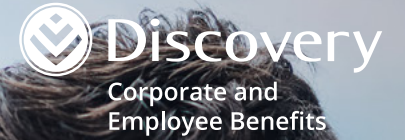


HEALTHY COMPANY



HEALTHY COMPANY CORE BROCHURE



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Healthy Company Core

Healthy Company Core is Discovery's digital streamlined wellbeing solution designed to address the most pressing emotional and financial wellbeing challenges faced by South African employees today. It offers meaningful, accessible support without compromising on impact.

Healthy Company Core includes referrals to legal telephonic support when linked to emotional and financial wellbeing concerns, along with access to physical wellbeing resources such as articles and assessments. By focusing on what matters most, the Healthy Company Core empowers employees to take proactive steps toward a healthier, more balanced life.

Introducing the Healthy Company Core

HOLISTIC MANAGEMENT OF WELLBEING

Four, highly-correlated dimensions of wellbeing: failure in one pillar comprises the employee's entire wellbeing.

PROACTIVELY CATERING FOR THE ENTIRE RISK SPECTRUM

From those most at risk to those who are well-managed.

HEALTHY COMPANY COACH

The Healthy Company Coach underpins the plan, providing counselling, support and advice. Healthy Company delivers intelligent, actionable insights for each employee, as well as the employer, to understand their key health risks and improve their overall employee wellbeing



For employers with at least **1,000** employees

Up to **50%** lower costs than Healthy Company Comprehensive

MAKING WELLBEING SUPPORT TRULY ACCESSIBLE

Employees can connect through multiple channels including the Discovery app, the Discovery website and USSD, ensuring help is always within reach.

DATA-DRIVEN INSIGHTS

Dynamic data sources that focus on creating meaningful, actionable insights

HEALTHY COMPANY WELLNESS AGENT

Your multi-lingual, multi-channel support systems, providing instant assistance and seamlessly guiding employees to the most appropriate intervention while driving proactive engagement and utilisation.

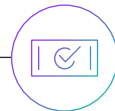
Wellbeing made simple, focused and effective for what matters most

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 including:



EMOTIONAL WELLBEING

Employees have access to a comprehensive range of emotional wellbeing services designed to provide timely and effective support. This includes digital educational content to help navigate life's challenges, telephonic counselling sessions with a Healthy Company Coach for advice and guidance, and up to four face-to-face counselling sessions with a qualified psychologist or social worker where clinically indicated. Emotional wellbeing is continuously monitored through assessments and daily mood capture on the Discovery app, which uses AI to detect signs of distress. In addition, employees have instant access to our Wellness Agent, ensuring they are seamlessly guided to the most appropriate intervention whenever needed.



FINANCIAL WELLBEING

Employees have access to a full suite of financial wellbeing assessments through Vitality Money, Discovery Bank's proprietary behaviour-change programme, which helps measure their current financial situation and provides tools to improve it. Support includes digital educational content to guide better financial decisions, telephonic financial coaching for personalised advice, and specialised budgeting support to help employees manage their money effectively. For those facing financial challenges, debt remediation services such as debt counselling, credit reports, insurance reviews, and debt consolidation are available to simplify repayments and reduce costs. In addition, employees have instant access to our Wellness Agent, ensuring they are seamlessly connected to the right financial support when needed.



LEGAL SUPPORT

Employees have access to legal assistance designed to provide peace of mind when it matters most. This includes referrals to emergency legal telephonic support when linked to emotional wellbeing concerns, as well as telephonic legal support for advice on issues such as divorce, maintenance, custody, criminal matters, and property disputes. Employees can also receive ad-hoc advice on legal issues, and where necessary, schedule a face-to-face consultation with an approved attorney. In addition, we offer professional drafting of legal contracts and agreements—including loan agreements, rental contracts, and antenuptial agreements—along with assistance in preparing a Last Will and Testament, ensuring employees have access to expert legal guidance whenever they need it.



PHYSICAL WELLBEING

We offer physical wellbeing support to help employees lead healthier, more active lives:

Digital Educational Content

Employees have access to digital resources focused on physical health, including guidance on exercise, nutrition, smoking cessation, and responsible alcohol use. These materials empower individuals to make informed lifestyle choices and improve their overall wellbeing.

Seamless access to a suite of online tools and services

The Healthy Company app offers employees a range of digital tools and services including access to a mood capture tool, a suite of wellbeing risk assessments and a library of online educational content. The Healthy Company app interface provides employees with a world-class digital experience including complete digitisation of all wellbeing assessments.

