momentum

Designed to Complement

2026

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.

Multiply Inspire

If you're on the **Evolve, Custom, Incentive, Extender** or **Summit Option**, you have access to Multiply Inspire.

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 you to reclaim your energy, your joy, and your future. Once you realise life is a gift, you won't leave your future health to chance.

We empower you to understand your numbers and help you to build sustainable healthy habits.

PLUS, you earn rewards for every step you take towards a healthier lifestyle.

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

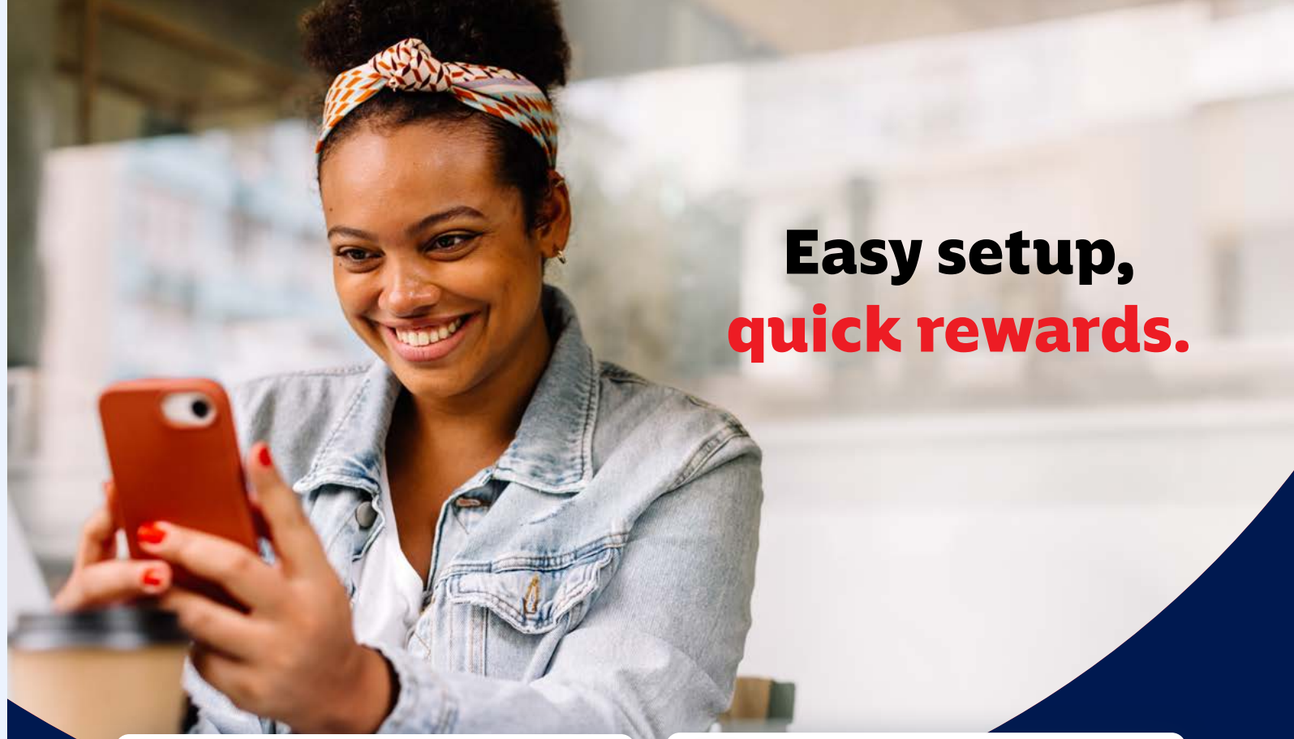
Up to 75% back from Multiply partners

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 and fitness assessment

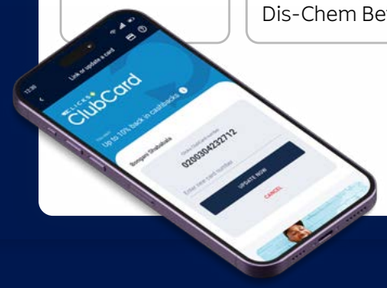
A quick assessment on the app gives you your Healthy Heart Score and a fitness level – in just minutes. You can also do an in-person health and fitness assessment.

4 Link your device

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

5 Link your chosen benefit card

- In the app, tap on *Rewards*.
- Choose the Pick n Pay Smart Shopper, Clicks ClubCard or Dis-Chem Better Rewards Card.
- Enter your card number and tap ACTIVATE NOW.
- Simply swipe your card at the till before making your payment.



