

Momentum Medical Scheme and HealthSaver⁺

Protect your health with Momentum Medical Scheme and earn money in your HealthSaver⁺ account to pay for your day-to-day medical expenses



Your physical wellness influences your quality of life, so it also influences your finances. Helping you improve your overall wellbeing and to protect your loved ones, Momentum Medical Scheme helps you to cover your medical expenses.

Momentum Medical Scheme's **six benefit** options – Ingwe, Evolve, Custom, Incentive, Extender and Summit – offer value for your money, flexibility for you to be able to structure an option that suits your individual needs, and comprehensive cover. If you are active and know how healthy your heart is, you can get cash back in **HealthReturns⁺** from Momentum every month (except if you're on the Ingwe Option).

Invest in your health for great HealthReturns⁺

If you are active and healthy, Momentum will reward you – with points, discounts and HealthReturns⁺.

You can earn HealthReturns⁺ for every R630 contribution that you pay (excluding late joiner penalties). Your Healthy Heart Score, together with your activity level, **Multiply⁺** status and Momentum Medical Scheme contribution, determines how much you can earn in HealthReturns⁺. It could be as much as R3 000 per family per month.

		HealthReturns payable per R630 medical scheme contribution					
Healthy Heart Score	Active Dayz or fitness assessment	Standard	Bronze	Silver	Gold	Platinum	Private Club
Green Amber Red	16+ p.m. or Level 5	R50	R50	R70	R110	R160	R260
Green Amber Red	12+ p.m. or Level 4+	R30	R30	R35	R70	R105	R160
Green Amber Red	8+ p.m. or Level 3+	R12	R12	R23	R33	R47	R65
Green Amber Red	4+ p.m. or Level 2+	R5	R5	R10	R15	R20	R30
Green Amber Red	0+ p.m. or Level 1+	R0	R0	R0	R0	R0	R0

• Standard HealthReturns⁺ are paid if you do not have Multiply Premier membership.

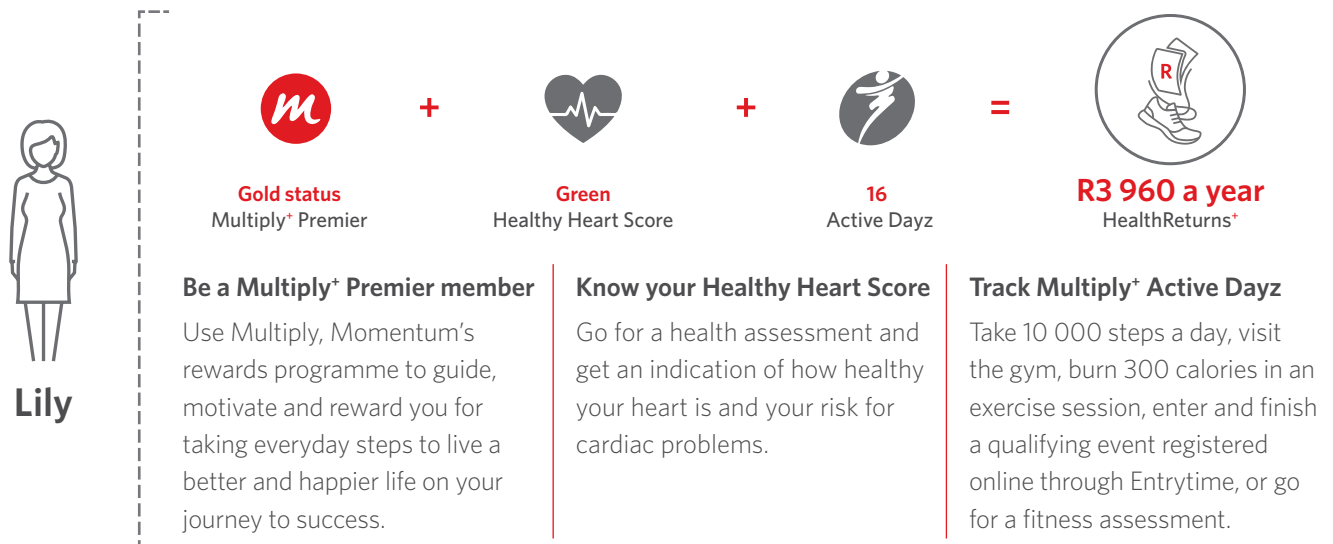
*HealthSaver, HealthReturns, Multiply, Hello Doctor and HealthWaiver are complementary products available from Momentum. You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical aid. Momentum is not a medical 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.



As a Momentum Medical Scheme member, you qualify for a **HealthSaver+** account, a medical savings account that works like a bank account. If you're a Multiply+ Premier member, you can earn additional HealthReturns+, and if your Healthy Heart Score is green or amber and you have managed to maintain activity level four or five for three consecutive months, you could be eligible for the GapCover+ co-payment excess waiver. New Multiply Premier members on Momentum Medical Scheme under 30 could also earn more HealthReturns+ with the ActivityBooster.

Example

Lily is 33 and on the Custom Option. She is the principal member with no dependants, and pays R2 423 a month. She can go to Associated hospitals and make use of any chronic provider. She is also a **Momentum Multiply+ member on Gold status**, her **Healthy Heart Score is green**, and she has more than **16 Active Dayz** a month. So, Lily gets R330 (R110 for every R630 contribution) in her HealthSaver+ account every month = **R3 960 a year**.



Give your health Momentum

Momentum Medical Scheme provides cover to more than 151 000 families and continues to lead the way in innovation, flexibility and choice.

Momentum gives your family's health and wellbeing a further boost:

- The **Momentum app** makes submitting claims and getting authorisations hassle-free.
- Get preventative care at no extra cost with Momentum Medical Scheme's **Health Platform** benefits.
- The **Multiply Money Card** gives you instant access to the money in your HealthSaver+ account. Swipe your card and pay healthcare providers, pharmacies and even vets, without using your bank card and waiting for refunds.
- Get free expert health advice from qualified medical doctors through your phone, tablet or computer, from **Hello Doctor+** via the Momentum app.
- If you die, become critically ill or functionally impaired, **HealthWaiver+** will ensure that you or your dependants will continue to have medical cover.