Healthy Company Wellness Agent

Your Digital Wellbeing Companion

Studies show that over 40% of people seek mental health support through technology, and with 30 million South Africans on WhatsApp, digital solutions are more relevant than ever.

The Healthy Company Wellness Agent is a Discovery multi-channel, multi-lingual platform designed to make wellbeing support accessible and personalized.

Highlights

Digitally Enabled

Available through the Discovery App, WhatsApp, and USSD for easy access anytime, anywhere.

Personalized Support

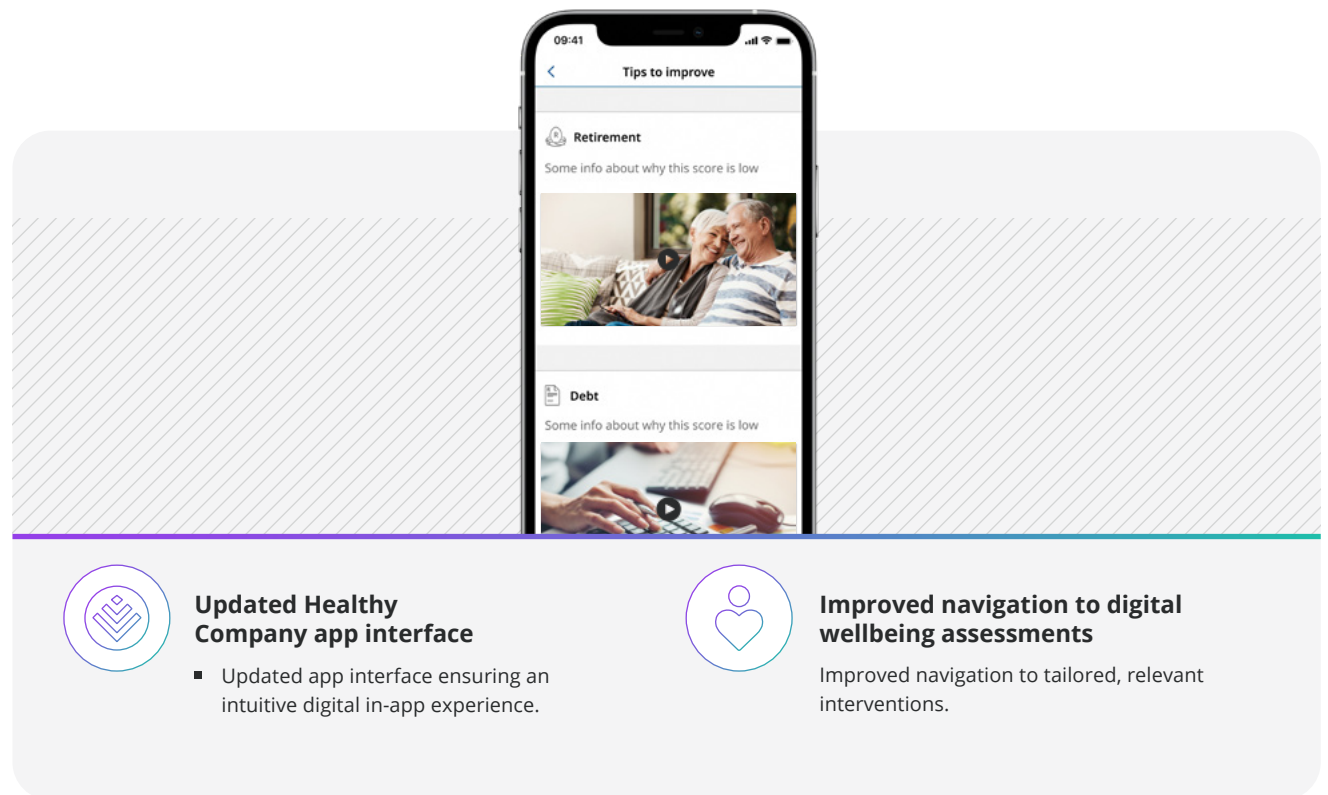
Stratifies employees using a few simple questions and channels them to the most appropriate wellbeing interventions.

Maximizes Existing Resources

Drives members to underutilized journeys and tools, ensuring they get the most out of their benefits.

Mood Tracking & Prompts

Encourages employees to complete and track their mood, fostering self-awareness and proactive mental health management.



Updated Healthy Company app interface

- Updated app interface ensuring an intuitive digital in-app experience.



