

HEALTHY COMPANY

 **Discovery**
Corporate and
Employee Benefits

HEALTHY COMPANY

CORPORATE EMPLOYER GUIDE



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Healthy Company is Discovery's digitally enabled, comprehensive employee assistance programme and wellness solutions. It identifies and proactively supports both at-risk employees and those who are well throughout their work and life journey.

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Activating **employees**

To activate newly appointed employees, you need to send us the relevant information for new employees to be added monthly to groupapplication@discovery.co.za. We will then activate their cover. You can send the data on the Healthy Company bulk upload template, available on the Employer Zone.

Important information when activating an employee

- The turnaround time to import the data is a maximum of five days. To avoid delays, the human resources representative or financial adviser must check the employee data to make sure the information has been completed correctly before sending it to us for uploading. We will contact the employer contact or financial adviser who submitted the application for any further information we might need.
- The cut-off date for bulk upload requests is the 10th of every month for policies to be activated by the 1st of the following month. If we do not receive the correct data by the 10th of the month, employees will not have cover on the 1st of the next month and may not have access to benefits. This may also affect the employer's billing and result in incorrect payroll deductions, such as double deductions if the activation is not concluded before the employer's billing date.
- If an employee joins the company after the 10th of the month, the employer contact can email the employee's details to groupapplication@discovery.co.za to activate their benefits.
- **Once the policies are active:**
 - Your employees will receive a welcome SMS or email to confirm the activation. This is if you gave us the correct cellphone number and email address for the employees.
 - You will receive an activation email and client list.

The following information is critical to complete on the Healthy Company bulk upload template

- Employer number
- Employer branch code
- Employee number
- Date of birth
- ID number
- Passport number (where no ID is provided)
- Country of issue
- Sex
- Title
- First names
- Surname
- Residential address
- Work address
- Cellphone number
- Email address
- Cover start date



You can contact us on 0860 444 449 or email groupapplication@discovery.co.za to find out about the progress of your application.

Dependants

An employee's dependants have access to the services offered by Discovery Healthy Company, which includes telephonic support and counselling with a Healthy Company coach, legal adviser, debt counsellors or trauma counsellor and face-to-face consultations with registered psychologists or social workers.

Dependants are classified as direct family living within the same household of the employee and who are financially dependent on the employee.



Dependants can access the services by calling us on **0800 320 420**, referencing their policy number or the policy holder's ID number





Maintenance

Update details

Employees can update their details on the Discovery website from their portfolio page or they can call us on 0800 320 420.

Continuing membership

Employees on Discovery Healthy Company cannot continue their membership when they leave their employer. If they move to another employer who has Discovery Healthy Company, the new employer will activate the employee again for benefits.

Withdrawals

To end cover for employees after their resignation or the termination of their employment, you need to send the relevant information to healthycompanyadmin@discovery.co.za monthly for us to end their cover. Please send us their:

- Policy number
- Reason for withdrawal
- Withdrawal date (end of a month)

Employer contact details

The following contact people on our database will be allowed to access the employer's details on the website:

- Executive
- Primary payroll administrator
- Secondary payroll administrator
- Employer financial administrator



Billing

IMPORTANT PAYMENT INFORMATION

Bank Account details

To ensure accurate allocation and reconciliation, it is important that you make the payment into the correct account.

Healthy Company's banking details for manual payment of contributions:

Account name: Discovery Health (Pty) Ltd
– Company Care

Bank name: First National Bank

Branch number: 255005

Account number: 62759454839

Account type: Cheque



PAYMENT DATES

Payments are required by no later than three days after the due date, which is the 1st of every month. If we have not received payment by the 3rd of each month, the billing specialist will contact your payroll representative to find out why payment was delayed. If we do not receive payment by the 4th, we will send you a notification to inform you of the non-payment. If payment is not made within 30 days of the notification we will suspend your Healthy Company services until we receive payment. We will contact your payroll representative and financial adviser (if applicable) before we cancel your cover.



