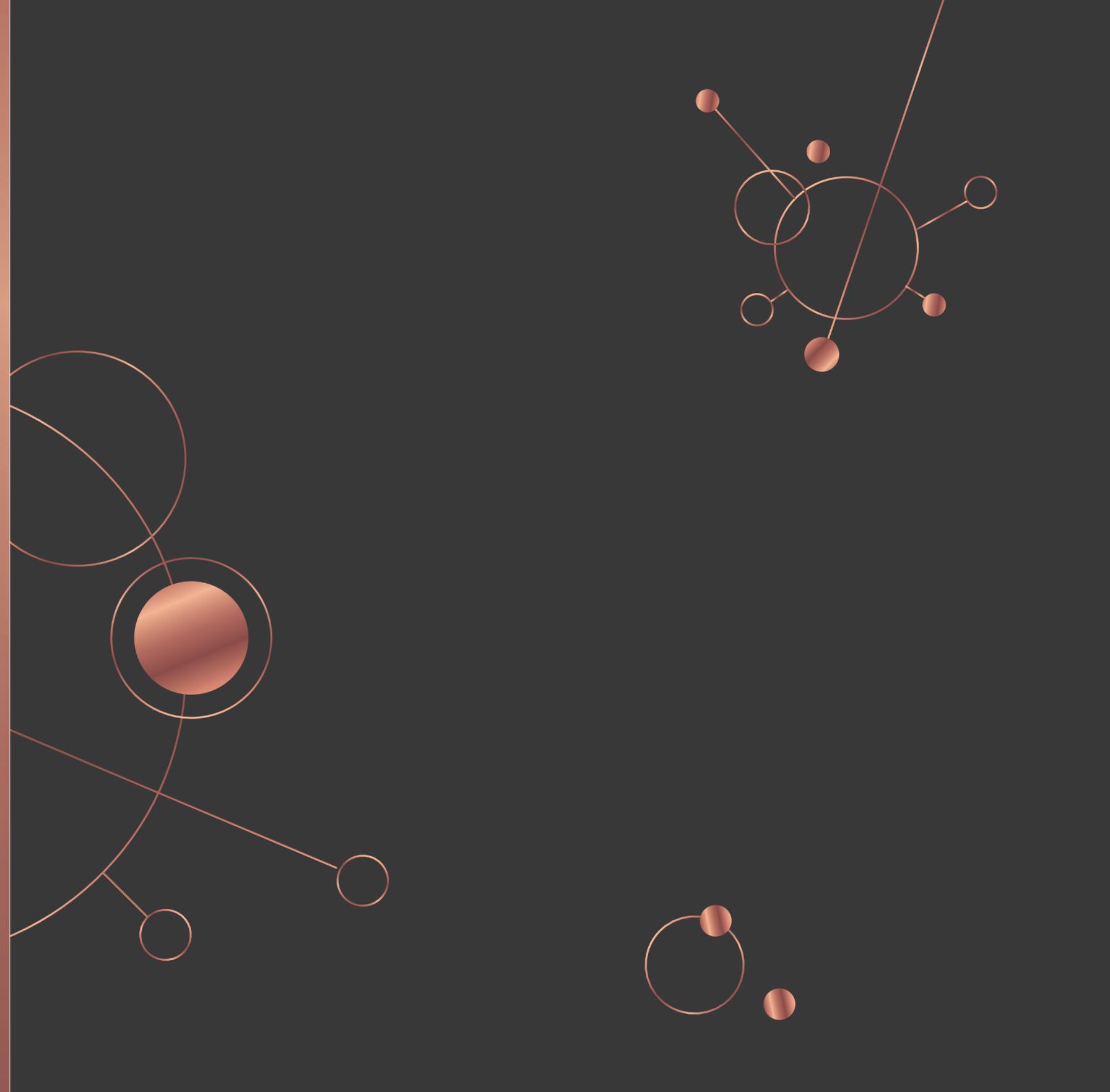


**AND GET  
PURPOSE.**

# THE MOMENT OF EVERY RESPONSE

/ Purpose



# NOTE FROM HYLTON KALLNER

This book is dedicated to you with immense gratitude for the role you have played in one of the most challenging years in the history of both Discovery and the world.

Facing one of the worst global medical emergencies in over a century, is something many of us never considered – especially at a time of rapid healthcare innovation and advancements. What we can be proud of as a nation, is the immediate response from our country’s leaders to ensure that our nation would be as prepared as possible to meet the onslaught of COVID-19. This book documents the moments as the pandemic progressed, and the changes to life as we knew it. Every action we took together, as an organisation that is led by a profound core purpose, was done to prioritise the health, safety and wellbeing of everyone we touch – our people, our clients and financial advisers, our community, and South African society at large.

This pandemic has certainly emphasised the economic and social significance of our core purpose, which has never been more relevant. As we continue to face the effects of this global pandemic together, the drive to keep people healthy and enhance and protect their lives, will always guide us as a business and be a compass for our decisions. This is what you’ll see reflected across the pages of this book – your impact, hard work and commitment to Discovery and everything we stand for.

It’s been truly inspiring to experience the brilliance of our people and the agility of the teams to continue to delivering remarkable results in every aspect of the business. And, while we remain hopeful that the world will conquer this challenge, it also serves as a reminder of the important task we have ahead of us to fulfil our purpose and ambition, and truly be a force for social good. This year has demonstrated more than any before the potential that we have to positively impact our clients and society – it’s been an extraordinary journey, captured in these pages, of which we can all be so proud.

Best wishes

A handwritten signature in black ink that reads "Hylton". The signature is written in a cursive, slightly slanted style with a horizontal line underneath the name.

Chief Executive Officer: Discovery South Africa operations

# LEVELS

## DISRUPTION

## DISTANCE

## INNOVATION

## PARTICIPATION

## HUMAN FIRST

## FUTURE

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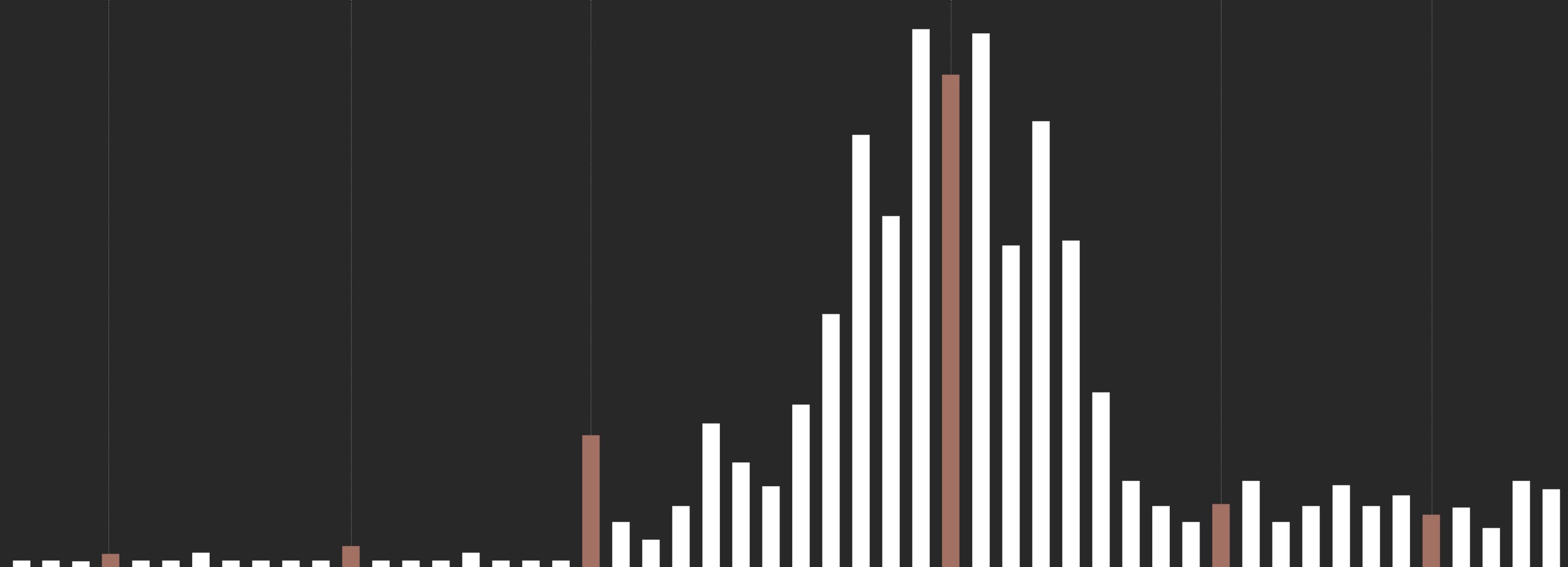
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P37 P37

||||| L3  
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P65 P65

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# Discovery COVID-19 initiatives

## Protect our people

- ◆ Large-scale, concerted information and awareness drive among employees
- ◆ Daily global scanning and updating of clinical advisories
- ◆ Company-wide hand sanitisation interventions
- ◆ Significantly increased focus on frequency and thoroughness of office cleaning
- ◆ DHMS and in-house medical schemes COVID-19 benefits for testing and treatment

## Manage travel risk

- ◆ Daily updated travel advisory
- ◆ Company-wide international and regional travel register
- ◆ High-risk traveller tracking, testing and quarantine procedures

## Protect our clients

- ◆ Large scale public health information and awareness campaign to all clients with regular communication
- ◆ Dedicated COVID-19 information hub on Discovery.co.za available to all South Africans
- ◆ Tailored employer support toolkit for clients and business partners
- ◆ Ongoing patient support
- ◆ DHMS and in-house medical schemes COVID-19 benefits for testing and treatment

## Protect our partners

- ◆ Dedicated health professionals' information hub
- ◆ Regular communication to financial advisers
- ◆ Regular communication and engagement with healthcare partners
- ◆ Outbreak response group formed with Vitality partners

## Protect the business

- ◆ Regular engagement with health authorities and supply partners
- ◆ Standardised protocols and procedures for all business units, across all locations
- ◆ Work-from-home policies and advisories
- ◆ Critical services contingencies
- ◆ IT disaster recovery procedures and protocols
- ◆ Financial and market risk management
- ◆ Business continuity plan, SA infection and Discovery infection drill, and scenario dry run

## Support the country

- ◆ Support for NDOH and NICD and local health authorities
- ◆ Support for community-based interventions
- ◆ Support the country response through the Solidarity Fund
- ◆ Expand awareness and information and tools beyond the Discovery ecosystem

Dr Ronald Whelan, Chief Commercial Officer: Discovery Health:

## Things started bubbling in January.

We'd heard murmurings from our colleagues in China and from scientists across the globe about a potential viral outbreak. Recognising the potential threat, it did seem at the time it would likely be similar to the SARS and MERS outbreaks we'd seen in 2003 and 2010 – with relatively small, isolated and short-lived impact. Nevertheless, as with any potential health threat, we adopted a very vigilant and cautious approach, doing everything possible to better understand the threat and starting to develop mitigating actions.

Dr Jonathan Broomberg, CEO: Vitality Health International and Global Head of Health Insurance: Discovery Group: We started hearing reports that the virus was spreading from China into other countries. By mid-January it was clear that this was a very serious problem. Even then, I don't think anybody could have predicted that it would cause the magnitude of economic damage and destruction, or disease and death, that resulted long-term. Dr Ronald Whelan: Coronavirus became a burning issue on the Discovery Health Exco agenda throughout January and February. On 30 January the World Health Organization (WHO) declared a Public Health Emergency of International Concern. At that stage there were only 7 800 infections globally, 7 700 of which were in China, mostly isolated to Wuhan.

Hylton Kallner, CEO: Discovery South Africa: Like most people, my initial reaction was, 'This sounds like a bad flu.' But as we saw the impact in China, and then in Italy, it made us aware that this was a serious and disruptive epidemic.

Neville Koopowitz, CEO: Vitality UK: To be honest, it didn't really bother me at first. We knew about the previous SARS and MERS outbreaks, and it seemed like this would be business as usual. Our risk reports tend to look at macroeconomic risks: political change, interest rates, the economy... A pandemic was on the list, but it was the furthest thing from anybody's mind that we'd encounter something like this in our lifetime.

Firoze Bhorat, Chief Marketing Officer: Discovery Limited: There was a gradual, impending, imminent sense of... it was going to happen. It was like an ominous cloud, and it was only a matter of time before it reached South Africa.

Dr Ronald Whelan: Throughout the course of February, information and news on coronavirus 2019 started to grow. By the end of February, there were 71 000 global infections, a 9-fold increase from the end of January. That was very significant, but it was still a small number when you're talking about a global population of more than 7 billion.

Dr Jonathan Broomberg: Inside Discovery we immediately started thinking about the ramifications. Our people were very much top of mind. What would this mean for our members? How could we protect our people? How could we sustain our customer service? We worried about society and the economy as well. We started working at solutions very quickly.

Hylton Kallner: There was a huge amount of uncertainty. There was absolutely no clarity at the time around the likely impact and what we should expect. But by then we knew that it was going to be significant, and we knew that we needed to start preparing.

Dr Ronald Whelan:

## Friday, 28 February was a turning point for Discovery.

Dr Ryan Noach, CEO: Discovery Health: I was driving to KwaZulu-Natal, planning to spend a week with my son who is at boarding school. Knowing that I'd be out of town for the week, I realised I would need a strong clinical and business leader to lead the Discovery Health team's strategy and to make decisions about our workforce. On the drive, with my AirPods in my ears and my family in the car, I contacted Ron Whelan and asked if he would be prepared to drop whatever else he was doing and lead our COVID-19 response.

Dr Ronald Whelan: I was sitting in one of our weekly Friday morning R&D lab sessions, when I had a missed call and then a WhatsApp message from Ryan asking that I call him urgently. It was 11am. Ryan was driving down to the Midlands to see his son. My family and I were also looking forward to leaving later that afternoon for a weekend in Dullstroom for the mid-term break.

Dr Ryan Noach: Ron pulled together our COVID-19 Task Team. Dr Noluthando Nematswerani (Head of the Centre for Clinical Excellence at Discovery Health) is by far the most knowledgeable clinical person in our company, so I asked her to be Ron's formal clinical advisor. We realised, that there was a long haul coming.

Dr Ronald Whelan: In true Discovery fashion, we quickly moved into gear, starting with an urgent call at 3pm that afternoon. I chaired the call from the car on the way to Dullstroom – I had to ask my wife to drive – and we quickly assembled a very senior team including Ryan, CEO of Discovery Health; Jonny, CEO of Vitality Health International; Tebogo Phaleng, Chief Strategy Officer; Roshini Moodley Naidoo, Head of Strategic Risk Management; Gaynor Ireland, Head of Marketing for Discovery Health; and Felicity Hudson, Head of Corporate Communications, Dr Noluthando Nematswerani and me.

As an initial group of eight, we discussed the global situation, clinical outlook and potential implications for Discovery and South Africa. We also developed the strategic framework for our response and prioritised a range of initiatives and communications for implementation in the coming days. All of that happened during my car trip on the way to Dullstroom.

Dr Jonathan Broomberg: We had a lot to do, and we had to do it very fast and very well.

Dr Ronald Whelan: We put our initial plan together over the weekend and presented it to the Discovery SA Exco on Monday afternoon.

Dr Jonathan Broomberg: As we started understanding that COVID-19 is a global pandemic and there's nothing to be done but deal with it, we formulated a multi-faceted analysis and response. We thought about our people: how do we make sure they are safe and can be protected? We thought about our clients: how do we protect them from financial difficulty, and how do we look after their healthcare? How do we make sure they have the healthcare they need, even if they can't get to a doctor? We thought a lot about all of that, and of course we quickly thought about broader society. Discovery is a purpose-led organization with a lot of knowledge and resources. How could we support the broader society?

Dr Ronald Whelan: We framed our strategic plan across six pillars: protect our people; protect our clients and members; protect the business; protect our partners; support the country; and manage travel risk. These pillars were instrumental in accelerating and deepening our response, and in many respects they kept Discovery ahead of the curve.

# In a world gripped by panic as the Group leapt into action. This is the organisation's evolving, behind-the-scenes response to the unfolding crisis, as told by the Group's leadership.

Dr Ryan Noach: Everybody now knows what a coronavirus is, but at that stage most non-healthcare people had never heard of it. We could explain that there are six known coronaviruses and that COVID-19 is the seventh one identified. We could explain that one of the coronaviruses causes the common cold, and that the SARS and the MERS outbreaks were also caused by a type of coronavirus. From this we could begin infer what could potentially happen.

Neville Koopowitz: As a Group we very quickly galvanised around that set of key strategies, taking care of our people and our members, and making sure that the organisation was robust, resilient and strong for this unknown period.

Dr Ryan Noach: On 4 and 5 March we held our annual Discovery Health Leadership Conference. We landed up using that platform to talk to the broader leadership team about our COVID-19 strategy, and to share the clinical knowledge we had. At the time the whole world's understanding of COVID-19 was very minimal. We spent a lot of the time in small groups in the back of the venue, planning our strategy and specific tactics. That's where we planned the initial medical scheme benefit for Coronavirus 2019 and the virtual consultation platform. We did it at temporary benches around the venue. It couldn't have been a better time for our group to be together. It gave us facetime to think through some of the initial tactics.

Neville Koopowitz: We created a War Room mentality in the UK business. We were having Exco meetings every single day, literally for two or three hours at a time. The response of the people within the organisation was simply remarkable.

Dr Ronald Whelan: We knew that South Africa wasn't going to be immune. A local outbreak was imminent. It was just a matter of time. On 5 March - the second day of our leadership conference - South Africa had its first confirmed case.

Tswelo Kodisang, Chief People Officer: Discovery Limited: It was a group of 10 that came in from Italy. At the time I thought, 'OK, it's fine. We know who it is, so this can be easily managed.' But as we saw what was happening in China, we quickly realised that there was actually a huge risk lurking.

Dr Ronald Whelan: On 6 March we had our first Discovery COVID-19 scare. Then it really hit home. It ended up being completely inert. It was a contact twice-removed from the traveling party, so there was no risk. The wife of someone who had been on the same flight as the party from Italy had been in contact with some of our employees and clients. This hit us like a tsunami.

The potential impact was two senior execs across our business, and two very senior clients. Our clinical team jumped into action, assessing the risk and what to do based on the latest global protocols. Fortunately there was no material risk and, as a result, no mitigating action was required. But this was new terrain, a new virus, new and emerging clinical protocols and a completely new challenge for the business.

Firoze Borat: There was no panic. There was intrigue. 'Oh my gosh, how is this going to play out?' But I never felt a sense of panic or fear. People within Discovery knew that if anything were to go wrong, if anyone were to get sick, you were in the best place possible. Discovery would look after you. And we did.

Dr Ronald Whelan:

## Managing travel risk was one of our strategic pillars.

It sounds a little bit leftfield in comparison with the other five strategic pillars, but it was extremely complicated because at that stage, we had people across the globe on vacation, on business, in conferences... and global travel restrictions were changing almost by the hour.

Tswelo Kodisang: We managed to guide them back home. We had total visibility of where employees had travelled on business, and we had protocols in place for how to manage them when they returned. So that was not an issue at all. The challenge was with our people who had travelled for personal reasons. They were all over the place. One of our employees was in Côte d'Ivoire, a couple were in Thailand, a couple were in India... and they got caught up in full lockdown. Borders were closed, so they couldn't travel. We engaged with Airports Company South Africa (ACSA) to understand what was possible, and we engaged with the employees' families to keep them in the loop. Steven Teasdale (Group Head of Organisational Development, Change & Transformation: Discovery Limited) was the glue that held that together. Steve was absolutely phenomenal. He was on the phone to those employees almost daily, helping source accommodation, figuring out repatriation flights - we even explored a private charter flight to fly around and pick everyone up at the time.

**Firoze Bhorat:** We knew Discovery needed to lead the way with accurate information. At the start of the pandemic we didn't know much about this virus. We didn't know how it mutated. We didn't know what antibodies were required. There was so much that we just didn't know.

**Dr Ryan Noach:** We realised that the public needed a reliable source of factual, contextual information, and not the misinformation that was being spread around. That was why we formed our COVID-19 Information Hub. The site was hugely valuable for Discovery members, employees and clients alike. It was also widely accessed by South Africans in general, as the need for accurate and reliable information became critical.

**Firoze Bhorat:** There was a lot of speculation about how dangerous the disease was, and there were a lot of people who didn't take it seriously enough. It was critical that Discovery lead the way through science, data and reliable information.

**Dr Ryan Noach:** The night our COVID-19 Information Hub went live, it had so much traffic in such a short space of time that our automated cybersecurity algorithms perceived it to be a Denial of Service attack on our website. The site shut down automatically, and our team had to manually override that and open the site up again.

