

momentum

Designed to Complement

2025



Complementary products



You 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.



There's a **REWARD** for **EVERY BODY!**

Get moving, connect with others, recharge, and manage stress.

Know your health



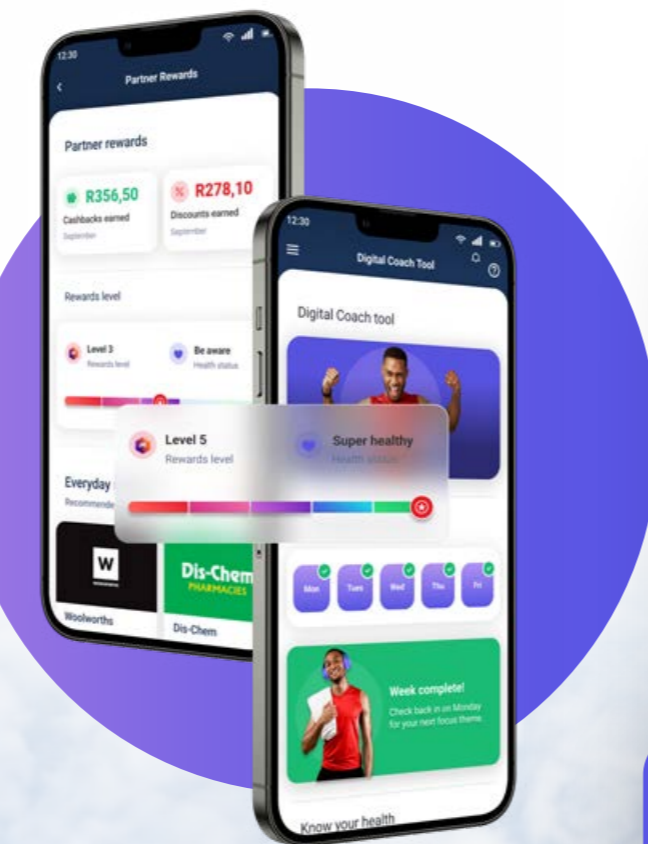
Improve your health



Get rewarded



Take control of your health while having fun and earn HealthReturns of up to **R1 000** for every step towards a healthier, more fulfilling life.



Wellness and rewards at your fingertips

It all happens on the Multiply app.

Download the Momentum Multiply app and register your profile to start earning HealthReturns and partner discounts from day one.



