

Reassessment process

Last Modified on 27/03/2026 12:31 pm CAT

What is the difference between the initial screening and the reassessment?

Process wise, the reassessment screening will be accessible from a generic screening link in the reminder communication that we will send to clients, as well as being available on the website. It will be a web-based solution, which means clients won't have to download the screening app again, and signing in will be seamless and easier than before with no need to remember passwords for identity verification for more than 90% of clients who have already screened previously and who will be automatically recognised through the camera against our verified client database. The client also won't have to answer underwriting medical questions as part of the reassessment screening.

The fitness questions are replaced by an activity based physical fitness assessment, typically a step test, which will require a few minutes of physical exertion, but all possible in the comfort of your own home. Clients have the option not to complete the physical fitness test during a reassessment but will forfeit the associated fitness discounts, subject to the protection offered by the LifeReturns® Reassessment Protector.

What is a reassessment period and when is it?

It is a period when all LifeReturns® clients are required to complete their annual compulsory reassessment. If clients do not complete the reassessment before the end of this period, they will lose their discount (the size of discount drop is limited by the LifeReturns® Reassessment Protector). Myriad's reassessment period is from 1 January until the last day of March every year.

When will the first reassessment period be?

The first reassessment period will be from 1 January 2025 until the end of March 2025.

How does the LifeReturns® Reassessment Protector work?

The LifeReturns® Reassessment Protector firstly limits the impact of annual discount reductions (either

because clients have poorer digital screening results* or did not complete the compulsory annual reassessment digital screening). In both cases, the drop will be limited to five percentage points.

Example: Clients with a 30% LifeReturns® discount who have poorer digital screening results which should have only qualified them for a 20% discount, but because of the LifeReturns® Reassessment Protector, their discount will reduce to 25% instead of 20%.

* Please note that the LifeReturns® Reassessment Protector does not protect the 5% regular debit order discount. Refer to "*What is the maximum discount that can be lost in a single year?*" in the Related article list below.

Secondly, the LifeReturns® Reassessment Protector guarantees a 10% minimum protected discount locked-in for three-year interval after a compulsory reassessment. This ensures clients can maintain a minimum discount of 10% by simply completing a compulsory reassessment every three years.

Why is it compulsory to complete the annual reassessment screening?

The results from the discount factors we screen for change more frequently compared to factors like gender, age, occupation, etc which we use to determine the contractual premium, and thus must be checked regularly. This also allows clients to enjoy a free annual health check-up to better understand their health. Using the information we gather during reassessment, Myriad's future plans include offering clients opportunities to get additional or comprehensive cover without further underwriting, which would be the cheapest and easiest way to get additional cover.

What are the advantages of completing the compulsory annual reassessment screening?

The compulsory annual reassessment screening allows clients regular opportunities to earn the best possible discount that they can qualify for. It also allows insured lives to enjoy a free annual health check-up to better understand and manage their health. They also enjoy free access to [Hello Doctor](#) where they can talk to a doctor or text a doctor for medical advice over the phone.

Must I complete the reassessment screening to keep my regular debit order discount?

No, you activate the regular debit order discount when you complete your first digital screening, and it will remain in place until you miss the regular debit order payment.

Can I complete the reassessment screening before my policy is issued?

Yes. Clients will soon have the option to request as many voluntary screenings as they like, at a small fee per screening, on Momentum's client portals such as momentum.co.za. Until then, they will need to contact their financial adviser and request them to send another screening link.

When reassessments become available, the cost of the first voluntary reassessment will be waived if it is done before the first compulsory reassessment period following the policy being issued. We will always use a valid set of results that gives clients a higher discount.

Will you inform me that I am due for an annual compulsory reassessment screening?

Clients will receive multiple reminders to encourage them

to complete their compulsory reassessment.

- Their initial notification appears in their LifeReturns® quotation.
- An explanation of what reassessments are and when they are due is included in the LifeReturns® Guide that is available online at momentum.co.za after login.
- In mid-December 2024 the first email reminder was sent to clients and advisers to remind them of the upcoming reassessment period in 2025.
- A second reminder (by email and WhatsApp) was sent to clients early in January 2025.
- A third reminder (by email and WhatsApp) will be sent to those clients who haven't completed their reassessment by early March 2025, if their discount will expire in April 2025.
- A final notification (by email and WhatsApp) will be sent to affected clients early in April 2025, indicating that they have not completed a reassessment before the end of the reassessment period and that this may have a limited impact on their discount.

Can everyone do an active fitness assessment as part of their reassessment screening?

Due to safety concerns insured lives aged 70 and older, as well as clients in poor health, will not have an option to do an active fitness assessment. However, we will apply a fitness estimate to their discount.

Will pregnancy affect the LifeReturns reassessment process?

If the client is in their third trimester, we can either extend the reassessment date to the following year or allow them to complete the reassessment now. If they wish to participate in the physical fitness assessment, they must consult with their doctor to determine if they are able to perform the 5-minute step test. The client may use their pre-pregnancy weight for this assessment.

What should I do if I've been allocated an estimated fitness level?

An estimated fitness level, based on your health screening results, will be allocated in the following three instances:

1. When you are older than 70 years of age - you will not have an option to complete an active fitness assessment
2. When you are in poor health - as declared by yourself, or based on the screening results. We suggest that you do another reassessment when your health has improved.
3. When the screening conditions were sub-optimal and we could not get an accurate reading. We suggest you do another reassessment in a more screening friendly environment.