**Dr Ronald Whelan:** On Wednesday, 11 March, the WHO declared a global pandemic. Things were moving fast. A total of 118 000 infections had been recorded globally, and South Africa had recorded six new infections in six days. We had a sense that the panic was beginning to set in globally and in South Africa. I told the COVID-19 Leadership Team that I wanted us to be at least a month ahead of the curve. We had to be looking around corners to what would potentially happen. To help us prepare, I asked John Robertson, Senior Executive Director and part of the early founding team at Discovery, to do a walkthrough dry-run of a potential office shutdown and large scale work-from-home scenario that Friday - aptly Friday the 13th.

The Doomsday scenario we set was a concentrated Coronavirus 2019 outbreak in the Sandton area, leading to an immediate government-driven shutdown of the area. This would have required that we immediately move everyone out of 1 Discovery Place and into a work-from-home configuration for an undefined period of time. That was Doomsday: The worst possible scenario we could imagine at the time. That Friday afternoon John Robertson led a session with 30 senior managers and executives from across the Group: HR, Facilities, Risk, IT, Clinical Excellence, Marketing, and Communications. As part of the dry run, we walked through all the steps we would take to evacuate 1 Discovery Place and what we would need to do to enable 8 500 people to work from home. We ran that session for three hours, went through all the protocols and procedures, and came out with a detailed plan. We had never thought about something like this before. Never.

**Hylton Kallner:** As an organisation we're looking after the health and safety not only of thousands of employees, but also of millions of clients. Our early preparations were in soft areas, like installing sanitisers around our buildings. We put protocols in place around travel for our staff to ensure they were protected. We started to seal off our building, creating an internal bubble for our people, and then looked at the continuity of the business and how we would cater for work from home, if we needed to.

**Dr Ronald Whelan:** On Sunday, 15 March, Business Leadership South Africa called an emergency COVID-19 meeting. The meeting was convened and chaired by Stavros Nicolaou, Senior Executive from Aspen Pharmacare, and was held at the Netcare head office in Sandton, hosted by Netcare CEO Dr Richard Friedland. Most of South Africa's senior healthcare executives and industry leaders were there. It felt like a pivotal moment in South African corporate history - leaders from all spheres of the healthcare sector united around fighting an impending pandemic. During the meeting we worked together to

develop the framework for a joint strategy and a range of strategic initiatives including PPE and ventilator procurement, contact tracing, drive-through testing, virtual consultations etc. At the same time there was an emergency Cabinet meeting in Pretoria, with the Minister of Health, Dr Zweli Mkhize, calling into the BLSA discussion after the Cabinet meeting had been concluded.

Siya Kolisi, the Springbok rugby captain, had also called Stavros before the meeting to say that he and a few friends had been sitting around after church, talking about the novel coronavirus. They were remarking that no-one really knew what it was, or what it all meant. On the back of this Siya called into the BLSA discussion, offering his personal support too. That's where the real national momentum started.

**Dr Jonathan Broomberg:** We've been very focused on supporting government and the public health authorities as actively as we could. I led the Discovery Health response in the Solidarity Fund from the beginning. It was very meaningful, but difficult work. There were hard decisions that we had to make very quickly.

**Hylton Kallner:** The mood across the industry - and across Discovery - was one of urgency. We knew we had a lot to do. There was this intense period where execution was rapid, and we were making massive, life-impacting decisions on a daily basis.

**Dr Jonathan Broomberg:** We are here on earth to be a force for social good and to make people healthier. Our Discovery core purpose was highly motivating - and what supported it was the energy, the urgency, and the focus on execution.

**Dr Ronald Whelan:** 10 days after our walkthrough dry run at 1 Discovery Place, the army started being deployed in suburbs across South Africa. This was our Doomsday scenario, but on a much bigger scale. We had predicted localised shutdowns. We hadn't predicted the whole country being in lockdown.

**From: Adrian Gore**

**DATE: MONDAY, 16 MARCH 2020 AT 00:30**  
**TO: DISCOVERY GROUP**  
**SUBJECT: COVID-19**

In light of the emerging status of the COVID-19 outbreak in South Africa, there is a need for decisive leadership to ensure containment, as recognised in the President's excellent speech tonight. I wanted to assure you that we're prioritising employee safety first; providing you with an update on our response, building on the communication from Discovery Health over the last few days; and providing important head-line information which will impact you. The number of confirmed COVID-19 cases now exceeds 160 000 globally, and the number of confirmed cases of COVID-19 in South Africa has risen to 61. Additionally, and of concern, the first case of community transmission in SA (person to person) has been confirmed. Building on SA's excellent response to tracking and monitoring the virus to date, the President has announced several actions tonight premised on containment through reduced interpersonal exposure, which include a travel ban on foreign nationals from high-risk countries, school closures, requests to avoid public gatherings, and an appeal to business to embrace social distancing and increased spatial separation. The President's speech and the position taken by Government are responsible and appropriate: we strongly support the measures announced and believe these will assist greatly in minimising the chance of a wide-spread outbreak in South Africa. Countries with successful containment strategies have succeeded in flattening the outbreak curve, and restricting viral spread. We have a window to achieve this now in SA, supported by the strength of the President's concrete and appropriate actions.

# Our priority as a company is protecting all Discovery People, including our employees, clients, brokers, doctors, and business partners, while supporting the country as far as possible to ensure containment of the virus.

There has been continuous monitoring, and extensive coordination and work done across the Group for several weeks now to ensure that our strategy and response to the virus achieve the above objective - executing on our Core Purpose. There are two critical developments in this regard I want you to take note of: As a precautionary measure, we are implementing spatial separation in our various campuses by phasing in

## work-from-home protocols

this week. By sending identified teams to work from home, we will reduce office density and allow spatial separation for those still in the office. The SA EXCO is coordinating the planning and governance around this work-from-home plan, by prioritising the ease and feasibility of work-from-home on a team-by-team basis. Your CEO, Business Unit Head and COO will be in touch with you by tomorrow evening outlining the specifics of which teams are to work from home, and from when. Reduced density in our offices will ensure that those who are unable to work from home are protected in equal

measure to those who are. Until you hear from your respective leaders, please note that you should continue to work at the office as usual. To protect our worksites and optimise safety for our employees working from the office, we will be closing all Discovery buildings to external visitors from Tuesday morning. Please ensure you notify visitors to the building, and coordinate meetings virtually. I want to reassure you that we are carefully monitoring and managing all risks (health and financial) to ensure that we are well prepared and well positioned to play our important role in addressing this incredibly complex issue. I appeal to you to stay focused - we need to provide consistent and exceptional service through this difficult time. I also appeal to you to display leadership - be confident and mindful in your actions

## and stay well informed.

By being decisive and proactive, we will beat the Coronavirus 2019. Adrian



# As the realities of lockdown kicked in, and with a keen awareness of the need to support national measures aimed at curbing the spread of COVID-19 in South Africa, people across Discovery’s business units acted quickly to ensure all stakeholders – including our employees, clients, doctors and advisers – were given the support they needed, right away.

South Africa’s 21-day hard lockdown (which would later be extended and phased out through a tiered Alert Level approach) came into effect on Friday, 27 March, four days after President Cyril Ramaphosa announced the unprecedented measure late the previous Monday evening. While economists and ordinary citizens will continue to debate the merits of the decision to enforce a national lockdown for a long time to come, Discovery’s leaders are in no doubt that it needed to happen when it did.

Discovery has spent much time investigating the pandemic’s national and regional peaks, and also considering which interventions have saved lives and helped the country to navigate COVID-19.

Leading healthcare organisations have made it clear that the point of a lockdown, and the reason why its devastating economic and social consequences might be endured, is to buy precious time. The first COVID-19 peak in Europe and the United States occurred in April and May, while the South African epidemic’s peak was delayed to July as a result of our early lockdown.

“The government took a very courageous decision, and – in hindsight – an important decision in enforcing our lockdown early on in our national experience of the pandemic. This was very soon after our first confirmed case of COVID-19. The early lockdown we experienced bought us critical time,” says Hylton.

“The evidence tells us that we’ve had a much lower mortality rate than most other countries, and that’s because we had that time at the start of the pandemic to benefit from emerging clinical evidence around management of the disease, and to allow our healthcare system time to prepare for a peak in case load. We had time to import and distribute sufficient PPE to better protect healthcare professionals and also to build and redirect healthcare resources towards the very strong COVID-19 national response. We also benefited from time for global insights into evidence-based ways to treat COVID-19, to emerge.”

These treatment insights centred predominantly around the use of corticosteroids (cortisone), high flow nasal oxygen and anti-coagulants to treat cases of severe COVID-19. It also became clear that the early ventilation of COVID-19 pneumonia was associated with poor outcomes, and so ventilation was delayed wherever possible. “Discovery Health administered scheme members who benefited from these treatment insights, experienced a 41% reduction in the average length of hospital admissions and a 44% reduction in ICU admission or ventilation. The data also shows a 25% improvement in mortality for those COVID-19 patients admitted to ICU, with the change occurring around mid-June,” adds Ryan.

“When you look back to March 2020 and the reality of the time, South Africa’s lockdown was necessary,”

confirms Ronald. “The situation was severe. We didn’t know what the virus was about. We didn’t know what the mortality rate was. We didn’t have an adequately prepared healthcare system. The lockdown also allowed time for the clinical evidence to emerge. It took about two or three months for people to figure out how to treat COVID-19. The doctors in South Africa did an amazing job of adding to the clinical insights that the world came to see as foremost in our approach to treating COVID-19. Professor Guy Richards at Wits University was one of the first in the world to start treating the disease with steroids, and that was a turning point. The learning around

## silent hypoxia

was another turning point.” Global evidence revealed that some individuals who contract COVID-19 are at risk of developing silent hypoxia, a decrease in oxygen levels (oxygen saturation) in the blood. The patient does not feel this, and shortness of breath only develops once their oxygen saturation has dropped dangerously low. “Discovery Health quickly moved to make thousands of pulse oximeters available to high-risk medical scheme members as they contracted COVID-19, so that they could measure their oxygen saturation quickly and easily from the comfort of home,” says Ron.

This intervention literally saved their lives. Having a

## pulse oximeter

reduced the mortality rate by 50%.

“Without a lockdown we wouldn’t have had time to figure out the science,” says Ron.

“In fact, through Discovery Health’s very detailed actuarial modelling on mortality rate trends, we estimate that by the end of 2020, up to 16 000 South African lives will have been saved as a result of our healthcare system being well prepared, our ability to deploy improved medical treatment protocols and our lockdown-related non-pharmaceutical interventions which changed the pattern of COVID-19 spread through South Africa. This is an outstanding achievement.”

In a September LinkedIn post, Ryan wrote: “Our positive reflection on the epidemiological and clinical aspects of the progress of the pandemic following our country’s early lockdown, must not detract from the very challenging economic impacts as evidenced in contraction of our GDP. We must take the necessary steps to reduce our risk of experiencing a second wave of infection in our country and accelerate the path to re-opening our country fully, and rebuilding our economy.”

Hylton continues: “Indeed, now, months later, the focus is very much on building the economy and getting it back to where it needs to be. That’s a tough task, but the starting point was the right one and necessary to get us to the point at which rebuilding has become possible.”

China, India, Australia, New Zealand, the UK, parts of the United States, most of Europe... Most countries entered a lockdown during the first half of 2020. Some countries had to return to lockdown when a second wave of infections occurred later, in the third quarter of 2020.

Nevertheless, the lockdown – its suddenness, its severity and its extensions – had a significant impact on Discovery’s operating environment.

As Adrian Gore wrote in his email to staff on Monday 16 March: “Our priority as a company is protecting all Discovery People, including our employees, clients, brokers, doctors, and business partners, while supporting the country as far as possible to ensure containment of the virus. There has been continuous monitoring, and extensive coordination and work done across the Group for several weeks now to ensure that our strategy and response to the virus achieves the above objective – executing on our Core Purpose to make people healthier and to enhance and protect their lives.”

### Discovery people

Within three days of Adrian's email, over 80% of Discovery’s employees were working from home. “That’s a complement of nearly 12 000 people across South Africa,” says Ron. “Within less than a week, we were running a health insurance business, a bank, a life insurance business, a short-term insurance business, all in a work-from-home configuration.”

“The more people we had working from home, the safer the building would be for those who had to be there,” says Hylton. “It was a massive task, moving nearly 12 000 people out overnight. Early in the year, we had proactively put in an order for 3 000 laptops, anticipating that we would need to move people to work from home. That proved to be a brilliant idea.”

The challenge – and the opportunity – was that

## it was all utterly unprecedented.

Without a playbook or legacy to refer to, people across the business had to think on their feet, learning and responding to the situation as it unfolded. Reducing risk to those who had to work in-office was, at all times, paramount.

As Firoze recalls: “The recipe for success was a combination of thought leadership; a vision of

## ‘We need to do something and our purpose will get us through’,

and the entire organisation galvanising around one big problem.”

Part of that problem was something that people and organisations across the world were all experiencing at the same time. Home offices had to be set up. Children had to be taken care of. Videocall microphones had to be unmuted. And teams that were suddenly physically widely disconnected had to communicate and connect more effectively than ever before.

“People needed to be able to be productive and safe at home,” says Tswelo. “That meant providing them with hardware, software and connectivity, and calming them down by saying that, ‘As Discovery we will ensure we all come out stronger on the other side. They needed that support and reassurance. Yes, it was nice to be home on some levels, but this new reality conjured up lots of anxiety.”

Rituals helped to set a regular rhythm. The SAP Jam collaborative space, long used by the business as an employee information portal, became a critically important, central platform for sharing knowledge, information and ideas around what was going on. Early on, Lisa Mondschein, Discovery’s Chief of Staff in the Office of the CEO, developed the idea of holding weekly webinars for the entire staff complement. “Those have become like folklore,” Hylton smiles. “Those webinars, which we held at 2pm every Wednesday, brought the organisation together in a way we’d never experienced or attempted before. While we were physically disconnected, we were

powerfully connected digitally and virtually.”

Practical challenges also emerged, and were quickly solved. Shortly after President Ramaphosa had laid out the framework for the lockdown, during a late-night meeting of Discovery’s leadership it became clear that some of the business’s “essential services” employees (who, under the terms of the lockdown, would be allowed to work from the office) would need help with transport to work. “A few of them didn’t have their own cars, and taking public transport would mean that they risked exposure to COVID-19,” says Hylton. “That was untenable. We needed to get cars for them. By the end of the meeting Francois Theron (Chief Operating Officer: Discovery Insure) had reached out to our Discovery Insure partner, Avis, and had arranged an infinite supply of cars for our staff.”

Avis, who knew that their vehicles could not be hired during the hard lockdown, were happy to assist. This meant that those essential workers were able to get to the office in transport that was safe, socially distanced, and free (for a period Discovery even sponsored the petrol).

“When you’re nervous about getting into a taxi and your company says, ‘By the way, don’t worry about it. If you’ve got your licence, just come in and pick up a car,’ that obviously makes you feel absolutely safe and able to continue with your responsibilities,” says Tswelo.

Discovery’s global network also stepped in to help during the crisis. Discovery entered the health insurance market in China in 2010 when it acquired a 25% stake in Ping An Health, a subsidiary of one of China’s biggest insurance companies. In February 2020, Discovery donated 4 000 medical masks to Ping An Health in China, at a time when their need for personal protective equipment for staff at the company was key.

“Then, Ping An Health kindly donated 41 000 masks and other forms of personal protective equipment (PPE) to Discovery at the start of the South African pandemic,” says Hylton. “Their donation came at the height of a global shortage of PPE – a time when three-layered surgical masks were retailing for over R30 per mask in South Africa, instead of R2 each as they do under more normal circumstances. We handed out this PPE to our essential service employees. This gift was hugely appreciated in our efforts to keep our staff and their families safe from COVID-19.”

### Discovery financial advisers

Financial advisers are the connection between Discovery and many of its clients and medical scheme members. They are a vital part of the organisation’s ecosystem. In 2020, when their world seemed to come crumbling down around them, these advisers needed all the support they could get.

“They took a knock,” says Rivonia Govender, Deputy General Manager of Special Projects: Discovery Limited. “In March, when the economy shut down and people were talking about dropping their policies, that had a major impact on financial advisers. For some of them, their income was not just zero, it was negative because of how the model works if there’s a lapse. When Discovery offered premium relief to our clients, that benefited the advisers as well because it allowed those clients to stay on their portfolio.”

Advisers who were struggling to keep their businesses afloat were offered loans and advances to cover their loss of income. “Some advisers were not finding any new business at all, so we stepped in to support them during that very difficult period,” Rivonia adds.

Like so many industries, the financial advice service had to change its business processes during lockdown Level 5.

Most advisers prefer in-person meetings and conversations with their clients. During lockdown that was impossible. “Historically, Discovery has only allowed ink signatures on new policy documents, and application forms,” Rivonia explains. “We engaged with the regulator and our compliance teams and developed a new way of doing e-signatures. This enabled advisers to continue writing business even without seeing clients face-to-face.”

To ease the uncertainties around the pandemic, advisers were provided with daily electronic communications, which outlined product benefits, details on the premium relief option, updates on new processes and general COVID-19 information. “Building on from that, we created a toolkit called Navigating Virtual Financial Advice, which assisted advisers around engaging with clients, building rapport in a virtual environment, and presentations that they could use immediately,” says Rivonia.

Advisers were also encouraged to use their time during lockdown wisely, doing online continuous professional development (CPD) training to build their skills base. “We saw remarkable results there,” says Rivonia. “Over the first six months or so of the pandemic our adviser network completed at least 32 000 online courses. That’s a record number – more than double what you’d see in the course of a normal year.”

When lockdown restrictions started easing and some semblance of normality returned, Discovery’s entire network of advisers were gifted a COVID-19 Care Pack, containing a thermometer, perspex screen, masks, sanitisers and various PPE items to keep advisers and clients safe during face-to-face visits.

All of this support was underpinned by regular communication and engagement. “Most of these initiatives were adviser-led,” says Rivonia.

“Our relationship is such that our advisers feel free to communicate with us, and we reach out to them proactively as well. Through those conversations we realised the severe financial difficulties that they were facing, and we immediately implemented the financial support structures mentioned.”

A bi-weekly webinar series provided advisers with ongoing updates, information and training, focused specifically on the new (and highly disrupted) operating environment. That webinar series included a Q&A process, where advisers were encouraged to share their questions. “We collated every question – up to 700 at a time, because we had at least 3 000 advisers per session – and responded by the end of the week,” says Rivonia. “That very tight feedback mechanism formed the basis of our support strategies.”

#### Doctors

Discovery’s all-encompassing support for healthcare professionals is explored in detail on page 79 of this book. Three significant pillars of this support were initiated in the early stages of the Discovery COVID-19 response strategy: the procurement of life-saving PPE, Isolation Hotels and virtual consultations.

“We joined forces with Vodacom and paid doctors to offer virtual COVID-19 doctor consultations to any South African, free of charge,” says Hylton. “With the world facing a pandemic, the fact that we were able to make free healthcare available to anybody, anywhere in the country, who had Internet access, was incredibly meaningful. Many of the participating doctors couldn’t go to their practices or see their regular patients, so enabling them to sustain their revenue allowed Discovery to meet its social obligation to them as well.”

Discovery Health also realised the value of giving medical scheme members access to so-

called Isolation Hotels, and partnered with hotels in Johannesburg and Cape Town to bring this to life. “Given the additional capacity within hotels around the country, we thought to use that to ensure effective isolation facilities for doctors or medical scheme members who wanted to recover from COVID-19 away from those they live with to avoid putting loved ones at risk,” says Firoze. “We worked with Capital Hotel Group and secured a discounted rate for individuals to stay at the hotel, have access to all of the amenities, and had a nurse on hand to monitor the isolated patients’ vitals to flag the need for any further care.”

#### Discovery’s COVID-19 business support

At the start of the local pandemic, Discovery in partnership with Medical Services Organisation (MSO) International, developed a COVID-19 response service: Discovery COVID-19 Business Support. This service allowed for ongoing workplace symptom and temperature screening, call-centre triage, case management, contact tracing, and on-site response to any outbreak of COVID-19 within Discovery’s offices. This team also provided end-to-end support to every staff member who contracted COVID-19, tailored to each person’s unique circumstances. The extensive support included daily calls to staff members to monitor symptoms and assess the need for additional healthcare access, as well as linking them to Discovery’s Healthy Company coaches for emotional support where needed. Overall, this unit provided a thorough, deeply personal, highly valued offering at a time when staff most needed holistic support that took their personal needs into account.

#### **VUYISWA’S STORY**

Vuyiswa Ngwenya, a 26-year-old, works for Vitality Life in Servicing Administration.

“Being a Discovery employee has been the most incredible blessing through my ordeal with COVID-19. The COVID-19 Business Support Team contacted me as soon as I got my positive COVID-19 test results. I’d stayed in touch with my team leader, who let the support team know I was ill. They sent their contact numbers, as well as clear instructions to focus on getting better, which meant the world to me. They said to call them at any time. They also added my husband, Mzingisi, to a list of people they were calling and checking on. They called us both every day to check on my progress and our symptoms.