Kickstarting the road to health and wellness



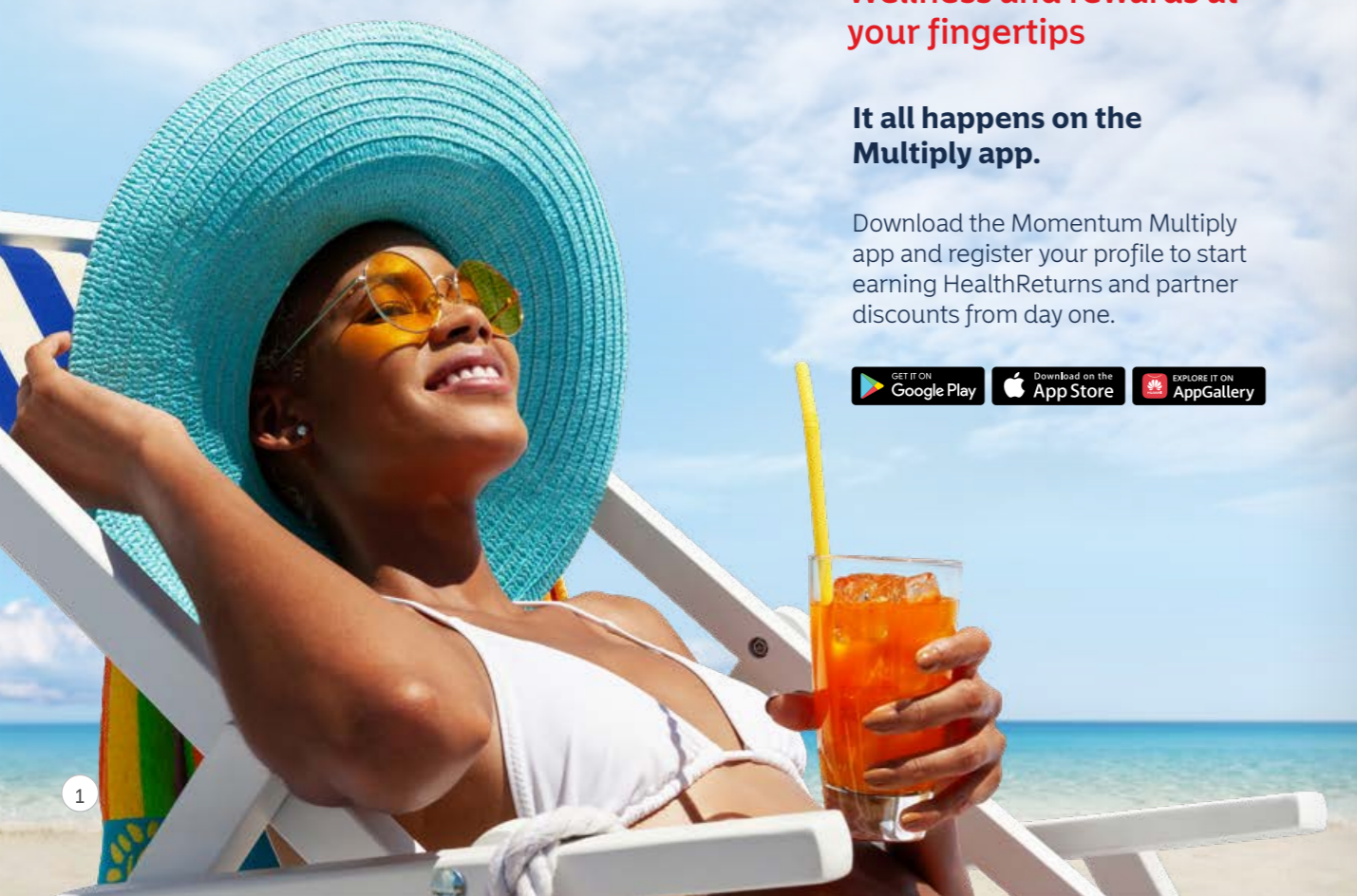
Do these activities