

FREE benefits

Talk to a doctor on your phone, anytime, anywhere, in any South African language, within an hour - for free advice

Momentum Medical Scheme members get free access to Hello Doctor, where you can get the medical advice you need, 24/7. As an Ingwe Option member, you also have three virtual consultations per beneficiary per year from any doctor on the GP Virtual Consultation Network, which includes Hello Doctor. Doctors can prescribe medication during a virtual consultation, where required.

Hello Doctor is available on your Momentum app. Just tap the icon on your home screen, request a phone call and the doctor will phone you back.

No service fees or charges apply when you use the Hello Doctor advice service. All you need is data or a WiFi connection to use your app, and since our doctors call you - you won't even need to use your airtime.

No waiting rooms, no queues, no delays, no worries. Download the app and ensure you stay healthy and happy with relevant and reliable health advice at the touch of a button.



If smartphones aren't your thing, simply dial ***120*1019#** and follow the prompts to connect with a doctor through any basic mobile phone.

International travel emergency benefit

For international students only: Your international travel emergency benefit begins from the time you leave South Africa and continues for a maximum of 90 consecutive days from when you pass through the passport control leaving South Africa. The benefit is underwritten by Hollard and covers emergency medical expenses incurred as a result of an unexpected illness or injury during an international journey, as long as your membership is still active.



FREE international travel emergency benefit of R5 000 000

The international travel benefit is a separate insurance benefit and is not an extension of your medical scheme benefits outside South Africa.

Three easy steps

Email assist@europassistance.co.za or contact 0861 127 332 if you need a travel certificate

Attach your membership confirmation letter

Include your itinerary (travel plans)

Your benefit

R5 million emergency medical cover, including repatriation, evacuation and transportation

R300 000 terrorism extension cover

R1 300 co-payment (levy) applies per emergency claim

A limit of R50 000 applies in the country of citizenship for stabilisation of a medical condition and repatriation back to South Africa to receive emergency treatment

Repatriation of mortal remains

For international students only: Should you pass away in South Africa, a case manager at Thom Kight & Co will make all the arrangements with your family or loved ones to repatriate your mortal remains.

The repatriation is arranged when the deceased's body is more than 100km from the place of residence, within South Africa and neighbouring countries including international repatriations. A maximum benefit of R55 000 applies per repatriation. Funeral expenses are excluded.

For more information, WhatsApp or call us on 0860 102 493, or visit studenthealthcare.co.za.



Always in touch

Momentum's app gives you access to all your products in one place. You can view your personal profile, search for healthcare providers near you and even submit and track your claims. With the Momentum app, you can even pre-authorise planned procedures if you have all the information, it is quick and easy.



Your FREE benefits from Momentum*

- Hello Doctor
- Multiply Engage **NEW**
- Momentum app
- International travel emergency benefit
- Repatriation of mortal remains

For a bit extra

- HealthSaver
- Multiply Engage Plus **NEW**
- Student GapCover



- 0860 102 493 WhatsApp
- studenthealthcare.co.za
- studenthealth@momentum.co.za
- 0860 102 493 Customer care



momentum

Lifestyle benefits 2023
Complementary products

* You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products.

Partnering with you on your journey to health and wellness.

Multiply Engage

Multiply Engage Plus

FREE

R175^{pm}

KNOW YOUR HEALTH

| | | |
|---------------------------------------|---|---|
| Lifestyle Quiz | ✓ | ✓ |
| Multiply Digital Coach tool | ✓ | ✓ |
| Health assessment booking on the app | ✓ | ✓ |
| Fitness assessment booking on the app | ✓ | ✓ |

