

The initial screening process

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What does the screening app assess?

The digital screening, for the purpose of LifeReturns®, assesses BMI, blood pressure, medical aid membership and physical fitness. Some of the factors are assessed by the screening technology, e.g., blood pressure, resting heart rate and fitness level (VO2 max). Others are inputs by clients being screened, e.g., height and weight to calculate BMI and the responses to fitness questions (for the initial screening fitness assessment). The process also includes identity verification.

How do I start the screening process?

The initial screening session will always be initiated from the link sent to you by your financial adviser.

The reassessment screenings will be available through a generic link that can be found in the reminder communication we will send to clients, or alternatively on the momentum.co.za website.

Step-by-step instructions are provided on the smartphone during the screening process.

How long does a screening take to complete?

The initial screening takes up to 90 seconds, with a bit more time to answer the mandatory questions. The reassessment screening takes up to 10 minutes if you also complete the fitness assessment, typically a step test, and depends on your level of fitness, e.g. it takes longer for fitter clients to get their heart rate up to the required levels and hence may take a little longer to complete the screening.

Are the screening results reliable?

The screening technology has been thoroughly tested and the results validated against trusted methods. The digital screening has been approved by SAHPRA (South African Health Products Regulatory Authority) as a medical device and meets clinical accuracy requirements for a class B cardiovascular diagnostic tool.

How do I get the voluntary digital screening link?

Clients can request a voluntary screening on Momentum's client portals, such as asmomentum.co.za. The first voluntary reassessment screening will be free if performed before the first compulsory reassessment date, but additional voluntary screenings thereafter will be available at a small fee.

How to get the best results from the screening

Please follow the screening guidelines displayed at the start of the screening for best screening results, for example:

- clients need to be seated and at rest during the screening
- client's face needs to be fully exposed
- there should be no light source behind the client and no direct sunlight on their face
- there should be no light changes during the screening

How will my screening results be used?

The screening results will be used to determine premium discounts and in certain cases to fast track the underwriting process. We will use some of the data to validate certain information with our 3rd party service providers, e.g., ID verification with Home Affairs, health questions validation with providers such as HealthCloud, and adverse screening results with Hello Doctor when they need to contact clients. During the screening and application processes, clients provide consent in terms of how their data is used and as such, we will never share client data with anyone or any entity without client consent.

Where can I view my screening results?

The full set of screening results will be sent to the insured life's smartphone via SMS immediately after screening.

The insured life can also view results on their smartphone while screening.

Existing Myriad clients will be able to view results and associated discounts on the Momentum website. Please refer to the instructions below to access the Momentum website. Clients will be able to see the latest as well as historical results and their associated discounts.

<p>If you are a policyholder, you can register on our website by following these easy steps:</p>	<p>If you have already registered on our website, log in with your username and password.</p>
<p>Visit momentum.co.za</p> <p>Click on the “Login” in the top right-hand corner.</p> <p>Click on “Register”.</p> <p>Complete your details and finalise the registration process.</p>	<p>Under the “Life insurance” heading, click on “Myriad”.</p> <p>You can select “View details” on the Premium Savings/Discount section.</p>

How much will a screening session cost me?

The initial screening and subsequent annual compulsory screenings are completely free of charge. Clients will soon have the option to request as many voluntary screenings as they like, at a small fee per screening, on momentum.co.za.

Who can I contact if I need help while screening?

During screening a ‘get help’ button is available to assist with all the screening queries through the client’s preferred support channel.

Who can do a LifeReturns® screening?

All new and existing insured lives aged 18 and older can do a LifeReturns® screening due to POPIA restrictions.

How many free screenings am I allowed in a year?

Every client on LifeReturns® gets a free reassessment screening every calendar year during the reassessment period. Once this has been used clients are more than welcome to do as many screenings as they want. However, this will incur a small fee (determined from time to time) to purchase a voluntary screening. The cost of the first voluntary reassessment will be waived if it is done before the first compulsory reassessment date, i.e., 1 January 2025.

In which countries is screening available?

Yes, international screening is possible in all countries, but there is a manual process for international clients who do not have access to the South African Playstore or iStore.

