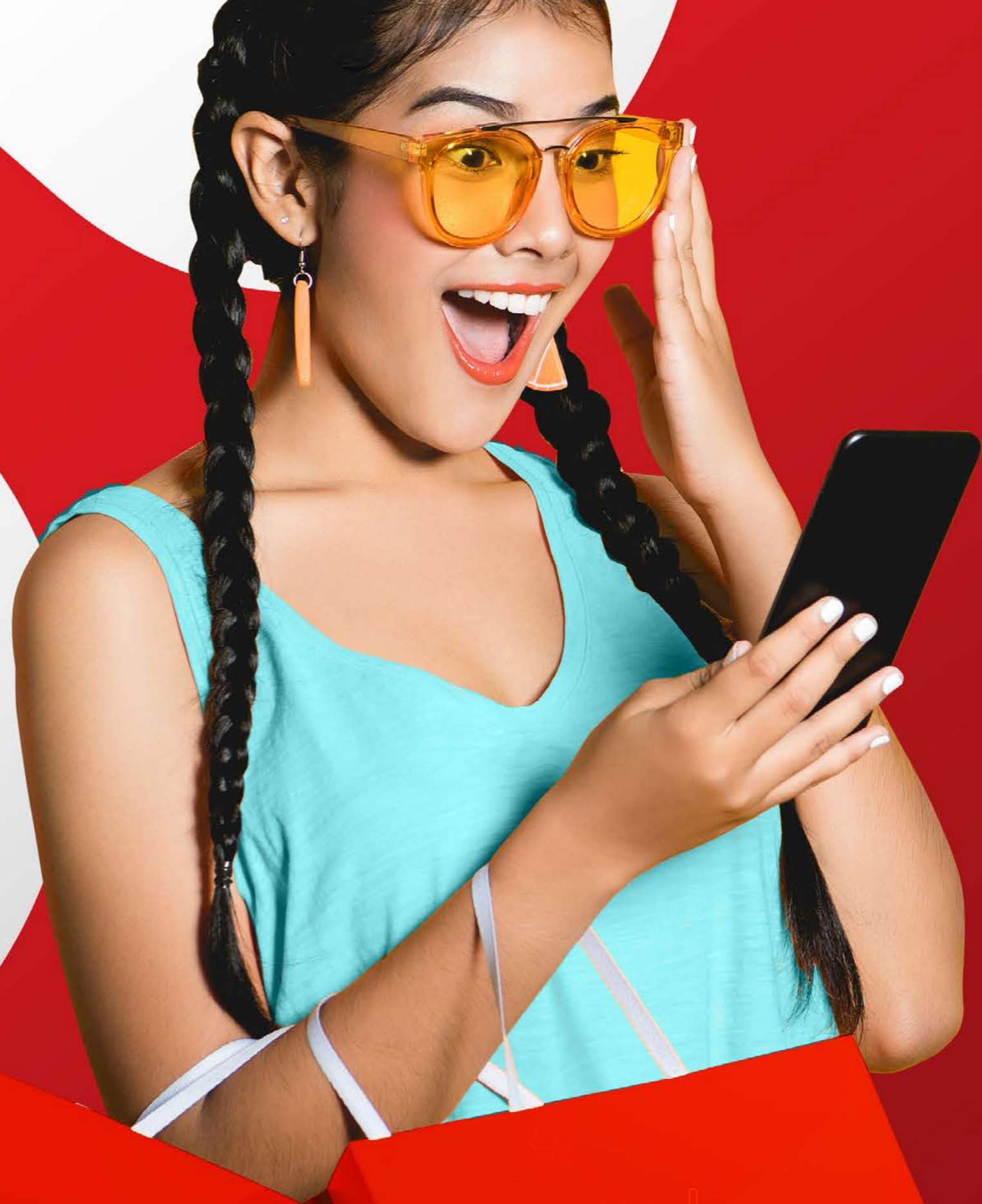


2023

Designed to complement
Complementary products



momentum

Start your wellness journey today

Your journey to better health

We know that healthy living is hard sometimes – **where do you even start?**

We meet you where you are on your journey and help you achieve your best health.

Your wellness is our goal, so we'll encourage and reward you for making healthier choices and for looking after your wellbeing. Plus, have fun while getting healthy!

- Know your health
- Know what to do
- Make better choices
- Get rewarded

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products.

Know your health

Knowing how healthy you are is the first step to a **healthier body and mind.**

Do one or all of these activities and earn rewards. The more you do, the more you are rewarded!

You have the option of completing our Lifestyle Quiz, which lets you earn HealthReturns immediately. It remains valid for 3 months, giving you time to go for your health assessment, which will increase the amount of HealthReturns you can earn and will be valid for 12 months. You can choose to skip the Lifestyle Quiz and go straight for your health assessment. If you are under 40 years of age, you can opt for the virtual health assessment. If you are older than 40 years of age, you need to go for an in-person health assessment at a pharmacy.

