

Focus on the Momentum HealthReturns⁺ for Pick n Pay Medical Scheme – Terms and conditions

Multiply Inspire is one of Multiply's wellness rewards products that rewards you with HealthReturns from day one for every step you take to look after your mental and physical health.

HealthReturns is designed to incentivise members to adopt healthy lifestyle behaviours. It rewards members who take accountability for their health by knowing and improving their health.

Multiply Inspire is available for free to all Pick n Pay Medical Scheme members. Members can upgrade to Multiply Inspire Plus from a fee of R207 per month, for increased rewards. The difference between the two products is in the level of HealthReturns earned and the access to and level of partner benefits.

Momentum only pays out HealthReturns if the recipient is a beneficiary of Pick n Pay Medical Scheme during the month in which they qualified for HealthReturns. Members can earn HealthReturns during a three-month waiting period, however, the cost of the health assessment and any additional tests required, will not be covered.

Members will earn HealthReturns for participating in the following activities:

- Completing a health and fitness assessment. This could be done as a digital assessment on the Multiply app or with a Multiply-affiliated health professional.
- Achieving weekly and monthly activity and recharge goals (Weekly Wins and Monthly Wins), and
- Participating in leaderboard challenges.

Completing a health and fitness assessment

Based on the outcome of your health and fitness assessment (Healthy Heart Score and fitness level), members will earn the following monthly HealthReturns for 12 months. They can opt for a digital health and fitness assessment on the app in the comfort of their own home.

A qualifying Healthy Heart Score is required to unlock HealthReturns for Weekly Wins, Monthly Wins and leaderboard challenges. A qualifying Healthy Heart Score from a digital health and fitness assessment refers to a Green or Amber-Green Healthy Heart Score. At risk members (Amber, Amber-Red and Red) will be asked to go for an in-person health assessment to manage health risk. All Multiply members qualify for level 1 partner rewards from day one.

There is a cost of R500 if a member opts for an in-person fitness assessment instead of the digital health and fitness assessment. Assessments can be paid from a member's HealthSaver account. We recommend that members confirm the cost of an assessment with a health professional. Log in to the app for a complete list of health professionals.



	2025	
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	R10	R25
Level 2	R20	R50
Level 3	R30	R75
Level 4	R40	R100
Level 5	R50	R150

A member's Healthy Heart Score and fitness level will also determine their rewards level.

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

Important conditions to note

The results for the digital health and fitness assessment will be available immediately after the assessment has 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 the 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.

It is the member's responsibility to ensure that Momentum Multiply receives the health assessment results. If a member has done a health assessment at a Clicks, Dis-Chem, or MediRite clinic, 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. Members can submit their results via email to **multiply@momentum.co.za**.

The health and fitness assessment results (Healthy Heart Score and fitness level) is valid for 12 months, i.e. after 12 months members are required to do the assessment again. The 12-month period starts from the month in which the assessment was performed. Members can update their individual results to improve their Healthy Heart Score during this period.

Pick n Pay Medical Scheme's Health Platform benefit covers one health assessment annually per adult beneficiary.

Members can earn HealthReturns during the three-month waiting period. However, Pick n Pay Medical Scheme will not cover the cost of the health assessment.

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 inspecting whether any relevant claims pertaining to chronic conditions that a member is registered for 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 which they are registered for.

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

Members will earn weekly rewards (Weekly Wins) should they achieve their Active Dayz personal goals for that week, as shown in the table below. Through daily steps and activity calories burned, members will earn Active Dayz. Gym visits, Parkruns and participating in events will not earn a member Active Dayz. Members must have a Multiply-approved fitness device, and the device needs to be able to measure heart rate for tracking activity calories.

An active day is achieved by the following activities:

- 10 000 steps in a day, or
- Burning 300 activity calories or more during a day.



Qualifying activity calories uses the length of the workout (at least 20 minutes) and the activity calories to determine the intensity of the workout. For males, it needs to be a minimum of six calories a minute and for female, it needs to be a minimum of five calories.

Members who achieved their Weekly Wins qualify to double their rewards by adding their recharge goals. Sleep recovery and psychophysiological stress will be measured on waking through a member's smartphone.

A member's Recharge Score is an indication of their physical and emotional readiness to face challenges throughout the day. The score considers sleep recovery and body stress by measuring heart rate variability (HRV) to indicate if the body is under strain and needs more mental recovery and rest.

The Recharge Score is determined through a screening test on the app. A member can simply scan their finger with a phone's camera before 08:00 in the morning. If multiple scans are done before 08:00, the results of the last scan will be used to determine whether a member gets a recharge day.

If their Recharge Score is high (Super healthy and Healthy), they get a recharge day. If their Recharge Score is low, Multiply offers resources like the Digital Coach, Wysa and Multiply partners to help members take care of their mental and physical health.

Weekly Wins 2025		
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	R5	R15
Level 2	R5	R15
Level 3	R5	R15
Level 4	R7	R20
Level 5	R10	R40



Members who achieve their activity goals for four consecutive weeks will be awarded a Monthly Win. They can double their Monthly Wins by adding their recharge goals for the month.

Monthly Wins 2025		
Rewards level	Multiply Inspire	Multiply Inspire Plus
Level 1	R10	R25
Level 2	R10	R25
Level 3	R10	R25
Level 4	R15	R50
Level 5	R20	R115

Achieving a top ranking in a leaderboard challenge

The customisable leaderboard allows members to compete head-on in health-related activities such as step challenges, calorie contests, stress free days, etc. A member can only earn a reward for one leaderboard per month.

2025		
Ranking	Multiply Inspire	Multiply Inspire Plus
Copper	R20	R50
Bronze	R40	R100
Silver	R60	R200
Gold	R80	R300

Please note

Members on Multiply Inspire need a HealthSaver account for their HealthReturns to be paid into. Multiply will accumulate HealthReturns for three months only and pay it 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 Booster balance. The HealthReturns Booster balance will be forfeited upon termination of the member's Pick n Pay Medical Scheme membership or HealthSaver account.

All HealthReturns benefits will be paid into the member's HealthSaver account on the first day of every month after 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 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 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 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 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 reserves the right to cancel or amend the HealthReturns Programme and associated benefits at any given time, as they see fit. Whilst 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 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.