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

Know your health

Know your ***now*** to shape your ***next***

Better health starts with knowing where you stand and the numbers don't lie.
Plus, we're giving you options.

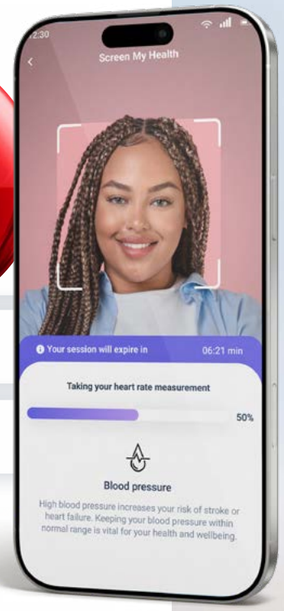
On Multiply Inspire Plus you can earn up to *R250 in HealthReturns* every month just for having a Healthy Heart Score.

Because knowing your health is the first step to improving it; and we think that's worth rewarding.

Health and fitness assessment on the app

One free digital and in-person health assessment a year.

1. Log in to the Momentum App.
2. Do a quick facial scan and get a Healthy Heart Score.
3. Do a 5-minute step test and get a fitness level.



Go for your in-person assessments at a Dis-Chem, Clicks or at a health professional.

Dis-Chem Better health starts here

CLICKS

Improve your health

Building consistent habits, ***one activity at a time***

Active Dayz gets you moving with personalised goals that boost your physical and mental wellbeing, keep your heart and muscles strong, and help you stay healthy.

Track your Active Dayz, achieve your activity goals and get rewarded!

Active Dayz

Workout intensity

8 500 steps

GARMIN SAMSUNG amazfit

Take charge and ***recharge***

Your heart reveals a lot about your health and fitness. A quick finger scan on the app gives you daily insight into your overall wellness and how well your body's coping with rest and recovery. Get a Healthy or Super Healthy score and earn Recharge Dayz.

Earn Recharge Dayz, achieve your recharge goals and double your rewards!

Improve your health

Watch your ***healthy habits*** pay off

Weekly and Monthly Wins is our way of rewarding you for your consistent efforts to stay active and recharge.

Weekly Wins

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

Up to **R480 a month**

Monthly Wins

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

Up to **R270 a month**

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

Wins partners

PLATŌ · Motherland Coffee Company · Nando's · SweepSouth · Wimpy Coffee

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**

Improve your health

wysa

Multiply's 24/7 mental wellness coach

Health isn't just physical; your mind matters too. Wysa's got your back with a safe, anonymous AI chatbot that's always available, helping you to breathe, reset, reframe any negative thoughts, and build lasting resilience.

- Manage anxiety
- Get energy
- Beat stress
- Be mindful
- Build confidence
- Sleep better
- Inspire yourself
- Manage anger
- Breathe

Get Rewarded

BIG savings from Multiply partners

Save with fantastic discounts or cashbacks directly from our partners or the Multiply Mall, our online shop.

You get the maximum partner rewards on rewards level 5 on Multiply Inspire Plus and Engage Plus.

Gyms

Virgin active	up to **50%**
planetfitness	up to **60%**
ZONE FITNESS	up to **75%**

Groceries

Pick n Pay	up to **10%**
Checkers	up to **12%**
WOOLWORTHS	up to **15%**
SHOPRITE	up to **12%**

Health and selfcare

Dis-Chem Better health starts here	**5%** + free deliveries*
CLICKS	up to **10%** + double Clicks Clubcard points

Entertainment

NuMetro	up to **60%**

Sports and fitness

GARMIN	up to **40%**
SUUNTO	up to **40%**
SPORTSA	up to **30%**
THE PRO SHOP	up to **25%**
CHRIS WILLEMSE CYCLES	up to **25%**
amazfit	up to **40%**
bounti	up to **30%**

Healthy living

DNALYSIS	**20%**
TAILORBLEND	**25%**
oasis	**10%**
neurocycle	**30%**
Dawn Health	**20%**
mygrow	up to **50%**
	20%

Curated wellness partners for DNA testing, nutrition coaching, quality supplements and more.

Convenient healthy food

DINNERBOX	we are FOOD	PLATED
10%	**10%**	**10%**

Pack your bags for your next adventure!