REFERENCE NUMBERS

Please always use the 18-digit reference number, which appears on the billing statement, when paying. Without this reference number, we cannot allocate the funds and this can result in deactivation of cover. Proof of payment must also be sent to the billing specialist.



CLIENT LIST

The client list is a list of all employees and their contribution amount on the policy. We can email this to you on request to validate that our records are correct.



BILLING STATEMENT

Your billing statement will be created monthly and will be sent to you to advise you of the amounts due for payment. Any disputes must be raised with us within 30 days of receiving your billing statement. Financial changes must be requested seven days before your next billing statement date. We do not allow any backdated changes.



Claims

Discovery Healthy Company is built in such a way that employees should not have to pay for services provided by a contracted service provider. Discovery Healthy Company will pay contracted service providers directly, unless the services have been provided based on a separate agreement between the service provider and the employee or dependant.

Wellness **Advisers**

Focus on providing face-to-face support for employer groups. A Wellness Advisor (WA) is assigned to a Financial Adviser (FA) house or FA giving dedicated service to employer groups that have a minimum of 35 employees on Discovery Healthy Company.

The key focus of a Wellness Advisor (WA) is face-to-face interaction with Financial Advisers (FAs) and employer contacts. The aim is to build strong relationships and to have effective partnerships supporting Discovery Healthy Company. A WA provides various services as listed below.



FINANCIAL ADVISER SERVICE STRATEGY

The WA has meetings with the FA or FAs house throughout the year. They share Discovery Health's service updates, along with any relevant industry updates.



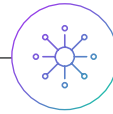
SUPPORT DISCOVERY INITIATIVES FOR HEALTH AND WELLNESS

The WA shows employers how to use Discovery Health's initiatives for wellness, for example Employer Wellness Days and HIV counselling and testing (HCT) events.



PROVIDE REPORT DATA

The WA creates reports for employer groups. These reports give the health data of specific employer groups and allow employer groups to create customised health and wellness initiatives in their companies.



YEAR-END REVISION

The WA provides supporting documents, training presentations and year-end revision details to help FAs and employer groups with changes for the following year. The WA provides service support during this time to make sure the year-end revision runs smoothly. They keep the FA and employer groups informed of processes, and any changes.



EMPLOYEE TRAINING

The WA can train employer groups when needed. Minimum attendance requirements apply.

Tools to support the **wellbeing of your employees**

We have developed a range of tools and programmes for you to support the wellbeing of your employees. You can access these tools by logging on to the **Employer Zone** and selecting Healthy Company.

These tools include:



HEALTHY COMPANY ACTIVE REWARDS

Employees can get rewarded for completing all their Healthy Company goals. Employees who activate Vitality Active Rewards will gain access to the Vitality Active Rewards exercise ring. They can also compete in other challenges including:

- Health checks
- Mental wellbeing assessments
- Financial wellbeing courses
- Mood capture

Through Vitality Active Rewards employees have access to fully fund a fitness device on a flexible month-to-month subscription, including the Apple Watch Series 3 and Garmin Forerunner 45.



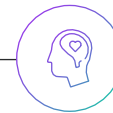
MENTAL HEALTH EMPLOYER TOOLKIT

Healthy Company is actively working on emotional wellbeing initiatives to bridge the gap between managers and employees, offering targeted guidance to support mental health in the workplace. Employers now have access to the Mental Health Employer Toolkit, which includes reporting assets, surveys, and organizational assessments.



WORKSHOP AND TRAINING

To empower you and your employees in understanding health and wellbeing, we have designed a range of workshops and training sessions covering a wide range of topics across the multiple dimensions of wellbeing. For more information about Healthy Company workshops and training or to make a booking, visit the Employer Zone on www.discovery.co.za or email healthycompanybookings@discovery.co.za



WELLNESS CALENDAR

The wellness calendar is a tool you can use to send wellness campaigns to your employees throughout the year. The year is split up into quarters. The campaigns are relevant to that time of year. You can communicate the campaign to employees monthly to encourage and remind them to participate by sending campaign Emails, SMSs and posters.