Improved navigation to digital wellbeing assessments

Improved navigation to tailored, relevant interventions.

Empowering Employers with tools that deliver impact

We provide a range of tools and services designed to help employers foster a healthier, more engaged workforce:



SEAMLESS ONBOARDING

Our onboarding process ensures quick and easy access to wellbeing services, enabling employees to start benefiting from support without delay.



ENGAGEMENT ROADMAP

We provide a structured communication and engagement plan to help employers drive awareness, participation, and sustained use of wellbeing services.



ACCESS TO WORKSHOPS AND WEBINARS

Employers and employees can participate in expert-led sessions covering key wellbeing topics, offering practical insights and strategies for personal and professional growth.



REPORTING AND INSIGHTS

Employers receive reports and data-driven insights to track engagement, identify trends, and measure the impact of wellbeing initiatives.



MENTAL HEALTH BENEFITS SUITE

A set of mental health services is available, including counselling, assessments, and digital resources, tailored to meet diverse employee needs.

Mental health in the workplace is a growing concern

A global epidemic

Mental health in the workplace is under strain, with rising stress and burnout from modern demands. Organisations must prioritise mental health not just for employee wellbeing but to create job satisfaction and boost productivity. It's essential for a healthy, effective workforce.

12bn

workdays lost globally per year due to depression and anxiety
(Source: WHO)

15%

global working population experience mental illness
(Source: WHO)

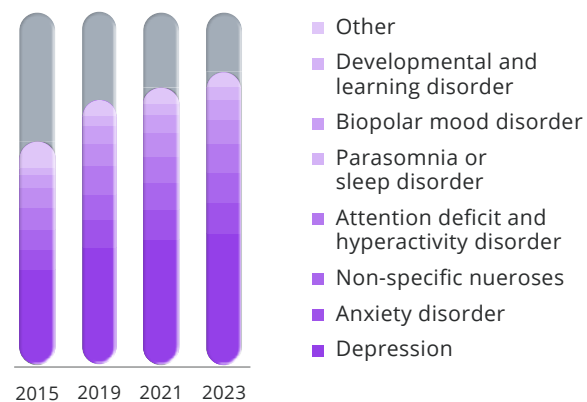
STRESS AND ANXIETY IN THE WORKPLACE



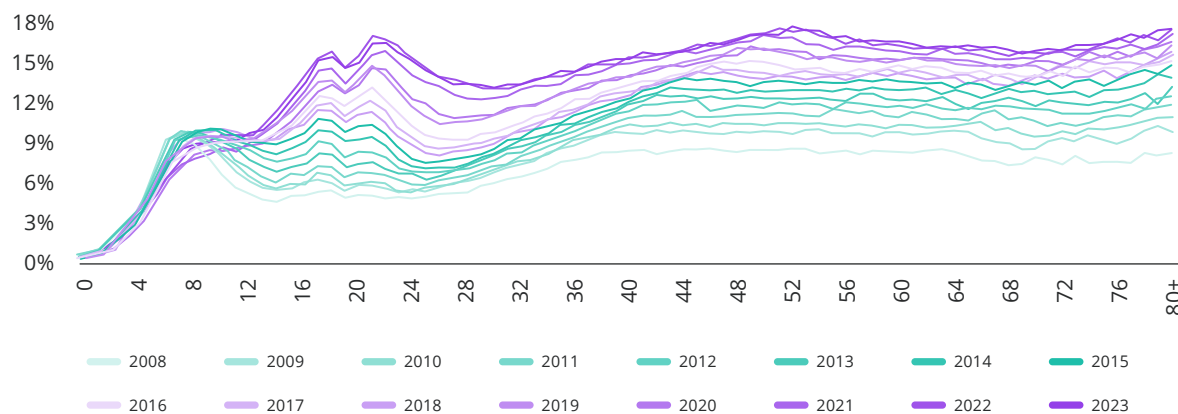
Evidence within our Discovery Health base

Incidence of mental health conditions has been increasing since 2015.

INCREASING PREVALENCE RATES SPLIT BY FIRST CONDITION



There is an alarming increase in incidence across working ages but in particular amongst young adults.



1 in 7

young adults register/claim for a mental health condition now, compared to 1 in 20 in 2013

It's more crucial than ever for Healthy Company to champion mental wellbeing at work.

