

Changes to Momentum's complementary products for 2026

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 HealthSaver

Momentum HealthSaver has been reshaped for 2026 to make the client experience as straightforward and simple as managing a modern bank account. In 2026, your HealthSaver balance will consist of **Savings** (accumulated through ad hoc or regular contributions) and **Rewards** (accumulated through any cashbacks, HealthReturns, HealthSaver booster, Savings booster or Chronic booster earned).

Cashbacks can be earned by interacting with a range of Multiply partners, while HealthReturns are earned by being active and adhering to prescribed care. Savings booster is earned on positive HealthSaver Savings balances and Chronic booster is paid to members of new Super Groups joining Momentum Medical Scheme.

You can use Savings to pay both **Healthcare Partners** like pharmacies, and **Lifestyle Partners** like clothing or gym memberships, whereas Rewards can exclusively be spent at Lifestyle Partners.

In addition, you can choose to:

- pay your medical scheme contribution,
- pay your gym membership from your positive HealthSaver balance,
- sweep a portion into your pension fund, or
- opt for an education sweep to fund a family member's study costs.

A minimum balance of R2 500 per individual or R5 000 per family needs to remain after the sweep has been completed.

Transacting is as simple as using Scan to Pay via the Momentum App, or presenting the physical HealthSaver card (available in 2026) at vendors that do not offer compatible Scan to Pay capabilities. You can link any of the major payment wallets like Google Pay seamlessly to the Momentum App. That means once you have added your HealthSaver card to the wallet of your choice, you can pay with your phone at a much wider range of vendors. If you are not sure whether you are able to transact with a specific vendor, you simply click on either Healthcare or Lifestyle partners to select the partner of your choice and pay the listed provider.



You also have the flexibility of giving your adult dependants access to view the total HealthSaver balance, as well as a breakdown of HealthReturns earned per member – because healthy competition can be the best motivator!

Momentum GapCover

Benefit enhancements for 2026

Following a detailed analysis of benefit utilisation, we found that 90% of claims result from shortfall and co-payment benefits. Other benefits, apart from Baby Bump, showed that members were not utilising the full benefit limits. As a result, we have only increased our annual overall benefit limit from R200 000 to **R219 800**.

Age band change

The **Under 30** option will be extended to **Under 35**, giving single members up to the age of 35 access to the whole basket of benefits at a lower price.

Underwriting changes

We're also simplifying our underwriting approach:

- Removal of the **3-month general waiting period**
- Removal of the **9-month condition-specific waiting period**
- Only a **12-month condition-specific waiting period** will apply to pre-existing conditions at the time of joining.

Momentum Multiply

Multiply is giving you more flexibility, starting with knowing your health. You can do your digital health and fitness assessment on the Momentum App. Alternatively, you can do your in-person assessment at a Dis-Chem, Clicks, Multiply-approved pharmacy or health professional. In 2026, the in-person fitness assessment will cost R520 and the online fitness assessment, R310.

The monthly HealthReturns you can earn for a Healthy Heart Score and fitness level have been increased to a maximum of R250 per adult per month on Multiply Inspire Plus. Multiply Inspire and Engage members need a Healthy Heart Score to start earning partner rewards, while Multiply Inspire Plus and Engage Plus members start on rewards level 1 and improve their rewards level with a Healthy Heart Score.

The changes to the 2026 offering designed to support your physical and mental wellbeing are:

- Plato is the new Weekly Wins voucher partner, and the Wimpy Multiply Win voucher only includes a coffee in 2026.
- You now have seven ways to earn an Active Day, based on workout intensity, steps or a combination of both. Steps have been reduced from 10 000 a day to 8 500.



- Leaderboard challenges have been removed to promote fairness and levelling the playing field for rewards.
- The Multiply rewards grid has been enhanced. You start on rewards level 1 and will improve your reward level with a Healthy Heart Score. You can boost it even further with your fitness level.
- Multiply partners have been carefully chosen to help you on your wellness journey and the healthy living partner offering has been expanded to include partners that provide DNA testing, nutritional coaching, supplementation and many more.
- The top Woolworths benefit has been increased from 12% to 15%, while the discount at the Kruger Gate Hotel has been increased from 20% to 30%.
- Dis-Chem has launched their own rewards programme, and you enjoy an additional 5% on the Dis-Chem Better Rewards benefit.
- The gym benefit has increased. You can now get up to 75% from Zone Fitness, up to 60% from Planet Fitness and up to 50% from Virgin Active. You can also use Rewards money in your HealthSaver account to pay towards your gym fees.
- We've improved the Multiply Travel benefit, allowing you to get discounts on all economy fare classes. This includes 6 one-way domestic flights and 1 return international flight for all family members on Multiply. You can book an entire trip for all guests (including non-Multiply members – where no benefit will apply) and on all airlines (including non-Multiply partners – where no benefit will apply).
- Air Mauritius (at up to 30%) and Sani Sixt (at up to 40%) have been added as new Multiply Travel partners for 2026.

For more information about Momentum's complementary products, click [here](#).