When you are ill, your family is worried about you and you know that confiding in them about how stressed or low you feel will only fuel their anxiety. That’s why having the COVID-19 Business Support Team checking on Mzingisi and me twice a day was incredible. They checked on us both when I was in hospital and he was home, and after I was discharged. I absolutely appreciated that support from my employer.

They also connected me with a Discovery Healthy Company coach to help me through the challenging and stressful moments. While I was in hospital, they really helped me to deal with the sudden death of a close friend. The Healthy Company coach spent time with me over two telephonic sessions and that was very helpful overall. The sessions also really helped me to refocus my thoughts and to keep perspective. They reminded me that in the midst of the stress of a COVID-19 diagnosis, I needed to give myself a moment to process everything, to understand that this is happening, but there are certain things in my control and I should focus on those.”



#### **WESLEY’S STORY**

Wesley Govender is a 30-year-old who works for Discovery DFC in Durban North. Wesley has asthma, type 2 diabetes, and a heart condition that causes an irregular heartbeat and high blood pressure.

“The COVID-19 pandemic led to me working from home, which was great, as I got to see my mom throughout the day. A stroke has left her unable to speak. On 4 August, I was diagnosed with COVID-19. I was shocked because I had been extremely careful. I can only imagine that I was exposed when I visited the ATM on the day after payday at the end of July.

I had no money to self-isolate away from my family. We are four people living in a two-bedroom flat with one bathroom. Could I really protect my mom? If she were to die, how would I live with myself? Her chronic conditions generally cause her body to retain water and her lungs to fill up with fluid, so her risk of death from COVID-19 – an illness that directly affects the lungs – was real.

I have worked for many companies, and in every one I was made to feel replaceable – that one wrong move would see me let go. The moment I told my boss, Melody Redman, her response was, ‘Wes, what about mom?’. It was so impressive. She called regularly to check on me – not as a superior, but as a caring colleague. The Discovery COVID-19 Business Support team told me about Discovery’s partnership with local hotels that had been turned into isolation facilities. But I had to pay for 50% of the stay, which I could not afford.

Mel contacted the Head of Retail Distribution at Discovery, Callie Nel, and called me to say that Discovery would pay for me to self-isolate in hospital, to make sure that I was properly monitored, considering all my health conditions. I have never experienced support on this level. The fact that an employer would take on a cost to protect an employee’s life and to protect their family was mind-blowing. When they called me to tell me, I began to cry. If it wasn’t for their compassion, I wouldn’t have got through. I really feel like I have been given a second chance at life.”

#### **EUGENE ROUX**

is a 45-year-old Discovery Health Medical Scheme member with type 2 diabetes who, following a positive COVID-19 diagnosis on 3 May, attempted to self-isolate at home before realising that he needed nursing assistance. DHMS facilitated his move to an isolation hotel.

“I spent six days at The Capital Empire in Sandton under the care of the nursing and hotel staff. My room was comfortable, with a bathroom, fridge, television and a sliding door to a balcony overlooking the streets of Sandton. Everything came with a personal and caring touch. Discovery even phoned me to find out how I was doing. I had nurses who checked in on me. Understandably, it was advised that we keep in contact over WhatsApp or by phone. Every morning, I got a phone call to give me the contact number for the nurse on duty and to check on my wellbeing. Given everything I had been through, all this care made me feel quite emotional and it just helped knowing that I had some support.

With access to WiFi, I could also stay in touch with my family on video calls and WhatsApp. I was there to self-isolate and it was comforting to know that, thanks to all the measures that were in place, I was not exposing others to COVID-19 and I had access to nurses. Between meal times, sleeping, watching movies and room visits by hotel or nursing staff, I never felt alone or that I needed someone to be there with me all the time. I didn’t need a single thing. Everything was there. Masks, sanitiser, soap, towels, everything. If I did need something, it was only a phone call away.”

# “Discovery’s response was purpose-led. It was so intuitive that I don’t think we even gave it a second thought. Every activity, every tactic could unquestionably be linked back to our core purpose of making people healthier, and enhancing and protecting their lives. It went way beyond our clients. It went to every level of stakeholder: our distribution force, our advisers, our employees and, society at large. Our Healthy Company intervention around SMEs, our online doctor consultations with Vodacom... Everything seamlessly manifested out of that purpose.” – Firoze Bhorat, Chief Marketing Officer: Discovery Limited

## Discovery's clients and members

While South Africa’s early hard lockdown gave doctors precious time to understand the virus, it also put tremendous strain on the national economy. That trade-off between lives and livelihoods saw the economy losing 2,2 million jobs in the second quarter of 2020. “When people are under severe financial stress, insurance always comes under the spotlight,” says Firoze. “The logic goes: If I’m stuck at home and not driving, why am I paying for car insurance? No insurer could afford to ignore that consumer voice.”

Discovery Insure knew from its telematics system that its members were driving less, and in the earliest stages of lockdown the business responded by ensuring that those who were not driving were guaranteed a 25% discount on

their premiums. “The proposition worked so well from a consumer perspective, that even if you were forced to drive during the lockdown period you were still guaranteed a payback on your fuel spend,” Firoze adds.

The new reality of lockdown required new options for Discovery’s members. “We immediately thought about how we could evolve our products to make them absolutely relevant for COVID-19,” says Hylton. “With members in lockdown at home, we took Vitality into that space. The entire programme was transformed.”

Hundreds of thousands of regular gym-going members were stuck in their homes. “We embraced that by going digital,” says Dinesh Govender, CEO: Discovery Vitality. “Within days we had pivoted to a Vitality at Home structure.

We created an online environment, not just for our members but for the entire public. There we hosted fitness videos, ranging from 30-minute workouts to high intensity sessions, yoga, Pilates, workouts for kids, and more. And if you were logged in as a Vitality Member, each of those would allow you to earn Vitality points.”

Another element of Vitality at Home was virtual access to the Healthy Food Studio channel – which is physically located at Discovery’s Sandton headquarters in Johannesburg. “We have a beautiful studio, which is a great place to come to and to learn how to cook delicious, nutritious meals,” says Dinesh. “We immediately installed cameras and filmed videos of our chefs’ favourite dishes to encourage people to find and experiment with

nutritious dishes. We also took our Vitality Rewards programme, and our Vitality HealthyFood and HealthyGear benefits, and we literally doubled the rewards members earned for engagement. If you were getting 25% off your Healthy Food spend at Woolworths, you were now getting 50% off throughout lockdown Levels 5 and 4.”

A third element was mental wellbeing. “There we provided mindfulness videos, guidance and articles on sleep, eating yourself to good mental health and a variety of other resources,” says Dinesh.

Despite adherence to national and Discovery-led preventative measures to reduce the risk of exposure to COVID-19, it was inevitable that some employees and medical scheme members would contract the virus. The High Touch team was on standby to provide much-needed support. “Our High Touch team, led by Raffaella Ruttell (Service Executive: Discovery Health) reached out to every Discovery Health Medical Scheme member who contracted with COVID-19, starting with our first member,” says Ron. “He was quarantined at Addington Hospital, which is a state healthcare facility. He was asked to go there despite his private medical scheme membership as Addington Hospital was one of two hospitals designated as isolation facilities in KwaZulu-Natal in those very early days of the pandemic. He was supposed to get married the following weekend, so you can imagine his emotional state. Raffaella spent the weekend on the phone, working with the hospital, Health Minister Dr Zweli Mkhize, the Director General of the National Department of Health and the National Institute for Communicable Diseases (NICD) to have him transferred to private care. Since then, we have reached out to each of the 70 000-odd members who’ve been infected with COVID-19 to support them and ensure they’re recovering.”

## NIVEN & SUSAN

The couple were due to be married on 21 March, but had to postpone their wedding when, less than two weeks before the big day, Niven became the first DHMS member to test positive for COVID-19.

**Niven:** “As a DHMS member I thought I could be cared for in a private facility, but the NICD told me I would be arrested if I didn’t comply with instructions to be admitted at either of the two state hospitals – Addington Hospital or Grey’s Hospital (in Pietermaritzburg) that were designated for COVID-19 patients in KwaZulu-Natal. To be told I had contracted COVID-19 and immediately thereafter that an isolation ambulance would be sent to take me to hospital, was overwhelming. It all felt surreal, like watching a film about someone else’s nightmare. It was very tough. I often cried while in Addington. Discovery Health was able to intervene, however, and on 15 March they facilitated my transfer to Netcare’s Wembley House Sub-acute facility in Pietermaritzburg. I was discharged on 21 March, the day we were supposed to be married. Seeing Susan again was the best thing ever.”

**Susan:** “I made it known to the NICD that I was also presenting with symptoms. They wanted to send someone to test me later that day, but by then I was already in a private hospital. There was a very high chance I had COVID-19, and I was worried about Niven. I was in one hospital and he in another. In the end it seems I had contracted a bad flu or another viral infection. Niven and I had done a good job of preventing the spread of COVID-19 between us. We took serious precautions at home. If people strictly abide by the preventative measures advised, it is possible to contain the virus.”

The High Touch team provides compassionate support and service to DHMS members and their families at times of emotional stress and complex medical situations or trauma. That includes working as part of the wider Discovery COVID-19 Business Support team, providing support to the (thankfully few) Discovery employees who were infected with the virus. The team's capacity was stretched to the limits during this historic pandemic.

“The rapid daily changes were something that we had never experienced before in any project, yet we were able to show our strengths and evolve,” says Raffaella. “We were able to support our members and Discovery staff while being emotionally impacted by the pandemic ourselves. We all did what needed to be done.”

For Raffaella, it soon became clear that – as she puts it – “we’re not all in the same boat when it comes to this pandemic, but we are definitely all in the same storm.” To illustrate how crucial the High Touch team’s role was during this period, she shares the story of team member Nosipho Mqikela, who one Friday afternoon called a high-risk member who had been diagnosed with COVID-19, to offer her a pulse oximeter.

“While Nosipho was on the call, the member went into respiratory distress,” she says. “The member lives in a retirement village, and there was no-one around to take her to the hospital. It was a very serious situation, and it was clear that the member was going to die if she was not taken to hospital in time. Nosipho acted quickly and arranged for an ambulance to get the member to hospital. Her blood oxygen saturation level was at 72%, which is far below the ‘normal’ level of 95%. She was taken to ICU and given oxygen via a rebreather mask. The member would later say that if Nosipho hadn’t called – and hadn’t take the action she took – she would not have survived.”

## High-touch team

Right from the onset of the pandemic, Discovery’s High Touch team started reaching out telephonically to DHMS members who had tested positive for COVID-19 to offer support and assistance. “These calls could be made proactively as we had arranged with the pathology labs that we would receive positive results for our members directly to our pathology vault,” says Raffaella Ruttell, Service Executive at Discovery Health. “While offering support to these members the team was also able to assist the National Institute of Communicable Diseases by recruiting willing members for research purposes.”

As case volumes climbed, the team turned their focus to COVID-positive high-risk members. “We identified them on a daily basis and contacted them with information about the condition, the benefits and any additional support, including the Pulse Oximeter benefit.”

## Premium relief for members

Even before the pandemic struck, South Africa’s economy was hampered by high unemployment, low growth and a faltering energy grid. The lockdown – and its economic shutdown – only increased the pressure on household incomes. Discovery Health Medical Scheme intervened by approaching the regulator with a proposal for premium relief for Discovery Health Medical Scheme members. “The regulator approved our proposal, and then wrote to the rest of the industry and encouraged them to do similarly,” says Discovery South Africa CEO, Hylton Kallner. “We ended up extending premium relief of R400 million to DHMS members.”

## Vitality’s Mental Wellbeing channel

When lockdown began, call volumes to the South African Depression and Anxiety Group (SADAG) helplines doubled. For the Vitality team, the challenge of helping members manage their stress levels and mental wellbeing became an important part of the overall COVID-19 response. “We provided a mental wellbeing assessment, where members could gauge where they were in terms of resilience, sleep, alcohol abuse and general wellbeing,” says Dinesh Govender, CEO: Discovery Vitality. “We tiered the results. If you were Green we would say, ‘You sound great. Here are some resources if ever you need to chat with someone.’ If you scored Amber, which suggested your mental wellbeing may be strained, we offered advice and resources, and encouraged you to call the mental wellbeing hotline. If a member registered as Red we would do an outbound call to check in on them.”

**COMPULSORY**

**DISTANCE MADE**

**US INCORPORATE**

**THOSE WHO**

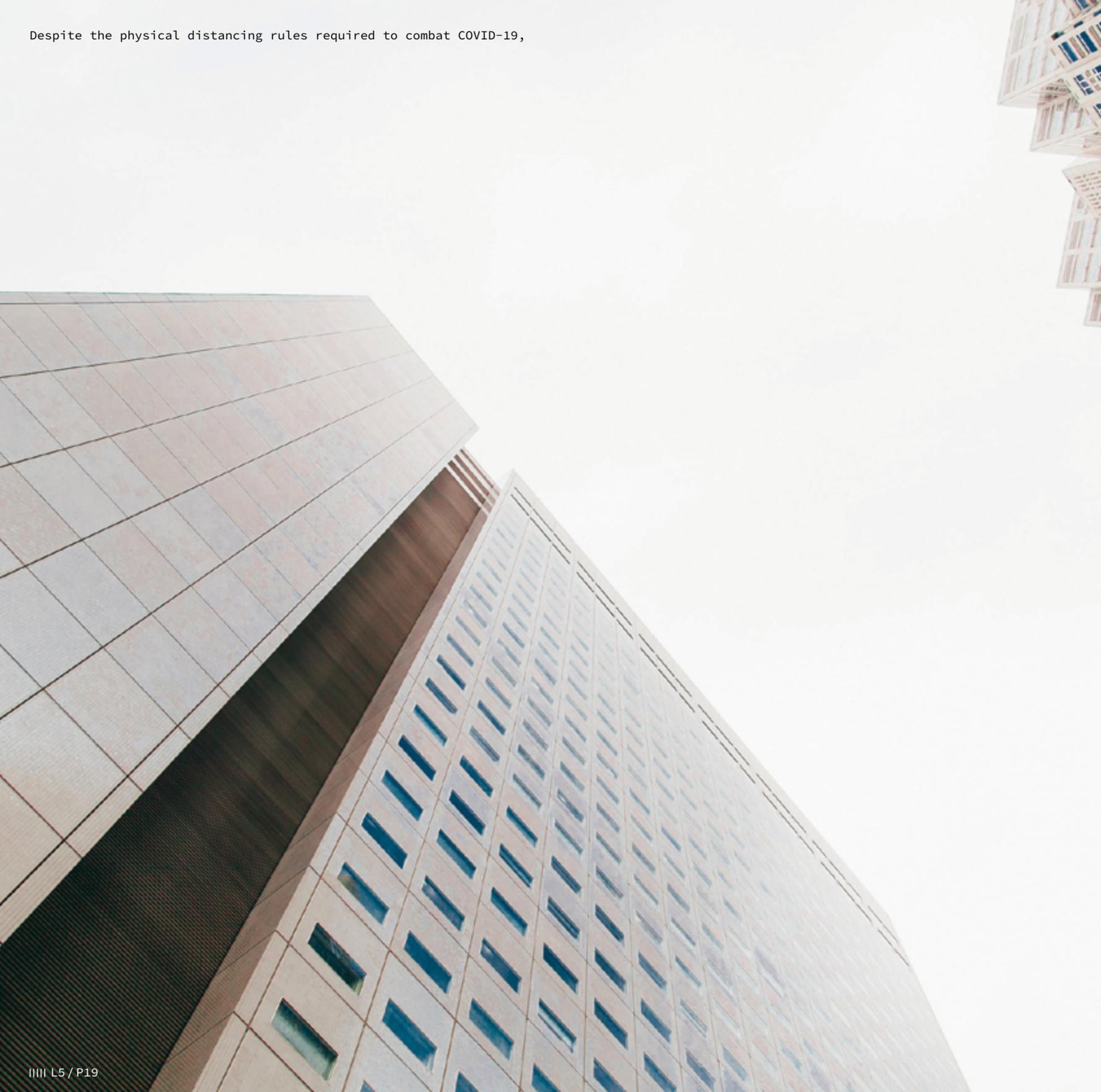
**NEEDED ROOM**

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Despite the physical distancing rules required to combat COVID-19,



\_\_\_\_\_ South Africans \_\_\_\_\_ had \_\_\_\_\_ never  
been as united \_\_\_\_\_ nor had they \_\_\_\_\_ worked  
so \_\_\_\_\_ closely together \_\_\_\_\_ as they were \_\_\_\_\_  
in \_\_\_\_\_ their efforts \_\_\_\_\_ to solve \_\_\_\_\_ the  
social challenges \_\_\_\_\_ of the pandemic.

“If you look at how the pandemic has been handled by some developed nations, you wouldn’t be blamed for thinking ‘What’s going to happen to us in the developing world?’ But then, when you look at how our country – despite all its problems – has managed the crisis, I am so proud to be a South African. Think about how government, corporates, and broader civil society got together to address this.

**IT’S A PHENOMENAL STORY, AND A STORY THAT EVERY SOUTH AFRICAN SHOULD PROUDLY TALK ABOUT”.**

**Ruth Lewin**

Head of Corporate Sustainability,  
Discovery Limited

**“OUR COUNTRY HAS COME TOGETHER IN AN AMAZING WAY.**

**Dr Jonathan Broomberg**, CEO, Vitality Health International and Global Head of Health Insurance: Discovery Group.

We have this rare tendency as a nation to pull together in the midst of the worst crises. As a country, we have done better with COVID-19 than many others, far richer than us. I feel very proud about that.”

**President Cyril Ramaphosa’s** landmark address to the nation on 23 March included the announcement of a set of interventions designed to cushion South African society from economic difficulties related to the pandemic. These “quick and targeted” interventions included the establishment of a Solidarity Fund, which South African businesses, organisations and individuals, and members of the international community, could contribute to.

“The Fund will be administered by a reputable team of people, drawn from financial institutions, accounting firms and government,” the President said. Those people included Discovery Executive Director **Dr Ayanda Ntsaluba** and Vitality Health International CEO **Dr Jonathan Broomberg**.

“You know, sometimes when people pledge contributions, there’s a long lag time between the pledge and the money coming in,” says Ayanda. “Not in this case. On day one there was already **R1 billion** in the bank. That meant we could act immediately.”

“The Solidarity Fund raised over **R3 billion**, which it has invested in three buckets,” Jonathan says. “By far the biggest investment – 75%, or well over **R2 billion** – was in the health response, which I led. There were massive requests for funding for procurement of PPE, and the Fund invested over R900 million in that. We collaborated with Business for South Africa, who did the procurement, and we brought in close to **50 million** pieces of PPE at a time when there were huge shortages in the country.” The Fund also assisted the National Health Laboratory Service with test kits, and supported 10 universities to scale up their laboratories for extra testing. “A lot of funding went towards critical medical equipment,” Jonathan says. “We supported a phenomenal project put together by government, the CSIR and others to manufacture 20 000 ventilators in South Africa.”

As the lockdown eased, accounts of the human impact started to surface. Here the Solidarity Fund acted by assisting with food parcels and food vouchers, and by partnering with the Department of Social Development and several NGOs. “And then, painfully so, we learned that gender-based violence had become a major issue, so we immediately took a decision to intervene,” says Ayanda.

For both Ayanda and Jonathan, working with the Solidarity Fund (on a voluntary basis, entirely unpaid) was both challenging and rewarding.



“Members\_\_\_\_\_were\_\_\_\_\_able to donate cash\_\_\_\_\_or  
Discovery Miles\_\_\_\_\_via\_\_\_\_\_Vitality Money  
in the\_\_\_Discovery Bank app;\_\_\_\_\_and\_\_\_\_\_through\_\_\_\_\_  
Vitality MoveToGive,\_\_\_\_\_members\_\_\_\_\_could also choose  
to donate\_\_\_their\_\_\_Discovery Miles.\_\_\_\_In both\_\_\_cases,  
those\_\_\_contributions\_\_\_were\_\_\_matched\_\_\_\_\_rand for rand  
by the\_\_\_Discovery Fund,\_\_\_which\_\_\_is\_\_\_one\_\_\_of\_\_\_our  
Corporate Social Investment\_\_\_\_\_funding institutions.”

**“In typical  
Vitality  
fashion,  
we got our  
members  
involved,”  
says James  
Vos, Senior  
Specialist  
in Vitality  
Strategic  
Programmes.**

Notwithstanding\_\_\_\_\_the\_\_\_\_\_fact\_\_\_\_\_that  
Discovery\_\_\_\_\_had\_\_\_\_\_two\_\_\_\_\_senior  
executives\_\_\_\_\_helping\_\_\_\_\_to\_\_\_\_\_oversee\_\_\_\_\_the  
Solidarity Fund,\_\_\_\_\_the organisation\_\_\_\_\_wanted  
to contribute\_\_\_\_\_to the\_\_\_\_\_endeavour’s\_\_\_\_\_  
important\_\_\_\_\_goals.