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)

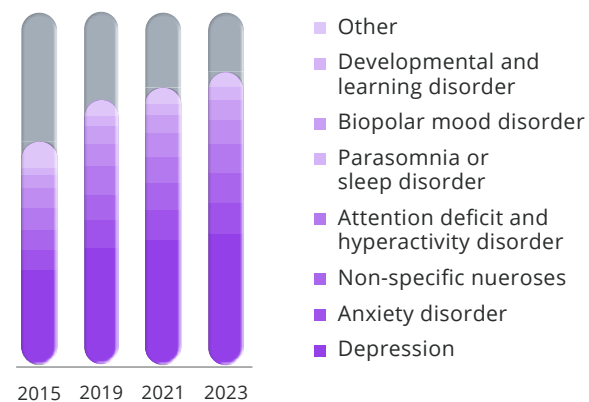
STRESS AND ANXIETY IN THE WORKPLACE



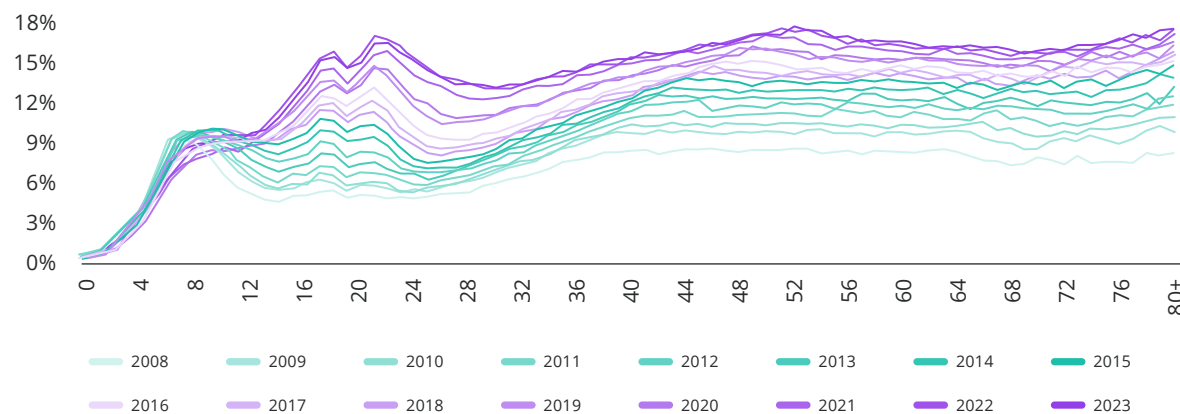
Evidence within our Discovery Health base

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:

- 01 | Flagged as 'suicidal' or 'severe' after completing their mental health screening.
- 02 | They logged their mood as 'sad' or 'stressed' consecutively on the mood tracker.
- 03 | 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.



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%

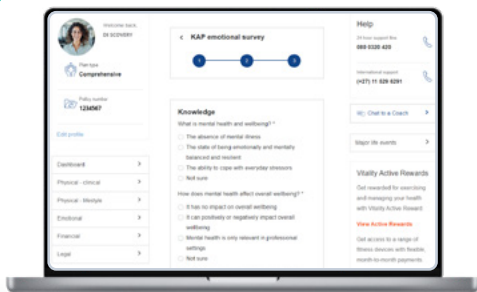
increase in employers seeing mental health concerns amongst their employees between 2023 and 2024

