

HealthSaver⁺

Cover your family's day-to-day medical costs with the money that you earn in your HealthSaver⁺ account



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

Momentum Medical Scheme members qualify for [HealthSaver⁺](#), a savings account that helps you make provision for additional day-to-day medical expenses, in a way that suits your pocket. **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 (provided the claim has a valid Nappi code and/or tariff code), 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, or pay for your children's education, buy a fitness device or donate a GP visit to anyone in need. A R40 annual administration fee applies.

Based on a combination of your Healthy Heart Score and your fitness assessment level, you can earn up to 10% HealthSaver rewards on your positive HealthSaver⁺ balance, or pay as little as 0% penalties on HealthSaver⁺ credit.

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 family's 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 family's 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.

*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.