Mental health in the workplace

WHAT HEALTHY COMPANY HAS ACHIEVED SO FAR



>21k

PROACTIVE
REACH OUTS IN 2023

Members contacted if:

1. Flagged as 'suicidal' or 'severe' after completing their mental health screening.
2. They logged their mood as 'sad' or 'stressed' consecutively on the mood tracker.
3. They were flagged after completing their financial assessment.



R16.4m

SAVED IN INTEREST PAYMENTS BY MEMBERS UNDERGOING DEBT REVIEW

The WHO's Global Status Report on Suicide shows that financial stress, such as unemployment and debt, significantly raises suicide risk, with economic factors linked to up to a 20% increase in suicide rates.



>500

WORKSHOPS HOSTED IN 2023

Workshops include trending topics such as managing mental and overall wellbeing at home and at the workplace, managing financial wellbeing, etc.



WELLBEING MADE SIMPLE, FOCUSED AND
EFFECTIVE FOR WHAT MATTERS MOST

Our smart, streamlined wellbeing plan is designed to address the most urgent employee needs - emotional and financial wellbeing. With extensive counselling and financial coaching, plus targeted debt and budgeting support, this plan ensures employees get practical, accessible help where it matters most.

Mental health in the workplace

HEALTHY COMPANY IN ACTION

For business and people leaders struggling to effectively respond to mental health challenges in their organizations, we provide the help they need. Our solutions ensure that Healthy Company remains the most comprehensive employee assistance program (EAP) in South Africa, offering effective support to navigate and manage these critical concerns.



Empowering mental wellness in the workplace

76%

of employees believe employers are responsible for their overall well-being

(Source: Employee Wellness Survey 2023)

85%

of companies with robust wellness programmes report higher employee satisfaction and productivity

(Source: Corporate Wellness Report 2022)

R200bn

of costs due to absenteeism in South Africa

(Source: South African Depression and Anxiety Group 2020)

76%

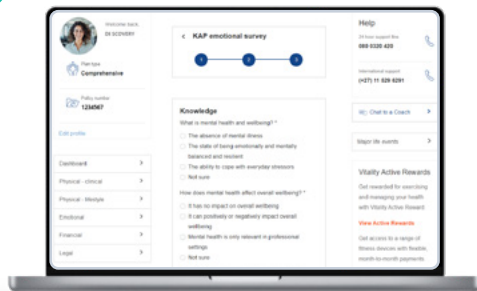
increase in employers seeing mental health concerns amongst their employees between 2023 and 2024

(Source: 2024 Large Employer Health Care Strategy Survey)



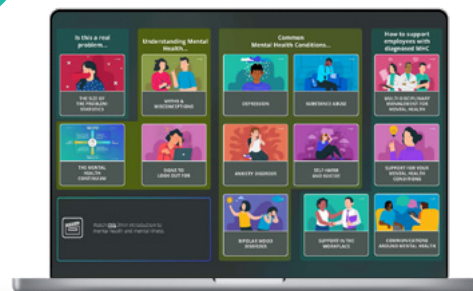
01

KNOWLEDGE, ATTITUDE AND PRACTICES (KAP) SURVEY



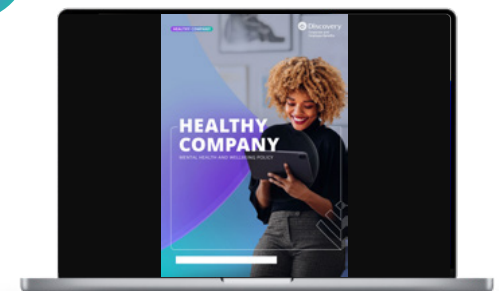
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MENTAL HEALTH TOOLKIT ENHANCEMENTS



