

# KEY PERFORMANCE INDICATORS

Indicator	Definition	2018/2019	2017/2018	2016/2017	
<b>HEALTHY PRODUCTS AND SERVICES</b>					
<b>DISCOVERY HEALTH</b>	<b>Number of members and lives covered</b>	Total number of lives covered within DHMS and InHouse Schemes	<b>3 483 468</b>	3 465 716	2 777 946
	<b>Value of extended benefits paid out to members</b>	Total value of extended benefits paid from DHMS and select InHouse Schemes	<b>73 723 702</b>	68 518 981	Not reported
	<b>Recoveries in Fraud</b>	Total savings and recoveries in fraud, excluding hospital group settlements	<b>R592 707 524</b>	R605 973 395	R466 878 853
	<b>Percentage difference in DHMS contributions vs similar plans</b>	Difference in DHMS premiums compared to the next 10 largest competitors	<b>16.5%</b>	15.8%	14.8%
	<b>Average number of KeyCare members</b>	Average number of members over the previous 12 months (i.e. for July 2018 we look at the average over Aug 2017 – Jul 2018)	<b>237 368</b>	430 771	433 417
	<b>Total number of KeyCare members who lapsed</b>	Total number of members who lapsed (excl. turnover) over the previous 12 months (i.e. for July 2018 we look at the total over Aug 2017 – Jul 2018).	<b>18 906</b>	18 282	Not reported
	<b>KeyCare member lapse rate</b>	Total number of members who lapsed, divided by the average number of members over the applicable period	<b>7.8%</b>	7.4%	Not reported
	<b>Number of KeyFit members</b>	Total number of KeyFit policies linked to DH	<b>17 135</b>	21 736	31 703
	<b>Number of Primary Care members</b>	Total number of PrimaryCare lives	<b>46 772</b>	22 184	Not reported
	<b>Number of complaints received (per 1 000 lives)</b>	A process has been completed but the customer believes that the final output is not to their satisfaction A complaint should then be logged OR A complaint received from an official external body, e.g. Council for Medical Schemes (CMS) OR A customer formally requests a complaint to be logged	<b>0.20</b>	0	Not reported
	<b>User of HealthID</b>	Number of members/patients that have given doctors consent Number of active doctors/practitioners that logged in at least 8 days and accessed at least 8 unique EHRs in a calendar month	<b>2 210 916</b>	Not reported	Not reported
	<b>Users of member app</b>	Number of users of the member app	<b>402 307</b>	Not reported	Not reported
	<b>Lapse rate</b>	Overall DHMS lapse rate, calculated as follows: Total number of members who lapsed divided by the average number of members over the applicable period	<b>5.3%</b>	5.1%	5.1%

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<b>HEALTHY PRODUCTS AND SERVICES</b>						
<b>VITALITY</b>	<b>Number of Vitality members</b>	This is the number of lives covered, not the number of policies	<b>1 141 352</b>	1 141 633	Not reported	
	<b>Number of Vitality Move members</b>	Total number of Vitality Move policies linked to DH	<b>334</b>	4 809	Not reported	
	<b>Percentage of members at the various Vitality levels</b>	Blue		<b>52.58%</b>	Not reported	Not reported
		Bronze		<b>24.46%</b>	Not reported	Not reported
		Silver		<b>8.85%</b>	Not reported	Not reported
		Gold		<b>5.55%</b>	Not reported	Not reported
		Diamond		<b>8.56%</b>	Not reported	Not reported
	<b>Vitality engagement/customer satisfaction</b>		<b>9.00%</b>	Not reported	Not reported	
	<b>Percentage of adult members who were physically active</b>	Physically active means any member that has logged 1 or more activity days/gym days/device days/outdoor days over a year	<b>59.0%</b>	54.7%	50.7%	
<b>Percentage of families who purchased HealthyFood</b>	Percentage of policy who are enrolled on the HF benefit who are spending at a HF partner in the financial year	<b>66.3%</b>	71.6%	72.4%		
<b>Percentage of adult members who had a health screening</b>	Screenings like VHC, mammographs and pap smears-etc. Vitality only allocates points for a maximum of one screening per type a year. Member is defined as having conducted a health screening if they complete a screening and earn points for it from Vitality	<b>66.1%</b>	66.7%	65.1%		
<b>Percentage of employees with a Vitality Age lower than or at their actual age</b>	Vitality age is the actuarial calculation using a range of clinical health indicators to determine a health age	<b>19.1%</b>	17.9%	15.8%		
<b>Lapse rate</b>	Percentage of the base that cancels their Vitality policy	<b>3.5%</b>	4.0%	6.9%		

