

Lifestyle benefits

Complementary products

2026

FREE!

Your **FREE** benefits
from Momentum*

NEW!

HappyHub

Multiply Engage

Hello Doctor

Momentum App

International travel
emergency benefit

Repatriation
of mortal remains

For a bit extra

Multiply Engage Plus

Student GapCover

HealthSaver



0860 102 493 WhatsApp



studenthealthcare.co.za



studenthealth@momentum.co.za



0860 102 493 Customer care

momentum

+ 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.

Start your **journey to wellness** here

Download the Momentum App, and complete the **free** digital health and fitness assessment.

Knowing your health is the first step to managing your health. Multiply makes it easy to take ownership of your wellbeing.

Your digital health assessment is a facial scan with your cellphone camera that takes no more than **two minutes!**

This will unlock your access to Wysa, your mental wellness companion. Ask Wysa to suggest a solution to whatever challenge is getting to you.

New in 2026 - **HappyHub**

Happy, healthy students are successful students. A balanced lifestyle allows you to flourish.

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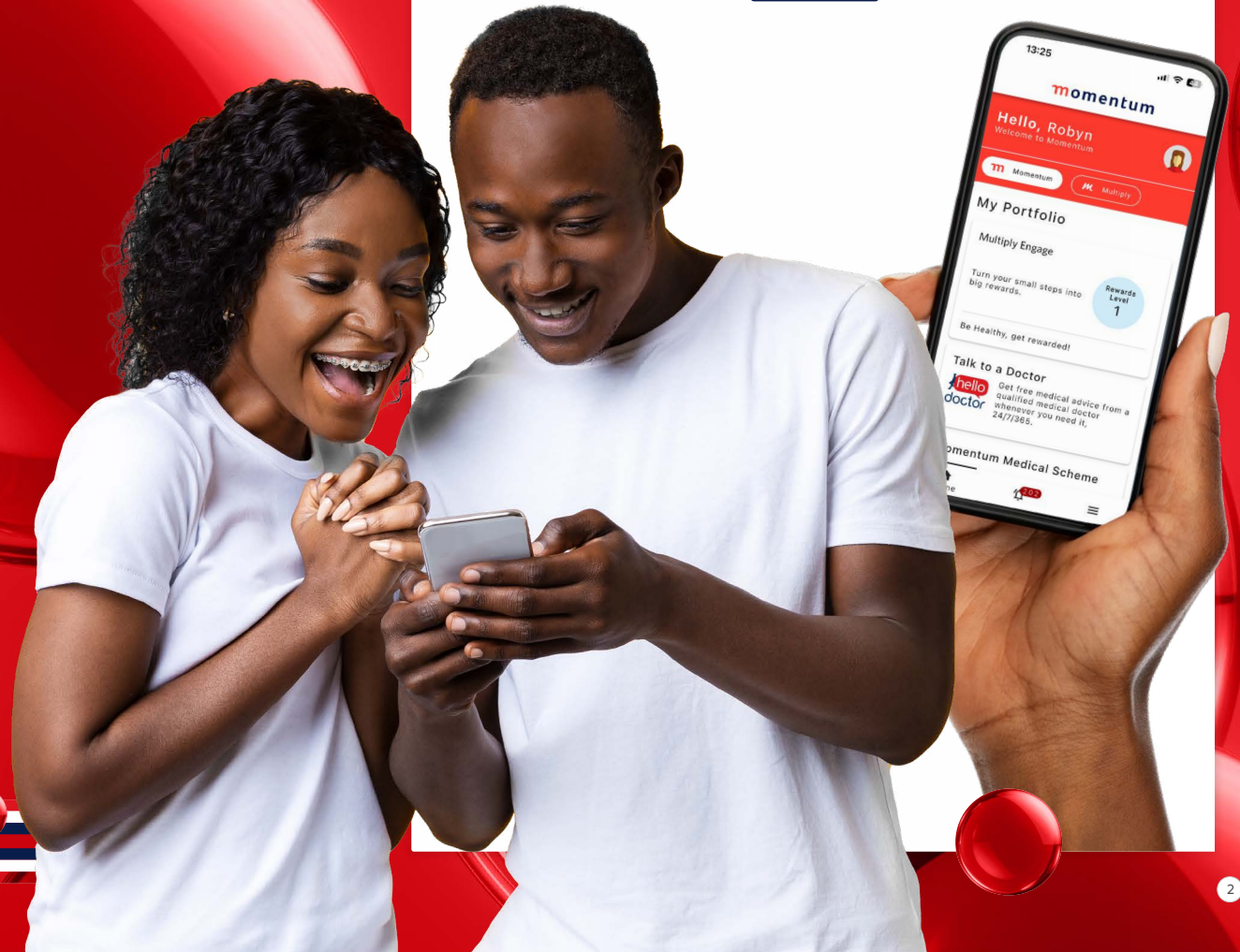
Momentum App

The Momentum App gives you instant access to viewing your membership card, searching for healthcare providers near you and submitting and tracking your claims. You can even request pre-authorisation for hospitalisation and planned procedures - it's quick and easy.

