

Multiply Premier and transition FAQs

1. Is Multiply Premier closing down in 2024?

No. Multiply Premier will continue in 2024 and will still give members Multiply partner rewards.

2. When will Multiply Premier close?

For now, Multiply Premier will continue with partner rewards in 2024 and members can remain on the product. We'll communicate what will happen to Premier in 2024.

3. What will happen to Multiply Premier in 2025?

We will communicate what Multiply Premier will look like in 2024.

4. What is happening with product rewards in 2024?

Product rewards will be delinked from Multiply Premier in 2024. This means that a Premier member will only have access to partner rewards through Multiply. However, they still get product rewards. Multiply Premier members on Myriad and Momentum Medical Scheme will be transitioned automatically. However, Momentum Insure clients need to join directly with the relevant product. It would be advantageous to join as soon as possible in January to get the best rewards.

5. Are the partner rewards staying the same for Multiply Premier in 2024?

Yes. The partner discounts, cashbacks and Multiply online shop limits will stay the same for Premier as in 2023.

6. How will a member's status be determined to see what partner rewards they qualify for?

A member's status will be locked in by the end of 2023. This means that they have time until the end of December to maximise their status. Their status will determine the partner rewards they qualify for in 2024.

7. Do members need to do any points-earning activities?

No. All points-earning activities fall away in 2024. The status a member has at the end of 2023 will be the status they carry over into 2024.

8. Can a member improve their status in 2024?

No, members can't do anything to improve their Multiply Premier status in 2024. It will be locked in at the end of 2023. Members will have up until 31 December to lock in their status.

9. What are the membership fees for Multiply Premier in 2024?

The membership fees will stay the same, so a member will pay the same fees that they paid in 2023.

Single	Family of 2	Family of 3+
R292	R368	R398

10. Can a member still do a health and fitness assessment?

Yes. Members can still go for their assessments to keep an eye on their health and fitness. Members will still qualify for one free health assessment a year.

The online fitness assessment will cost R270 and the in-person fitness assessment will cost R480.

11. Will a health and fitness assessment done for Premier count towards Multiply Inspire Plus or Engage Plus?

Yes. A member's health and/or fitness assessment results will be moved over if these still fall within the validity period, provided that the member first completes the Lifestyle Quiz on the Multiply app.

12. Can a member still earn Active Dayz and get Weekly & Monthly Wins?

Multiply, as a wellness rewards programme, promotes health living, so members will still be able to earn Active Dayz for being active and consistently achieving their activity goals. The rewards for Weekly and Monthly Wins remain the same.

13. What will happen to Multiply Premier members on Momentum Medical Scheme?

Members on Momentum Medical Scheme will automatically be moved to Multiply Inspire Plus or Multiply Engage Plus from January 2024. We'll start communicating this during October 2023 and give them an opt out option if they wish to stay on Multiply Premier in 2024.

14. Why are you moving Momentum Medical Scheme members to Multiply Inspire Plus or Engage Plus?

As rewards are moving to the respective products, Momentum Medical Scheme members will be able to earn HealthReturns on Multiply Inspire/Plus and cashbacks on Multiply Engage/Plus.

15. How will you ensure that members are not worse off?

15.1 HealthReturns match

15.1.1 How will it work?

To make the transition as smooth as possible and ensure that members are not worse off, we'll top up a member's HealthReturns on Multiply Inspire Plus. We'll take the average from the best 11 months of 2023 on Multiply Premier as a base. This means that members won't earn less HealthReturns than previously earned on Multiply Premier when they move to Multiply Inspire Plus during January 2024. The HealthReturns match will be paid for 12 months.

However, if a member opts out of being moved and stay onto Multiply Premier, they will forfeit this offer.

15.1.2 Who is eligible

All members who move from Multiply Premier to Multiply Inspire Plus in January 2024 as part of the transition and who have:

- already earned HealthReturns on Multiply Premier and was active on Premier until they were moved to Multiply Inspire Plus as part of the transition;
- a valid Healthy Heart Score;
- at least two Weekly Wins OR a fitness assessment level of 3 or more; and
- are chronic compliant.