to earn HealthReturns



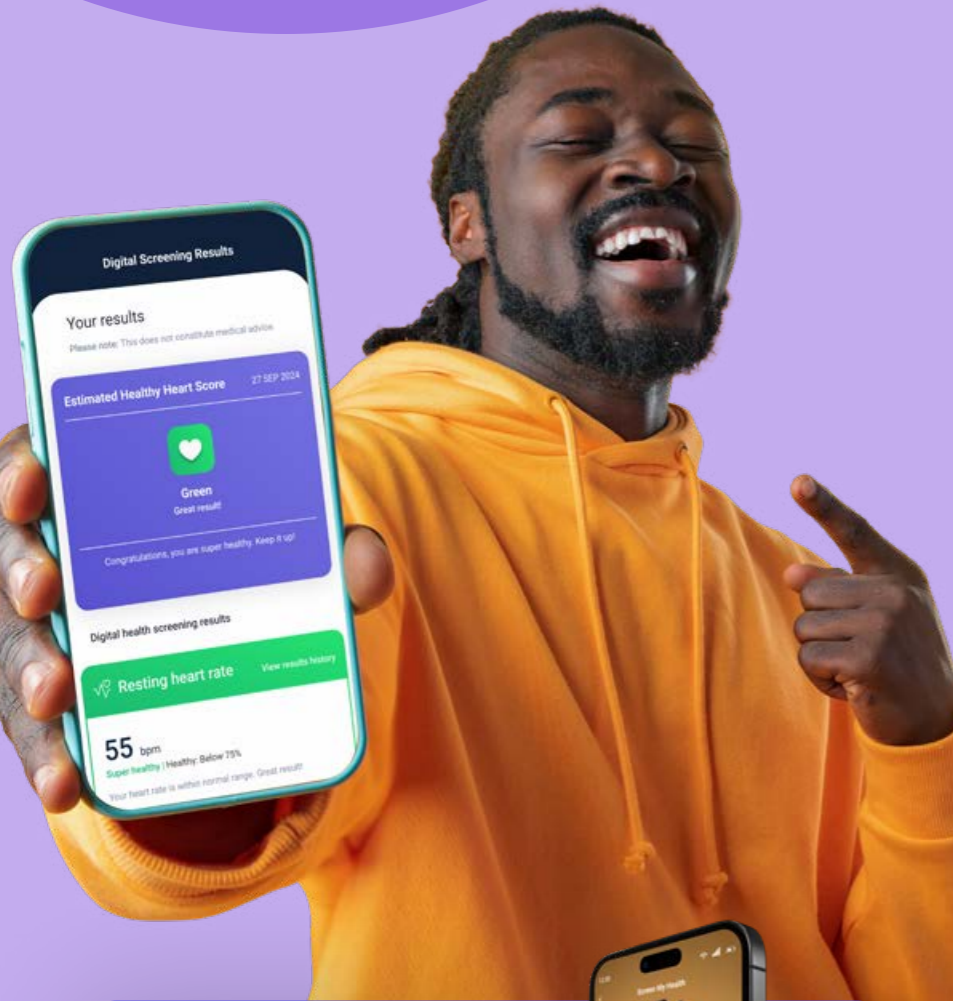
The healthier you are, the more you score!

