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Designed to complement

Complementary products 2019

momentum



You can choose to make use of additional products available from Momentum Group, a division of MMI Group Limited (Momentum), to seamlessly enhance your medical aid.

These voluntary complementary products range from a world-class wellness and 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 Premier Overview

Multiply is a wellness and rewards programme that helps you make the right choices so that you can live a better, healthier life. Use Multiply to get more money by doing the things that matter to you, things you already do every day. As a Multiply member, you will get cashbacks and discounts at a range of partners and on the Multiply online shop.

Get cashbacks

Retail

ClicknPay
Up to 12% back

Dis-Charm
Up to 12% back

Multiply online shop

FITNESS DEVICES
Up to 40% back
EMERSON GARMIN

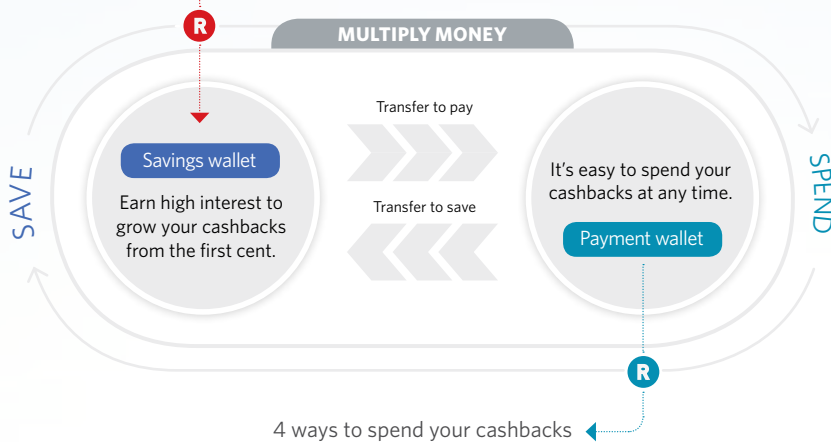
ELECTRONICS AND APPLIANCES
Up to 25% back
Canon Russell Hobbs

MAGAZINES
Up to 60% back
Women's Health firweek

VOUCHERS
Up to 25% back
Edgars Tiger Wheel tyre

and many more...

Your cashbacks are automatically transferred into your Multiply Money savings wallet.



Make mobile payments



Swipe your Multiply Visa® Card



Pay on the Multiply online shop



Send money to friends who have Multiply Money

Enjoy discounts

PRO SHOP **mango**

PROTEA HOTELS **Colt Radio**

and many more!

One card, two ways to use it



Spend your cashbacks

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

Pay for medical expenses

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



Visit multiply.co.za for full details. E & OE. Terms and conditions apply. Momentum is an authorised financial services and credit provider.

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.

The Multiply rates for Premier membership in 2019 are as follow:

How much?

Single member	R238 ^{pm}
Family of two	R298 ^{pm}
Family of three or more	R328 ^{pm}

SMS "join" to 40717



Get up to
R3 000
per family in
HealthReturns
per month

Get up to
50% off
flights

Get a safety
bonus of up to
30%

Get up to
25% off
monthly gym
fees

Get up to
60%
discount on Myriad
life insurance
policies



HealthReturns Overview

Invest in your health for great returns!



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 a medical scheme benefit. It is a complementary product offered by Momentum.

HealthReturns is not available to Momentum Health members on the Ingwe and Impact Options.

KNOW

Healthy Heart Score

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 or Multiply-approved pharmacy (visit multiply.co.za for a list of pharmacies).

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^{PTS}. 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. 0^{PTS}

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



Healthy Heart Score



ACTIVE DAYZ™
MOVE | TRACK | SCORE

Active Dayz™ or fitness level



Your Multiply status

= Rewards

TRACK

Multiply Active Dayz™

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 to track.



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 of affiliated gyms.



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.



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.

▶ Log into multiplyonlineshop.co.za and start shopping.

Fitness assessment

You can also go for a fitness assessment at SA's largest biokineticist association (BASA). 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 six months.