The HealthReturns match will apply to the health activities under Know your health and Know what to do. Members also have the opportunity to earn extra HealthReturns by taking part in leaderboard challenges.

15.1.3 How will KidsReturns work?

A similar approach will be followed for KidsReturns where eligible children will receive a minimum amount equal to the average KidsReturns earned over the best 11 months (this will only apply for members on the Incentive Option and higher). These must also have earned KidsReturns on Multiply Premier.

This will also only apply if one of the parents qualify for the HealthReturns match.

15.2 Status match

As a basis, a member's rewards level will be matched on Multiply Inspire Plus.

Premier status	Inspire/Engage rewards level
Bronze	Level 1
Silver	Level 2
Gold	Level 3
Platinum	Level 4
Private Club	Level 5

If their Healthy Heart Score and fitness level qualify them for a higher rewards level on Multiply Inspire Plus and Engage Plus, they will be moved to this level.

16. What will happen to members on SAYG?

2024	2025	2026
SAYG discount will be locked in at a member's best discount for 2023.	SAYG discount will be 50% of the difference between what a member is earning with SAYG and the maximum Multiply gym discount.	SAYG closes and normal Multiply gym discounts will apply.
Subject to SAYG limits	Subject to SAYG limits	Subject to rewards level

If a member's discount is less than what they can earn on Multiply Inspire or Engage Plus, they can cancel their SAYG and qualify for the higher discount.

17. What will happen to members on SAYG?

17.1 What is the transition fee?

The transition fee is a once-off offer for advisers for supporting and servicing the move of Multiply Premier members on Momentum Medical Scheme to either Multiply Inspire Plus or Engage Plus.

17.2 Who qualifies for the fee?

All advisers and agents linked to the Multiply Premier contract at the time of the transition to Multiply Inspire Plus or Engage Plus.

17.3 How much is the fee?

It's equal to 10% of the total Multiply Inspire Plus or Engage Plus fees billed for the health portfolio.

17.4 How will it be paid?

The fee will be paid monthly for 12 months from the time of transition. If a contract is cancelled at any time, then the fee will be stopped immediately.

17.5 Will there be a clawback?

No, there won't be a claw back of the 10% fee. It will no longer be paid if the Multiply Inspire Plus or Engage Plus contract is cancelled during the 2024 benefit year.

17.6 Will I get the fee if the member has opted out of being transitioned and then chooses to move to Multiply Inspire Plus or Engage Plus during 2024?

No, the 10% fee is only payable for contracts that do not opt out during the option period.

17.7 Will there be a clawback for Multiply Premier members that transition and have been on Premier for less than 2 years?

No, we acknowledge that the Multiply Inspire Plus and Engage Plus fees are lower than the Multiply Premier fees and we will not clawback any commission advanced for Multiply Premier sales made in 2022.

17.8 Will I get the fee for Multiply Premier contracts signed in 2022?

Yes, you'll get the 10% fee for all members that transition to Multiply Inspire Plus or Engage Plus based on the fees that they'll be billed.

17.9 Will there be a clawback if a member cancels their Multiply Premier membership in 2024 if they are not a member on Momentum Medical Scheme?

No, we will not claw back any fees.

Multiply Inspire/Plus & Engage/Plus

1. What is Multiply Inspire/Plus and Engage Plus?

Multiply Inspire/Plus and Engage Plus are our wellness rewards products that reward members from day one for every step they take towards their overall health. We focus on mental and physical wellbeing and, through the Multiply app, help our members to know their health, know what to do to improve it and reward them for doing so.

More about Multiply Inspire/Plus

2. Who is eligible to join Multiply Inspire and Multiply Inspire Plus?

Momentum Medical Scheme members on the Evolve, Custom, Incentive, Extender or Summit Options or members on other qualifying schemes will have access to Multiply Inspire for free and will be able to upgrade to Multiply Inspire Plus.

3. **How do members get rewarded on Multiply Inspire/Plus?**

Members get rewarded from day one with HealthReturns and partner rewards.

