

complementary products  
**2017**



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

Please note that 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.



value unlocked +

**2 Multiply**

With Momentum's wellness and rewards programme you can get healthier, more active and financially well, plus enjoy rewards from more than 60 partners

**4 HealthReturns**

Earn up to R12 000 per adult per year, get free GP visits and boost your in-hospital specialist cover

**6 HealthSaver**

The easy way to provide for additional healthcare expenses

**7 HealthWaiver**

Let us look after your loved ones when you can't

**7 Mobi App**

The mobi app gives you access to healthcare and membership information on your cellphone

**8 Hello Doctor**

Enjoy instant access to qualified medical doctors via your mobile phone

# Multiply Overview

## Unrivalled rewards

There is no programme in South Africa that offers rewards equal to what Multiply Premier members now have access to. Where else can you earn up to R1 000 per month in HealthReturns or get up to 60% off on life insurance? The programme also offers savings and discounts of up to 50% from a wide variety of partners, such as Mango, NuMetro, SAA, Pick n Pay, Edgars and more.

Earning points to improve your status level is also unrivalled for simplicity – you can go from zero to Gold status just by seeing a financial adviser and qualifying as financially well. Or, if you have three Momentum products that are at least three years old, you are already on Silver status! Now add to that the easy points you can earn by, for example, donating blood, or going for an eye test, and you are well on your way to Private Club status.



**momentum** *multiply*

MULTIPLY UNLOCKING FINANCIAL WELLNESS

## Get in touch

SMS "Join" to 40717 or to find out more, visit [www.momentum.co.za/multiply](http://www.momentum.co.za/multiply) or call 0861 88 66 00.

The discounts depend on your Multiply status. Terms and conditions apply to all Multiply benefits.

## For your physical and financial wellness.

Apart from Momentum group product discounts, Multiply Premier also gives you access to discounts and rewards from more than 60 partners, including the likes of Mango airlines (up to 50% off flights), Pick n Pay (up to 10x smart shopper points) and Nu Metro movies.



**+ PLUS** over  
**60 more** partners

## momentum

Your loyalty does not go unnoticed! These points can be earned just by being a Multiply member and holding a Momentum product:

Product	0 – 1 yr	1 – 2 yrs	2 – 3 yrs	> 3 yrs
Multiply	20	30	50	100
Risk	20	30	50	100
Short-term insurance	20	30	50	100
Health	20	30	50	100
Retirement	20	30	50	100
Savings	20	30	50	100

		<b>Multiply Provider</b>	<b>Multiply Premier</b>
		<b>How much?</b>	<b>How much?</b>
<p>Groceries at Pick n Pay</p>	<p>Clothing and back-to-school with Edgars, CNA, Jet and other Edcon stores</p>	Single member R65	Single member R195
		Family of 2 R85	Family of 2 R235
<p>Fitness with Virgin Active and Planet Fitness</p>	<p>Health and nutrition from Dis-Chem</p>	Per adult dependant R10	Family of 2 R265
		Children under 19 Free	
<p>Travel with SAA and Etihad</p>	<p>Flights with Mango</p>	Multiply your Smart Shopper points up to <b>4x</b>	Multiply your Smart Shopper points up to <b>10x</b>
		Up to <b>25%</b> off gift cards	Up to <b>40%</b> off gift cards
		10% off	Up to <b>25%</b> off (No initiation fee)
		Up to <b>10%</b> back in Dis-Chem points	Up to <b>25%</b> back in Dis-Chem points
		-	Up to <b>40%</b> off local and international flights
		Up to <b>15%</b> off	Up to <b>50%</b> off
		Up to <b>20%</b> discount on processing, viability testing and maternal blood tests	Up to <b>20%</b> discount on processing, viability testing and maternal blood tests
		50% off	50% off

# HealthReturns Overview (Not available to Ingwe Option members)

## 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!



**Earn** up to R1 000 per member (max of R2 000 per family) per month, which you can use to pay for gym membership or healthcare expenses



### Do your health assessment



Starting with a Health Assessment, we show you your Healthy Heart Score. Not only is this a great starting point from which to pursue excellent health and longevity, but this score, along with your activity level and Multiply status, determines how much you can earn in HealthReturns. It could be as much as R12 000 per member per year, or R24 000 per family per year!