Clearly, though, the effects of the pandemic required not just a CSI response, but a complete business response. “That’s what made our response so effective,” says **Ruth Lewin**, Discovery’s Head of Corporate Sustainability. “We looked at it not only from a CSI point of view, but also from a procurement point of view.” That meant, for example, unlocking the speedy payment of SMEs in the Group’s supply chain, so that they knew they would be paid soonest. Cashflow uncertainty – especially during the hard lockdown – was an urgent concern for many small businesses.

“We also told the 30-odd beneficiary organisations whom we fund on a multi-year basis, ‘we understand that your organisations are going to face extraordinary pressure. If you need to divert the funding we have given you for programmatic work, please do so’”, Ruth adds. “We were one of the few funders that thought to let them spend their funds on their overall needs during the COVID-19 period, rather than strictly basing it on the original commitment”.

As a large corporate, Discovery is uniquely placed to play a facilitating role among the various small businesses and NGOs in its broader ecosystem. “One example of this is what we did with Gift of the Givers,” Ruth says. “We asked our beneficiary organisations what they required during the crisis, and PPE was one of the main things that came up. We allocated R2 million for that but knew that if we gave the money directly to those beneficiaries, they wouldn’t get the best price. Gift of the Givers was already working in the space, so we approached them and as a result everybody benefitted from a good deal on a bulk order.”

Small impacts, scaled up, went a long way during the COVID-19 crisis. James points to the example of FoodForward, a food bank that uses its logistics expertise to distribute food to South Africa’s most vulnerable people. “Through Vitality’s MoveToGive initiative, we were able to donate a total of over R1 million to FoodForward’s work in the space of just one month... and that was just from people swapping out their coffees and smoothies for a much-needed charitable donation.”

# M O V E T O G I V E



# A S S I S

Discovery Executive Events Manager **Shamim Pierre-Eugene** leads theforum@discovery, a team of 20 people that organises conferences for CEOs, financial advisers, doctors, media and international visitors. During the lockdown period, the team used their kitchens and facilities to prepare and supply **800 meals** every week to people in need. Within the first three months, theforum@discovery had provided **12 850 meals**.

# T I N G

The team also mobilised Discovery employees and raised a substantial amount towards buying essential goods and personal care items for Johannesburg-based organisations, including The Gathering, Lusemanzi Early Childhood Development, Home of Hope for Girls, Shalom Faith Ministries and Helderberg Society for the Aged, and for informal settlements and people who do not have homes. This initiative saw the

Discovery Care team knitting and donating **52 warm blankets** to the Stretford Community Health Centre in Orange Farm. “This crisis has hit the most vulnerable the hardest,” says Shamim. “Giving connects us to each other, creating stronger communities and helping to build a happier society for everyone.

However small your contribution is, it means the world to someone else.”



**GAIL LOUW**

ETHEMBENI HIV, AIDS AND TB MINISTRY, SUPPORTED BY THE DISCOVERY FUND

“While we were out delivering food parcels we noticed a little boy who, in desperation to have his own mask, had made one with paper and string. We had recently received a package of masks from Discovery and had a few left over in our vehicle. He was so happy to have his very own stylish and comfortable mask. Thank you, Discovery, for making this little boy’s day!”

# WORKING TO SUPPORT THE ROYAL BAFOKENG NATION'S

Early June saw the country enter lockdown Alert Level 3. For those working within the mining industry in South Africa's North West Province, this easing of restrictions brought with it both relief – at a chance to reopen the local economy – and fear of an increase in COVID-19 infections with severe impact on local communities.

The **Royal Bafokeng Nation (RBN)** is a traditionally governed community of 130 000 people living in 29 villages and owning 1 400 km<sup>2</sup> of land in Bojanala District Municipality – site of one of the world's largest platinum reserves – in the North West province.

At the beginning of June, King of the RBN, **Kgosi Leruo Molotlegi** contacted CEO of Discovery Health, **Dr Ryan Noach**. “Kgosi Leruo Molotlegi was particularly concerned about the potential impact of a large outbreak across the nation,” says Ryan. “He emphasised both the importance of protecting his people as well as those employed by the local mining industry at large – around 1.6 million people who hail from the local community and beyond.

We immediately met with Kgosi Leruo Molotlegi and agreed to assemble a joint-task team from Discovery Health and the RBN Administration to develop and coordinate a robust COVID-19 response strategy for Bojanala.”

Combining the RBN team's clear insights into local needs with Discovery Health's deep analytical and clinical knowledge, the team quickly developed a fact-based situational analysis and a predictive epidemiological model of the expected progression of the virus in Bojanala.

At the time, infection rates were slowly increasing (with an average of 50 to 200 new infections daily, in early June). However, projections estimated exponential growth, to reach a peak in mid-August with approximately 9 200 new cases daily and just over 280 000 cumulative reported cases.

Armed with these insights, the Discovery Health team worked closely with **Dr Kebalepile Mokgethi**, Group Chief Operating Officer of Royal Bafokeng Administration and CEO of The Royal Bafokeng Health and Social Development Services, to effect the appropriate response.

“It was clear that local stakeholders (RBN, local mines, the North West Department of Health, local clinics, state and private hospitals, NGOs and the District Command Council) were working very hard to overcome the pandemic but in a fragmented way,” explains Ryan, “that resulted in little visibility of the challenge facing the province as a whole, and some duplication of efforts.” Given the scale and speed with which the virus progressed in general, it was critical to mobilise all stakeholders around a single plan of attack.

Within hours, Dr Mokgethi convened an urgent meeting of the Rustenburg Health Forum and presented the epidemiological model and supporting response plan, which the forum motioned to accept. “Throughout the process, Discovery Health provided deep analytical support such that the RBN strategy was always steps ahead of the local COVID-19 trajectory. The response was supported by clinical expertise to guide all the protocols that were put in place,” adds Ryan.

In the weeks that followed this large public-private partnership – which became known as the “Bojanala War Room” – met virtually, on a daily basis, to drive two big interventions: prevention of virus spread (via expanding screening, testing and tracing) and building supply-side capacity (to ensure the North West health system was not overwhelmed during the peak of infections which was estimated at mid- to end-August).

Various cutting-edge digital tools were quickly developed to support the war room, including a consolidated and expansive operational dashboard which became a single source of truth on the pandemic's status in Bojanala for all stakeholders in the area.

“The virtual war room and dashboard allowed all stakeholders centralised access to key metrics on the immediate and short-term experience of the pandemic (screening, testing, infection and mortality rates; as well as data on local hospital resources such as bed capacity). The dashboard also provided accurate information to guide decision-making and to coordinate interventions within the stakeholder group and inform their own internal communications around the pandemic.

This approach also allowed for a cohesive response – prioritisation of critical healthcare personnel and scarce resources towards COVID-19-related healthcare,” adds Ryan.

Discovery Health's ongoing actuarial analysis of the local experience of the pandemic added to data provided by the National Institute for Communicable Diseases, local mines, public and private hospitals, and informed key short- and long-term projections around the pandemic.

Contact tracing efforts in the area were augmented through the introduction of a case management centre built on Discovery Health's software. These efforts were further enhanced by the availability of the COVID Alert SA app, South Africa's dedicated Bluetooth-enabled contact tracing app, launched in early September (and developed, pro bono, by Discovery in partnership with the National Department of Health).

“Partnerships were fundamental to this project's successes,” explains Ryan. “Strong collaboration between private and public facilities ensured access to healthcare for all local people who required it.

# COVID-19 RESPONSE STRATEGY

Furthermore, a so-called Bed Bureau was established to carefully direct patients in need of critical and ICU care to private facilities with corresponding bed space. And, collaboration with local mines allowed for extra capacity within their facilities to be used to increase testing and isolation facilities.”

While Bojanala District reached the local peak of infections earlier than predicted, in mid-July, only 5 971 cases were recorded overall (with a maximum of 545 daily new infections recorded at peak). This was a far lower peak than originally predicted. In fact, infections experienced were over 90% lower than what was originally projected for the area. And, although the attack rate (number of new COVID-19 cases per 100 000 lives) in the area increased to 36 by mid-July (versus 10 per 100 000 lives in Europe, during the continent's first peak), this came down to below five in the following six weeks, and has remained below five since. Overall, the local healthcare system in Bojanala was never overwhelmed; there was sufficient capacity across all local public, private and mining hospitals to deal with the community's healthcare needs throughout the pandemic and the situation has since stabilised (preventive measures that are in place continue to maintain the lower infection rate).

“Our hands-on support continued until mid-September 2020. We will continue to lend support as needed,” adds Ryan. In November, the **World Health Organization (WHO)** requested that this dynamic collaboration between Discovery Health and the RBN be captured and published in the form of a WHO case study, reflecting on global learnings around the effective management of COVID-19.

# COVID ALERT SA APP

Arguably Discovery's biggest contribution to South Africa's battle against COVID-19 was the COVID Alert SA app. "We built it completely at our cost, designed it, built the architecture, and gave the source code to the Department of Health," says Discovery Health CEO, Dr Ryan Noach. "We gave the app to South Africa, for the good of protecting the country."

"Contact tracing is required when you have something that is extremely contagious," says **Maria Carpenter**, Head of Digital at Discovery. "When somebody tests positive for the virus, you need to find out exactly who they've been in contact with, because that's how you contain the spread of infection. The government's initial contact tracing efforts were excellent, but they involved manual tracing systems. You had to get the person who had been diagnosed to write a list of the people they'd been in contact with, and you then had to find each of them individually, visiting them in their homes to determine who they had been in recent close contact with, because there was a likelihood of close contacts being infected with COVID-19 themselves."

Manual contact tracing has limited success with a virus like COVID-19, however, consider the exponential spread of infection we faced: South Africa recorded its

**1 0 0 T H**  
**CONFIRMED CASE** ON 18 MARCH

**1 0 0 0 T H**  
**CONFIRMED CASE** ON 27 MARCH

**1 0 0 0 0 T H**  
**CONFIRMED CASE** ON 10 MAY

**1 0 0 0 0 0 T H**  
**CONFIRMED CASE** ON 22 JUNE

"We needed to automate our contact tracing efforts, because the virus spreads so quickly that manual tracing cannot keep up," says Maria. "Secondly, it is impossible for people who contract COVID-19 to fully recall or identify the range of people who they have been in recent close contact with. If you go to a shopping centre, think of how many things you touch - even when adhering to preventive measures - and how many strangers you come into close contact with. If you were to contract COVID-19, you would only tell the manual contact tracer teams about the people whose names and contact details you know. This misses the array of people you cannot identify but who should be aware that you have tested positive for COVID-19, so that they can make an informed decision to quarantine and monitor their symptoms. They may be high-risk individuals or live with high-risk loved ones. Knowing that this virus is going to be around for a long time, we needed the capability to derive those contacts in a way that was efficient and inherently privacy preserving," explains Maria.

## NIKHIL NAIK

THE 26-YEAR-OLD IS DISCOVERY'S DIGITAL PRODUCT OWNER ON THE COVID ALERT SA CONTACT TRACING APP

"I am based at 1 Discovery Place, but since the start of lockdown level 5, I have worked from my parents' home in Durban. My dad is a medical doctor and in mid-August he began to feel headachy and developed other mild symptoms of COVID-19. He tested positive and it's likely he contracted it at the hospital where he works. Two days later, I developed a headache and stomach pain. I had been exposed to my dad, so I wasn't surprised when I also tested positive.

Honestly, I had no time to think about being sick. I had spent months working on what would become the COVID Alert SA app. I felt like my blood and sweat were part of the app build. I couldn't give up on the project or my team only days before the app went live - especially not with everyone so committed to taking the app live. The app was officially launched on 2 September, so it was crunch time for us all.

I was classified as having 'mild' symptoms. Considering how tired I felt, I cannot imagine what 'moderate' or 'severe' COVID-19 must be like. I would not advise others to follow my course of action, but I chose to work through my COVID-19 recovery period. Something just said to me 'fight back' and 'push through'. I had the sense that the app project was a once-in-a-lifetime opportunity to make a difference in people's lives - to save lives. It would be something I could tell my kids and grandkids about one day."

Maria and the app development team knew they needed to make the COVID Alert SA app tracing completely anonymous, so that users could share their information openly without worrying about their privacy being compromised or having to face social stigma if they were to test positive. Anonymity was also part and parcel of the Apple-Google Exposure Notifications application programmable interface (API), used as a base on which to build customised apps in multiple countries – and in South Africa in building COVID Alert SA.

Tech giants Apple and Google, competitors in every other sense, announced in April 2020 that they would collaborate to build a framework for Bluetooth-based contact tracing, to help governments, health agencies and non-governmental organisations curb the spread of COVID-19. User privacy and security are at the core of the design.

As Ryan explained in a LinkedIn post: “COVID Alert SA is designed with privacy at its core, so you never know my identity, and I don’t know yours. The most incredible part of all this is that you and I might be perfect strangers – merely in close contact to each other while on a brief commute. Even if I don’t know your name or contact details, when I test positive for COVID-19 the app gives me a chance to warn you of your potential exposure.”

He added that, in a sense, the COVID Alert SA app is like other crowd-sourcing apps that we all use every day, such as Waze or Uber or Airbnb. “They rely on app users to report traffic patterns or accidents, the quality of an Uber ride or Airbnb accommodation, enabling others to make better decisions as a result”.

The app’s success also depends on its widespread use. In April, Oxford University’s Big Data Institute found that if 60% of a population actively uses a contact tracing app (so whoever gets sick immediately self-isolates, and whoever they’ve been in contact with self-quarantines), it’s possible to completely remove the virus from the population. “They ran the numbers and found that it’s scale that’s required,” says Maria. “They subsequently adjusted those numbers to say that 60% use would eradicate the virus completely, while just 15% would dramatically reduce it.”

How do Maria and her colleagues feel about handing their work over to the government? “We wanted to give it as a gift to the country,” she says. “Discovery gave it pro bono. That was important to us. It was an honour to be able to give that gift to South Africa.”

BLUETOOTH-BASED

C O N

T A C T

T R A

C I N G

# A M B A

Discovery's brand ambassadors - including sports heroes - **Wayde van Niekerk**, **Chad le Clos**, **Lucas Radebe** and **Caster Semenya** - helped to deliver the message of mask-wearing and safely interacting with others through social distancing.

# S S

# A D

## “OUR AMBASSADORS ARE ICONIC,”

says Discovery Limited Chief Marketing Officer **Firoze Borat**. “As role models who can convey positive messages that resonate with the public, it was a no-brainer for us to get them involved. Through our social media campaigns they got the message across to the public in a manner that wasn't threatening or alarmist, but encouraged them to work together as a country to eradicate - or at least contain - the spread of the virus.”

# O R S

## DISCOVERY'S COVID-19 INFORMATION HUB

Discovery and BizNews partnered to provide the public with regular updates and insights around the developing COVID-19 pandemic through a dynamic podcast series. The series saw respected journalist Alec Hogg interviewing a wide array of experts, from Discovery leaders and academic experts to government figures, patients, doctors and more. The half-hour shows provided authoritative, trustworthy news at a time when much of the media was drowning in speculation and sensationalism, and formed a key pillar of Discovery's COVID-19 information hub. The content portal also provided Discovery's own 'Understanding COVID-19' podcast series as well as articles and videos sharing first-person experiences of the virus, together with expert advice on managing the pandemic.

**WITH**

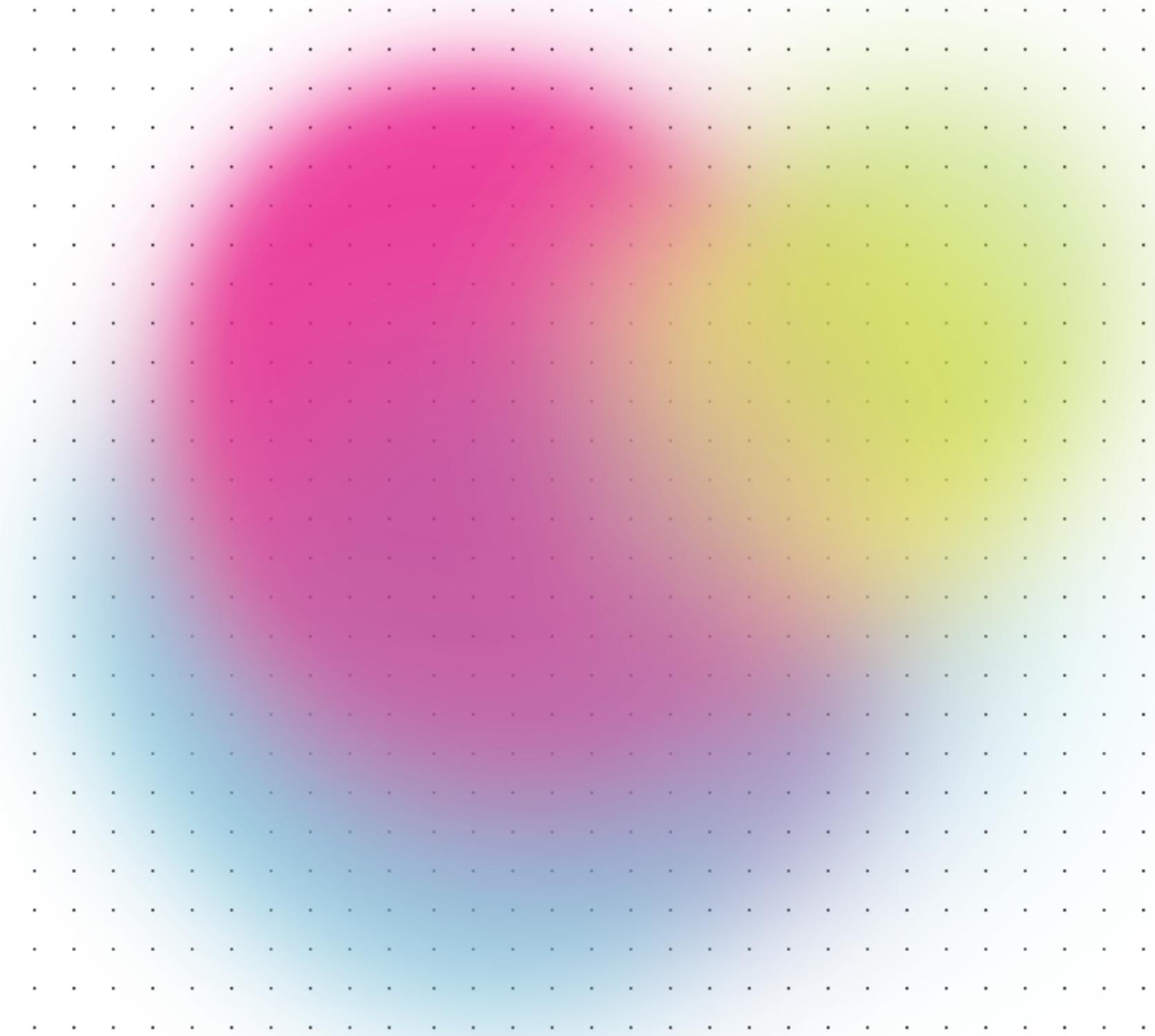
**INNOVATION**

**WE**

**DEVELOPED OUR**

**POSSIBILITIES**

# Innovation



<quote>

# Innovation

and optimism

are embodied in our products, and people are at the core of our organisation.

**That's what drives us.**

Everything that comes out of Discovery manifests from the power of our people.

# The COVID-19 crisis

forced everyone to think quickly, developing solutions to problems few had ever considered. In this high-pressure environment, Discovery's teams innovated, ideated and introduced high-tech support tools and digital ecosystems at an unprecedented pace.

In a typical year, Discovery will have one major annual launch, where it introduces the innovations related to each of its businesses and new pricing structures, and also unveils any changes to the Vitality programme.

**2020 was not a typical year.**

The organisation had the equivalent of about three-and-a-half annual launches within the first six months of the pandemic. "In May, we had our biggest Discovery Day ever against the most complex backdrop the world has ever experienced," says Discovery South Africa CEO Hylton Kallner. Discovery introduced new product innovations across the entire South African business, including several global-first benefits and digital tools.

The launch took place virtually to over

# 7000

intermediaries and, while the format may have been different, it was delivered at the same intensity, breadth and potential as any other launch event.

# With **35** new product enhancements and innovations launched in May alone,

Discovery showcased the work done to achieve affordability, value and resilience for clients. “We introduced a full spectrum of cover for COVID-19, from risk assessment, testing, and treatment referral to a world-first comprehensive Severe Illness Benefit that addresses the unique multi-organ impact of the COVID-19,” Hylton recalls.

Then later in the year at the September launch event, while most other South African healthcare funders were announcing price increases for 2021, Discovery Health confirmed a very welcome freeze on contribution increases for Discovery Health Medical Scheme members for the first six months of 2021.