Here are the two scenarios in terms of how it can work:

- If the client has access to the South African Playstore (Android) or iStore (Apple):
 - If the client has a South African cellphone with a South African cell number, the client will be able to screen for LifeReturns®, provided that:
 - They can still receive an SMS, which is possible if they have activated roaming:
 - They can still access the screening app, which is only available in the South African app store.
 - Their internet security and Kimi's security don't block them.
- If the client DOES NOT have access to the South African Playstore (Android) or iStore (Apple):
 - The Myriad Quote Support team can be contacted via email to support the process.
 - However, a longer SLA of two working days will apply for these queries.
 - A manual SMS or WhatsApp message can be sent to the client to facilitate the screening process if they do not receive the SMS.

How long are my screening results valid for before I take a Myriad policy?

The results are valid for three months or until the end of December after screening if it was not applied to any policy. If the results have been applied to any policy, the results will be valid until the end of the next compulsory reassessment period.

What happens if my policy is submitted to new business and I have not completed my screening?

Scenario #1

If clients screen and receive a discount **before** underwriting accepts the policy, their first premium will be the discounted premium.

Scenario #2

If clients screen and receive a discount **after** underwriting has accepted the case. Still, before the policy is

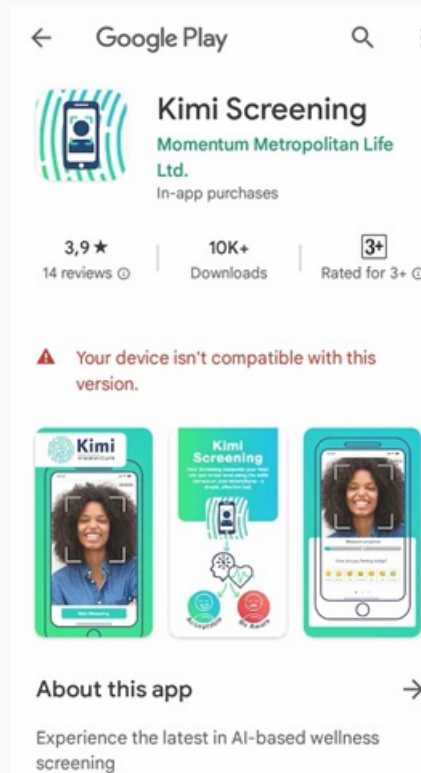
issued on the 1st of the following month, the policy will issue the contractual premium, and the first premium payable will be the contractual premium. The discounted premium will only apply to the following month's premium.

Which smartphones are supported?

Most smartphones are supported. In general, all that is needed is a smartphone with a camera, but it does get technical. The guideline below will give an indication of the minimum requirements:

iOS minimum requirements	Android minimum requirements
<ul style="list-style-type: none">• iPhone 6s and newer• Integrated camera with minimum VGA resolution (640x480)• 2GB ram• Video camera with minimum 30 FPS• iOS 13 l and above	<ul style="list-style-type: none">• CPU instruction set of 64bits: arm64-v8a• Integrated camera with minimum VGA resolution (640x480)• 2GB ram• Android API level 27 (Android Oreo) and above• Video camera with minimum 30 FPS

Note: If clients cannot open the link for screening it may mean that their phone is not compatible with the app. The link will take them to their app store, which will indicate that their device is not compatible, as shown in the image below.



If clients are not sure if their smartphone meets the minimum requirements above, they can check online at: <https://browser.geekbench.com/android-benchmarks>. All devices scoring higher than 300 are compatible for screening.

Important: Do not mistakenly download the Kimi Tracking app—a companion app—that requires a subscription and uses a wearable health tracker.

If my smartphone does not support the screening app, how will I screen?

Screenings can be performed on any compatible smartphone - the smartphone does not need to be owned by clients. This means clients can use either their adviser's phone (for initial screening) or a friend/family's phone to access the screening link.

However, it is important to note that the screening link is unique to clients, so even when using someone else's device, they need to ensure they access the screening from their unique screening link in the SMS sent to them. This might mean they need to forward their SMS with their link to another phone to complete a screening from that device.

Can my adviser use their own cellphone to do my screening?

The initial screening can be done with the assistance of the financial advisers using their mobile device or clients can send the link to the adviser to do the screening on their own mobile device.

What technology is used to take these measurements?

Remote photoplethysmographic imaging (rPPG) is the technology used. rPPG imaging is a camera-based solution enabling stress and heart rate monitoring using regions on the face.

LifeReturns® screening measures heart rate and stress level by reconstructing the rPPG signal from the smartphone camera using signal processing.

