



The Momentum HealthReturns Programme

The Momentum HealthReturns⁺ programme gives Momentum Health members, excluding those on the Ingwe Option, access to:

- up to **R5 400** a year
- between 1 and 4 **free** GP visits per year (available to members on the Custom to Summit Options)
- 100% **increased cover** for in-hospital specialist treatment (available to members on the Incentive to Summit options).

How it works

How to earn up to R1 800 per year

Momentum pays up to R1 800 per adult per year in HealthReturns to Momentum Health members (except those on the Ingwe Option) who

- go for an annual Health Assessment,
- comply with treatment protocols (where applicable), and
- are active.

How to increase HealthReturns earned up to R3 600 per year

If you meet the requirements outlined above to earn R1 800 in HealthReturns per year, you can easily increase this amount to up to R3 600 per year, by

- becoming a **Multiply Premier** member, or
- choosing to have your HealthReturns paid into your **HealthSaver⁺** account.

How to increase HealthReturns earned up to R5 400 per year!

To earn R5 400 in HealthReturns per year, you need to

- be a Momentum Health member, as well as a **Multiply Premier** member
- go for a Health Assessment and choose to receive your HealthReturns into your **HealthSaver** account
- comply with treatment protocols (where applicable), and
- achieve more than 13 **Active Dayz** per month.

Start earning!

Step 1

It is very easy to start earning HealthReturns. As a Momentum Health member, you enjoy one free Health Assessment per year through the Health Platform Benefit. Going for this assessment (at any Clicks, Pick n Pay, Medirite or Dis-Chem pharmacy clinic) is the 1st step to earning HealthReturns.

⁺HealthReturns and HealthSaver are complementary products available from Momentum. As a Momentum Health member, you can choose to make use of complementary products available from Momentum Group (Momentum), a division of MMI Group Limited, to seamlessly enhance your medical aid. Momentum is not a medical scheme and is a separate entity to Momentum Health. Please note that Momentum Health membership is not conditional on taking any of the complementary products that Momentum offers.



Step 2

Based on your results, further assessments may be recommended. If you go for these assessments and follow the treatment plan recommended, this would be the 2nd step to earning HealthReturns. But, in the majority of cases, only steps one and three are needed.

Step 3

The 3rd step requires members to be active, and allow Momentum to track their activity. A member's physical activity level can be measured in terms of **Active Dayz** achieved in a month. An **Active Day** can be earned by:

- 1 Multiply gym visit (provided the member belongs to Virgin Active, Planet Fitness or affiliated gyms through Multiply)
- recording 10 000 steps in a day (through a device linked to the member's Multiply profile)
- burning 300 calories in one exercise session (through a device linked to the member's Multiply profile)
- participating in a qualifying event, such as the Momentum 947 cycle challenge (claimed via Entrytime online).

Your level of activity	Active Dayz	Fitness Assessment	HealthReturns	Booster	Multiply	Total
	An Active Day is: • 1 Gym visit or • 10 000 steps or • 300 calories or • A qualifying event	(valid for 6 months)	Standard monthly HealthReturns	Additional returns if HealthReturns paid into HealthSaver	Additional returns for Multiply Premier members	Total returns if on Multiply Premier and HealthReturns paid into HealthSaver
Level 5	13+	Excellent	R150	R150	R150	R450
Level 4	10-12	Good	R100	R100	R100	R300
Level 3	7-9	Acceptable	R50	R50	R50	R150
Level 2	4-6	Fair	R25	R25	R25	R75
Level 1	0-3	Poor	R0	R0	R0	R0

- The best of your Active Dayz and fitness assessment result will count towards your HealthReturns
- Fitness assessments are available at Virgin Life Care and Wellness Coaching Network facilities
- The HealthReturns Booster funds are available to pay for claims once standard HealthSaver funds are depleted. The balance is carried over to the following year if not used, and only forfeited if your Momentum Health or HealthSaver membership is cancelled or suspended
- Multiply Starter and Multiply Provider members are excluded from additional returns

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** at Virgin Life Care or Wellness Coaching Network facility. Virgin Life Care is associated with Virgin Active gyms and you can book your assessment by visiting www.virginlifecare.co.za. The Wellness Coaching Network is associated with Planet Fitness gyms, and you can book your assessment by visiting www.wellnesscoach.co.za. The cost of a fitness assessment is R270 (or R260 if you are on Multiply) and can be paid from HealthSaver.

The benefit of paying 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** for the month 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 chosen account around the middle of each month.

Extra cover and GP benefits!

If you are on the Custom, Incentive, Extender or Summit Option, you can earn up to 4 additional GP visits per family per year by maintaining Activity level 4 or 5 for three consecutive months! These visits are valid for 12 months from the month in which the benefit was earned. If you are on the Incentive, Extender or Summit Option, you can also qualify for the HealthReturns RateBooster, if you maintain Activity level 4 or 5 for three consecutive months. This benefit boosts in-hospital cover for specialists by another 100%, which means you would enjoy up to 400% cover for in-hospital specialist treatment.

