



This brochure provides an overview of the complementary products and is compiled by Momentum for Wooltru Healthcare Fund members.

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical fund. Momentum is not a medical scheme, and is a separate entity to Wooltru Healthcare Fund.

The complementary products are not medical scheme benefits. You may be a member of Wooltru Healthcare Fund without taking any of the complementary products.

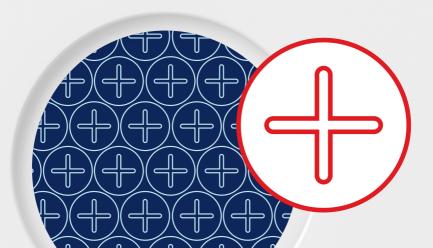
Unlocking real value by combining integrated solutions

Momentum's complementary products have evolved from providing Wooltru Healthcare Fund members with a more flexible savings solution to a fully-flexed, combined offering that unlocks a unique value proposition which truly rewards members for placing their trust in us

At the heart of an integrated solution that includes HealthSaver and Hello Doctor sits Multiply, a programme that rewards members from day one for looking after their mental and physical health.

Momentum Multiply

If you are a member of Wooltru Healthcare Fund, you have free access to Multiply Engage. Engage membership unlocks base level rewards. For a monthly membership fee, you can upgrade to Multiply Engage Plus and boost your rewards.





There's a REWARD for EVERY BODY!

Good health is your biggest asset

Get **rewarded from day one** for every step you take to look after your mental and physical health.

With Multiply Engage you will:



Know your health

Lifestyle Quiz

Complete the Lifestyle Quiz

Digital Coach Tool

Get daily personalised tips on how to maintain or improve your health from our Digital Coach tool.

The healthier you are, the more you score!

The results of your health and fitness assessment give you your partner rewards level.

Upgrade to Multiply Engage Plus, reach rewards level 5 and save up to 60% when you shop at Multiply partners.

Fitness assessment

Do an in-person, or digital fitness assessment and know your fitness level.

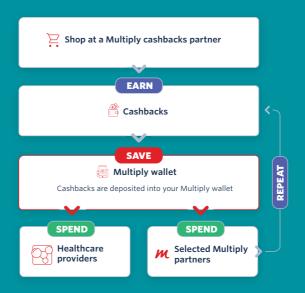
Health assessment

Do your in-person or digital health assessment.

See how healthy your heart is and get a Healthy Heart Score.

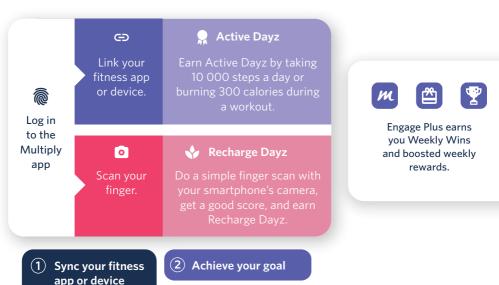


Get rewarded for knowing your health with Multiply Engage and Engage Plus



Know what to do

Start creating healthy habits



(3) Get rewarded

every day

Get rewardedPartner rewards from day one

	Multiply Engage Base level	Multiply Engage Plus Level 1 - 5		Multiply Engage Base level	Multiply Engage Plus Level 1 - 5
WOOLWORTHS	3%	4%-12%	GARMIÑ.	10%	20%-40%
™ CLICKS()	-	2%-10%	planet fitness	10%	20%-50%
Checkers	3%	4%-12%	Virgin active	10%	20%-40%
SHOPRITE	3%	4%-12%	SP®RTSA www.sportsa.co.za	10%	15%-25%
Pickn Pay		2%-10%	soSerene	20%	30%-50%
		Z 70-1U 70		15%	15%-35%
Dis-Chem PHARMACIES	2%	4%-12%	TRAVEL & EN	TERTAINMENT	
BOXER	5%	7%-15%	NuMetro	30%	40%-60%
makr	3%	5%-15%	Booking.com	10%	12%-20%
d b DINNER BOX	10%	12%-20%	FlySafair®	5%	5%-30%
we are			lift	5%	5%-25%
FOOD	10%	12%-20%	AVIS	7,5%	10%-40%
PLATED	10%	15%-25%	AIRLINK	5%	5%-25%
TAILORBLEND	10%	15%-25%	QATAR AIRWAYS AJAMA	5%	5%-30%
hello coach	20%	20%	Emirates	10%	10%-40%

Start earning today!

Download the Multiply app to get started







HealthSaver Overview

Save for additional healthcare expenses

The HealthSaver account can be used to fund healthcare-related expenses, such as

- co-payments,
- cosmetic surgery,
- refractive eye surgery, and
- vitamins.

Open a HealthSaver account in 5 minutes

Irrespective of whether you have a waiting period on your medical scheme membership, you will now have access to your HealthSaver account as soon as you join Wooltru Healthcare Fund.

Hello Doctor



Talk to a doctor on your phone, anytime, anywhere, in any South African language - for free advice

Wooltru Healthcare Fund members get free access to Hello Doctor, where you can get the medical advice you need, 24/7.

No service fees or charges apply when you use the Hello Doctor advice service. All you need is data or a WiFi connection to use your app, and since our doctors call you – you won't even need to use your airtime.

No waiting rooms, no queues, no delays, no worries. Download the app and ensure you and your family stay healthy and happy with relevant and reliable health advice at the touch of a button.



Download the app







If smartphones aren't your thing, simply dial

*120*1019#

and follow the prompts to connect with a doctor through any basic mobile phone.





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