Unlock more Active Dayz

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



SCORE

Invest in your health for great returns

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



HealthReturns payable per R550 medical scheme contribution

Healthy Heart Score	Active Dayz™ or Fitness Assessment	HealthReturns payable per R550 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
	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
	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 R550* 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 R550* 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).

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	$R2\ 006 / R550 = 3$	$R260 \times 3 = R780$
Adult dependant contribution	$R1\ 583 / R550 = 2$	$R260 \times 2 = R520$
Child dependant contribution	$R769 / R550 = 1$	$R260 \times 1 = R260$
Total HealthReturns payable		R1 560 per month

*Excluding late joiner penalties

Extra GP visits and RateBooster

Members on certain options can also 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.

Criteria

Receive HealthReturns into HealthSaver, maintain HealthReturns level 4 or 5 for 3 consecutive months and have an amber or green Healthy Heart Score



KidsReturns rewards active families

To encourage families to exercise together, Momentum has introduced KidsReturns. Child dependants on certain options can earn HealthReturns, as long as all adult dependants on the membership are earning HealthReturns.



How does it work?

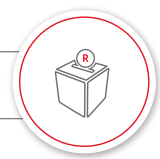
Children need to complete a child's version of the health assessment, which measures BMI and waist circumference. For children under the age of 3, their height and weight will be measured against the Road to Health Chart.

KidsReturns are calculated according to:

- Family Multiply status
- Healthy Heart Score:
 - The lowest Healthy Heart Score in the family
- Activity level:
 - Children younger than 12: the lowest activity level in the family
 - Children 12 and over: earn their own activity level

HealthSaver Overview

Save for additional healthcare expenses



You can use your HealthSaver 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.



With the Multiply Visa® Card, there is no need to wait for a claim to be refunded - you can access your HealthSaver funds instantly to pay healthcare providers, pharmacies and even veterinarians.

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

See HealthReturns section to find out how you can use the HealthSaver to earn up to R3 000 per family per month.

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).

GapCover Overview

Underwritten by Guardrisk Insurance Company Limited
(An authorised FSP)

Avoid surprises and reduce co-payments

gap

Why worry about co-payments, oncology limits and other healthcare related costs not covered by your option, when for as little as R278 per month, you can enjoy Momentum GapCover? Because gap cover is not medical aid, but an insurance product designed to help you avoid unexpected payment shortfalls, you can be prepared for a wide range of potentially costly surprises.

Momentum GapCover not only covers shortfalls or gaps in the event of hospitalisation involving surgery or medical treatment, but also certain procedures performed out-of-hospital.

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.

How much per policy? +

Principal member < 42	R278 ^{pm}
Principal member > 42	R392 ^{pm}
Principal member > 65	R505 ^{pm}

A discounted group rating will apply to employer groups of 20 members or more.

Benefits

Shortfall benefits (these benefits aggregate to a maximum benefit of R157 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 2 times the amount paid by the medical scheme. Obstetrics and gynaecology, cardiothoracic and neurology are covered up to 2½ 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
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. The medical scheme must have paid the first portion of the cost
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 R157 000 cap)

Lump sum cancer benefit	<p>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.</p> <p>If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R15 000.</p> <p>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.</p> <p>This benefit is payable once in a lifetime per person covered on the policy</p>
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
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 refund any trauma counselling fees paid by you up to R750 per session, limited to R25 000 per policy 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

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!

Simply 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.

Hello Doctor offers you:

- **Doctor access:** Speak to a doctor over the phone, or chat via text message. All interactions with the doctor are completely private and confidential.
- **Health education:** Get free daily advice with Hello Doctor's Health Tips and health coaching. Subscribe to any categories that interest you, and let us walk the journey with you to better health. Our monthly email check-ups also give you the latest health trends and advice.
- **Symptom checker:** Not sure what's wrong? If you enter your symptoms, you will see a list of possible conditions that you can then discuss directly with a doctor.

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.