### What is your Multiply status?

1 Active Day =



OR



OR



OR



ACTIVE DAYZ™



Activity Level	Healthy Heart Score	Fitness Assessment	Monthly Active Dayz	Standard	Multiply Premier + HealthSaver = Total HealthReturns				
					Multiply Status				
5		Excellent	16+	R160	R500	R600	R700	R800	R1 000
4		Good	12-15	R100	R300	R325	R350	R400	R500
3		Acceptable	8-11	R50	R150	R160	R170	R180	R250
2		Fair	4-7	R25	R75	R75	R75	R75	R75
1		Poor	0-3	R0	R0	R0	R0	R0	R0

Standard HealthReturns are payable if you do not have both HealthSaver and Multiply Premier membership. It can be paid into your bank account or your HealthSaver account, if you have one.

Total HealthReturns are payable if you have both HealthSaver and Multiply Premier membership and choose to receive HealthReturns into your HealthSaver account.

Terms and conditions apply.

### Get active!

Being active unlocks many health and emotional benefits. Through Active Dayz™, Momentum motivates and rewards members to get moving. Multiply supports a wide range of free activity tracking apps, as well as the majority of fitness devices. In fact, you could purchase a fitness device at greatly reduced rates from the Multiply online shop.



### Get your healthy heart score

The Healthy Heart Score gives you an indication of how healthy your heart is.

Results from your Health Assessment (free for all adult members on Momentum Health), together with your smoking status are used to calculate a score and identify which category your heart health falls in, either green, amber or red.

Further testing or treatment may be required in order to comply.



**Healthy Heart Score**

Your Healthy Heart Score (green, amber or red) determines the maximum you can earn in HealthReturns (and is aligned to the discounts and rewards offered on Momentum Myriad and FundsAtWork products).

- You can earn rewards up to activity level 5
- You can earn rewards up to activity level 4, i.e. even if you have more than 15 Active Dayz™, your reward will be capped to level 4
- You can earn rewards up to activity level 2, i.e. even if you have more than 7 Active Dayz™, your reward will be capped to level 2



**Fitness Assessment**

You can also go for a fitness assessment at Virgin Life Care or Wellness Coaching Network facility. The benefit of opting for a fitness assessment to determine your physical activity level is that the results are valid for 6 months. Plus, the best result of either your fitness assessment or your Active Dayz™ will count towards your HealthReturns.

In other words, if the result of your fitness assessment places you on Activity Level 4, but your **Active Dayz™** for the month place you on Level 5, then your HealthReturns will be based on Activity Level 5.

You will receive a monthly SMS indicating the amount you earned by being active in the previous month. Your HealthReturns will be paid into your HealthSaver or bank account in the middle of each month.



**RateBooster**

Members on certain options can also qualify for **free GP** visits and the HealthReturns **RateBooster**, which boosts in-hospital cover for specialists by an additional 100% of the Momentum Health Rate. To qualify for these benefits, you need to receive HealthReturns into your HealthSaver account.

Criteria	Option	GP visits	RateBooster
Maintain HealthReturns level <b>4 or 5</b> for 3 consecutive months and have an <b>Amber or Green</b> Healthy Heart Score	Ingwe	HealthReturns not available	
	Access	Not available	Not available
	Custom	1	Not available
	Incentive	2	+ 100% = 300%
	Extender	4	+ 100% = 300%
	Summit	4	+ 100% = 400%

