



2019 Focus page

Focus on the Momentum HealthReturns Programme

The Momentum HealthReturns programme gives Momentum Health members, excluding those on the Ingwe and Impact Options, access to:

- Up to R3 000 per family per month,
- Between 1 and 4 free GP visits per year (available to members on the Custom to Summit Options), and
- Increased cover for in-hospital specialist treatment (available to members on the Incentive to Summit options).

Child dependants on the Incentive, Extender and Summit options can earn KidsReturns, as long as all adult dependants on the membership are earning HealthReturns. This not only makes it easier to reach R3 000 in HealthReturns per month, but more importantly, helps families to be active together and establish a healthy lifestyle from an early age.

How it works

Momentum pays up to R3 000 per family per month in HealthReturns to Momentum Health members who go for an annual health assessment, comply with treatment protocols (where applicable) and are active. If, for instance, you are registered for a chronic condition, you need to ensure that you claim and use your chronic medication as prescribed, in order to earn HealthReturns. Your HealthReturns will be paid per R550 medical aid contribution that you pay, excluding late joiner penalties.

It is very easy to start earning HealthReturns. As a Momentum Health member, you enjoy one free health assessment per year through the Health Platform Benefit. This assessment is the **first step** to earning HealthReturns and will determine your Healthy Heart Score.

The Healthy Heart Score gives you an indication of your heart health. It may indicate if you are causing long-term damage to your heart and your risk of developing cardiovascular disease. We use the results from your health assessment, together with your smoking status, to calculate your score. Your score can be red, amber or green. Based on your results, we may recommend further assessments.


If you go for these assessments and follow the treatment protocols, this would be the **second step** to earning HealthReturns. The **third step** requires you to be active. Your activity, combined with your Multiply Premier status, Momentum Health contribution and Healthy Heart Score, will determine how much you can earn. Your physical activity is measured by your number of Active Dayz™ in a month or by going for a fitness assessment.

An Active Day can be earned by:

- Burning 300 calories in an exercise session. Link your device on multiply.co.za to track.
- One gym visit at any Virgin Active, Planet Fitness, Curves, GoHealth or any Multiply affiliated gym. Visit multiply.co.za for a complete list of affiliated gyms.
- Taking 10 000 steps in a day. Use a Multiply-approved app or device to count the number of steps you take per day. Link your device on multiply.co.za to track.
- Participating in a qualifying event, registered online through Entrytime or completing a Parkrun and entering your barcode on the FitVault app.

If multiple activities are performed on the same day, the activity that results in the best score will be used.

You can also go for a fitness assessment at SA's largest biokineticist association BASA. The cost of a fitness assessment is R270 (or R192 if you are on Multiply) and can be paid from HealthSaver.



HealthReturns payable per R550 medical scheme contribution

Healthy Heart Score	Active Dayz™ or Fitness Assessment	Standard	Bronze	Silver	Gold	Platinum	Private Club
Green, Amber, Red	16+ per month or Level 5	R46	R46	R58	R110	R158	R260
Green, Amber, Red	12+ per month or Level 4	R23	R23	R35	R66	R105	R160
Green, Amber, Red	8+ per month or Level 3	R12	R12	R23	R33	R47	R65
Green, Amber, Red	4+ per month or Level 2	R5	R5	R10	R15	R20	R30
Green, Amber, Red	0 to 3 or Level 1	R0	R0	R0	R0	R0	R0

- Standard HealthReturns are paid if you do not have HealthSaver and Multiply Premier membership
- Increased HealthReturns are paid into your HealthSaver account, based on your Multiply Premier status

HealthReturns are paid per R550 contribution that you pay as the principal member (excluding late joiner penalties). If your spouse and/or adult dependants are covered on your membership, they can also earn HealthReturns per R550 payable for their portion of the contribution. This means that a principal member who is as active as an adult dependant could receive a slightly higher HealthReturns payout, due to the lower contribution that the dependant pays.

