
THE
MOMENTUM
WITHIN
PRODUCT LAUNCH 2027
The choices we make.
The habits we build.
The health we create.

Every journey begins with a choice.

Small moments. Every day.

Across every stage of life, our choices shape our future. The small decisions we make today become the habits that define tomorrow.

We believe healthcare should do more than provide cover for illness. It should inspire healthier choices. Reward positive habits. Provide confidence when life is uncertain. And help every member create momentum towards healthier, longer, better lives.

Welcome to our 2027 product journey.



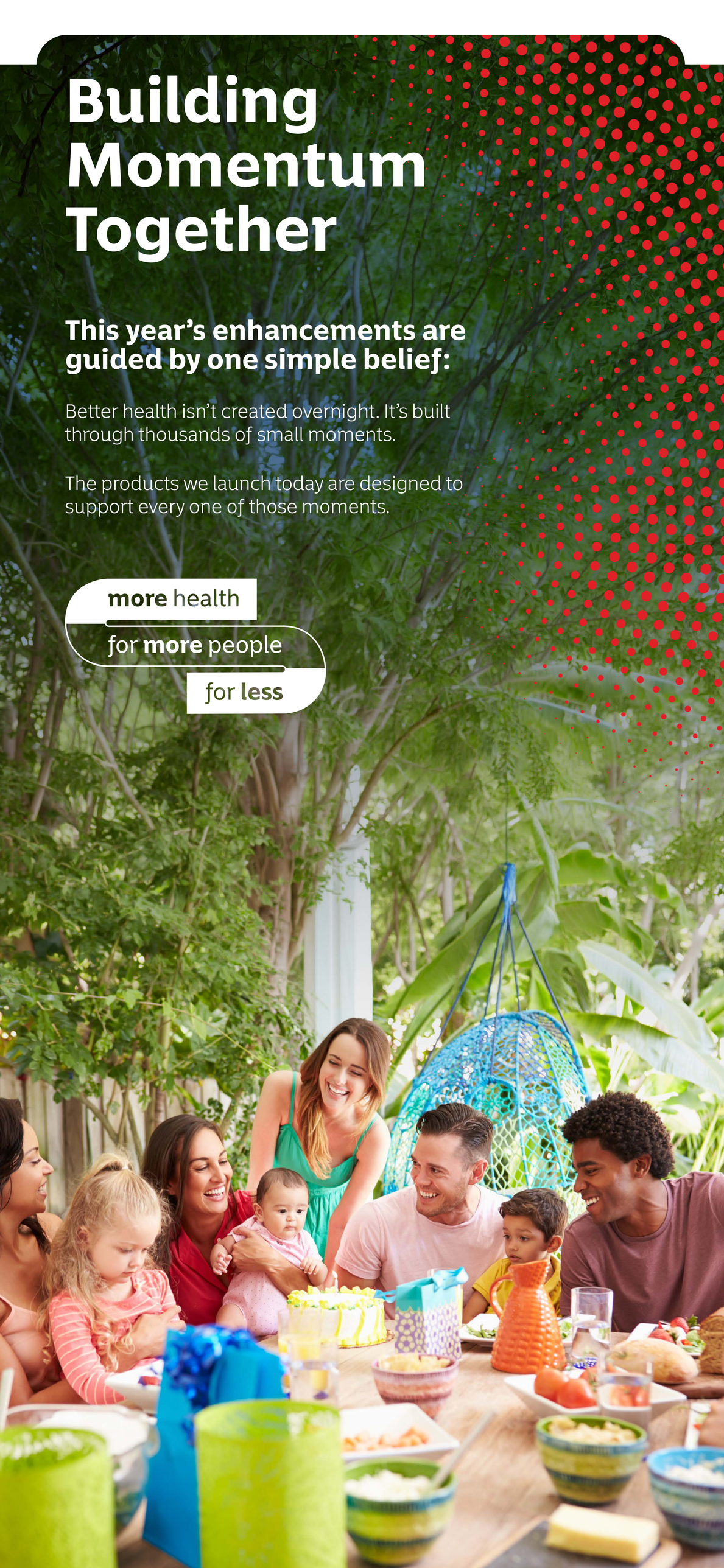
Building Momentum Together

This year’s enhancements are guided by one simple belief:

Better health isn’t created overnight. It’s built through thousands of small moments.

