

HealthReturns⁺

What are HealthReturns⁺?

When you are on Momentum Medical Scheme or any other qualifying medical scheme and are physically active, you can get up to R3 000 a month per family to help pay for day-to-day healthcare costs. We call this HealthReturns and it's one of its kind!

How does it work?

Your HealthReturns are calculated using your Active Dayz™ (or fitness assessment), Healthy Heart Score and Multiply Premier status, and are aligned to your medical scheme contribution.

Active Dayz/
Fitness
assessment + Healthy
Heart Score + Status = Rewards™

What do I need to do?

Get your
Healthy
Heart Score ▶ Be physically
active ▶ Improve your
Multiply status

How are my HealthReturns calculated?

1 Healthy Heart Score

If you don't have a Healthy Heart Score, you won't be able to earn HealthReturns.

2 Active Dayz

Have at least 4 Active Dayz a month to start earning HealthReturns.

3 Status

If you move up in status, your rewards will automatically be adjusted and calculated using the combination of your Healthy Heart Score and Active Dayz.







How does my medical scheme contribution affect my HealthReturns?

You can earn up to R260 in HealthReturns for every R630 medical scheme contribution that you pay. This applies to the principal member and adult dependant contributions.

⁺ Members on the Momentum Medical Scheme Ingwe Option, and members on the Network Option on Wooltru, won't be able to earn HealthReturns.

Premier

HealthReturns payable per R630 medical scheme contribution from
1 January 2022 and R665 from 1 September 2022

| Healthy Heart Score | Active Dayz or fitness assessment | Bronze | Silver | Gold | Platinum | Private Club |
|---|-----------------------------------|--------|--------|------|----------|--------------|
|  Green | 16+ p/m or Level 5+ | R50 | R70 | R110 | R160 | R260 |
|  Amber | 12+ p/m or Level 4+ | R30 | R35 | R70 | R105 | R160 |
|  Red | 8+ p/m or Level 3+ | R12 | R23 | R33 | R47 | R65 |
|  Green | 4+ p/m or Level 2+ | R5 | R10 | R15 | R20 | R30 |
|  Amber | 0+ p/m or Level 1+ | R0 | R0 | R0 | R0 | R0 |
|  Red | | | | | | |

Increased HealthReturns are paid into your HealthSaver account, based on your Multiply Premier status. HealthReturns is a complementary product available from Momentum to members of qualifying medical schemes. Momentum is not a medical scheme and HealthReturns is not a medical scheme benefit.

* Qualifying medical scheme members may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance their medical aid. Momentum is not a medical scheme, and is a separate entity to the medical scheme. The complementary products are not medical scheme benefits.

KidsReturns⁺ rewards active families

To encourage families to exercise together, Momentum has introduced KidsReturns. Child dependants on Momentum Medical Scheme Incentive, Extender and Summit Options and on Wooltru Comprehensive Option can earn HealthReturns per R630 payable for their portion of the contribution, as long as the family is on Multiply Premier and all adult dependants on the membership are earning HealthReturns. This makes it even easier for families to reach the monthly maximum of R3 000 in HealthReturns.

Kids younger than 16

| Family Multiply status | Bronze | Silver | Gold | Platinum | Private Club |
|--|--|--------|------|----------|--------------|
| Healthy Heart Score and activity level | Children younger than 16 earn KidsReturns based on the adult that has the lowest combined Healthy Heart Score and activity level in the family | | | | |

Kids 16 to 20

| Family Multiply status | Bronze | Silver | Gold | Platinum | Private Club |
|------------------------|--|--------|------|----------|--------------|
| Healthy Heart Score | The lowest Healthy Heart Score in the family | | | | |

Activity level



Children 16 to 20 earn their own activity level as follows:



Burning 300 calories in a session or taking 10 000 steps a day, tracked through approved fitness devices or apps.



Gym visits at Virgin Active and Planet Fitness, provided that one of the parents on the membership is a member at the selected gym. Or children can download the FitVault app and visit a Multiply-affiliated gym.



Using the FitVault app to track activity at the following events:

- Parkruns and Racetec timed events
- Any qualifying events that are logged via EntryTime

Starter

As a Multiply and qualifying medical scheme member, you can earn standard HealthReturns based on your Healthy Heart Score and activity.

| Healthy Heart Score | Active Dayz or fitness assessment | Standard HealthReturns |
|--|-----------------------------------|------------------------|
| <div><div><div>Green</div><div>Amber</div><div>Red</div></div></div> | 16+ p/m or Level 5+ | R50 |
| <div><div><div>Green</div><div>Amber</div><div>Red</div></div></div> | 12+ p/m or Level 4+ | R30 |
| <div><div><div>Green</div><div>Amber</div><div>Red</div></div></div> | 8+ p/m or Level 3+ | R12 |
| <div><div><div>Green</div><div>Amber</div><div>Red</div></div></div> | 4+ p/m or Level 2+ | R5 |
| <div><div><div>Green</div><div>Amber</div><div>Red</div></div></div> | 0+ p/m or Level 1+ | R0 |

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Multiply ActivityBooster

Get the most out of Multiply as soon as you join

New Multiply members on qualifying medical schemes qualify for the ActivityBooster. This allows you to earn more HealthReturns while you get used to the programme and improve your Multiply status. This is available to Multiply members under 30, for their first two years on Multiply Premier.

Criteria

Principal members and adult dependants under 30

Every active day from 20 per month

For the first 2 years of Multiply membership

What do you get?

R10 per active day for every R630 of your portion of your medical aid contribution

Get Multiply now! Apply online at multiply.co.za | SMS **MULTIPLY** to **40717** | Email multiply@momentum.co.za
Call or WhatsApp us on **0861 886 600** | Speak to your financial adviser