



Designed to complement

Complementary products
2024



Unlocking real value by combining integrated solutions

Momentum's complementary products have evolved from providing medical scheme members with a more flexible savings solution to a fully-flexed, combined offering that unlocks a unique value proposition which truly rewards members for placing their trust in us.

At the heart of an integrated solution that includes HealthSaver, GapCover, AdviceFee, Hello Doctor and HealthReturns sits Multiply, a wellness rewards programme that rewards members from day one for looking after their mental and physical health.

Momentum Multiply

If you are a member of Momentum Medical Scheme's Ingwe or Fusion Option, you have free access to Multiply Engage. Members on the Evolve, Custom, Incentive, Extender and Summit Options have free access to Multiply Inspire. 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.



**Eat
Sleep
Move
Breathe
Connect**

There's a REWARD for EVERY BODY!

Good health is your biggest asset

Get rewarded from day one for every step you take to look after your mental and physical health.

With Multiply Engage and Inspire you will:



Know your health

Lifestyle Quiz

Complete the Lifestyle Quiz.

Digital Coach Tool

Get daily personalised tips on how to maintain or improve your health from our Digital Coach tool.

Health assessment

Do your in-person or digital health assessment. See how healthy your heart is and get a Healthy Heart Score.

Fitness assessment

Do an in-person or digital fitness assessment and know your fitness level.



Book your health and fitness assessment on the Multiply app.

The healthier you are, the more you score!

The results of your health and fitness assessment give you your partner rewards level.

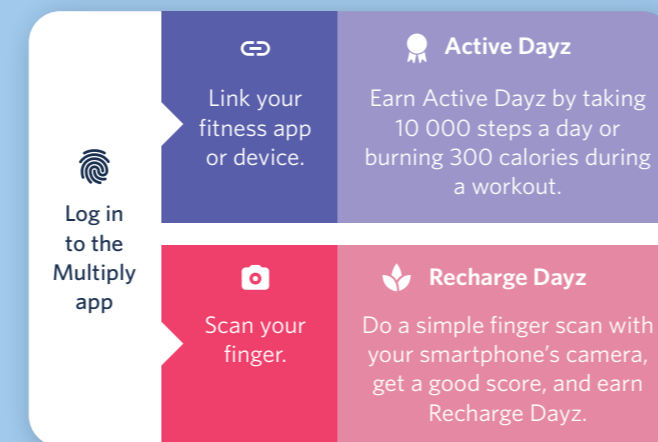
Upgrade to Multiply Engage Plus or Inspire Plus, reach rewards level 5 and save up to 60% when you shop at Multiply partners and on the Multiply online shop.

Get rewarded for knowing your health



Know what to do

Start creating healthy habits



- 1 Sync your fitness app or device every day
- 2 Achieve your goal
- 3 Get rewarded

Engage Plus earn Weekly Wins and boosted weekly rewards. Inspire and Inspire Plus earn Weekly and Monthly Wins and boosted weekly and monthly rewards. Multiply Inspire and Inspire Plus members can also take part in Leaderboard Challenges to boost their rewards and make the most of their healthy lifestyle!