(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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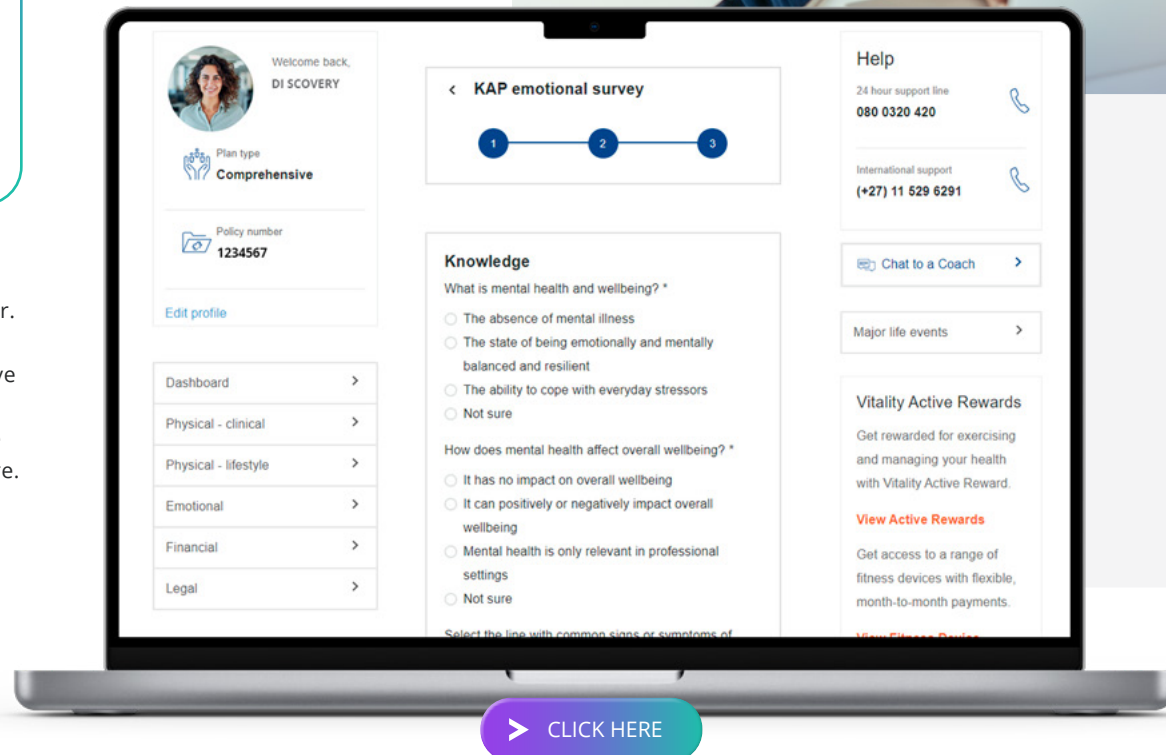
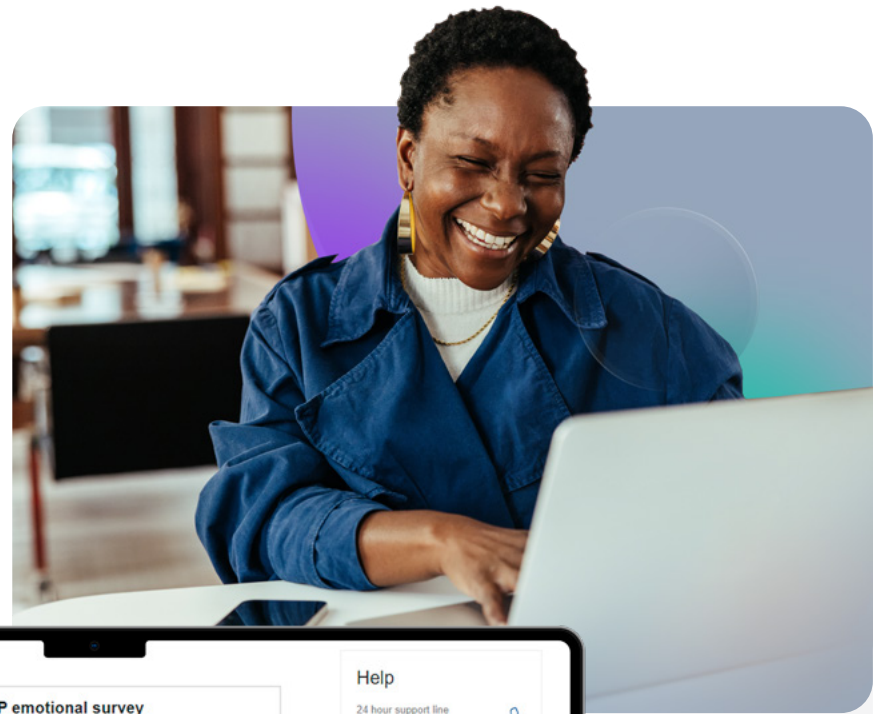


Knowledge, Attitude and Practices (KAP) Survey

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.

