

Momentum HealthReturns Programme

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 – in fact, if you have Multiply Premier as well, you can further increase your HealthReturns by R2 400 per family per year:

Multiply Premier main members and partners who:

- achieve the newly introduced Monthly Wins benefit,
- achieve at least a Level-3 fitness assessment result, and
- have been fully vaccinated against COVID-19

will be able to convert their Monthly Wins into cash, paid into their HealthSaver account.

We make reaching the maximum of R3 000 even easier through additional rewards:

- KidsReturns
- ActivityBooster
- Weekly and Monthly Wins (Multiply Premier members)

How the HealthReturns programme works

Momentum pays up to R3 000 per family per month in HealthReturns to Momentum Medical Scheme members who go for an annual health assessment, comply with treatment protocols (where applicable) and are active. Your HealthReturns will be paid per R630 medical aid contribution that you pay, excluding late joiner penalties. From 1 September 2022, this amount will increase to R665, in line with the Scheme's contribution increases.

Step 1 – Health assessment

It is very easy to start earning HealthReturns. As a Momentum Medical Scheme member, you enjoy one free health assessment per year through the Health Platform Benefit. This assessment is the **first step** to earning HealthReturns and will determine your Healthy Heart Score.

The Healthy Heart Score 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. We use the results from your health assessment, together with your smoking status, to calculate your score. Your score can be red, amber or green. Based on your results, we may recommend further assessments.



Step 2 – Chronic compliance

The aim of the wellness management programme is to provide you with the tools and incentives to manage your wellness. Chronic compliance is only needed if you are registered on a chronic management programme or if we ask you to undergo further testing based on your health assessment results. This entails:

- Claiming for chronic medication for all of the Prescribed Minimum Benefit Chronic Disease List conditions for which you are registered, and also managing your lifestyle to achieve targeted chronic condition management outcomes as prescribed by the chronic management programme.
- Going for additional pathology tests, if required. We will send you a benefit authorisation and as soon as we receive the results, you will be deemed compliant. A revised Healthy Heart Score will be calculated based on the outcome of the pathology tests.

Step 3 - Activity

The **third step** requires you to be active. Your activity, combined with your Multiply Premier status, Momentum Medical Scheme contribution and Healthy Heart Score, will determine how much you can earn. Your physical activity is measured by your number of Active Dayz in a month or by going for a fitness assessment.

Multiply Starter members qualify for standard HealthReturns, whereas Multiply Premier unlocks additional HealthReturns based on your Multiply status.

An active day can be earned by:

- Burning 300 calories in an exercise session. Link your device on multiply.co.za to track.
- One gym visit at any Virgin Active, Planet Fitness, Curves or any Multiply affiliated gym. Visit multiply.co.za for a complete list of affiliated gyms.
- Taking 10 000 steps in a day. Use a Multiply approved app or device to count the number of steps you take per day. Link your device on multiply.co.za to track.
- Participating in a qualifying event, registered online through Entrytime or completing a Parkrun and entering your barcode on the FitVault app.

If multiple activities are performed on the same day, the activity that results in the best score will be used.

You can also go for a fitness assessment through Multiply's health professionals network. If you choose to do the fitness assessment online from the comfort of your home (available from February 2022), it will be valid for six months, whereas an in-person fitness assessment will be valid for 12 months. The cost of an in-person fitness assessment is R440 and the cost of the online assessment is R230 and can be paid from HealthSaver. It is a good idea to always confirm the cost prior to the assessment.

Visit multiply.co.za for a complete list of health professionals. 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.



HealthReturns are paid per R630 contribution (R665 from 1 September 2022) that you pay as the principal member (excluding late joiner penalties). If your spouse and/or adult dependants are covered on your membership, they can also earn HealthReturns per R630 (R665 from 1 September 2022) payable for their portion of the contribution. This means that a principal member who is as active as an adult dependant could receive a slightly higher HealthReturns payout, due to the lower contribution that the dependant pays.

Please note that if your Healthy Heart Score is amber, you can earn HealthReturns up to Level 4 only, and if your Healthy Heart Score is red, you can earn HealthReturns up to Level 2 only.