up to **R250** Multiply Inspire

up to **R1 000** Multiply Inspire Plus



Know
your health



Doing your
health and
fitness
assessment
is now even
easier!



Log in to the Momentum App, tap Multiply and do your annual FREE digital health and fitness assessment through a facial scan and step test in the comfort of your own home. **PLUS you get rewarded immediately.**

You'll get a Healthy Heart Score and a fitness level that will earn you rewards for 12 months.

Improve
your health

Take practical steps
to improve your
overall wellbeing.
With tools, features
and support,
Multiply is here to
help you every step
of the way.



Everyday therapy in your hands

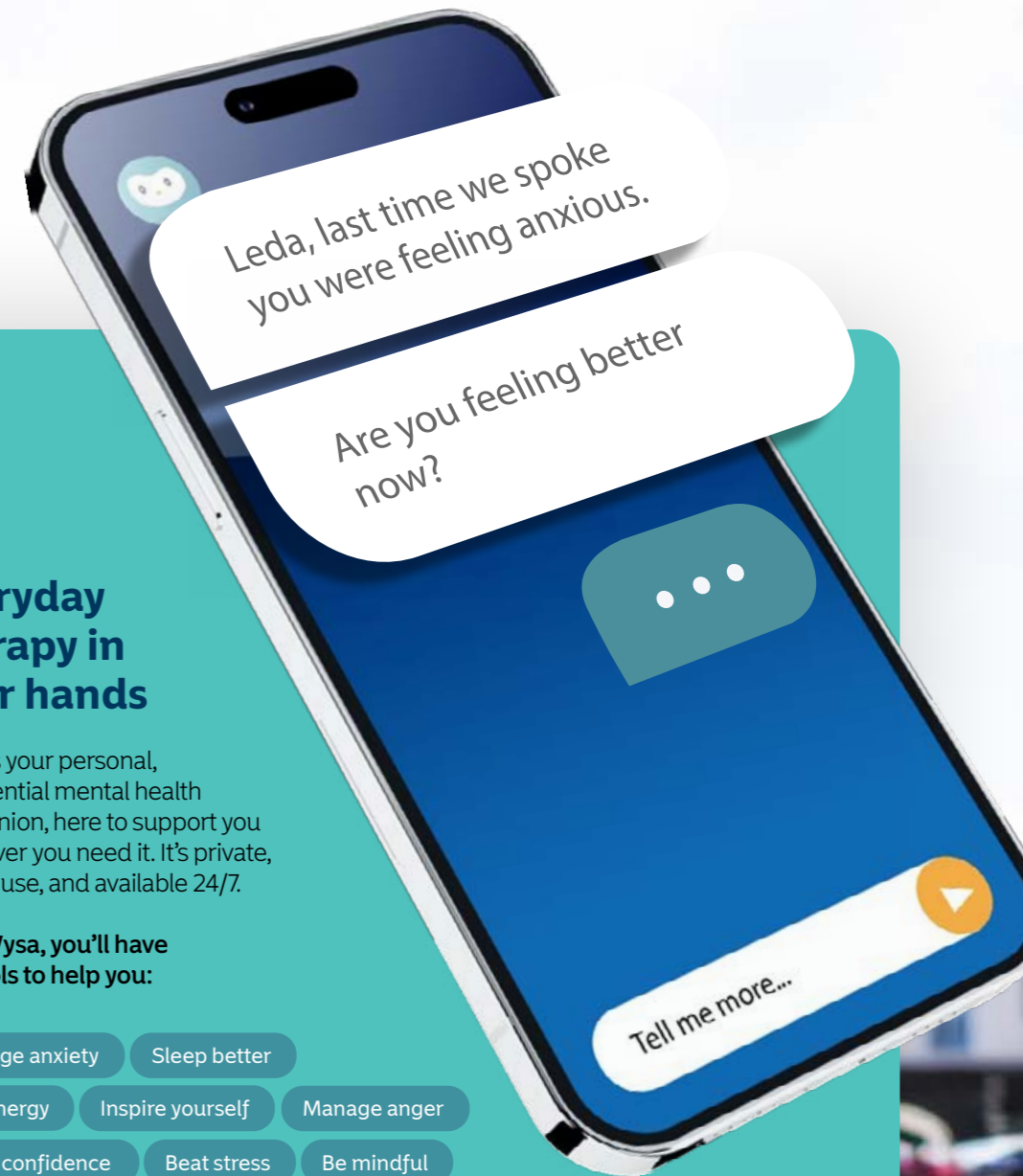
Wysa is your personal, confidential mental health companion, here to support you whenever you need it. It's private, easy to use, and available 24/7.

With Wysa, you'll have
the tools to help you:

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



You get access through the Digital Coach by logging in to the Momentum App and tapping on Multiply.



Get Rewarded

Log in to the Multiply app

Link your fitness app or device.

Active Dayz
Earn Active Dayz by taking 10 000 steps a day or burning 300 activity calories during a workout.

Scan your finger.

Recharge Dayz
Do a simple finger scan with your smartphone's camera, get a good score, and earn Recharge Dayz.

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

Earn Weekly and Monthly Wins

As a Multiply Inspire or Inspire Plus member, you can earn Weekly and Monthly Wins for achieving your activity goals. Achieve your recharge goals and DOUBLE your Wins.