# HealthSaver Overview

## Save for additional healthcare expenses

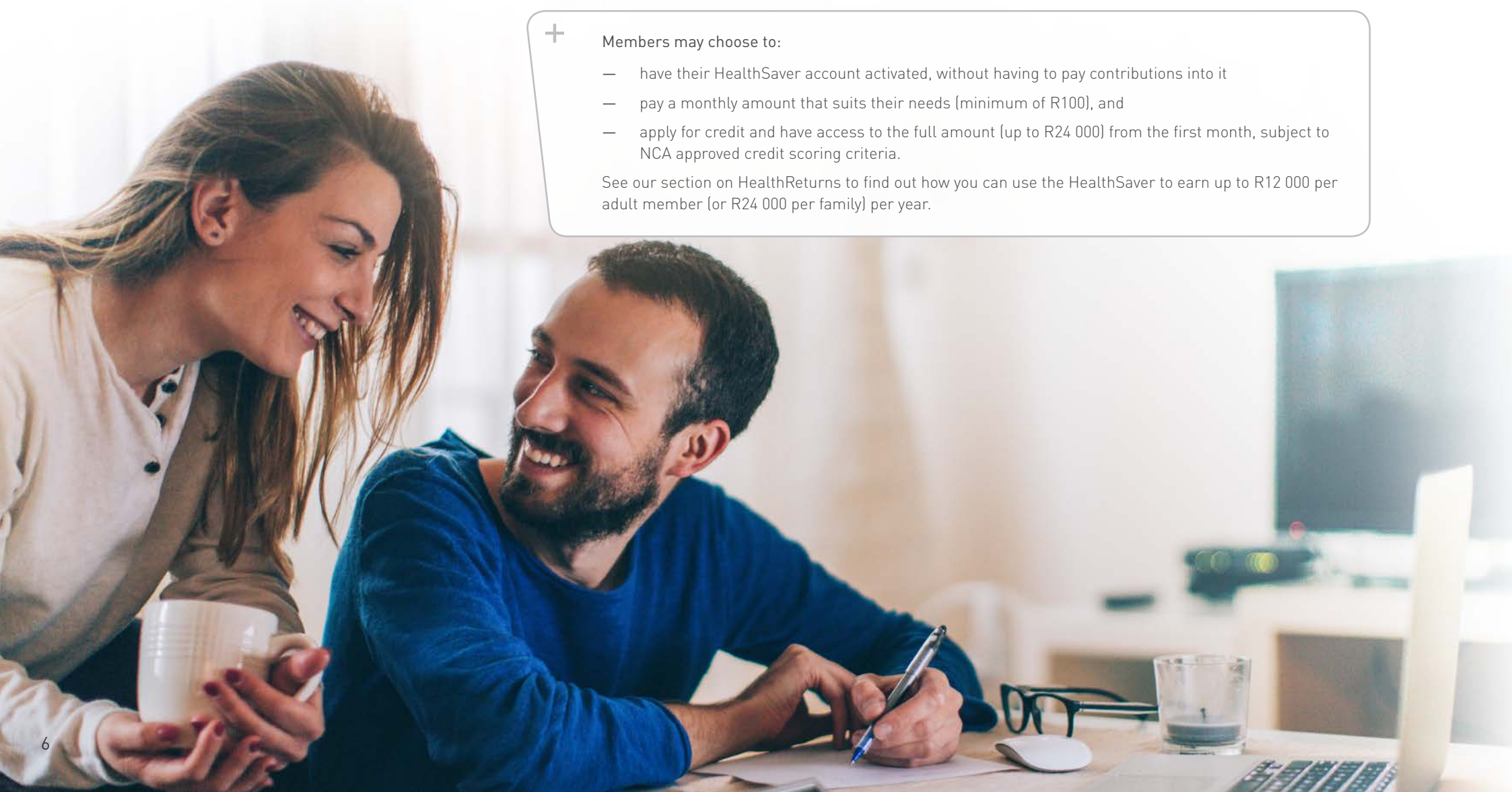
You can use your HealthSaver not only to fund healthcare related expenses, such as co-payments, cosmetic surgery, refractive eye surgery, and vitamins (provided the claim has a valid nappi code and/or tariff code), but also your monthly medical aid contribution, provided you have accumulated sufficient funds to do so.



Members may choose to:

- have their HealthSaver account activated, without having to pay contributions into it
- pay a monthly amount that suits their needs (minimum of R100), and
- apply for credit and have access to the full amount (up to R24 000) from the first month, subject to NCA approved credit scoring criteria.

See our section on HealthReturns to find out how you can use the HealthSaver to earn up to R12 000 per adult member (or R24 000 per family) per year.





# 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 scheme option
- as well as the benefit term (either 5 or 10 years).



