

Multiply Inspire

FAQs

1. What is the benefit?

Multiply Inspire is a new wellness rewards programme that helps you live a healthy, balanced life by focusing on both your physical health and mental wellbeing. When everything is in balance, you can thrive. And we're here to inspire you on this journey to wellness.

2. Who can join Multiply Inspire?

You can join Multiply Inspire if you're a Momentum Medical Scheme member on the Evolve, Custom, Incentive, Extender or Summit option or a member of another qualifying scheme.

3. How can I join Multiply Inspire?

As a member of Momentum Medical Scheme or another qualifying scheme, you're already a Multiply Inspire member for free. Join Multiply Inspire Plus on the Multiply app and boost your rewards.

4. What's the difference between Multiply Inspire and Multiply Inspire Plus?

On Multiply Inspire you get basic HealthReturns and partner rewards to get you started on your journey to wellness. You multiply your HealthReturns and partner rewards when you join Multiply Inspire Plus. The healthier you are, the more you score.

5. How much does the Multiply Inspire Plus membership cost?

Principal member	R195 per month
Spouse/partner	R90 per month
Adult dependant (18 years +)	R40 per month
Child dependant (7-17 years)	R25 per month
Child under 7 years	FREE

If you decide to join, your whole family on your medical aid plan will become members of Multiply Inspire Plus.

6. How can Multiply Inspire help me to be healthier?

Multiply Inspire helps you to know where you stand in terms of your health, gives you info on what to do next and helps you improve your health. We meet you where you are on your health journey and guide you from there with practical tips and tangible rewards.

7. What rewards do I get on Multiply Inspire?

You get rewarded with partner discounts and cashbacks and with HealthReturns. Cashbacks and HealthReturns are paid into your HealthSaver account.

8. What is HealthReturns?

HealthReturns is a complementary product and not part of your medical scheme. HealthReturns is cash that you earn when you participate in specific health and fitness activities and challenges. This includes your cashbacks from rewards partners. Your HealthReturns are paid into your HealthSaver account and can be used at selected partners, the vet or to pay for your everyday medical expenses.

For you to be able to earn and use your HealthReturns, you need to have an active HealthSaver account.

9. How do I activate my HealthSaver account?

If you don't activate your HealthSaver account when you complete the Momentum Medical Scheme application form, you can request to activate your HealthSaver account on the Multiply app.

10. How can I spend my HealthSaver balance?

Swipe your Multiply Money Visa card to use your HealthReturns at selected partners. You can also use it on the Multiply online shop and use it to pay for medical expenses.

11. What do I need to do to get rewarded?

You get rewarded for doing the following activities:

- completing the Lifestyle Quiz
- doing your health assessment
- doing a fitness assessment
- achieving your weekly Active Dayz targets (Weekly Wins)
- achieving your weekly Recharge Dayz targets (Recharge Goals)
- participating in leaderboard challenges and ranking at the top of the leaderboard

12. What is the Lifestyle Quiz?

The Lifestyle Quiz is a short quiz that asks questions about how you eat, sleep, move, breathe and connect. It has a few simple questions in each section. As you complete each section, you can move on to the next section. Once you've completed the quiz, you'll get a Lifestyle Score and earn your first HealthReturns for three months based on this score. Doing the Lifestyle Quiz also unlocks the Multiply Digital Coach tool.

13. I don't have time to do the Lifestyle Quiz at once. Can I come back and finish it later?

Yes. You can start the quiz and come back later to finish it. We'll save your progress on the Multiply app.

14. What is the Multiply Digital Coach tool?

The Multiply Digital Coach is a tool that supports you to make better lifestyle choices to help you improve your overall wellbeing. After you've done the Lifestyle Quiz, you'll get a score on each area of your life (eat, sleep, move, breathe and connect). The Digital Coach tool will give you practical tips on how to improve these areas.

15. What is a health assessment?

A health assessment shows you how healthy you are and calculates your Healthy Heart Score.

