Multiply status					
	Healthy Heart Score	The lowest Healthy Heart Score in the family				
	Activity level	Children 16 to 20 earn their own activity level as follows:				
		 300 10000	Burning 300 calories in a session or taking 10 000 steps a day. Tracked through approved fitness devices or apps			
 01 GYM VISIT		Gym visits at Virgin Active and Planet Fitness, provided that one of the parents on the membership is a member at the selected gym. Or children can download the FitVault app and visit a Multiply affiliated gym				
 01 EVENT FINISHED	Using the FitVault app to track activity at the following events:		Parkruns and Racetec timed events	Any qualifying events that are logged via EntryTime		



To encourage families to exercise together, Momentum has introduced KidsReturns.

Child dependants on certain options can earn HealthReturns per R600 payable for their portion of the contribution, as long as the family is on Multiply Premier and all adult dependants on the membership are earning HealthReturns. This makes it even easier for families to reach the monthly maximum of R3 000 in HealthReturns.

Please note: KidsReturns are not available to Momentum Health members on the Ingwe, Evolve and Custom Options.

How does it work?



To activate the benefit, members need to complete their child's health profile on multiply.co.za.

Booster benefits

On all options except for Ingwe, you can qualify for between 1 and 4 free GP visits and the HealthReturns RateBooster, which boosts in-hospital cover for specialists by an additional 100% of the rate paid on your option. In addition, if you have Momentum GapCover, and pay the R750 excess for the co-payment benefit, you will receive R750 HealthReturns into your HealthSaver account (see GapCover Overview on page 8).

Criteria	Option	GP visits	RateBooster	GapCover co-payment waiver
Maintain HealthReturns level 4 or 5 for 3 consecutive months, have an amber or green Healthy Heart Score and receive HealthReturns into your HealthSaver account	Ingwe	Not available		
	Evolve	1	Not available	Yes
	Custom	1	Not available	Yes
	Incentive	2	+ 100% = 300%	Yes
	Extender	4	+ 100% = 300%	Yes
	Summit	4	+ 100% = 400%	Yes

GapCover Overview

Underwritten by Guardrisk Insurance Company Limited (An authorised FSP)



How much per policy?

Millennial GapCover	< 30*	R190 ^{pm}
Principal member	< 42	R296 ^{pm}
Principal member	> 42	R417 ^{pm}
Principal member	> 65*	R537 ^{pm}

A discounted group rating will apply to employer groups of 20 members or more.
*Covers principal member only



Avoid surprises and reduce co-payments

Protect yourself from unexpected shortfalls for in-hospital procedures and co-payments and enjoy a seamless claims process.

Momentum GapCover is an insurance product that is designed to cover these shortfalls. Your rate of cover depends on your medical scheme option.

We offer a preferential rate for members younger than 30 with our Millennial GapCover.

Benefits

Shortfall benefits (these benefits aggregate to a maximum benefit of R165 000 per insured person per year)	
Benefit for shortfalls in medical practitioner costs	Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to 3 times the amount paid by the medical scheme
Co-payments	Covers co-payments applied by the medical scheme, subject to a R750 excess per co-payment. This benefit does not cover co-payments payable for voluntary use of non-Designated Service Providers. Waive this R750 excess with HealthReturns (see Booster Benefits on page 7)
Co-payments on oncology treatment	Covers the 20% co-payment applied to oncology treatment after the medical scheme limit has been reached
Casualty benefit	Covers the casualty cost fees associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to three casualty visits and up to R10 000 per policy per calendar year. One of these casualty ward visits, up to R2 000, may be used in an emergency for child dependants 5 years or younger
Internal prosthesis shortfall benefit	Covers shortfalls on internal prosthesis costs, up to a maximum amount of R30 000 per policy per year
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
Lump sum cancer 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 R5 000. If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R15 000. If, after receiving the R15 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 R10 000. This benefit is payable once in a lifetime per person covered on the policy
Accidental death and disability benefit	Benefit of R50 000 payable for death or permanent disability due to an accident. Subject to one claim per insured per lifetime
Violent crime benefit	Benefit of R50 000 payable for death or permanent disability due to a violent crime
Premium waiver benefit	Benefit of R30 000 payable upon the death or permanent disability of the premium payer
Pregnancy benefit	Benefit of R2 000 payable when existing GapCover member falls pregnant
Trauma counselling	If you are a victim of, or witness to, an act of violence (such as murder, assault, robbery, rape, kidnapping or hijacking) or a traumatic accident, we will pay you a fixed amount of R750 per session, limited to R25 000 per family per year

Waiting periods: 3-month waiting period for all claims, 9-month waiting period on pre-existing conditions and 12-month waiting period for claims relating to pregnancy, birth and cancer. 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.

HealthSaver Overview



Save for additional healthcare expenses

The HealthSaver account can be used not only to fund healthcare related expenses, such as co-payments, cosmetic surgery, refractive eye surgery, and vitamins (provided the claim has a valid nappi code and/or tariff code), but also your monthly medical aid contribution, provided you have accumulated sufficient funds to do so.

You can have a HealthSaver account without making contributions into it. If you choose to contribute into the account, you can also apply for up to R36 000 in credit, subject to NCA credit scoring criteria.

The funds in your HealthSaver account are instantly accessible via the Multiply Visa® Card, to pay healthcare providers, pharmacies and even veterinarians, so there is no need to wait for a claim to be refunded.

See the HealthReturns section of this brochure to find out how you can use the HealthSaver to earn up to R3 000 per family per month and get more healthcare for less.

Hello Doctor Overview



Talk to a doctor on your phone, anytime, anywhere, in any language - for free

You get free access to Hello Doctor, a mobile-phone-based service that gives you 24/7 access to doctors within minutes – it's like having a doctor on call in your pocket wherever you go. You can get expert health advice from qualified South African medical doctors through your phone, tablet or computer, at absolutely no cost to you!

Download the Hello Doctor app, log in with a One Time Pin and enjoy instant access to the full suite of convenient, easy-to-use health services. You can also access Hello Doctor through your Momentum App – just tap the icon, confirm your number and a doctor will call you back right away.

Hello Doctor doesn't charge you any service fees. All you need is data or a WiFi connection to use the app, and since our doctors call you – you won't even need to use your airtime.

If smartphones aren't your thing, simply dial *120*1019# and follow the prompts to connect with a doctor through any basic mobile phone.

You also get a nifty symptom checker, and can subscribe to free daily health tips.

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

Momentum App



Always in touch

Momentum's app gives you access to all your products in one place. Members can check their HealthSaver balances and HealthReturns earned at a glance, as well as submit and track their claims. With the Momentum app, pre-notifying for Health Platform benefits is quick and easy.

Download it from the Play Store for Android phones, or App Store for iPhones.

HealthWaiver Overview



Ongoing cover when you need it most

Should you die, become critically ill or functionally impaired, HealthWaiver will ensure that you/your dependants will continue to enjoy medical cover. The cost of this benefit will depend on:

- your age
- whether you smoke* or not
- your choice of medical aid option
- the benefit term (either 5 or 10 years).

**If your smoker status changes during the year the premium change will only take effect in the next calendar year*



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Momentum is part of Momentum Metropolitan Life Limited, an authorised financial services and registered credit provider.