What will happen to my LifeReturns® discount in January 2025?

You will continue to enjoy the discount in January 2025. We will send you a reminder notification in **January 2025** to let you know that the reassessment period is open. There is no rush, but please complete your reassessment screening **before 31 March 2025**. The notification will provide step-by-step guidance on what you need to do.

How does the LifeReturns® reassessment work?

The reassessment has two parts: a quick digital health assessment, followed by an optional fitness assessment (which involves a step test) that takes only a few minutes.

The digital health assessment can qualify you for a discount of up to 20%, and the optional fitness assessment can earn you an additional discount of up to 15%. We recommend completing both to maximise your discount.

Is it compulsory for me to do the Fitness assessment?

No it is not compulsory, the digital health assessment can qualify you for a discount of up to 20%, and the optional fitness assessment can earn you an additional discount of up to 15%. We recommend completing both to maximise your discount.

How will I know how to do the LifeReturns fitness assessment?

The client will be shown an instruction video on how to do the fitness assessment.

Your browser does not support HTML5 video.

What is the height requirement for the step used in the stepping test for LifeReturns?

The height of the step needs to 30cm.

Why does my phone go into “sleep mode” while I am performing the step test?

The settings on your phone have been set to 'sleep mode' within five minutes of no use. Change the settings on the phone as the step test will take five minutes.

The QR code does not work for the reassessment. I get an error message “The URL is not successful”.

It might be that the WiFi being used is not working or not allowing access to link. Try using mobile data. Also note that the WiFi in public places restricts certain URLs.

Are all smartphones supported for the reassessment?

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**
 - Safari browsers on iPhone devices with version iOS 16.7 or above
 - Chrome browser with version 113 or above.
 - iPhone 11 and all iPhone devices released afterwards
 - iPad (6th generation) and all devices released afterwards, including iPad Mini and iPad Pro families.

- **Android mobile devices with**

- Chrome browsers version 113 or above.
- Camera frame rate 15 fps and resolution of at least 640 x 480 pixels
- CPU - ARMV8-a
- The device must have at least 3GB of RAM
- Benchmark score based on the Geekbench 5 single-core results from [Android Benchmarks - Geekbench Browser](#)
 - 500 recommended device.
 - > 300 supported device.

LifeReturns® reassessment screening guide

With LifeReturns®, there is a compulsory annual reassessment for insured lives to keep on earning their best possible discounts. The following steps will guide you through the compulsory reassessment process.

What you need

You'll need:

- A smartphone
- Your valid ID or passport (not drivers' license)
- A well-lit environment

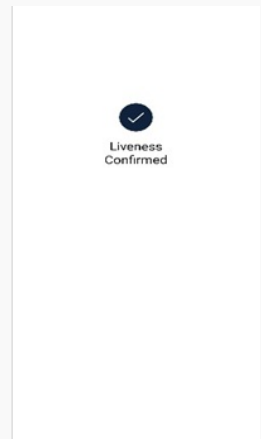
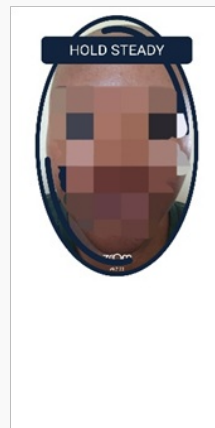
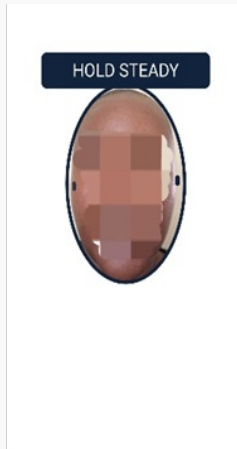
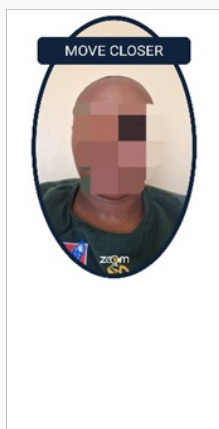
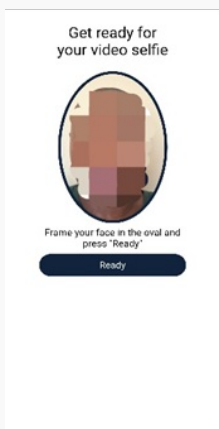
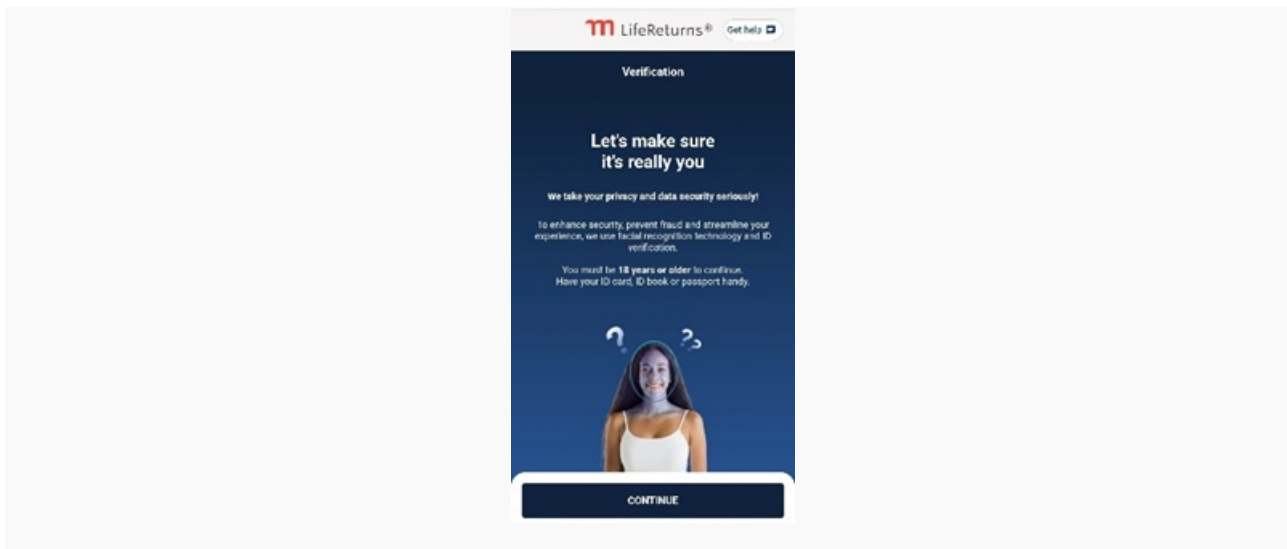
For the optional fitness assessment, you also need:

- Comfortable clothes and shoes
- A step (around 30cm high)

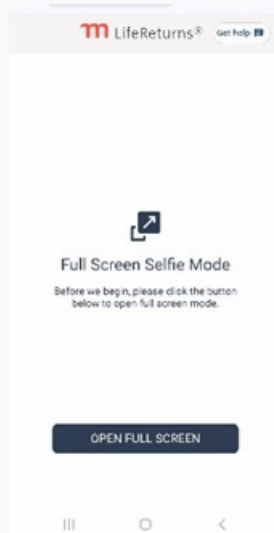
Verification

Liveness check

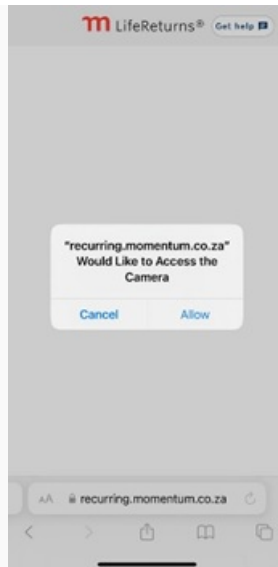
The first step of verifying a client's identity is through a liveness check. Here, the client will be required to look into the camera and move backwards and forwards. This will capture a picture that confirms they are alive.



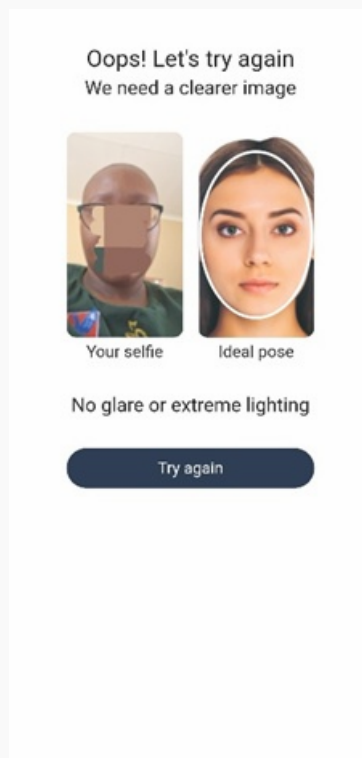
On **Android** phones (Samsung, Huawei, Oppo, etc) the app will request permission to open in full screen. Tap 'open full screen' to allow the liveness check to ensure the liveness check functions properly. The app will automatically exit full screen after liveness has been completed.



The app will request access to the **iPhone's camera**. Tap 'Allow' to give camera permission.

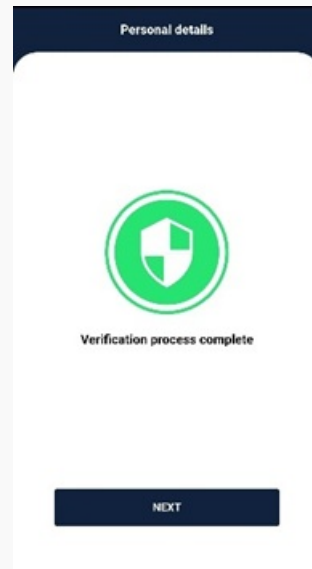


Clients who wear glasses may need to remove them during the liveness check, as glasses can create glare that affects the liveness.