At risk Red	Effort required Amber-Red	Be aware Amber	Healthy Amber-Green	Super healthy Green
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You can do a health assessment at Dis-Chem, Clicks, or at selected Multiply registered health professionals. They'll measure your cholesterol, blood glucose, blood pressure and body composition. That, together with your smoking status, will give you your Healthy Heart Score. Momentum Medical Scheme members get one free health assessment per year.

16. How do I get rewarded for doing my health assessment?

The score from your Lifestyle Quiz locks in your HealthReturns for three months. To validate these results and lock in your rewards for 12 months, you need to do a health assessment within three months of doing your Lifestyle Quiz. This means that, based on the results of your health assessment, you'll get a fixed level of HealthReturns for 12 months. Members who are under 40 years of age and who are not at risk can do a digital health assessment with the Multiply app. The results will be valid for six months.

17. What is a fitness assessment?

The Multiply fitness assessment shows you your overall level of fitness. The assessment is personalised, incorporating your height, weight and physical activity level. We'll measure your body composition, muscle strength and cardiovascular fitness and give you a fitness level of between 1 and 5.

You can do an online or in-person fitness assessment.

18. Online fitness assessment

An online fitness assessment costs R250 and is valid for six months. You can do an online fitness assessment in the comfort of your own home. Make sure you have a stable internet connection and book your appointment on the Multiply app. You can also pay for the online fitness assessment with a voucher from the Multiply online shop.

19. In-person fitness assessment

Book your in-person fitness assessment with a health professional on the Multiply app. The in-person fitness assessment costs R460 and is valid for 12 months.

20. Why should I do a fitness assessment?

Not only will you know how fit and healthy you are, but you'll also double your monthly HealthReturns. Plus, you'll get a report with comprehensive feedback on your results.

21. How do I prepare for the fitness assessment?

Make sure you have your ID number available for your appointment. Wear comfortable clothing because you'll be active. To get the best outcome, do not exercise on the day of your assessment. For the online fitness assessment, have a tape measure handy.

22. What is Active Dayz?

You earn Active Dayz when you achieve your daily activity goal.

23. How do I earn Active Dayz?

You earn Active Dayz when you take 10 000 steps in a day or burn 300 calories in one workout session. Track your activity with any of the compatible fitness devices or smartphone apps. You can link a device or smartphone on the Multiply app. Remember to sync your device regularly. Sync your device at the end of each week on a Sunday night to see if you achieved your Weekly Wins.

24. How do I link a device?

Log in to the Multiply app to link your device. You'll be able to find all the compatible devices on the app.

25. What is Recharge Dayz?

Recharge Dayz assesses your readiness to face the day by measuring your resting heart rate with the Multiply app.