Healthy Heart Score	Active Dayz or fitness assessment	HealthReturns payable per R630 medical scheme contribution from 1 January 2022 and R665 from 1 September 2022					
		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
	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
	0+ p.m. or Level 1+	R0	R0	R0	R0	R0	R0

Find your position on the grid using your Healthy Heart Score, activity level and Multiply Premier status. Remember, that is the amount you can earn **for every R630** (R665 from 1 September 2022) medical scheme contribution you pay.

Example		
Option	Incentive Associated hospitals State chronic (Momentum Medical Scheme)	
Activity level	Level 5	
Multiply Premier Status	Private Club	
Healthy Heart Score	Green	
Principal member contribution	$R2\,224 / R630 = 3$	$R260 \times 3 = R780$
Adult dependant contribution	$R1\,756 / R630 = 2$	$R260 \times 2 = R520$
Child dependant contribution	$R853 / R630 = 1$	$R260 \times 1 = R260$
Total HealthReturns payable per month	R1560	

KidsReturns

Child dependants (up to a maximum of 3 children) on the Incentive, Extender and Summit Options can earn HealthReturns per R630 (R665 from 1 September 2022) 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.

Activating the KidsReturns benefit

To activate the benefit, members need to complete their child's health profile on multiply.co.za. This is valid for 12 months and would need to be updated on an annual basis to ensure that the child will continue to earn HealthReturns.

Multiply Weekly Wins – in it to win it

Weekly Wins rewards Multiply Premier members for consistent physical activity. Achieve your weekly activity target and get a treat!

Monthly Wins - making being active even more worthwhile

If you are a Multiply Premier member (main members and partners only) and have earned 4 consecutive Weekly Wins in the same month, you score a Monthly Win and can choose your reward:

- Get a R125 partner voucher; or
- If you are fully vaccinated against COVID-19, and have a fitness assessment result of Level 3 or better, you get the option of transferring a Monthly Win payout of R100 into your HealthSaver account. (If you do not tick all the boxes above, you will still be able to earn both Weekly and Monthly Wins, but without the option of converting it into HealthReturns.)

Multiply ActivityBooster

If you are under 30 and in the first two years of your Multiply Premier membership, you qualify for the Multiply Activity Booster.

A principal member on Incentive Associated State with 31 Active Dayz can potentially earn (subject to limits):

R10 (per active day) x
Every active day from 20 per month (31 – 20 + 1 = 12) x
Every R630 portion of contribution ($R2\,224/R630 = 3$)
= **R360 in ActivityBooster.**

Multiply ActivityBooster

New Multiply Premier members qualify for the ActivityBooster, helping them achieve R280 maximum HealthReturns per R630 contribution that members under 30 can earn per month.

Who qualifies?

Principal members and adult dependants under 30
Every active day from 20 per month
For the first 2 years of Multiply Premier membership

What do you get?

R10 per active day, times every R630 of your portion of the medical scheme contribution

Get boosted!



Frequently asked questions

Health assessment and Healthy Heart Score

What measurements are used to calculate my Healthy Heart Score?

During your health assessment, 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.

Do I need to pre-authorise before going for my health assessment?

You do not need pre-authorisation. All adult beneficiaries qualify for one free health assessment per year under the Health Platform Benefit.

After doing my health assessment, how will I know if I need to do any further tests in order to comply with clinical protocols?

If you need to go for any further assessments, such as glucose or cholesterol tests, we will send you a letter to notify you. You will also be able to view the information by logging on to momentummedicalscheme.co.za and clicking on the HealthReturns tab.

If I need to go for further tests, where can I have them done?

For further glucose and/or cholesterol tests, please take the pathology form to your nearest pathology laboratory. The pathology form will be emailed to you and will also be available for downloading by logging on to momentummedicalscheme.co.za. The tests will be paid for by Momentum Medical Scheme, except when you are in a general waiting period.

