



taking care of our own



Designed to Complement **2025**



Complementary products



This brochure provides an overview of the complementary products and is compiled by Momentum for Moto Health Care members.

Moto Health Care members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Moto Health Care. Momentum products are not medical scheme benefits. You may be a member of Moto Health Care without taking any of the products offered by Momentum.



Unlocking real value by combining integrated solutions

Momentum's complementary products have evolved to provide Moto Health Care members with a fully-flexed offering that unlocks a unique value proposition and truly rewards members for placing their trust in us.

Multiply sits at the heart of this integrated solution - which includes HealthSaver, HealthReturns and Hello Doctor - to reward members from day one for looking after their mental and physical health.



Momentum **Multiply**

If you are a member of Moto Health Care, you have free access to Multiply Engage. Multiply Engage membership unlock base level rewards. For a monthly membership fee, you can upgrade to Multiply Engage Plus and boost your rewards.

There's a **REWARD** for **EVERY BODY!**

Get moving, connect with others,
recharge, and manage stress.

Know
your health



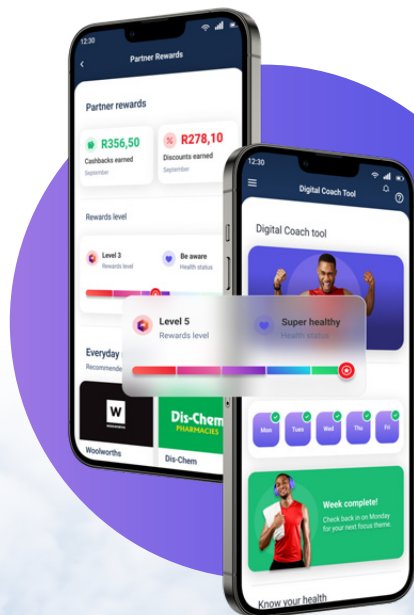
Improve
your health



Get
rewarded



Take control of
your health while
having fun and
earn rewards for
every step towards
a healthier, more
fulfilling life.



**Wellness and rewards at your
fingertips**

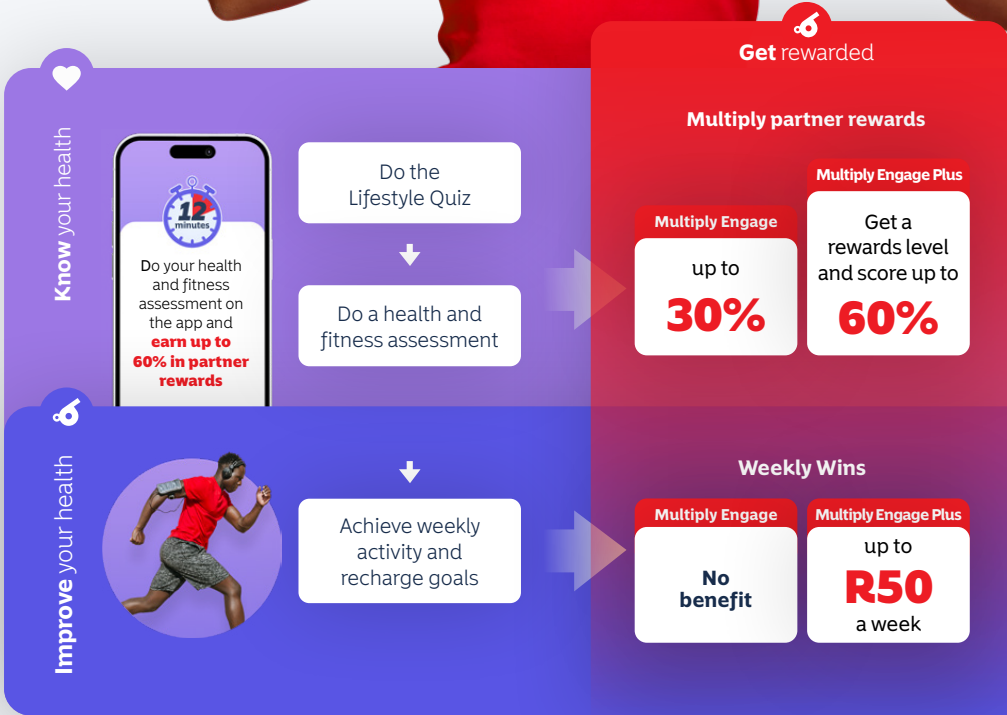
It all happens on the Multiply app

Download the Multiply app and register
your profile to start earning HealthReturns
and partner discounts from day one.