Download the app



Always
in touch



FREE Multiply Engage

upgrade to **Engage Plus** for deeper partner rewards

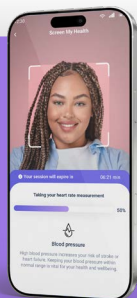
Kickstarting the road to health and wellness

Do these activities to know and improve your health, and get rewarded.



FREE Multiply Engage Know your health

Upgrade to Multiply Engage Plus Improve your health



Do the Lifestyle Quiz

Do a health and fitness assessment

Achieve weekly and monthly activity and recharge goals

Do your health and fitness assessments on the Momentum App in just 15 mins, and unlock discounts of up to 75% on Engage Plus

Achieving Active and Recharge Goals unlocks Weekly and Monthly Wins

Get rewarded

Multiply partner rewards

Multiply Engage
up to **45%**
from Multiply partners

Multiply Engage Plus
up to **75%**
from Multiply partners

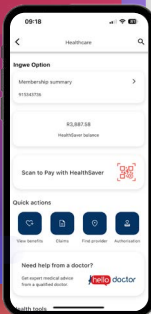
PLUS vouchers for Weekly and Monthly Wins

Weekly Wins

Earn Weekly Wins for every step you take to know and improve your health.

	Active Days	Recharge Days	Monthly Wins	Total per month
Multiply Engage Plus	up to R400	up to R100	up to R150	up to R650

Upgrade to Engage Plus for R195pm



BIG savings from Multiply partners

Entertainment	Groceries	Gyms	Health and selfcare
NuMetro up to 60%	ClicknPay up to 10%	Checkers up to 12%	Virgin active up to 50%
W up to 15%	SHOPRITE up to 12%	planetfitness up to 60%	CLICKS up to 10%
	ZONE FITNESS up to 75%		

double Clicks Clubcard points

HappyHub - one place for your all your wellbeing support

wysa Wysa - AI mental health support and digital coach

hello doctor Hello Doctor, your 24/7 treatment pathway

Unlimited in-person doctor visits via Ingwe network providers for your mental wellness support

Know your health via Multiply and get rewarded for your engagement

Ask Benefit Buddy on the Momentum App any questions you may have regarding your benefits

Upgrade to **Multiply Engage Plus** for **R195** per month via the Momentum App or SMS **"JOIN"** to 40717

Student GapCover Overview

Underwritten by Guardrisk Insurance Company Limited
An authorised Financial Service Provider and licensed non-life insurer. FSP No. 75

Avoid surprises and reduce out-of-pocket expenses

Why worry about potential shortfalls for in-hospital procedures and other healthcare related expenses not covered by your medical scheme option when you can get Momentum GapCover? Momentum GapCover offers you supplementary cover to assist with shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital or in a day clinic, provided you have obtained authorisation.

Momentum Student GapCover is available for just **R156** per policy per month.

HealthSaver Overview

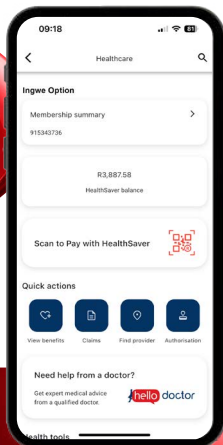
Save for additional healthcare expenses

Open a HealthSaver account in 5 minutes on the Momentum App and start saving for additional healthcare expenses.

You can even use your positive HealthSaver balance to pay your gym membership.

The HealthSaver account costs just R40 a year to administer and is the most convenient way to pay for treatments and procedures not covered by your medical scheme option.

Visit studenthealthcare.co.za for more information.



gap



International **travel** emergency benefit

For international students only: Your international travel emergency benefit begins from the time you leave South Africa and continues for a maximum of 90 consecutive days from when you pass through the passport control leaving South Africa. The benefit is underwritten by Hollard and covers emergency medical expenses incurred as a result of an unexpected illness or injury during an international journey, as long as your membership is still active.

Three easy steps to complete **before you travel**

Email
assist@europassistance.co.za or
contact **0861 127 332** if you need a
travel certificate

Attach your membership
confirmation letter

Include your itinerary
(travel plans)

Your benefit

R5 million emergency medical cover, including
repatriation, evacuation and transportation

R300 000 terrorism extension cover

R1 300 co-payment (levy) applies per emergency
claim

A limit of R50 000 applies in the country of
citizenship for stabilisation of a medical condition
and repatriation back to South Africa to receive
emergency treatment

FREE international
travel emergency
benefit of
R5 000 000

The international
travel benefit is a
separate insurance
benefit and is not
an extension of your
medical scheme
benefits outside
South Africa.

Repatriation of mortal remains

For international students only: Should you pass away in South Africa, our team will make all the arrangements with your family or loved ones to repatriate your mortal remains. The repatriation is arranged when the deceased's body is more than 100km from the place of residence, within South Africa and neighbouring countries including international repatriations. A maximum benefit of **R60 000** applies per repatriation. Funeral expenses are excluded.

For more information, WhatsApp or call us on **0860 102 493**, or visit studenthealthcare.co.za.