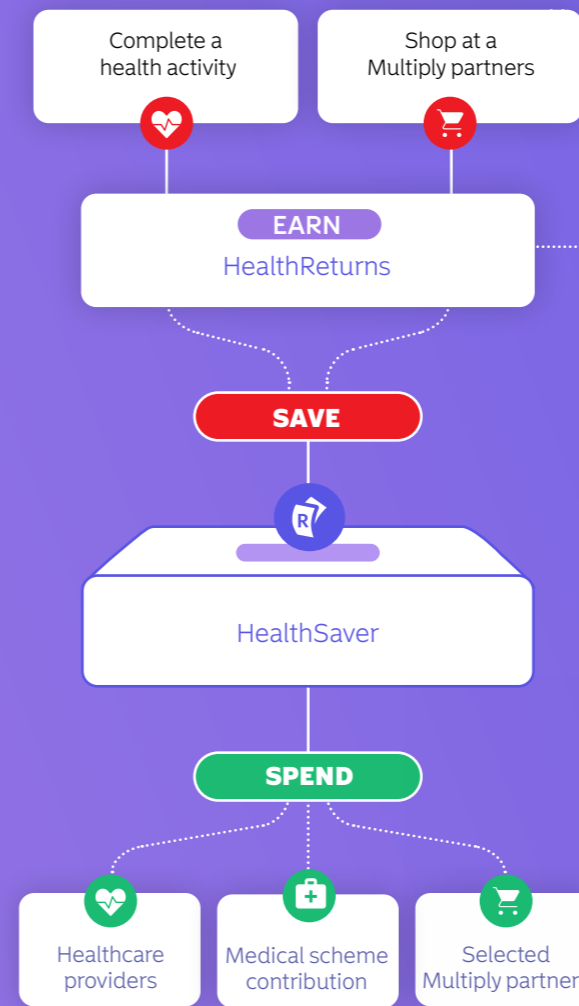
Leaderboard challenges

Take part in leaderboard challenges and earn extra HealthReturns. Stay motivated to work on your healthy habits with regular challenges. Reach the top of the leaderboard and WIN!



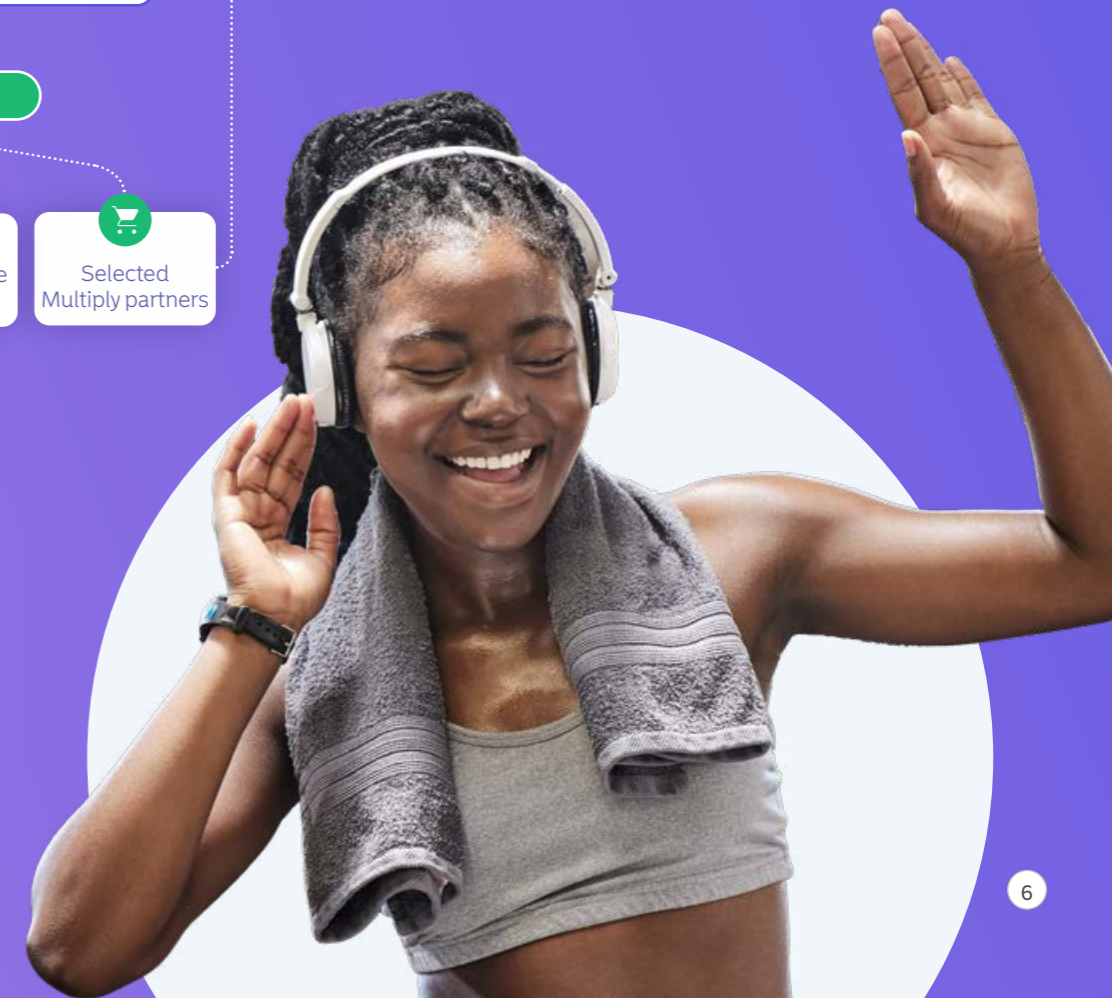
Reach Gold and earn up to R300 in HealthReturns per month on Multiply Inspire Plus

