

## Terms and conditions

From June 2020

Multiply for Corporates is a corporate rewards programme that help employers take care of their employees’ physical and financial health. Rewards are based on the number of qualifying Momentum products they have, their workplace safety and engagement levels.




All employers with sufficient Momentum products to qualify for at least a Bronze status, may join the Multiply for Corporates rewards programme and potentially earn rewards. To join the programme, you must first complete the registration process.

### How are Multiply for Corporates rewards calculated?

Once you have completed the registration process, you will be allocated a Multiply for Corporates status, Workplace Safety Score and engagement level. This will be used monthly to determine your Multiply for Corporates rewards.

The rewards are calculated and allocated monthly in arrears, no later than 30 days after the end of each calendar month, using the following table and the combined results of the status, Workplace Safety Score and engagement level.

**Rewards per employee per year:**

Workplace Safety Score	Engagement levels	Bronze	Silver	Gold	Platinum	Private Club
		R60	R120	R180	R300	R600
 Green Amber Red	Level 5	R60	R120	R180	R300	R600
	Level 4	R36	R60	R120	R180	R300
 Green Amber Red	Level 3	R24	R36	R60	R120	R180
	Level 2	R12	R24	R36	R60	R120
 Green Amber Red	Level 1	R0	R0	R0	R0	R0

Rewards are calculated on the lower of the Workplace Safety Score and the engagement level. For example:

- If an employer is on a Multiply for Corporates Gold status, a Green Workplace Safety Score and engagement level 5, their rewards will be R180 per employee per year.
- If an employer is on a Multiply for Corporates Gold status, an Amber Workplace Safety Score and engagement level 5, their rewards will be capped at R120 per employee per year.

Rewards may be accumulated for up to two years, after which they will be forfeited by you. When you redeem your rewards, the oldest rewards will be redeemed first.

No interest will be earned on any Multiply for Corporates rewards that have been allocated, but not yet redeemed.

## What does your status mean?

Employers who give their employees access to corporate products assist them in taking care of unexpected events, save for retirement or fund medical expenses. This cover gives employees peace of mind, which impacts positively on their productivity and the business' journey to success.

Points are allocated based on the number of Momentum Corporate products you have and the percentage of employees on each of the products.



Qualifying products	Associated points
Qualifying Group Insurance death, disability and critical illness solutions	A maximum of 15 points will be allocated for each qualifying solutions. Points will be based on the percentage of employees covered.
Qualifying Health4Me and the FundsAtWork Umbrella Funds	A maximum of 10 points will be allocated for each qualifying solutions. Points will be based on the percentage of employees covered.
FundsAtWork Umbrella Fund scheme assets in Momentum portfolios	10 points will be allocated if at least 75% of the scheme's assets are in Momentum portfolios. If less than 75% is achieved, no points are allocated.
Momentum Medical Scheme	A maximum of 100 points can be allocated. Points will be based on the percentage of employees covered.

\* To qualify for Private Club, you will need to have Multiply for Corporates for at least two years as well as having earned the points needed for Private Club.

Qualifying products include:

- **Momentum Medical Scheme and Health4Me solutions.** You will only earn points for Momentum Medical Scheme if you have set up a group on Momentum Medical Scheme for 20 or more employees.
- **FundsAtWork Umbrella Pension and Provident Funds.** If you participate in both the FundsAtWork Umbrella Pension and Provident Funds, each unique employee will be counted only once and the points will be capped at a maximum of 10 for both benefits combined.
- **FundsAtWork assets invested in Momentum portfolios.** A minimum is 75% of the scheme's assets are required.
- **Group Insurance death benefits,** including lump sum death benefits, funeral cover, accidental death benefit, spouse's and children's pension and spouse's life cover, but excluding Family Protector. Where an employer has both approved and unapproved lump sum death benefits, each unique employee will be counted only once and the points will be capped at a maximum of 15 for both benefits combined.
- **Group Insurance disability benefits,** including lump sum disability, income disability, temporary income disability and accidental disability.
- **Group Insurance critical illness benefits.**

No status will be allocated if less than 40 points are earned.