“The end of a launch is always bitter-sweet for me on a personal level,” Hylton told staff in an email after the May launch. “It marks the culmination of days, weeks and months of tireless work and sleepless nights but at the same time a return to ‘business as usual’. I’ve made the point to the R&D team that this was without a doubt one of the best launches – if not the best – that I’ve ever had the privilege of being a part of. The products truly delivered on our purpose and are true to our values in every sense. They are truly innovative and reflect an innate optimism against a backdrop of complexity and unique challenges.”

Tech, however, took centre stage – as it had to in a year that saw numerous rapid advances in so many spheres of life. In a nod to those advances, the September event took participants into a virtual reality (VR) environment, which mirrored some of the technological leaps that Discovery had made in response to the pandemic.

As the COVID-19 pandemic unfolded globally at the start of 2020, Dr Ryan Noach assumed the role of new CEO of Discovery Health. He reflects that this time was a tipping point for digital adoption, particularly across healthcare systems. “We had been preparing a full digital strategy across the continuum of the healthcare system for about seven years before 2020. A lot of these assets were built and standing in the background – working, but with low engagement. That future-looking view stood us in brilliant stead, as it put us at the forefront of digital trends when it really mattered. It meant that we could just switch these technologies on, repurpose them where required, and make them available for massive adoption. When we did, we saw thousands of percent increase in engagement in our digital tools overnight.”

But while some technologies were ready to go, many were developed and introduced during the chaos of the crisis. The COVID-19 Risk Assessment tool, made available to all South Africans for free, for example, was a custom build that was ideated, iterated and launched at unprecedented speed and urgency. After all, lives were at stake.

“We were doing things in hours and days that, in the normal course of events, would typically have taken months or years to achieve,” says Hylton. “We learnt a huge amount over this period in terms of how to use digital assets to support our members remotely, help them to engage digitally, and how to deliver state-of-the-art healthcare to their homes. This would never have been achievable without the learnings we experienced during the early months of the COVID-19 pandemic.”

A handful of innovations warrant special attention at this point, as they highlight the earliest examples of the organisation’s quick thinking in areas of digital delivery, business support, medical cover and product flexibility.

**This wasn’t a time for seeking competitive advantage. This was a time to make a difference at a national scale.**

<subhead>

# Product Flexibility

## A break out benefit

Before COVID-19 had even reached South Africa, members were concerned about whether their medical aid would cover testing for COVID-19.

Discovery Health Medical Scheme moved quickly, and in mid-March became the first in South Africa to announce cover specifically for the disease, in the form of the WHO Global Outbreak Benefit. “It’s understandable that many South Africans want access to testing to determine whether they have contracted COVID-19 or not,” Ryan said at the time. “However, at this stage it is impossible to test everyone. To get access to testing you must meet certain clinical criteria, based on the clear testing guidelines set out by the WHO and the South African NICD.” At the May 2020 Discovery Day, this benefit was expanded to offer full-spectrum cover for COVID-19, from risk assessment to testing and cover. Confirmed cases would also be covered for diagnostic testing for COVID-19, diagnostic testing for influenza, consultations with healthcare professionals and defined supportive treatment and medicines. This benefit, available on all DHMS plans, would not affect members’ day-to-day benefits.



Registered DrConnect users

**+65 000**  
**+25 000**

DrConnect consultations within first six months of 2020

<subhead>

# Digital Delivery

DrConnect,

giving all South Africans access to free COVID-19 online doctor consultations.

One of the earliest challenges as COVID-19 spread across South Africa, was protecting doctors and patients alike. Doctors were at high risk of exposure, while consulting rooms were among the most risky spaces for patients. Discovery immediately looked at how it could help make both doctors and members safer.

Fortunately, Discovery had a ready-made solution in its telemedicine service, a virtual consultation tool which had launched in 2017, called DrConnect.

“Initially, we had relatively slow utilisation of the tool,” Ryan says. “We worked hard to encourage doctors and patients to use the modality, but they were very change averse. Then along came COVID-19, illustrating clearly the huge benefit and potential of virtual care and platforms.”

But that was just the first step. Discovery then partnered with telecoms giant Vodacom to scale up the programme, offering DrConnect’s virtual services to all South Africans for free, so that as many people as possible could access free online COVID-19 doctor consultations, for symptom screening and triage that kept both patients and doctors safe from exposure to COVID-19. “We took it to the whole country,” says Hylton, “funding consultations for anybody who needed one – even those who couldn’t afford to see a doctor. No-one was excluded.”

# Lorenzo

## Delate

An employee at the Vodacom store in Westgate Shopping Centre on Johannesburg's West Rand, Lorenzo was required to continue working during lockdown Level 5. He does not have medical aid, and was worried about a sore throat that had lasted for two weeks.

<story>

"I was concerned it might be a symptom of COVID-19 and found it difficult to take time off work to see a doctor. Then, I got an SMS from Vodacom regarding the partnership between Discovery and Vodacom, offering free access to COVID-19 online doctor consultations through DrConnect. The SMS contained a link to the Vodacom website where I could click on 'Online Doctor Consultations.' I typed a question about my symptoms into the search field and a doctor called me back on my phone within five minutes. I explained that I had a sore throat and a cough. He asked if also had a headache, fever or any other symptoms.

Then, he asked who I live with to see if there is anyone in the household who is at high risk of severe illness should they contract COVID-19. I live with a person who has asthma and another who has a chronic illness and he told me that had I contracted COVID-19, they would have also contracted it very soon after me. The combination of my symptoms and the fact that they were healthy, led him to believe I had the flu. He said that I should monitor my symptoms and use DrConnect for more help if they got worse, but my symptoms improved soon thereafter. I am very grateful to have had the advice and support I could access through the DrConnect platform when I needed it most."

# Conray

## Achilles

Discovery Health Medical Scheme member Conray Achilles works in a high-density office environment in Sunninghill. While he had downloaded the Discovery DrConnect app onto his smartphone prior to the pandemic, he'd never had a chance to use it.

<story>

"In early April I developed a range of symptoms and felt ill. I was concerned that I might have contracted COVID-19 and wanted to avoid going to a doctor's rooms, and risk exposing others to the disease. I did an online search and came across a news article explaining that Discovery and Vodacom had partnered to give all South Africans access to free online doctor consultations through their websites or the DrConnect app. The app is very easy to use. I made an appointment with one of the available doctors, Dr Sudeshan Govender, a GP based in Tongaat, KwaZulu-Natal.

We had a video-call consultation and had a chat about my symptoms. Dr Govender concluded that it was unlikely that I needed to go for testing for COVID-19. He gave me a prescription for medicine and said that I should monitor my symptoms. I got the medicine and though my symptoms took a while to clear up - about 14 days - I soon felt better. The consultation only took about 15 minutes. Just a few minutes after we finished, my prescription was emailed to me. That means I could avoid going to a crowded doctor's room for help entirely."

01



Adrian Gore  
<30.03.2020>

02



Hylton Kallner  
<31.03.2020>

03



Derek Wilcocks  
<01.04.2020>

04



Dr Ryan Noach  
<02.04.2020>

05



Caroline Webb  
<03.04.2020>

06



Dr Jonathan Broomberg  
<07.04.2020>

07



Captain Scott Kelly  
<08.04.2020>

08



John Vlismas  
<09.04.2020>

09



Dinesh Govender  
<14.04.2020>

10



Neville Koopowitz  
<15.04.2020>

11



Emile Stipp  
<16.04.2020>

12



Adrian Gore  
<17.04.2020>

13



Barry Swartzberg  
<20.04.2020>

14



Kenny Rabson  
<21.04.2020>

15



Prof Salim Abdool Karim  
<22.04.2020>

16



Nonku Pitje  
<23.04.2020>

17



Tswelo Kodisang  
<24.04.2020>

18



Colin Coleman  
<28.04.2020>

19



Stephen Mitchley  
<29.04.2020>

20



Francois Groepe  
<30.04.2020>

21



Dr Ryan Noach with  
Prof Glenda Gray  
<13.05.2020>

22



Tswelo Kodisang  
<01.07.2020>

23



Alain Peddle  
<08.07.2020>

24



Prof Helen Rees  
<13.08.2020>

25



Mark Tucker  
<15.07.2020>

26



Jessica Ennis-Hill  
<19.08.2020>

27



Dr Ryan Noach  
<22.07.2020>

# Digital Delivery

At-home healthcare through connected care

As remarkable as it is, the connectivity to virtual healthcare provided by DrConnect is only the first step in remote healthcare. In September, Discovery Health launched Connected Care, an integrated healthcare ecosystem of benefits, services and connected digital capabilities that offers connected, at-home healthcare to medical scheme members across the care continuum. The experience allows those members to manage their health and wellness at home, with doctors available online to provide virtual care, electronic prescriptions, and with real-time ordering and tracking of medicine to the patient's door.

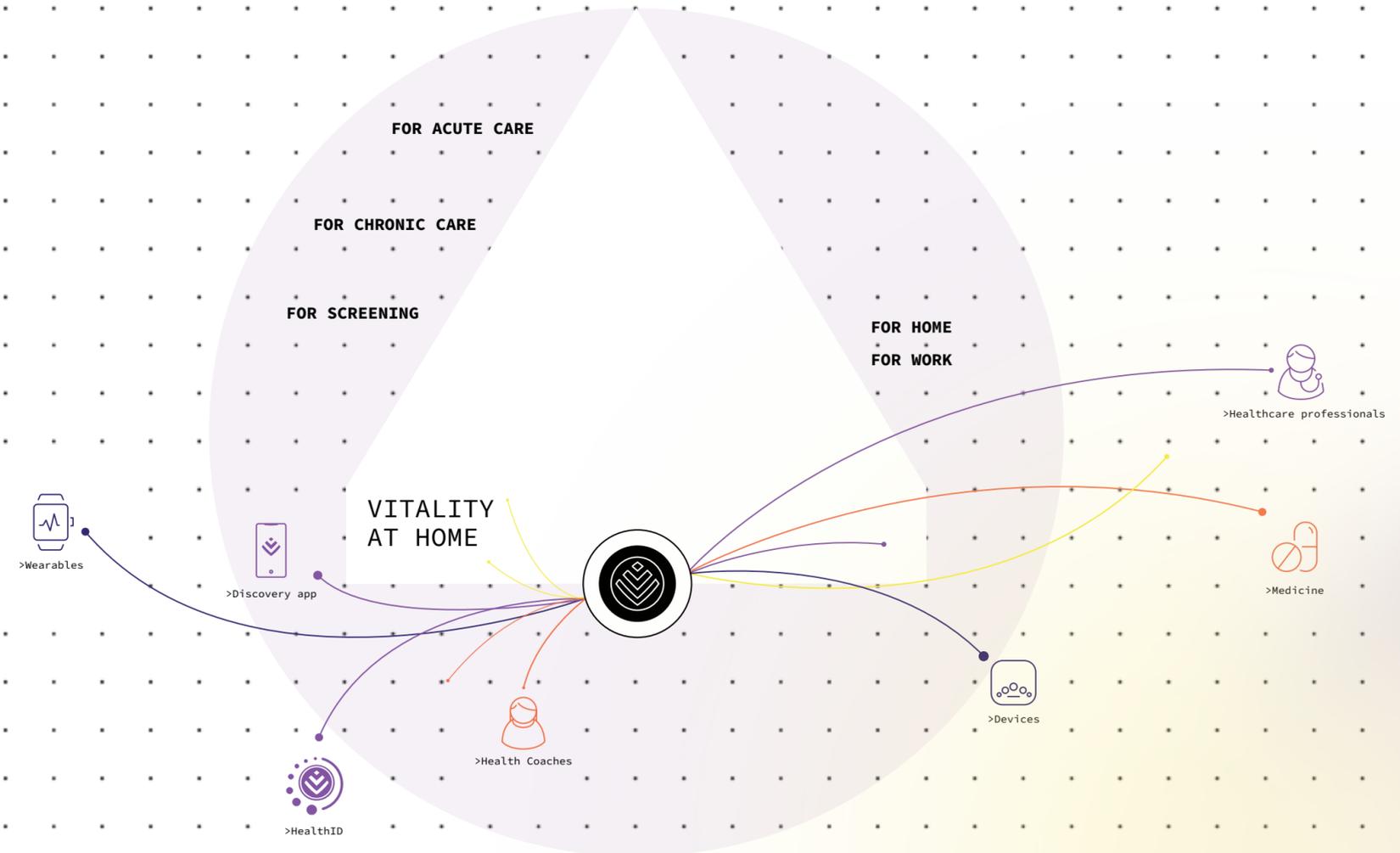
The internationally renowned TytoHome smart digital device is one of the pillars of Connected Care.



“It’s a patient-driven device that is used to do a physical examination remotely, for example the device can be used to check the ears or the throat, or even to listen to the patient’s heart, with the doctor seeing the results virtually and guiding the patient along,” explains Ryan. “Empowered by this device, your doctor can now do a thorough examination with very high-grade clinical data. Even though you could be many kilometres apart, it’s as if you were doing a face-to-face consultation.”

<diagram>

Discovery\_Connected Care



Access to connected healthcare across the care continuum

High quality home-based care delivered through Discovery assets and partnerships

Personalised healthcare, enabled by a range of digital solutions

Underpinned by Discovery Health Medical Scheme benefits

# Business Support

## Healthy Company for SMEs

In April, Discovery Health offered employers who had taken out the Healthy Company product, access to a range of COVID-19 tools and resources across the four dimensions of wellbeing: physical, emotional and financial wellbeing, as well as legal support. This product includes Discovery COVID-19 Business Support which assists employers and their management teams in executing an effective response to COVID-19 as employees return to work.

This includes a COVID-specific toolkit containing downloadable content and other resources to send to employees to support them during the pandemic, a Contact Tracing toolkit and access to a 24/7 COVID-19 hotline.

“Big business is important, but small to medium enterprises (SMEs) are the lifeblood of the economy,” explains Firoze. “Our Healthy Company initiative for small businesses was a response to the call by President Cyril Ramaphosa to help South African small businesses cope during this time.”

“We also allowed qualifying employers - those with less than

# 200

employees -

to defer their employees' medical scheme contributions for up to two months, with an extended period within which to make up those payments, interest-free,” says Firoze Borat, Discovery Chief Marketing Officer.

DHMS ultimately set aside about

# R2.5 billion

of its reserves to offer these concessions, which provided support to about

# 600 000

Discovery Health Medical Scheme members employed by SMEs.

# Critical Life Cover

## Multi-Organ Failure Protection

It soon became clear that COVID-19 was far more than a respiratory ailment.

The disease can affect one's cardiovascular, nervous, renal and respiratory systems – sometimes all at once.

“The early data coming from Europe indicated that the virus could cause multi-organ failure, especially in elderly people,” says Firoze. “As an agile response to that data, we developed a complementary benefit that provides protective cover for an acute illness with multiple organ involvement.” Discovery Life’s newly developed Multi Organ Benefit category takes the overall impact of this type of disease, and any others like it, into account, making it a market-first product in South Africa.

The level of acute multi-organ failure at the time of a claim, is assessed. Based on that a payment percentage of up to 100% will be made as a lump sum for the assured. This ensures that, should a disease like COVID-19 impact multiple organ systems in any Discovery client, adequate cover will be provided for the essential treatment and care they will need while in hospital.”



“The level of engagement with Vitality was always going to be severely impacted by a lockdown, and a lot of the benefits that members accrued in Vitality were rendered unusable,” says Dinesh Govender, Discovery Vitality CEO. “The essence of Vitality is to keep people healthy and active, and we needed to continue to fulfil that mandate. Some innovative thinking went into adapting and extending the benefits of Vitality to this situation where people were stuck at home.” Leveraging Discovery’s various partnerships, innovation and model, Vitality was able to do exactly that: adapting to the COVID-19 environment at the time, and designing a new way of Vitality that was aimed at keeping members safe and healthy at home. The Vitality at Home initiative continued to support healthy lifestyle behaviours for members, with some aspects of the programme available to all South Africans at no cost. “We implemented Vitality at Home as the lockdown period invariably brought heightened levels of anxiety, and reduced levels of movement. “For us, it has never been more important to make sure that all South Africans are moving and eating healthily,” adds Dinesh.

<subhead>

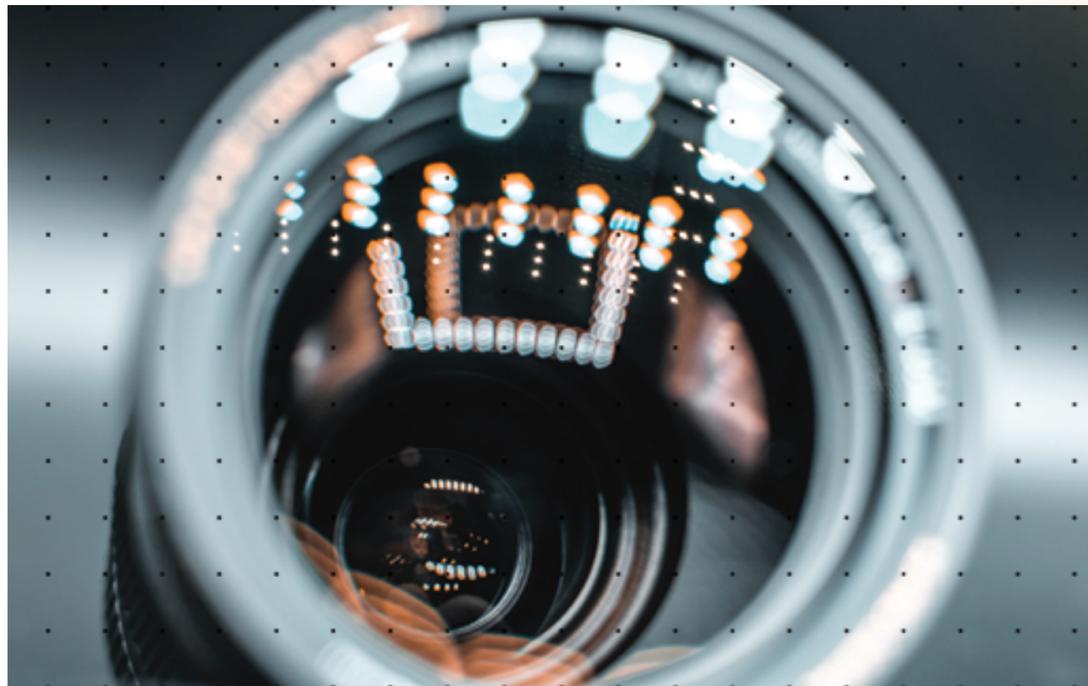
# Product Flexibility

## Vitality At Home

The experience of Level 5 lockdown was exactly that: a total lockdown, where (barring a few essential workers) most South Africans were stuck at home, unable to walk around the block – let alone go for a run or visit the gym.

# Product Flexibility

Insurance Premium Relief



While South Africa's early hard lockdown gave doctors precious time to understand the virus, it also put tremendous strain on the national economy.

# 2.2 million

That trade-off between lives and livelihoods saw the economy losing

jobs in the second quarter of 2020.

"When people are under severe financial stress, insurance always comes under the spotlight," says Firoze. "The logic goes: If I'm stuck at home and not driving, why am I paying for car insurance? No insurer could afford to ignore that consumer voice."

Discovery Insure knew from its telematics system that its members were driving less, and in the earliest stages of lockdown, the business responded by ensuring that those who were not driving were guaranteed a 25% discount on their premiums. "The proposition worked so well from a consumer perspective, that even if you were forced to drive during the lockdown period, you were still guaranteed a payback on your fuel spend," Firoze adds.

**THE ENDLESS  
PURSUIT OF  
IMPORTANT FACTS  
ALLOWED US  
TO PROGRESS**

**PUR  
PO**

**S**

**E**

# Myths and misinformation

The myths and misinformation around ways to avoid infection with COVID-19, spread even quicker than the virus, bringing fear, confusion and more than a few lamentably ill-informed opinions.

**01**

Drinking bleach or disinfectants, or spraying these onto the body

**02**

Eating garlic or peppers

**03**

Avoiding 5G mobile networks

**04**

Taking a hot bath

**05**

Using ultra-violet lamps to disinfect the skin

“Misinformation creates fear and anxiety, and stigmatises people who contract COVID-19 so that they hide their illness, and refrain from adopting behaviours that curb the spread of infection,”

Discovery Health CEO, Dr Ryan Noach wrote in a LinkedIn post in early March. “Getting our response to COVID-19 right, really matters.”

# Understanding COVID-19

Discovery proactively introduced a series of life-saving interventions and product enhancements throughout the COVID-19 crisis. The secret to designing products and interventions that are tailored to the current COVID-19 environment?

No secret at all: just hard science, insights and reliable data.

As it was a novel (literally, new) coronavirus, there was precious little info about COVID-19.

**That made reliable data absolutely vital.** Before doctors could contain and combat the virus, they first had to understand it. For Emile, that meant analysing the emerging data - and using science to determine which numbers really mattered.