Lifestyle Quiz
Start earning HealthReturns by completing our Lifestyle Quiz, which is valid for 3 months.

Tell us a little bit about yourself and your health and get personalised recommendations on how to maintain or improve your overall health. We'll ask you questions about how you eat, sleep, move, breathe and connect.

Health assessment
Do your health assessment within three months after doing the quiz and lock in your HealthReturns for a year.

See how healthy you are and get a Healthy Heart Score. Book your health assessment on the Momentum app.

Fitness assessment
Want to earn more? Boost your HealthReturns when you do a fitness assessment.

Do an online or in-person fitness assessment with a Multiply affiliated health professional and know your fitness level. The outcome of your fitness assessment determines the level of HealthReturns you will earn.

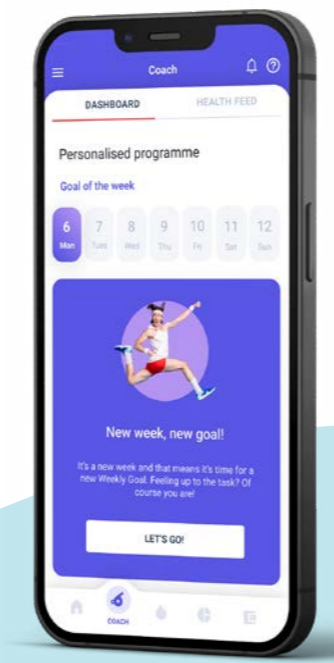
If you choose not to undergo a fitness assessment, you can still earn reduced HealthReturns by being active, however completing a fitness assessment significantly increases the HealthReturns you can earn.

Know what to do

What's next? Let our **digital coach** guide you.

The Multiply Digital Coach is a tool that helps you improve your overall wellbeing by making better lifestyle choices.

Once you have completed the Lifestyle Quiz, you can engage with the digital coach to guide you on the areas you need to focus on, providing practical tips on what you need to do.



HealthReturns

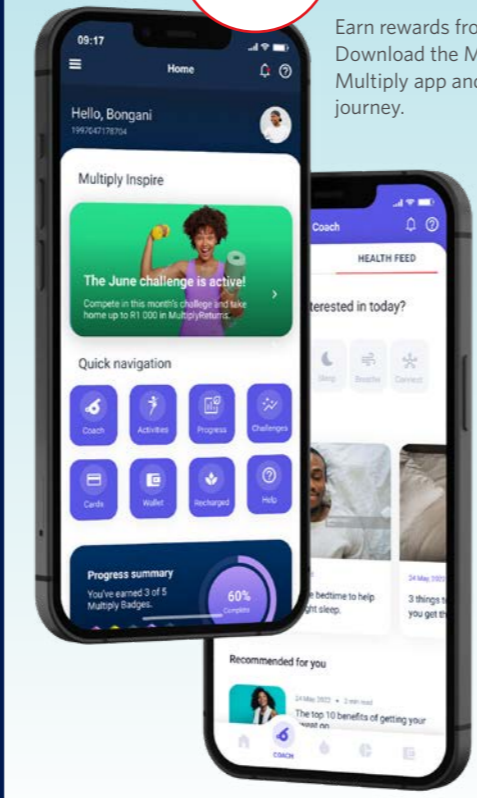
Start earning

Lock it in

Earn even more

momentum multiply

Earn rewards from day one. Download the Momentum Multiply app and start your health journey.



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

Make better choices

Start creating healthy habits

Active Dayz™
Movement is important for your overall health. So, burn 300 calories in a single workout or take 10 000 steps in a day and earn Active Dayz. Track your activity with any of the compatible fitness devices or apps on your smartphone.

Recharge Dayz™
Find out if you're mentally and physically ready to face the day. A scan with the app tells you how ready you are to face the day. If you achieved your Weekly Wins goal and get a good Recharge Score, you'll earn Recharge Dayz.

Small everyday efforts lead to big long-term health wins.

Multiply Wins reward you for consistent physical activity. Hit your Weekly Wins for 4 weeks, add 4 Recharge Goals and get a bonus Monthly Win!

- Weekly Wins**
Achieve your weekly activity goal and score HealthReturns or a treat.
- Monthly Wins**
Score more HealthReturns or a treat for every 4-week winning streak.

- 2ND**
Add Recharge Dayz to your Weekly Wins to get a **Booster Trophy**.
- 1ST**
Get a **Booster Trophy** 4 weeks in a row and you **WIN** the **Multiply Cup!**
- 3RD**
Get your Weekly Wins and score an **Active Dayz Medal**.