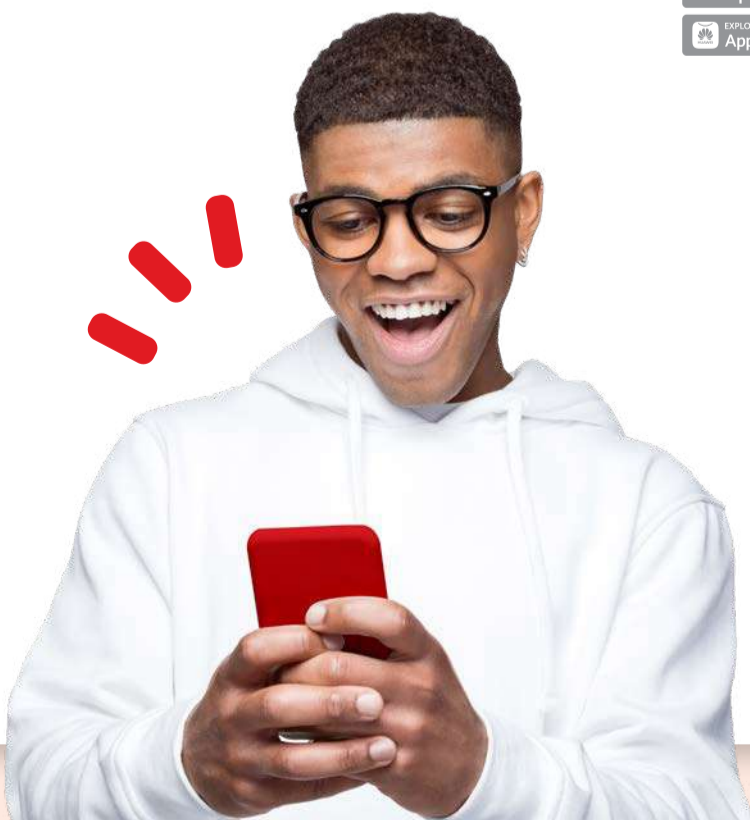
IMPROVE YOUR HEALTH

| | | |
|---------------|---|---|
| Active Dayz | × | ✓ |
| Recharge Dayz | × | ✓ |
| Weekly Wins | × | ✓ |

GET REWARDED

| | | |
|---|---------------|----------------|
| Health assessment for higher rewards level | × | ✓ |
| Fitness assessment for higher rewards level | × | ✓ Basic level |
| Partner discounts | ✓ Basic level | ✓ Level 1-5 |
| Partner cashbacks | × | ✓ All Partners |
| Digital wallet | × | ✓ |

Live inspired
and engaged



Start here

Start your wellness journey with **Multiply Engage**

You enjoy free access to Multiply Engage. Start your journey by completing the Lifestyle Quiz, get a Lifestyle Score, receive health tips, and get tips and information from our brand-new Digital Coach tool.

NEW & FREE!

Know your health


Knowing how healthy you are is the first step to a **healthier body and mind**

Do these activities and earn rewards. The more you do, the more you are rewarded!




Lifestyle Quiz

Tell us about yourself and get personalised recommendations on how to maintain or improve your health. We'll ask you questions about how you eat, sleep, move, breathe and connect.



Health assessment

A health assessment shows you how healthy you are and gives you a Healthy Heart Score. Book a health assessment on the app.



Fitness assessment

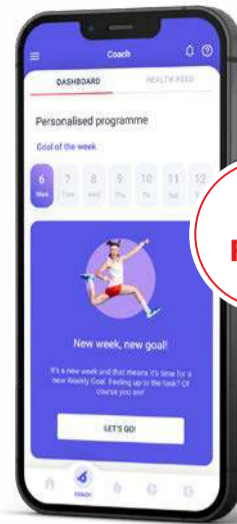
Do an online or in-person fitness assessment with a Multiply affiliated health professional and know your fitness level. Book a fitness assessment on the app.

