

*Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme which proactively supports employees*

**2022** HEALTHY COMPANY



# Multi-faceted challenges

## FACING EMPLOYEES AND EMPLOYERS IN THE WORKPLACE

### CHANGING WORKING ENVIRONMENT

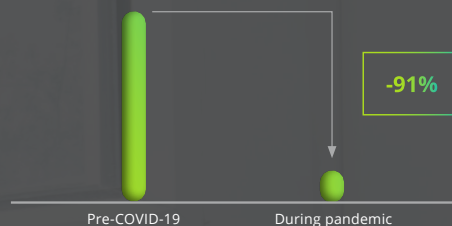
As a result of the COVID-19 pandemic, globally there has been a shift to hybrid working models with many South African employees now working from home. This shift is clearly evidenced by the reduction in onsite wellness screenings by Healthy Company employers. Less screenings mean employees' health risks are less likely to be flagged and addressed, highlighting the need for innovative solutions to manage the wellbeing of employees.

### INCREASING NEED TO MANAGE HEALTH AND WELLNESS OF EMPLOYEES

The effects of the COVID-19 pandemic on economic activity, employment, and our way of working have been far-reaching. These changes have had significant effects on employees' financial, physical and emotional wellbeing. There has been a 63% increase in the number of employees reporting that they are anxious or stressed through the Healthy Company mood capture tool since the onset of the pandemic, highlighting the need for effective, pro-active interventions to support them through the pandemic.

#### 91% REDUCTION IN HEALTH SCREENING BY HEALTHY COMPANY CLIENTS

Average wellness screenings per month before and during the pandemic



Source: Internal Healthy Company data, 2020-21

#### INCREASING FINANCIAL AND EMOTIONAL WELLBEING CONCERNS

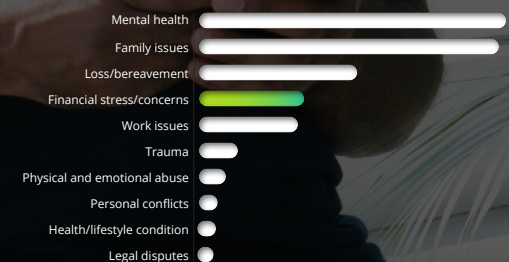
Emotional wellbeing engagement elevated as a result of COVID-19

Total employee interactions (calls, chats, assessments) linked to emotional wellbeing



Financial stress ranked in top 5 employee concerns over the past 18 months

Ranking of total employee interactions by concern



In response to these trends, Discovery has combined its extensive local and international experience and capabilities in managing the healthcare and wellness of large employer groups, to further enhance Discovery Healthy Company – a fully integrated, proactive employee assistance programme.

# Healthy Company

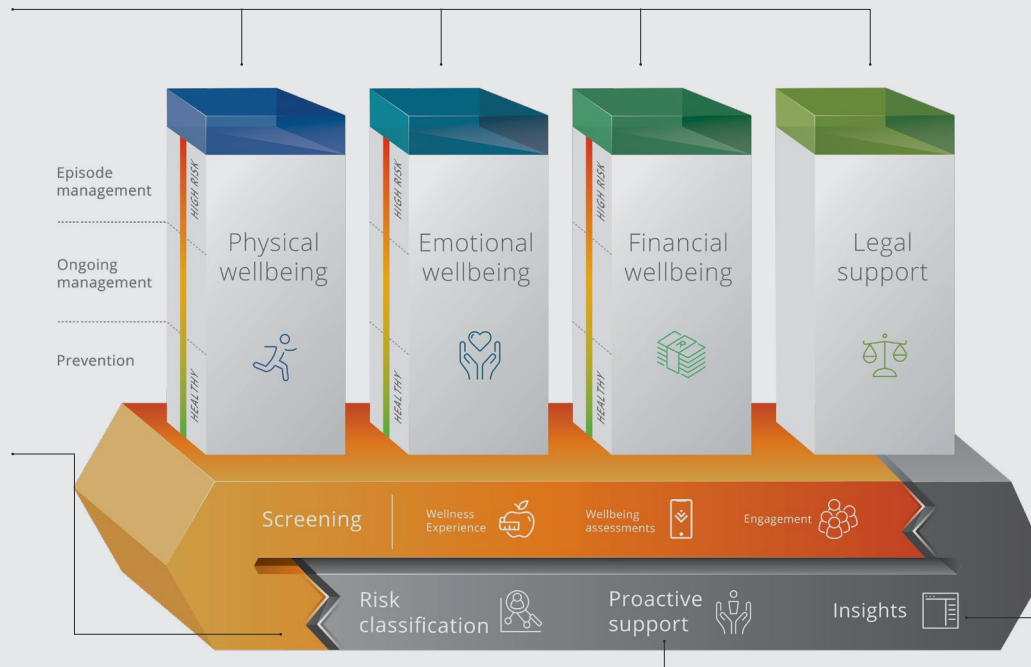
*Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme which proactively supports employees and allows employers to respond to employee health and wellbeing challenges.*

