

How to do a LifeReturns® screening - easy guide

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Introduction

If you decide you'd like to make use of Myriad's LifeReturns® offer, we need some additional information from you. This entails a screening process on your phone and a short questionnaire. This guide explains how it works.

Before reading this article, we recommend that you watch two short videos, one explaining [how the process works](#) and the other [how to prepare for the screening](#).

Support during the Kimi screening process

Please note that your adviser should be able to assist you if you get stuck. Alternatively, you can get support by clicking on the 'Get help' button on the top right-hand corner of your smartphones during the screening process.



18:56
◀ Messages

Cellphone number [Get help](#)

With which number did you apply for insurance?

Cellphone number

 +27 (0) -- -- -- --

Continue

Preparing for the screening

You must have a smartphone, and an identification document and know your height and weight before screening. Watch '[Kimi - Get ready to screen](#)' for a quick primer.

The initial screening can be done with the assistance of the financial adviser using their smartphone, or your adviser can send the link to you to do the screening on your own smartphone. Screenings can be performed on any compatible smartphone.

Most smartphones are supported. The following guideline below will give an indication of the minimum requirements for a successful screening:

- The smartphone's battery level must be above 30%.
- A stable internet connection (mobile or wi-fi) for downloading the Kimi Screening app and the completion and submission of screening measurements. (Note: the client is responsible for any messaging and data costs as charged by their provider).
- The smartphone's camera, CPU, RAM, as well as Android / iOS version must be compatible with the Kimi Screening app.

Refer to '[Which smartphones supported by the screening app?](#)' for more information.

Registration process

SMS link

A screening session will always be initiated from a link sent to you by the financial adviser (initial screening) or by Momentum (compulsory reassessment in-app screening or voluntary in-app screening).

You will receive an SMS with a link that is unique to them. You will need to follow the link and download the screening app.

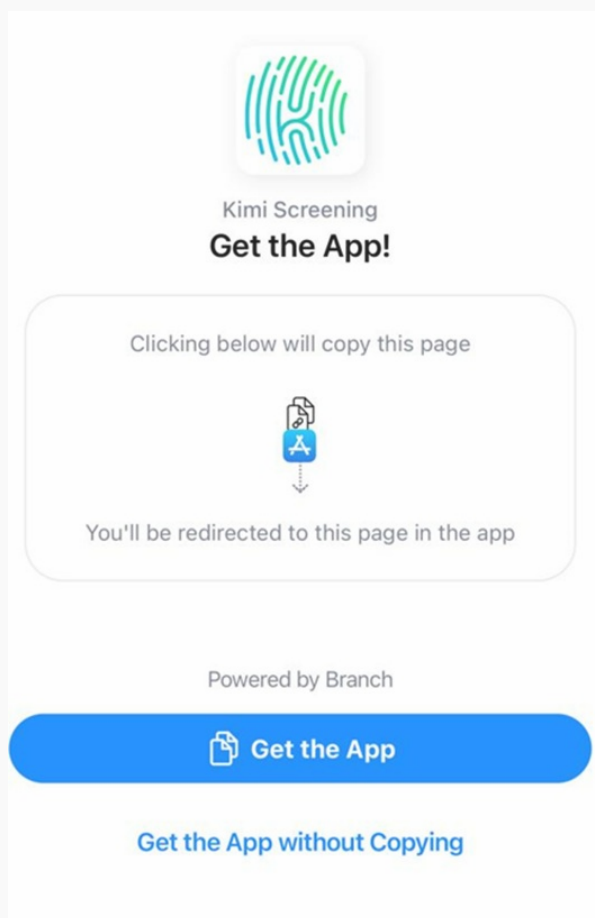


Hi Dharmisha . Your financial adviser is preparing a Momentum Myriad quote for you. In order to see what exciting discounts you will qualify for, please complete the digital health screening by clicking on the following link. <https://kimiscreening.app.link/o5fcVKxcHnb?sourceId=ogkab77x>

16:28

If you don't receive the link or you can't open the link, please let your financial adviser know. They will then contact the Myriad support team for further assistance.

When you click on the link, you will see this screen:



You will need to click on ' **Get the App**'. The App will appear on your smartphone.



You must not mistakenly download or open the Kimi Tracking app—a companion app—that is a paid-for subscription and uses a wearable health tracker.

