



WITH DISCOVERY FOR BUSINESS,

a healthier business starts today.
That's shared-value insurance.

ENTER



CONTENTS

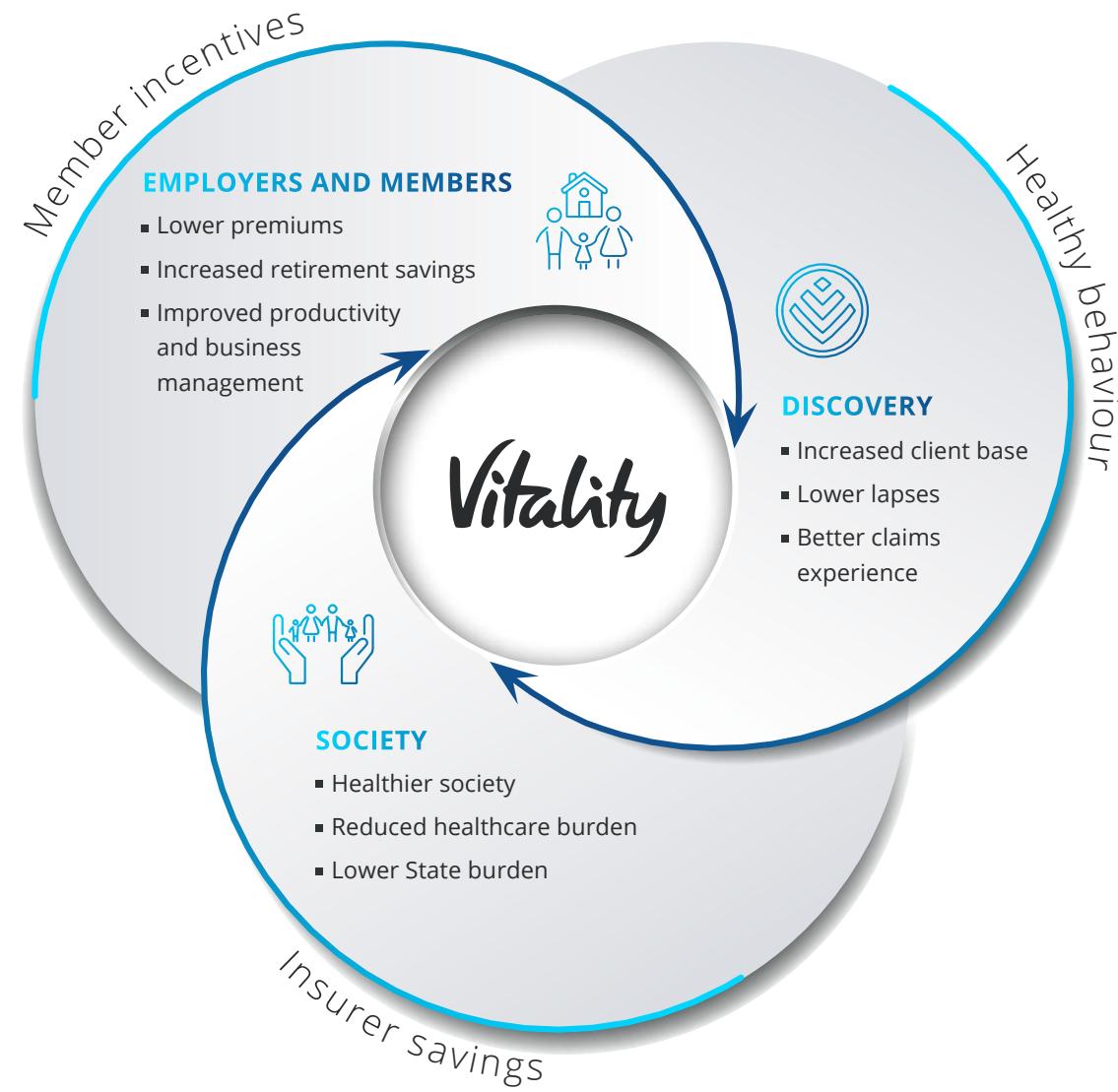
Employers, as important members of society, collectively have an opportunity to both bolster their businesses and protect and enhance the lives of employees. The overall health and wellness of a workforce has a direct impact on productivity and competitiveness of a business, and the quality of life of an employee.

Employees who have sufficient risk and health cover are better able to withstand the financial shock of a serious life event, while also enabling the business to continue with as little disruption as possible.

And employees who are financially prepared for retirement, will place less strain on a country's economy, thereby contributing to a more resilient operating environment in the future.

Shared Value Insurance for business

Our Shared-Value Insurance model is designed to improve health and driving behaviour, which translates into better productivity and lower risk for employers. This enables Discovery to offer unique rewards, better benefits and lower premiums to employees and employers for their corporate risk and employee benefits solutions.



DISCOVERY FOR BUSINESS

Discovery for Business is a shared-value

product offering for employers that includes employee benefits and risk solutions.

We use the expertise built in our healthcare, insurance and wellness businesses to offer employers an integrated product to create healthier, safer workplaces for a sustainable business.

Discovery for Business offers a full suite of insurance, financial and wellness products for employers.





