

2020



# DISCOVERY HEALTHY COMPANY EMPLOYEE ASSISTANCE PROGRAMME



# BETTER HEALTH. BETTER BUSINESS.

## EMPLOYEE WELLBEING CHALLENGE

Studies show that today, four risk factors (poor diet, physical inactivity, tobacco use and excess alcohol intake) lead to four chronic diseases (cardiovascular disease, diabetes, chronic lung disease and various cancers) which contribute to 70% of deaths worldwide. South Africa is no exception to these global trends, with many individuals at risk for chronic diseases of lifestyle: 52% of South Africans are overweight or obese, 47% are physically inactive, 17% use tobacco products and 10% are classified as heavy episodic drinkers.

## IMPROVED EMPLOYEE WELLBEING BENEFITS

Since these risk factors and their consequences extend to the working population, employee health and wellbeing is both a risk and an opportunity for employers. Global research indicates that on the one end, there is an impact of suboptimal employee wellbeing on the levels of employee absenteeism and presenteeism, and compelling opportunities on the other end where employee wellbeing is supported and optimised.

Employees in good health are 17% more productive than those in poor health, experience fewer motivational problems, are more resilient to change, and are more likely to be engaged with business priorities.

## ROLE OF EMPLOYERS IN EMPLOYEE HEALTH

Individuals spend approximately one third of their adult life at work so employers have a key role to play in influencing employee wellbeing. Employers who understand the importance of employee wellbeing for the benefit of both the individual and their organisation are investing in employee assistance programmes.

Although the components of employee assistance programmes are intuitive, an effective programme requires a fully integrated approach, from screening and identifying risks on an ongoing basis, using proactive, tailored and relevant interventions, to insightful reporting for the employee and employer.

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

# HEALTHY COMPANY

*Discovery Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme that identifies and proactively supports both at-risk employees and those that are well, to improve overall employee wellbeing.*

## MANAGEMENT OF WELLBEING

Focuses on four key dimensions of wellbeing: physical wellbeing, emotional wellbeing, financial wellbeing and legal support

## UNDERPINNED BY SCREENING

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



## DATA-DRIVEN INSIGHTS

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

## PROACTIVE, TAILORED SUPPORT

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

## INTRODUCING VITALITY HEALTH TRACKER FOR HEALTHY COMPANY

Provides a platform to incentivise physical activity and employee engagement, and offers access to tools and benefits to track activities. Members using the Vitality Health Tracker can accumulate Discovery Miles for getting active and engaging in their wellbeing





# KEY FEATURES

## Screening

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*Healthy Company uses screening to classify employees according to their health and wellbeing across physical, emotional and financial dimensions.*

Employees have access to the Discovery Wellness Experience every year, at no additional charge to the employer or employee. The screening includes risk assessments across physical, emotional and financial wellbeing and contribute to a comprehensive health and wellbeing profile of the employee. Immediately after the screening, employees have a one-on-one consultation with a Wellness Specialist. The Wellness Specialist explains their results, including how these have changed compared to the previous screening, discusses the impact of their lifestyle risk factors and explains how they can address their individual health risks. Employees are asked to consent to Healthy Company contacting them when they participate in the Discovery Wellness Experience and are assured that the results of their screening and conversations with the Wellness Specialist are confidential. Employee information is not shared without their consent.

## Proactive support

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*Based on the health and wellbeing profile of the employee from the screening, Healthy Company will proactively reach out to employees.*

### HEALTHY COMPANY COACHES

Healthy Company Coaches are multi-skilled and can provide counselling, support and advice. Our team of coaches are registered professionals and include clinical psychologists, medical professionals and social workers with extensive experience. Healthy Company Coaches will contact employees telephonically or through the Discovery app and website with tailored interventions in the areas where a risk or opportunity has been identified.

## SUPPORT ACROSS THE FOUR DIMENSIONS OF WELLBEING

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



### 01 | PHYSICAL WELLBEING

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

Employees are classified as high risk if their key health metrics are out of range and will be referred to their doctor for further advice and treatment. Healthy Company will proactively reach out through the Discovery app and website, sending checklists, information and reminders on an ongoing basis to assist with the management of their condition. Employees who are members of schemes administered by Discovery Health will be referred into existing care programmes such as the Diabetes Care and HIV Care programmes, for better chronic disease management. They will also have access to personalised Vitality Health Goals in Active Rewards, depending on their risk status. Members with access to Vitality Health Goals can track their health progress and be rewarded for doing health checks, eating healthily, managing their weight and taking prescribed chronic medicine on time.