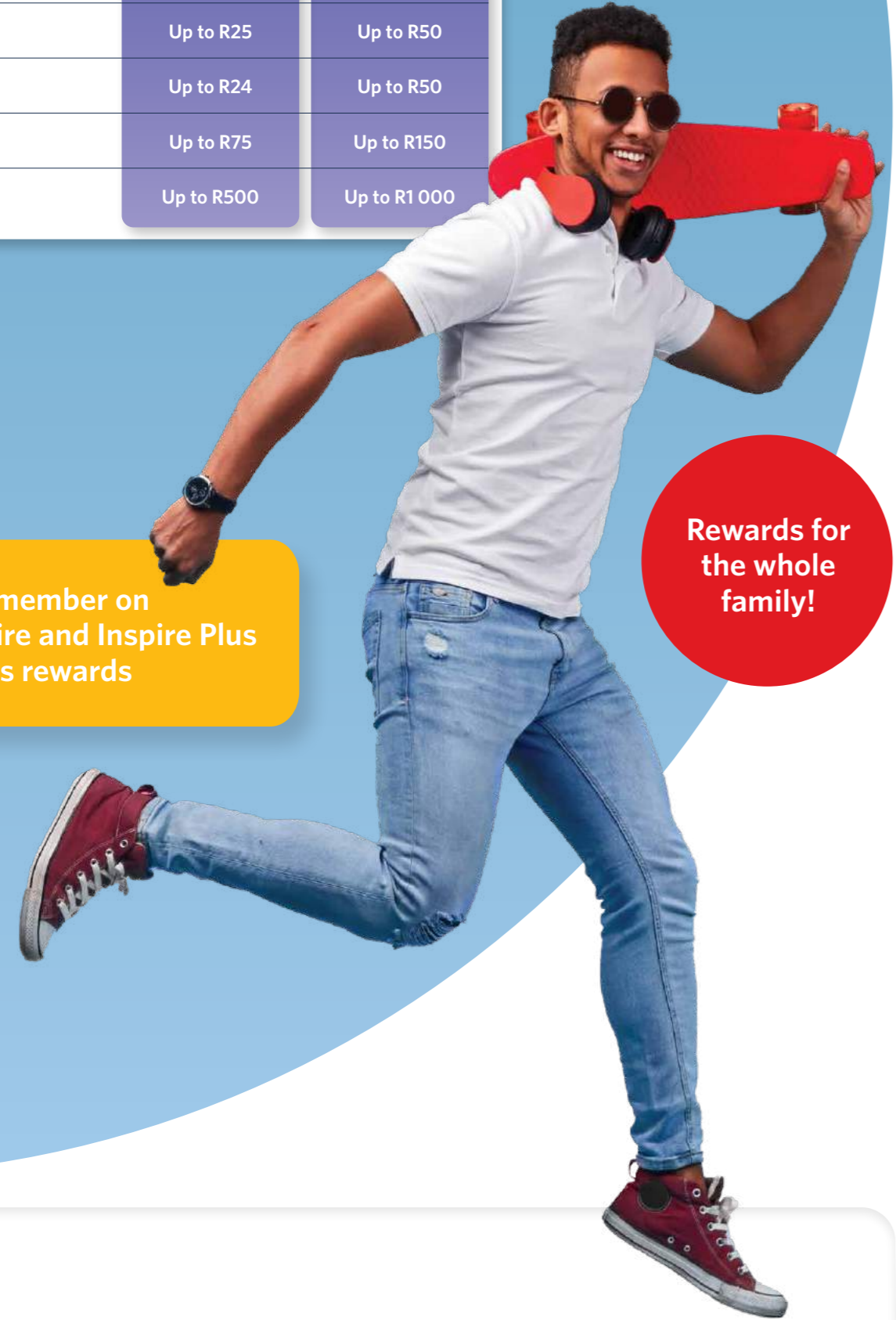
Get rewarded

Partner rewards from day one

| | Multiply Engage and Inspire Base level | Multiply Engage Plus and Inspire Plus Level 1 - 5 |
|--|--|---|
| HEALTH & LIFESTYLE | | |
| Dis-Chem PHARMACIES | 2% | 4%-12% |
| CLICKS+ | - | 2%-10% |
| Checkers | 3% | 4%-12% |
| SHOPRITE | 3% | 4%-12% |
| Pick n Pay | - | 2%-10% |
| WOOLWORTHS | 3% | 4%-12% |
| BOXER | 5% | 7%-15% |
| makro | 3% | 5%-15% |
| db DINNERBOX | 10% | 12%-20% |
| we are FOOD MARVELLOUS FOOD FOR YOUR FREEZER | 10% | 12%-20% |
| PLATED CONVENIENCE | 10% | 15%-25% |
| TAILORBLEND CUSTOM NUTRITION MADE EASY | 10% | 15%-25% |
| hello coach for receptionist | 20% | 20% |
| SPORTS & FITNESS | | |
| GARMIN | 10% | 20%-40% |
| planetfitness | 10% | 20%-50% |
| Virgin active | 10% | 20%-40% |
| SPORTSA www.sportsa.co.za | 10% | 15%-25% |
| soSerene | 20% | 30%-50% |
| ASWEAT GEAR | 15% | 15%-35% |
| TRAVEL & ENTERTAINMENT | | |
| NuMetro | 30% | 40%-60% |
| Booking.com | 10% | 12%-20% |
| FlySafair® | 5% | 5%-30% |
| lift | 5% | 5%-25% |
| AVIS | 7,5% | 10%-40% |
| AIRLINK | 5% | 5%-25% |
| QATAR AIRWAYS القطرية | 5% | 5%-30% |
| Emirates | 10% | 10%-40% |

Earn HealthReturns each month for completing health activities

| | Multiply Inspire | Multiply Inspire Plus |
|------------------------|------------------|-----------------------|
| Lifestyle Quiz | Up to R25 | Up to R50 |
| Health assessment | Up to R25 | Up to R50 |
| Fitness assessment | Up to R25 | Up to R50 |
| Weekly rewards | Up to R24 | Up to R50 |
| Monthly rewards | Up to R75 | Up to R150 |
| Leaderboard challenges | Up to R500 | Up to R1 000 |



Each member on Multiply Inspire and Inspire Plus earns rewards

Rewards for the whole family!

