



Medical scheme



Designed to Complement **2025**



Complementary products



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

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



Unlocking real value by combining integrated solutions

Momentum's complementary products have evolved to provide Pick n Pay Medical Scheme 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 also includes HealthSaver, HealthReturns and Hello Doctor – to reward members for looking after their mental and physical health from day one.



Momentum **Multiply**

If you are a member of Pick n Pay Medical Scheme, you have free access to Multiply Inspire.

Multiply Inspire membership unlock 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!**

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

Know
your health



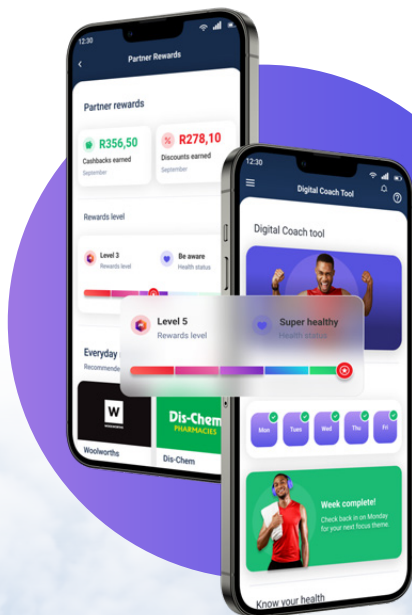
Improve
your health



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 health activities and earn up to R1 000 in HealthReturns

A smartphone screen displays a blue circular timer icon with '12 minutes' inside. Below it, the text reads: 'Do your health and fitness assessment on the app and earn up to **60% in partner rewards** on Multiply Inspire Plus.'

Know
your health

Do the Lifestyle Quiz



Do a health and fitness assessment



HealthReturns



Achieve weekly and monthly activity and recharge goals



HealthReturns



Take part in leaderboard challenges



HealthReturns



Improve
your health

The healthier you are,
the more you score!

Get
rewarded

up to
R250
Multiply
Inspire

up to
R1 000
Multiply
Inspire Plus

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

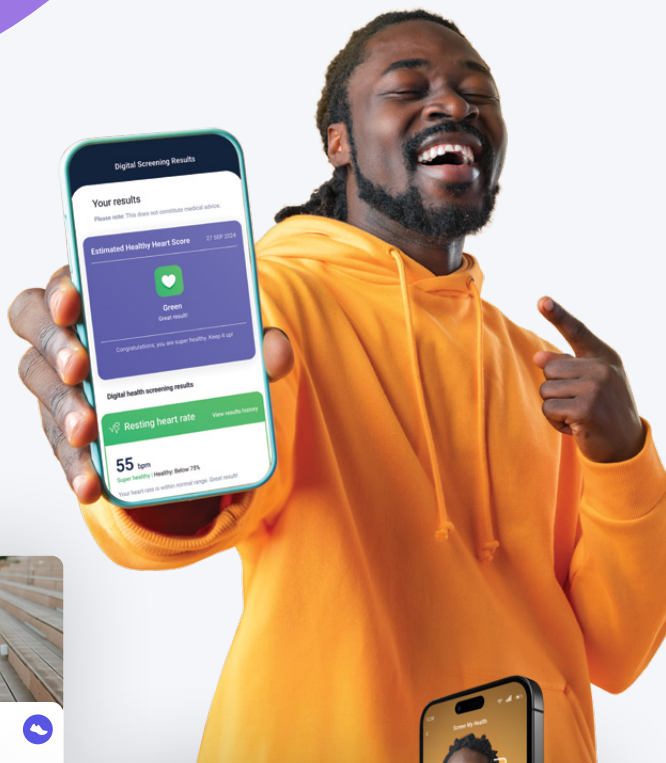


Being fit and healthy enhances your mental and physical health. Do your fitness assessment and get a fitness level.

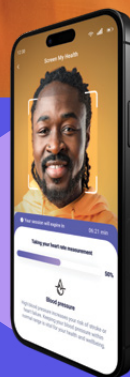
Rewards level



Your Healthy Heart Score and fitness level determines your rewards level on Multiply Inspire 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 Inspire Plus member, you get rewarded immediately.**

You'll get a Healthy Heart Score and a fitness level that will give you a rewards level.

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 mental and 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.

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 rewarded.

Monthly Wins

Do this 4 weeks in a row and earn Monthly Wins.