The products we launch today are designed to support every one of those moments.

more health
for **more** people
for **less**



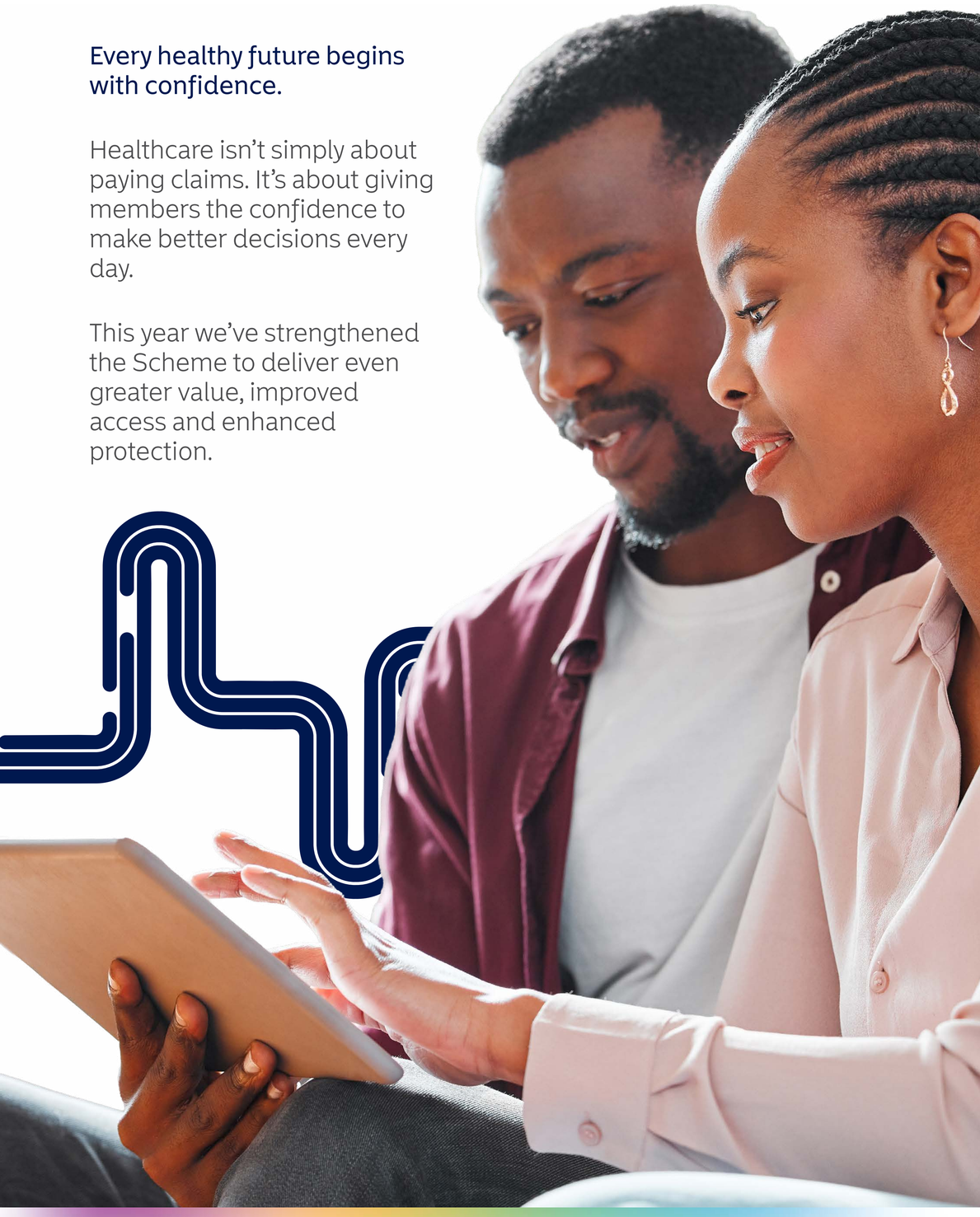
momentum
medical scheme

The foundation of your health journey.

Every healthy future begins with confidence.

Healthcare isn't simply about paying claims. It's about giving members the confidence to make better decisions every day.

This year we've strengthened the Scheme to deliver even greater value, improved access and enhanced protection.



What's new for 2027

Enhanced benefits

Increased GP consultations for members on the Evolve Option, providing more access.

Increased limits

Inflationary increase to annual limits across key benefits to provide greater peace of mind.

Digital health improvements

Enhanced app features, virtual care and easier access to your health information.

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medical scheme

Investing in tomorrow.

To ensure the continued sustainability of the Scheme while maintaining exceptional healthcare value, contributions have been adjusted for 2027.