Know what to do

Let our **Digital Coach** tool guide you

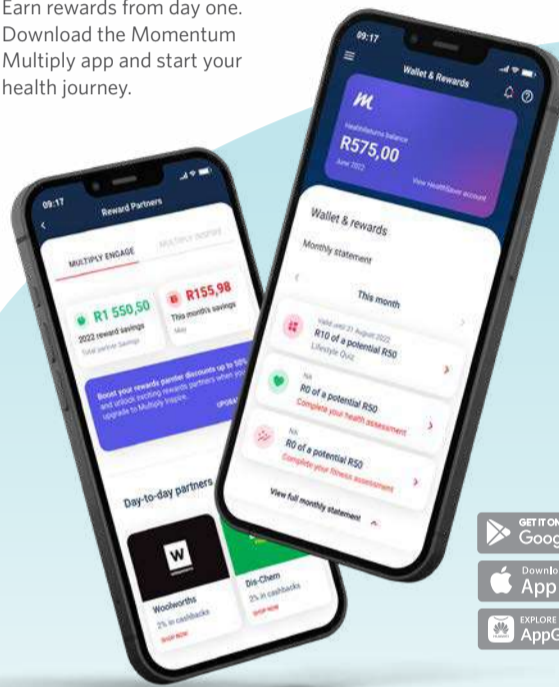
The Multiply Digital Coach is a tool that helps you improve your overall wellbeing by making better lifestyle choices.

Once you have completed the Lifestyle Quiz, use the Digital Coach tool to guide you on the areas you need to focus on, providing practical tips on what you need to do.



It's FREE!

Earn rewards from day one. Download the Momentum Multiply app and start your health journey.



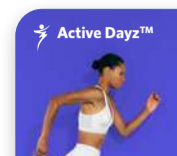
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Download on the
App Store

EXPLORE IT ON
AppGallery

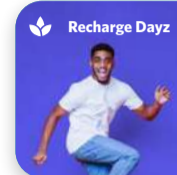
Make better choices

Start creating **healthy habits**



Active Dayz™

Movement is important for your overall health. So, burn 300 calories in a single workout or take 10 000 steps in a day and earn Active Dayz. Track your activity with any of the compatible fitness devices or apps on your smartphone.



Recharge Dayz

Find out if you're mentally and physically ready to face the day. A scan with the app tells you how ready you are to face the day. If you get a good Recharge Score, you'll earn Recharge Dayz.

Small everyday efforts lead to **big long-term health wins**

Achieve your weekly activity goal and score a treat. Add a good Recharge Score and earn another treat.



Get rewarded

Get great discounts from **Multiply Engage partners**

| | Multiply Engage FREE | Multiply Engage Plus R175^{pm} |
|--|--------------------------------|--|
| | 0% | 2% to 10% |
| | 0% | 4% to 12% |
| | 0% | 2% to 10% |
| | 5% | 5% to 20% |
| | 10% | 20% to 40% |
| | 10% | 15% to 30% |
| | 5% | 10% to 25% |
| | 30% | 40% to 60% |
| | 15% | 30% |
| | 2% | 5% to 15% |

And many more...

Visit multiply.co.za and multiplyonlineshop.co.za for a complete list of partners.

Multiply Engage Plus fees

| | |
|---------------------------------------|-------------|
| Main member: | R175 |
| Partner/spouse: | R80 |
| Adult dependant (18 years and older): | R35 |
| Child dependant (7-17): | R20 |
| Child dependant (under 7): | FREE |

For a little extra

Avoid surprises and reduce out-of-pocket expenses

Protect yourself from unexpected shortfalls for in-hospital procedures. Momentum GapCover is a healthcare insurance product covering expenses ranging from co-payments to shortfalls. Gap claims are processed seamlessly through close integration with medical schemes administered by Momentum. Momentum Student GapCover is available for just **R125** per policy per month.

Visit studenthealthcare.co.za for more information.



Save for additional healthcare expenses

Open a HealthSaver account in 5 minutes on the Momentum app and start saving for additional healthcare expenses.

The HealthSaver account costs just R40 a year to administer and is the most convenient way to pay for treatments and procedures not covered by your option.

In addition, contributing into your HealthSaver account, gives you access to **Hey Jude**, a human-powered digital assistance service. Hey Jude helps you to sort out your day-to-day needs and personal tasks, not only saving you money, but saving you ample time to get to the things you actually want to spend your time on, like your studies.

Visit studenthealthcare.co.za for more information.



Upgrade to Multiply Engage Plus for R175^{pm}

Engage Plus members enjoy deeper rewards and more partners with bigger discounts.