Get rewarded for being healthy



Earn HealthReturns from day one for every step you take to know and improve your health

	Multiply Inspire	Multiply Inspire Plus
Health and fitness assessment	Up to R50	Up to R150
Weekly Wins	Up to R80	Up to R320
Monthly Wins	Up to R40	Up to R230
Leaderboard challenges	Up to R80	Up to R300
Total	Up to R250	Up to R1 000



Partner rewards from day one

	Multiply Inspire Base level	Multiply Inspire Plus Level 1 - 5
Dis-Chem PHARMACIES	2%	4%-12%
CLICKS+	-	2%-10%
checkers	3%	4%-12%
Pick n Pay	-	2%-10%
WOOLWORTHS	3%	4%-12%
makro	3%	5%-15%
db DINNERBOX	10%	12%-20%
we are FOOD	10%	12%-20%
TAILORBLEND CUSTOM NUTRITION MADE EASY	10%	15%-25%
hello coach	7,5%	10%-20%
soSerene	20%	30%-50%
GARMIN	5%	7,5%-40%
planetfitness find your balance	10%	20%-50%
Virgin active	10%	20%-40%
Multiply Padel via Playtomic	-	5%-20%
bounti	7,5%	10%-30%
PUMA	10%	12,5%-30%
ULTRAHUMAN	-	5%-25%
NuMetro	30% 2D & 3D movies	40% - 60%

travelstart
Freedom to move

Pack your bags for your next adventure!

Up to 15% discount on total ticket price, over and above the Travelstart+ benefits for Multiply Inspire Plus members.

Travelstart+ wallet starting balance **R1 500**

Domestic flights	R250
International flights	R1 000
Accommodation	R250

Free access to Travelstart+	Early bird offers	24/7 concierge service
AI Travel Assistant	Member-only deals	Roaming eSIM data

Multiply Inspire FREE

Up to R250* in HealthReturns

Base level rewards

*Capped at 10% of your medical scheme contribution

Multiply Inspire Plus R207

Up to R1 000** in HealthReturns

Up to 60% partner rewards

**Capped at 40% of your medical scheme contribution

Multiply Inspire Plus fees

Main member	R207
Partner / spouse	R95
Adult dependant (18 years and older)	R43
Child dependant (7-17)	R27
Child dependant (Under 7)	Free

Multiply Engage Plus fees

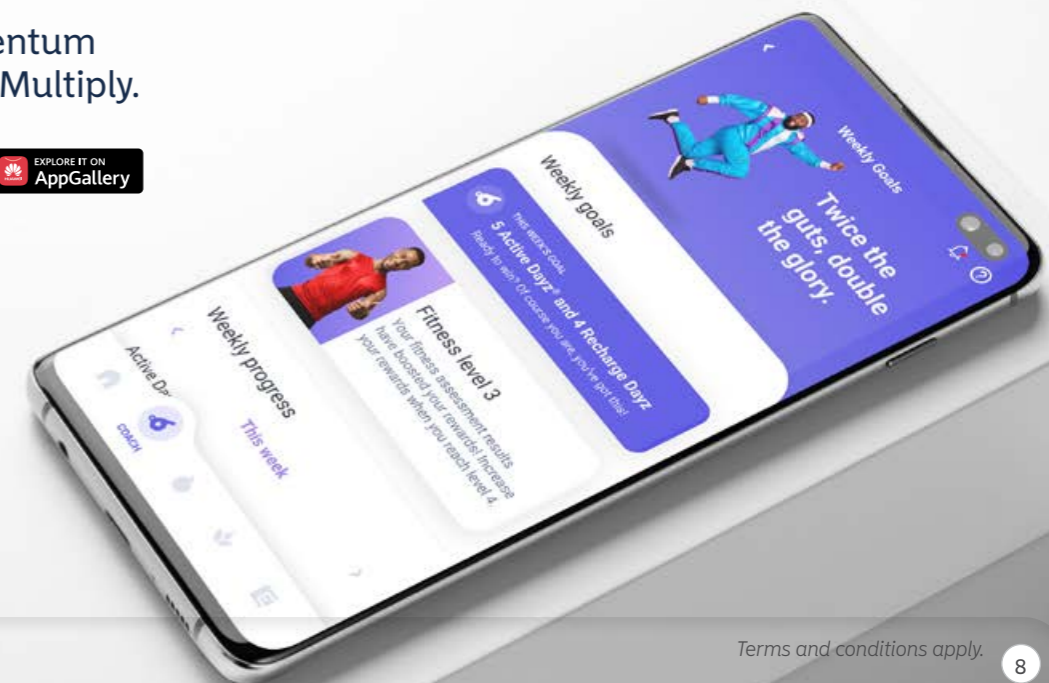
If you're on the Ingwe Option, you have access to Multiply Engage where you can benefit from partner rewards. Upgrade to Multiply Engage Plus and get Weekly Wins and increased partner rewards.