Greater healthcare certainty

Comprehensive benefits

Access to quality providers

Contribution adjustments for 2027

Ingwe Option

7.3% - 8.4%

Evolve Option

7.2%

Custom Option

7.7% - 8.9%

Incentive Option

7.8% - 8.5%

Extender Option

8% - 8.5%

Summit Option

8.5%

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7.9%



momentum

Completing the picture.

Healthcare isn't just about medical scheme benefits. It's about having the right support before, during and after life's unexpected moments.

Together these complementary products create a more complete healthcare experience.

HealthSaver

Save for tomorrow while living today.

Covers everyday healthcare expenses

Tax efficient

Flexible and easy to use

Momentum GapCover

Confidence when the unexpected happens.

Protects against in-hospital specialist account shortfalls

Covers co-payments

Enhancements: Increase in overall annual and benefit limits

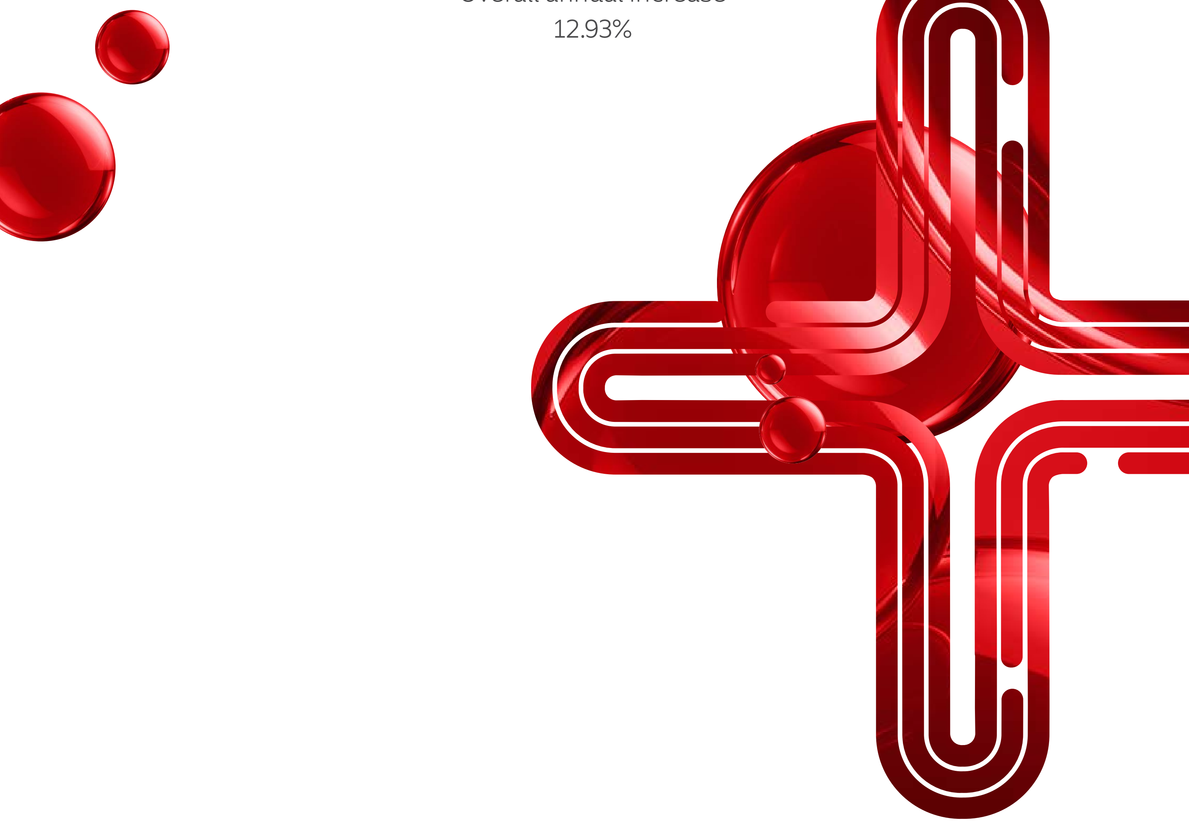
Overall annual increase 12.93%

HealthReturns

When your health works for you.

Rewards for healthy behaviour

Builds long-term financial wellbeing



Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

momentum
multiply

Your future health starts today.

Your health matters. You know that. The real question is: what are you doing to take ownership of it today?

It starts with everyday steps that are small enough to do, but big enough to matter. Multiply gives members tools and features to better understand their health, improve it over time and make every healthy choice count.