## HOLISTIC MANAGEMENT OF WELLBEING

The COVID-19 pandemic has put unprecedented pressure on the physical, emotional and financial wellbeing of employees. With work-from-home the new normal for many employees, an employer's focus on employee wellbeing has to extend beyond traditional wellbeing solutions.

## UNDERPINNED BY SCREENING

Includes access to comprehensive employee health and wellness screening. The results are used to classify individuals according to their risk profile across the key dimensions of wellbeing.



## DATA-DRIVEN INSIGHTS

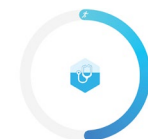
Delivers intelligent, actionable insights and reporting for each employee as well as the employer. These reports cover an employee's health and wellbeing and their progress in managing these risks. Insights are developed based on integrated data across all the essential features of an employee's health and wellbeing.

## PROACTIVE, TAILORED SUPPORT

Proactively reaches out to employees with tailored solutions that range from prevention and education to ongoing or episode management based on their risk profile.

## FREE ACCESS TO VITALITY ACTIVE REWARDS EXERCISE RING AND HEALTHY COMPANY LINKED GOALS

Provides a platform to incentivise physical activity and employee engagement, and offers access to tools and benefits to track activities. Members will earn Discovery Miles for achieving their personalised exercise goals, up to an annual limit.



# Support across the **four dimensions of wellbeing**

Healthy Company offers various levels of interventions, from prevention and education to episode or ongoing management across physical, emotional and financial wellbeing, as well as legal support. Healthy Company Coaches are trained to provide support and advice across all four dimensions of wellbeing including:

## PHYSICAL WELLBEING

Physical wellbeing is assessed through a holistic set of screenings of **body mass index (BMI)**, waist circumference, body fat percentage, blood pressure, cholesterol, glucose, HIV screening and vision screening. It also includes a lifestyle questionnaire covering nutrition, exercise habits and stress.

Employees who are classified as high risk will be referred to their doctor for further advice and treatment. Employees who are members of schemes administered by Discovery Health will be referred into existing care programmes such as the Diabetes Care and HIV Care programmes for better chronic disease management. Healthy Company also proactively reaches out through the Discovery app and website, sending checklists, information and reminders on an ongoing basis to assist with the management of their condition.

All Healthy Company members will also get free access to the Vitality Active Rewards Exercise Ring and earn Discovery Miles for achieving their personalised weekly exercise goals.

## FINANCIAL WELLBEING

All Healthy Company members will have access to the full suite of financial wellbeing assessments through Vitality Money, Discovery Bank's proprietary behaviour-change programme, designed to measure and understand an employee's current financial situation, give them the tools to improve it, and reward them for positive behaviour changes along the way.

Based on an employees' risk rating, they have access to tailored and relevant interventions designed to improve overall financial wellbeing through the app.

Employees can also call the support line to contact one of our financial experts for debt counselling or assistance with debt management services. These services include credit reports to understand their credit history, insurance reviews and debt consolidation to simplify repayments and potentially save money.

## EMOTIONAL WELLBEING

Emotional wellbeing is evaluated during screenings, online assessments or during telephonic conversations with a Healthy Company Coach. Employees can also capture their daily mood on the Discovery app or website that uses artificial intelligence (AI) to detect signs of emotional distress.

Based on the assessment results and the mood capture tool, a Healthy Company Coach may reach out telephonically or through live chat on the Discovery app to provide advice, support or onward referral to a clinical psychologist or social worker for up to eight face-to-face counseling sessions, where clinically indicated.

