



Discovery Life

Doing business during COVID-19

Globally, the COVID-19 pandemic is impacting society on many levels. As Discovery, our response is rooted in our core purpose of making people healthier. Our understanding of COVID-19, and the immediate actions needed to protect our clients, employees and business partners, are based firmly on accurate and evidence-based knowledge of the disease, as well as best-practice containment strategies from the World Health Organization. Some of our work here includes a large-scale awareness and information drive to help support you better in protecting your health and that of your clients during this time.

The 21 day nation-wide lockdown that has been declared from midnight on Thursday 26th of March, in order to combat COVID-19, is likely to have a direct impact how you conduct your business and interact with your clients.

To support you during this period, we've changed some of our processes which will enable you to service your clients and continue submitting new business on a fully electronic, digitally enabled basis.

Digital process for client signatures

The new process for client signatures is a temporary measure for the next six-week period, effective from 20 March 2020.

Since you will be unable to meet with clients' in-person, you may obtain as part of the required documents, a client consent via email. [Click here](#) for a suggested template that your client will need to complete and submit as an addendum with the relevant application form.

This consent process via email, will apply for a six-week period for the following processes:

Discovery Life	<ul style="list-style-type: none">• New business• New business counter offer letters• Servicing quotations• Servicing counter offer letters• Servicing session forms
-----------------------	--



This temporary new business and servicing process will apply to all Discovery Life products, except the Dollar Life Plan and the Business Life Plan. The normal rules apply in terms of legal entities, including trusts, companies, and close corporations and the client consent must be accompanied by a letter of authority or resolution.

COVID-19 nurse appointments and underwriting guidelines

Due to the nation-wide lock down, Discovery Life will be unable to use nurses or external labs for any medicals that may be required for underwriting purposes. However, due to the unique data and technological assets that Discovery Life has developed, a large proportion of both new business and servicing cases will be able to activate as normal.

The two key underwriting tools that Discovery Life will utilise during this period are Auto-underwriting and Smart Underwriting.

Auto-underwriting

Where we have received the required client consent, we are able to use our enhanced data capabilities through the clinical data repository, to utilise past HealthyCompany, pathology and past underwriting results in the underwriting process. The link to your clients' health data means we can intelligently use relevant information in order to automatically fulfill any underwriting requirements.

Since go-live, 25% of underwriting requirements for Discovery Health Medical Scheme members were fully or partially satisfied with the Clinical Data Repository

SmartUnderwriting

Discovery Life provides life insurance benefits, free of medical underwriting to clients who have received cover at ordinary rates with a negative HIV test in the last three years, at any South African life insurance company subject to qualifying criteria.

The benefits granted to the client under this offer are based on "like-for-like" cover, in terms of the benefits that they enjoyed with the other life insurers. Qualification for this underwriting protocol is not dependant on the existing cover being replaced.



Updated new business underwriting process

Client profile	Level of cover that can be purchased	Eligibility
Where a client has received cover at ordinary rates at another life insurer in the last three years (SmartUnderwriting)*	<p>A client can purchase a LIFE FUND up to three times that of the life cover taken out with all South African insurers in the last three years, capped at a maximum of R5 million, (including the Cover and Financial Integrators) without any further medical underwriting.</p> <p>The client may also add any like-for-like severe illness and capital disability cover, subject to the normal Discovery Life benefit maximums.</p>	<p>Applies to policyholders who are 50 and younger who have been underwritten at ordinary rates with no exclusions and with a negative HIV test in the last three years at a qualifying insurer. The client must also not have been registered on the ASTUTE/LOA history.</p> <p>Ancillaries benefits not underwritten in the last three years, as well as any Income Continuation Benefit coverage, will be granted subject to a client's medical questions on the application form</p> <p>Normal financial underwriting, foreign travel and hazardous pursuits underwriting will apply. For full qualifying criteria please contact your Underwriting consultant.</p>
Where sufficient and valid medical information already exists within the Discovery Group (Auto-underwriting)*	Cover is subject to Discovery Life's normal benefit maximums, based on the client's profile and their disclosures within their application form.	All qualifying health plan and Vitality members.
All other scenarios*	<p>Cover is subject to Discovery Life's normal benefit maximums, based on the client's profile and their disclosures within their application form.</p> <p>For cases where any additional tests or reports are required, the case will be deferred until the information can be provided to us. We will however be able to offer these clients accidental death and disability cover in the interim of up to R5 000 000 which will be offered as part of the counter-offer letter process.</p>	<p>For clients where we do not have sufficient information to activate as described in the Auto-underwriting and SmartUnderwriting sections, we will proceed with underwriting as normal and will endeavor to activate as many appropriate cases as possible.</p> <p>These clients will then be scheduled for their VHC later in the year and categorized into the appropriate Vitality Rating class accordingly.</p>

*For clients who qualify for Vitality Rating and where we don't have valid test results that we can use, the initial Vitality Health Check required to determine their Vitality Rating Class will be waived and will be rescheduled once the lock-down has ended. The client will receive a Standard Vitality Rating in the interim.



Updated Servicing underwriting process

The servicing of existing Discovery Life policyholders during the lock-down period represents a significant opportunity due to the number of upgrades that can be performed with no medical underwriting or simply by completing a health disclaimer or medical questions.

For these cases, no additional underwriting may be required (in the case of a clear health disclaimer or medical questions) and as a result the servicing change can be activated as normal. Some example of servicing upgrades which can be added with no additional underwriting are:

- No underwriting:
 - Adding the Buy-up Cash Conversion to the Cover and/or Financial Integrator
 - Adding the Buy-up Income Continuation Fund to the Income Continuation Benefit.
- Health disclaimer only:
 - Adding critical illness cover for children under the Child Protector
 - Protecting a client's medical aid contributions through the Medical Premium Waiver Benefit
 - Upgrading a client's existing LifeTime Severe Illness Benefit to the latest version*
 - Upgrading an existing client to the LifeTime Capital Disability Benefit*

*This is client profile specific and is based on the cover amounts and benefit options selected.

In cases where medical tests are required, we will endeavor to utilize the Auto-underwriting process as described above.

Please note that due to the nature of the COVID-19 pandemic, all the information contained in this document is subject to change without notice.