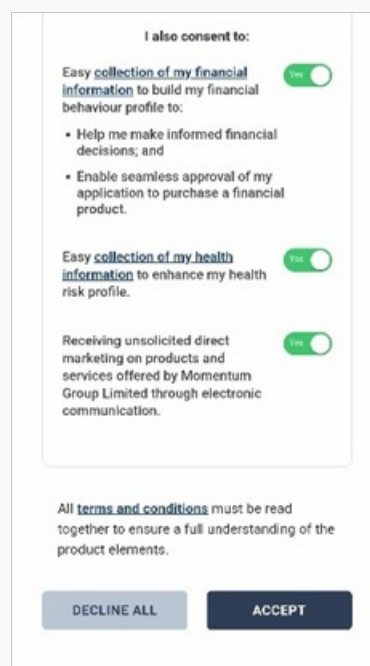
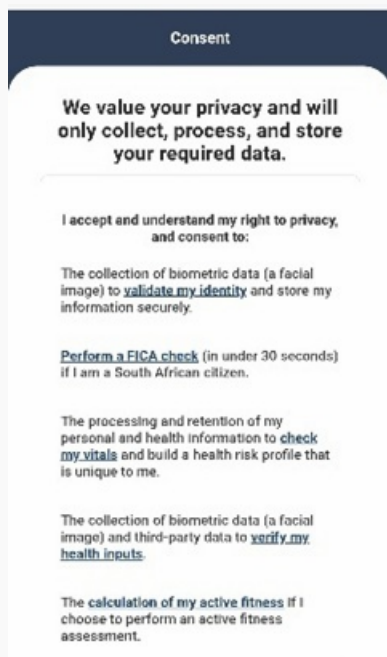
Identification through ID number

The second step of the verification process requires a South African identity number. Non-South African clients, should tap 'SKIP'



Consent


The consent screen is divided into two sections: compulsory consent and voluntary consent. We currently default the voluntary consent to 'Yes', and the client only needs to toggle it off if they do not wish to give consent. There are many hyperlinks within the consent page, and clients can tap on these links to learn more about the information we collect and for what purpose. A client cannot proceed unless they accept the consent.




Select assessment

To complete the reassessment process, the client must indicate whether they only want to do a health assessment or also a fitness assessment.

What would you like to do today?



I'd like to do the health assessment **only**.

OR


I'd like to do a health **and** fitness assessment.

A checklist ensures a client is well prepared before starting the health and fitness assessment.

Before we begin, here are some quick tips to help you achieve the best results.


The fitness test entails a **5-minute** stepping exercise to elevate your heartrate.

Use this checklist to get the best results.

Self-Check List

- I'm comfortably dressed
- My surroundings are quiet
- The lighting is soft and natural
- The step is 20-40cm high

Health profile

Profile

What we know about you

Please take some time to review your information which will be considered for your screening

+27 ▼

Weight

What is your current weight?

_____ kg

Height

What is your height in centimeters?

_____ cm

Smoking Status

When last did you smoke?

Please select ▼

Alcohol Consumption

How much alcohol do you drink?

Please select ▼

Education Level

What is your highest level of education?

Please select ▼

Medical Aid information Edit >

Are you a member of a medical aid?

Please select

Previous Results

No Data

CONFIRM

Medication question

Medical Questions

Medication

Certain medications are known to affect your heart rate.

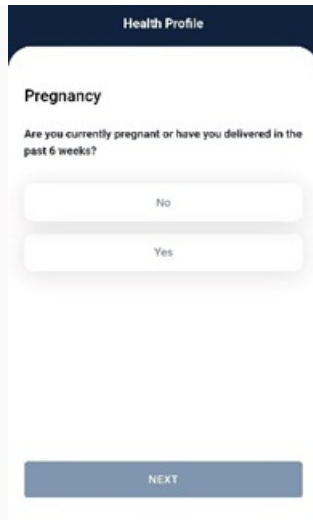
Please indicate if you have taken any of the following in the PAST WEEK:

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (with inflammation, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

NEXT

Pregnancy question

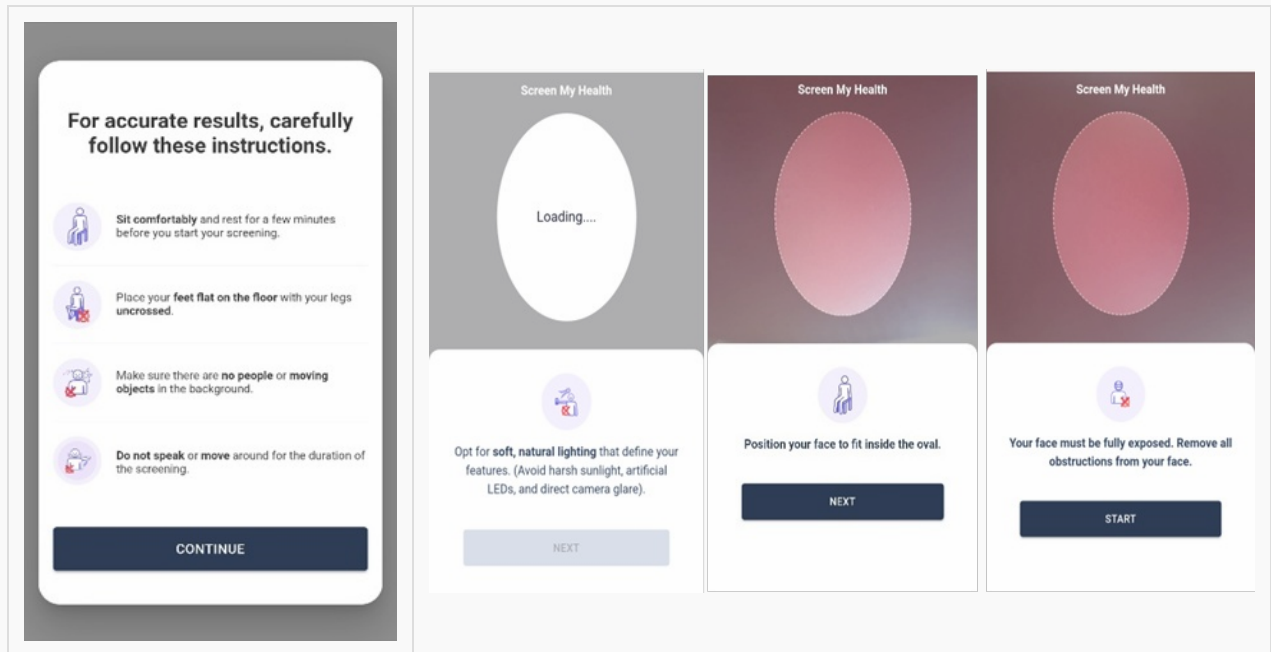
This question only applies to females between the ages of 18 and 55 years old.