03

MENTAL HEALTH POLICY



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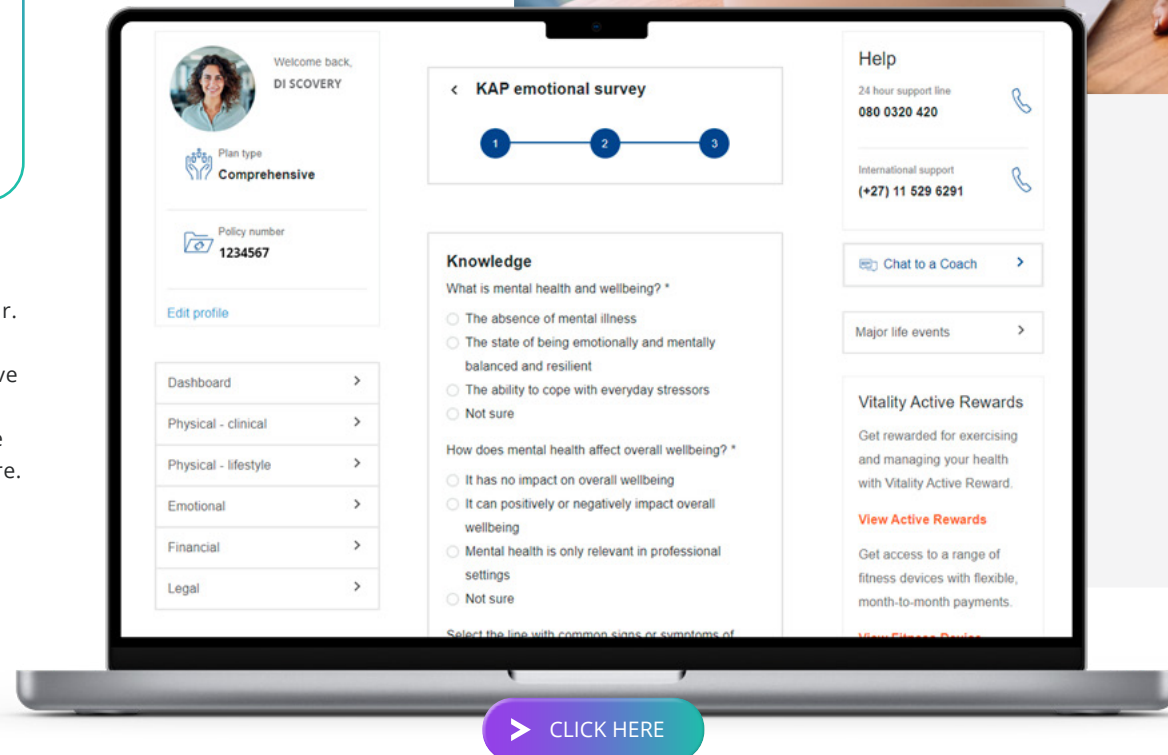
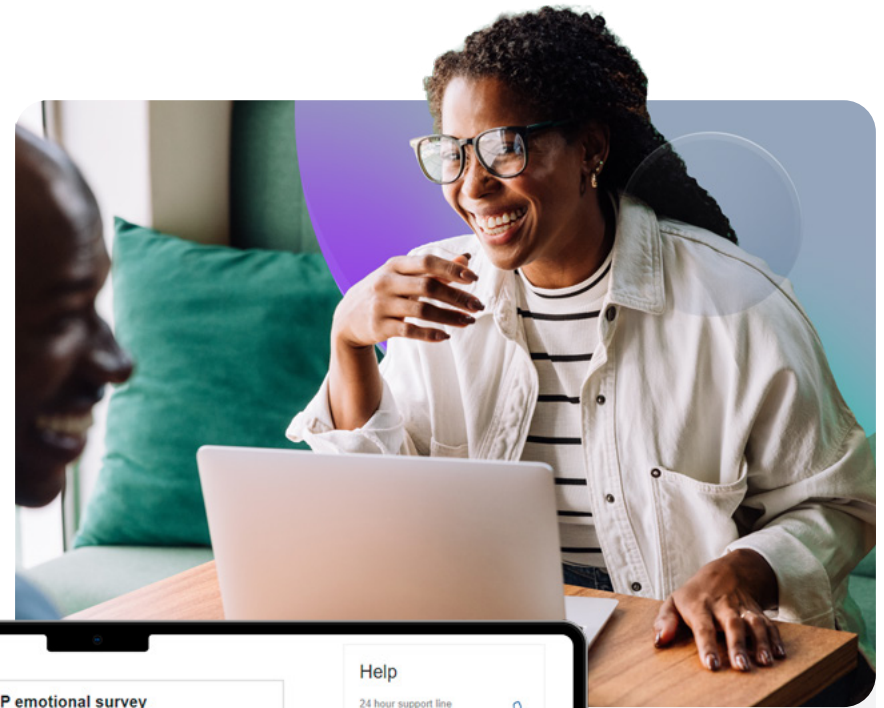


Knowledge, Attitude and Practices (KAP) Survey

Why?

Currently, a blind spot to employers is insight into mental health related beliefs and behaviours within their workspace. According to a 2021 Deloitte survey, only 29% of companies regularly collect data on the mental health and wellbeing of their employees. This suggests that a significant number of employers lack the necessary data to understand their employee mental health.

