

## Summary of Momentum’s complementary product changes for 2020

### Momentum GapCover

(Underwritten by GuardRisk Insurance Company Limited, an authorised financial services provider)

Momentum GapCover benefits have been significantly enhanced for 2020:

- **Millennial GapCover** will be introduced for members under 30 years.
- **Shortfall benefits** - Aggregate to a maximum benefit of R165 000 per insured person per year.
- **Medical practitioner shortfall benefit** - Covers the shortfall between what the medical practitioner charged and what the medical scheme paid, up to 3 times the amount paid by the medical scheme.
- **Co-payment waiver** – Momentum Health members on all options, except Ingwe, who pay the R750 excess when using the co-payment benefit, will receive R750 in HealthReturns (paid into their HealthSaver account – see the Booster Benefits table below).
- **Casualty benefit** - Covers the casualty cost fees associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to three casualty visits and up to R10 000 per policy per calendar year. One of these casualty ward visits, up to R2 000, may be used in an emergency for child dependants 5 years or younger.
- **Violent crime benefit** - R50 000 payable for death or permanent disability due to a violent crime.
- **Premium waiver benefit** - R30 000 payable upon the death or permanent disability of the premium payer.
- **Pregnancy benefit** - Benefit of R2 000 payable when existing GapCover members fall pregnant.

#### How much per policy?

Millennial GapCover	< 30*	R190 <sup>pm</sup>
Principal member	< 42	R296 <sup>pm</sup>
Principal member	> 42	R417 <sup>pm</sup>
Principal member	> 65*	R537 <sup>pm</sup>

*A discounted group rating will apply to employer groups of 20 members or more.  
\*Covers principal member only*

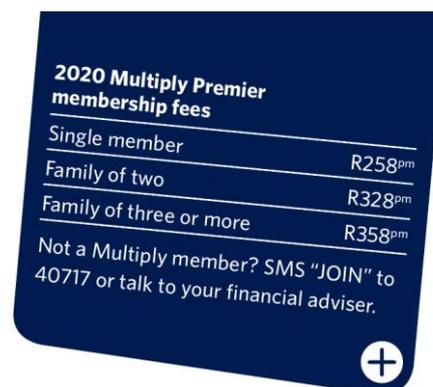


## Momentum Multiply

The Momentum Multiply lifestyle rewards programme has been enhanced for 2020:

- If you shop at Clicks, you can get up to 10% in cashbacks into your Multiply Money savings wallet based on your status, plus double Clicks ClubCard points.
- Weekly Wins will reward members with treats for reaching their activity goals.
- The enhanced fitness assessment will now be valid for 12 months and not 6 months.
- You will get points for maintaining the balance in your Multiply Money savings wallet.

The points categories and overall thresholds remain unchanged.



2020 Multiply Premier membership fees	
Single member	R258 <sup>pm</sup>
Family of two	R328 <sup>pm</sup>
Family of three or more	R358 <sup>pm</sup>

Not a Multiply member? SMS "JOIN" to 40717 or talk to your financial adviser.



## HealthSaver

If you have a Momentum HealthSaver account, you will be able to:

- Buy a fitness device on the Multiply online shop directly from your HealthSaver, using HealthSaver, HealthReturns Booster and credit facility, if you have it.
- Transfer cashbacks from Multiply Money into your HealthSaver.
- Earn interest on the contributions you make into HealthSaver.
- Add ad hoc contributions or make changes to your HealthSaver contributions via the Momentum app.

Members who apply for a HealthSaver account will be able to:

- Receive the full 12 months' credit even if joining after January, as the credit cycle has changed from a calendar year to a rolling 12-month period.

## HealthReturns (Not available to Ingwe Option members)

Momentum pays up to R3 000 per family per month in HealthReturns to members who go for an annual health assessment, comply with treatment protocols (where applicable) and are active. You can earn HealthReturns per R600 contribution that you pay as the principal member (excluding late joiner penalties).

On certain options, if your spouse, adult or child dependants (up to a maximum of 3 children) are covered on your membership, they can also earn HealthReturns per R600 payable for their portion of the contribution.



## HealthReturns Booster benefits

Booster benefits				
Criteria	Option	GP visits	RateBooster	GapCover co-payment waiver
On all options except for Ingwe, you can qualify for between 1 and 4 free GP visits and the HealthReturns RateBooster, which boosts in-hospital cover for specialists by an additional 100% of the rate paid on your option. In addition, if you have Momentum GapCover, and pay the R750 excess for the co-payment benefit, you will receive R750 HealthReturns into your HealthSaver account (see GapCover Overview on page 8).	Ingwe	Not available		
	Evolve	1	Not available	Yes
	Custom	1	Not available	Yes
	Incentive	2	+ 100% = 300%	Yes
	Extender	4	+ 100% = 300%	Yes
	Summit	4	+ 100% = 400%	Yes

## Multiply ActivityBooster for under 30s

Multiply would like to make it easier for new members to improve their status when they first join this popular lifestyle rewards programme. With this in mind, new Multiply members on Momentum Health, will now qualify for the Multiply ActivityBooster. This unlocks additional HealthReturns which they can earn while they get familiar with the programme and improve their Multiply status. The benefit is available to members under 30 years, for their first two years on Multiply Premier.

Multiply ActivityBooster		
Criteria	What do you get?	
Principal members and adult dependants under 30	R10 per Active Day, times every R600 of your portion of the medical aid contribution	
Every Active Day from 20 per month		
For the first 2 years of Multiply membership		

Momentum Health members can choose to make use of additional products available from Momentum, a part of **Momentum Metropolitan Life Limited**, to seamlessly enhance their medical aid. These voluntary complementary products range from a world-class wellness and rewards programme, Multiply, to the innovative HealthReturns solution. The products are not medical scheme benefits. Momentum is not a medical scheme, and is a separate entity to Momentum Health. You can be a member of Momentum Health without taking any of the complementary products that Momentum offers.