

Designed to complement

Complementary products 2024



This brochure provides an overview of the complementary products and is compiled by Momentum for Pick n Pay Medical Scheme members.

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical scheme. Momentum is not a medical scheme, and is a separate entity to Pick n Pay Medical Scheme.

The complementary products are not medical scheme benefits. You may be a member of Pick n Pay Medical Scheme without taking any of the complementary products.

Unlocking real value by combining integrated solutions

Momentum's complementary products have evolved from providing Pick n Pay Medical Scheme members with a more flexible savings solution to a fully-flexed, combined offering that unlocks a unique value proposition which truly rewards members for placing their trust in us.

At the heart of an integrated solution that includes HealthSaver, Hello Doctor and HealthReturns sits Multiply, a programme that rewards members from day one for looking after their mental and physical health.

Momentum **Multiply**

As a member of Pick n Pay Medical Scheme, you have free access to Multiply Inspire, which unlocks base level rewards.

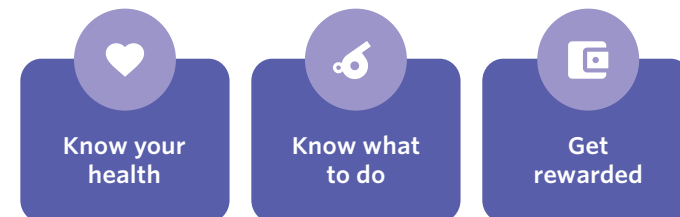
For a monthly membership fee, you can upgrade to Multiply Inspire Plus and boost your rewards.

There's a REWARD for EVERY BODY!

Good health is your biggest asset

Get **rewarded from day one** for every step you take to look after your mental and physical health.

With Multiply Inspire you will:



Know your health

Lifestyle Quiz

Complete the Lifestyle Quiz.

Fitness assessment

Do an in-person, digital or online fitness assessment and know your fitness level.

Digital Coach Tool

Get daily personalised tips on how to maintain or improve your health from our Digital Coach tool.

Health assessment

Do your in-person or digital health assessment. See how healthy your heart is and get a Healthy Heart Score.

The healthier you are, the more you score!

The results of your health and fitness assessment give you your partner rewards level.

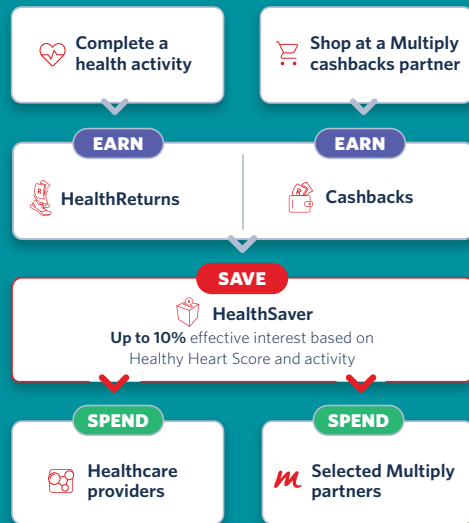
Upgrade to Multiply Inspire Plus, reach rewards level 5 and save up to 60% when you shop at Multiply partners and on the Multiply online shop.



Book your health and fitness assessment on the Multiply app.



Get rewarded for knowing your health with Multiply Inspire and Inspire Plus



Know what to do

Start creating healthy habits

Log in to the Multiply app

<p>Link your fitness app or device.</p>	<p>Active Dayz Earn Active Dayz by taking 10 000 steps a day or burning 300 calories during a workout.</p>
<p>Scan your finger.</p>	<p>Recharge Dayz Do a simple finger scan with your smartphone's camera, get a good score, and earn Recharge Dayz.</p>

Inspire and Inspire Plus earn Weekly and Monthly Wins and boosted weekly and monthly rewards.

Multiply Inspire and Inspire Plus members can also take part in Leaderboard Challenges to boost their rewards and make the most of their healthy lifestyle!