The measured vital signs are not intended for medical use, including self-diagnosis or consultation with a doctor, and are only designed for general fitness and wellness purposes.

The liveness check shows as "not recognised"

Check that there is no light source behind clients, no glare on their face, and no direct sunlight on their face. There should be no changes in lighting during the liveness check.

If the issue is on the verification step, then close the screen and continue with the screening process.

I get an error message asking for a voucher code.

Delete any Kimi app that may have been downloaded before. Clients can only screen through a link sent by Myriad.

What if the screening doesn't work because of poor connectivity or lighting?

During screening, the software will determine if conditions are favourable to get results and prompt the user to make necessary adjustments, e.g., move to an area with better lighting. If clients lose connectivity during the screening process, they will need to complete a new screening.

Screening is done on a smartphone using the internet, so you'll need mobile data or wi-fi access. However, the process uses minimal data.

If I felt tense during the screening and my blood pressure readings are unnaturally high, can I redo the screening?

Yes. The standard process will be to perform the voluntary screening, which includes an active fitness assessment. If the outcome of the voluntary screening provides improved results, the results will be updated. This functionality is not currently enabled but will be available soon. As a temporary workaround, your adviser can resend a screening link for an initial screening and you can rescreen.

Can the screening app tell if I am hypertensive or just experiencing a surge in readings?

The screening app takes a point-in-time measurement. So, any temporary surge due to high-stress levels or fatigue as an example will cause high blood pressure readings to reflect in the results. It is thus advisable for clients to be calm and relaxed during a screening session.

What should I do if the screening results are concerning?

When any of your results are outside the ranges for a healthy individual, clients can expect to be contacted by a

medical professional who monitors the results and reaches out to clients whose results raise an immediate health concern. Clients can choose to discuss their results with them, and they can make recommendations for further medical intervention.

If I do a voluntary screening soon after my initial screening, and the fitness result is worse, will the worst result be applied?

No, we will use the best set of results until the next improved set of results become available. Clients enjoy the results that give them the highest discount until completing the next compulsory reassessment or the end of the next reassessment season (whichever is earliest).

How is my stress level determined by the screening?

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Can I do the screening on my laptop or request a nurse to do it during a nurse visit?

No, screening can only be completed on a compatible smartphone, not on a laptop or desktop. Nurses will unfortunately not have digital screening functionality available. In terms of LifeReturns® discounts nurses will only validate the insured life's BMI that was provided during the initial screening process.

Will Myriad accept results from any health screening app?

No, Myriad will only accept results from our approved digital screening. No other fitness device or app can be used as replacement.

What if the results from a health screening app differ from the screening results?

Inclusivity was a core consideration in designing the LifeReturns® model, and therefore we opted for a model that will use smartphones as they are widely accessible and in use. Therefore, we standardised on our proprietary digital screening technology, which has undergone robust testing, as the only source of inputs for LifeReturns® discount purposes.

Integrating data from different sources will add significant complexities and costs to the solution, which will result in the model becoming expensive and offering lower levels of discounts.

Who is SAHPRA?

SAHPRA is an entity of the National Department of Health, created by the South African Government to ensure that the health and well-being of human and animal health are at its core. SAHPRA assumed the roles of both the Medicines Control Council (MCC) as well as the Directorate of Radiation Control (DRC) which were housed at the National Department of Health (NDoH). Subsequently, SAHPRA was constituted as an independent entity that reports to the National Minister of Health through its Board.

How do you verify that the correct person is doing the screening?

We use the home affairs data to validate that it is the correct insured life who is doing the screening. This will happen automatically in the background for most clients, while others may be requested to scan their Green barcoded ID book, ID card or passport with their smartphone before they do their screening. We will check throughout the screening process that the correct insured life is doing the screening.

Is the verification done with Home Affairs?

Yes, clients' identities are verified with Home Affairs.

Why is my identity checked and verified when you have a FICA check as part of the application process?

The purpose of the identity check and verification during screening is not to check client FICA details, it is for Myriad to make sure that the correct individual is doing the screening. This includes liveness checks throughout the entire screening process.

How can I be sure my information POPIA protected?

During the screening and application processes, clients provide consent in terms of how their data is used and stored and as such, we will never share client data with anyone or any entity without their consent.

Will my ID still reflect on my advisers cellphone after the screening?

No data will remain on the adviser's phone; the data is stored in the back-end, not on the phone or the app.