Travel

lift	up to **25%**
FlySafair	up to **30%**
AIRLINK	up to **25%**
AIR MAURITIUS	up to **30%**
Emirates	up to **40%**
QATAR AIRWAYS	up to **30%**
AVIS	up to **40%**
SANI SIXT RENT A CAR	up to **40%**
PROTEA HOTELS MARRIOTT	up to **40%**
Kruger Gate HOTEL	up to **30%**
DREAM HOTELS & RESORTS	up to **30%**
arda	up to **30%**

*Deliveries are capped

Multiply partners may be added or removed throughout the year. For the most up-to-date list of partners, please visit multiply.co.za.

Find your feel-good fam

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

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

CONNECT with fellow action takers

Take on regular **CHALLENGES**

SHARE your journey and **INSPIRE** others

Find us on Facebook

Start earning today!

Multiply Inspire	Multiply Inspire Plus
FREE	**R219**
Up to R250* in HealthReturns	Up to R1 000** in HealthReturns
Base level partner rewards	Up to 75% in partner rewards
*Capped at 10% of your medical scheme contribution	**Capped at 40% of your medical scheme contribution

Multiply Inspire Plus fees

Main member	**R219**
Partner/spouse	**R99**
Adult dependant **(18 years and older)**	**R45**
Child dependant **(Under 18 years)**	**R19**

If you're on the **Ingwe Option**, you have access to Multiply Engage.

Ingwe Option

Multiply Engage

Get rewarded for every step you take to know your numbers and improve your health. And we're here to support, guide and reward you along your unique journey.

You get

Wellness info and support in your pocket

Access to the digital health and fitness assessments, Wysa, Multiply's 24/7 mental wellness coach, and Recharge scans on the app to check how your body is coping with stress.

Cash back in your pocket

Discounts and cashbacks from day one.

Carefully curated wellness partners: Multiply partners that have been chosen to help you on your wellness journey include DNA testing, nutritional coaching, supplementation and much more.

Active Dayz tracking

Activity tracking helps build healthy habits by showing how much you move and motivating you to stay consistent and challenge yourself.

Upgrade to Multiply Engage Plus and get rewarded for achieving your activity and recharge goals. Plus, score up to 75% from Multiply partners.

Multiply Engage Plus fees

Main member	**R195**
Partner/spouse	**R89**
Adult dependant **(18 years and older)**	**R39**
Child dependant **(Under 18 years)**	**R15**

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 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 two 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.

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 (available in 2026) 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 app

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

HealthSaver Overview

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.

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.

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, HealthSaver 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 (available in 2026) 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!

Dynamic Savings Booster linked to your health

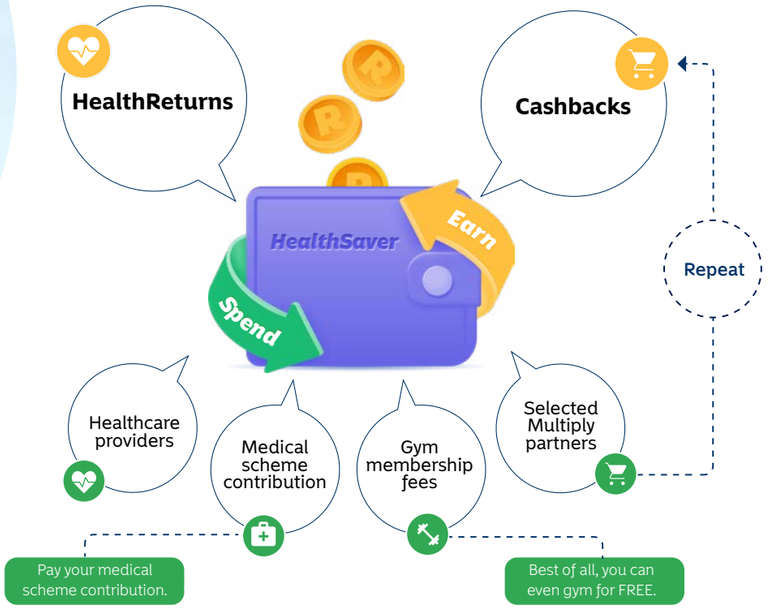
You can earn a **Savings Booster** of up to **10%** on your positive HealthSaver Savings balance and access CreditSaver for free.

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%
	Level 3+	2%	15%
Green, Amber-Green, Amber, Amber-Red, Red	Level 2+	1%	5%
	Level 1+	0%	0%

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.