Once you have downloaded the app, you will see the screen below.

18:56

◀ Messages

Cellphone number

Get help

With which number did you apply for insurance?

Cellphone number

+27

(0) -- -- --

Continue

You then enter your country code and your registered cellphone number.

12:48 Messages

Cellphone number Get help

With which number did you apply for insurance?

Cellphone number

+27 (0) -- -- --

+27

+264

+91

+39

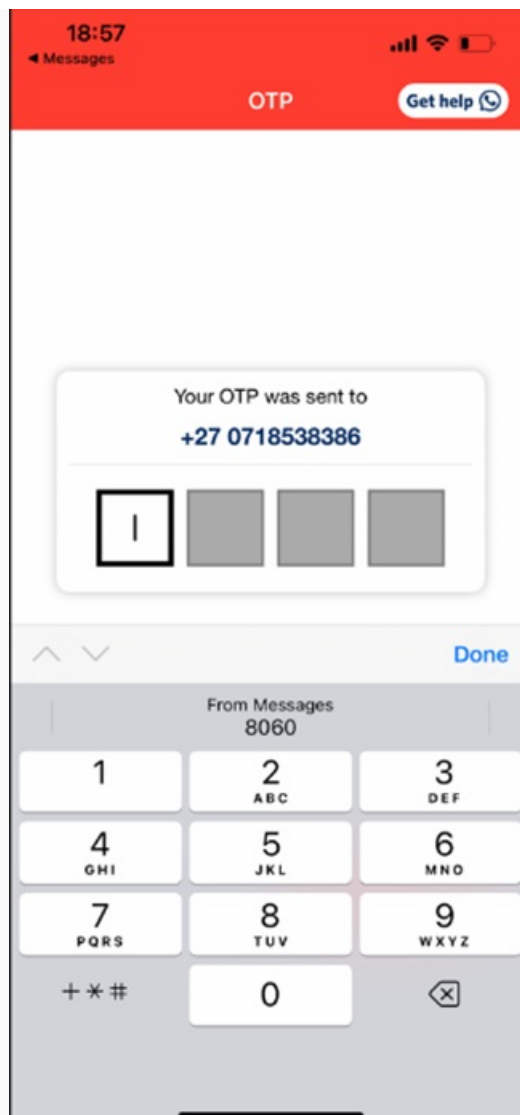
Once you have entered your contact number, click on the 'Continue' button, as per the screen above.

Kimi Screening currently applies to registered South African and Namibian cellphone numbers only.

OTP (One time pin)

An OTP will be sent to you via SMS. You must enter this, in the screen shown below.

The pin expires after 10 minutes.



After the OTP confirmation, you will need to verify your personal details and complete the registration by creating a password.

The app will always prompt and inform you on what to expect ahead of any new process.

Momentum requires your consent to gather and use your information for insurance purposes and to proceed with the screening process.