EMPLOYEE BENEFITS

Healthcare

Medical aid
Gap Cover
Flexicare
Prepaid for employees
Trauma Cover

Retirement Funds

Pension Fund
Provident Fund

Group Risk

Life Cover
Income Continuation
Severe Illness
Capital Disability
Funeral Cover
Global Education Protector

RISK SOLUTIONS

Business Assurance

Life Cover
Capital Disability
Severe Illness
Overhead expenses
Business Vitality Fund
Term Business Life Plan

Business Insurance

Property and accident
Motor
Liability

Healthy Company

Vitality

Diagnostic Tools and Analytics



Medical aid refers to the Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, an authorised financial services provider.

HEALTHCARE

A wide selection of healthcare products to suit every business

and its employees' healthcare needs, providing affordable access to quality private healthcare services.

Discovery Health Medical Scheme

THE LARGEST MEDICAL SCHEME IN SOUTH AFRICA AND PARTNER OF CHOICE FOR MANY EMPLOYERS

Discovery Health Medical Scheme has successfully funded access to private healthcare for members since 1992, and currently provides cover for 58% of the open medical scheme market. As of December 2022, the Discovery Health Medical Scheme covers approximately

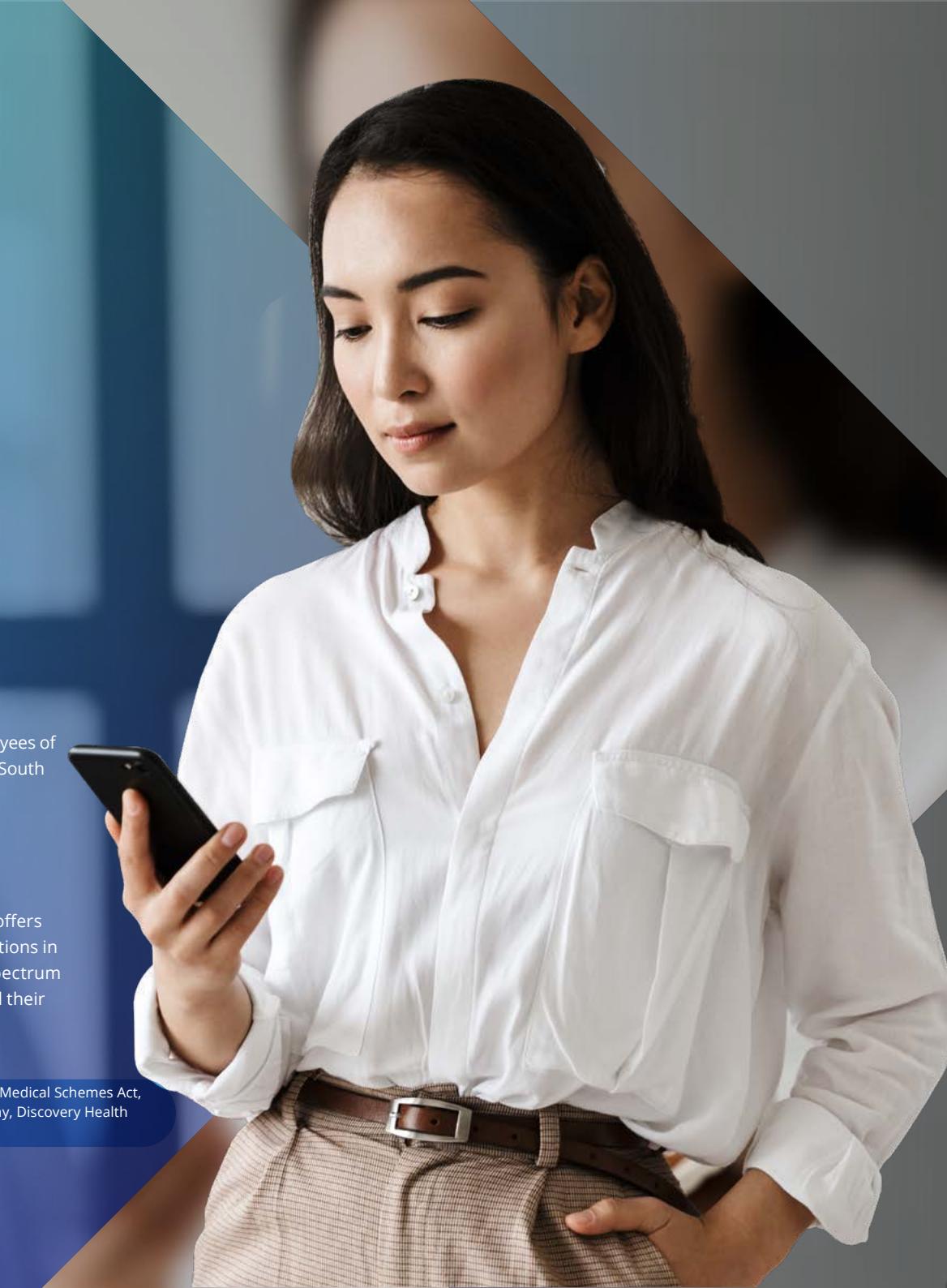
2.8 million lives, including the employees of more than 7 000 medium and large South African employers.

THE WIDEST CHOICE OF HEALTH PLANS

Discovery Health Medical Scheme offers the widest choice of health plan options in South Africa, catering for the full spectrum of medical needs of employees and their families at all levels of affordability.



The Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, an authorised financial services provider.





DISCOVERY GAP COVER AND SUPPLEMENTARY ILLNESS BENEFIT

Gap Cover provides cover for shortfalls on approved in-hospital specialist claims, specific out-of-hospital costs related to an approved hospital admission, and co-payments on approved cancer-related claims.

In- and out-of-hospital cover

Discovery Gap Cover gives you rich protection against shortfalls in medical scheme cover for specialist treatment received in hospital and extended cover for specific shortfalls incurred out of hospital.

Extended cover for scopes and scans

You get cover for co-payments and deductibles that apply to MRI and CT scans out of hospital, and endoscopies done in hospital.

Comprehensive cover for cancer

Discovery Gap Cover provides additional funding to help cover oncology co-payments. Discovery Supplementary Illness Benefit helps fund high-cost treatments and gives you access to advanced genomic sequencing for certain cancers.

International travel cover

Discovery Gap Comprehensive provides cover for shortfalls on approved international claims while you travel outside of South Africa.

Hassle-free payments

With Discovery Gap Cover, you do not need to submit a separate claim to us. Gaps are identified, assessed and paid once the medical scheme claim has been processed.

Affordable premiums

Starting at just R118 for a single member for Discovery Gap Cover and R80 for Discovery Supplementary Illness Benefit, you get cost-effective protection at competitive rates.



FLEXICARE POWERED BY DISCOVERY

Flexicare provides quality, affordable access to primary healthcare for employees who are unable to access medical scheme benefits. It is underwritten by Auto and General and administered by Discovery Health.

Flexicare offers employees and their family's access to high-quality, private primary healthcare facilities and healthcare professionals in the Discovery Health network, for essential primary healthcare services. Based on affordability and the healthcare needs of employees, employers are able to provide access to optional Funeral Cover and optional Trauma Benefit with a choice of two cover limits.

The Trauma Benefit provides access to emergency private healthcare services for a broad range of traumatic events at any private hospital.



DISCOVERY HEALTHCARE FUND

An employer-funded bespoke offering for employers who require tailored healthcare solutions for their employees.



DISCOVERY PREPAID HEALTH

Enhancing Prepaid Healthcare to make quality healthcare affordable and accessible for employees, Discovery Prepaid Health offers employees access to quality, affordable healthcare beyond traditional products.

Employers can now buy and share healthcare services on a prepaid basis at competitive and affordable private healthcare rates. These healthcare services are supported by a wide distribution network and a free-to-use digital platform.

Employers can bulk-buy Discovery Prepaid Health vouchers for their employees, extending access to quality healthcare services to employees and their families.

Discovery's Employer Zone allows employers to buy vouchers in bulk and distribute them to their employees. Making quality healthcare affordable and accessible for employees.

WELLTH fund

The WELLTH Fund covers a comprehensive list of healthcare services to help members take specific action according to their individual healthcare needs. This extra benefit is separate from their Screening and Prevention Benefit. The WELLTH Fund is available once per lifetime for all members and dependants who have completed their Health Checks. Members can use their WELLTH Fund for appropriate healthcare services, and they have cover up to their WELLTH Fund limit. Cover is subject to the Scheme's clinical entry criteria, and treatment guidelines and protocols.

RETIREMENT FUNDS

Changing the way employees invest for retirement.

Discovery Retirement Funds offers tailored pension and provident fund solutions under an umbrella fund arrangement. Through the power of shared value, we encourage employees to improve their retirement outcomes by offering them unique rewards and benefits for improving their financial and physical health. By doing this, we aim to create a healthier and wealthier workforce. Our easy-to-use online platform empowers employees make better decisions and track their progress towards a comfortable retirement.



Key features of our retirement funds offering



A WIDE RANGE OF TOP-CLASS INVESTMENT FUNDS, WITH INTELLIGENT CHOICE ARCHITECTURE

We give employees access to a full range of top-performing Discovery funds and well-recognised external funds. Our intelligent choice architecture allows us to offer employees a guided approach for choosing funds.

Our range of Discovery Life Target Retirement Date Funds provides employees with a lifelong savings solution that dynamically adjusts the investment strategy to continually meet investors' needs in a single investment portfolio.



STATE-OF-THE-ART ADMINISTRATION AND SERVICING

Our Retirement Funds has been built on a next-generation administration solution and coupled with a highly skilled support team ensures that we deliver superior quality and service.



COMPETITIVE FEES

Our admin fees are amongst the lowest in the market and we offer discounted fees to lower-income earners. We also offer institutional asset management fees and tiered fee scales on our funds.



EMPOWERING EMPLOYEES TO MAKE SMARTER FINANCIAL DECISIONS

Our easy-to-use member online platform is designed to harness the most powerful, cutting-edge behavioural tools and insights to help employees make better decisions to make sure that they're on track for a comfortable retirement. In just a few quick steps, employees can choose their investment fund, set their retirement goal, and adjust their contributions to ensure they reach that goal.