GapCover Overview

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

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 R219 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. 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
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 R24 000 of all costs incurred. This benefit is limited to five casualty visits per family per year. Three of these visits, limited to R5 000 per policy per year, may be used in an emergency (regardless of whether it was an accident) for a child aged eight years or younger. The cost of these three visits would count toward the R24 000 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, up to three times the amount paid by your medical scheme
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 R219 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	R523
	Single	R478
>42	Family	R736
	Single	R667
<35	Single	R282
>65	Single	R809

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 R219 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 000 of all costs incurred. This benefit is limited to five casualty visits per family per year. Three of these visits, limited to R2 500 per policy per year, may be used in an emergency (regardless of whether it was an accident) for a child aged eight years or younger. The cost of these three visits would count toward the R12 000 annual limit

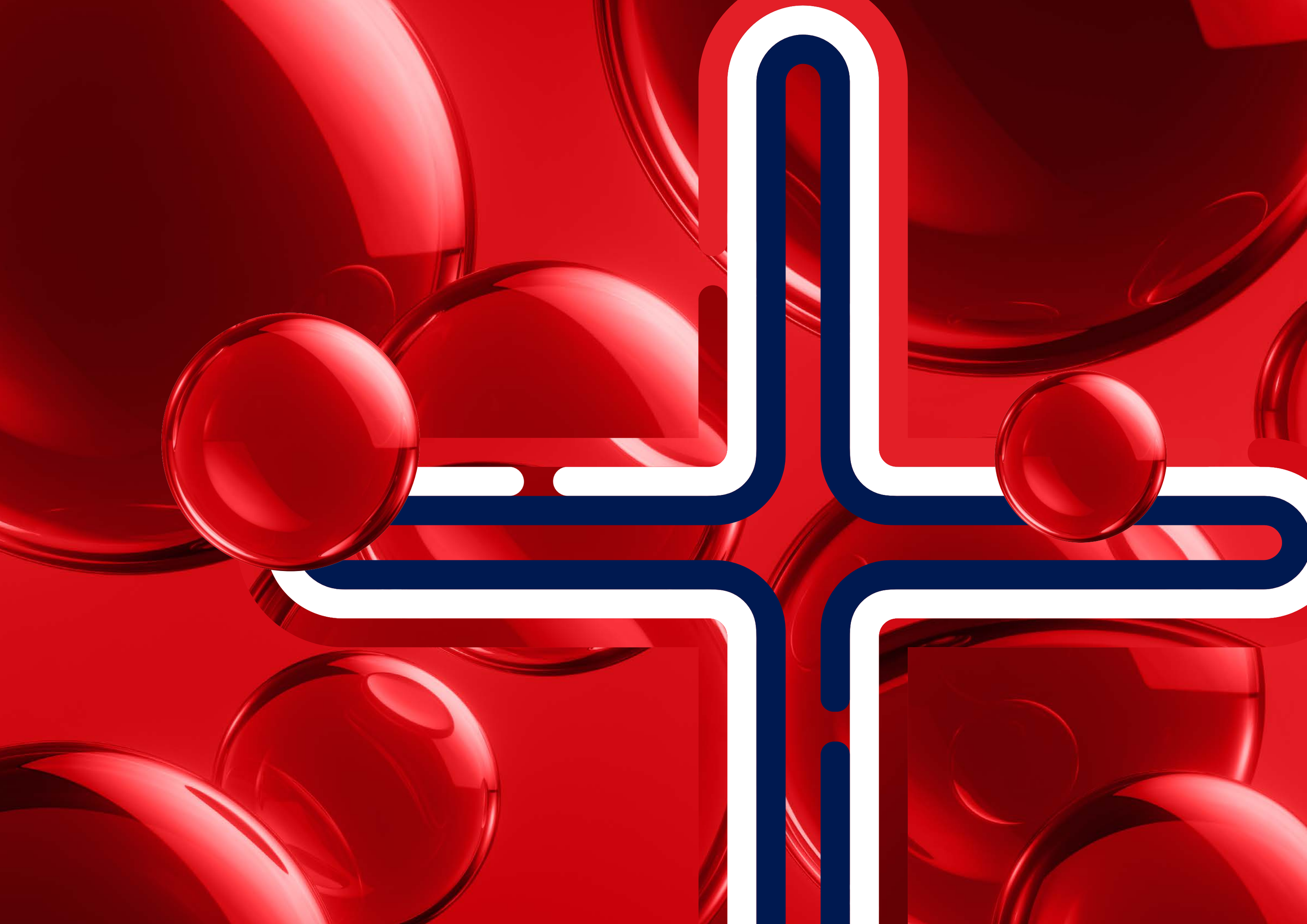
Momentum GapCover Primary premiums

<42	Family	R420
	Single	R390
>42	Family	R599
	Single	R544

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.



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