Health assessment

Once the health profile is complete, the client will proceed to the health screening/measurement. Here, they should read the instructions on how to measure and tap on '**CONTINUE**' or '**NEXT**' until they reach the screening page.

Instructions



Health screening/measurement



Once health screening/measurement is complete, tap 'CONTINUE' to view results. On the results page, tap 'NEXT' to proceed to the fitness assessment.



Fitness assessment

The client must tick the boxes on the fitness assessment indemnity page to confirm that they are in good health and can safely engage in physical activity and exert themselves. Tap on 'ACCEPT' to proceed to the fitness tutorial.

Indemnity

Fitness assessment Indemnity

Declaration

I am in good health, and it is safe for me to physically exert myself.

- In the previous 6 months, I have not been advised by a medical professional to avoid exercising at a moderate intensity.
- I am able to climb up & down a 20cm step comfortably, without pain & without aggravating any existing conditions.

My participation in the fitness assessment is voluntary and I will not hold Momentum Metropolitan liable for any damage or injury caused while doing the fitness assessment.

The fitness tutorial begins by outlining the steps to take if a client cannot continue with the fitness assessment. After reviewing the information, they can tap on 'START TUTORIAL' to watch a video tutorial on how to complete the fitness assessment.

Fitness assessment tutorial

You will need to complete the full 5 minutes of stepping, plus the screening at the end of the step test to get your result.

When to STOP the test!

If you experience any of the following symptoms while you are doing the test, STOP IMMEDIATELY and sit down.

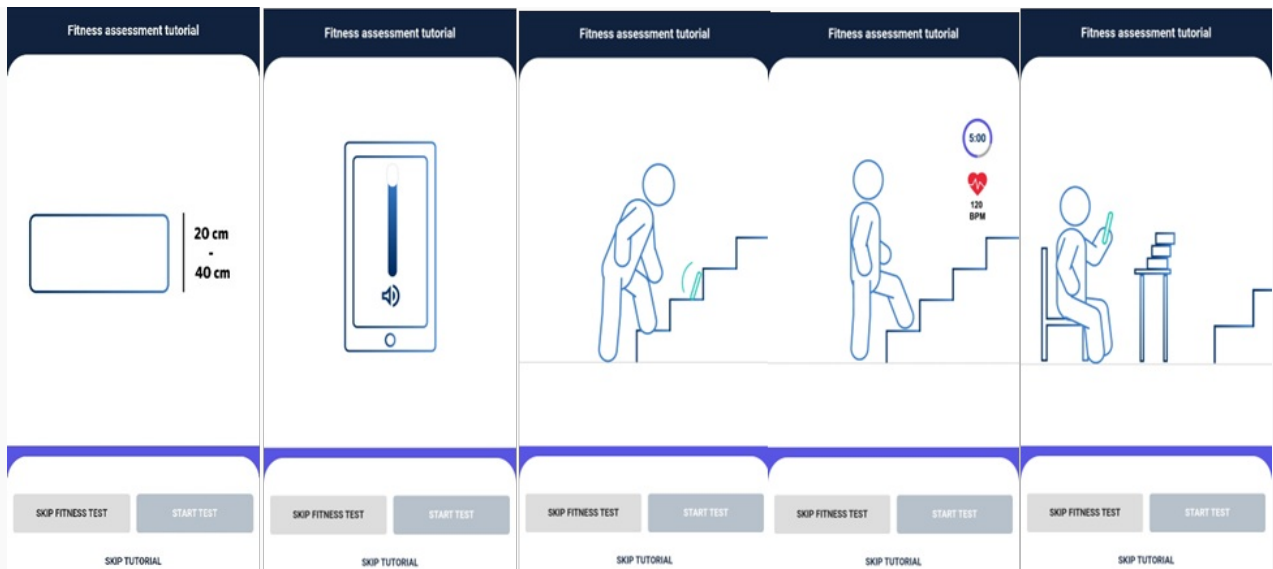
- ① Light-headedness
- ② Confusion
- ③ Difficulty breathing
- ④ Nausea
- ⑤ Cold, clammy skin