The KAP survey is a multiple-choice questionnaire with just 14 questions for all employees to fill out once a year. The survey will assess how much your employees know about managing mental wellbeing and how they perceive issues to be addressed in the workplace. You'll then receive a detailed report across the knowledge, attitude and practice dimensions, along with an overall KAP score.



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How are you feeling today?

FINE HAPPY EXCITED MOTIVATED

ANXIOUS SAD STRESSED ANGRY

Mood history >

Select the line with common signs or symptoms of good mental health and wellbeing. *

☐ Increased productivity and improved relationships

☐ Frequent absences from work

☐ Remaining silent when times are tough

☐ Not sure

True or False: Mental health and wellbeing are important for employees productivity and performance. *

☐ True

☐ False

☐ Not sure

Which of the following can contribute to maintaining good mental health and wellbeing? (Select all that apply)

☐ Engaging in regular physical exercise

☐ Practicing good sleep hygiene

☐ Seeking professional help only when in crisis

☐ Balancing work and personal life

☐ Not sure

[View Fitness Device Benefit](#)

> CLICK HERE

Mental Health Toolkit

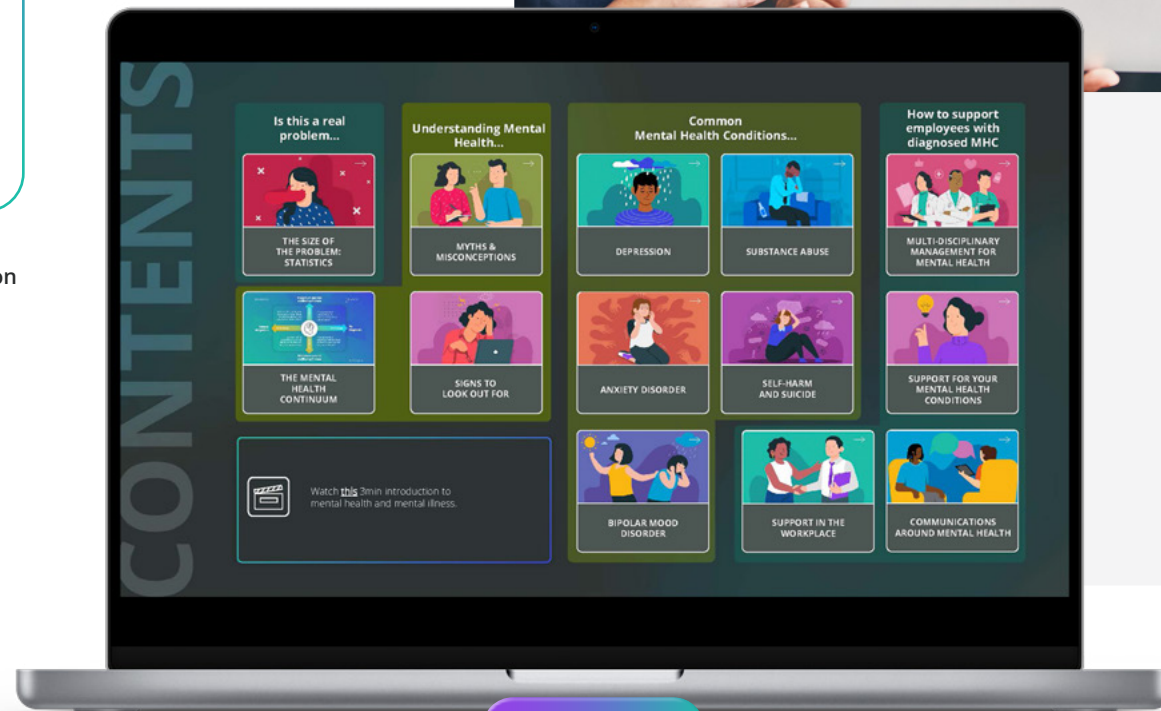
Why?

A key component of breaking the stigma of mental health within a corporate space is helping leadership create a positive and supportive environment.

The World Health Organisation highlights that leadership is key to combating workplace mental health stigma, yet a 2023 study shows 80% of workplaces lack programs to address it.

