



Medical scheme

Designed to **2026** Complement



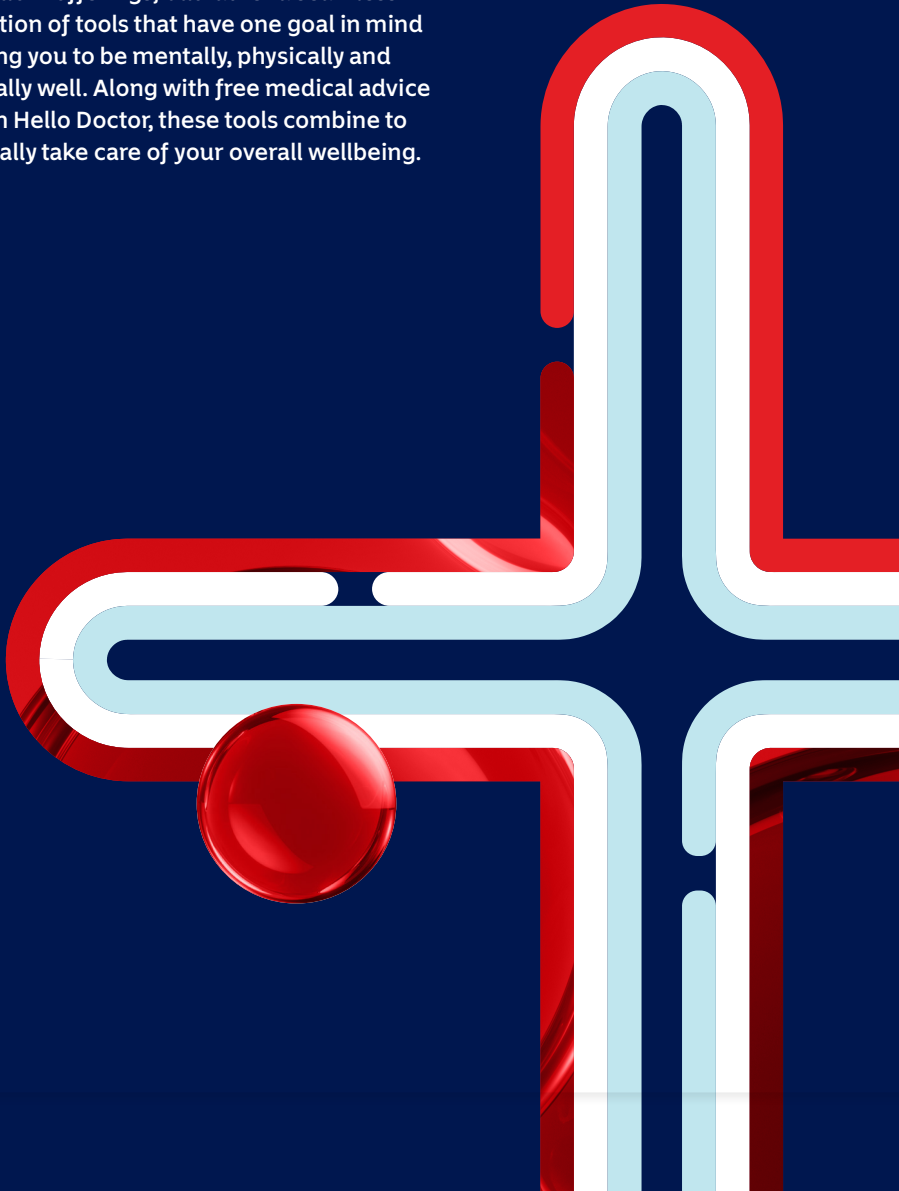
Complementary products

This brochure provides an overview of the complementary products and is compiled by Momentum for Pick n Pay Medical Scheme members.

Pick n Pay 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 Pick n Pay Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Pick n Pay Medical Scheme without taking any of the products offered by Momentum.

Unlocking real value by combining integrated solutions

Momentum's complementary products are not random offerings, but rather a seamless integration of tools that have one goal in mind – helping you to be mentally, physically and financially well. Along with free medical advice through Hello Doctor, these tools combine to holistically take care of your overall wellbeing.





momentum
multiply

Momentum **Multiply**



**Your health.
Know it. Own it!**

Pick n Pay Medical Scheme members have free access to Multiply Inspire.