Double your rewards

Achieve your activity goals plus your recharge goals and double your Weekly and Monthly Wins.



Dis-Chem
PHARMACIES



HYPERLI

Donate your Wins
momentum
group foundation

BOUNCE
FITNESS CENTRE



SweepSouth

And more...

Take part in leaderboard challenges

Take part in leaderboard challenges and earn extra HealthReturns. Reach the top of the leaderboard and WIN!



Copper



Bronze



Silver



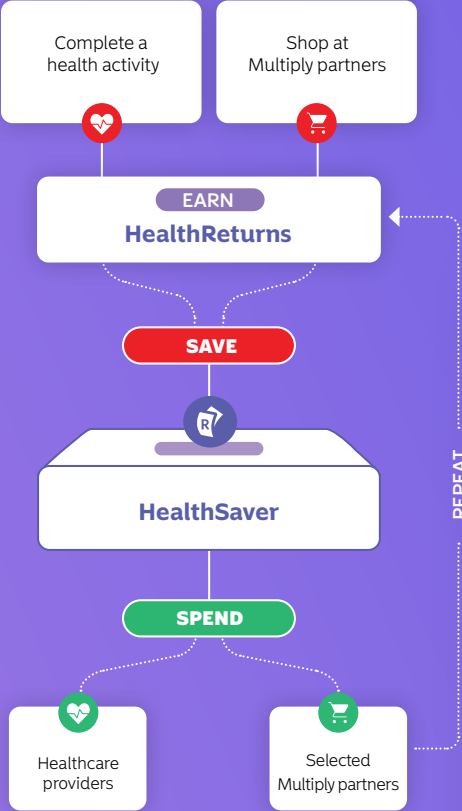
Gold

Reach Gold and earn up to R300 in HealthReturns per month on Multiply Inspire Plus.



Get Rewarded

Get rewarded for knowing your health.



Score HealthReturns from day one for every step you take to know and improve your health.







	Multiply Inspire	Multiply Inspire Plus
Health and fitness assessment	Up to R50	Up to R150
Weekly Wins	Up to R80	Up to R320
Monthly Wins	Up to R40	Up to R230
Leaderboard challenges	Up to R80	Up to R300
Total per month	Up to R250	Up to R1 000

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



You need a qualifying Healthy Heart Score to unlock HealthReturns for health activities. A qualifying Healthy Heart Score from a digital health and fitness assessment refers to a Green or Amber-Green Healthy Heart Score. If you get an Amber, Amber-Red and Red score, we'll ask you to go for an in-person health assessment.

Partner rewards from day one




	Multiply Inspire Base level	Multiply Inspire 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 Inspire 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 Inspire 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 Inspire

Base level

Multiply Inspire 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%

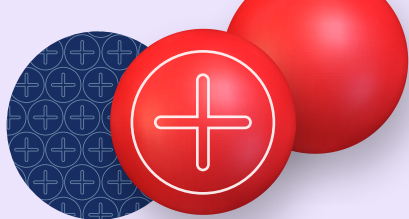
15%-30%



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 Inspire

FREE

Up to R250* in
HealthReturns

Base level rewards

*Capped at 10% of
your medical scheme
contribution

Multiply Inspire Plus

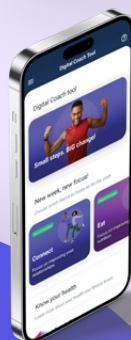
R207

Up to R1 000**
in HealthReturns

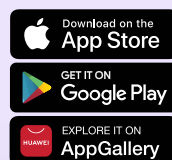
Up to 60% partner
rewards

**Capped at 40% of
your medical scheme
contribution

 Main member	R207
 Partner/spouse	R95
 Adult dependant (18 years and older)	R43
 Child dependant (7-17)	R27
 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**

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

Hello Doctor is available on your Pick n Pay Medical Scheme app. Just tap the Hello Doctor icon on your home screen, request a phone call and the 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.



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.

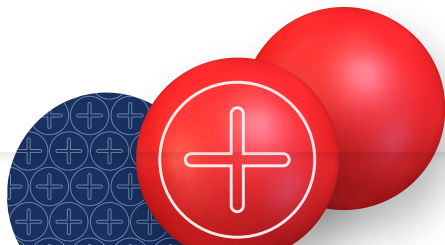
The Momentum HealthSaver funds can be used to pay claims for you and your dependants registered on the Pick n Pay Medical Scheme.

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.



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