

HealthSaver⁺

Earn money in your HealthSaver⁺ account for your day-to-day medical expenses



Momentum Medical Scheme helps you to cover your medical expenses, but Momentum also rewards you financially if you are healthy and active, and gives you the means to manage your own medical savings.

Scan to Pay with HealthSaver in the Momentum App gives you instant access to the money in your [HealthSaver⁺](#) account to pay healthcare providers, pharmacies and even vets.

You can use your HealthSaver⁺ not only to fund healthcare related expenses, such as co-payments, cosmetic surgery, refractive eye surgery, and vitamins, but also your monthly medical aid contributions if you have enough funds to do so. The money in your HealthSaver⁺ account could also be used to supplement your retirement savings, pay for your children's education, buy a fitness device or donate a GP visit to anyone in need.

You can have a HealthSaver⁺ account without making contributions to it, or choose to contribute, in which case you can also apply for up to R36 000 in credit, subject to the National Credit Act (NCA) credit scoring criteria. A R40 annual administration fee applies.

multiply

Look after your health

Protecting your health is an important part of managing your finances. As a **Multiply** and Momentum Medical Scheme member, you'll be rewarded for looking after your health. Members on all options (except Ingwe) can earn HealthReturns⁺ of up to R1 000 per person per month by being active and making healthy lifestyle choices.

Give your health Momentum

Momentum Medical Scheme provides cover to more than 155 000 families and continues to lead the way in innovation, flexibility and choice.

Momentum gives your health and wellbeing a further boost:

- The **Momentum App** makes submitting claims and getting authorisations hassle-free.
- Get preventative care at no extra cost with Momentum Medical Scheme's [Health Platform](#) benefits.
- Get free expert health advice from qualified medical doctors through your phone or mobile device, from [Hello Doctor⁺](#) via the Momentum App.

*HealthSaver, HealthReturns, Multiply and Hello Doctor are complementary products available from Momentum. *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.