“We focus on a combination of credible, official sources, and on data published by governments, the WHO, academic institutions and so on,” he says. “We then look at the trends in the data relative to the environment.”

X



## HOW IS THE PANDEMIC CHANGING IN THE UK AND ELSEWHERE

X



## HOW IS IT CHANGING IN SOUTH AFRICA

X



## WHAT DO THE CHANGING TRENDS TELL US

The next step is to compare those data sets against each other. If something is happening one way in a particular country,

X



## WHY IS IT DIFFERENT IN ANOTHER COUNTRY

For Emile and his fellow actuaries, the biggest challenge in analysing COVID-19 data has been that nobody really knows what the denominator is. “That makes it hard to get a sense of what the relevant rates are,” he says. What’s the infection rate? What’s the death rate? A large proportion of people who get infected are asymptomatic, so nobody actually knows how many people have been infected.”

## WE STILL DON'T KNOW...

but as time passes and the global case load increases, researchers are painting a clearer picture of how the virus works and who is most at risk.



Early in the pandemic, researchers at the Imperial College in the UK traced everybody who was COVID-19 positive and who had come into the country from Wuhan.

They then looked at the mortality rates at different ages. Those numbers are still being used, months later.



To confirm that South African researchers could rely on that finding, Emile and his team started an international tracing algorithm.

“Every week you get a new number of infections, and - based on the mortality rate - you would then expect to see a certain number of deaths two weeks later, for example,” Emile says. “Two weeks later you check to see if the numbers match up.”



They discovered that when a group has a higher average age, as did the population in northern Italy, more people are expected to die; whereas in South Africa, where the general population has a significantly lower average age, one can expect about one-third of the deaths for the same number of infections.

Discovery Health Chief Actuary, Emile Stipp, recalls, “That’s a material difference, and that finding was pretty dramatic.”



“By working backwards and forwards like that you can see if those infection rates and mortality rates line up. We ran those calculations for South Africa, the UK, Spain, Italy, the United States and many other countries, and we got fairly stable results. That’s how we cut through the noise and realised that the Imperial College estimates seemed to be fairly accurate.”

# Data

Meanwhile, Discovery continued to gather its own data.

In late September, Ryan wrote about how advanced disease risk modelling had been applied to data from 19 medical schemes administered by Discovery Health.

## THIS RISK MODELLING INCLUDED

# 3.5 million

COVERED LIVES

# 79 000

CONFIRMED CASES OF COVID-19

# 14 300

HOSPITALISATIONS

# 12%

OF THE NATIONAL REPORTED EXPERIENCE OF THE PANDEMIC

## AND TRAGICALLY, MORE THAN

# 1 500

DEATHS

RYAN NOTED, "THROUGH DISCOVERY HEALTH'S VERY DETAILED ACTUARIAL MODELLING ON MORTALITY RATE TRENDS, WE ESTIMATE THAT BY THE END OF 2020, UP TO

# 16 000

South African lives will have been saved as a result of our early lockdown. This resulted in our healthcare system being well prepared, with the ability to deploy improved medical treatment protocols and lockdown-related non-pharmaceutical interventions that changed the pattern of COVID-19 spread throughout South Africa. This is an outstanding achievement."

X	
	<p>In countries like the United Kingdom and the United States of America, almost two months passed between the first confirmed case of COVID-19 and full lockdown.</p> <p>South Africa's early lockdown came only 18 days after our first confirmed case of COVID-19 (on 6 March 2020).</p>
	<p>The clinical and epidemiological benefits of South Africa's early lockdown are demonstrable and have translated into lower fatality rates than in many countries. While there are significant concerns about the dire economic impact of the lockdown, there are strong epidemiological reasons to thank our effective national response.</p>
	

01 MYTHS AND MISINFORMATION

02 UNDERSTANDING COVID-19

03 DATA

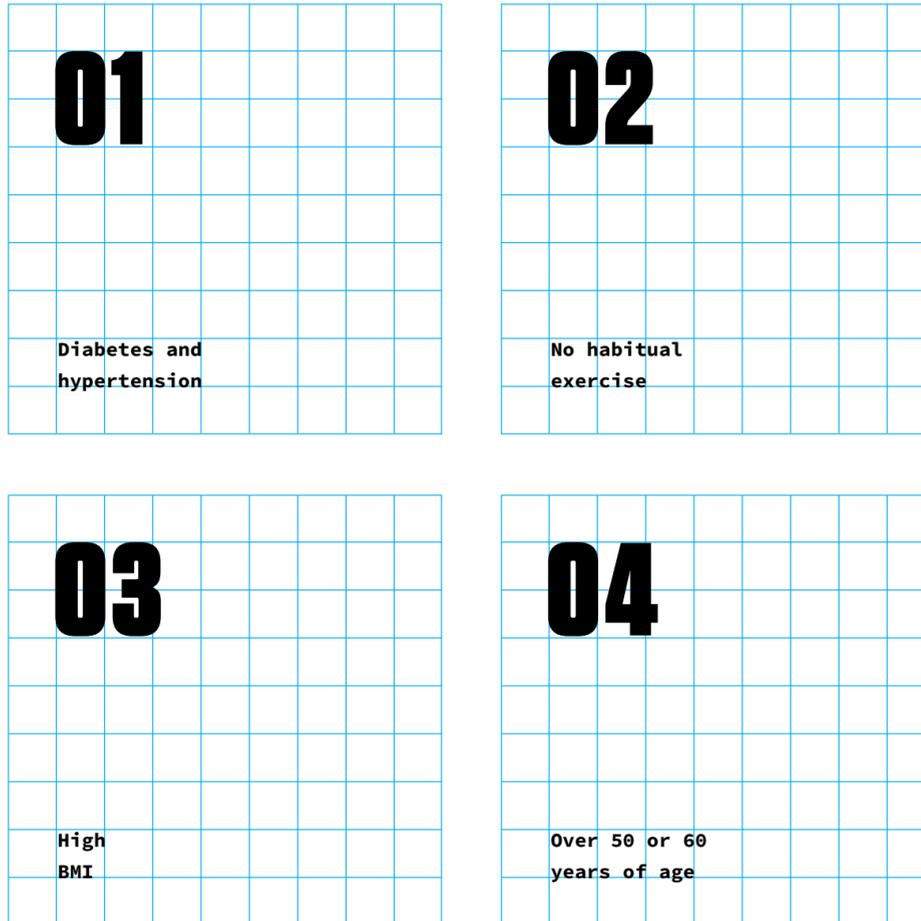
04 MEMBER STORIES

05 EXERCISE

06 DISCOVERY VITALITY

The data quickly painted a picture of who was at the highest risk of severe COVID-19 infection.

Emile explains: “Early on we could tell that if you had certain chronic conditions (diabetes and hypertension in particular), if you didn’t habitually exercise, if your BMI was above a certain number, and if you combined those factors with your age (particularly if you’re over 50 or 60), that meant you were highly vulnerable. If you were to get COVID-19, you would end up in hospital... and it would typically mean a poorer outcome. We could identify those people.”

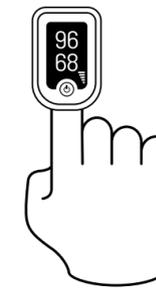


HIGHLY VULNERABLE

Medical scheme members registered on the **Chronic Illness Benefit (CIB)** had access to one annual virtual “house call” from a Discovery network GP, which was facilitated via the virtual consultation platform. Members with out-of-range metrics from their routine Vitality Health checks, were also provided with virtual doctor consultations, as Discovery moved to ensure screening and prevention were maintained. Discovery Health moved quickly to prioritise communication – to its members and to the general public – on preventive measures.

# Silent hypoxia

Meanwhile, various Discovery teams continued to dig through the data to anticipate risks and provide solutions. “Our clinical team looked at a phenomenon known as ‘silent hypoxia’, where people infected with COVID-19 don’t realise, until it’s too late, that their blood oxygen levels are decreasing to critical levels,” Emile says.



## THE SOLUTION TO THAT

To allow for immediate detection of the onset of silent hypoxia, a **pulse oximeter** can be used as it allows people to very simply track their blood oxygen levels.” This small, clamp-like device fits comfortably over a patient’s fingertip, where it quickly measures the pulse and the amount of oxygen (oxygen saturation) in their blood. It’s a painless, non-invasive process and takes about a minute to provide a reading.

“Discovery gave those devices to thousands of people who were proactively identified as vulnerable, as soon as we knew that they had tested positive for COVID-19,” Emile continues. “That had a massive impact.”

X IT REDUCED THE MORTALITY RATE BY ROUGHLY

50%  
X

Those pulse oximeters saved many lives.” The impact of this digital intervention on patient outcomes has been so significant, that Discovery hopes to publish the clinical research findings in an upcoming journal article.

# Dewald Wentzel

## HIS FATHER, JANNIE

AGE: 74-year-old

RELATED: Father

LOCATION: Cape Town

CONDITION: Numerous chronic illnesses

### END OF JUNE

“At the end of June this year my brother, who is a policeman, tested positive for COVID-19.

The whole family went into self-isolation right away, but a couple of days later my father, Jannie, developed a slight cough with some nausea and vomiting.

He soon tested positive too, as did my sister, my brother’s wife and their 13-year-old child, who all live on the same large property.

You can imagine the stress I was feeling knowing that this was happening to almost my entire family, and that I could not be there to help them.

Having worked as a paramedic, I knew it would be valuable to get hold of a pulse oximeter. Little did I know Discovery Health was a step ahead.

My father, my sister and I are all Discovery Health Medical Scheme members, and Discovery Health sent a pulse oximeter to my dad by courier, within two days of his testing positive. He is on a KeyCare plan and the device was fully funded. A wellness specialist called to guide him through the correct process for using it.

**KNOWING THAT MY DAD’S OXYGEN LEVELS WERE ALWAYS ABOVE 90% WAS VERY REASSURING.**

I felt so helpless sitting two kilometres away and chatting to the family and hearing

X



**DAD ISN’T DOING MUCH BETTER TODAY**

X



**HE SEEMS WORSE**

X



**DAD IS VOMITING TODAY**

X

I’d immediately ask for the pulse oximeter readings, and knowing his oxygen saturation was fine, meant he wasn’t in the danger zone despite the fact that he was fighting off COVID-19.

**THANKFULLY, HE RECOVERED... AND NOW THE WHOLE FAMILY IS FINE.”**

X

# Colette Patience

Discovery Health Medical Scheme member

AGE: 57-year-old

LOCATION: Johannesburg

CONDITION: Multiple sclerosis (MS) and asthma

## EARLY JUNE

“Early in June, I woke up one morning and my sense of smell and taste had vanished. At the same time, we received the dreaded call that I had been in contact with someone who had tested positive for COVID-19 in the recent past.

## I TESTED ON A FRIDAY.

While we were waiting for the result, I started self-quarantining in my room. I was terrified at the possibility that I had COVID-19.

We were very worried that I would not survive getting the disease.

## SUNDAY

My GP called to say I had tested positive for COVID-19.

## A FEW DAYS LATER,

my husband and my daughter both tested negative.

I self-isolated in my bedroom and bathroom. I spent almost 15 days on my own.

- Day 1 on my own.
- Day 2 on my own.
- Day 3 on my own.
- Day 4 on my own.
- Day 5 on my own.
- Day 6 on my own.
- Day 7 on my own.
- Day 8 on my own.
- Day 9 on my own.
- Day 10 on my own.
- Day 11 on my own.
- Day 12 on my own.
- Day 13 on my own.
- Day 14 on my own.
- Day 15 on my own.

I spoke to my doctors on the phone - both the neurologist and the GP. I called them when I was concerned, and they checked in regularly.

I received a lot of email communication from Discovery Health Medical Scheme, and the Discovery Health Oximetry Support team informed me that I qualified for a pulse oximeter as I was identified as being at high risk of developing serious complications due to my chronic illness.

## HAVING THIS DEVICE REALLY KEPT ME SANE.

Being able to measure my pulse and get an oxygen saturation reading whenever I felt panicky, was hugely reassuring. Every day that disaster didn't strike felt like a miracle.

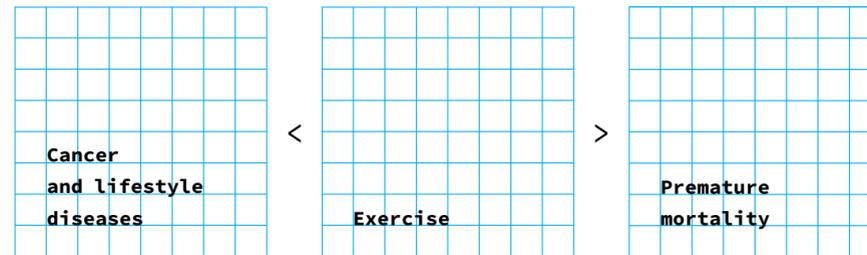
**I FEEL VERY FORTUNATE TO HAVE SURVIVED THIS.”**

# Exercise

Early on, Discovery's Risk Intelligence team saw a clear pattern emerging: people who exercised more had a much lower risk of serious COVID-19 infection. "The more you exercise, the lower your risk for complications. Whether you go for a run once a month, versus once a week or once a day, we could see how doing so lowered your risk significantly. It was a statistically significant indicator, all the way through."

THE BOTTOM LINE WAS SOMETHING DISCOVERY'S VITALITY TEAM HAD BEEN SAYING FOR YEARS: exercise reduces the incidence of cancer and lifestyle disease and also reduces premature mortality. "But what we saw here, is that it's not only true for non-communicable disease, but communicable disease as well," Emile says.

"Another of our actuarial teams did the same research exercise and got the same result for influenza. It appears that as with any respiratory viral disease, you may be able to reduce your risk of complications if you exercise regularly."



Regular exercise won't protect you from infection with COVID-19 - it's a virus, so you'll get it if you're exposed to it - but the data showed that it does protect you from the consequences of experiencing severe COVID-19 illness.

These breakthrough findings around an individual's relative risk of being hospitalised should they be diagnosed with COVID-19, formed the basis of Discovery's COVID-19 Resilience Index.

The difference between Vitality Age and current age is a strong indicator of COVID-19 hospital admission risk



**11% LOWER RISK OF ADMISSION TO HOSPITAL FOR PEOPLE WITH A HEALTHIER VITALITY AGE**

# Discovery Vitality

 **37%**

reduced COVID-19 mortality risk when engaging in Vitality

## THE COVID-19 RESILIENCE INDEX

UNDERLINED THE IMPORTANCE OF MEMBER ENGAGEMENT IN THE VITALITY PROGRAMME.



“I think most people intuitively knew this from the start,” says Discovery Vitality CEO, Dinesh Govender. “But the data confirmed that the more you engage with your health - the more you exercise, eat well and take care of yourself - the less likely you are to be hospitalised as a result of contracting COVID-19 and the less likely you are to die from the disease. That was a real wake-up call for anyone who wasn’t taking their health seriously before this.”

AGAIN, SOLID SCIENCE AND RELIABLE DATA DISPROVED THE MYTHS AND MISCONCEPTIONS.



“In the first few weeks of the pandemic there were stories about how you could be super healthy and really struggle with the disease,” says Dinesh. “But the data showed that COVID-19 hospitalisation and mortality rates were heavily correlated with age and chronic conditions.”



With Vitality emerging as an essential weapon in the fight against COVID-19, the programme had to evolve and expand quickly - and this at a time when the entire country was entering a hard lockdown.

**“UPFRONT IT WAS A MASSIVE CHALLENGE,” SAYS DINESH.**

MORE THAN

**50%** 

of COVID-19-related deaths worldwide are among people with three or more chronic conditions.

“AS SOON AS LOCKDOWN WAS ANNOUNCED, THE BIG QUESTION WAS:



**HOW DO WE REMAIN RELEVANT FOR OUR MEMBERS WHEN THEY NEED US MOST**

“OUR RESPONSE WAS IMMEDIATE,” SAYS KAREN SALMON, CHIEF COMMERCIAL OFFICER:



# Vitality Group.



“WE QUICKLY NOTICED A **DECREASE IN EARNED POINTS**, SO WE CONNECTED THEM TO SOME OF THE CHANGES WE MADE.”

## 01 MYTHS AND MISINFORMATION

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## 06 DISCOVERY VITALITY

## 01

## Vitality 65+

Those changes included the launch of Vitality 65+, where members aged 65 years or older enjoy exclusive enhancements to the Vitality programme to help them get healthier with age-appropriate activities such as enhanced screening assessments, relevant exercise goals and healthy eating.

## 02

## Vitality at Home

Vitality at Home was also introduced. Webinars, media presentations and enhanced benefits encouraged and empowered Vitality members to stay fit, eat healthily and care for their mental wellbeing at home... and be rewarded for doing so. “In the first couple of weeks of lockdown, we saw a dip in the percentage of healthy foods in members’ grocery baskets,” says Dinesh. “But that trend very quickly recovered and exceeded previous levels of healthy food purchases. People started taking their health seriously and used our benefit to cash in on their good behaviour.”

## 03

## Vitality partnered with JEFF FITNESS

Vitality partnered with JEFF Fitness to bring members live, online pop-up workouts supported by an inclusive digital exercise community. “Online workouts really took off,” says Dinesh. “A few hundred thousand workouts were done digitally over the lockdown period, as the community went from a niche (but passionate) membership base initially attending the online sessions, to well over 30 000 people taking part in online workouts.”

## 04

## Vitality Mental Wellbeing channel

The Vitality Mental Wellbeing channel also saw huge increases in engagement as members accessed a wealth of Vitality videos and podcasts. “We saw over 30 000 Mental Wellbeing Assessments being done in the first six months. Fortunately, the vast majority of those were rated green on our scale, and it showed that members were conscious of where they were in terms of their state of mind,” adds Dinesh.

## 05

## Virtual Vitality Health Check-ins

“We also launched virtual Vitality Health Check-ins for members who were reluctant to go to a pharmacy or Wellness Centre,” he adds. “They earned Vitality points through those virtual check-ins, and also got advice around medication, weight management and chronic conditions.”

Months of adherence to stay-at-home measures took their toll: Vitality’s user data revealed a drop in engagement during the lockdown. This led to an intervention that proved to be very popular among 2020-weary Vitality members.

“We empathised with Vitality members who were not tracking to achieve the Vitality status they wanted because they hadn’t, for example, earned their Vitality Health Check points or their gym visit points due to the national lockdown. We knew there was a risk that if they didn’t achieve the Vitality status they wanted, they might stop caring so much about their health,” says Dinesh. “So we did something that we’ve never done before in the 24-year history of Vitality: we gave points away for free. We recognised their 2019 activity and translated that into points in 2020 as well.”

A special points allocation was created to support Vitality members who were unable to participate in healthy behaviours as they would have done in 2020. They were awarded the higher of their 2019 and 2020 Vitality Health Check and Vitality Fitness Assessment points, and the higher of their physical activity points earned over the period January to September 2019 or January to September 2020. The intention was to recognise past engagement while still encouraging continued activity as the lockdown eased later into the year.

**THIS DEVELOPMENT MEANT THAT, AT THE END OF OCTOBER, VITALITY AWARDED OVER 6.4 BILLION VITALITY POINTS TO MEMBERS.**

For Karen, these interventions and points adjustments all boil down to the value of knowing Vitality’s members.

“That’s something we’ve always showcased, and the events of the pandemic demonstrated how that data could be used in a very positive way,” she says. “Our Asian market partners, who experienced COVID-19 before we did, were surprised by how we were able to connect with our high-risk members on a very personal level, giving them insights into how and why they needed to be careful. This highlighted the value of data and how it can be used, even in scenarios that are completely unpredictable.”

**WE SUPPORT  
THOSE WHO CHANGE  
THE FUTURE BY  
EMPOWERING THEIR  
SERVICE**

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**FROM THE FIRST HINT THAT A NEW VIRUS WAS SPREADING AT A RAPID RATE ACROSS THE WORLD, DISCOVERY RECOGNISED THE ENORMOUS AND PROLONGED CONSEQUENCES THAT SOUTH AFRICAN HEALTHCARE PROFESSIONALS WOULD BEAR.**

Scan this QR code to view our video documentary on COVID-19.



The business responded without delay, offering a comprehensive series of targeted interventions aimed at supporting frontline healthcare heroes through the unprecedented challenge faced by healthcare systems across the world in 2020.



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The business responded without delay, offering a comprehensive series of targeted interventions aimed at supporting frontline healthcare heroes through the unprecedented challenge faced by healthcare systems across the world in 2020.

Durban-based specialist physician Dr Venesh Moodley voiced the concerns shared by many of his fellow healthcare workers when, in the early days of South Africa's COVID-19 outbreak, he said: "It's easy for people on the outside to quote the Hippocratic Oath that we took as doctors. We believe in it, but the danger is so real, it's unbelievable. We have little ones, wives, parents who we think about every second."

Dr Moodley was interviewed for Discovery's COVID-19 podcast series, which formed part of a Discovery media campaign to highlight the work and lives of those doctors on the frontlines of the pandemic. Just as he'd said that, he took a breath and added: "But we made commitments to our institutions, and we will take all the precautions. As long as we are provided with personal protective equipment (PPE), we will go down fighting."