Expanded content in Healthy Company's digital library on the Employer Zone, guiding leaders on:

- Breaking the stigma of mental health in the corporate space
- Creating an environment that emphasises the importance of managing mental wellness
- Navigating mental health episodes among employees



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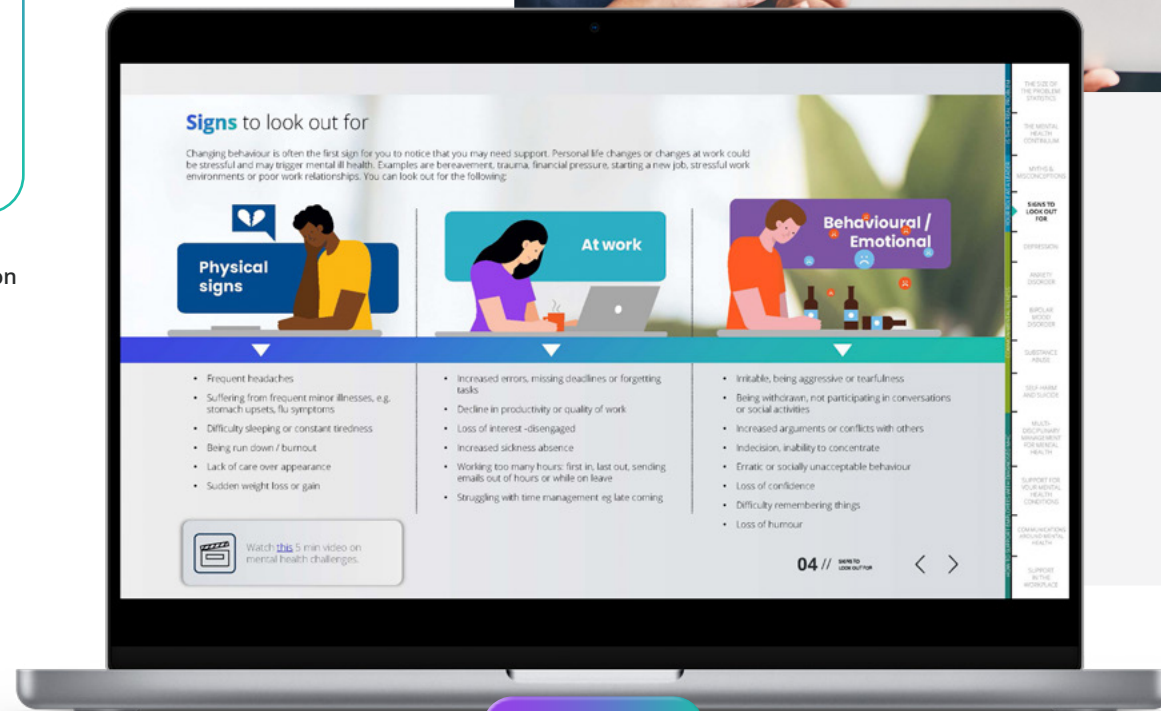
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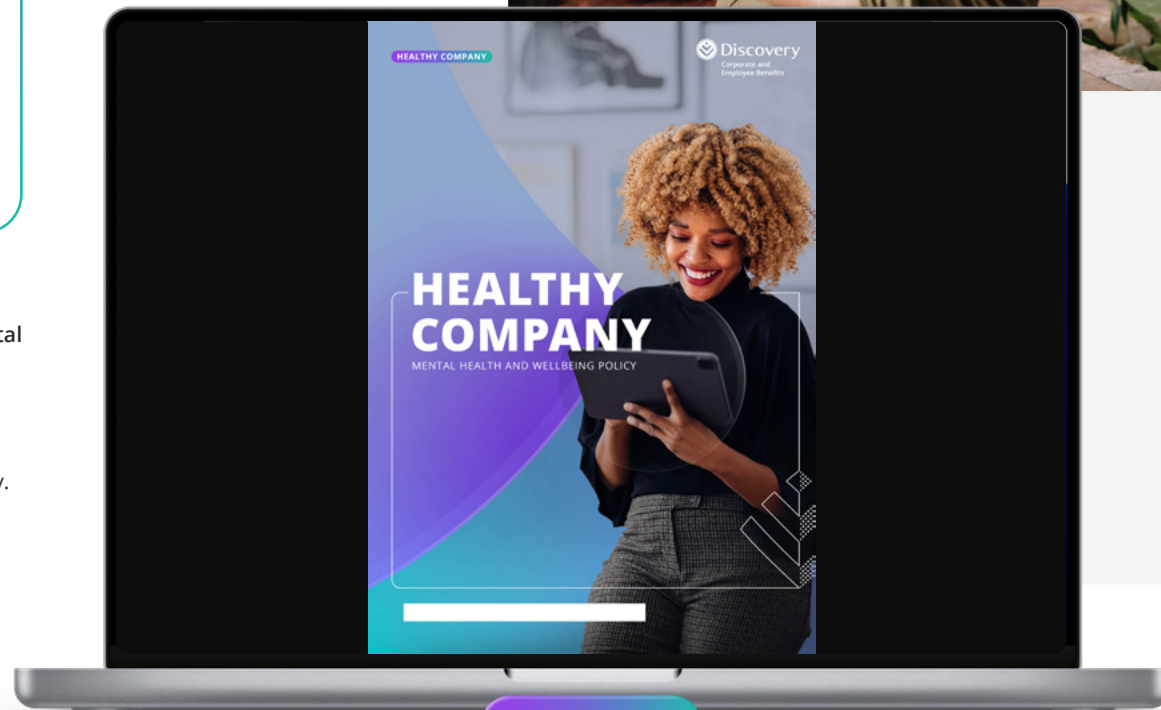
Mental Health Policy

