

# Adviser

## Extended FAQs

### 1. Is there a restriction on the digital health screening other than the level and age?

Qualification criteria:

- Must be younger than 40;
- Have no chronic conditions;
- Get a Lifestyle Score of 4 or 5; and
- Have an available annual health assessment.

### 2. How long after doing the digital health screening can members access it again?

Once the member has the free health assessment available again (if the member still meets all other criteria as well). The result is valid for 12 months.

### 3. Is there a restriction on the digital fitness screening other than the level and age?

Qualification criteria:

- Must be younger than 40;
- Have no chronic conditions;
- Get a Lifestyle Score of 4 or 5;
- Have an available free health assessment;
- Doesn't have an active fitness assessment; and
- Has never done a digital health screening.

### 4. Is there a restriction on the digital fitness screening other than the level and age?

This is a once off for the member. The result is valid for 3 months, after which a member needs to do an in-person or online fitness assessment.

### 5. Will Premier members with Myriad receive their cashbacks in their Momentum Money account?

Momentum Medical Scheme members who choose to stay on Multiply Premier will get their cashbacks into their HealthSaver account. Myriad only clients on Multiply Premier will get their cashbacks paid into their Momentum Money Savings Wallet.

### 6. Why is there a restriction on children flying unaccompanied by Multiply, yet it is allowed by the airline?

Multiply restricts this due to the reliance on a third party for the delivery of the chaperoned underage passenger. We continually review our policies and have decided to make the reward level discount available for unaccompanied underage travellers with FlySafair. An announcement will be made when this is available.

### 7. How will customers on Multiply Engage/Plus access their funds in the Multiply wallet?

Members will see their Multiply wallet earn and spend transactions and balances on the Multiply app. Funds are accessed through scan-to-pay on the Multiply app at all healthcare providers (eg, GPs, specialists, vets etc) and registered whitelisted retailers. Spend will be enabled at Dis-Chem and Clicks. Additional retailers will follow. There will be a transaction fee of R0,75 for each spend transaction. No annual or admin fees will apply.

Partner cashbacks earned by all members on the membership will be paid into a single Multiply wallet. Only the principal member will have access to the Multiply wallet. In future, the principal member will give consent to the spouse and other adult dependants to access and transact from the wallet.

**8. Will there be a card issued to customers to swipe at retailers?**

No, Multiply Engage/Plus members will not get a card as payment will be enabled through a tap functionality using their phone.

**9. How do the Multiply Inspire Plus fees compare to Multiply Premier?**

	Multiply Premier	Multiply Inspire Plus	Difference
Principal	R292	R195	R97
Principal + spouse	R368	R285	R83
Principal + 1 child (7+)	R368	R220	R148
Principal + 2 children (<7)	R398	R195	R203
Principal + 2 children (7+)	R398	R245	R153
Principal + spouse + 1 child (<7)	R398	R285	R113
Principal + spouse + 2 children (<7)	R398	R285	R113
Principal + spouse + 1 child (7+)	R398	R310	R88
Principal + spouse + 2 children (7+)	R398	R335	R63
Principal + spouse + 3 children (7+)	R398	R360	R38
Principal + spouse + adult dependant	R398	R325	R73
Principal + spouse + adult dependant + 1 child (7+)	R398	R350	R48
Principal + spouse + adult dependant + 2 children (7+)	R398	R375	R23
Principal + spouse + adult dependant + 3 children (7+)	R398	R400	R2
Principal + spouse + 2 adult dependants + 2 children (7+)	R398	R415	R17