Medication

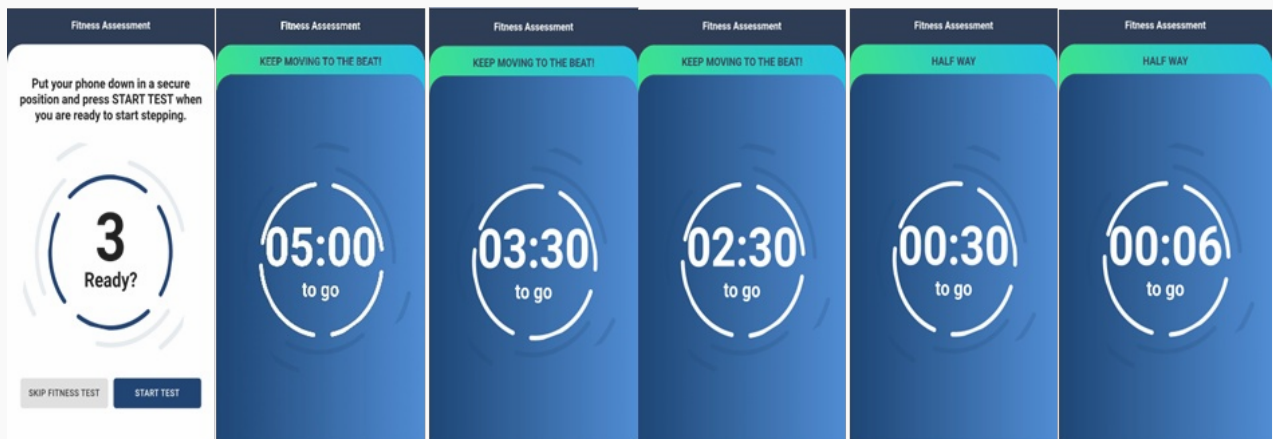
Refer to: [How medication question answers can affect a client's ability to proceed with fitness assessment](#)

Video tutorial

Clients must watch and listen to the video tutorial before they start.



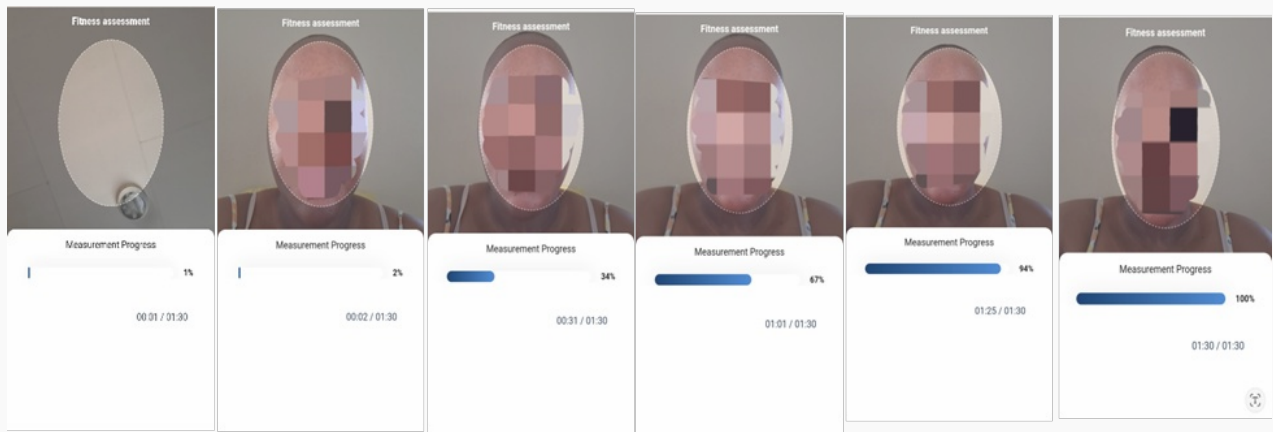
After completing the video tutorial, tap 'START TEST' to begin the step test, which lasts for 5 minutes. Voice prompts will inform the client of the remaining time left and indicate when to sit for the fitness screening/measurement.



IMPORTANT

The client has six seconds to stop and take a seat in preparation for the fitness screening/measurement. They should not wait until the countdown reaches 00:00 to stop and sit.

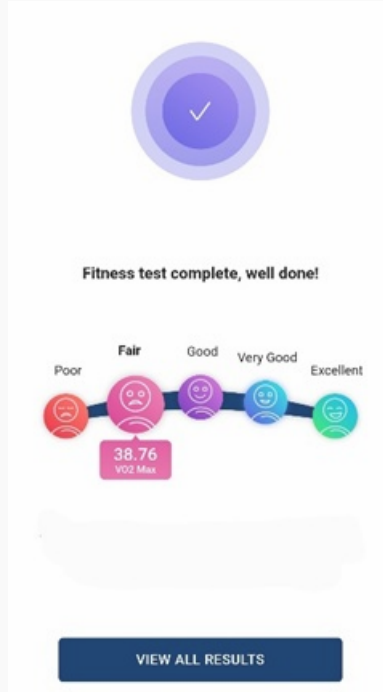
Fitness screening/measurement



Fitness assessment results

Once the fitness screening/measurement is complete, the client will be shown their calculated active fitness and their VO2 Max.

VO₂ Max is the maximum rate of oxygen consumption attainable during physical exertion.