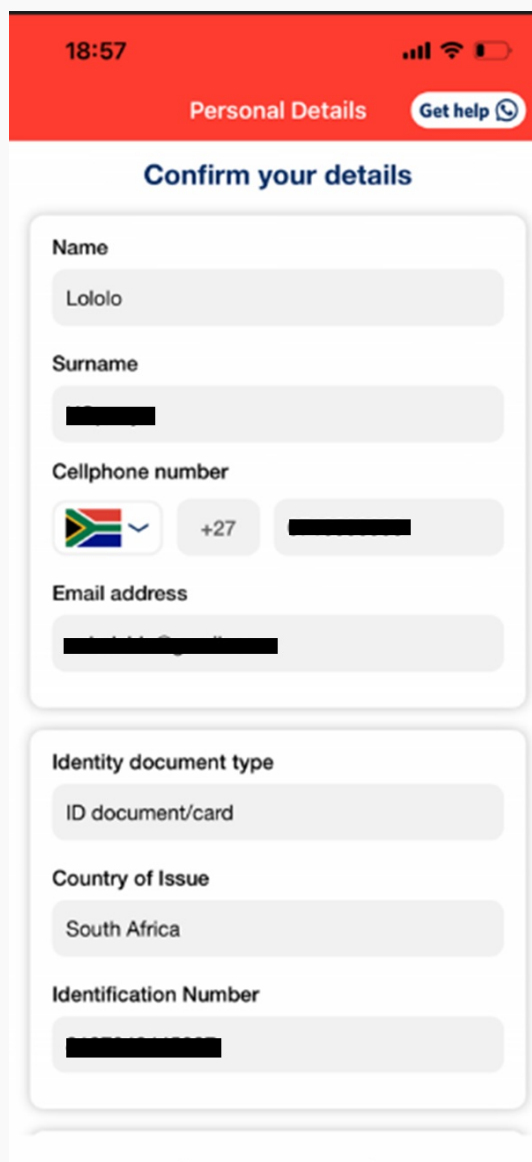
Confirmation of personal details

You must ensure that the information provided when completing your personal details matches the information provided to the financial adviser for the quote.

Once all personal information has been verified, click on 'Confirm all'.

The data reflecting on the screen is the same data that the financial adviser enters on your profile. No changes can

be made to any contact information, either in the Kimi Screening app or by the Myriad support team. The data may only be amended by the financial adviser.



18:57

Personal Details [Get help](#)

Confirm your details

Name

Lololo

Surname

[Redacted]

Cellphone number

 +27 [Redacted]

Email address

[Redacted]

Identity document type

ID document/card

Country of Issue

South Africa

Identification Number

[Redacted]

Creating a password

You will be required to create a password. Passwords will only be considered valid if they have at least eight characters, including:

- a capital letter
- a special character
- a number

The screenshot shows a mobile application interface with a red header bar. The header contains a back arrow, the text 'Personal details', and a 'Get help' button with a speech bubble icon. The time '18:58' and status icons (signal, Wi-Fi, battery) are visible in the top right. The main content area is white and features a 'Create password' section. This section includes a title, a brief instruction about data security, two input fields for password and confirmation (both containing 'Lololo8^'), a password requirement note, and two buttons: 'Back' and 'Continue'.

18:58

Personal details

Get help

Create password

To keep your data secure, we need to make sure only you can access it. Please create a password for screening purposes.

Password

Lololo8^

Password must be at least 8 characters, include a capital letter, special character and number

Confirm Password

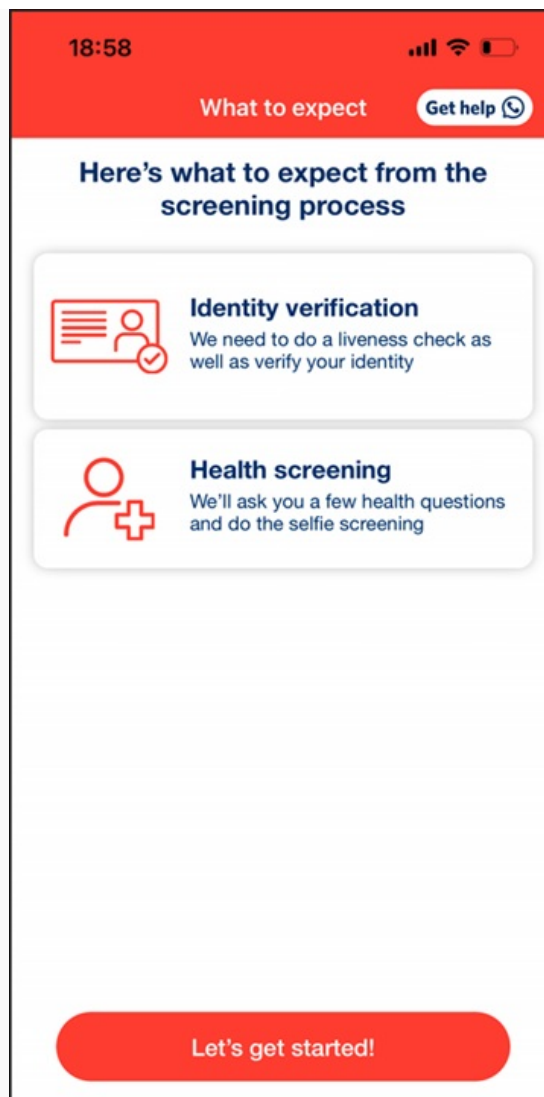
Lololo8^

Back Continue

Once you have entered and confirmed your password, you can click on ' **Continue**' to proceed.