### 02 | EMOTIONAL WELLBEING

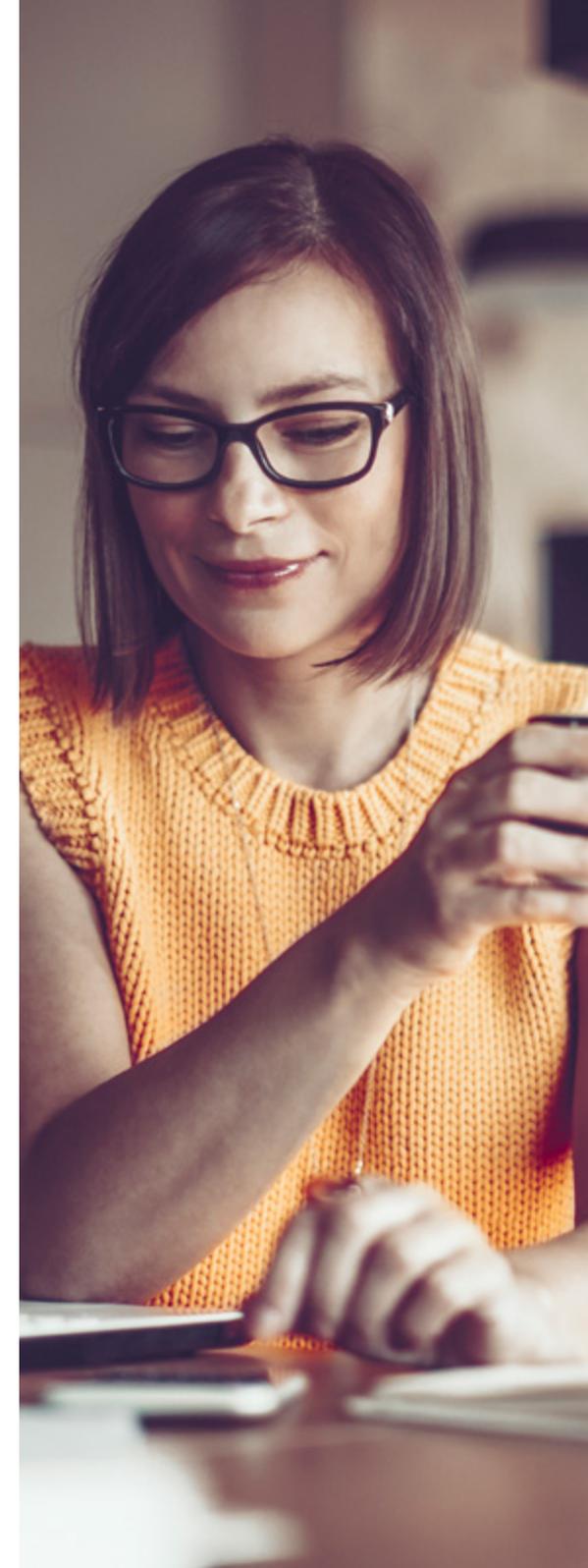
Emotional wellbeing is evaluated using internationally recognised methodologies. These assessments are conducted during screenings, online assessments or during telephonic conversations with a Healthy Company Coach. Employees are also able to capture their daily mood with a tool on the Discovery app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

Based on the assessment results and the mood capture tool, a Healthy Company Coach may reach out telephonically to provide advice and support to prevent issues from escalating. Healthy Company Coaches will engage with employees either telephonically or through live chat on the Discovery app, ensuring personal conversations remain confidential.

If the employee is classified as high risk, the Healthy Company Coach may refer the employee to a clinical psychologist or social worker. Employees receive up to eight face-to-face counselling services per episode. Following these sessions, the coach will check in with the employee to determine progress and provide support.

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

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





### 03 | FINANCIAL WELLBEING

Financial wellbeing is assessed at the Discovery Wellness Experience by understanding the employee's concerns around financial issues. The assessment has been developed by our partner organisation that focuses on improving financial education and literacy.