With Multiply Inspire, you'll start enjoying rewards from day one. You'll also have access to a digital health and fitness assessment, 24/7 mental wellness support through Wysa, and a range of healthy living partners to support your wellness journey.

For a monthly membership fee, you can upgrade to Multiply Inspire Plus and boost your rewards.

Reasons you'll love Multiply

Score rewards from day one

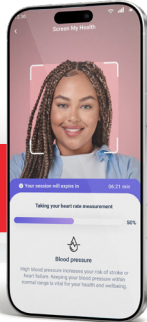
Improve your rewards level in just 15 minutes with a quick assessment on the Multiply app.

No waiting periods, no chasing points!

Know your numbers

A quick assessment on the app gives you a Healthy Heart Score and fitness level.

Become an active participant in your own health journey by knowing your numbers.



Improve your numbers

Build sustainable healthy habits and improve your mental and physical health with

Active Dayz

Recharge Dayz

Wysa, Multiply's mental wellness support

MultiplyCONNECT

Get fantastic partner rewards

Get money back in your pocket, rewards on your whole basket and big discounts from a wide variety of brands to help you on your wellness journey.

Score up to **75%** from Multiply partners



up to **50%**



up to **60%**



up to **10%**



up to **60%**



up to **75%**



up to **10%**



up to **40%**



up to **40%**

Rewards for building healthy habits

PLATŌ



Score up to **R350** in partner vouchers per month.

momentum
group FOUNDATION

Donate your Wins to make a real difference by supporting charities, communities and people who need it most.



We help you to know your numbers, because if you know your health, you can improve your health. But it doesn't stop there. Consistency is key to real, lasting change, and we help you to create a rhythm that makes it easier to stick with what's good for you.

Plus, the healthier you become, the more you'll score!

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

On **Multiply Inspire**, all you need is a Healthy Heart Score to start earning rewards.

On **Multiply Inspire Plus**, you start at rewards level 1. Your Healthy Heart Score improves your rewards level, and a fitness level boosts it even more.

4 easy steps to get healthier

Know your health

1

Do the Lifestyle Quiz

2

Do a health assessment

3

Do a fitness assessment



Improve your health

4

Achieve weekly and monthly activity and recharge goals



Do your assessments on the app.

Multiply Inspire Plus members can get up to 75% back from Multiply partners in 15 minutes.



Get rewarded
in just 15 minutes

Multiply Inspire

Up to R250* in HealthReturns

Multiply Inspire Plus

Up to R1 000* in HealthReturns

Plus up to 75% from Multiply partners.

*Capped at 10% of medical aid contribution on Multiply Inspire and 40% on Multiply Inspire Plus. Maximum rewards on rewards level 5.

HealthReturns on Multiply Inspire and Inspire Plus

Earn HealthReturns for every step you take to know and improve your health.

Up to
R1 000
in HealthReturns
per adult per
month

	Health & fitness assessment	Weekly Wins	Monthly Wins	Total per month
Multiply Inspire	Up to R50	Up to R120	Up to R80	Up to R250
Multiply Inspire Plus	Up to R250	Up to R480	Up to R270	Up to R1 000

Multiply Inspire Plus membership fees

Main member	R219	Partner/spouse	R99
Adult dependant (18 years and older)	R45	Child dependant (Under 18 years)	R19

Get Rewarded

BIG savings from Multiply partners

Save with fantastic discounts or cashbacks directly from our partners or the Multiply Mall, our online shop.

You get the maximum partner rewards on rewards level 5 on Multiply Inspire Plus.