USE OF POWERFUL BEHAVIOURAL REWARDS TO ADDRESS THE KEY ISSUES IN THE RETIREMENT FUND MARKET

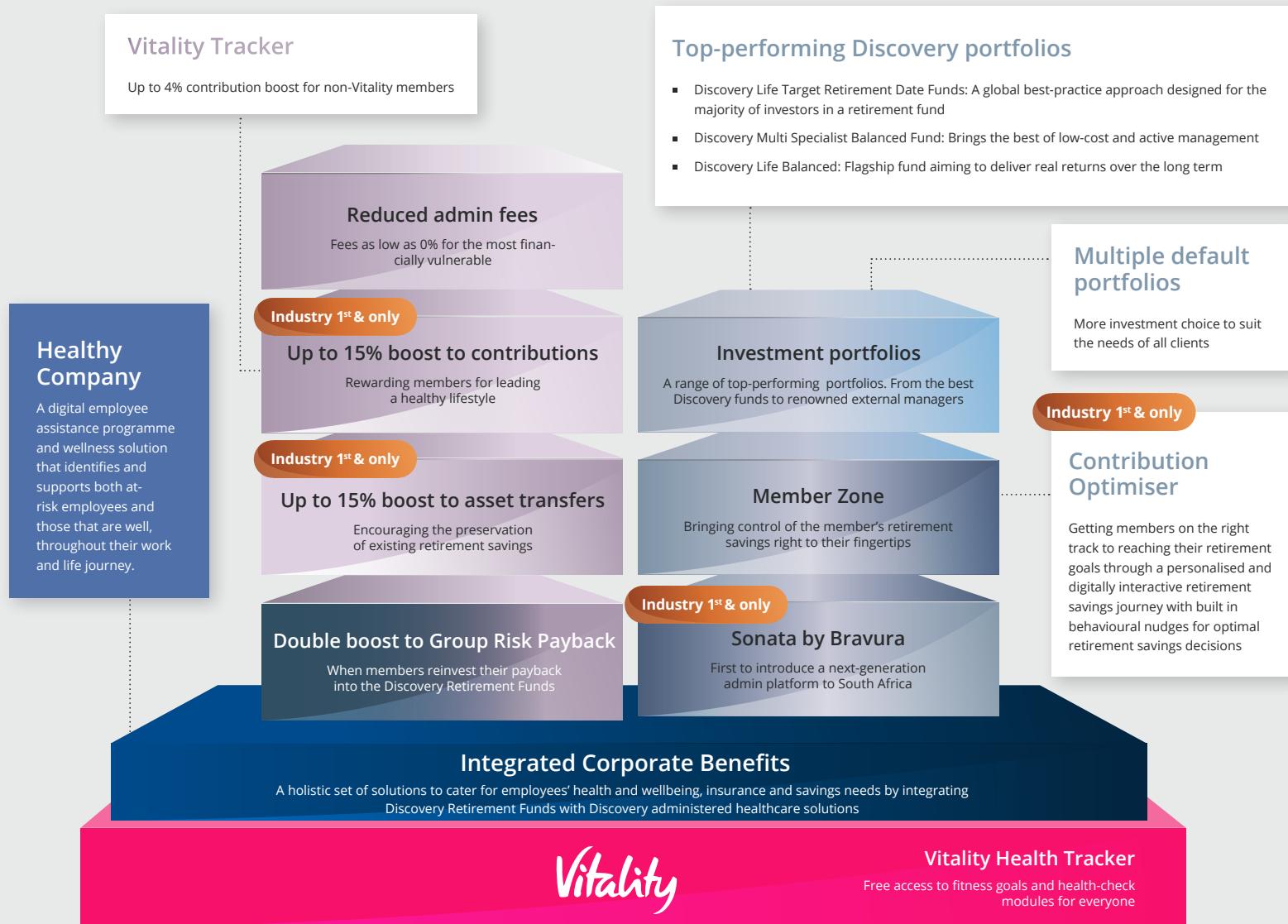
Through the power of shared value we aim to transform retirement outcomes and reward employees when they invest in themselves. Our unique solution drives healthy savings behaviour by motivating employees to save more, save longer, and manage their health and wellness. When they do this, we reward their behaviour by adding boosts to their retirement savings.



ADVANCED DIGITAL ENGAGEMENT

Our Contribution Optimiser is a world-first tool that offers a personalised and digitally interactive journey, which nudges employees to close their retirement savings gap with one click, making an impact on the employee's future, now. Bringing control of the employee's retirement savings right to their fingertips.

Comprehensive Retirement Funds Solution



GROUP RISK

Shaping employee behaviour, creating a healthier and wealthier workforce.

Discovery Group Risk offers risk cover to protect your employees and their families against financial difficulty in the event of death, disability and severe illness. Our aim has always been to inspire employees to lead healthier lives and unlock financial value from our dynamic protection benefits which are enhanced through Vitality. Our shared-value approach continues to provide superior outcomes for our clients by offering unique product features and competitive pricing.



Key features of our group risk offering

We are committed to keeping our premiums sustainable through our sound long-term risk management techniques.



GLOBAL EDUCATION PROTECTOR

The Global Education Protector provides local and international cover for the education of an employee's children in the event of their death. The cover is automatically included for all employees whose life cover is at least two times their yearly salary. The cover can also be extended to private schooling, depending on the employee's Vitality status, and even to selected overseas universities.