Challenge accepted!
Feeling competitive? See your consistent efforts pay off and get rewarded.

Outstep, outrun or outperform the competition!
Take part in health challenges, get ranked on the leaderboard and score HealthReturns.



Get rewarded

All your cashbacks from partners and HealthReturns from activities and challenges are paid into your HealthSaver account. This means cash in your pocket to either save or spend at healthcare providers or approved partners.

You earn HealthReturns when you:

- complete the Lifestyle Quiz
- do your health assessment
- do a fitness assessment
- get Active Dayz
- get Recharge Dayz
- participate in leaderboard challenges

Score great savings with discounts and cashbacks from our partners

Health & lifestyle	Travel & entertainment	Sports & fitness
And more!		

Save for additional healthcare expenses, and earn up to 10% interest on positive balances.

Activating your HealthSaver account makes it possible to earn HealthReturns.



See page 2

That's not all

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



Hello Doctor

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.

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.

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

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

Avoid surprises and reduce out-of-pocket expenses



GapCover

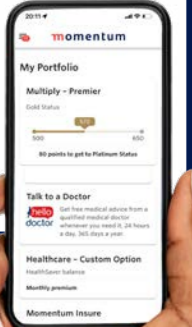
Protect yourself from unexpected shortfalls for in-hospital procedures. Momentum GapCover is a healthcare insurance product covering expenses ranging from co-payments to shortfalls. Gap claims are processed seamlessly through close integration with medical schemes administered by Momentum. Momentum GapCover is available from just R219 per policy per month.

See page 5 for more detail

Always in touch



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.

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





More about HealthReturns earnings

 Know your health	Multiply Inspire	Multiply Inspire Plus
Healthy Heart Score (HHS)		
At risk (Red)	R5	R10
Effort required (Amber-Red)	R10	R20
Be aware (Amber)	R15	R30
Healthy (Amber-Green)	R20	R40
Super healthy (Green)	R25	R50
Fitness assessment		
At risk (Level 1)	R5	R10
Effort required (Level 2)	R10	R20
Be aware (Level 3)	R15	R30
Fit (Level 4)	R20	R40
Super fit (Level 5)	R25	R50
 Improve your health		
Weekly Wins		
10 000 steps per day or 300 calories per workout session to qualify for an active day	Fitness level 5: R12 Fitness level 4: R10 Fitness level 1 to 3 (or no fitness assessment): R7	Fitness level 5: R25 Fitness level 4: R20 Fitness level 1 to 3 (or no fitness assessment): R15
Double your Weekly Wins		
Measure your Recharge Score with the Multiply app A good score gets you a Recharge Dayz Achieve your weekly Recharge Goal and get rewarded Weekly Wins + Recharge Goal = Double your Weekly Wins	Fitness level 5: R15 Fitness level 4: R10 Fitness level 1 to 3 (or no fitness assessment): R7	Fitness level 5: R25 Fitness level 4: R20 Fitness level 1 to 3 (or no fitness assessment): R15
Score a Monthly Win		
Get 4 Weekly Wins and double your rewards	Fitness level 5: R35 Fitness level 4: R30 Fitness level 1 to 3 (or no fitness assessment): R10	Fitness level 5: R75 Fitness level 4: R50 Fitness level 1 to 3 (or no fitness assessment): R25
Boosted Monthly Wins		
Achieve weekly goals for both activities for 4 consecutive weeks and get rewarded	Fitness level 5: R75 Fitness level 4: R50 Fitness level 1 to 3 (or no fitness assessment): R25	Fitness level 5: R150 Fitness level 4: R100 Fitness level 1 to 3 (or no fitness assessment): R50

Start your wellness journey today

Multiply Inspire

Free

Have fun and get rewarded for living your healthiest life!

Your partner on your journey to health and wellness

Access to the Multiply Digital Coach

Basic HealthReturns putting cash in your pocket

Basic partner discounts and cashbacks

Multiply Inspire Plus

R195

Double your rewards for living your healthiest life!

Your partner on your journey to health and wellness

Access to the Multiply Digital Coach

+ Multiplied HealthReturns putting cash in your pocket

+ Multiplied partner discounts and cashbacks

HealthReturns  reward you for your health and wellness, and are paid into your **HealthSaver**  account.

Multiply Inspire

Earn up to **R745** per adult per month

HealthReturns capped at 10% of monthly contribution

Multiply Inspire Plus

Earn up to **R1 500** per adult per month

HealthReturns capped at 40% of monthly contribution

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 Momentum Money 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 option.

See the HealthReturns section of this brochure to find out how you can use your HealthSaver account to earn up to R3 000 per family 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 the Scheme, you will now have access to your HealthSaver account as soon as you join the Scheme.