Liveness check and identity verification

The next screen shows you what to expect during the screening process, namely identity verification (including a liveness check) and a health screening. Click on '**Let's get started**', to continue.



You should carefully read and understand the Kimi terms and conditions before proceeding to the ' **Liveness Check**' section.

18:58   

Consent

As a registered user, I accept and understand my right to privacy and consent to:

The processing and retention of my personal information to enable the provision of [Kimi services](#).

The collection of special personal information, namely: a facial image, to [validate my identity](#).

Additional consent to improve my onboarding experience allowing collection of personal information from third parties to:

- Perform a [FICA client assessment](#) if I am a South African citizen ☒
- Perform [onboarding and underwriting processes](#) ☒

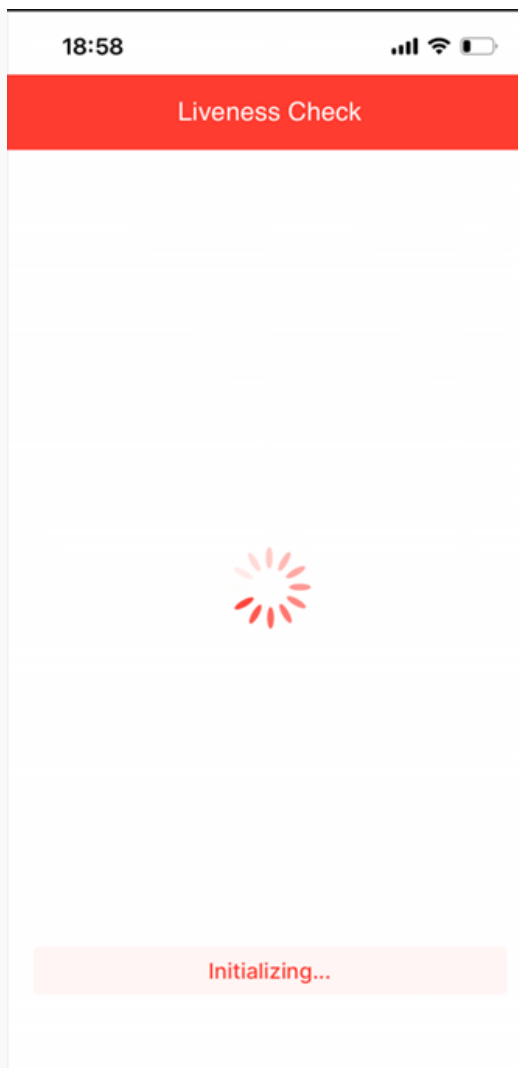
I give my consent to receive direct marketing on products and services by means of electronic communication offered by Momentum Metropolitan Holdings Group. ☒

All Kimi [terms and conditions](#) must be read together to ensure a full understanding of the product elements.

Liveness check

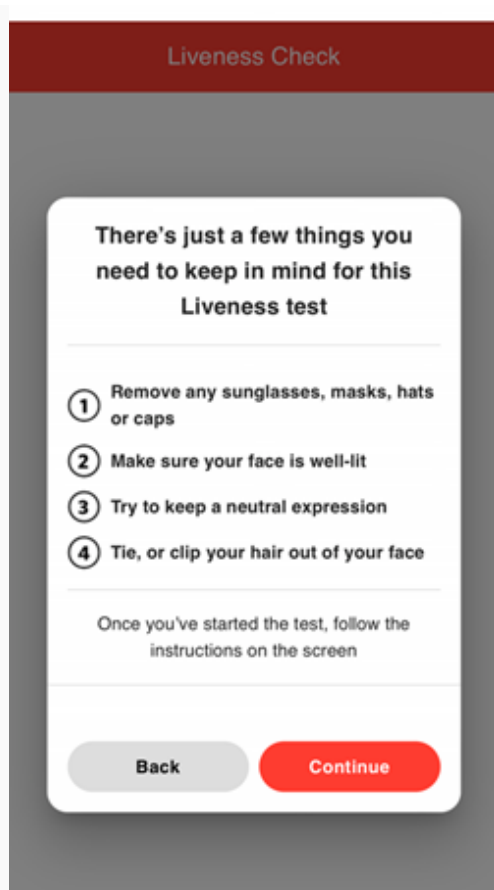
A liveness check intelligently confirms that the app is engaging with a real person whilst confirming their basic biometrics and facial recognition.