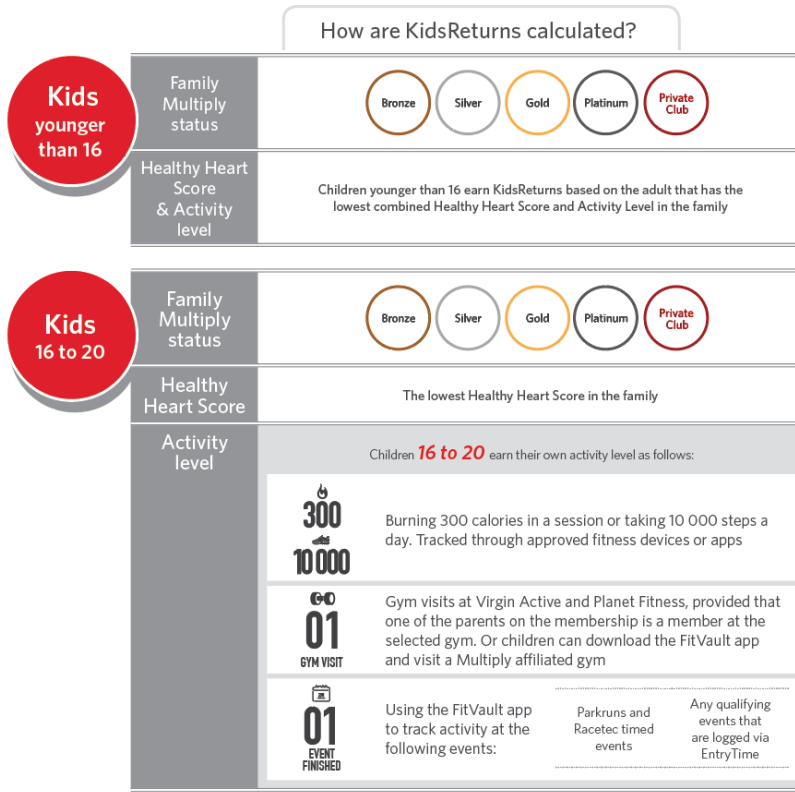
Please note that if your Healthy Heart Score is amber, you can earn HealthReturns up to Level 4 only, and if your Healthy Heart Score is red, you can earn HealthReturns up to Level 2 only.

KidsReturns

Child dependants on the Incentive, Extender and Summit options can earn HealthReturns per R550 payable for their portion of the contribution, as long as the family is on Multiply Premier and all adult dependants on the membership are earning HealthReturns. This makes it even easier for families to reach the monthly maximum of R3 000 in HealthReturns.

Calculating KidsReturns

KidsReturns are calculated as follows:



Activating the KidsReturns benefit

To activate the benefit, members need to complete their child's health profile on multiply.co.za. The parent will need to input the child's ID number, height, weight and waist circumference. This is valid for 12 months and would need to be updated on an annual basis to ensure that the child will continue to earn HealthReturns.

Additional HealthReturns benefits

If you maintain at least 12 Active Dayz per month for three consecutive months, have a green or amber Healthy Heart Score and have chosen to receive your HealthReturns into your HealthSaver account, you can also earn up to four free GP visits per year for your family and qualify for the HealthReturns RateBooster.

The RateBooster benefit boosts in-hospital cover for specialists by an additional 100% of the Momentum Health Rate, which means that you will have cover up to 400% of the Momentum Health Rate for in-hospital specialist treatment, depending which option you are on.

Criteria	Option	GP visits	RateBooster
Maintain HealthReturns level 4 or 5 for 3 consecutive months, have an amber or green Healthy Heart Score and receive HealthReturns into your HealthSaver account	Ingwe		Not available
	Impact		
	Custom	1	Not available
	Incentive	2	+ 100% = 300%
	Extender	4	+ 100% = 300%
	Summit	4	+ 100% = 400%

FAQs

What measurements are used to calculate my Healthy Heart Score?

During your health assessment, the nurse will measure your:

- Blood pressure
- Total cholesterol
- Glucose
- Height, weight and waist circumference. This, together with your gender and age, will be used to calculate your body fat percentage.

The nurse will also ask about your smoking status.

Do I need to pre-authorise before going for my health assessment?

Pre-authorisation is not required. All adult beneficiaries qualify for one free health assessment per year under the Health Platform Benefit.

After doing my health assessment, how will I know if I need to do any further tests in order to comply with clinical protocols?

If you need to go for any further assessments, such as glucose or cholesterol tests, we will send you a letter to notify you. You will also be able to view the information by logging on to momentumhealth.co.za and clicking on the HealthReturns tab.

If I need to go for further tests, where can I have them done?

For further glucose and/or cholesterol tests, please take the pathology form to your nearest pathology laboratory. The pathology form will be emailed to you and will also be available for downloading by logging on to momentumhealth.co.za. The tests will be paid for by Momentum Health.

Do I have to be a member of Virgin Active or Planet Fitness through Multiply in order to earn HealthReturns?

No, only members who prefer gym visits as their activity measure need to belong to Virgin Active, Planet Fitness or an affiliated gym through Multiply.

Do I have to be a Multiply Premier member in order to earn HealthReturns Booster?

Yes, you need to have Multiply Premier and opt to have your HealthReturns paid into your HealthSaver account to qualify for HealthReturns Booster.

What fitness devices can I use and how do I register my device?

You can use a variety of fitness devices ranging from Fitbit to Garmin and Jawbone to track your calories burned or steps taken. Simply visit multiply.co.za, click on "Get Active" and then click on "Link Device". If you have a HealthSaver account with a positive balance, you can submit the invoice and/or proof of payment for the fitness device to claims@momentumhealth.co.za for reimbursement.

What are the advantages if my HealthReturns are paid into my HealthSaver account?