In the event of traumatic experiences such as road accidents, assault, crime-related injury or the traumatic death of a family member, employees can access a trauma counsellor at any time of the day. The counsellor will assist with either telephonic counselling or face-to-face trauma debriefing in both one-on-one and group settings.

When an employee experiences a major life event such as having a baby, adoption, relationship difficulties or dealing with a loss, they can engage with the Healthy Company Coach for support and advice and will receive situation-specific content to assist them in dealing with the event.

## LEGAL SUPPORT

Emergency legal support for employees is available 24 hours a day. This support includes legal and bail assistance in the event that an employee is arrested. Employees who need legal advice can contact one of our legal advisers during working hours for assistance with issues such as divorce, maintenance, custody, criminal matters, property disputes, breach of contract and claims for payment.

Employees can also request assistance with professional drafting of legal documents, uniquely tailored to their circumstances and delivered within 24 hours of a request being received. Legal documents include rental agreements, domestic worker employment contracts, last will and testament, antenuptial contracts, loan agreements, sale of property, motor vehicle agreements, acknowledgment of debt and trust deeds.



# Healthy Company Coaches will refer employees to the following professionals where indicated:

## PSYCHOLOGISTS AND SOCIAL WORKERS

Employees can attend up to eight face-to-face sessions per episode with a registered psychologist or social worker where clinically indicated. When the nature of the episode needs additional counselling sessions, referrals for longer-term or in-patient treatment will be facilitated.

## TRAUMA COUNSELLORS

When affected by a traumatic experience, employees and their dependants have unlimited access to a dedicated team of trauma counsellors 24 hours a day by calling the Healthy Company support line. Healthy Company will deliver face-to-face trauma debriefing at the home or workplace of an employee where clinically appropriate.

## LEGAL ADVISERS

Unlimited access to legal advisers to provide counselling, education and practical advice on issues such as divorce, maintenance, custody, criminal matters, property disputes and claims for payment. Emergency support, including legal and bail assistance, is available after hours.

## DEBT COUNSELLORS

Telephonic access to a team of multilingual financial experts to provide financial advice or debt counselling, or assist with debt management services.

### CONTACT HEALTHY COMPANY

Log in: Discovery app

Visit: [www.discovery.co.za](http://www.discovery.co.za)

Call: 0800 320 420

# Seamless access to a suite of online tools and services

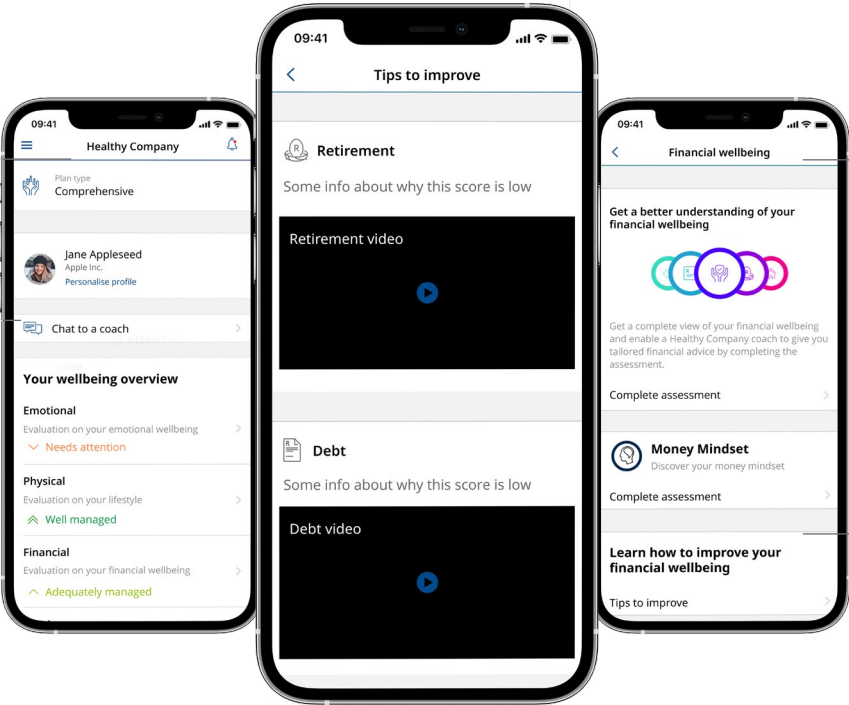
The Healthy Company app offers employees a range of digital tools and services including access to a mood capture tool, a suite of wellbeing risk assessments that automatically trigger appropriate interventions, a library of online educational content and the ability to chat with a coach. In 2022 the Healthy Company app interface has been updated and enhanced to provide employees with a world-class digital experience including complete digitisation of all wellbeing assessments and seamless access to tailored, and appropriate interventions.