What do you need to do?

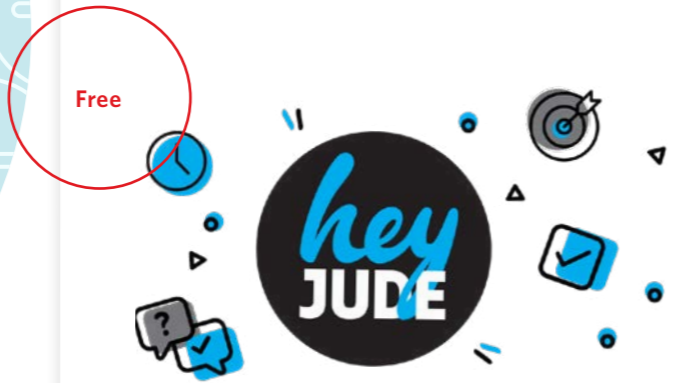
Show you care and donate a GP visit to anyone in need

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 Money 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.



Free access to Hey Jude

Get free access to Hey Jude, a human-powered digital assistance service that will assist you with finding or organising anything that you might need. All you have to do is make a monthly contribution into your HealthSaver account.



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.

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

How does this work?

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

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

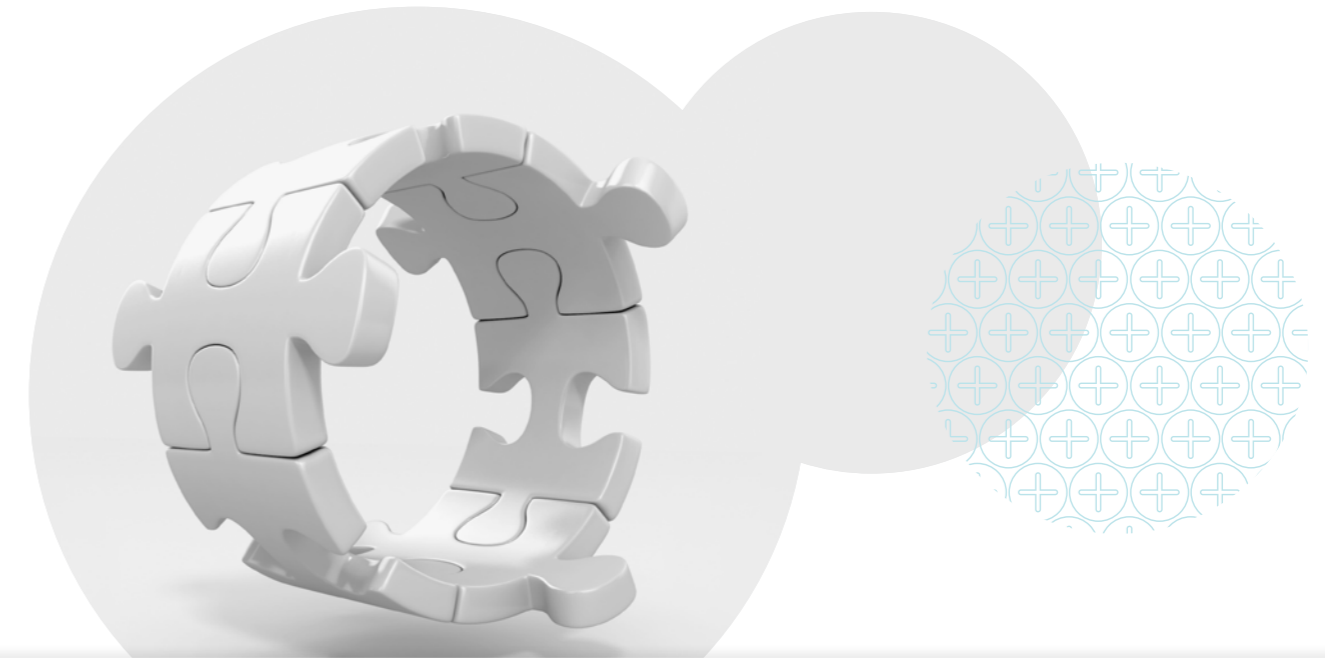
Protect yourself from shortfalls and co-payments

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 R219 and our rates are per policy per month.

How much per policy?

Millennial* GapCover < 30	R219 ^{pm}
Principal member < 42	R355 ^{pm}
Principal member > 42	R499 ^{pm}
Principal member* > 65	R628 ^{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 R185 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 3 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	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 R22 000 per policy per calendar year. Three of these casualty ward visits, up to R3 500, may be used in an emergency only for child dependants 6 years or younger
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
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 3 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 R185 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 R5 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 000 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



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momentum.co.za

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