INCOME CONTINUATION BENEFIT

The Income Continuation Benefit provides an income to employees who are unable to work due to an injury, illness or disability. The benefit also funds up to 100% of all medical aid contributions and other personal Discovery premiums as well as provides the option to cover a portion of the employee's performance bonus payments earned before they become injured or ill. It also covers mortgage payments, severe illness cover for spouses and children, Vitality Healthy Living cash back and an Uber benefit to assist with transport.



RETURN-TO-HEALTH PROGRAMME

Return-to-Health is a first of its kind vocational rehabilitation programme aimed at getting employees back to work after they have suffered an injury, illness, or disability. It is tailored to suit individual needs and designed to help employees reach a level of performance so that they can return to gainful employment or occupation and to reward them for it. The claimant receives a once-off sign-on bonus of 10% of their monthly Income Continuation Benefit payment at the start of the programme. In addition, if the claimant successfully completes the rehabilitation programme and is declared employable and fit to return to gainful employment, they will receive a bonus of up to 300% of the monthly Income Continuation Benefit payment they have been receiving.



SEVERE ILLNESS BENEFIT

The Severe Illness Benefit provides cover to an employee who is diagnosed with one of the severe illnesses as defined by Discovery Group Risk. This provides the necessary financial assistance to ensure that the employee's lifestyle can be maintained or supported. It is uniquely holistic providing whole-body coverage and payments at all severity levels. Severe illness cover is automatically included for children on the employee's Severe Illness Benefit cover. The Global Treatment Benefit feature provides access to treatment from global experts.



GROUP RISK PAYBACK

The Group Risk Payback benefit rewards employees with up to 15% of their premiums back every year for managing their health and wellness while covering those they care about. When reinvested into the Discovery Retirement Funds, these paybacks are doubled.

Comprehensive Group Risk Solution

Industry 1st & only

Return-to-Health bonus

Restoring dignity and curbing cost increases by getting the disabled or sick back to health and back to work
Upon successful completion of the rehabilitation programme and being declared fit to return to gainful employment, a bonus of up to 300% of the monthly Income Continuation Benefit is payable

Industry 1st

Global Education Protector

Covers children's education including private school upgrade

Funeral

Covers the costs of a funeral for a member, their spouses and children

Life Cover

Includes Global Education Protector and covers up to 24 months' mortgage payments

Industry 1st & only

Up to 15% Group Risk Payback

Premium payback that rewards members for managing their health and wellness

Integrated Corporate Benefits

Unlock a holistic set of solutions to cater for employees' health and wellbeing, insurance and savings needs by integrating Discovery Group Risk with Discovery administered healthcare solutions.

Vitality Health Tracker

Free access to fitness goals and health-check modules for everyone



Contribution Protector

Funds up to 100% of all medical aid contributions and other personal Discovery premiums

Income Continuation Benefit

LifeTime Capital Disability lump-sum payment for severe disability events.
Covers up to 24 months of mortgage payments

Capital Disability Benefit

Whole-body coverage through holistic assessment criteria, with no waiting period or tapering. Multiple claims covered

Severe Illness Benefit

Uniquely holistic: whole-body coverage and payments at all severity levels
Global Treatment Benefit to access global experts
Child cover up to R230 000

On-site clinics

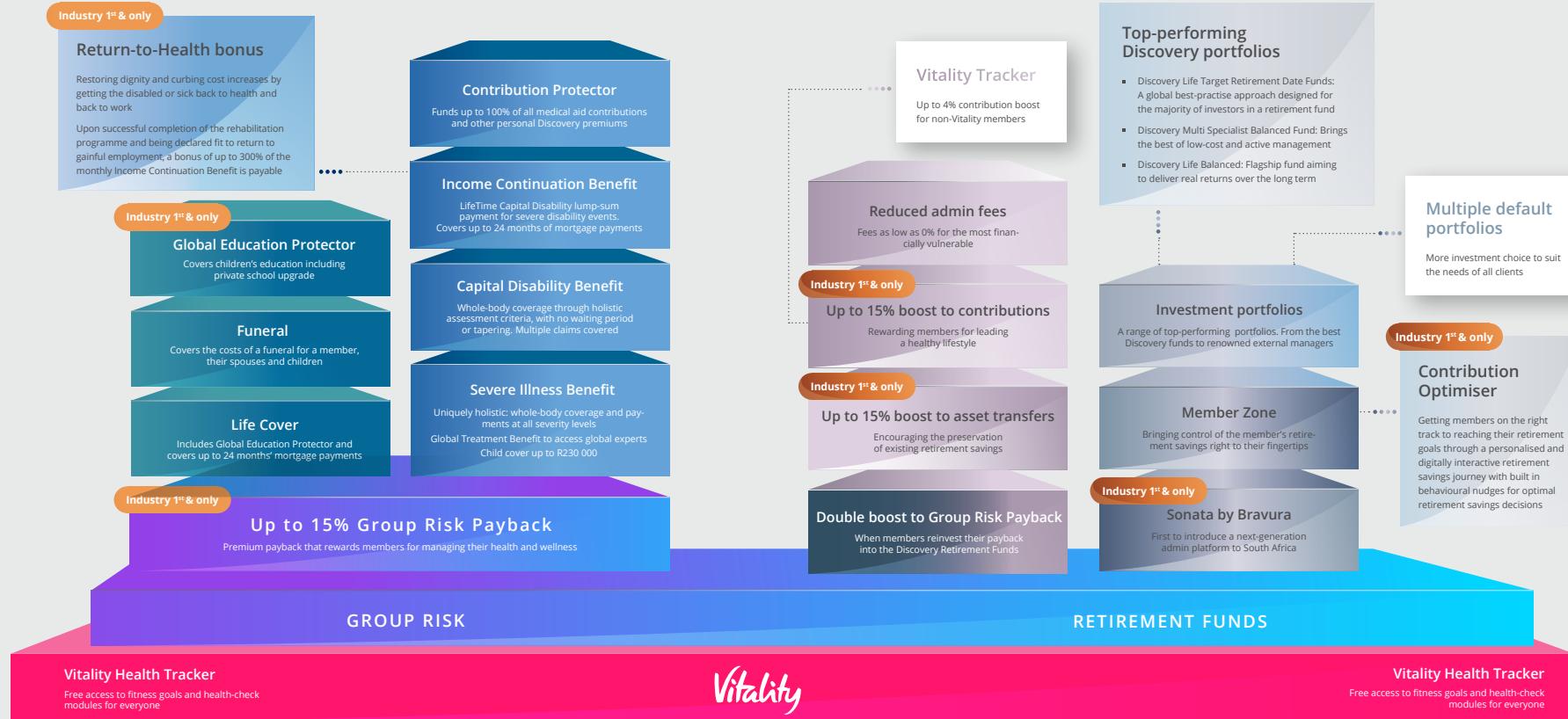
Discovery's on-site clinics provide employees with access to primary healthcare services and wellness screenings delivered at their workplace.