Why?

The vast majority of employers do not have a mental health policy: this is an uncharted area for corporate South Africa. According to a 2022 study by the South African Depression and Anxiety Group only **15% of South African companies** have a **formal mental health policy** in place, leaving the vast majority without a structured approach to mental health in the workplace. A policy is essential for an employer to outline their **commitment to mental health** and create a **platform to tackle** mental health at an employer level and answering any questions.

A new policy template, available on the Employer Zone, can be used as a foundation to your organisation's mental wellbeing approach. In addition, the policy template will be accompanied by:

- A detailed 'how-to' guide, with step-by-step instructions, on tailoring and implementing the policy.
- An invitation to an annual workshop hosted by Discovery, providing guidance on using the policy and answering any questions.



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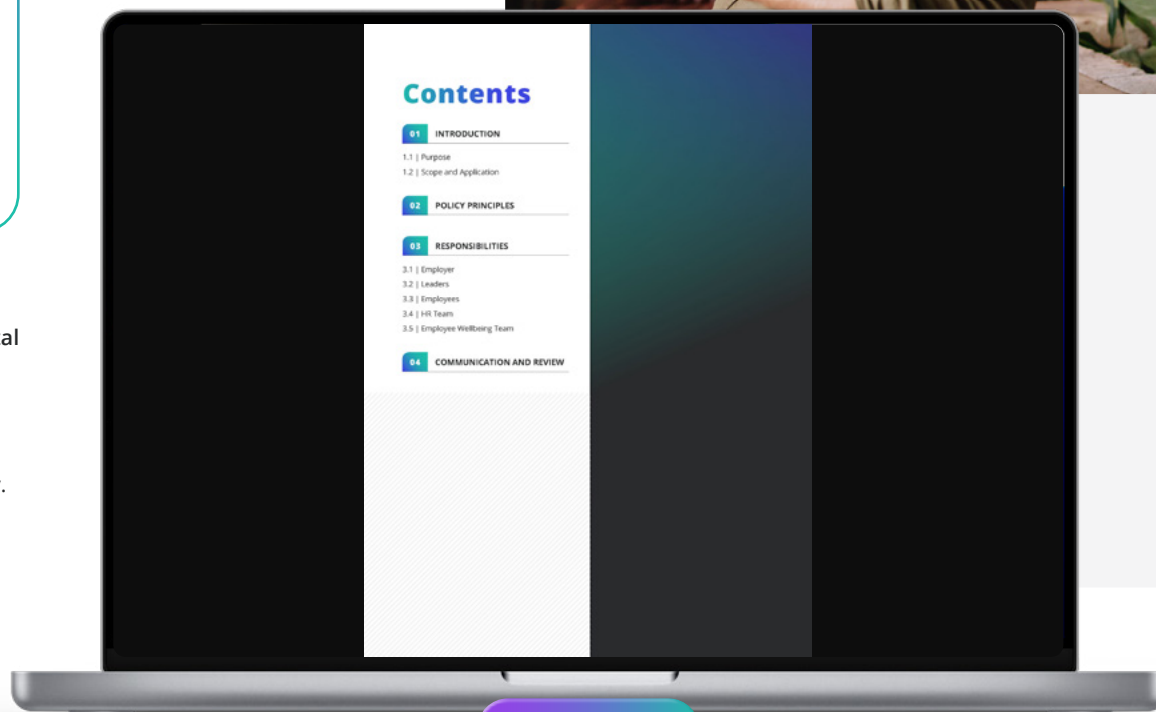
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Download the Discovery Health app



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