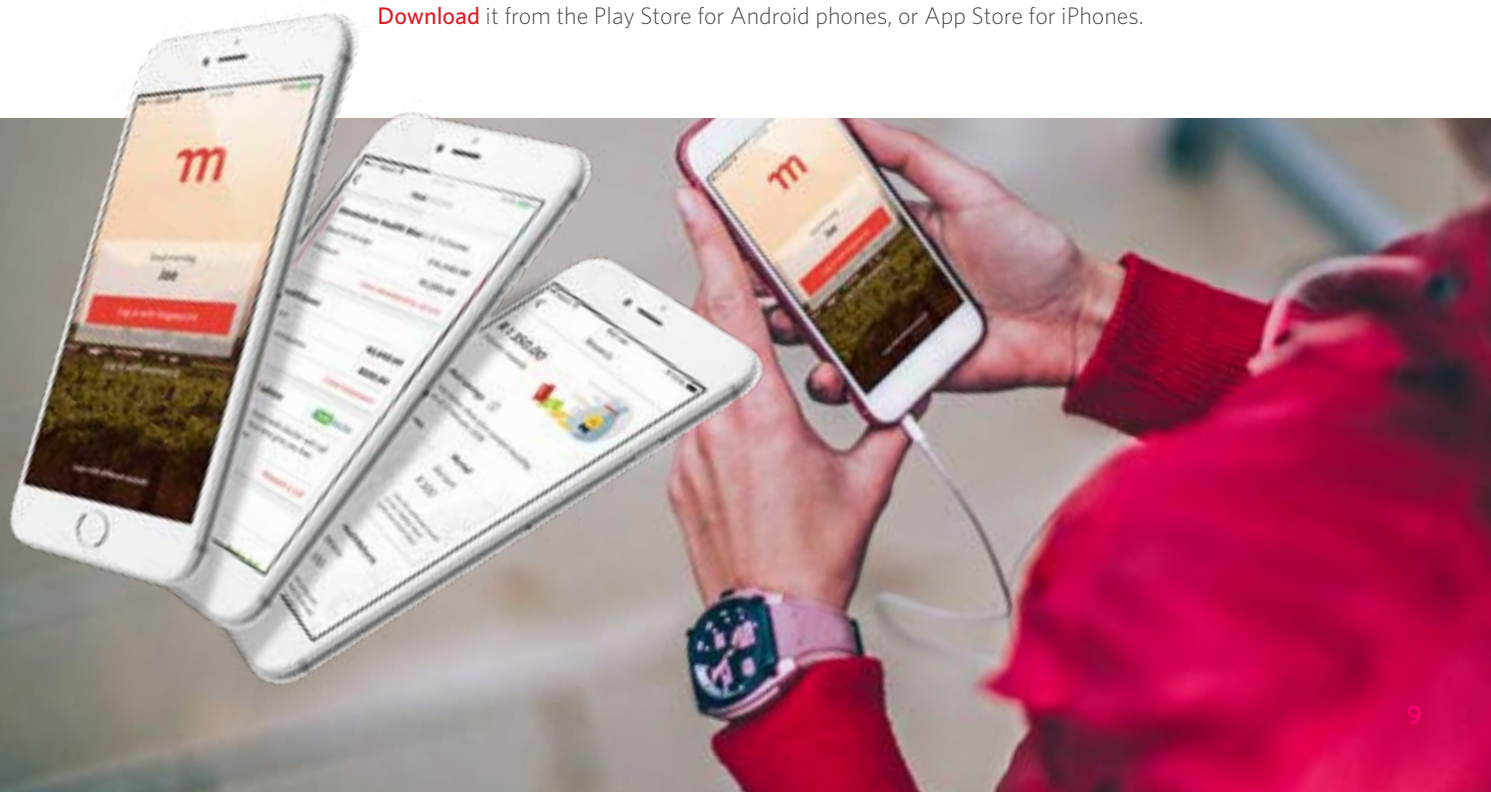
Momentum App



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.





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