

How to do a LifeReturns® screening (three-minute video)

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LifeReturns® digital screening: Three-minute video

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Video transcript

As a client, when your financial adviser prepares a Momentum life insurance quote for you, they will ask you to complete a LifeReturns® digital health screening using your smartphone. This screening is quick and easy to do and will help you get the best possible premium on your life insurance quote.

Make sure you have an identification document with you and that you know your height and weight. You'll receive an SMS with a link that is unique to you. Follow the link and download the screening app. Start registering on the app by entering your cell phone number and confirm with the one-time pin.

After your OTP confirmation, verify your personal details and complete registration by creating a password. The app will always prompt and inform you on what to expect ahead of any new process. We need your consent to gather and use your information for insurance purposes and to proceed with the screening process.

Next, a 'liveliness check' intelligently confirms that the app is engaging with a real person whilst confirming your basic biometrics and facial recognition. Follow the prompts on screen to ensure your face is fully exposed for the screening. No hats, caps, sunglasses, or masks.

After the quick liveness check, facial recognition data from the app can now be used to verify your identity. Sometimes we may have to verify you by asking you to scan an identification document, such as an ID card, a green barcoded id, passport, or driver's license. Simple prompts will assist you with the scan. With identity verification completed, you can now proceed to your health screening.

Health screening takes about one and a half minutes and uses cutting edge technology to measure your vital signs. In order for the screening to be successful, you need to follow the on-screen prompts and instructions. During the screening, you'll see your vitals being measured on screen. You'll be notified when the step is complete.

Next, you need to answer a few basic questions such as height, weight, fitness, and confirmation of medical aid membership. The answer should be known and quick to run through. Immediately after completing the initial screening, you'll get an SMS with your screening results. At this point, you can view what LifeReturns® discount you qualify for.

If the FastTrack option is available, proceed with the FastTrack health questions. If all FastTrack requirements are met, it could mean immediate acceptance of your cover when your application is submitted without the need for further medical tests or underwriting. The questions take between one to two minutes and almost all require easy 'yes no' answers that cover health and lifestyle topics. Certain answers may stop the FastTrack process and wrap up your screening experience. At the end of the process, you will see whether additional underwriting is required to accept your cover.

At this point, you can view the discount you qualify for. Your adviser will now apply your LifeReturns® discount to your selected life insurance quote to provide you with affordable comprehensive cover at Momentum.