Executive Wellness Experience

A superior underwriting experience for executives (and other individuals above the free cover limit) requiring physical and medical underwriting, available at no cost for integrated employers.

Group Risk

Our aim has always been to inspire employees to lead healthier lives and unlock financial value from our dynamic protection benefits underpinned by Vitality. Our shared-value approach continues to provide superior outcomes for our clients by offering unique product features and competitive pricing.



BUSINESS INSURANCE

Comprehensive, technology-enabled business insurance

that offers the most appropriate cover for today's ever-changing business risks and fast recovery following a claim event, underpinned by our shared-value model.

The Discovery Business Insurance Plan offers you market-leading insurance cover for your business at highly competitive rates.

We also offer you unique rewards and product features, including great rewards for managing your business well. For example, the Vitality Drive for Business programme rewards you and your drivers for driving well and offers state-of-the-art vehicle safety features. Our unique service features offer advanced risk management and fast recovery following a claim.



Comprehensive and innovative business insurance



PROPERTY AND ACCIDENT

Offers cover for your business property for loss, damage or theft (including office contents, accounting records, electronic equipment, business all risks, money, glass, goods in transit and business interruption) as a result of an insured event. We also cover theft or embezzlement of money, stock or property by employees.



MOTOR

Offers comprehensive cover for business vehicles, with unique features and rewards. Also offers a state-of-the-art online fleet portal to help businesses track their vehicles in real-time and monitor the driving behaviour of their drivers.



LIABILITY

Protects your business against losses if you are legally responsible to pay third-party compensation as a result of your actions, negligence, or the actions of those acting on behalf of your business. Our expansive cover also caters for risks unique to the 21st century.

Vitality Drive for Business

Company rewards

We have enhanced our Vitality Drive for Business programme to give you even more rewards for driving well. In addition to the premium cash back and driver rewards, you can now get up to 50% discount on any purchases at Bridgestone and Tiger Wheel & Tyre based on your company's Vitality Drive status.

GET UP TO 30% OF YOUR VEHICLE PREMIUM BACK

You can earn up to 30% premium cash back every month for each vehicle on the Vitality Drive for Business programme based on that vehicle's driving behaviour as shown below. Your total monthly company cash back will be the sum of the cash back earned by all your vehicles on the Vitality Drive for Business programme that month.

VITALITY DRIVE STATUS	BLUE	BRONZE	SILVER	GOLD	DIAMOND
Rewards %	0%	10%	15%	20%	30%
Driving score	0 – 54	55 – 69	70 – 84	85 – 100 with more than 80% of vehicles getting a valid score	

The company score is the average of your vehicle scores for vehicles on the Vitality Drive for Business programme. Companies also get a Vitality Drive status each month based on their driving score according to the table above. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

DRIVER ACTIVE REWARDS

Each week, drivers who have driven more than 100 km and have a driving score of 70 or higher, qualify for an airtime or data voucher, a meal, coffee or smoothie from one of our partners at no cost to them.

Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Rewards by selecting their preferred option on their phone and then redeeming it at the partner store.



GET UP TO 50% DISCOUNT AT BRIDGESTONE AND TIGER WHEEL & TYRE



You can get up to 50% discount (limited to R5,000 maximum spend per vehicle) on selected vehicle maintenance services and purchases at Bridgestone and on any purchases at Tiger Wheel & Tyre, based on your company's Vitality Drive status.

VITALITY DRIVE STATUS	DISCOUNT %
Gold/Diamond	50%
Silver	35%
Bronze	15%
Blue	5%

BUSINESS ASSURANCE

Protecting your business,
rewarding your health

The Business Life Plan provides cost-effective cover that is tailored to meet specific business needs, with significant financial rewards for managing your health.