Kickstarting the road to health and wellness

Do these activities to know and improve your health, and get rewarded.



Know your health

Staying informed means
staying on top of your health.
Knowing how healthy you are
is the first step.



Health assessment



Complete your health assessment, know how healthy you are, and get your Healthy Heart Score.



Fitness assessment

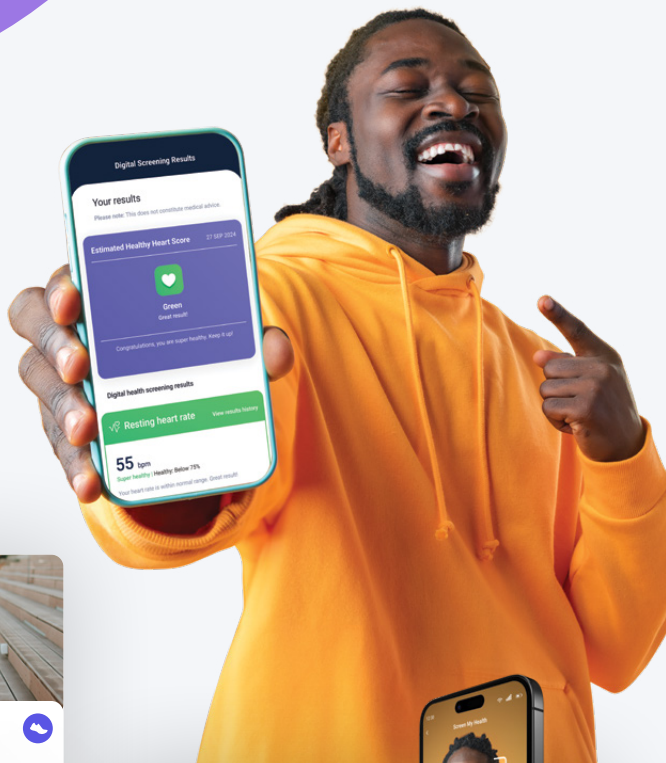


Being fit and healthy enhances your mental and physical health. Do your fitness assessment and get a fitness level.

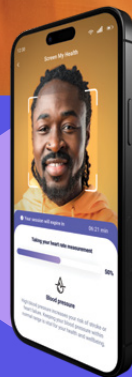
Rewards level



Your Healthy Heart Score and fitness level determines your rewards level on Multiply Engage Plus.



Doing your
health and
fitness
assessment
is now even
easier!



Log in to the Multiply app and do your annual **FREE digital health and fitness assessment** through a facial scan and step test in the comfort of your own home. **PLUS, as a Multiply Engage Plus member, you get rewarded immediately.**

You'll get a Healthy Heart Score and a fitness level that will give you a rewards level, valid for 12 months.

Improve your health

Take practical steps to improve your overall wellbeing. With tools, features and support, Multiply is here to help you every step of the way.

Improve the way you eat, sleep, move, breathe and connect.

The Digital Coach on the Multiply app gives you daily personalised tips on how to improve and maintain your overall health and wellbeing.



Your everyday wellness coach

Wysa is your anonymous emotional wellbeing AI coach available to help you build mental resilience. It's non-judgmental, private, easy to use and available 24/7.



Wysa gives you tools to help you:

Manage anxiety

Sleep better

Get energy

Inspire yourself

Manage anger

Build confidence

Beat stress

Be mindful

You get access to Wysa through the Digital Coach on the Multiply app.

Recovery is just as important as activity.



Log in to the Multiply app



Link your
fitness app
or device



Active Dayz

Earn Active Dayz by taking
10 000 steps a day or burning
a total of **300 activity calories**
during the day.



Scan your
finger



Recharge Dayz

Do a simple finger scan with your
smartphone's camera, get a good
score, and earn Recharge Dayz.

Multiply Engage Plus

1 Sync your fitness device every day

2 Achieve your goal

3 Get rewarded

Get rewarded for achieving your goals

Weekly Wins

Achieve a weekly activity goal and get a voucher.

Double your Weekly Wins

Achieve your activity goals plus your recharge goals and get another voucher.

Dis-Chem
PHARMACIES



HYPERLI

Donate your Wins

momentum
group FOUNDATION



Nando's



SweepSouth

And more...