Indicator		Definition	2018/2019	2017/2018	2016/2017
<b>HEALTHY PRODUCTS AND SERVICES</b>					
<b>LIFE</b>	Number of policies		446 475	Not reported	Not reported
	Percentage of Life Plans with integrated benefits		80.75%	Not reported	Not reported
	R value of paybacks paid	Note: this excludes accruals and only refers to paid	R1 081 728 402	Not reported	Not reported
	Lapse rate (Actual/Expected)	This refers to the proportion of withdrawals and paid-up policies out of the total book	90.70%	Not reported	Not reported
<b>INVEST</b>	Number of policies		309 501	288 817	Not reported
	Percentage of members with integrated products (based on number of policies)	Policies that have additional benefits that reward members. Integration could refer to the product being integrated with underlying Discovery funds, Discovery Life policies or Discovery Vitality	49.15%	48.95%	32.10%
	Percentage of members with integrated products (based on AUM)	Policies that have additional benefits that reward members. Based on assets under management	47.83%	48.20%	39.93%
	Total Rm value of Discovery rewards earned (paid)	This refers to rewards given for exhibiting the three behavioural changes noted above (starting to save earlier, getting healthy and withdrawing less). These are rewarded through boosts to investment amounts or reduction in fees. This is a cumulative amount	477	226	278
	Total Rm value of Discovery rewards earned (accrued)	This is similar to the metric above but refers to benefits which have not yet vested	7 043	6 216	5 349
	Saving earlier/retiring later	The average policy term on pre-retirement products (how many years until retirement from when a policy starts).	16.68	Not reported	Not reported
	Drawing down less in retirement	The average drawdown in post-retirement products (average % of fund withdrawn annually while retired).	6.74%	Not reported	Not reported
	Lapse rate	This refers to the proportion of withdrawals and paid-up policies out of the total book.	7.66%	7.03%	10.48%
<b>INSURE</b>	Number of vehicles insured	Number of cars on cover	221 788	207 300	Not reported
	% of clients higher than blue status	% of Vitality Drive clients that are not on the lowest status (blue)	66%	66%	Not reported
	Relative average car accident claim amount from blue to gold	Relative difference of average motor accident claims size of gold clients compared to blue	37%	35%	Not reported
	Relative number of car accident claims from blue to gold	Relative difference of motor accident claims frequency of gold clients compared to blue	30%	40%	Not reported
	Relative lapse rate of clients compared to gold	Relative difference of lapse rates of gold clients compared to blue	31%	15%	Not reported