	Multiply Inspire	Multiply Inspire Plus		Multiply Inspire	Multiply Inspire Plus
Groceries			Gyms		
	-	2-10%		10%	10-60%
	-	5-15%		45%	45-75%
	-	4-12%		10%	10-50%
	-	4-12%	Healthy living		
Convenient healthy food				20%	20%
	10%	10%		20%	20%
	10%	10%		30%	30%
	10%	10%		20-50%	20-50%
Health and selfcare				25%	25%
	-	2-10%		10%	10%
	-	5% extra on Better Rewards benefit		20%	20%

Multiply
Inspire

Multiply
Inspire
Plus

Multiply
Inspire

Multiply
Inspire
Plus

Travel

	-	0-40%
	-	0-40%
	-	0-40%
	-	0-30%
	-	0-30%
	-	0-25%
	-	0-30%
	-	0-30%
	-	0-30%
	-	0-30%
	-	0-30%
	-	0-25%
	-	0-40%

Sports and fitness

	10%	15-30%
	10%	12,5-30%
	5%	10-25%
	5%	10-25%
	10%	15-40%
	10%	15-40%
	10%	15-40%
	10%	15-40%

Entertainment

	30%	40-60%
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Your discounts or cashbacks are determined by your rewards level.

When you choose Multiply, you're choosing to thrive. You're joining a movement that celebrates health as the way we were meant to live. Don't leave your future health to chance.



Hello Doctor

Talk to a doctor on your phone, anytime, anywhere, in any South African language – for free advice

Pick n Pay Medical Scheme members get free access to Hello Doctor, where you can get the medical advice you need, 24/7.

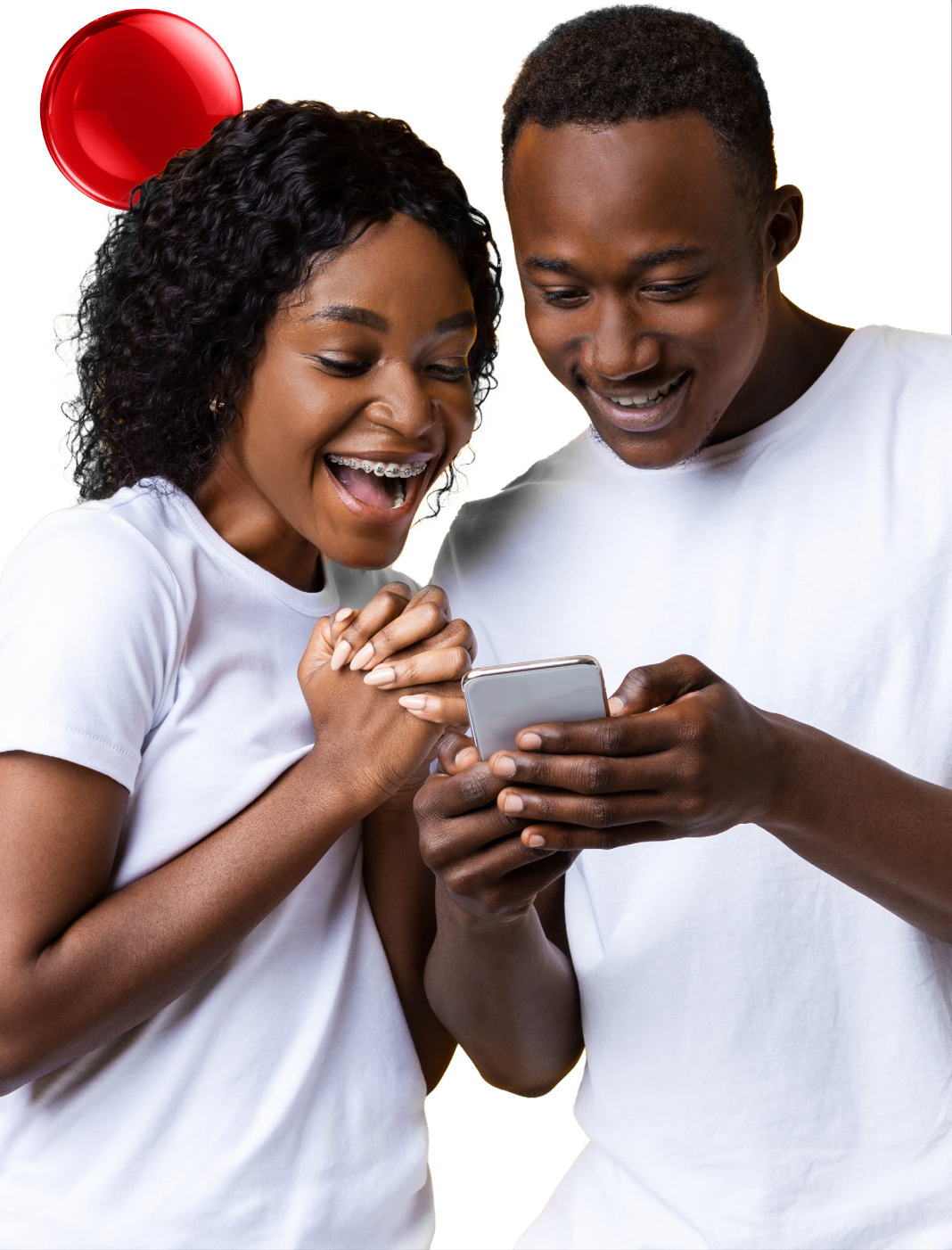
Hello Doctor is available on your Pick n Pay Medical Scheme app. Just tap the Hello Doctor icon on your home screen, request a phone call and the doctor will phone you back.