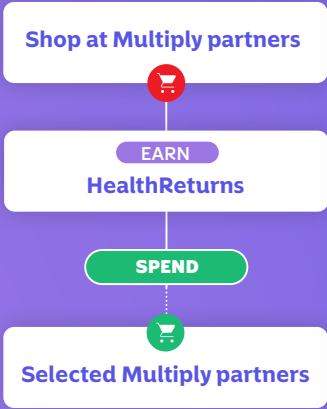
Get Rewarded



Multiply Engage Plus

Get rewarded for knowing your health.

Each adult member on Multiply Engage and Engage Plus earns rewards, which means rewards for the whole family!



Your Healthy Heart Score and fitness level add will determine your rewards level on Multiply Engage Plus.

Healthy Heart Score

Rewards level	No score	Healthy Heart Score				
		Red	Amber-Red	Amber	Amber-Green	Green
No level	1	1	1	1	2	2
LEVEL 1	1	1	1	2	2	3
LEVEL 2	1	1	2	2	3	3
LEVEL 3	1	2	2	3	3	4
LEVEL 4	2	2	3	3	4	5
LEVEL 5	2	3	3	4	5	5

You need a qualifying Healthy Heart Score to improve you or your family's rewards level for partner rewards. A qualifying Healthy Heart Score is any in-person result or an Amber-Green or Green result from a digital health assessment.

Partner rewards from day one

	Multiply Engage Base level	Multiply Engage Plus Rewards level 1-5
	2%	4%-12%
	-	2%-10%
	3%	4%-12%
	3%	4%-12%
	-	2%-10%
	3%	4%-12%
	3%	5%-15%
	10%	12%-20%
	10%	12%-20%
	10%	15%-25%
	-	2,5%-15%
	30% 2D & 3D movies	40% - 60%




travelstart

Pack your
bags for
your next
adventure!

**Multiply Engage Plus members get access to
Travelstart**

Multiply Travel wallet
starting balance

R1 500

-  Domestic flights **R250**
-  International flights **R1 000**
-  Accommodation **R250**

Discounts on
flights, car rental
& accommodation

Early bird
offers

24/7
concierge
service

AI Travel
Assistant

Member-only
deals

Roaming
eSIM data

Plus, enjoy up to 15% off your total ticket
price for travel, accommodation and car rental
in addition to your Travelstart benefits.

Multiply Engage Plus members get six flights per year until
the first family member reaches their limit.



Ultrahuman Ring AIR®

Take health tracking to the next level with the Ultrahuman Ring and save up to 25%.



Up to 30% back in HealthReturns on sports apparel



Score HealthReturns and discounts from big brands.

Multiply Engage

Base level

Multiply Engage Plus

Rewards level 1-5

5%

7,5%-40%



-

5%-25%



10%

20%-50%



10%

20%-40%



7,5%

10%-30%



-

5%-20%



20%

20%



50%

50%



10%

12,5%-30%



10%

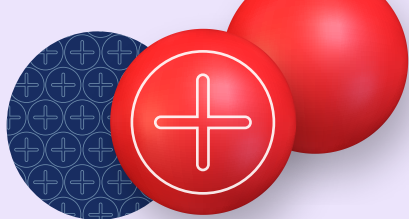
15%-30%



3%

5%-15%





Join the
MultiplyCONNECT
Facebook community
and be inspired, get
expert tips and share
your journey to health
and wellness.



**Start
earning
today!**

**Multiply
Engage
FREE**

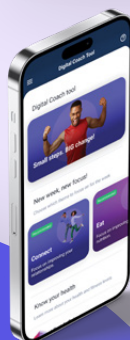
Up to 30% from
Multiply partners

**Multiply
Engage
Plus**

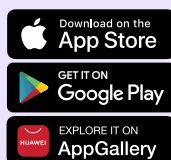
R187

Up to 60% from
Multiply partners
in HealthReturns.
PLUS, get rewarded
for achieving your
Weekly Wins.

 Main member	R187
 Partner/spouse	R85
 Adult dependant (18 years and older)	R38
 Child dependant (7-17)	R22
 Child dependant (Under 7)	Free



**Download the Momentum
Multiply app to get started.**



Hello Doctor

**Talk to a doctor on your phone,
anytime, anywhere, in most
South African languages –
for free advice**

Moto Health Care members get free access to Hello Doctor, where you can get the medical advice you need, 24/7.

Download the Hello Doctor app. Request a call back and a doctor will phone you back.