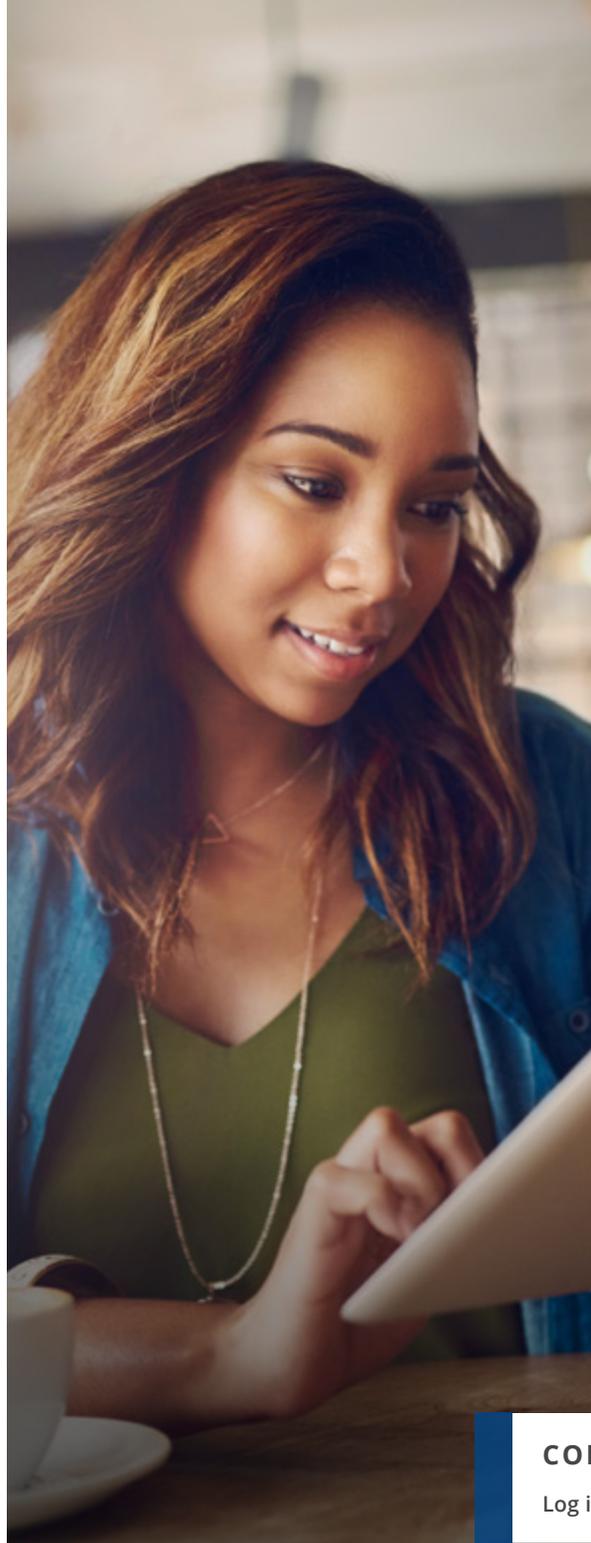
When an employee is classified as moderate to high risk, their Healthy Company Coach will reach out to them and offer access to an online financial education and literacy course, as well as life-event linked advice, articles, videos and budgeting tools. For debt counselling or assistance with debt management services, including accessing their credit reports to understand their credit history, insurance reviews and debt consolidation to simplify repayments and potentially save money, employees can also contact one of our financial experts by calling the support line.



### 04 | LEGAL SUPPORT

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

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



## HEALTHY COMPANY COACHES CAN ALSO REFER EMPLOYEES TO THE FOLLOWING PROFESSIONALS:



### PSYCHOLOGISTS AND SOCIAL WORKERS

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



### TRAUMA COUNSELLORS

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



### LEGAL ADVISERS

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



### DEBT COUNSELLORS

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

## CONTACT HEALTHY COMPANY

Log in: Discovery app | Visit: [www.discovery.co.za](http://www.discovery.co.za) | Call: 0800 320 420

# Vitality Health Tracker

Research shows that employees who are physically active on a regular basis are more productive than their peers. Healthy Company incentivises employees to get active and provides them with a platform to track their exercise and a benefit for a fitness device. They also have access to Healthy Company Goals, which rewards them for regularly engaging with Healthy Company to improve and sustain healthy behaviours.