Points will be calculated up to two decimal places and will not be rounded up. For example, if you have 59.90 points, you will be assigned Bronze status and will not qualify for Silver.

You will be allocated a provisional status until you register for Multiply for Corporates and confirm your total number of employees, after which your status will be recalculated and confirmed.

### What is the Workplace Safety Score?

A safe workplace contributes to employees' productivity. The Workplace Safety Score indicates how safe your workplace is and the assessment used to determine the score will help to identify potential compliance gaps. The safer your workplace becomes the better your Workplace Safety Score and the higher your rewards.

You will be allocated a Red Workplace Safety Score when you complete the Multiply for Corporates registration process.

### How to improve your Workplace Safety Score

- Complete the Workplace Safety Score questionnaire with Momentum OCSA. The assessment score will be valid for a period of two years.
- Send us the results of your valid health risk assessment (HRA) conducted by Momentum OCSA or another Approved Inspection Authority (AIA), these results are usually valid for up to two years.
- Ask Momentum OCSA to conduct a Workplace Safety walk-through assessment, which will be valid for a period of two years. If the assessment is conducted by Momentum OCSA, Momentum will then offer interventions to improve the safety of your workplace.

Momentum OCSA will use these results to allocate your business a Red, Amber or Green Workplace Safety Score no later than 30 days after the assessment results have been submitted to [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za). This score will be valid until the expiry date of the assessment, after which a new assessment will need to be done. When an assessment expires your Workplace Safety Score will immediately be downgraded to Red.

### **How to complete the Workplace Safety Score questionnaire**

You can ask Momentum OCSA to provide you with the Workplace Safety Score questionnaire. Momentum OCSA will then explain how to complete the questionnaire in order to obtain an assessment score. The assessment score will be valid for a period of two years.

Contact [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za) for more information.

### **How to book a Workplace Safety walk-through assessment with Momentum**

You can ask Momentum OCSA to provide you with a quotation to conduct a Workplace Safety walkthrough assessment, which will be valid for a period of two years. The quote will be based on the number of worksites / premises the company has, the location of these worksites or premises and the industry that the company operates in. The Workplace Safety walkthrough assessment will only be conducted after the quotation has been accepted and the assessment will be conducted according to Momentum OCSA's standard terms and conditions for providing the service.

Contact [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za) for more information or to request a quote.

### **What is engagement?**

The engagement activities have been selected to reward your business for engaging with your Momentum Corporate solutions, and for how engaged your employees are with Momentum to understand and improve their physical and financial health.

The number of engagement activities completed as at the end of each calendar month determines the engagement level used for the following month's rewards.

There are many engagement activities that you can select from, but only five need to be completed to achieve the highest engagement level. The more activities you complete, the higher your engagement level and the greater your rewards.

### **Multiply for Corporates registration**

All qualifying employers will receive an email introducing Multiply for Corporates and a link to the registration page. You need to register for Multiply for Corporates before rewards can be earned. This will allow us to keep you up to date with your progress and notify you of any rewards allocated to your business.

During the registration process you will be asked to confirm your company details, such as the name and registration number of your business, the location and industry that you operate in and the total number of employees. You must select a contact person who will receive future communication about Multiply for Corporates.

As the employer, you will qualify for one engagement level when you complete the Multiply for Corporates registration process. This engagement level will expire in 12 months and you will be required to update the company details at least annually.

### **Multiply Starter activation**

We believe that it is important for employers to have employees who are both financially and physically well. That's why we have teamed up with Momentum Multiply. Multiply is a wellness and rewards programme that encourages members to make the right choices so that they can live a better, healthier life. Members can earn great incentives, discounts and cashbacks when they improve their health, safety, fitness and finances, such as going for a health risk assessment and exercising. A healthier workforce can help you to enhance your business' financial health.

Multiply Starter is automatically available to employees who are on a qualifying medical scheme or employer group at no additional cost. All you need to do is to make at least one of Momentum Corporate's qualifying products available to your employees and provide us with their personal information and contact details.