Active Dayz – Gym and fitness devices

Do I have to be a member of Virgin Active or Planet Fitness through Multiply in order to earn Active Day and HealthReturns?

No, only members who prefer gym visits as their activity measure need to belong to Virgin Active, Planet Fitness or an affiliated gym through Multiply.

What fitness devices can I use and how do I register my device?

You can use a variety of fitness devices ranging from Fitbit to Garmin, see multiply.co.za for a list of accredited devices to track your calories burned or steps taken. Simply visit multiply.co.za, click on “Get Active” and then click on “Link Device”. If you have a HealthSaver account with a positive balance, you can submit the invoice and/or proof of payment for the fitness device to claims@momentumhealth.co.za for reimbursement.

Compliance and waiting periods

Can I earn HealthReturns if I have a three-month waiting period on my membership?

Yes, you can earn HealthReturns during the three-month waiting period. However, Momentum Medical Scheme will not cover the cost of the health assessment or additional pathology tests that may be required during this time.

What does compliance mean?

Earning HealthReturns is dependent on complying with prescribed treatment. This means that if, based on your health assessment results, we request that you undergo further testing, you will not earn HealthReturns if you do not go for the recommended tests. In addition, if you are registered on a chronic management programme;

- you need to obtain your chronic medicine for each condition that you are registered for on a monthly basis, and make sure that you take your medication according to the dosage and quantity prescribed by your doctor; and
- make sure that you don't miss a dose – this is not only important for compliance, but it can have serious implications for your health.

HealthReturns Booster

Do I have to be a Multiply Premier member in order to earn HealthReturns Booster?

Yes, you need to have Multiply Premier to qualify for HealthReturns Booster.

Do I have to have a HealthSaver account to earn HealthReturns?

Yes, you can only earn HealthReturns if you have a HealthSaver account.

Do I have to make monthly contributions to HealthSaver to qualify for HealthReturns Booster?

No, as long as your HealthSaver account is activated, and you have Multiply Premier you will qualify for HealthReturns Booster.

What happens if my HealthSaver account is suspended?

In the case where a Momentum Medical Scheme member cancels their HealthSaver account or their HealthSaver account gets suspended (such as for non-payment of credit), the member will not earn any HealthReturns.

Multiply ActivityBooster

Who qualifies for the Multiply ActivityBooster?

Principal members and adult dependants on Momentum Medical Scheme (excluding the Ingwe Option) that are under 30 and are on Multiply Premier, qualify for the first 2 years of their Multiply membership.

Will my Multiply ActivityBooster fall away as soon as I turn 30?

If you qualify for the benefit during the calendar year the benefit will only fall away at the start of the next calendar year, unless you terminate your medical scheme or Multiply membership.



If I terminated my medical scheme or Multiply membership and re-join, can I still qualify for the ActivityBooster?

Yes, we will reassess whether you still qualify for the benefit. However, your Multiply membership will be assessed based on your original join date and if you subsequently turned 30, you would not qualify for the ActivityBooster.

What is the maximum HealthReturns I can earn with ActivityBooster?

You can earn R280 per month **for every R630** (R665 from 1 September 2022) medical scheme contribution you pay. Because ActivityBooster aims to give you the opportunity and time to become familiar with the programme while improving your status, the limit will only become relevant once you reach Private Club and obtain the top activity level.

Can I earn this benefit based on my fitness assessment?

No, this benefit only applies to Active Dayz.

KidsReturns

Do I have to be a Multiply Premier member for my children to earn KidsReturns?

Yes, your family needs to belong to Multiply Premier in order for your children to earn KidsReturns.

Why can my child only earn KidsReturns if all members of the family are earning HealthReturns?

The intention of KidsReturns is to encourage families to be active together.

Why can children under 16 not earn their own activity level?

While it is good to establish a healthy, active lifestyle when children are still young, it is important to not put too much strain on them, and rather let them focus on enjoying being active.

How do I activate the benefit for my child to start earning HealthReturns?

You can activate the benefit by completing your child's health profile online at multiply.co.za. The activation will be valid for 12 months. You will need to update the activation on an annual basis to ensure that your child continues to earn HealthReturns.