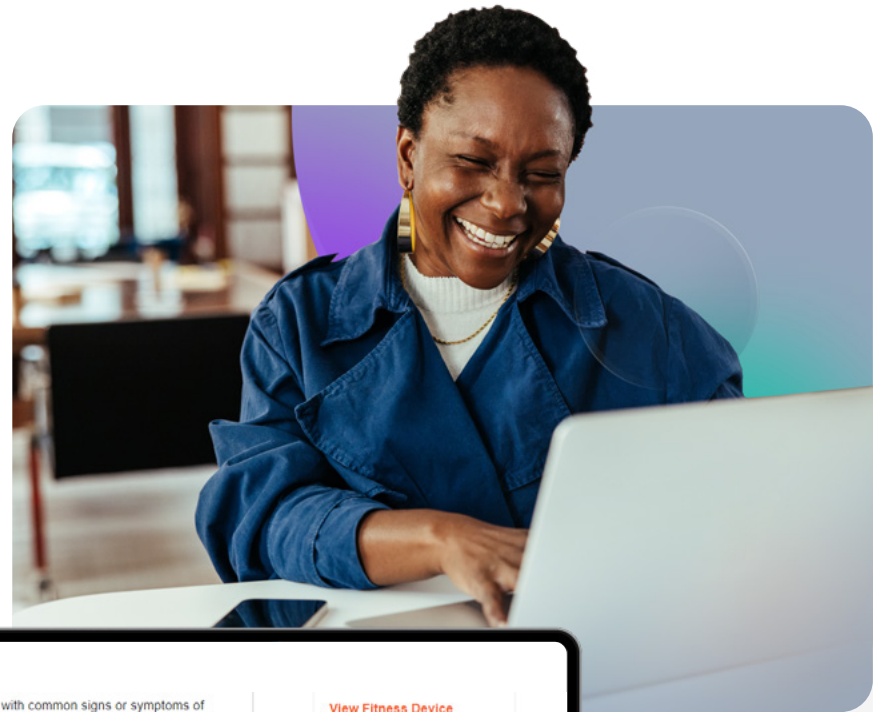


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[CLICK HERE](#)

Mental Health Toolkit

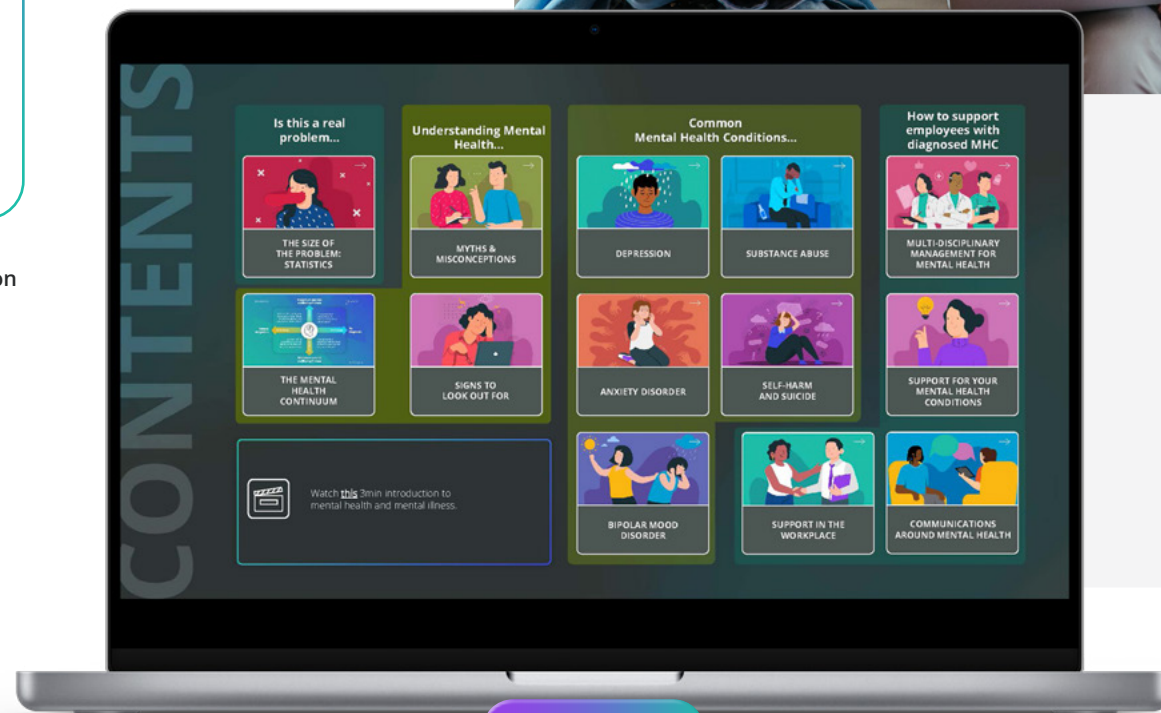
Why?