You may experience a 'buffering' icon, on this part of the screening. Check your carrier network at this time. You can switch to mobile data when screening should that provide a more stable network connection.



Follow the prompts on screen to ensure your face is fully exposed for the screening. No hats, caps, sunglasses, or masks. Once the helpful selfie recommendations have been noted, click on '**Continue**' to proceed.

The surrounding and background lighting level must be natural light.



Identity verification

Momentum uses the Home Affairs data to verify that it is the correct client. This will happen automatically in the background for most clients, while others may be requested to scan their green barcoded ID book, Smart ID Card, passport or driver's license with their smartphone before they do their screening. We will check throughout the screening process that the correct insured life is doing the screening.

Clients whose verification happens automatically in the background will see the following screens after the liveness check was done:





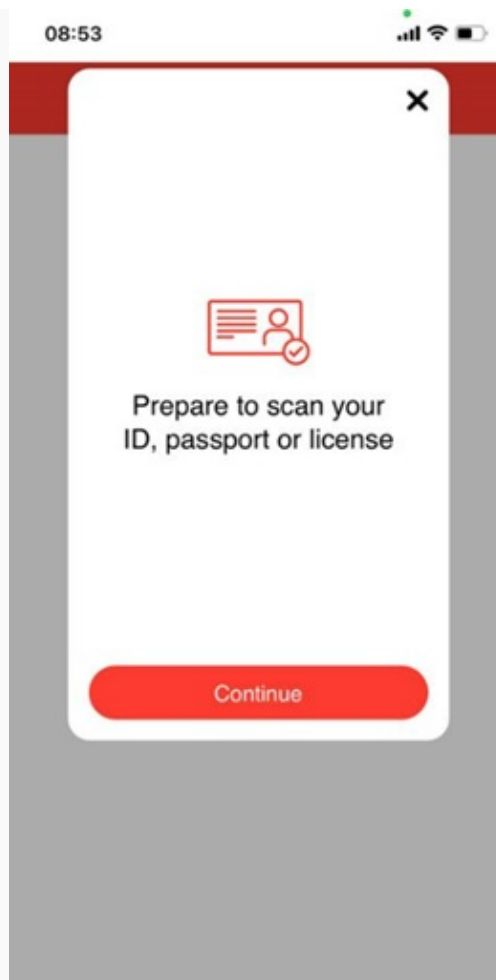
**Liveness
Confirmed**



**Verification process
complete**

Continue

If you are prompted to scan your ID document, you will see the following screen.

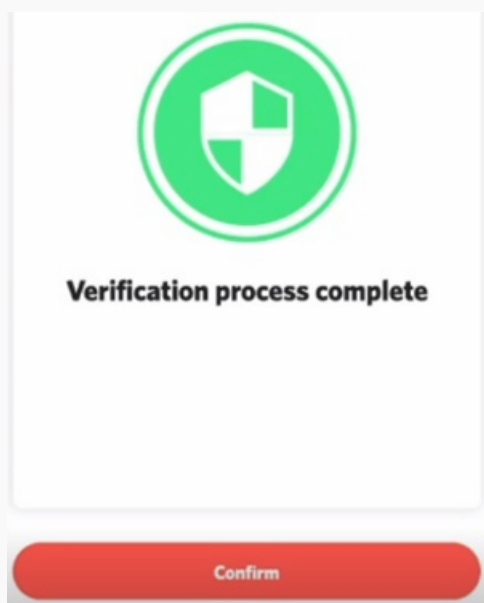


You will see the following screen after you've clicked on 'Continue'.



After you've scanned the document and made sure the photo is clear and legible, click **'Accept'**.