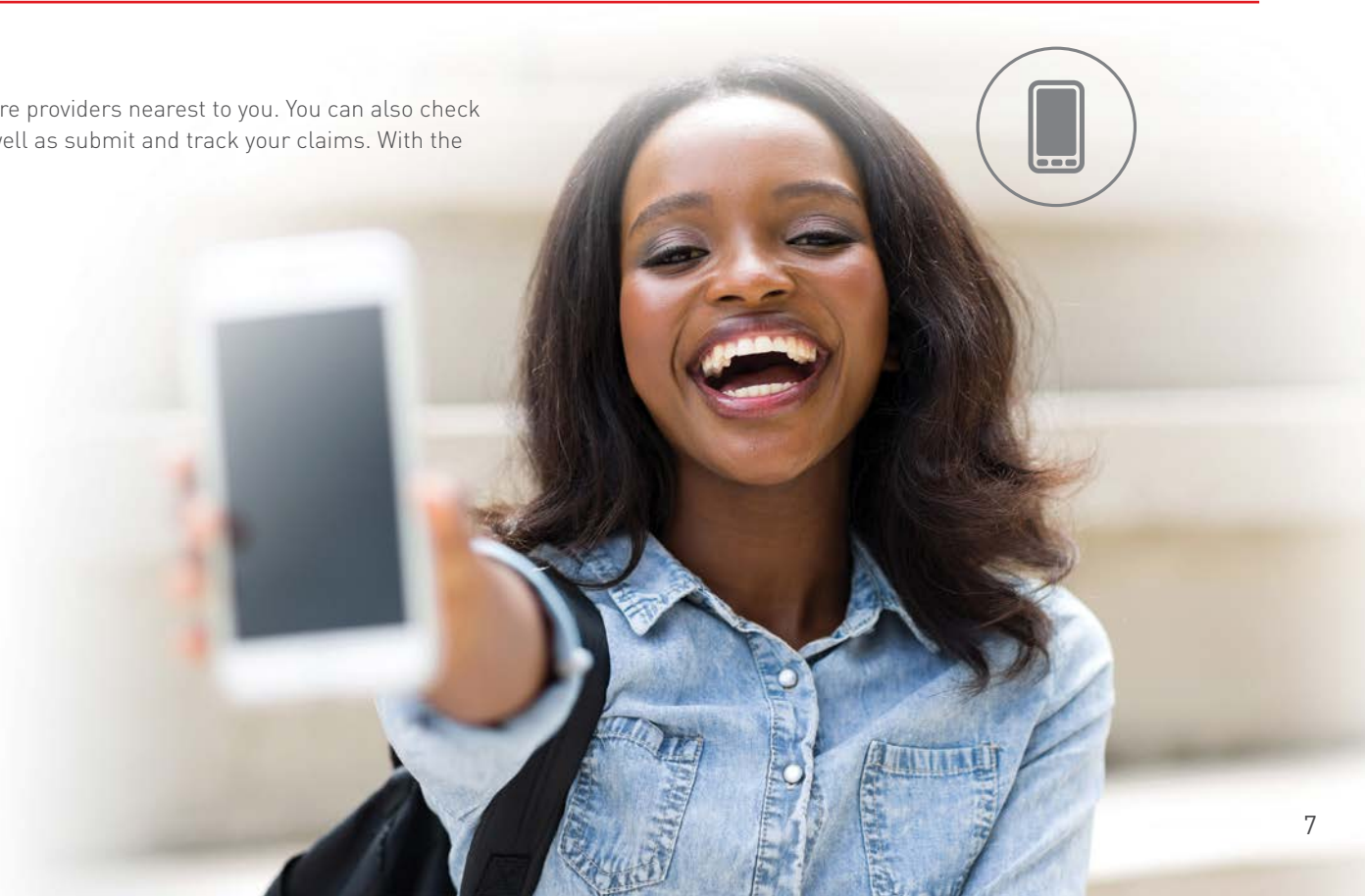
## Mobi App Overview

### Always in touch

Momentum's mobi app lets you use your phone's GPS to find healthcare providers nearest to you. You can also check your HealthSaver balance and HealthReturns earned at a glance, as well as submit and track your claims. With the mobi app, pre-notifying for Health Platform benefits is quick and easy.



Download it from the Play Store for Android phones, or App Store. Blackberry users can access our mobisite at [momentumhealth.mobi](http://momentumhealth.mobi).



# Hello Doctor Overview

## Access to a doctor, anytime, anywhere!

Members get free access to Hello Doctor, a mobile-phone-based service that gives you access to doctors, anytime, anywhere. You can now get expert health advice from qualified medical doctors through your phone, tablet or computer, at absolutely no cost to you!

Upon becoming a Momentum Health member, Hello Doctor will email/SMS you your username and password. Once you've downloaded the app, you can log in and access the suite of convenient and easy-to-use health services.

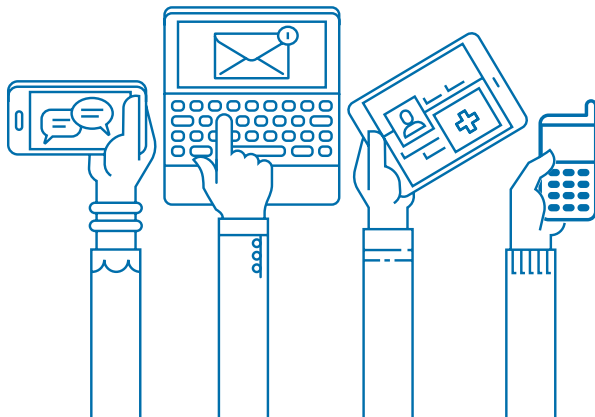
### Hello Doctor offers you:

- **Doctor Access:** Speak to a doctor over the phone, or chat via text message. All consultations 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? Plug in your symptoms and we'll give you a list of possible conditions. You can then discuss your results directly with a doctor.

Hello Doctor doesn't charge you any service fees. All you need is data or a WiFi connection to use the app. We'll even call you, so you don't have 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 mobile phone.

No waiting rooms, no queues, no problems. Go on, download the app, log in with the details we send you, and enjoy instant health advice at the touch of a button.





# momentum

advice | insurance | investments | health



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