What is the maximum age for earning KidsReturns?

Child dependants up to the age of 20 on your membership qualify to earn KidsReturns.

What type of activity will be used to measure my child's activity?

Children's activity can be measured through:

- Gym visits at Virgin Active or Planet Fitness, provided the parent is a member at the gym
- Visits to Multiply affiliated gyms, logged via FitVault
- Parkruns and RaceTec timed events, logged via FitVault
- Burning 300 calories or reaching 10 000 steps in a day, tracked through one of the following devices, once it has been linked to your child's Multiply profile:
 - Apple Health, Fitbit, Samsung Health, Garmin, Strava, Hauwei Wear, Polar or Xiamo.



Weekly Wins

What is the Weekly Wins benefit?

Weekly Wins rewards Multiply Premier members for reaching their weekly activity targets. Once your weekly target (known as a streak) has been achieved, you will be rewarded with a treat. You may select one treat a week from the list of treats available.

What do I need to earn a Weekly Win?

Step 1: See HealthReturns FAQs below on earning Active Dayz.

Step 2: Log in to multiply.co.za and check your weekly activity target on the Weekly Wins dial.

Step 3: Complete your physical activities during the week to achieve the required streak.

Step 4: Sync your device daily to see if you have achieved a qualifying Weekly Wins activity. Sync your device every Sunday to see if you have achieved a streak. You will be able to sync your device up until midnight on Wednesday to earn a Weekly Win for the previous week. Please make sure you sync on time, so you don't lose out on your Weekly Win.

Step 5: Log in to multiply.co.za to choose your treat. Once you've selected your treat, click on "Use a reward" to get your voucher code. This will then be sent to you via SMS.

Step 6: Redeem your treat in store within 14 days from the date of issue.

Why are gym visits not included in Weekly Wins?

Weekly Wins is about rewarding our members for verified physical activity that they have tracked and logged. With gym visits, this is not possible as all that's required is for you to swipe your card.

When does my voucher expire?

A voucher is valid for 14 days from the date of issue. The expiry date is displayed on the voucher.

How do I retrieve my voucher?

You will receive an SMS with your voucher code. Alternatively, you can retrieve your voucher from the Multiply website, using your desktop or mobile phone:

- Log in to multiply.co.za
- Navigate to Weekly Wins from the dashboard
- Click on View Details
- Click on the Use My Voucher tab

How do I use my voucher?

- Ensure that your voucher is still valid and has not expired.
- Your voucher can only be used for the treat items chosen and cannot be used for any other menu item.
- You are permitted to stack two vouchers for use within the 14-day period.
- Multiple vouchers from more than one Multiply member may be used in a single purchase.
- If you do not use the full value of the voucher, no change will be given.
- Make sure you let the cashier or waiter know that you have a Weekly Wins voucher before you place your order or pay.

**Who can I contact if I have a Weekly Wins query?**

For all Weekly Wins queries, call 0861 88 66 00 or email multiply@momentum.co.za.

Monthly Wins**How do I earn Monthly Wins?**

You can earn Monthly Wins if you:

- are a Multiply Premier member (main members and partners only), and
- have earned 4 consecutive Weekly Wins in the same month.

What can I use my Monthly Wins for?

Monthly Wins can be redeemed as a R125 voucher at Multiply's range of partners. You can also choose to transfer R100 into your HealthSaver account, to be added to your HealthReturns, if you:

- have an active HealthSaver account,
- have completed a fitness assessment and obtained a result of level 3 or better, and
- are fully vaccinated against COVID-19.

If you do not tick all the boxes above, you will still be able to earn both Weekly and Monthly Wins, but without the option of converting it into HealthReturns.

How long is the reward valid for when transferred to HealthSaver?

The reward remains valid as long as you have an active HealthSaver account. The reward will be forfeited if you cancel your medical scheme membership or HealthSaver account.

Why does the transfer not reflect on my HealthReturns statement?

The reward will not reflect on your HealthReturns account, however it will show on your HealthSaver statement.