Updated app interface ensuring an intuitive digital in-app experience.

The persistent chat functionality on key screens make it easier for employees to engage with a Healthy Company Coach.

Improved navigation to tailored, relevant interventions.



Consistent experience of financial wellbeing assessments and interventions across all Discovery products.

Seamless and intuitive access to the comprehensive suite of digital wellbeing assessments.

# Financial wellbeing assessments powered by Vitality Money

Discovery Bank, the world's-first-behavioural bank uses its innovative and proprietary behaviour-change programme, Vitality Money to make clients financially healthier. Healthy Company members have access to the full suite of Vitality Money assessments, tailored for Healthy Company, creating a consistent view of an individual's financial health across all Discovery products.

## THE SCIENCE BEHIND VITALITY MONEY:

Studies have shown that five controllable financial behaviours are responsible for 80% of loan defaults.

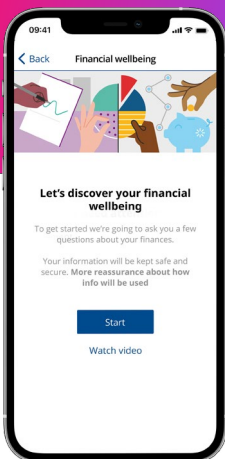
### This includes:

- Spending more than you earn
- Not having enough insurance
- Not saving for retirement
- Managing unsecured debt poorly.

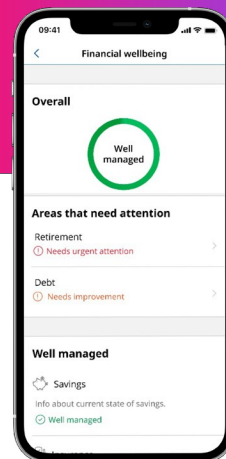
The Vitality Money programme has translated these factors into five specific metrics that can be tracked and improved through engagement over time.

An employee's financial risk rating is determined based on how they fare in each of these metrics, and based on their risk rating they have access to tailored and relevant interventions designed to improve overall financial wellbeing.

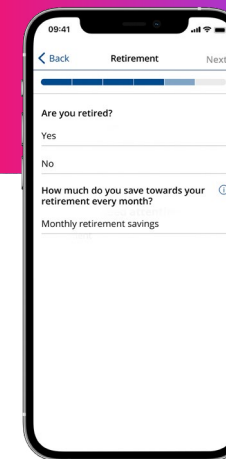
### COMPLETE FINANCIAL WELLBEING ASSESSMENTS



### VIEW YOUR OVERALL RISK RATING



### ACCESS TAILORED AND RELEVANT INTERVENTIONS





# How we calculate financial health

Healthy Company uses the digital financial wellbeing assessments to gather a combination of self-reported and pre-populated data (depending on the employee's underlying suite of Discovery products). The data is used to calculate an employee's risk rating for each of the five controllable financial behaviours, and an aggregated financial risk rating.

These risk ratings inform relevant financial wellbeing interventions from Healthy Company for the employee.

## 5 CONTROLLABLE BEHAVIOURS



**Having enough savings**



**Managing short-term debt**



**Having the right types of insurance**



**Being on track for retirement**



**Managing your property investments**

## HOW WE CALCULATE YOUR RISK RATING

Emergency savings, non-retirement savings including unit trusts, forex, endowments.

Income used to pay off your short-term debt across unsecured credit products. Where employee gives consent, credit data will come from Experian.

Life insurance, short-term insurance and medical aid.