Should the scanning be successful, you'll see the following screen:

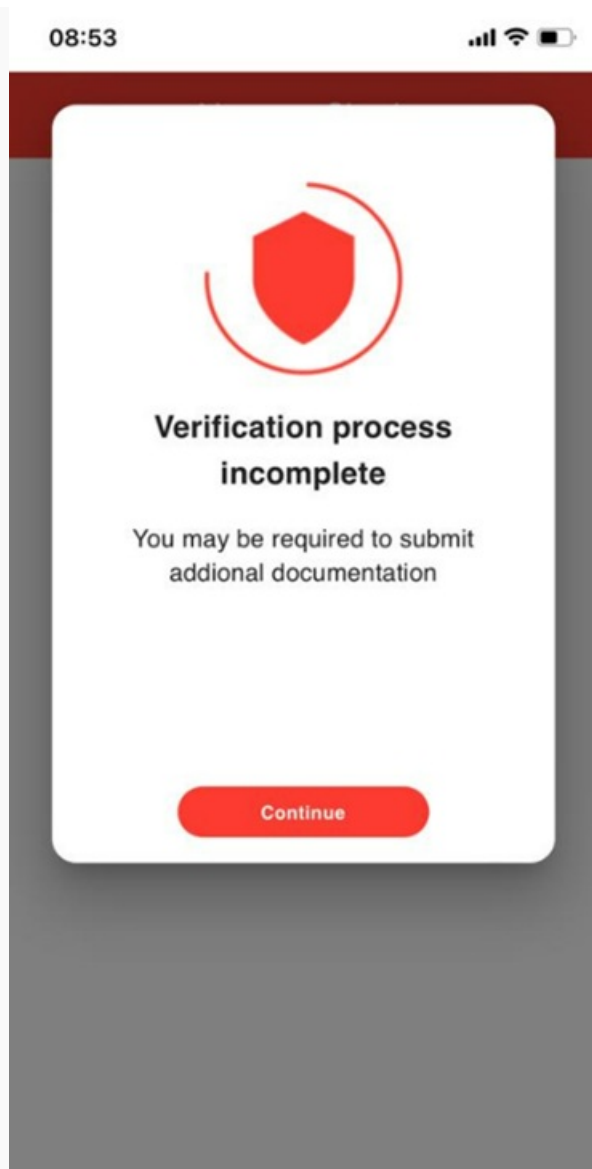


Click **'Continue'** or **'Confirm'** to proceed to the next section of the screening process.

Errors

Note: if you experience an error and get stuck during this process, your financial adviser can contact Myriad support.

Where a **'Continue'** button is available, you should click on the button to continue the process.



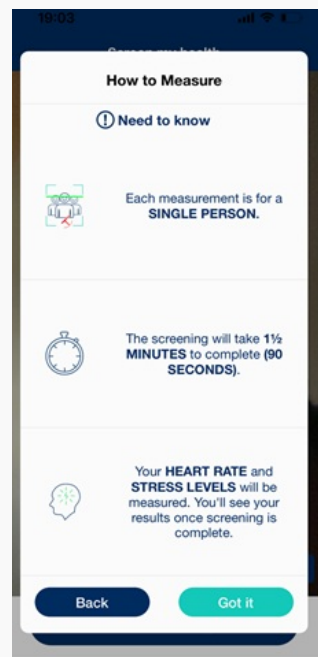
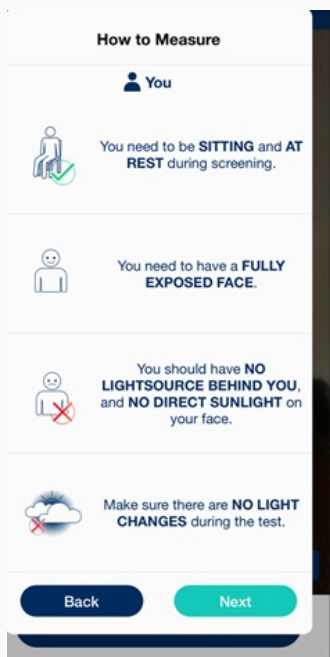
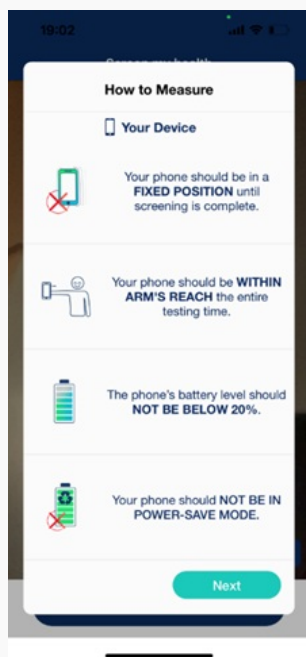
Health screening

The health screening consists of a facial screening followed by medical and fitness questions.