You will qualify for one engagement level if at least 75% of your employees are on Multiply Starter.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

### **Multiply Premier**

Members can upgrade to Multiply Premier for an additional fee at their own cost. They can earn great incentives, discounts and cashbacks from over 60 partners when they complete activities to be healthier, safer and on top of their finances.

Members can also save on their life insurance, medical aid and short-term insurance if their policies are with Momentum. They can get benefits like HealthReturns and discounts on Momentum Myriad life insurance premiums, as well as EmployeeReturns on FundsAtWork and Group Insurance scheme premiums.

You will qualify for one engagement level if at least 15% of your employees are on Multiply Premier.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

### **EmployeeReturns**

Members on the FundsAtWork Umbrella Funds or Group Insurance with Multiply Premier can earn EmployeeReturns. With EmployeeReturns, members are rewarded financially for their physical wellness with the Healthy Heart Score. The Healthy Heart Score gives members an indication of how healthy their heart is. These rewards for members can be up to 60% of their approved lump sum death, unapproved lump sum death and / or critical illness benefit premiums.

You will qualify for one engagement level if at least 15% of your employees are on Multiply Premier and are earning EmployeeReturns.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

## Healthy Heart Score

The Healthy Heart Score is a pathway for FundsAtWork and Group Insurance scheme members to understand their health and wellness and get more rewards. It also shows the member if they are causing long-term damage to their heart and their risk of developing cardiovascular disease. Members who are on Multiply Starter or Premier need to complete an annual free health assessment to get a Healthy Heart Score.

The health assessment results are used to calculate their Healthy Heart Score. The nurse will measure:

- blood pressure;
- total cholesterol;
- glucose;
- height, weight and waist circumference.

Together with gender and age, these measurements are used to calculate their body fat percentage. The nurse will also ask the member about their smoking status. The Healthy Heart Score identifies in which category the health of their heart falls into: green, amber or red.

Qualifying employees will then get rewards calculated based on a combination of their Healthy Heart Score, their Active Dayz™ or Fitness Assessment and their Multiply status.

You will qualify for one engagement level if at least 15% of your employees have done a Health Assessment and have a Healthy Heart Score.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

## HealthReturns

HealthSaver is seamlessly integrated with Momentum Medical Scheme, which makes it the most convenient way to pay for medical treatments and procedures, not covered by your medical aid option. If your employees are on Momentum Health, they can save for additional healthcare expenses with a HealthSaver. HealthSaver is the most convenient way to pay for medical treatments and procedures, not covered by their medical scheme.

Members on certain Momentum Medical Scheme options, with Multiply Premier and a Health Heart Score can earn HealthReturns of up to R3 000 per family based on their physical activity. HealthReturns will be paid into their HealthSaver account.

You will qualify for one engagement level if at least 15% of your employees earn HealthReturns.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

## **Effective Employee Index™**

The Effective Employee Index (EEI) has been developed by Momentum in consultation with Unisa. It explains the causes of lost productive work time in South Africa and it is based on data from over 400 companies, with more than 500 000

employees across all industries. The EEI provides you with insights into your productivity levels, how to improve these, as well as how you stack up to your industry peers.

To find out more about the Effective Employee Index, contact us at [productivity@momentum.co.za](mailto:productivity@momentum.co.za).

You will qualify for one engagement level if you participate in the full Effective Employee Index.

#### **Financial statements submitted**

One of the sources of information that is important for understanding a business is their financial statements. You will qualify for one engagement level if you send a copy of your most recent financial statements to us at [productivity@momentum.co.za](mailto:productivity@momentum.co.za).

#### **FundsAtWork advisory body contact details**

The advisory body plays an important role in the determination of benefits for a scheme, including the appointment of an investment adviser.

You will qualify for one engagement level if you have an advisory body and provide us with updated advisory body contact details.

#### **Smart Exits**

Momentum's award-winning Smart Exits solution is the first online process of its kind that empowers retirement fund members to make better financial decisions when they resign from their job. Smart Exits assists employees to make informed decisions by creating awareness about the importance of preserving, as well as the tax impact of taking their retirement savings in cash.

Smart Exits also reduces the administration burden of the employer at the time of withdrawing or transferring retirement benefits to a preservation fund, which industry-wide tends to be a time-consuming and paper-intensive process.