**DISCOVERY BELIEVED  
THAT WITH THEIR  
FIGHTING SPIRIT,  
NONE OF SOUTH AFRICA'S  
HEALTHCARE WORKERS  
SHOULD GO DOWN  
AT ALL.**

The Solidarity Fund paid for, sourced and distributed PPE, as needed, to healthcare professionals in both public and private medical facilities. There was, however, a significant undersupply for GPs. “Initially there was a huge shortage of PPE in the country, and all sectors of society were, understandably, squabbling over it,” says Dr Maurice Goodman, Chief Medical Officer at Discovery Health. “We partnered with doctor bodies like the South African Medical Association (SAMA) and the Unity Forum of Family Practitioners (UFPF), and fought hard for doctors to get their fair share. Unfortunately – and unbelievably, during these times of crisis – there are unscrupulous people who tried to take advantage of the situation. As part of that forum, we also made sure that the PPE suppliers were legitimate companies and that doctors were able to get access to PPE at the right prices.”

There was initially confusion around who would pay for that life-saving equipment. “An interaction with a patient can be relatively low risk,” says Maurice. “For example, if you’re talking to a psychologist or psychiatrist, that’s a fairly low-risk encounter; as opposed to going to your dentist where there is a lot of drilling and spraying, a lot of aerosol-generating procedures, which pose a much higher risk. We decided, very early in the pandemic and before any other healthcare funders, that we would indeed fund PPE for doctors who treated members of medical schemes administered by Discovery Health – and which type of equipment we would fund in the low-, medium- and high-risk categories.”

**"AS LONG AS WE ARE PROVIDED WITH PERSONAL PROTECTION EQUIPMENT, WE WILL GO DOWN FIGHTING." – DR VENESH MOODLEY**

**DISCOVERY VITALITY ALSO PARTNERED WITH SHOUT4MASKS – AN INITIATIVE SPEARHEADED BY MUSICIANS DANNY K AND KABELO MABALANE – TO DONATE THOUSANDS OF MASKS TO FRONTLINE HEALTHCARE WORKERS.**

Ensuring they had ongoing access to PPE was only one of many concerns felt by South Africa’s doctors. Discovery invested significantly in understanding and responding to the evolving needs of healthcare workers during the COVID-19 crisis – but, as Maurice emphasises, “What we did needs to be understood in the context of why we did it. In many healthcare systems, doctors are regarded simply as units of production. While that is obviously critical in health economics, we recognise that doctors are people too. We truly care about them and are committed to investing in them. When you invest in people, you bring out the best in them, which in turn brings out the best in the healthcare system. That’s consistent with Discovery’s Shared-value Insurance model – the more we invest in our doctors, the more motivated they are, the healthier they are, and the more they

are enabled to prescribe wellness and generally provide better care for their patients, our members. That translates into healthier patients and lower claims, which is good for us and good for society. All the things we did are a logical consequence of that shared-value philosophy.”

Discovery’s support for South Africa’s doctors covered three broad areas: physical, professional and psychological wellbeing.

“We also funded the flu vaccine for all healthcare professionals who are members of the Discovery Health Medical Scheme, and provided them with a COVID-19 screening and testing benefit,” Maurice adds.

Those pillars of additional support were vital at a time when there was so much focus on COVID-19. “We shouldn’t forget about the effect of the flu virus, considering that up to 650 000 people die of respiratory disease caused by the flu virus each year,” says Dr Noluthando Nematswerani, Discovery Health’s Head of the Centre for Clinical Excellence. “Severe illness and deaths due to influenza infection can be prevented. Both influenza and COVID-19 are viral illnesses so basic prevention methods are similar, and very simple and cost-effective to implement. These include thorough and regular handwashing. And in the context of a global pandemic, it became more important than ever that people had their flu vaccine at the start of the 2020 flu season, or as soon as possible thereafter.”

"The screening benefit was also particularly important, given that doctors were at the highest risk of exposure to the virus. Discovery also introduced a COVID-19 episode payment, fully funding qualifying patients (including, of course, healthcare professionals who are medical scheme members) from the scheme risk pool for comprehensive primary care treatment provided by their family practitioner over their full COVID-19 disease episode."

**"I'VE SLOWLY BECOME USED TO USING DRCONNECT WITH MY PATIENTS. IF PATIENTS HAVE THE TECHNOLOGY AVAILABLE, AND ONCE THEY'RE COMFORTABLE WITH IT, IT BECOMES A LOT EASIER." — DR CHARLENE DE GREEF**

“One of my favourite interventions to support the holistic health of doctors – which we launched a number of years ago – is Vitality Active Rewards for Doctors or VARD,” says Maurice. “We have a small pool of doctors in South Africa – both in the private and public sectors – and it’s an aging group working under very stressful conditions. To join Vitality, you need to have a Discovery product, and you pay a monthly membership fee. We removed that requirement for all doctors in the country, so giving them free access to a specially customised version of VARD.”

The intention was to enable every doctor in South Africa to become healthier and fitter, to reduce their personal risk of non-communicable diseases like hypertension and diabetes, and to be able to “walk the talk” when prescribing wellness to their patients. Ensuring that doctors are motivated to optimise their personal health has never been more important than in 2020, and VARD has played a key role in nudging doctors towards healthy habits during a year that has taxed their health and resilience in every way.

Added to VARD’s supportive elements, at the start of the pandemic, Discovery introduced Healthy Company for Doctors to provide doctors with psychological support as well as financial and legal advice. “When COVID-19 hit, private sector medical practices were, in turn, hit very hard,” says Maurice. “Within weeks, countless medical practices – in themselves, small businesses, saw their patient numbers halved, so in addition to the physical risk and the mental stress of the pandemic, doctors’ businesses were also under threat. That is why we enhanced Discovery’s Healthy Company asset to add much needed psychological, legal and financial support to the physical support already in place through VARD.”

Other pandemic-specific interventions soon followed. “One of the lessons learned early on in the pandemic was that high-risk individuals who contract COVID-19 may experience a phenomenon known as silent hypoxia in which people infected with COVID-19 don’t realise, sometimes until it’s too late, that their blood oxygen levels are decreasing to critically low levels. The subjective feeling of shortness of breath only develops once the oxygen saturation drops fairly low.

So it’s critical to proactively measure the oxygen saturation in their blood using an affordable device called a pulse oximeter,” says Maurice. “If oxygen saturation starts dropping, you can prevent the progression of the disease by treating the silent hypoxia quickly and aggressively. Pulse oximeters allow for an early warning system to be put into place.”

Over the course of the pandemic, Discovery Health proactively sent pulse oximeters to thousands of high-risk medical scheme members – including many healthcare professionals – who had tested positive for COVID-19.

**THIS INTERVENTION REDUCED MORTALITY RATES BY ROUGHLY 50%.**

The impact of this digital intervention on patient outcomes has been so significant that Discovery hopes to publish the clinical research findings in an upcoming journal article.

**"WE'VE CUT DOWN ON A LOT OF SURGERIES, WE'RE ONLY ALLOWING EMERGENCIES, AND THE HOSPITAL IS ONLY HALF-FULL. WE'RE PREPARING FOR THE PANDEMIC." – DR DESPINA DEMOPOULOS**

Many frontline doctors expressed fears about bringing COVID-19 home with them, and of the risk their work posed to their families and loved ones. Again, Discovery provided a solution. "We leveraged off our relationships to provide access – at very reduced prices – to 'Isolation Hotels'," says Maurice. "Members of certain medical schemes administered by Discovery Health who contracted COVID-19 and were worried about self-isolating at home near to loved ones, could move into safer accommodation at these isolation hotels. For healthcare professionals who were members of Discovery Health Medical Scheme, these stays were fully funded."

Perhaps the most significant intervention Discovery offered was the rapid rollout of access to a platform to carry out virtual consultations with patients.

"Virtual consults enable patients and doctors to have a very good interaction, but absent of all of the associated infection risks," says Maurice. "Discovery Health had recognised the benefit of virtual consults a number of years before the pandemic and our platforms for this form of consultation were up and running, so we were very well prepared when COVID-19 hit."

Roodepoort-based GP, Dr Charlene de Greef, spoke for many of her colleagues when she outlined the risks of face-to-face patient consults. "As doctors, we have to continually assess the risk to a patient to come out to our rooms and decide whether or not we can alleviate their risk and also protect the rest of our population," she said.

"In the past I always preferred the hands-on approach, but the decision to do very cautious and correctly assessed online consultations is based on the risks associated with the COVID-19 pandemic. I've slowly become used to using Discovery Health's DrConnect virtual consultation platform with my patients."

"There has been a great nervousness among patients to come and sit in a waiting room where there's a high probability that the person sitting next to you might have COVID-19," adds Maurice. "Doctors themselves – and don't forget, at the start there was also a lot of confusion and concern around PPE use and access – were not really sure how to protect themselves. The result was both a great drop-off in demand for in-person care from patients and doctors being nervous to see patients, not quite sure if they might catch the virus."

**FROM A PUBLIC HEALTH PERSPECTIVE, IT'S ALSO WORTH NOTING IF A DOCTOR FALLS ILL AND CANNOT WORK IT TAKES ANOTHER RESOURCE OUT OF THE SYSTEM, PUTTING MORE PRESSURE ON THE REMAINING DOCTORS.**

Durban-based GP, Dr Grant Bekker, was one of many who saw the value of virtual consultations. “From what I can understand from the public commentary of advisory virologists dealing with the pandemic, is that until an effective vaccine is widely available, South Africa, like many other countries, will have to control the spread of COVID-19 in the community with social distancing, selective quarantine, self-isolation and even periodic lockdowns,” he said in April. “It could be between 12 and 18 months before such a vaccine is available. Overlaying the usual health issues seen in general practice, we will need to maintain a high index of suspicion for seeing potentially COVID-19-infectious patients, some of whom may be asymptomatic, for months to come, and act accordingly. The remote consultation is likely to be a key management tool going forward.”

## DOCTORS LIKE DR BEKKER HAVE USED DISCOVERY HEALTH'S ELECTRONIC HEALTH RECORD - HEALTHID - FOR SEVERAL YEARS.

“I was encouraged to use Discovery Health’s DrConnect app - an extension to HealthID - last year by our Discovery Health Account Manager,” he says. “Since just before the lockdown, we have adopted DrConnect as a key part of our practice out of necessity.”

Dr Bekker also used DrConnect’s video, telephonic and text messaging functionality to assist patients outside of his community, attending to patient queries from all over South Africa. He used the tools for screening and triage to identify people who needed COVID-19 testing, referral to an ER or to see their own GP.

This ability proved to be a financial lifeline for many doctors. “About 25% of revenue in the lockdown period during March and April was generated from patients outside of the community, who contacted us for virtual support through the DrConnect platform,” says Dr Bekker. “Interestingly, in a few cases, where COVID-19 exposure risk was high, the COVID-19 test result was unexpectedly negative. Using the DrConnect platform, a case of malaria was confirmed and another excluded.

In one case, attendance at an ER was expedited for a delayed presentation of a febrile illness that turned out to be septicaemia from a tropical disease, and not COVID-19, despite this being the patient’s primary concern. We have also been able to routinely provide information as to how COVID-19-vulnerable individuals can functionally socially distance during the pandemic period after lockdown ends,” added Dr Bekker.

During South Africa’s Level 5 lockdown period, Discovery Health’s analysis of data from 19 administered medical schemes (including 3.5 million covered lives and representing about 7% of the population) showed a serious, unexpected consequence of the pandemic: a negative impact on health-seeking behaviour. The data showed a worsening in the screening, registration and management of new and existing chronic conditions (for example, a 44% reduction in breast cancer diagnoses and 30% fewer chronic-related GP consultations over the period).

Similar trends emerged in the surgical space early on in the pandemic, according to Dr Despina Demopoulos, a Discovery Foundation Awards alumna who takes care of critically ill children in the intensive care unit (ICU) and high-care unit at Wits Donald Gordon Medical Centre. “We’ve cut down on a lot of surgeries,” she said in April. “We’re only allowing emergencies, and the hospital is only half-full. We’re preparing for the pandemic.”

Mitigating against these trends is the rapid increase in the adoption of virtual consultations, across specialities. “Comparing data from April to June 2019 and April to June 2020, we noted a 34-fold and 23-fold increase in virtual consultations with GPs and psychologists respectively,” says Discovery Health CEO, Dr Ryan Noach.

**BUILDING ON THAT, IN JULY 2020 DISCOVERY PARTNERED WITH VODACOM TO MAKE FREE COVID-19 ONLINE DOCTOR CONSULTATIONS AVAILABLE TO ALL SOUTH AFRICANS, ALLOWING FOR REMOTE SYMPTOM ASSESSMENT AND TRIAGE.**

# "THE COVID-19 PANDEMIC HAS HIGHLIGHTED THE NEED FOR BROADENING THE AFFORDABILITY AND ACCESSIBILITY OF HEALTHCARE GLOBALLY," ADDS RYAN.

"We believe that digital healthcare technologies will play an increasingly vital role in meeting the needs of ever-more engaged, informed and connected patients who want faster, safer, more affordable, real-time access to care," Ryan explains.

Still, the decline in patient numbers at medical practices sent shockwaves through the private healthcare industry. SAMA statistics suggest that private practices in South Africa – including GPs, dentists and specialists – saw an average decline of 60% in patient numbers during the hard lockdown. By the end of October, patient numbers were still 20% lower than normal. In response, Discovery Health collaborated with alternative lender, Merchant Capital, to provide a bespoke working capital solution called WELL. The solution offers healthcare practices access to unsecured working capital to cover expenses, with funds available in as little as 24 hours and repayments based on a fixed percentage of claims. Discovery Health plays an arm's length facilitating role between the practices and Merchant Capital and does not benefit financially in any way.

When medical doctor, Dr Lee-Anne Coetzee, tested positive for COVID-19, she entered a two-week period of isolation at home, during which she was unable to work. Her Discovery Life policy, which included an Income Continuation Benefit, meant that she could claim financial support during her recovery. "My pay-out was made within a very reasonable time period," she says, "and the support I received from my Discovery financial adviser, Joyce Butler, was great. There were constant messages to check that I was still doing okay and that the administration part of the claim was being sorted."

In the early days of the pandemic, healthcare professionals like Dr Moodley, Dr De Greef and Dr Coetzee – and thousands more across South Africa – were in much the same boat as everybody else. The waves of speculation, misinformation and "fake news" around the 2019 novel coronavirus were absolutely dizzying.

"There was a plethora of information coming from a number of sources," Maurice confirms.

"At Discovery we felt that we had a critical role to play in sifting through that noise. We identified those healthcare professionals, based locally and globally, at the leading edge of emergent clinical information on COVID-19. We then secured their participation as speakers in live webinars made available to healthcare professionals at no cost. We ran these on a weekly basis for about four months. After the event, the videos were made available on-demand. Doctors also earned continuous professional development (CPD) points for attending or later viewing the webinars."

Maurice – a doctor himself – reflects on the very positive feedback received around this webinar series. "Doctors are typically very busy and struggle to find the time to attend meetings and webinars," he says. "But we had up to 2 000 doctors at every webinar."

The faculty in those webinars included several Discovery Foundation alumni doctors. "The philosophy of the Discovery Foundation is to invest in the academic strength of the training grounds of South Africa's healthcare system," Maurice says. "That philosophy has played out, with our alumni now serving as Deans of medical faculties and heads of various societies. We also reached out to Discovery Foundation doctors throughout the pandemic to ensure they were supported and protected. We made VARD available to them, provided them with Healthy Company for Doctors, and their contributions to our webinar series were highly valuable."

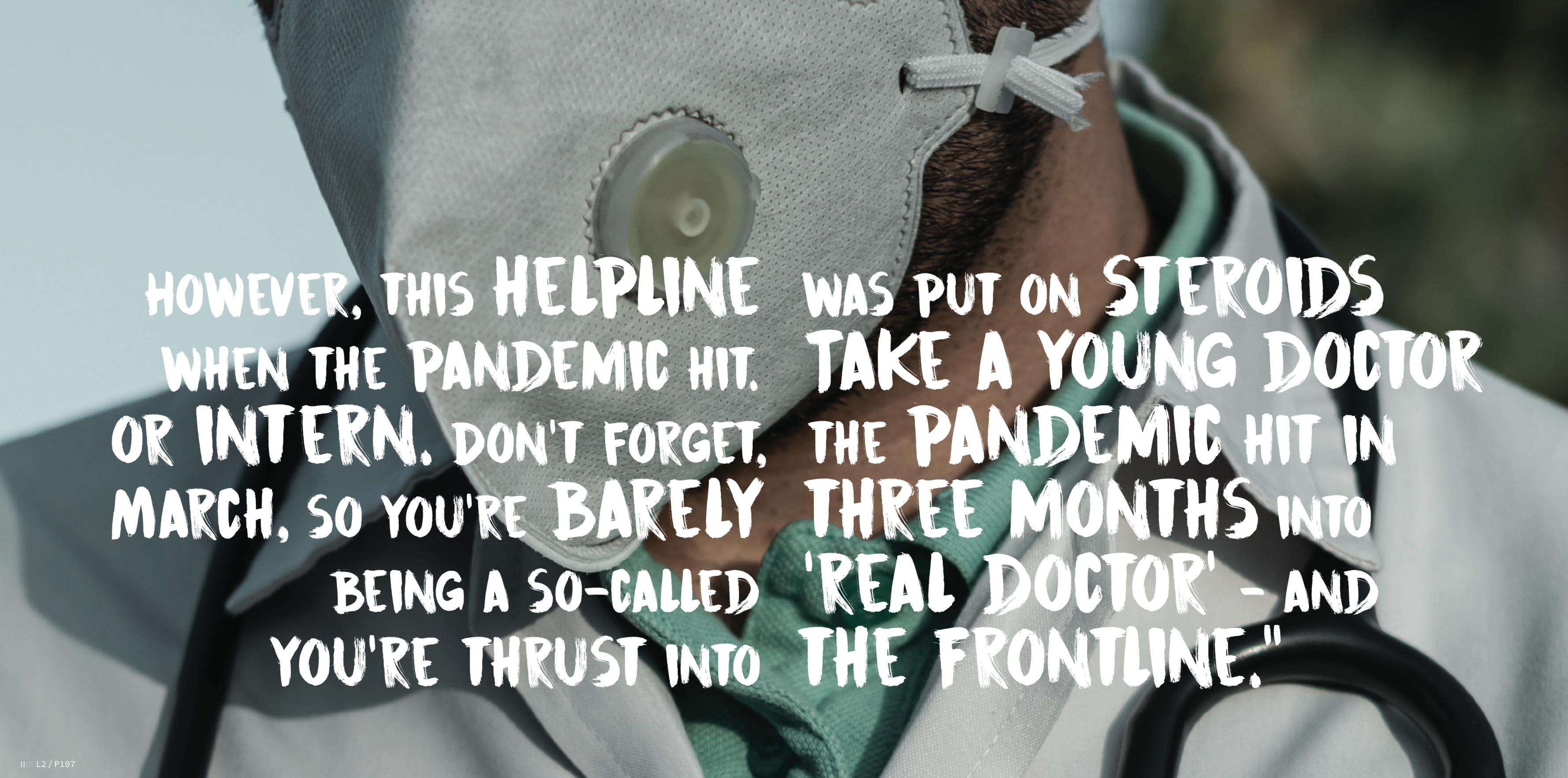
## OVERALL, DISCOVERY'S SUPPORT TO HEALTHCARE PROFESSIONALS WAS PACKAGED INTO A HOLISTIC DOCTOR RESILIENCE SUITE.

As Maurice explains, "This included VARD, Healthy Company for Doctors, and then – something else we had in place before the pandemic – the Young Doctor Mental Health Helpline."

No matter how many TV medical shows you watch, it's difficult for people who work outside of the healthcare profession to appreciate how taxing the job really is. A 2018 US study presented at the American Psychiatric Association found that the suicide rate among doctors is the highest of any profession, and – at up to 40 per 100 000 – a rate more than double that of the general

population. In the UK, the British Journal of Medical Practice found that the suicide rate among female doctors is up to four times higher than the general population.

"Healthcare professionals face a huge amount of stress, particularly in the formative years," says Maurice. "In 2017, we partnered with the South African Depression and Anxiety Group (SADAG) to launch the 24/7 mental health helpline for young doctors and medical students.



HOWEVER, THIS HELPLINE WAS PUT ON STEROIDS  
WHEN THE PANDEMIC HIT. TAKE A YOUNG DOCTOR  
OR INTERN. DON'T FORGET, THE PANDEMIC HIT IN  
MARCH, SO YOU'RE BARELY THREE MONTHS INTO  
BEING A SO-CALLED 'REAL DOCTOR' - AND  
YOU'RE THRUST INTO THE FRONTLINE."