If you have Multiply Premier and choose to receive your HealthReturns into your HealthSaver account, you can earn increased HealthReturns.

In addition, if you receive your HealthReturns into your HealthSaver account you qualify for:

- Free GP visits if you are on the Custom, Incentive, Extender or Summit Option.
- Additional in-hospital specialist cover if you are on the Incentive, Extender or Summit Option.

How do I notify Momentum that I want my HealthReturns to be paid into my HealthSaver account?

If Momentum pays your HealthReturns into your bank account and you would prefer to receive your HealthReturns in your HealthSaver account, you simply need to logon to momentumhealth.co.za with your username and password, click on "HealthReturns", then on "My HealthReturns" and you will find the instruction at the bottom of the page. Alternatively, you can call the member contact centre on 0860 11 78 59.

Do I have to make monthly contributions to HealthSaver to qualify for HealthReturns Booster?

No, as long as your HealthSaver account is activated, and you have opted to receive HealthReturns into this account, you will qualify for HealthReturns Booster.

What happens if my HealthSaver is suspended?

Your standard HealthReturns are paid into your bank account and the Health Booster funds are forfeited.

How long is the additional in-hospital specialist cover (HealthReturns RateBooster) valid for?

This benefit is valid for 12 months from the date it was earned.

Who can make use of the additional in-hospital specialist cover (HealthReturns RateBooster)?

RateBooster increases the in-hospital specialist rate for all beneficiaries on the membership if you are on the Incentive, Extender or Summit Option.

Is there a difference between my HealthSaver balance (consisting of contributions that I have paid), and my HealthReturns Booster balance?

Yes, there is a difference as HealthReturns Booster funds are available for healthcare expenses only (once standard HealthSaver funds are depleted) and would be forfeited if your HealthSaver or Momentum Health membership is cancelled. Any remaining HealthSaver funds accrued through contributions will be paid out to you on cancellation.

Do I have to pre-authorise before using my free GP visit?

The free GP visits are automatically authorised. Please keep in mind that these GP visits will be paid at your option rate and don't forget to use an appropriate GP according to your option and provider choice.

How will I know when I have earned free GP visit/s?

You will receive an SMS letting you know when you have earned free GP visits.

When will I earn my RateBooster and/or free GP visit/s?

If you have opted to receive your HealthReturns into your HealthSaver account and maintain Activity Level 4 or 5 for 3 consecutive months and have a green or amber healthy heart score, you will qualify for your free GP visit/RateBooster benefit one month later. For example, if you maintain Activity Level 4 and have a green or amber Healthy Heart score for January, February and March, your free GP visit/RateBooster will be allocated on 1 May and will be valid until 30 April of the following year.

Will my free GP visits/RateBooster benefit expire if I don't use them?

GP visit/RateBooster benefits are valid for a period of 12 months from the month in which you earned them.

Can I earn HealthReturns if I have a three-month waiting period on my membership?

Yes, you can earn HealthReturns during the three-month waiting period, however, Momentum Health will not cover the cost of the health assessment or additional pathology tests that may be required.

What does compliance mean?

Earning HealthReturns is dependent on complying with prescribed treatment. This means that if, based on your health assessment results, we request that you undergo further testing, you will not earn HealthReturns if you do not go for the recommended tests.

In addition, if you are registered on a chronic management programme:

- you need to obtain your chronic medicine on a monthly basis, and make sure that you take your medication according to the dosage and quantity prescribed by your doctor; and
- make sure that you don't miss a dose – this is not only important for compliance, but it can have serious implications for your health.

Do I have to be a Multiply Premier member for my children to earn HealthReturns?

Yes, your family needs to belong to Multiply Premier in order for your children to earn KidsReturns.

Why can my child only earn KidsReturns if all members of the family are earning HealthReturns?

The intention of KidsReturns is to encourage families to be active together.

Why can children under 16 not earn their own activity level?

While it is good to establish a healthy, active lifestyle when children are still young, it is important to not put too much strain on them, and rather let them focus on enjoying being active.

How do I activate the benefit for my child to start earning HealthReturns?

You can activate the benefit by completing your child's health profile online at multiply.co.za. The activation will be valid for 12 months. You will need to update the activation on an annual basis to ensure that your child continues to earn HealthReturns.

What is the maximum age for earning KidsReturns?

Child dependants up to the age of 20 on your membership qualify to earn KidsReturns.

What type of activity will be used to measure my child's activity?

Children's activity can be measured through

- gym visits at Virgin Active or Planet Fitness, provided the parent is a member at the gym
- visits to Multiply affiliated gyms, logged via FitVault
- Parkruns and RaceTec timed events, logged via FitVault
- burning 300 calories or reaching 10 000 steps in a day, tracked through the following devices, once they have been linked to the child's Multiply profile:
 - Apple Health
 - Fitbit
 - Samsung Health
 - Garmin
 - Strava
 - Huawei Wear
 - Polar
 - Xiamo