Indicator		Definition	2018/2019	2017/2018	2016/2017
<b>HEALTHY WORKFORCE</b>					
<b>EMPLOYEES</b>	<b>Total number of employees</b>	Number of permanent employees in South Africa. Full-time employees – Commission only, Medically Boarded, Permanent and Variable pay Part-time employees – Contracted by Discovery, Fixed-term contractor, Learner, Temporary and Variable pay – contractor The following were excluded: Contracted by another company, Ex-patriots, Independent contractors and Trustees	10 830	10 125	9 457
	<b>Number of full-time employees</b>	Full-time employees are defined as Commission only, Medically Boarded, Permanent and Variable pay	10 491	9 828	9 133
	<b>Number of part-time employees</b>	Part-time employees are defined as Contracted by Discovery, Fixed-term contractor, Learner, Temporary and Variable pay – contractor	339	297	324
	<b>Number of people with disabilities</b>	Number of permanent employees that have declared they have a disability	130	124	134
	<b>Number of black disabled employees</b>		90	81	Not reported
	<b>Turnover rates (overall)</b>		17.10%	14.28%	15.89%
	<b>Number of terminations</b>		1 788	1 489	1 458
	<b>Retention rate</b>	100% – Turnover rate	82.90%	85.72%	84.11%
<b>EMPLOYEE HEALTH</b>	<b>The average Vitality age of employees</b>	Vitality age is the actuarial calculation using a range of clinical health indicators to determine a health age			
	<b>Average age of employees in years</b>		34	34	-
	<b>Average Vitality age of employees in years</b>		38	38	-
	<b>Percentage of employees who smoke</b>	Self reported	18.80%	17.30%	-
	<b>Overweight and obesity</b>		45.90%	45.50%	-
<b>LEARNING AND DEVELOPMENT</b>	<b>Number of learners on learnerships* and internships</b>	Includes all persons who are currently enrolled, or completed in this current year, or resigned	980	1 221	
	<b>Number of employees who have completed leadership development programmes as at year end</b>	Number of employees that completed and attended Leadership development courses	968	854	406

		Indicator	Definition	2018/2019	2017/2018	2016/2017
<b>HEALTHY COMMUNITIES</b>						
<b>FUND</b>	<b>Number of Fund projects</b>	The number of projects supported or scheduled to receive payments in the current financial year		36	49	57
	<b>Fund spend</b>	Total payments made in current financial year		<b>R20 208 000</b>	R28 422 509	R32 092 745
<b>FOUNDATION</b>	<b>Number of individuals receiving Foundation awards</b>	Total number of individuals/ people that have been awarded by the Foundation to date (incl. new recipients)		321	296	78
	<b>Number of new individual award recipients this financial year</b>	Number of Dr's approved for funding by the Foundation this year		28	56	Not reported
	<b>Amount committed to new individual recipients</b>	Total value of scholarships and support approved for new recipients this year		<b>R16 400 025</b>	R18 128 414	Not reported
	<b>Number of institutions receiving awards from the Foundation</b>	Number of institutions that have been awarded by the Foundation to date (incl. new recipients)		117	199	Not reported
	<b>Number of new institutional awards approved this year</b>	Number of Institutions approved for Funding by the Foundation this year		14	11	Not reported
	<b>Amount committed to newly approved Institutions/projects</b>	Total value of support committed to institutions this financial year		<b>R11 102 268</b>	R7 756 400	Not reported
		Number of doctors paid out in current year		45	52	Not reported
		Number of institutions paid out in current year		20	13	Not reported
		<b>Number of doctors sponsored for specialist qualifications by gender and race that have completed studies</b>	Cumulative number of doctors sponsored since inception that have completed their studies	184	161	Not reported
			Black Female	54	44	Not reported
			White Female	45	42	Not reported
			Black Male	55	45	Not reported
			White Male	30	30	Not reported
		<b>Number of doctors sponsored for specialist qualifications by gender and race that are still completing their studies</b>	Cumulative number of doctors sponsored since inception that have not completed their studies/have payment tranches outstanding	136	135 (including those who dropped out)	Not reported
			Black Female	50	50	Not reported
		White Female	22	22	Not reported	
		Black Male	54	9	Not reported	
		White Male	10	54	Not reported	
	<b>Total amount paid to doctors</b>	Total rand amount paid out to doctors in current year		<b>R13 843 207</b>	R16 385 790	Not reported
	<b>Total amount paid to Institutions</b>	Total amount paid out to institutions in current year		<b>R6 010 825</b>	R4 895 400	Not reported
	<b>Foundation spend</b>	Total foundation spend for current year		<b>R19 854 032</b>	R21 281 190	R21 159 850
<b>TOTAL CSI</b>	<b>Total Investment in public health</b>	Total fund spend plus total foundation spend		<b>R40 062 032</b>	R49 703 699	R53 252 595