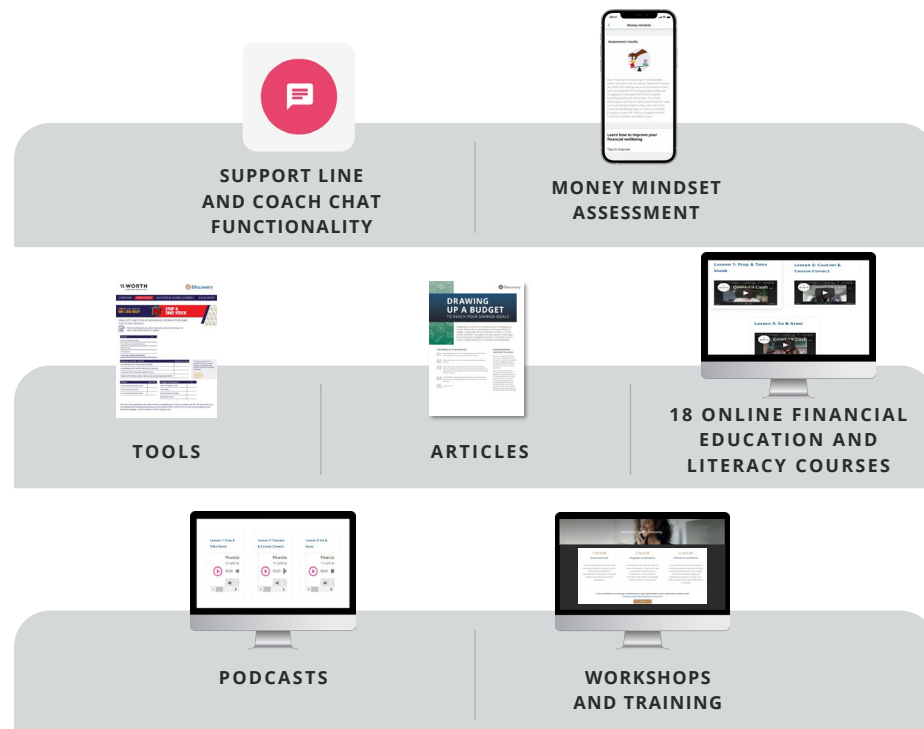
Retirement contributions, retirement savings, and retirement income.

Value of long-term assets minus all secured debt, relative to a long-term asset target.

The financial risk rating of the employee, including all the underlying assessment results, remains confidential, and will only be used to determine appropriate interventions. The details will not be shared with the employer.

# Employees get access to tailored financial wellbeing interventions based on their financial health

Healthy Company offers employees an extensive list of interventions to help them manage their financial health. These interventions are tailored specifically to each and every employee, based on their financial risk rating. Furthermore, Healthy Company provides a number of solutions for employers to help drive better financial behaviour amongst their employee base.





# Incentivising and enabling engagement with Healthy Company

Discovery research has shown that employees who are physically active on a regular basis are more productive than their peers. Through Vitality Active Rewards, employees are incentivised to get active regularly, and have access to tools and benefits to help them track their activities.

Healthy Company provides employers with access to Healthy Company-related goals to incentivise and drive engagement with Healthy Company activities such as completing online wellbeing assessments.

## ACCESS TO THE ACTIVE REWARDS EXERCISE RING

All Healthy Company members will get free access to the Exercise Ring and earn Discovery Miles for achieving their personalised, weekly exercise goals, up to an annual limit.

## ACCESS TO HEALTHY COMPANY LINKED GOALS

All members of Healthy Company get free access to Healthy Company-related goals where employees are incentivised to engage with Healthy Company activities. Employees are allocated one goal each quarter and earn Discovery Miles for completing these goals, up to an annual limit.

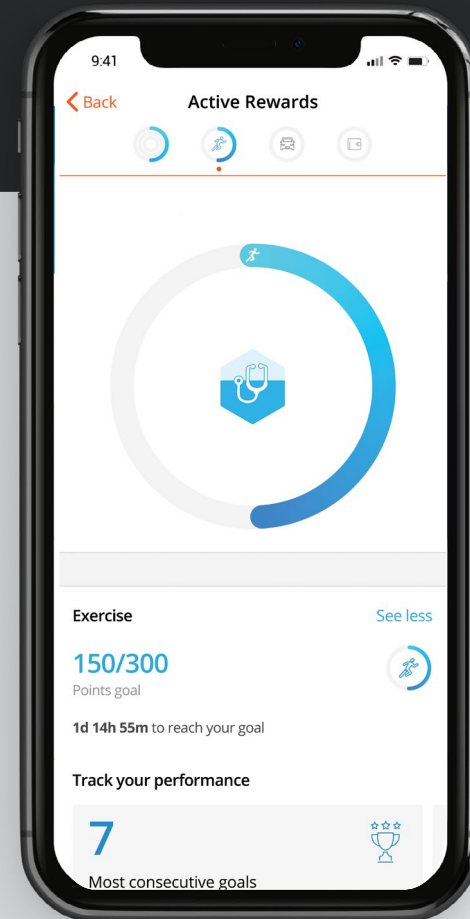
### Activities include:

- Completing digital wellbeing assessments
- Competing in step challenges
- Tracking their mood on the mood tool

## EMPLOYEES CAN FUND A FITNESS DEVICE OF THEIR CHOICE

Employees can fully fund a fitness device on a flexible, month-to-month subscription, including the Apple Watch Series 3 and Garmin Forerunner 45.

- 01 | Employees complete an easy online application for a flexible payment structure over a 24-month period.
- 02 | Employees can choose their preferred device from a list of options.
- 03 | The payment plan includes full warranty and insurance cover to protect the employee from any unforeseen costs during the subscription period.
- 04 | Employees can exchange or upgrade their chosen device, or cancel their subscription at any time with one months' notice and no penalties or fees.



Download the  
Discovery app

Download on the  
App Store

GET IT ON  
Google Play

01 | Achieve Goals > 02 | Play the gameboard and earn Discovery Miles > 03 | Spend Discovery Miles on rewards

# Employer insights and support

*Healthy Company delivers intelligent, actionable insights and reporting for each individual employee, as well as the employer. These reports cover an employee's health and wellbeing risks and their progress in managing these risks.*

The interactive employer dashboard includes comprehensive reporting around the risk classification of employees, utilisation and engagement with all Discovery-related interventions, yearly trends and benchmarking linked to the Discovery Absenteeism Index. The dashboard also provides tailored recommendations on how employers can manage these risks, and how Healthy Company and other available Discovery-related products can assist employees.

Insights are developed based on integrated data across all healthcare and wellness interactions administered by Discovery Health, including medical scheme and health insurance claims, hospital admissions, disease management programmes, screening and Vitality data, on-site Discovery clinic data and Healthy Company information. Data collection is based on specific consents and approvals from the employee and all data is anonymised. This allows employers to understand key trends across their employees without infringing on an employee's right to privacy.

The dashboard is updated quarterly and can be accessed online.

## DISCOVERY ABSENTEEISM INDEX

Absenteeism is severely under-reported in many organisations due to insufficient resources and data analytics, and a lack of compliance from employees and managers on absenteeism policies.

In a study conducted by Discovery Health on the impact of physical, emotional and financial wellbeing on absenteeism, employees with mental health issues took, on average, 12% more sick days. The Discovery Absenteeism Index enables employers to assess their employees' absenteeism without the need for human resource data. The index is the result of a sophisticated modelling algorithm that uses both healthcare claims and demographic data to determine an expected absenteeism score. The index can then be compared with other businesses within the same sector.







## ADDITIONAL EMPLOYER BENEFITS

**Wellness calendar and self-service tools** which enable employers to conduct wellness campaigns, assist in seamlessly onboarding employees, submit queries and make bookings for workshops and wellness days on the Employer Zone on [www.discovery.co.za](http://www.discovery.co.za)

**Healthy Company Wellness Advisers** will guide employers along their company's wellness journey. Wellness Advisers will assist employers in identifying Wellness Champions within the company who will be trained to drive employee engagement.

**Workshops and training programmes** focusing on a range of topics across the four dimensions of wellbeing which can be accessed online or on site.

## COVER FOR DEPENDANTS

Dependants are spouses, children, parents, or anyone living in the same household as the main member who are financially dependent on the main member.

An employee's dependants can access advice and assistance with episode management, including telephonic support and counselling with a Healthy Company Coach, legal adviser, debt counsellors or trauma counsellors and face-to-face consultations with registered psychologists or social workers.





## Pricing

Healthy Company offers a flexible pricing structure based on whether the employer chooses to offer their employees screening through the Discovery Wellness Experience at the workplace, or encourages screening through the digital wellbeing assessments. Pricing is based on the employer's unique circumstances, including the size and demographic profile of employees. For employer groups where a high proportion of employees are members of a medical scheme administered by Discovery Health or are members of Discovery Primary Care, price discounts may apply based on integration with these products.

**TO FIND OUT MORE, CONTACT  
YOUR FINANCIAL ADVISER**





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