No service fees or charges apply when you use the Hello Doctor advice service. All you need is data or a WiFi connection to use your 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.

Download the Hello Doctor app from Google Play, the App Store or AppGallery.



HealthSaver Overview



Save for additional healthcare expenses

The HealthSaver account can be used to fund health-related expenses, such as

- co-payments,
- cosmetic surgery,
- refractive eye surgery, and
- vitamins.

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 medical scheme benefit option.

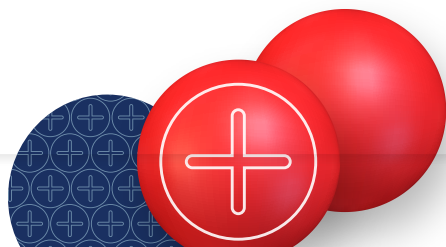
The Momentum HealthSaver funds can be used to pay claims for you and your dependants registered on the Moto Health Care.

Claims are submitted and paid via the normal administration process, and you will receive monthly claims statements reflecting the amounts paid and the available balance.

You can make provision for additional day-to-day healthcare expenses by contributing monthly to your Momentum HealthSaver account.

You get to choose how much and can easily change that amount. If you choose to make monthly contributions, the minimum amount is R100 per month and the maximum amount for debit orders is R11 500 per month.

You can also deposit any lump sum amounts, in addition to monthly payments. There is no limit as to how much you may deposit. Lump sum deposits from R50 000 and above are subject to anti-money laundering (AML) audits.



GapCover Overview

Underwritten by Guardrisk Insurance Company Limited
An authorised Financial Service Provider and licensed non-life insurer. FSP No. 75

gap

Protect yourself from shortfalls and co-payments

Momentum GapCover offers you supplementary cover to assist with shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital or in a day clinic. You can choose between the more affordable GapCover Primary, or the more extensive benefits offered by GapCover Supreme.

For a quote call **0861 111 818** or go to <https://www.momentum.co.za/momentum/personal/products/medical-aid/gap-cover>



Momentum GapCover Supreme

Shortfall benefits

These benefits aggregate to a maximum benefit of R200 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 three 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

If you visit a casualty ward within 24 hours of an emergency caused by an accident, we will pay up to R24 000 of all costs incurred. This benefit is limited to five casualty visits per family per year. Three of these visits, limited to R5 000 per policy per year, may be used in an emergency (regardless of whether it was an accident) for a child aged eight years or younger. The cost of these three visits would count toward the R24 000 annual limit

Internal prosthesis benefit

Covers the shortfall between the cost of the internal prosthesis and what your medical scheme paid, up to a maximum amount of R35 000 per policy per year. Stents and pacemakers are covered up to a sub-limit of R8 000 per claim event. This sub-limit is subject to the overall policy limit of R35 000

Robotic procedures 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 three 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 R200 000 cap

Cancer assist benefit	<p>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 R8 000</p> <p>If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R20 000</p> <p>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</p> <p>This benefit is payable once in a lifetime per person covered on the policy</p>
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 500 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

Momentum GapCover Supreme premiums

<42	Family	R426
	Single	R390
>42	Family	R603
	Single	R545
<30	Single	R259
>65	Single	R734

Please note that you may only apply for Momentum GapCover if you are a member of Moto Health Care. Rates are per policy per month. The age group indicated applies to the principal member. No dependants may be added to Momentum GapCover if the principal insured is over 65, or on <30 GapCover.

+ Momentum GapCover Primary

Shortfall benefits

These benefits aggregate to a maximum benefit of R200 000 per insured person per year

Benefit for shortfalls in medical practitioner costs	Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to three times the amount paid by the medical scheme
Co-payments	Covers co-payments applied by the medical scheme for certain specialist procedures and hospital admissions
Casualty benefit	If you visit a casualty ward within 24 hours of an emergency caused by an accident, we will pay up to R12 000 of all costs incurred. This benefit is limited to five casualty visits per family per year. Three of these visits, limited to R2 500 per policy per year, may be used in an emergency (regardless of whether it was an accident) for a child aged eight years or younger. The cost of these three visits would count toward the R12 000 annual limit

Momentum GapCover Primary premiums

<42	Family	R385
	Single	R358
>42	Family	R549
	Single	R498

Please note that you may only apply for Momentum GapCover if you are a member of Moto Health Care. Rates are per policy per month. The age group indicated applies to the principal insured. Momentum GapCover Primary is not available to principal members over 65, or on <30 GapCover.

momentum

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