You will qualify for one engagement level if you use Smart Exits for withdrawal claims.

Please contact your financial adviser for more information, or email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za).

#### **How do you spend your rewards?**

You can redeem and spend your Multiply for Corporates rewards on various initiatives for your employees. The initiative or service must be for the benefit of all employees, either to enhance workplace safety, financial and physical wellbeing or boost staff morale.

#### **This is the Multiply effect!**

Email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za) to spend your rewards on any of these initiatives:

### **Staff incentives and awards**

Our research shows that employees who feel cared for, and appreciated by their employer are more productive. Staff incentives and awards can be used to drive specific behaviours within identified timelines.

You can use your Multiply for Corporates rewards to purchase Multiply partner vouchers, Multiply online store credits or Multiply online shop products. Employees must have registered profiles on [multiply.co.za](http://multiply.co.za) and previously accessed [multiplyonlineshop.co.za](http://multiplyonlineshop.co.za) to receive online store credits

The Multiply online shop is only available to employees who are members of Multiply Starter or Premier, and offers savings on groceries, travel, tools, entertainment and more.

For more information go to [multiplyonlineshop.co.za](http://multiplyonlineshop.co.za).

### **Momentum OCSA services**

Momentum OCSA provides industry-leading health and wellness in Southern Africa. They specialise in integrated workplace health and wellness solutions to enhance your business' journey to financial wellness, from EAP and wellness services, occupational health services, management information systems, executive health, primary health care, consulting services and the Academy of Excellence (AoE).

You can use your Multiply for Corporates rewards to subsidise any of Momentum OCSA's services, such as occupational hygiene services, workplace health and wellness solutions or the Workplace Safety walkthrough assessment that can be used to get a Workplace Safety Score.

### **Medical screening**

Research indicates that employees who remain on sick leave for more days than anticipated, could indicate that they could potentially suffer from a more severe condition. Medical screenings can help you get a view of your employees' risk profile and implement the necessary interventions.

You can use your Multiply for Corporates rewards to subsidise individual health risk assessments, HIV screening or flu vaccinations as part of the wellness day services or on its own.

### **Wellness days through Momentum OCSA**

We deliver nationwide onsite tailor-made wellness day services that offer extensive workplace health activities and screening opportunities. We structure the day according to your workplace specific requirements and wellness strategy, to fit your business unique culture and wellness vision. Together with your wellness team, we construct wellness days that seamlessly expand on your primary health, occupational health, employee assistance programmes and other wellness initiatives.



## **Financial Wellness Day™**

In partnership with your business, Momentum will come to your workplace and provide your employees with information and knowledge so they can better understand their physical and financial health.

Their Momentum Corporate solutions will be explained, as well as how to access and use their benefits and how it will impact their financial health. Benefit counselling, financial coaching and other services can also be facilitated. Employees engage on their physical and financial wellness and the employer should get a good overview of where their employees are on their journey. In partnership with Momentum Health, an opportunity will be created to do medical screening and health assessments.

Our consultants will also help your employees understand Multiply, their status and how to improve it, upgrade to Multiply Premier and get more value for money.

## **COVID-19 Pandemic Spend Initiative**

In light of the Covid-19 pandemic and lockdown provisions issued by the Government, and to assist distressed employers and employees, your accrued Multiply for Corporates rewards can be used for costs or funding of Covid-19 pandemic interventions aimed at improving the physical, financial health and safety of employees.

Rewards can be used at any time to access services from Momentum OCSA, such as:

- Occupational health risk assessment on COVID-19
- Microbiological swab sampling
- Wireless monitoring of ventilation / indoor air quality.

Under this special initiative, you can use your rewards until 31 December 2020 for any further interventions such as:

- The acquisition of products such as sanitisers, disposable wipes, masks, gloves, detergents
- Employee COVID-19 testing
- Assistance with employee equipment such as data, teleconferencing, computer / network hardware and software programmes
- Transport assistance for employees working remotely
- Workplace hygiene and cleaning services.

## **General terms and conditions**

No membership fee will be charged to register for Multiply for Corporates.

