

HealthReturns Overview



Invest in your health for great returns!

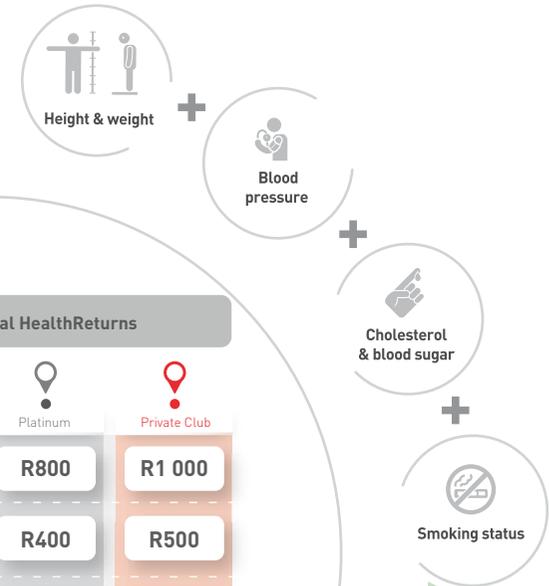
Momentum's wellness and rewards programme, Multiply, combined with HealthReturns and HealthSaver, unlocks health, wealth and many more rewards!



Earn!
Earn up to R1 000 per member (max of R2 000 per family) per month, which you can use to pay for gym membership or healthcare expenses



Do your health assessment



What is your Multiply status?

1 Active Day =



OR



OR



OR



Starting with a Health Assessment, we show you your Healthy Heart Score. Not only is this a great starting point from which to pursue excellent health and longevity, but this score, along with your activity level and Multiply status, determines how much you can earn in HealthReturns. It could be as much as R12 000 per member per year, or R24 000 per family per year!

Standard HealthReturns are payable if you do not have both HealthSaver and Multiply Premier membership. It can be paid into your bank account or your HealthSaver account, if you have one.

Total HealthReturns are payable if you have both HealthSaver and Multiply Premier membership and choose to receive HealthReturns into your HealthSaver account.

Healthy Heart Score	Active Dayz or Fitness Assessment	Standard HealthReturns	Multiply Premier + HealthSaver = Total HealthReturns				
			Bronze	Silver	Gold	Platinum	Private Club
GREEN	16+ Level 5	R160	R500	R600	R700	R800	R1 000
AMBER	12+ Level 4	R100	R300	R325	R350	R400	R500
RED	8+ Level 3	R50	R150	R160	R170	R180	R250
	4+ Level 2	R25	R75	R75	R75	R75	R75
	0+ Level 1	R0	R0	R0	R0	R0	R0

Terms and conditions apply.

Get active!

Being active unlocks many health and emotional benefits. Through Active Dayz™, Momentum motivates and rewards members to get moving. Multiply supports a wide range

of free activity tracking apps, as well as the majority of fitness devices. In fact, you could purchase a fitness device at greatly reduced rates from the Multiply online shop.



Get your healthy heart score

The Healthy Heart Score gives you an indication of how healthy your heart is.

Results from your Health Assessment (free for all adult members on Momentum Health), together with your smoking status are

used to calculate a score and identify which category your heart health falls in, either green, amber or red.

Further testing or treatment may be required in order to comply.

ACTIVE DAYZ™

PHYSICAL HEALTH