Main member	Partner/spouse	Adult dependant (18 years and older)	Child dependant (7-17)	Child dependant (Under 7)
R187	R85	R38	R22	Free

Download the Momentum App to get access to Multiply.



momentum multiply



Terms and conditions apply.

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 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.

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 R280 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.

hello doctor



Download the Momentum App from Google Play, the App Store or AppGallery



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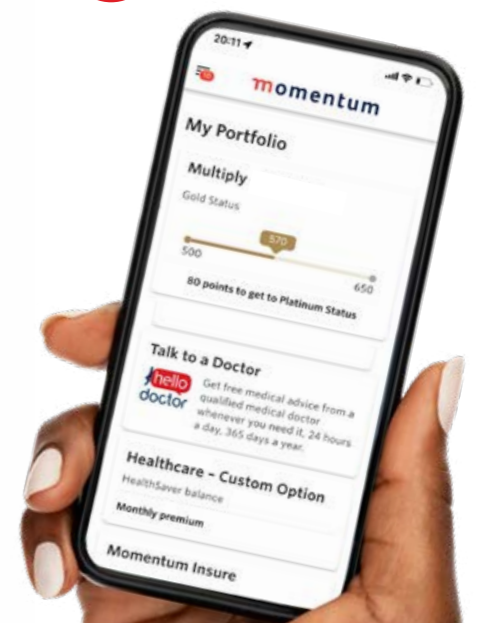
Momentum App

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.

Always in touch



Download the app



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 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.

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.

You can use your HealthSaver account to earn up to R1 000 HealthReturns per adult per month and get more healthcare cover 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 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



Dynamic HealthSaver rewards linked to your health

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

The HealthSaver rewards you earn on your positive HealthSaver balance, as well as the HealthSaver credit penalties we charge on your credit balance, is based on your Healthy Heart Score and fitness assessment.

What do you need to do?

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

Healthy Heart Score	Fitness assessment	Effective annual HealthSaver rewards on positive balances	Discount on credit penalties
	Level 5	10%	100%
	Level 4+	5%	50%
	Level 3+	2%	15%
	Level 2+	1%	5%
	Level 1+	0%	0%

To earn HealthSaver rewards, 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 rewards will be calculated based on Amber.



Healthy Heart Score + Fitness level = **Pay zero % credit penalties** on the credit purchase of a fitness device

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 R200 000 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 R200 000 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	R426
	Single	R390
>42	Family	R603
	Single	R545
<30	Single	R259
>65	Single	R734

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 <30 GapCover.

+ Momentum GapCover Primary

Shortfall benefits	These benefits aggregate to a maximum benefit of R200 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 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	R385
	Single	R358
>42	Family	R549
	Single	R498

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 insured. Momentum GapCover Primary is not available to principal members over 65, or on <30 GapCover.