Start earning today!

Download the Multiply app to get started



| | Multiply Engage | Multiply Engage Plus |
|--|-----------------|----------------------|
| KNOW YOUR HEALTH | FREE | R175pm |
| Lifestyle Quiz | ✓ | ✓ |
| Multiply Digital Coach tool | ✓ | ✓ |
| Health assessment | ✓ | ✓ |
| Fitness assessment | ✓ | ✓ |
| IMPROVE YOUR HEALTH | | |
| Active Dayz | ✓ | ✓ |
| Recharge Dayz | ✓ | ✓ |
| Weekly Wins and boosted weekly rewards | ✗ | ✓ |
| GET REWARDED | | |
| Partner discounts and cashbacks | ✓ Base level | ✓ Rewards level 1-5 |
| Multiply wallet | ✓ | ✓ |

| | Multiply Inspire | Multiply Inspire Plus |
|--|------------------|-----------------------|
| KNOW YOUR HEALTH | FREE | R195pm |
| Lifestyle Quiz | ✓ Base HR | ✓ Boosted HR |
| Multiply Digital Coach tool | ✓ Base HR | ✓ Boosted HR |
| Health assessment | ✓ Base HR | ✓ Boosted HR |
| Fitness assessment | ✓ Base HR | ✓ Boosted HR |
| IMPROVE YOUR HEALTH | | |
| Active Dayz | ✓ Base HR | ✓ Boosted HR |
| Recharge Dayz | ✓ Base HR | ✓ Boosted HR |
| Weekly Wins and boosted weekly rewards | ✓ Base HR | ✓ Boosted HR |
| Monthly Wins and boosted monthly rewards | ✓ Base HR | ✓ Boosted HR |
| Leaderboard challenges | ✓ Base HR | ✓ Boosted HR |
| GET REWARDED | | |
| Partner discounts and cashbacks | ✓ Base level | ✓ Rewards level 1-5 |
| Multiply wallet | ✓ | ✓ |

Multiply Engage Plus fees

| Member Type | Fee |
|--------------------------------------|------|
| Main member | R175 |
| Partner/spouse | R80 |
| Adult dependant (18 years and older) | R35 |
| Child dependant (7-17) | R20 |
| Child dependant (Under 7) | Free |

Multiply Inspire Plus fees

| Member Type | Fee |
|--------------------------------------|------|
| Main member | R195 |
| Partner/spouse | R90 |
| Adult dependant (18 years and older) | R40 |
| Child dependant (7-17) | R25 |
| Child dependant (Under 7) | Free |

Hello Doctor

Talk to a doctor on your phone, anytime, anywhere, in any South African language - 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. Just tap the 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 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.



Always in touch



Hello Doctor

Download the app



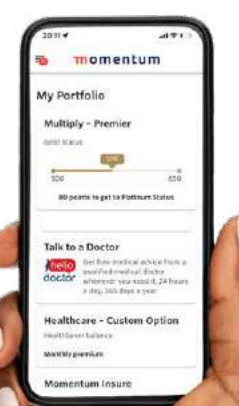
If smartphones aren't your thing, simply dial

*120*1019#

and follow the prompts to connect with a doctor through any basic mobile phone.

Momentum App

Momentum's app gives you access to all your products in one place. You can check your HealthSaver balance and HealthReturns earned at a glance, as well as submit and track claims. With the Momentum App, pre-notifying for Health Platform benefits is quick and easy, and you can easily request your international travel certificate, or register on the maternity programme.



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,

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 National Credit Act credit scoring criteria.

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

The HealthSaver account costs just R40 a year to administer and is the most convenient way to pay for treatments and procedures not covered by your medical scheme benefit option.

See the HealthReturns section of this brochure to find out how you can use your HealthSaver account to earn up to R1 500 per adult per month and get more healthcare for less.