Plus, members get rewarded every step of the way, turning movement into momentum today for a healthier tomorrow.

In **2027**, Multiply will be introducing exciting new benefits, more rewards and improved value to help members take ownership of their health and live better every day.

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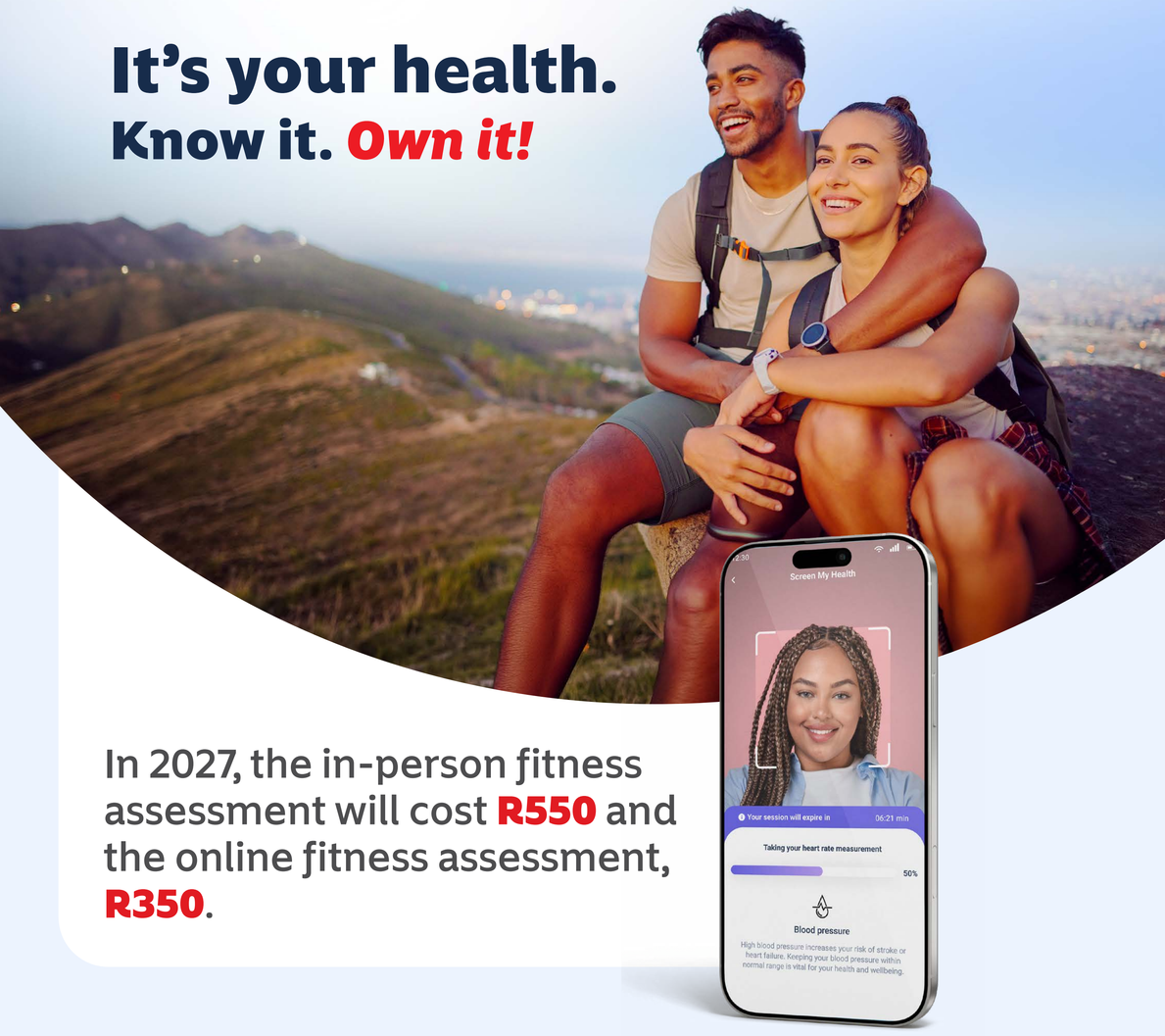
It’s your health.
Know it. *Own it!*



In 2027, the in-person fitness assessment will cost **R550** and the online fitness assessment, **R350**.

1. NEW WAYS TO IMPROVE YOUR HEALTH

More Active Dayz

- New 90-minute low-intensity workout option, perfect for activities like cycling.
- Up to two low-intensity workouts a week count towards your Weekly Wins.

