

Focus on Momentum Multiply HealthReturns⁺ for Pick n Pay Medical Scheme: Terms and conditions

HealthReturns is the way Multiply Inspire – available for free to all Pick n Pay Medical Scheme members – rewards members' everyday efforts towards making a lasting impact on their future health.

Members earn HealthReturns by:

- doing a health and a fitness assessment; and
- achieving weekly and monthly activity and recharge goals (Weekly Wins and Monthly Wins).

Pick n Pay Medical Scheme members also have the option to upgrade to Multiply Inspire Plus from just R219 per month, meaning members can earn up to R1 000 in HealthReturns each month, plus up to 75% back from Momentum Multiply partners.

Completing health and fitness assessments

The outcome of the health assessment (Healthy Heart Score) and fitness assessment (fitness level) will determine the rewards level of a member and the monthly HealthReturns the member will earn for a 12-month period.

Health assessment

Members can opt for a digital health assessment on the Multiply app in the comfort of their own home, or in person at a Clicks, Dis-Chem or a Momentum Multiply-affiliated health professional.

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

If a member receives an Amber, Amber-Red or Red Healthy Heart Score following their digital health assessment, they will have a period of three months to complete an in-person health assessment. This is to ensure that any potential health concerns are appropriately reviewed and addressed. In the meantime, they are able to continue earning rewards based on their rewards level (derived from the results of their health and fitness assessments) for the three months.



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

Multiply Inspire members require a Healthy Heart Score to start earning Multiply partner rewards.

Multiply Inspire Plus members start out on rewards level 1, and then improve their results based on their Healthy Heart Score and fitness level.

Fitness assessment

As part of the digital health and fitness assessment on the Multiply app, a member can get a fitness level if they complete the five-minute step test.

A member can also choose to do an online fitness assessment at R310 or an in-person fitness assessment at R520. Both options can be paid from the member's HealthSaver account. If the member opts for an in-person assessment, we recommend that they confirm the cost of with a health professional beforehand. Members can log in to the Multiply app to book their assessment.

Important to note

- The results of the digital health and fitness assessments will be available immediately after they have been completed. The results can be viewed on the Multiply app.
- For the in-person assessment, activity is rewarded once Momentum Multiply has received the full set of results to calculate the member's Healthy Heart Score (cholesterol, blood sugar, blood pressure, height, weight and waist circumference, together with their smoking status). For those members who do assessments at a gym, please note that these assessments usually do not include cholesterol or blood sugar measurements and, therefore, do not qualify as a full health assessment until all the required test results have been received.
- If a member has done a health assessment at a Clicks or Dis-Chem, their results should be submitted to Momentum electronically. If the member's assessment is done at a GP or other pharmacy, the results are not always sent to us. It is the member's responsibility to ensure that Momentum Multiply receives the health assessment results, which can be submitted via email to multiply@momentum.co.za.
- The health and fitness assessment results (Healthy Heart Score and fitness level) are valid for 12 months, i.e. after 12 months members are required to do the assessment again. The 12-month period starts from the date on which the assessment was performed. Members can update their



individual results to improve their Healthy Heart Score during this period. The validity period for the online fitness assessment is six months and need to be done twice a year.

- Pick n Pay Medical Scheme's Health Platform benefit covers one health assessment annually per adult beneficiary.
- Members can earn HealthReturns during the Scheme's three-month waiting period. However, Pick n Pay Medical Scheme will not cover the cost of a health assessment done during that time.

Complying with clinical protocols

This is only applicable to members registered on a chronic management programme for a Chronic Disease List condition. A member needs to give consent to be registered on the chronic management programme when prompted by the disease management team. If a member opts not to grant consent for registration on the chronic management programme, they will not be able to earn HealthReturns.

- A member will be considered compliant if chronic medication is taken as prescribed.
- The compliance check consists of investigating whether any relevant claims pertaining to chronic conditions for which they are registered were submitted in the last three months. Therefore, for any given month, a member would be considered compliant with treatment protocols if a claim for the chronic medication is received by the medical scheme in any of this or the previous two months for all chronic conditions for which they are registered.
- If members pay in cash and do not submit the claim, or claim for medication from a group of medication not stipulated for their condition, they will not be considered as compliant, and will therefore not be awarded HealthReturns.