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 worries. Download the Pick n Pay Medical Scheme app and ensure you and your family stay healthy and happy with relevant and reliable health advice at the touch of a button.

Virtual telehealth consultations – an additional paid-for service that offers more than just free advice over the phone. A full virtual telehealth consultation can be held with a doctor.





HealthSaver Overview



Save for additional healthcare expenses

The HealthSaver account can be used to fund healthcare-related expenses, such as:

- co-payments,
- cosmetic surgery,
- refractive eye surgery, and
- vitamins.

You can have a HealthSaver account without making contributions into it – it could simply be where you receive the HealthReturns you earn. If you choose to contribute into the account.

Integrated HealthSaver pockets

Your HealthSaver balance consists of:

- **Savings Balance** (accumulated through ad-hoc or flexible monthly contributions), and
- **Rewards Balance** (accumulated through any cashbacks, HealthReturns and Savings Booster).

You can earn cashbacks by interacting with a range of Multiply partners, while you earn HealthReturns by being active and adhering to prescribed care. We pay you a Savings Booster on your positive HealthSaver Savings balance.

You can use Savings and Rewards to pay Healthcare partners such as doctors and pharmacies. Gym memberships can only be paid from Rewards.



What do you need to do?

Be active, know your health (by completing a digital or in-person health assessment and a digital or in-person fitness assessment), and follow the compliance rules.

To earn a Savings Booster, you need to pay contributions into your HealthSaver account. This can be ad-hoc or fixed monthly contributions.

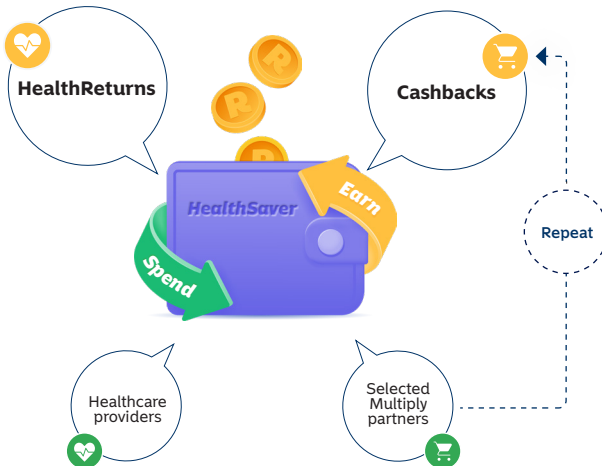
If your Healthy Heart Score is Amber Green, Amber or Amber Red, your Savings Booster will be calculated based on Amber.

Dynamic Savings Booster linked to your health

You can earn a **Savings Booster** of up to **10%** on your positive HealthSaver Savings Balance.

The Savings Booster you earn on your positive HealthSaver Savings Balance is based on your Healthy Heart Score and fitness assessment level.

Healthy Heart Score	Fitness assessment level	Effective annual Savings Booster rewards on positive balances
	Level 5	10%
	Level 4+	5%
	Level 3+	2%
	Level 2+	1%
	Level 1+	0%



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