Personalised wellness combo

A personalised wellness combo to invest in your future health.

- DNA test from DNAlysis
- Consultation with Danni Health
- Personalised supplements from Tailorblend

R5 000
(normal retail price is R7 300).

Personalised coaching programmes

Kick-start your healthier habits with Multiply

Eat coaching programmes

Personalised eat coaching programmes designed to change the way you look at food and nutrition, with practical tips and weekly meal plans to help build healthier, sustainable habits.

Sleep coaching programmes

Improve your sleep with expert coaching from Dr Alison Bentley, a leading sleep specialist with more than 30 years’ experience in sleep health. Learn practical sleep habits and bedtime routines to help you wake up feeling more refreshed, energised and focused.

Spur joins Weekly Wins

Spur is our latest Wins voucher partner – another reward for staying active.

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2. MORE WAYS TO GET REWARDED

Bigger savings. **More** partners. **Greater** value.

Grocery rewards

Multiply Inspire and Engage members get 3% off at Woolworths and Shoprite and Checkers.

Healthy food and drinks

Discounts at Oasis have increased from 10% to up to 40% off.

We Are Food, DinnerBox and Plated Convenience now up to 40% off with dedicated spend limits of R1 700 for the main member, R800 for each adult dependant and R250 for each child dependant.

Simpler health and selfcare

Members don't have to choose between Dis-Chem and Clicks - they now have access to rewards at both.

Bigger value at Clicks

Increased spend limits:

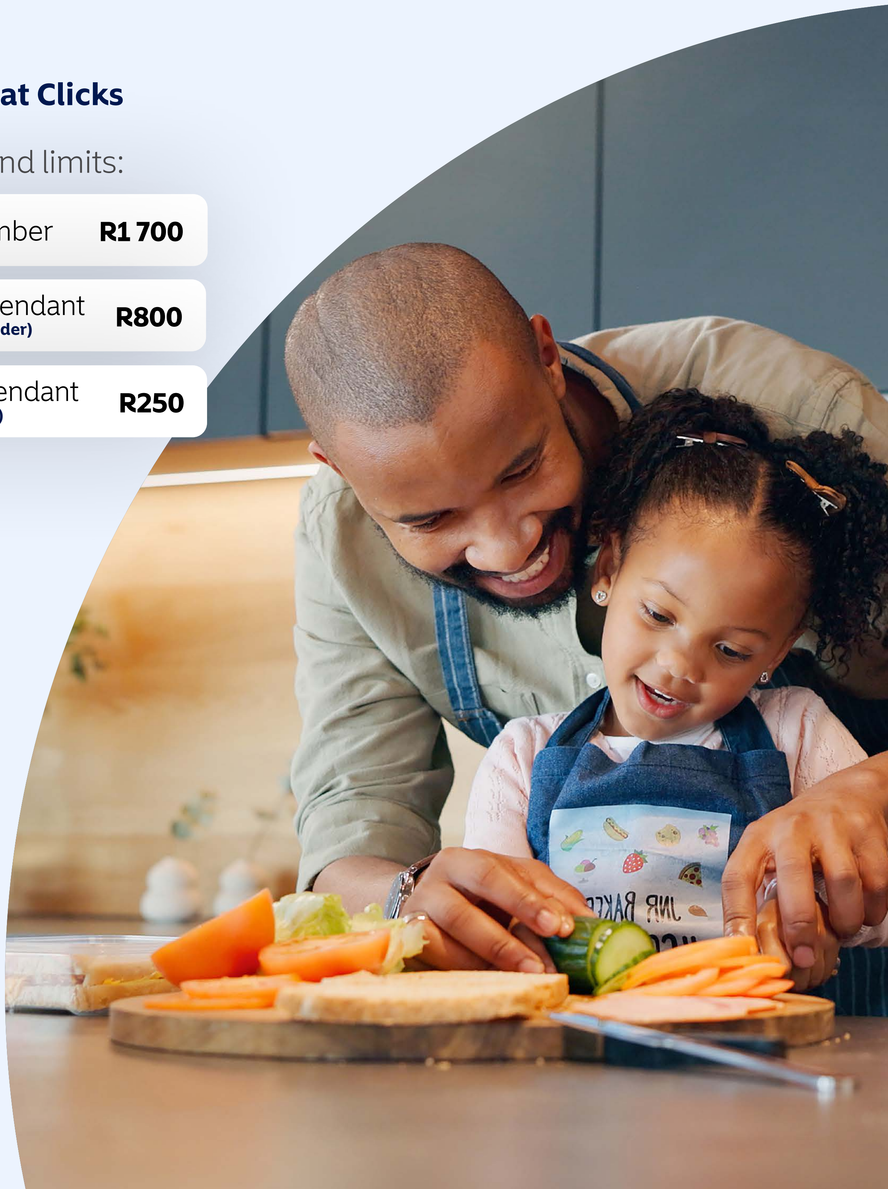
Main member	**R1 700**
Adult dependant **(18 years and older)**	**R800**
Child dependant **(Under 18 years)**	**R250**