HealthReturns	Partner rewards
<p>These are the activities that qualify for HealthReturns:</p> <ul style="list-style-type: none">• Completing the Lifestyle Quiz on the Multiply app;• Completing a health assessment;• Completing a fitness assessment;• Achieving weekly and monthly activity and recharge goals; and• Participating in regular leaderboard challenges and rankinga high on the leaderboard. <p>HealthReturns are paid into a member's HealthSaver account.</p>	<p>Multiply Inspire members get basic partner rewards.</p> <p>The partner rewards level for a Multiply Inspire Plus member will be determined by using the results of their health and fitness assessments.</p> <p>The higher their scores, the higher the discounts and cashbacks they'll get from Multiply partners.</p> <p>All partners is available on multiply.co.za.</p> <p>HealthReturns are paid into a member's HealthSaver account.</p>

A member will not be able to access their rewards unless they have a HealthSaver account. The member may opt to contribute or have a non-contributing HealthSaver account. If the member does not have a HealthSaver card, they can still access the funds by submitting claims.

4. **Leaderboard challenges are a large part of the rewards that a member can earn. Is it achievable for the average member?**

Challenges will be achievable for the average person. Challenges will include everyday activities that will help the member to become and remain healthy – mentally and physically. Members will be categorised based on their age and gender (and possible other factors in future) and they'll compete within groups where they'll be ranked based on their performance. Within the categories there will be digital trophies and levels for achieving certain goals (Copper, Bronze, Silver, and Gold) and they'll earn the value associated with being on a certain rank on the leaderboard.

5. **What are the fees for Multiply Inspire Plus in 2024?**

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
------------------------------------	---------------------------------	--	--	-----------------------------

The whole family on a principal member's medical aid plan will be members of Multiply Inspire Plus. Fees for 2024 will remain unchanged.

More about Multiply Engage/Plus

6. Who is eligible for Multiply Engage and Multiply Engage Plus?

Momentum Medical Scheme members on the Ingwe Option, Fusion Option and Momentum Health4Me members or members on other qualifying schemes will have access to Multiply Engage for free and will be able to upgrade to Multiply Engage Plus.

7. How do members get rewarded on Multiply Engage/Plus?

Members on both Multiply Engage and Engage Plus get rewarded from day one with partner rewards.

Multiply Engage members get basic partner rewards. The partner rewards level for a Multiply Engage Plus member will be determined by using the results of their health and fitness assessments. The higher their scores, the higher the discounts and cashbacks they'll get from Multiply partners. A full list of partners is available on multiply.co.za.

Cashbacks are paid into a member's Multiply wallet. This is accessed on the Multiply app.

8. How do members earn cashbacks?

Members can earn cashbacks at selected Multiply partners (spend limits apply).

We'll pay cashbacks into a member's Multiply wallet within 48 hours of their purchase. All dependants on the Multiply membership can earn cashbacks, but only the principal member can access and transact on the Multiply wallet on the Multiply app.

9. How does a member spend their cashbacks in their Multiply wallet?

Members spend their cashbacks at healthcare providers and at selected health and wellness retailers to help them to look after your health and wellbeing. They can scan and pay via the Multiply app at:

- Doctors, hospitals and pharmacies
- Dentists and orthodontists
- Medical services, medical and dental laboratories
- Medical, dental, ophthalmic and hospital equipment and suppliers
- Orthopaedic goods, such as prosthetic devices
- Osteopaths, chiropractors, chiropodists and podiatrists
- Optometrists, ophthalmologists, opticians, optical goods and prescription glasses
- Nursing and personal care
- Ambulance services
- Hearing aid sales and supplies
- Veterinary services

They'll also be able to spend their cashbacks in-store at Clicks and Dis-Chem pharmacies.

They'll no longer have access to their Multiply wallet if their Momentum Multiply membership is cancelled. On termination date of their Momentum Multiply membership, all members' rights to the benefits will cease and no refunds of fees paid, or cashbacks earned will be available.

10.

What are the fees for Multiply Engage Plus in 2024?