Facial screening

Facial screening takes about one and a half minutes and uses cutting-edge technology to measure your vital signs.

You will be prompted with important instructions on how to measure, using your smartphone. Once you've read the instructions, click '**Next**'.



Medical questions

Once the facial screening process has been completed, you will be prompted to answer a few medical questions, including height and weight, medication usage, etc. (See the screenshot below for a sample of the medical questions.)

19:05
Health questions
Get help

Medication

Certain MEDICATIONS are known to affect your heart rate.

Please indicate if you have taken any medication for the following in the PAST WEEK:

- ☐ Heart, blood pressure, cholesterol or diabetes
- ☐ Lung or breathing problems
- ☐ Muscle, joint and/or bone problems
- ☐ Stress, psychological, sleep or neurological problems
- ☐ Thyroid or hormone replacement
- ☐ Current illness or infection (Antibiotics, prescribed painkillers)
- ☐ Recreational drugs
- ☐ Other/don't know
- ☐ None

Next

19:07
Health Questions
Get help

Advice or Diagnosis

Have you ever been diagnosed with or seen a doctor for

Stress, depression, anxiety

Yes
No

Chronic fatigue or fibromyalgia

Yes
No

HIV/AIDS

Yes
No

Next

Fitness questions

You must answer the fitness questions once all the medical questions have been completed. (See the screenshot below for a sample of the fitness questions.)

Health questions

Get help

Fitness

How often do you do 30 minutes of cardiovascular exercise per week

e.g. walking, running, cycling, etc.

Most days

3 to 4 times a week

1 to 2 times a week

Hardly ever

Never

How often do you do 30 minutes of strength training per week?

e.g. weights, yoga, pilates

Never

Once a week

2 or more times

How many hours per day do you find

Medical aid question

You must answer a medical aid question once all the fitness questions have been completed.

19:06

Health Questions [Get help](#)

I, the insured life will answer each question as honestly as possible. Incorrect information will result in a claim being compromised.

Medical aid

Do you belong to a medical aid

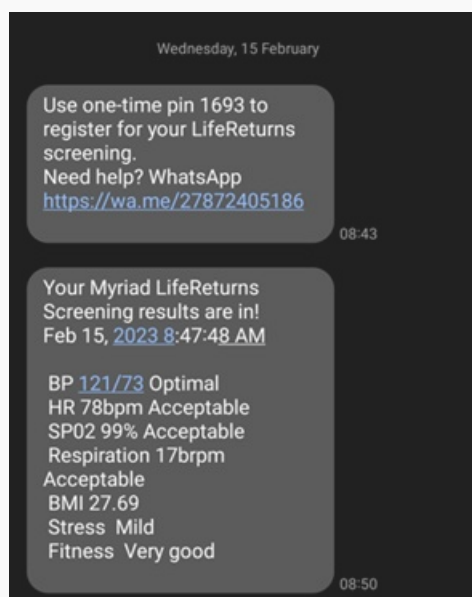
Yes No

Specify which medical aid

Next

SMS screening confirmation

After completing the screening, you will receive an SMS with your screening results. Note that the SMS contains a screening confirmation only and is an indication of your results. The full screening process must still be completed, to obtain the guaranteed LifeReturns® discount offer.



Don't stop the process at this point.

FastTrack questions

If the FastTrack option is available, you will be prompted to continue to answer some additional underwriting questions (see the screenshots below for a sample of the questions).

The image displays two mobile application screens for the FastTrack process. The left screen, titled 'FastTrack Declaration', contains a declaration text: 'We will be asking you some questions relating to your health and lifestyle. This should only take about 1 to 2 minutes of your time and will help us FastTrack you through the underwriting process.' Below this is a disclaimer: 'I, the insured life will answer each question as honestly as possible. Incorrect information will result in a claim being compromised.' and a 'Confirm' button. The right screen, titled 'Health Questions', has a 'Get help' link. It asks 'Have you ever been diagnosed with or seen a doctor for' and lists three conditions: 'Stress, depression, anxiety', 'Chronic fatigue or fibromyalgia', and 'HIV/AIDS'. Each condition has 'Yes' and 'No' response buttons. A 'Next' button is at the bottom.