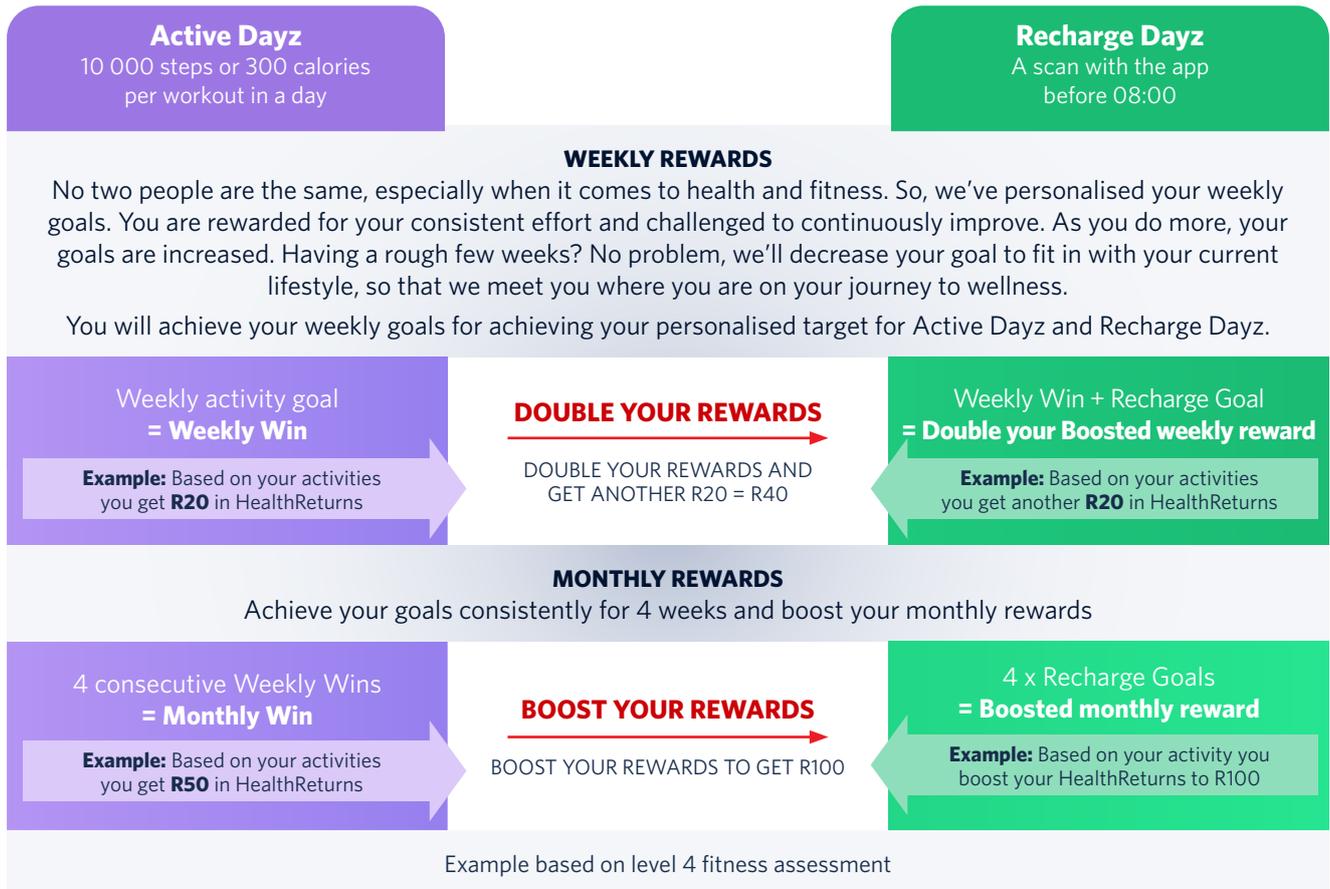
26. How do I earn Recharge Dayz?

Simply scan your finger on the Multiply app first in the morning (before 08:00), and you'll get a Recharge Score showing you how ready you are for the day. You'll get Recharge Dayz if you get a good Recharge Score (Level 4 or 5).

27. What are Multiply Wins

We want you to build healthy habits, so we reward you for achieving your goals on a weekly and monthly basis. You earn Weekly Wins and Monthly Wins.

28. How does my activity rewards work?



29. How do I take part in leaderboard challenges?

Log in to the Multiply app and join a challenge. You'll find regular challenges on your dashboard on the Multiply app. There you'll also find the rules for the specific challenge. You can take part in more than one challenge, but you'll only get rewarded for one. We'll take your best ranking to determine your reward.

30. How will my partner benefits be determined?

Your partner rewards level will be based on your current health outcomes. Your fitness level (At risk to Super fit) and health assessment result (At risk to Super healthy) will determine the level you fall under. The level determines the percentage discount or cashbacks that you'll get from partners for the specific month your results are valid for. The higher level between principal and spouse will be used to determine the level across the family composition. Rewards will either be cashbacks paid as HealthReturns into your HealthSaver account or in the form of partner discounts. So, the healthier you are, the more you score!

REWARDS LEVEL	No Healthy Heart Score	At risk	Effort required	Be aware	Healthy	Super healthy
Super fit	2	3	3	4	5	5
Fit	2	2	3	3	4	5
Be aware	1	2	2	3	3	4
Effort required	1	1	2	2	3	3
At risk	1	1	1	2	2	3
No fitness assessment	1	1	1	1	2	2