More entertainment

Nu Metro discounts have increased to up to 80% off for Multiply Inspire Plus and Engage Plus members

More travel choice

7 international airlines to choose from: South African Airways, Emirates, Air Mauritius, KLM, British Airways, Air France and Qatar.



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Score up to **80%** from Multiply partners

New partners

Welcome to our new partners.

THE NORTH FACE up to **30%**	VIVOBAREFOOT up to **30%**	TSHEPO up to **25%**
GALX BOY up to **30%**	HI-TEC up to **40%**	MOVEE PERFORMANCE up to **50%**
ergonomicsdirect FOR HEALTH, COMFORT & PRODUCTIVITY up to **20%**	zorora up to **25%**	BODY20 ACTIVATE YOUR POTENTIAL up to **40%**

3. NEW FOR ENGAGE MEMBERS

Weekly Wins rewards

Multiply Engage members get rewarded for achieving their activity and recharge goals.

Get rewarded

Stand a chance to be **1 of 10 lucky winners** each month and **score R500** to spend in the Multiply Mall.



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Multiply Wellness Booster rewards

Employers groups can choose whether to receive Wellness Booster rewards into GroupSaver or into members' HealthSaver accounts. This choice will apply across the employer group.

Rewards paid into GroupSaver can be used to fund medical scheme or health insurance cover, or further wellbeing benefits for employees.

Wellness Booster amounts for qualifying new groups:

Option	Hospital	Chronic	Principal	Adult	Child
Evolve	Evolve Network	State	R255	R255	R110
Custom	Any or Associated	Any or Associated	R650	R490	R120
		State	R360	R255	R110
Incentive	Any or Associated	Any or Associated	R1 080	R855	R335
		State	R360	R255	R110



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Health4Me

Health momentum starts with access.

Health4Me continues to make quality healthcare more affordable and accessible for more South Africans.

2027 Enhancements

GP benefit enhancements

GP benefit: Capped option
A reduced premium and employer group-wide opt-in, providing 3 face-to-face GP visits, 3 Hello Doctor consultations and 2 additional benefit programme face-to-face GP visits, per beneficiary per year.

Specialist benefit enhancements

The Gold option's specialist limits increase to 2 visits, capped at R1 500 per visit and R3 000 per member/ family per year.

Medication benefit enhancements

OTC medication
An annual benefit available across all benefit options: Gold R480 per year (R120 per quarter), Silver R400 per year (R100 per quarter) and Bronze R320 per year (R80 per quarter).

Digital access

An improved in-app experience and easy access to virtual consultations and benefit information.

Premium updates

Affordable premiums to support more South Africans.



Momentum Health4Me is not a medical scheme product, and is not a substitute for medical scheme membership.

Momentum Health4Me is administered by Momentum Health, registration number 1969/016884/07, a Juristic Representative on the Momentum Healthcare Distribution Limited financial services provider licence number 27728. The product is underwritten by Momentum Metropolitan Life Limited, registration number 1904/002186/06, an authorised insurer and financial services provider licence number 6406. The product terms and conditions apply.

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Health4Me

Day-to-day
benefit premium increases

GP benefit: Standard option	7.9%
GP visit booster benefit: Uncapped option	7.5%

Major medical event
benefits premium increases

Accident and emergency cover	8%
Emergency booster benefit	7%
Hospital cash and maternity lump sum benefit	5%
Funeral benefit	5%

The Health4Me Journey

- Join
- Prevention
- Primary care
- Wellness
- Digital health
- Long-term health

**Simple. Affordable.
Accessible.
For every stage of life.**



Every choice matters.

Every **conversation** matters.

Every **screening** matters.

Every **walk** matters.

Every **healthy meal** matters.

Every **check-up** matters.

Every benefit.
Every investment.
Every enhancement.

Together they create something bigger.

They create healthier people.

Stronger families.

Thriving businesses.

A healthier South Africa.


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