You could qualify for FastTrack process, based on results from your initial screening and recorded responses to your medical, fitness and medical aid questions. Also note that certain benefits do not qualify for FastTrack and if you are older than 50, you will also not qualify.

Refer to '[What are the criteria to qualify for FastTrack](#)' for more information.

FastTrack is a way to take things further and faster with immediate results. With a few more health and lifestyle questions, you may complete the entire underwriting process in one go.

You will not need to complete the medical questions section in the application form if they qualify for FastTrack.

Note that the following policies and benefits do not qualify for FastTrack:

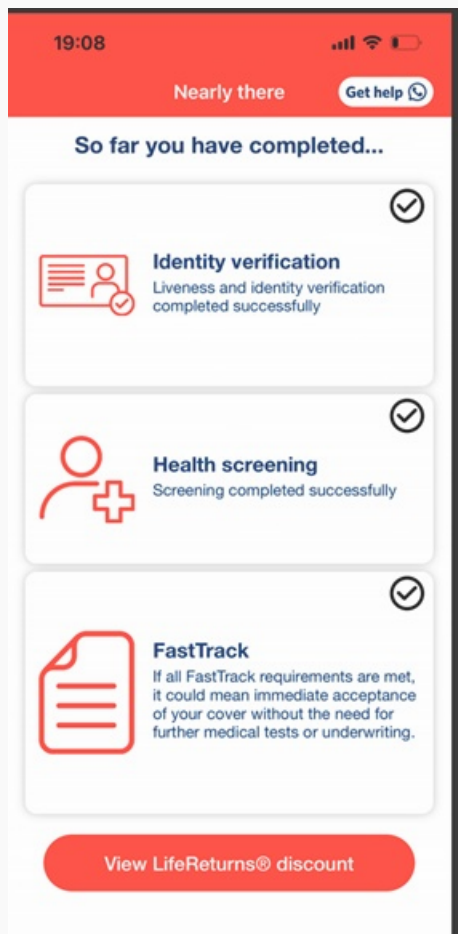
- Alteration policies (changes made to existing policies)
- Business insurance packages
- Income disability benefits

View and accept LifeReturns® discount

Once all the questions have been answered, click on 'View the LifeReturns® discounts' to accept the offer.

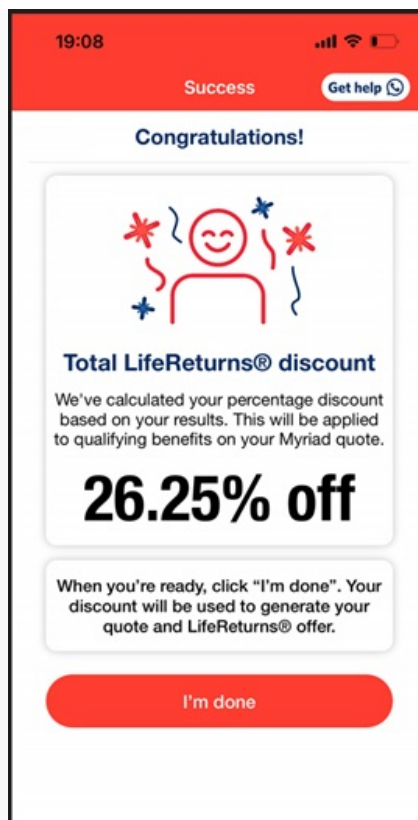
The LifeReturns® discount offer must be accepted on your profile, therefore the prompt buttons mentioned below must be clicked once the LifeReturns® offer is available:

- 'View LifeReturns® discount' | 'Nearly there' screen
- 'I'm done' | 'Success' screen (see next section below)



Important: If you do not click on 'View LifeReturns® discount' at this stage, you cannot go back to view the discount again. Discount data cannot be retrieved at a later date, and you will have to complete the full screening process again to obtain their LifeReturns® discount offer.

Select 'I'm done' to complete the screening.



As mentioned above, you must click the 'I'm done' button for discounts to apply to your profile and quotation.

If you do not follow the above steps by clicking on the 'View LifeReturns® discount' and 'I'm done' buttons, you will have to rescreen from the beginning of the Kimi Screening process, as no discount information or data will be recorded.

Once you have completed the Kimi screening process, the LifeReturns® discount and details will be visible and available to use on the quotation system of your financial adviser.