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 credit, 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 now have access to your HealthSaver account as soon as you join Momentum Medical Scheme.

Show you care and donate a GP visit to anyone in need

Use the positive balance in your HealthSaver account to donate access to a GP visit to anyone in need by buying a NetcarePlus voucher online with your Momentum HealthSaver Card.

Go to netcare.co.za/netcareplus to buy a virtual GP voucher, or GP voucher with medication, and the recipient can use the voucher to visit any NetcarePlus GP.



Dynamic interest rates linked to your health

You can earn up to **10% interest** on your positive HealthSaver balance and borrow credit for free.

The interest you earn on your positive HealthSaver balance, as well as the interest we charge on your credit balance, is based on your Healthy Heart Score and Active Dayz™ or fitness assessment.

What do you need to do?

Be active, go for your health assessment and follow the compliance rules.

| Healthy Heart Score | Active Dayz or fitness assessment | Effective annual interest rate on positive balances | Discount on credit interest |
|---|-----------------------------------|---|-----------------------------|
| Green, Amber-Green, Amber, Amber-Red, Red | 16+ p.m. or Level 5 | 10% | 100% |
| Green, Amber-Green, Amber, Amber-Red, Red | 12+ p.m. or Level 4+ | 5% | 50% |
| Green, Amber-Green, Amber, Amber-Red, Red | 8+ p.m. or Level 3+ | 2% | 15% |
| Green, Amber-Green, Amber, Amber-Red, Red | 4+ p.m. or Level 2+ | 1% | 5% |
| Green, Amber-Green, Amber, Amber-Red, Red | 0+ p.m. or Level 1+ | 0% | 0% |

To earn positive interest, you need to make any contribution into your HealthSaver account. This can be an ad hoc contribution or monthly debit order.

If your Healthy Heart Score is Amber Green, Amber or Amber Red, your HealthSaver interest rate will be calculated based on Amber.

Get a fully funded fitness device and **pay zero % interest** by being healthy and active!

Healthy Heart Score + Active Dayz or fitness level = **Pay zero % interest on the credit purchase of a fitness device**



GapCover Overview

gap

Underwritten by Guardrisk Insurance Company Limited
An authorised Financial Service Provider and licensed non-life insurer. FSP No. 75

Protect yourself from shortfalls and co-payments

Protect yourself from unexpected shortfalls for in-hospital procedures. Momentum GapCover is an insurance product that offers a number of benefits, including cover for shortfalls and co-payments. Momentum GapCover will process your gap claims through our integrated seamless claims process. We offer rates from R236 and our rates are per policy per month.



How much per policy?

| | |
|---------------------------|--------------------|
| Millennial* GapCover < 30 | R236 ^{pm} |
| Principal member < 42 | R379 ^{pm} |
| Principal member > 42 | R533 ^{pm} |
| Principal member* > 65 | R669 ^{pm} |

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



+ Benefits

| Shortfall benefits | (these benefits aggregate to a maximum benefit of R195 000 per insured person per year) | Assist benefits | (these benefits do not aggregate to the R195 000 cap) |
|--|---|--|--|
| 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 | 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 |
| 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. This is paid up to three times the amount paid by your medical scheme towards in-hospital shortfalls and is limited to R2 500 per policy per year | 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 |
| Co-payments | Covers co-payments applied by the medical scheme for certain specialist procedures and hospital admissions | 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 |
| Co-payments on oncology treatment | Covers the 20% co-payment applied to oncology treatment after the medical scheme limit has been reached | Violent crime benefit | Benefit of R110 000 payable for death or permanent disability due to a violent crime |
| Casualty benefit | Covers all casualty costs associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to five casualty visits and up to R23 000 per policy per calendar year. Three of these casualty ward visits, up to R4 000, may be used in an emergency only for child dependants seven years or younger | 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 |
| Internal prosthesis shortfall benefit | Covers the shortfalls on internal prosthesis costs up to a maximum of R35 000 per policy per year. Stents and pacemakers are covered up to a sub-limit of R8 000 per claim event and will aggregate to the R35 000 benefit per policy per year | Baby bump benefit | Benefit of R2 500 payable when existing GapCover member falls pregnant |
| Robotic procedures shortfall benefit | If your condition requires the use of robot assisted surgery, the robotic procedures shortfall benefit will cover the shortfalls charged by medical practitioners, up to three times the amount paid by your medical scheme | 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 |
| 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 | | |