Rewards for Weekly and Monthly Wins

Active Dayz









Members will earn weekly rewards (Weekly Wins) should they achieve their personalised activity goals for that week, as shown in the table below. This is achieved through earning Active Dayz.

Members need to have a linked fitness tracking device that can track their heart rate and they can do the following activities (in a day) that will qualify them for an Active Day:

- **Single activities:**

 ≥ 8 500 Steps walked	 ≥ 20 minutes High intensity workout	 ≥ 40 minutes Moderate intensity workout
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- **Combo activities:**

 ≥ 20 minutes Moderate intensity workout +	 ≥ 20 minutes Moderate intensity workout +	 ≥ 20 minutes Moderate intensity workout +	 ≥ 45 minutes Low intensity workout +
 ≥ 20 minutes Moderate intensity workout	 ≥ 5 000 Steps walked	 ≥ 45 minutes Low intensity workout	 ≥ 5 000 Steps walked



To note: The two low intensity activities (20 minutes moderate intensity together with 45 minutes of low intensity, and 45 minutes of low intensity with 5 000 steps) can only be done twice a week to count towards Weekly and Monthly Wins.

We will use a percentage of a member's maximum heart rate to determine without intensity. This is the calculation that will be used for determining a member's maximum heart rate:

- $220 - \text{age} = \text{maximum heart rate}$

The workout intensities are classified as follows:

- High intensity: $\geq 80\%$ of max heart rate
- Moderate intensity: $65\% - 79\%$ of max heart rate
- Low intensity: $50\% - 64\%$ of max heart rate

Recharge Score

Members who achieve their Weekly Wins by meeting their activity goals qualify to double their rewards through their Recharge Score.

A member's Recharge Score is an indication of their physical and emotional readiness to face challenges throughout the day and is measured through a simple finger scan on the Multiply app.

If their Recharge Score is *Super healthy* and *Healthy*, they get a Recharge Day. If their Recharge Score is low, Multiply offers carefully curated Multiply partners to help members take care of their mental and physical health as well as resources like Wysa (Multiply's 24/7 AI mental wellness support).

Members earn the following for their 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

Members who achieve their activity goals for four consecutive weeks will be awarded a Monthly Win.



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

Members can boost their Weekly and Monthly Wins when they also achieve their recharge goals.

Important to note

- Members on Multiply Inspire need a HealthSaver account for their HealthReturns to be paid into.
- HealthReturns can only be accumulated for three months and will be paid over once the HealthSaver account is activated.
- If the HealthSaver is not activated during this period, all accumulated HealthReturns will be forfeited.
- If the HealthSaver account is suspended, Multiply will accumulate HealthReturns for three months to give a member time to get the account reinstated, after which HealthReturns will be forfeited.
- All HealthReturns money paid into a member's HealthSaver will be kept in a HealthReturns Rewards Wallet, which will be forfeited upon termination of their Pick n Pay Medical Scheme membership or their HealthSaver account.
- All HealthReturns benefits will be paid into the member's HealthSaver account on the first day of every month following the month for which the activity was recorded. This is subject to system constraints and may be payable later. It is the responsibility of the member to ensure that all activity is updated in a timely manner. Failure to do this can result in HealthReturns not being earned and any back payment would then be at the discretion of Momentum.
- Members do not earn interest on HealthReturns.
- The HealthReturns that a member can earn monthly are limited to 40% of a member's medical aid contribution for members that are on Multiply Inspire Plus and 10% for those that are on Multiply Inspire.

Inappropriate or fraudulent use of HealthReturns

- If Momentum Multiply believes there is inappropriate or fraudulent use of HealthReturns or that the member or their dependants are abusing the benefits or privileges of the programme and/or are misleading, deceiving, or defrauding the programme, Momentum Multiply will be entitled to terminate, with immediate effect, any right or benefit and claim back all monies paid to members since the inception of their membership on the programme.



- Momentum Multiply reserves the right to cancel or amend the HealthReturns Programme and associated benefits at any given time, as they see fit.
- While every effort has been made to ensure that the information contained herein is current, fair and accurate, this cannot be guaranteed. The use of this information by any third party shall be entirely at the third party's discretion and is of a factual nature only.
- Momentum Multiply does not accept liability due to any loss, damage, costs and expenses which may be sustained or incurred directly or indirectly as a result of any error or omission contained in the above document.