## Access to the Exercise Ring

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

### Activities include:

- Gym workout.....100 pts
- Using a fitness device.....up to 300 pts
- 5km parkrun/myrun.....300 pts
- Timed race events.....up to 3000 pts



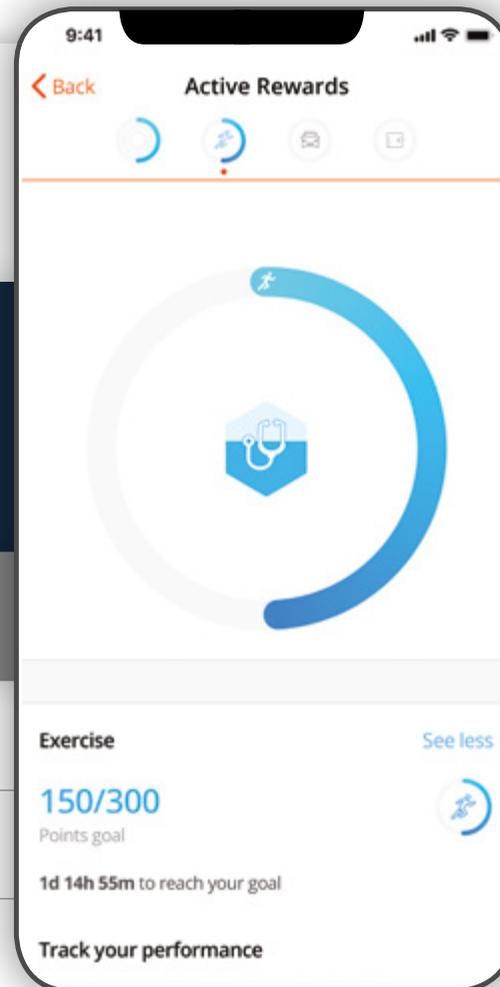
Download the Discovery app



01 Achieve goals

02 Play the gameboard and earn Discovery Miles

03 Spend Discovery Miles on rewards



## Access to Healthy Company Goals

All members of Healthy Company get free access to Healthy Company Goals. Employees are allocated three goals each quarter and earn Discovery Miles for completing these goals, up to an annual limit.

### Activities include:

- Completing a Health Check
- Achieving fitness goals
- Completing all Healthy Company assessments
- Tracking their mood on the mood tool

## Get up to 50% off a Huawei Band 2 Pro



- 01 | Employees need to activate the device benefit under Vitality Active on the Discovery app
- 02 | Select the Huawei Band 2 Pro fitness device
- 03 | Generate a voucher for an upfront discount  
If they generate the voucher before completing their Health Check they will get 25% off. If they generate the voucher after completing their Health Check, they will get 50% off
- 04 | Once the voucher is generated, employees will be able to redeem it for their device at Sportsmans Warehouse