- 1 Sync your fitness app or device every day
- 2 Achieve your goal
- 3 Get rewarded

Get rewarded

Partner rewards from day one

	Multiply Inspire Base level	Multiply Inspire Plus Level 1 - 5	Multiply Inspire Base level	Multiply Inspire Plus Level 1 - 5
Pick n Pay	-	2%-10%	GARMIN	10% 20%-40%
BOXER	5%	7%-15%	planetfitness	10% 20%-50%
Dis-Chem PHARMACIES	2%	4%-12%	Virgin active	10% 20%-40%
CLICKS+	-	2%-10%	SPORTSA www.sportsa.co.za	10% 15%-25%
Checkers	3%	4%-12%	soSerene	20% 30%-50%
SHOPRITE	3%	4%-12%	30 SWEAT GEAR	15% 15%-35%
WOOLWORTHS	3%	4%-12%	TRAVEL & ENTERTAINMENT	
makro	3%	5%-15%	NuMetro	30% 40%-60%
db DINNERBOX	10%	12%-20%	Booking.com	10% 12%-20%
we are FOOD MARVELLOUS FOOD FOR YOUR FREEZER	10%	12%-20%	FlySafair	5% 5%-30%
PLATED CONVENIENCE	10%	15%-25%	lift	5% 5%-25%
TAILORBLEND CUSTOM NUTRITION MADE EASY	10%	15%-25%	AVIS	7,5% 10%-40%
hello coach POST CARD PARTNER	20%	20%	AIRLINK	5% 5%-25%
			QATAR AIRWAYS الخطوط القطرية	5% 5%-30%
			Emirates	10% 10%-40%

Earn HealthReturns each month for completing health activities

	Multiply Inspire	Multiply Inspire Plus
Lifestyle Quiz	Up to R25	Up to R50
Health assessment	Up to R25	Up to R50
Fitness assessment	Up to R25	Up to R50
Weekly rewards	Up to R24	Up to R50
Monthly rewards	Up to R75	Up to R150
Leaderboard challenges	Up to R500	Up to R1 000

	Multiply Inspire	Multiply Inspire Plus
KNOW YOUR HEALTH	FREE	R195pm
Lifestyle Quiz	✓	✓
Multiply Digital Coach tool	✓	✓
Health assessment	✓	✓
Fitness assessment	✓	✓
IMPROVE YOUR HEALTH		
Active Dayz	✓	✓
Recharge Dayz	✓	✓
Weekly Wins and boosted weekly rewards	✓	✓
Monthly Wins and boosted monthly rewards	✓	✓
Leaderboard challenges	✓	✓
GET REWARDED		
Partner discounts and cashbacks	✓ Base level	✓ Rewards level 1-5

Start earning today!

Download the Multiply app to get started



Hello Doctor

Talk to a doctor on your phone, anytime, anywhere, in any South African language - for free advice

Pick n Pay Medical Scheme members get free access to Hello Doctor, where you can get the medical advice you need, 24/7.

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.

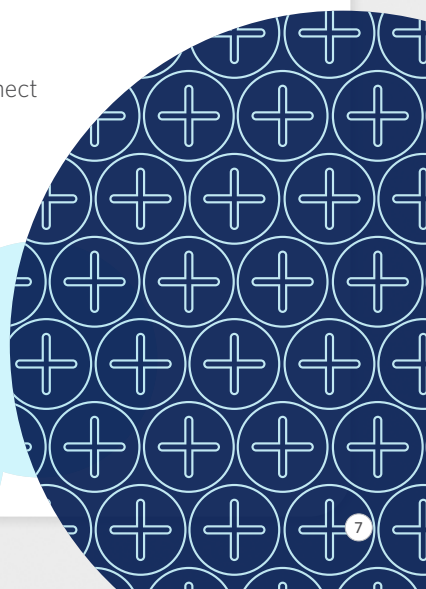
Download the app



If smartphones aren't your thing, simply dial

***120*1019#**

and follow the prompts to connect with a doctor through any basic mobile phone.



HealthSaver Overview

Save for additional healthcare expenses

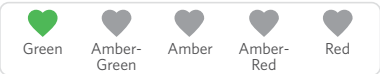

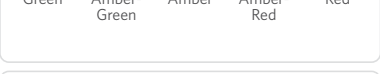
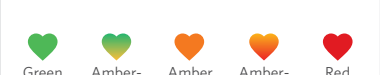
The HealthSaver account can be used to fund healthcare-related expenses, such as

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

Dynamic interest rates linked to your health

You can earn up to **10% interest** on your positive HealthSaver balance.

The interest you earn on your positive HealthSaver balance is based on your Healthy Heart Score and Active Dayz™ or fitness assessment.

Healthy Heart Score	Active Dayz or fitness assessment	Effective annual interest rate on positive balances
	16+ p.m. or Level 5	10%
	12+ p.m. or Level 4+	5%
	8+ p.m. or Level 3+	2%
	4+ p.m. or Level 2+	1%
	0+ p.m. or Level 1+	0%







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