

HealthSaver in 2026 – updated terminology

The Momentum HealthSaver⁺ offering continues to evolve. To make it easier for you to understand the terms used to describe this unique benefit, we have compiled a list of updated naming conventions and spend types.

Name	Description
HealthSaver	HealthSaver is an account available to principal members (and their dependants) of a medical scheme administered by Momentum Health. It can also be seen as a digital wallet consisting of a Savings wallet and a Rewards wallet
PureSaver	A HealthSaver account that does not allow credit to be extended/granted
CreditSaver	A HealthSaver account that does allow credit to be extended/granted
HealthSaver balance	The total funds available in the HealthSaver account, including all funds in both the Savings wallet and Rewards wallet
Savings balance	Funds available in the Savings wallet, whether from ad hoc or monthly contributions
Rewards balance	Funds available in the Rewards wallet, including HealthReturns, cashbacks, Savings Booster, HealthSaver Booster and/or Wellness Booster
Minimum balance	When using HealthSaver funds to contribute (sweep) to retirement or education expenses, a minimum balance of R2 500 (per individual) or R5 000 (per family) must remain in the HealthSaver account
HealthSaver card	While HealthSaver funds can be accessed via Scan to Pay on the Momentum App, not all providers are Scan to Pay enabled and some HealthSaver clients prefer to use a physical card. As a result, Momentum gives HealthSaver clients the option of requesting a physical card to use in addition to Scan to Pay, or on its own.
HealthSaver QR code	A QR code solution that enables a client to access their HealthSaver funds via Scan to Pay on the Momentum App
HealthReturns	A rewards currency that clients can earn for participating in activities that will improve their holistic health and mental wellbeing outcomes (made up of Guaranteed HealthReturns and Active HealthReturns)
Guaranteed HealthReturns	A fixed monthly rewards currency that clients can earn for completing a digital or in-person health assessment and a digital or in-person fitness



	assessment, up to R50 per month on Multiply Inspire and R250 per month on Multiply Inspire Plus)
Active HealthReturns	A rewards currency that clients can earn for participating in activities that will improve their holistic health and mental wellbeing. The rewards for completing activities include weekly wins and monthly wins, up to R200 per month on Multiply Inspire and R750 per month on Multiply Inspire Plus
Savings Booster	A rewards currency that can be earned based on the total funds in the Savings wallet
Penalties	A penalty applied on any credit extended/granted on a CreditSaver account
HealthSaver Booster	A once-off rewards currency that clients who are part of an eligible employer group can earn. This can be up to R750 on Multiply Inspire and up to R1 500 on Multiply Inspire Plus
Wellness Booster	A fixed monthly rewards currency that clients who are part of an eligible employer group can earn, based on chronic compliance. Wellness Booster pays up to R600 per month for principal members, R450 for adult dependants and R60 for child dependants on Momentum Medical Scheme's Custom Option with Any or Associated chronic provider, and up to R1 000 per month for principal members, R790 for adult dependants and R310 for child dependants on the Incentive Option with Any or Associated chronic provider
Spend types	
Healthcare partners	Partners that provide healthcare or medical services and devices, as well as payment of medical scheme contributions. Both Savings and Rewards funds can be used
Lifestyle partners	Partners that are there to improve health and mental wellbeing. Only Rewards funds can be spent at these partners
Fund Sweeps	Transfer of funds (sweeps) into Momentum FundsAtWork Pension and/or Provident Fund, sweeps to offset educational expenses and sweeps from one HealthSaver into another HealthSaver. Funds from both the Savings and Rewards wallets can be used, provided the minimum balance referred to on page 1 remains in the account

**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.*