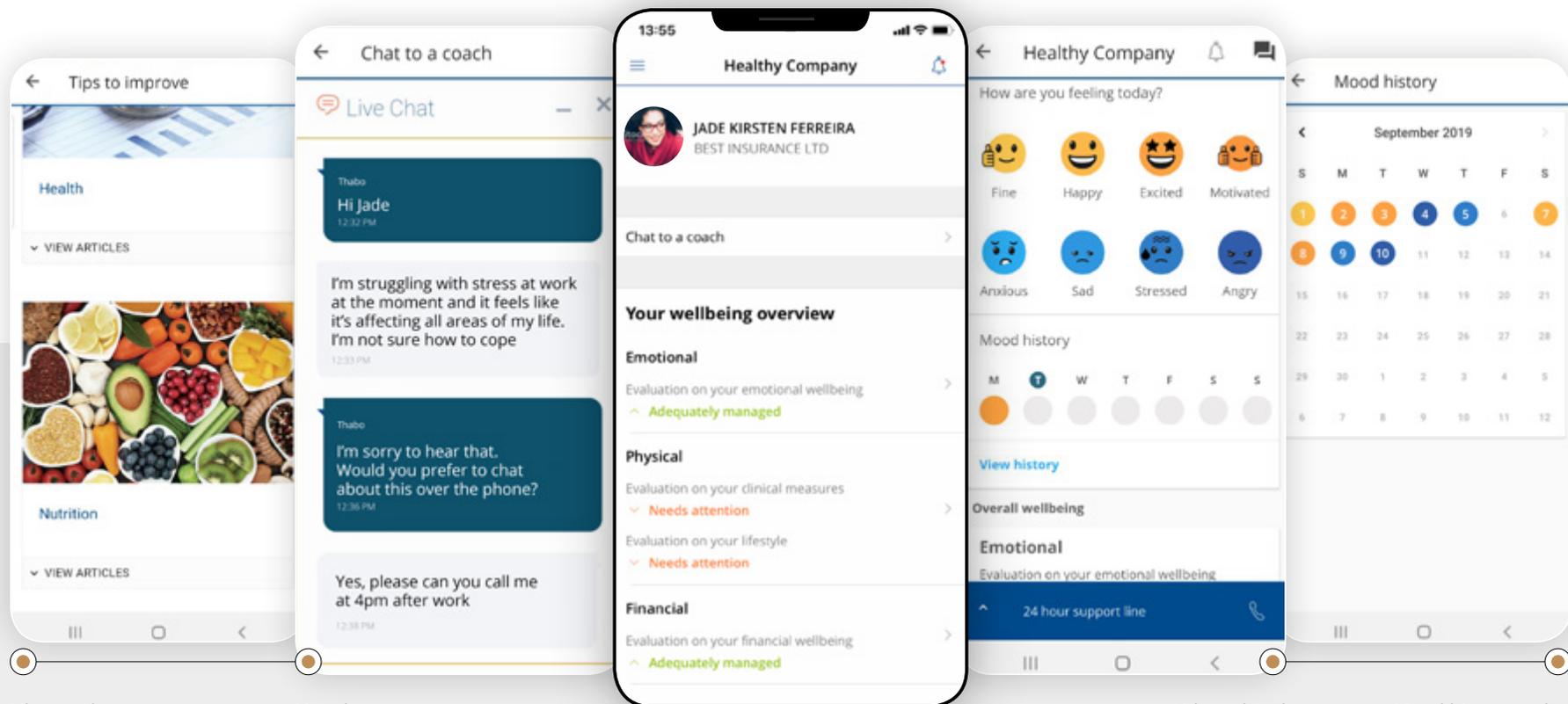
# Digital tools

*The Discovery app and website provide an overview of the employee's comprehensive health and wellbeing profile and gives them access to wellbeing assessments and relevant interventions.*

The benefits of this technology include:

- A private and confidential means for Healthy Company Coaches to reach out and check in with the employee, through live chat.
- A library of comprehensive educational content, containing lifestyle articles, exercise and nutrition guidelines, doctor-authored checklists and short videos on lifestyle change and financial education courses and budgeting tools.
- Risk assessment through financial, lifestyle and mental wellbeing assessments which employees can access on an ongoing basis.
- An AI-based tool to capture an employee's mood and detect signs of emotional distress.

These tools, together with our team of Healthy Company Coaches, help guide employees along a healthy wellbeing journey. Healthy Company will continue to assess employees' health and wellbeing on an ongoing basis using assessments as well as integrated data from wellness screenings, feedback from counselling sessions, coach check-ins and legal and financial provider feedback, to trigger relevant interventions where needed.



Library of comprehensive educational content

Live chat with a Healthy Company Coach

AI-based tool to capture an employee's mood

Mood history and AI can detect signs of emotional distress



## Employer insights and support

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

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

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

The dashboard is updated quarterly and can be accessed online.

### Discovery Absenteeism Index

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

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



## ADDITIONAL EMPLOYER BENEFITS

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

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

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

## COVER FOR DEPENDANTS

An employee's dependants can access advice and assistance with episode management, including telephonic support and counselling with a Healthy Company Coach, legal adviser, debt counsellors or trauma counsellors and face-to-face consultations with registered psychologists or social workers. Dependants are spouses, children or parents, anyone living in the same household as the main member, or someone who is financially dependent on the member.



## Pricing

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Pricing is based on the employer's unique circumstances, including the size and demographic profile of employees. For employer groups where a high proportion of employees are members of a medical scheme administered by Discovery Health or are members of Discovery Primary Care, price discounts may apply based on integration with these products.



TO FIND OUT MORE,  
CONTACT YOUR FINANCIAL ADVISER

