

Focus on HealthReturns+ for Pick n Pay Medical Scheme

Take charge of your health today

Ageing is inevitable, but you can decide how it plays out. Every healthy choice you make today shapes your tomorrow. And Momentum Multiply is here to empower and support you along the way. Plus, you get rewarded for every step you take to know and improve your health.

Getting started is easy!

Know your health

1 Do the Lifestyle Quiz

2 Do a health assessment

3 Do a fitness assessment

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Do your assessments on the app.
Multiply Inspire Plus members can get up to 75% back from Multiply partners in 15 minutes.

Improve your health

4 Achieve weekly and monthly activity and recharge goals

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Get rewarded

Multiply Inspire
Up to R250*

Multiply Inspire Plus
Up to R1 000*

*Capped at 10% of medical aid contribution on Multiply Inspire and 40% on Multiply Inspire Plus. Maximum rewards on rewards level 5.

You can opt for a digital health and fitness assessment on the Multiply app – it’s quick, easy and convenient. Plus, you’ll get a Healthy Heart Score and fitness level in just 15 minutes. You can also still go for the in-person assessments. If you get Amber, Amber-Red or Red Healthy Heart Score with your digital assessment, you’ll have three months to go for an in-person health assessment to make sure that everything is fine.

The results of your assessments will give you a rewards level. This rewards level will determine the HealthReturns you get each month, as well as the Multiply partner rewards you qualify for.

Fitness level	Healthy Heart Score					
	No Healthy Heart Score	Red	Amber-Red	Amber	Amber-Green	Green
No fitness level	1	2	2	2	2	3
Level 1	1	2	2	2	3	3
Level 2	1	2	2	3	3	3
Level 3	1	2	3	3	3	4
Level 4	1	3	3	3	4	5
Level 5	1	3	3	4	5	5

Plus, the healthier you become, the more you’ll score!

On **Multiply Inspire**, all you need is a Healthy Heart Score to start earning rewards.

On **Multiply Inspire Plus**, you start at rewards level 1. Your Healthy Heart Score improves your rewards level, and a fitness level boosts it even more.

+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 your Pick n Pay Medical Scheme without taking any of the products offered by Momentum.



Monthly HealthReturns for your health and fitness assessment

2026		
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	-	-
Level 2	R20	R50
Level 3	R30	R75
Level 4	R40	R150
Level 5	R50	R250

We help you to know your numbers, because if you know your health, you can improve your health. But it doesn't stop there. Consistency is key to real, lasting change, and we help you to create a rhythm that makes it easier to stick with what's good for you.

You earn HealthReturns when you score a Weekly or Monthly Win. All you need to do is hit your activity goals by scoring Active Dayz. You'll see what these goals are on the Multiply app.

HealthReturns for Weekly Wins

2026		
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	-	-
Level 2	R10	R30
Level 3	R10	R40
Level 4	R12	R50
Level 5	R15	R60

HealthReturns for Monthly Wins

2026		
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	-	-
Level 2	R25	R75
Level 3	R25	R95
Level 4	R30	R115
Level 5	R40	R135

You can also choose a voucher instead of HealthReturns.



Boost your Weekly and Monthly Wins when you achieve your recharge goals.



What is Active Dayz?

We're giving you different ways to keep moving and earn Active Dayz. Whether you're into yoga, strength training, running, or simply walking the dog, every move counts, and your efforts contribute to your overall health. If you meet the intensity requirement, steps requirement or the combo of both, you'll earn an Active Day.

What is Recharge Dayz?

You can do your Recharge Scan with just a quick finger scan on the Multiply app, it's that simple. It looks at how well your body's recovering from stress and sleep by looking at your heart rate. That helps show whether you're under strain and might need more mental rest and recovery. And here's the best part: if your Recharge Score is either Super Healthy or Healthy, you'll earn a Recharge Day.