While a grateful global public hailed healthcare workers as heroes in the fight against COVID-19, the doctors themselves continued to put on a collective brave face. But – as Maurice makes clear – their struggles were very real. “Doctors and healthcare workers have long been regarded as superheroes, and – not to mix metaphors – but this idea that ‘Cowboys don’t cry’ has compounded the psychological stress experienced by doctors.

In the past, when a doctor has felt stressed or overwhelmed, part of the problem has been that they couldn’t reach out to anybody because they felt they had to be the hero. One of the positive things to have come out of this pandemic, is the recognition that doctors are people too, and they need support.

**WE'RE COMMITTED TO  
PROVIDING THEM WITH  
THAT SUPPORT."**

Dr Maurice Goodman, Chief Medical Officer, Discovery Health.

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Pure passion drives  
us to look for positive  
solutions for the future

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What have we learned?

Where are we going?

And what has forever changed about our lives, our business, and the world in which we operate? Four clear societal trends have emerged during the first year of COVID-19: a renewed emphasis on wellness and health, a focus on economic stability, an accelerated uptake of digital technologies, and a shift towards social solidarity. Discovery is responding to each of these, and more, as its people look ahead with optimism.

“Culturally, it’s just not in Discovery’s DNA  
to look backwards.”

**HYLTON KALLNER**  
CEO: Discovery South Africa

Opportunities lie ahead of us. That’s where our clients  
need us, that’s where the growth is, and that’s where we  
can really make an impact. What we’ve done in the past  
is history. Our focus is on the present and the future.”





**DR JONATHAN BROOMBERG**

CEO: Vitality Health International  
and Global Head of Health Insurance:  
Discovery Group

“I think when we look back, we’re going to feel like this brought out the very best in Discovery. We were true to our values, and those values have resonance in the best times and in the worst times.”

**DR RYAN NOACH**

CEO: Discovery Health

“Organisations that are focused on a purpose, and that have a clear, defining narrative and values systems, will do better after this tipping point. The COVID-19 pandemic has emphasised the importance of being completely purpose-driven and having a great sense of values around how you protect your employees and your stakeholders. Those values carried our response to this crisis.”

“What have we learnt? What will make companies successful in the future? Four things.

One: agility. Businesses, countries and communities that are agile and make quick decisions - right or wrong - move faster and do better.

Two: technology. We've safely and effectively run a bank, a life and short-term insurer, as well as health insurance businesses, with over 90% of staff working from home. But we couldn't have done that without great technology. Contact tracing apps are another good example. Used at scale, they dramatically speed up and streamline contact tracing efforts. Another example is virtual doctor consultations. The initiative we ran with Vodacom, making 100 000 virtual consultations available for free to all South Africans, has been a powerful

way to increase access to remote healthcare and to simultaneously protect patients and healthcare professionals from infection.

The third element is science. Science is back - and not just life sciences, but also data science and numbers. You can't be making decisions without strong facts and numbers.

The fourth lever is strong leadership. In South Africa, the leadership across all ends of the spectrum - the President, the Minister of Health, leadership across private and public sectors, Discovery leaders - all have done an amazing job throughout this crisis.”

**DR RONALD WHELAN**  
Chief Commercial Officer:  
Discovery Health





**DINESH GOVENDER**  
Chief Executive Officer:  
Vitality

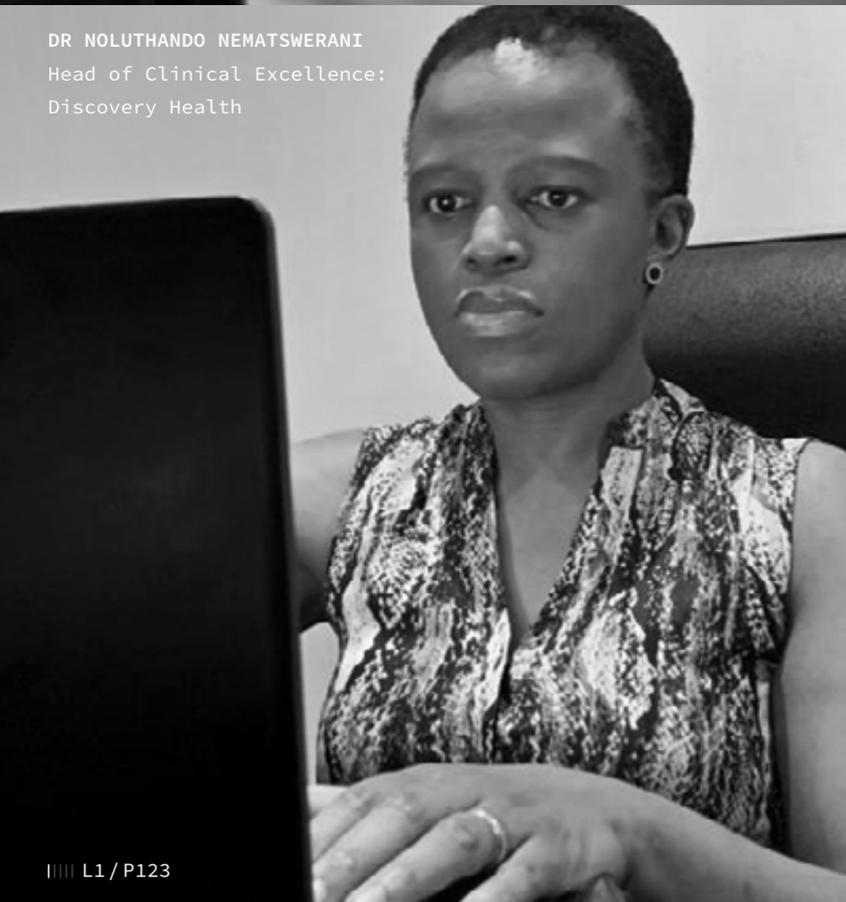
While 2020 was incredibly disruptive and COVID-19 had a devastating impact on lives and livelihoods, we have the opportunity to make our core purpose felt for our clients, our employees and society.



**FIROZE BHORAT**  
Chief Marketing Officer:  
Discovery Limited



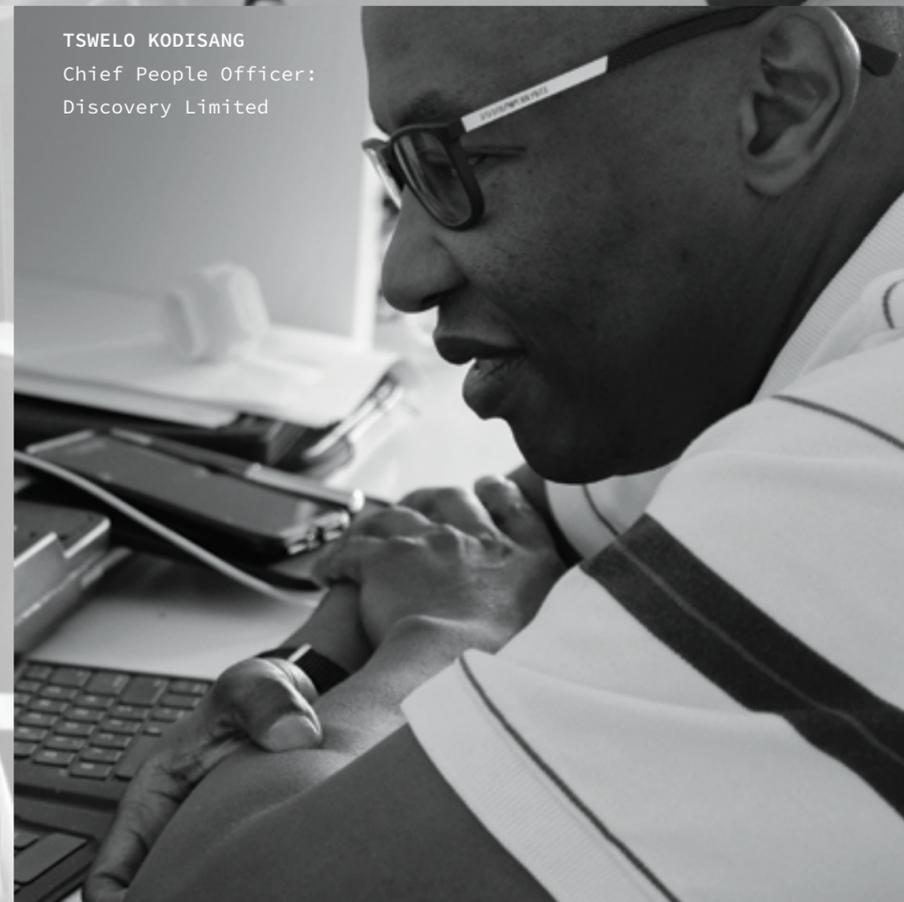
**DR RYAN NOACH**  
Chief Executive Officer:  
Discovery Health



**DR NOLUTHANDO NEMATSWERANI**  
Head of Clinical Excellence:  
Discovery Health



**EMILE STIPP**  
Chief Actuary:  
Discovery Health



**TSWELO KODISANG**  
Chief People Officer:  
Discovery Limited



**DR RYAN NOACH**  
Chief Executive Officer:  
Discovery Health



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“We’ll look back on this time as  
a tragic time.”

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**ADRIAN GORE**  
Chief Executive:  
Discovery Group

People have lost jobs and lives, and that is not something to ever think positively about. But from the point of view of organisational resilience, learning and productivity, this has been a remarkable time. It has reinforced our view of the importance of purpose. It has reinforced our view of an egalitarian organisation and of caring for people. I don't think it's changed that view; I think it's reinforced it.”

**KARREN SANDERSON**  
COO: Discovery Health

“We are not done.

This pandemic is still going to be around for a while, and there’s a lot of work that lies ahead of us. COVID-19 is leaving a devastating scar on our country, and we are spending our time thinking about how to heal that scar and how to add value. I’m not really assessing our progress, because I don’t feel the job is complete.”

**NEVILLE KOPOWITZ**  
CEO: Vitality UK

“I’m not a firm believer that this is the way it’s going to be forever. I think we will get back to what it was before. Yes, we may not have as much business travel. We know that we can actually cope with less of it, but I still think that face-to-face interaction and getting that human connection are critical. We shouldn’t lose sight of that. We should take the best of everything pre-COVID and during COVID, and make that the way forward without having any preconceived ideas that this is now the way it is.”

**JAMES VOS**  
Senior Specialist:  
Vitality Strategic Programmes

“A trend I hope we’ll see continuing is that of people being more civically and socially minded. There’s a growing understanding that my behaviour impacts the broader society, and I need to be aware and caring about what happens to that broader society because it impacts me too.”

**DR MAURICE GOODMAN**  
Chief Medical Officer:  
Discovery Health

That’s a huge step forward.”

“The digital environment has been put on steroids. This will have huge benefits in the private sector, but probably more importantly in the public sector. We have a huge shortage of doctors and other health professionals, particularly in the skilled specialist environment. Cataracts, for example, are the most common form of blindness in Africa. It’s an easily diagnosable and treatable disease, but we’ve never had enough trained people who could go out into rural areas. Now there are apps which allow a lay worker to go into the farthest reaches of rural Africa, where they can screen people for cataracts, and transmit that data back to a central database which can be manned by one or two ophthalmologists who can cover millions of people. There are dozens of examples like this, of how digital technology can be used to improve the quality of care delivered.



**KARREN SANDERSON**  
Chief Operating Officer:  
Discovery Health

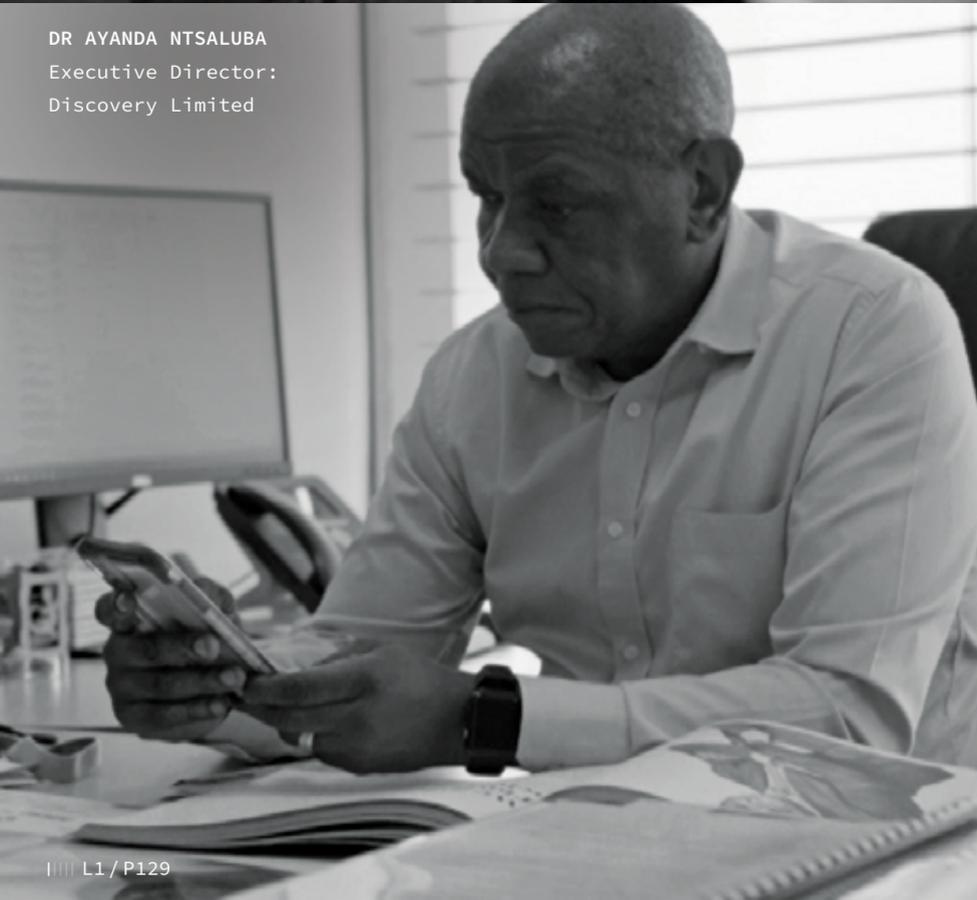


**DR RONALD WHELAN**  
Chief Commercial Officer:  
Discovery Health



**HYLTON KALLNER**  
Chief Executive Officer:  
Discovery South Africa

The future may be unknown, but we remain optimistic and committed to our core purpose of making people healthier and enhancing and protecting their lives.



**DR AYANDA NTSALUBA**  
Executive Director:  
Discovery Limited



**BARRY SWARTZBERG**  
Chief Executive Officer:  
Vitality Group



**DR JONATHAN BROOMBERG**  
Chief Executive Officer:  
Vitality Health International



**RUTH LEWIN**  
Head of Corporate  
Sustainability:  
Discovery Limited

**EMILE STIPP**  
Chief Actuary:  
Discovery Health

“Every silver lining has a big dark cloud inside it. I don’t think people should despair if we see a rise in infections in South Africa, but people should still take it seriously. You don’t want to get COVID-19, because we don’t know if there might be long-term consequences that come from infection. Hopefully not, but why take the chance? Whether you’re young and healthy or whether you think you’re at high risk or not, don’t take the risk. It’s not worth it.”

“I’m by nature a very optimistic and energetic person and my response to the stress of the pandemic has been to just get more energised, more active, more involved. It has spurred me to work harder, and to try to work more effectively. At a very personal level, it has also spurred me to, wherever I’ve had an opportunity, spread the word:

Don’t go sit in a restaurant. Don’t be in a pub. Wear your mask. Respect social distancing. Some of the smartest and most educated people somehow don’t compute this. Either they’re exhausted or they think it’s not going to happen to them. At a personal level, be an ambassador for behaving wisely. We’re still going to have to do that for quite a long time.”

**FIROZE BHORAT**  
Chief Marketing Officer:  
Discovery

“Everyone is talking about 'the new normal'. While it's true that we are facing uncertainty on many levels, Discovery's core purpose, people, values and commitment to be a force for social good, remain a steady beacon as we look to the future.”

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This is not over.

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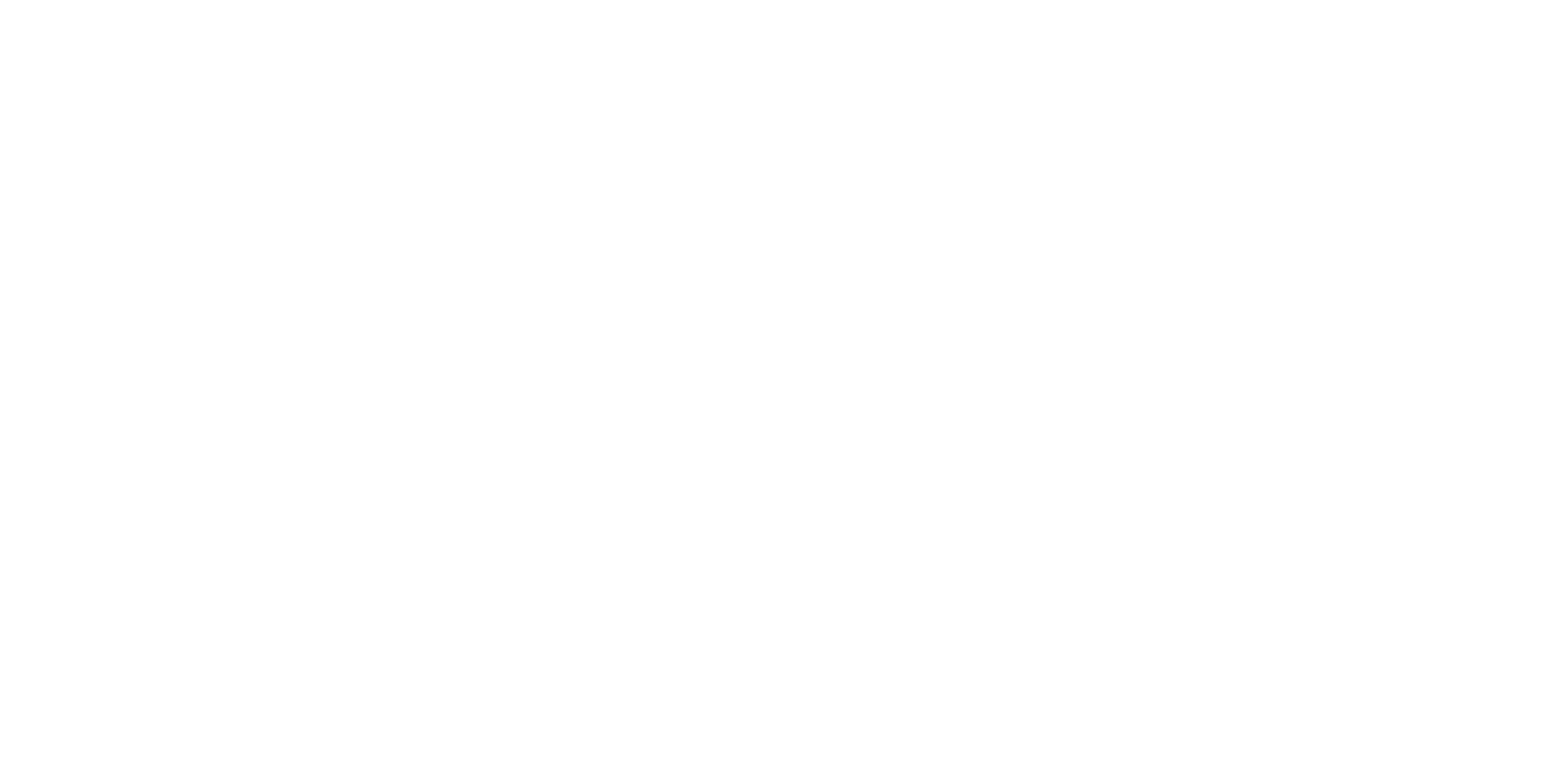
**DR JONATHAN BROOMBERG**  
CEO: Vitality Health  
International and Global  
Head of Health Insurance:  
Discovery Group



“COVID-19 has taught me –

**DR AYANDA NTSALUBA**  
Executive Director:  
Discovery Limited

no, it’s reinforced – the idea that you must use every opportunity that you have, because you truly don’t know what tomorrow brings. It has also filled me with gratitude for my own blessings, because there has been so much pain that has visited a lot of families. One of the people we lost was a close friend, Professor Lungile Pepeta, who had just been appointed as the Chair of the Council for Medical Schemes. I spoke to him three days before he died, and he thought he was recovering. Very early on, we lost another close friend, Dr Clarence Mini, who was the previous Chair of the Council for Medical Schemes. I spoke at his funeral. It was so sad, so painful, and it happened so fast. Every time something like that happens you realise that there’s no reason it could not have happened to you.”



"We need to get back out there."

**ADRIAN GORE**  
Chief Executive:  
Discovery Limited

We need to protect those who are vulnerable, but we need to get back to work."