		Indicator	Definition	2018/2019	2017/2018	2016/2017
<b>HEALTHY COMMUNITIES</b>						
<b>INVESTMENT IN PUBLIC HEALTH</b>	ORANGE FARM EMPLOYEE VOLUNTEER PROGRAMME	<b>Number of technicians that started course</b>	Total number of technicians that started training	48	95	Not reported
		<b>Number of technicians trained*</b>	Total number of technicians that have completed training	47	45	Not reported
		<b>Number of technicians placed*</b>	TSC graduates that have been placed in further opportunities	39	64	Not reported
		<b>Number of youth undergoing training at TSC</b>	Number of of youth currently training at TSC	0	45	Not reported
		<b>Number of youth placed in internships*</b>	Number of of youth recruited and placed by Discovery staff	7	5	Not reported
		<b>Number of youth attending behaviour change workshops</b>		549	346	Not reported
	EVP	<b>Number of volunteers</b>		2 969	1 889	3 165
		<b>Rand value of the total number of volunteers hours</b>		R3 301 929.00	R 1 879 680.56	R 2 521 369.76
		<b>Volunteer hours</b>		19 339.50	10 780	142 755
	WESTERN CAPE DRIVER SAFETY PROGRAMME	<b>Number of active drivers</b>	A report of active drivers is run approximately every three months	912	650	Not reported
		<b>Number of children transported per day</b>		On average each driver transports 20 children per day. Our estimated total is therefore 18 240 per day	Not reported	Not reported
	PROCUREMENT	<b>Preferential Procurement Spend</b>		R4 545 206 159.00	R4 342 292 966.37	R3 199 002 449.13
		<b>Total Procurement spend</b>		R5 280 484 604.37	R5 041 600 745.32	R3 861 299 029.25
		<b>Percentage of the total procurement spent on preferential procurement</b>		80.65%	86.13%	82.85%
		<b>BEE spend on black women owned SMEs</b>		R535 844 606	R437 347 957	Not reported
<b>BEE spend on 50% black owned SMEs</b>			R1 370 348 731	R1 178 259 297	Not reported	

Indicator		Definition	2018/2019	2017/2018	2016/2017
<b>ENHANCE ECONOMIC AND FINANCIAL SECURITY AND PROSPERITY</b>					
<b>ENTERPRISE DEVELOPMENT</b>	<b>Number of independent entrepreneurs supported</b>	Number of independent entrepreneurs supported, through loans, grants, business development support (BDS), entrepreneur experiential trips and staff resource time.	23	38	35
	<b>Amount in (R) of loans provided i.e. Discovery's loan book</b>	The amount provided in loans to entrepreneurs over a period of time. This will include loans that were given five years ago that still have an outstanding balance owing, to loans given within the financial year period. It will include the total amount of loans on Discovery's book	R115 291 917.37	R101 548 849.04	R3 976 572.34
	<b>Amount in (R) of grants provided to enterprises in the current financial year we are measuring</b>	The amount provided to beneficiaries in the form of grants i.e. to incubators, business development support	R12 374 820	R5 978 990	Not reported

Indicator		Definition	2018/2019	2017/2018	2016/2017
<b>RESPONSIBLE BUSINESS</b>					
<b>ETHICS</b>	Total number of employees that the organisation trained on ethics		757	826	Not reported
	Number of successful online ethics training courses completed ( cumulative)		7 597	2 700	Not reported
	Number of incidents reported to the ethics hotline		9	21	Not reported
	Categories of offences reported and percentages thereof		Management conduct Unfairness Favouritism Unfairness HR related and was referred to HR/IR	Management conduct, discrimination, Conflict of interest, Corruption and Fraud, Unfairness	Not reported
<b>ENVIRONMENT</b>	Employee based environmental initiatives to drive behaviour change		Arbor Day Sept 2018 Earth Hour, World Water Week	World Food Day, Arbor Week, Employee travel, Paperless environment, CleanUp campaign, Earth Hour, Home recycling	Not reported