The Business Life Plan

As a business owner you have worked hard to build a sustainable business. The risks you have taken to grow your business are the reason you need to protect what you have built. Our revolutionary approach towards business life insurance means personalised protection for you and your business, helping you to grow and protect your legacy.



With the Business Life Plan, you can enjoy the following benefits



UPFRONT AND ONGOING PREMIUM DISCOUNTS

Get an upfront discount of up to 42% by linking your Business Life Plan to your other Discovery products through Integration and control your future premium adjustments by managing your health and financial wellness.



PAYBACK BENEFIT

This benefit provides five-yearly payouts of up to 50% of your qualifying premiums to reward you for leading a healthy lifestyle. In addition, you can qualify for a guaranteed PayBack of up to 15% for the first 10 years of the policy.



INCREASED COVER WITH NO ADDITIONAL UNDERWRITING

The Business Vitality Fund provides you with up to 20% additional life and disability cover upfront at no initial premium for three years, with the ability to lock in a premium discount of up to 15% until benefit expiry based on your engagement with Vitality. You can also unlock a further 20% additional cover after three years with no underwriting, helping you maintain a relevant level of cover while your business grows.



TAILORED PROTECTION FOR BUSINESS ASSURANCE

In order to provide comprehensive protection that meets a variety of business needs, you are able to select from a range of benefits including the Capital Disability, Severe Illness and Overhead Expenses Benefits.



TERM OR WHOLE-OF-LIFE COVERAGE

You are able to select a policy term that best meets your business assurance needs.



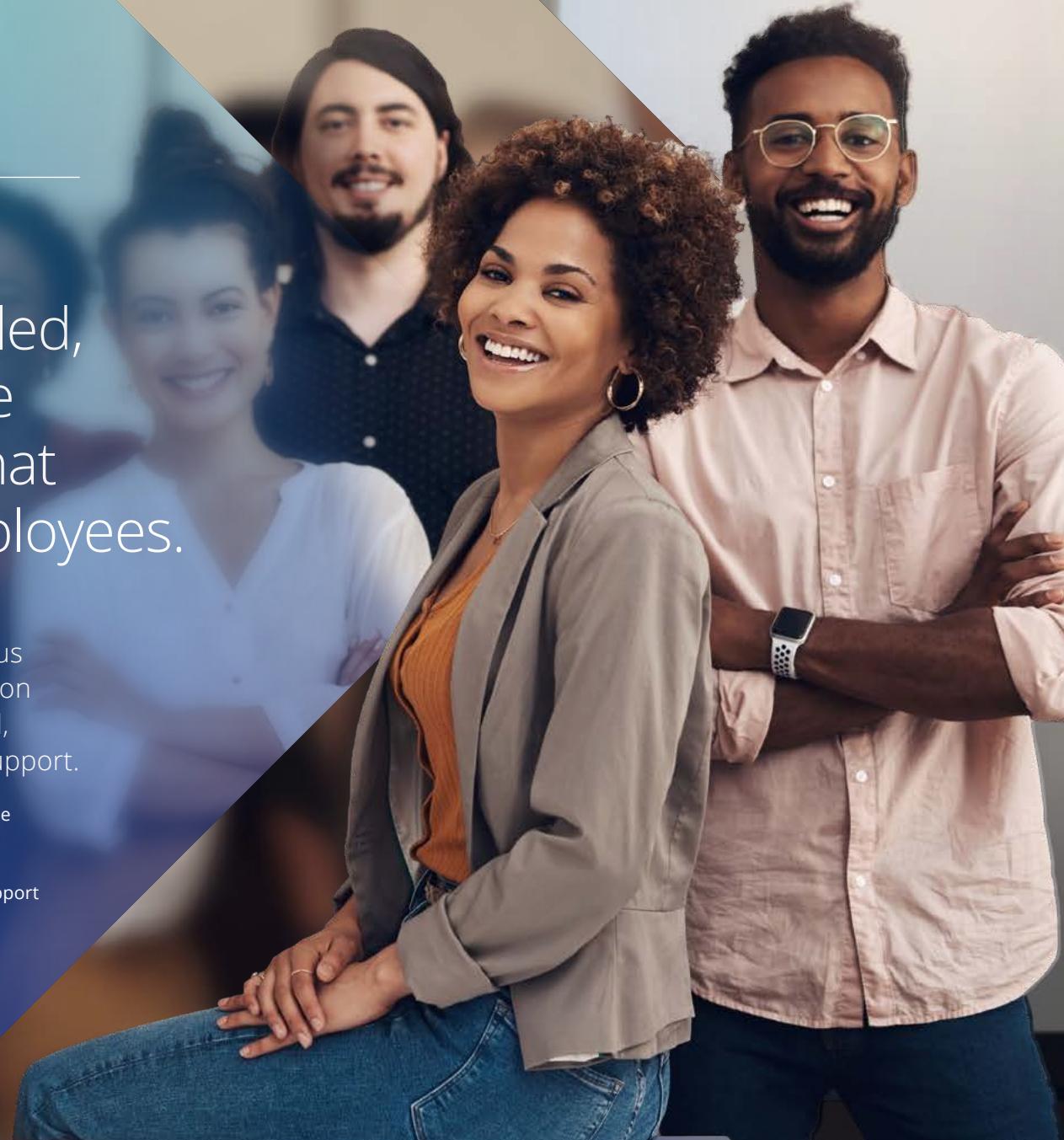
HEALTHY COMPANY

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

Discovery Healthy Company offers employees various levels of interventions, from prevention and education to episodic or ongoing management across physical, emotional and financial wellbeing, as well as legal support.