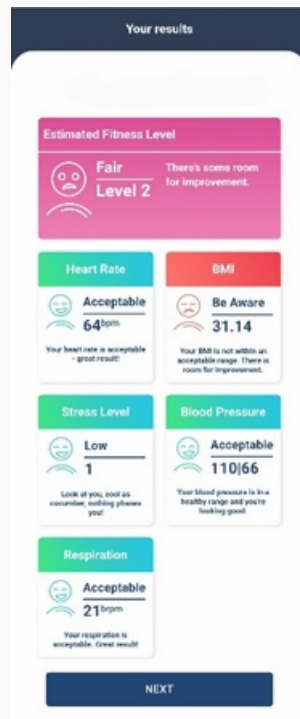


If we cannot calculate the client's active fitness level, Kimi will give an estimated fitness level.



After tapping 'VIEW ALL RESULTS', the client will be presented with their fitness and health screening/measurement results.

Please take note: heart rate, stress level, blood pressure, and respiration results shown on this screen are from the first screening/measurement and not from the fitness screening/measurement.



How the medication question answers can affect my ability to proceed with fitness assessment

The following are scenarios of how medication questions are answered and how they affect a client's ability to proceed with fitness assessment:

Medication for current illness or infection

Medical Questions

Medication

Certain medications are known to affect your heart rate.

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

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

NEXT

Not showing symptoms of current illness = CAUTION indemnity

Health Profile

Temporary Condition

Are you currently experiencing any cold or flu like symptoms?


Yes

No

NEXT

Fitness assessment indemnity

CAUTION



Declaration

Based on your current vitals and the answers provided, performing this physical fitness assessment may be detrimental to your health. Please proceed with caution!

I declare that I am in good health, and it is safe for me to physically exert myself.

- In the previous 6 months, I have not been advised by a medical professional to avoid exercising at a moderate intensity.
- I am able to climb up & down a 20cm step comfortably, without pain & without aggravating any existing conditions.

My participation in the fitness assessment is voluntary and I do not hold Momentum Metropolitan liable for any damage or injury caused while doing the fitness assessment.

Showing symptoms of current illness = HIGH RISK warning

Health Profile

Temporary Condition

Are you currently experiencing any cold or flu like symptoms?

Fitness assessment indemnity

HIGH RISK

Warning

An active fitness test is not recommended when you are showing signs and symptoms of an infection, as this will not only place extra strain on your body but will also interfere with your results.

Please try again in approximately [TIME] or when you can confirm that you are no longer experiencing symptoms

Medication for chronic illness

Medical Questions

Medication

Certain medications are known to affect your heart rate.

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

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

Medication for lung or breathing problems

Medical Questions

Medication

Certain medications are known to affect your heart rate.

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

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

NEXT

Medication for thyroid or hormone replacement

Medical Questions

Medication

Certain medications are known to affect your heart rate.

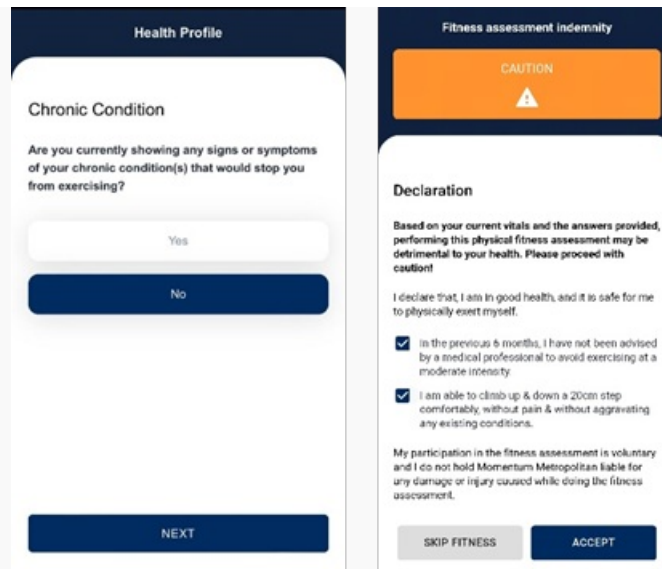
Please indicate if you have taken any of the following in the PAST WEEK:

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

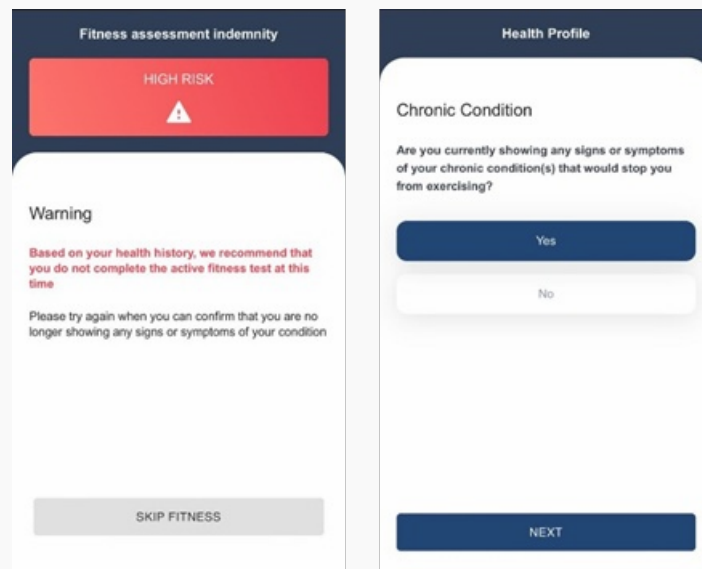
NEXT

For scenarios 2; 3; and 4, the following will apply:

Not showing symptoms of chronic condition = CAUTION indemnity



Showing symptoms of current illness = HIGH RISK warning



Medication for muscle, joint and/or bone problems

Medical Questions

Medication

Certain medications are known to affect your heart rate.