Principal member R175 per month	Spouse/partner R80 per month	Adult dependant (18 years +) R35 per month	Child dependant (7-17 years) R20 per month	Child under 7 years FREE
------------------------------------	---------------------------------	--	--	-----------------------------

Fees for 2024 remain unchanged.

What is new in 2024?

1. Digital health and fitness screening

With one scan on the app, a member can get their health and fitness assessment results within 90 seconds.

Digital health screening	Digital fitness screening
<p>A digital health assessment is done through the Multiply app to get a Healthy Heart Score.</p> <p>Who is eligible?</p> <ul style="list-style-type: none">• Lifestyle Score of 4 or 5• Under 40 with no health risks <p>If a member gets a good score, they'll earn HealthReturns. If their score is not so good, they need to go for an in-person health assessment.</p>	<p>If you qualified for the digital health screening, you also qualify for the digital fitness screening on the app.</p> <p>The fitness level is valid for 3 months, so you can get the highest partner rewards instantly, based on your Healthy Heart Score and fitness level.</p>

2. Multiply kids fitness assessment

The Multiply Kids fitness assessment is another way we're giving our members an opportunity to earn extra HealthReturns. This assessment gives an indication of a child's developmental progress and shows areas for improvement. Rewards are based on participation and not outcomes.

Parents will receive recommendations on how to improve or maintain their child's health. The kids assessment is free if done with the parents. A cost of R250 will apply if the assessment is done without the parent, or if a second assessment is done.

The kids fitness assessment is applicable for children between the ages of 7 to 11 years and 12 to 17 years. Members on Multiply Inspire Plus will get R50 a month (from Incentive Option and up) for a 12-month period. Each child will also receive a Nu Metro voucher for participation.

Members on Multiply Inspire, Multiply Engage and Engage Plus can complete the kid's assessment to know their child's health but will not be rewarded for it.

3. We've made the following digital and member journey enhancements

- Direct integration with Apple and Samsung and devices, so members no longer need to sync with FitVault.
- Multiply's Interactive Assistant, MIA, is live. She's available on multiply.co.za for all questions and service queries related to Multiply.
- The full earn, save and spend journey is now digital and available on the Multiply app. The Multiply wallet is also available for Multiply Engage and Engage Plus members.
- Digital screening is live and gives health and fitness levels in real time in minutes, giving members an opportunity to earn higher rewards from day one.
- We've made some app journey enhancements to make sure that a member's experience is more intuitive.

Employer value proposition

1. How do I present Multiply Inspire Plus and Engage Plus as a valuable addition to employer group benefit packages?

Multiply Engage Plus will be offered to employer groups at group rates allowing members to access the programme and experience the wellness features, benefits, and rewards. After a limited period on Engage Plus, members can join Momentum Medical Scheme and join Multiply Inspire Plus, where they will experience all the benefits previously received on Engage Plus, with the added benefit of earning HealthReturns for all engagement activities, including weekly activities and monthly leaderboard challenges.

2. What support and resources are available for me as an adviser to effectively market and sell the Multiply products to employer groups?

- We will make the following available:
- Multiply Inspire/Plus and Engage/Plus sales brochures
- Multiply Inspire/Plus and Engage/Plus how-to guides
- FAQs
- Multiply Inspire/Plus and Engage/Plus partner lists

Multiply partners

1. I have been using Booking.com and am on genius status, how will the 20% Multiply discount be applied to my Booking.com status discount?

Members need to book their accommodation via the travel portal (on the app or multiply.co.za) or the travel desk. The 20% discount will be automatically deducted, and there won't be an additional Genius discount. The Genius discount is exclusively valid for reservations made through the Booking.com app and is unrelated to the Multiply benefit.

2. Can a HealthReturns calculator be created for transition guarantee that can be used by advisers and planners?

We're looking into creating a tool to help with this.

3. How will I get my Checkers discount?

You can buy Checkers vouchers on the Multiply online shop. Members use the voucher as a payment method at Checkers till points. Vouchers will be sent to the email address and mobile number they provide.