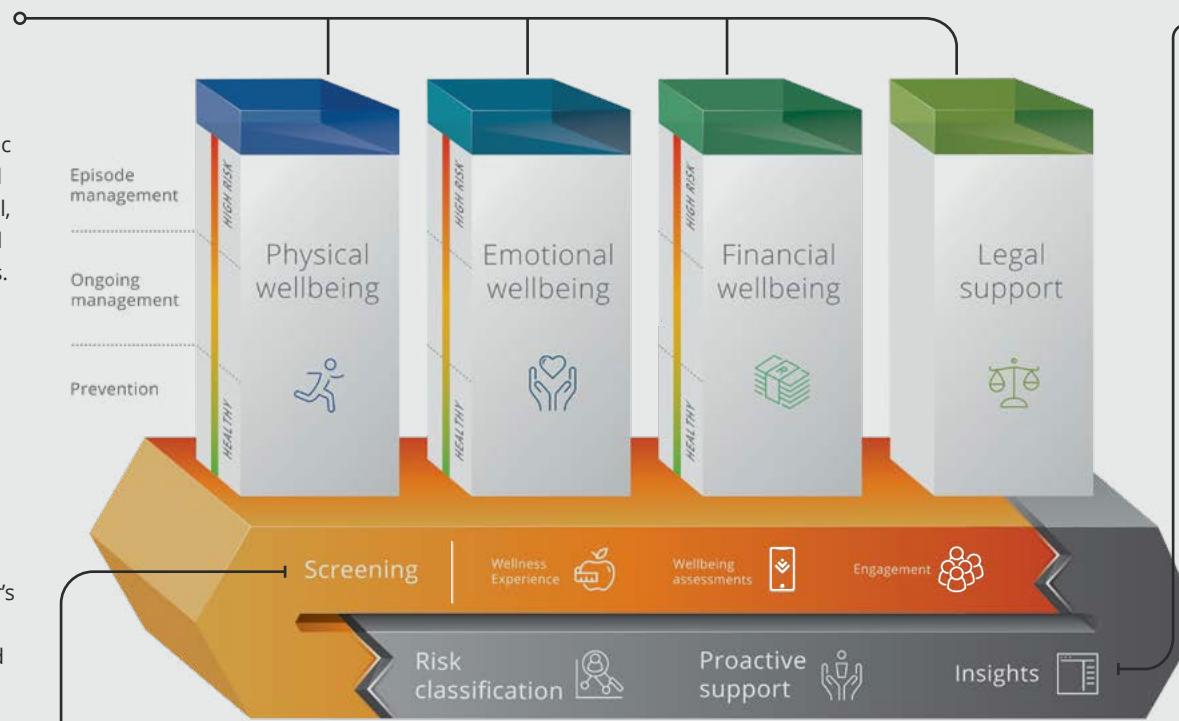
We have multi-skilled Healthy Company Coaches who are trained to provide support and advice across all four dimensions of wellbeing.

We have developed a range of tools and programmes for you to use to support your employees on their wellbeing journey.



HOLISTIC MANAGEMENT OF WELLBEING

The COVID-19 pandemic has put unprecedented pressure on the physical, emotional and financial wellbeing of employees. Following the Covid 19 pandemic employees and employers have become more aware of the importance of mental health and wellbeing in the workplace requiring a more proactive approach. 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

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.



VITALITY

Vitality makes choosing to lead a healthy lifestyle even more rewarding.

Vitality offers you a science based behaviour change programme that helps you keep track of your progress towards a healthier you and rewards you for making better choices with a premium range of health, lifestyle, and leisure benefits.



contact us

For more information please



Visit:

www.discovery.co.za



Or call:

**Discovery Health Medical Scheme,
Gap Cover, Vitality:**

0860 99 88 77

Flexicare powered by Discovery:

0860 44 47 79

Discovery Healthy Company:

0800 320 420

Discovery Retirement Funds

0860 222 999

Discovery Group Risk

0860 04 76 87

Discovery Insure:

011 529 6620

Discovery Life:

0860 005 433





Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial services provider. This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Discovery Supplementary Illness Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, is a licensed insurer and an authorised financial services and registered credit provider, NCR Reg No. NCRC3555. This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, an authorised insurer and financial services provider. Terms, conditions and limits apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Discovery Retirement Funds refer to the Discovery Life Pension Umbrella Fund and Discovery Life Provident Umbrella Fund. All boosts are offered through the insurer, Discovery Life Limited and only applies to investments in qualifying Discovery Funds if held until the retirement date. Early retirement, withdrawals or switches out of qualifying funds will impact the boosts. Discovery Life Limited, registration number 1966/003901/06, is a licensed life insurer, and an authorised financial services and registered credit provider, NCR registration number NCRC3555. Product rules, terms and conditions apply.

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply. Limits, product rules, terms and conditions apply.

Discovery Limited is the licensed controlling company of the designated Discovery Insurance Group. Subsidiary companies within Discovery Limited are licensed insurers and authorised financial services providers.