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

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

NEXT

Medication for current pain or injury

Medical Questions

Medication

Certain medications are known to affect your heart rate.

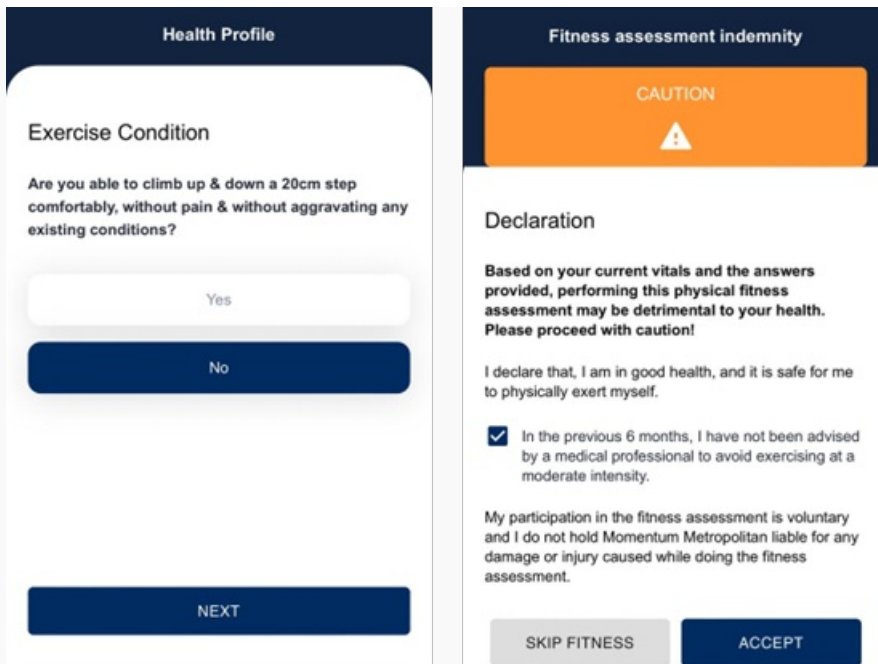
Please indicate if you have taken any of the following in the PAST WEEK:

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

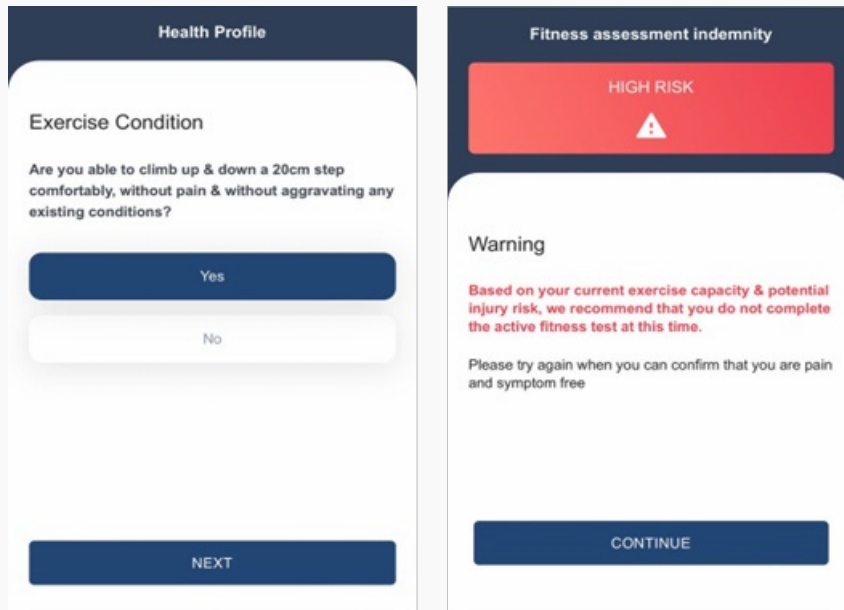
NEXT

For both medication options (4 and 5), the following will apply:

Not showing symptoms of inability to physically exert themselves = CAUTION indemnity



Showing symptoms of inability to physically exert themselves = HIGH RISK warning



Recreational drugs

Medical Questions

Medication

Certain medications are known to affect your heart rate.

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

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/don't know
- None

NEXT

Fitness indemnity

Fitness assessment indemnity

Declaration

I am in good health, and it is safe for me to physically exert myself.

- In the previous 6 months, I have not been advised by a medical professional to avoid exercising at a moderate intensity.
- I am able to climb up & down a 20cm step comfortably, without pain & without aggravating any existing conditions.

My participation in the fitness assessment is voluntary and I will not hold Momentum Metropolitan liable for any damage or injury caused while doing the fitness assessment.

SKIP FITNESS

ACCEPT