Note that you need to receive your HealthReturns into your HealthSaver account in order to qualify for the additional GP visits and RateBooster.

Criteria	Option	GP visits	RateBooster
Maintain HealthReturns level 4 or 5 for 3 consecutive months	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%

FAQs

What tests are covered under the Health Assessment?

The Health Assessment measures the following:

- Cholesterol (finger prick test)
- Blood sugar (finger prick test)
- BMI (height and weight)
- Blood pressure
- Waist circumference

Do I need to pre-authorise before going for my Health Assessment?

Pre-authorisation is not required. All adult beneficiaries qualify for one 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?

We will contact you via SMS or email to let you know if you need to go for any further assessments, such as weigh-ins, glucose or cholesterol tests. You will also be able to view the information by logging on to www.momentumhealth.co.za and clicking on the HealthReturns tab.



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

For weigh-ins: if you are a Multiply gym member, please use the facilities at your gym to do the assessment. If you are using other means to measure your activity, please use your nearest Dis-Chem or Clicks pharmacy clinic. 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 www.momentumhealth.co.za. The tests will be paid for by Momentum Health.

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

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

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

No, Momentum Health members who opt to have their HealthReturns paid into their HealthSaver account will qualify for HealthReturns Booster. However, if you are a Multiply Premier member, you can further increase the amount of HealthReturns you can earn.

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 and Jawbone to track your calories burned or steps taken. Simply visit www.momentum.co.za/multiply, 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.

How do I order a pedometer?

1. If you are already registered on Momentum's website, logon to www.momentum.co.za/multiply with your username and password.
2. To register on Momentum's website, visit www.momentum.co.za and click on "Register". Enter your ID number, along with your contact details. An activation code will be sent to your cellphone to allow you to activate your web profile.
3. Click on "Shop Online, Sports and Activities, Fitness, Pedometer" and follow the instructions to order and pay for your pedometer
4. Please note that if you have a HealthSaver account with a positive balance you can submit your invoice and/or proof of payment to claims@momentumhealth.co.za for reimbursement.

What are the advantages if my HealthReturns are paid into my HealthSaver account?

Momentum Health members who opt to receive their HealthReturns into their HealthSaver account, increase the HealthReturns they can earn up to R3 600 per year.

In addition, members who receive their HealthReturns into their HealthSaver account qualify for:

- free GP visits if they are on the Custom, Incentive, Extender or Summit Option
- additional in-hospital specialist cover if they are on the Incentive, Extender or Summit Option.

How do I notify Momentum that I want my HealthReturns to be paid into my HealthSaver account?

To change your preferred HealthReturns payment status, simply logon to www.momentumhealth.co.za with your username and password, click on "HealthReturns", on "My HealthReturns" and then you will find the instruction at the bottom of the page. Alternatively, contact the member call centre on **0860 11 78 59**.



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 opted to receive HealthReturns into this account, you will qualify for HealthReturns Booster.

How long is the additional in-hospital specialist cover (HealthReturns RateBooster) valid for?

This benefit is valid for 12 months from the date it was earned.

Who can make use of additional in-hospital cover (HealthReturns RateBooster)?

RateBooster increases the in-hospital specialist rate of all beneficiaries on the membership (available on the Incentive, Extender and Summit Options).

Is there a difference between my HealthSaver balance (consisting of contributions that I have paid), and my HealthReturns Booster balance?

Yes, there is a difference as HealthReturns Booster funds are available for healthcare expenses only and would be forfeited if your HealthSaver or Momentum Health membership is cancelled. Any remaining HealthSaver funds accrued through contributions will be paid out to you on cancellation.

Do I have to pre-authorise before using my free GP visit?

The free GP visits are automatically authorised. Please keep in mind that these GP visits will be paid at your option rate and don't forget to use an appropriate GP according to your option and provider choice.

How will I know when I have earned free GP visit/s?

You will receive an SMS letting you know when you have earned free GP visits.

When will I earn my free GP visit/s?

If you have opted to receive your HealthReturns into your HealthSaver account and maintain Activity Level 4 or 5 for 3 consecutive months, you will qualify for your free GP visit/s one month later. For example, if you maintain Activity Level 4 for January, February and March, your free GP visits will be allocated on 1 May and will be valid until 30 April of the following year.

Do my free GP visits expire if I don't use them?

The GP visits are valid for a period of 12 months from the month in which you earned them.

Can I earn HealthReturns if a three-month waiting period has been applied to my membership?

No, you cannot earn HealthReturns while subject to a three-month waiting period. We suggest that you wait until your waiting period has expired before going for a Health Assessment, as this will mean that:

- you will not have to pay for the assessment from your own pocket and
- your Health Assessment results will immediately count as your first step towards earning HealthReturns.

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 medication is prescribed and you do not take it as prescribed, you would also be non-compliant.