If your points drop below 40.00, your status will be removed immediately and no further rewards will be allocated. Any rewards accumulated prior to this will remain available for you to redeem and spend on the available initiatives until these rewards expire at the end of the two year period.

If an employer terminates all qualifying Momentum Corporate products, their points will drop to zero and all accumulated rewards will immediately be forfeited.

## **Legal matters**

When you register for and participate in the Multiply for Corporates programme, it means you have read, understood and agreed to these rules.

Momentum and Multiply for Corporates may amend the rules from time to time.

Momentum refers to Momentum Metropolitan Life Limited (registration number 1904/002186/06), a company registered under the company laws of the RSA and its subsidiaries.

## **Changes to the rules**

Momentum may, at its sole discretion and at any time, amend these rules and any business rules associated with them in any way. These amendments may include, but are not limited to, changes to the amounts and percentages referred to in these rules, as well as changes to the Multiply for Corporates programme. Momentum will give members reasonable notice of any changes in the programme by publishing the details of the changes on the Multiply for Corporates page on the Momentum website or disclosing the information in any other way that Momentum will determine at their discretion. Momentum reserves the right to adjust benefits if applicable legislation impacts on the benefits Multiply for Corporates offers.

## **No legal relationship**

Employers who have registered for and participate in the Multiply for Corporates programme have no legal relationship with Momentum or the Multiply for Corporates programme, other than being bound by these rules and consequently, when entitled to do so, to receive any benefits they may be entitled to.

## **Enforcing the rules**

If Multiply for Corporates fails to enforce any of these rules, it does not mean that Multiply for Corporates may in future not enforce them. If one or more of these rules is invalid, unlawful or unenforceable, it has no impact on the validity of the other rules, which will stay valid.

## **Personal information**

Momentum undertakes to protect your privacy and to keep your personal information confidential. Momentum will not share your information with any third parties without your permission for any other reason than necessary to carry out the actions set out in this document.

Momentum may use your company's information for historical, statistical and research purposes. This will be conducted on an anonymous basis, which means your company's data is not linked to your company's name.

You have a right to access, update or correct your company's information, including contact information provided for the purpose of Multiply for Corporates communication.

Momentum may share your company's information with other businesses in Momentum Metropolitan for purposes of administration of your products or benefits. You have a right to object with the sharing of your personal information within Momentum except if the disclosure is necessary for the administration of the product or services provided or is required in terms of legislation.

Momentum may use your contact information to notify you of new products or development on products you already have with us. If you do not want to receive this kind of communication from us you have the right to object to direct marketing or non-compulsory newsletters at new business stage and on each and every occasion of receiving a communication of this nature.

### **How to report a complaint and/or query**

If you have a complaint and / or query about your Multiply for Corporates products, benefits, rewards or services, we recommends that you first contact your financial adviser.

You can email Multiply for Corporates on [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za) to lodge a complaint. If you are not satisfied with the response you receive from the Multiply for Corporates service consultant, you can escalate their complaint to a manager. The manager will acknowledge receipt of the complaint within 24 hours. The manager will work with Momentum Corporate's internal complaints department to review the complaint. You will then receive a response from the service manager, within 2 working days from acknowledging receipt of the complaint or query. The service manager will give a detailed explanation in their response about the outcome or resolution of the complaint.

### **Business hours**

08:00 to 17:00 weekdays, excluding public holidays.

### **Contact details**

For Multiply for Corporates email: [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za)

Momentum OCSA contact details:

Workplace Safety Score – [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za)

Occupational hygiene – [occupationalhygiene@momentum.co.za](mailto:occupationalhygiene@momentum.co.za)

Wellness days – [wellnesshealthevents@mhg.co.za](mailto:wellnesshealthevents@mhg.co.za)

Trauma debriefing – [eap@metropolitanhrm.co.za](mailto:eap@metropolitanhrm.co.za)

For the Effective Employee Index or any services related to the Effective Employee Index, email [productivity@momentum.co.za](mailto:productivity@momentum.co.za)

Momentum's physical addresses for legal notices: 268 West Avenue, Centurion, Gauteng, 0157