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



> [CLICK HERE](#)

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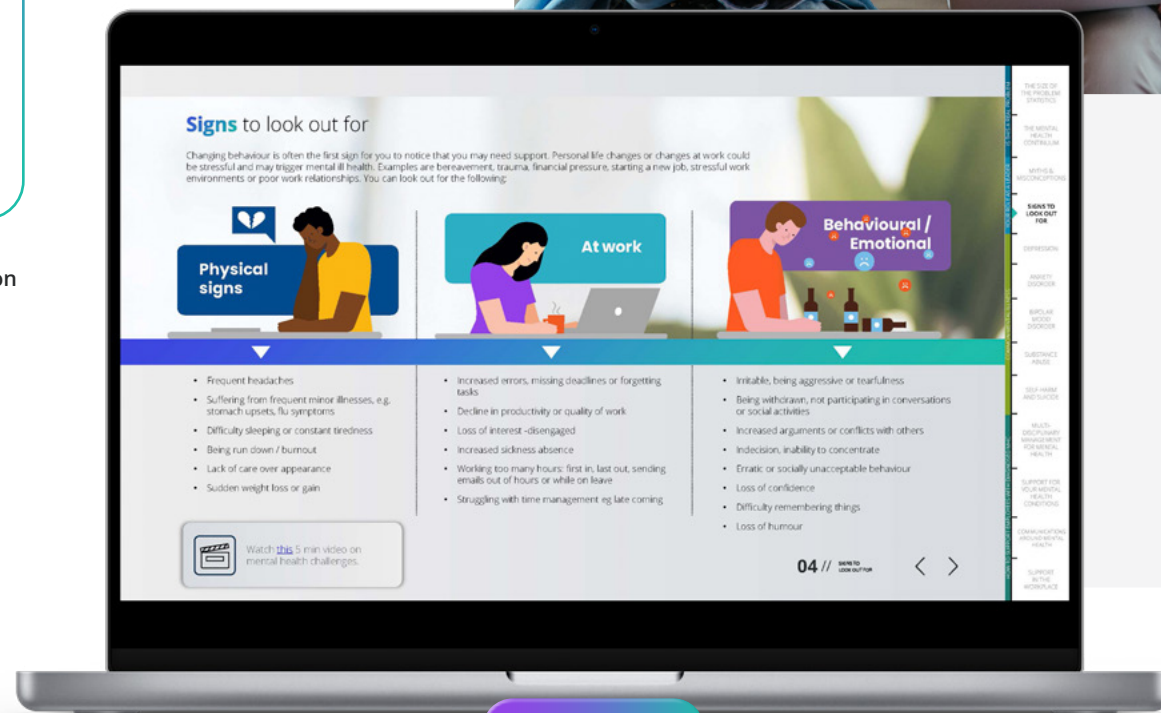
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Mental Health Policy

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.



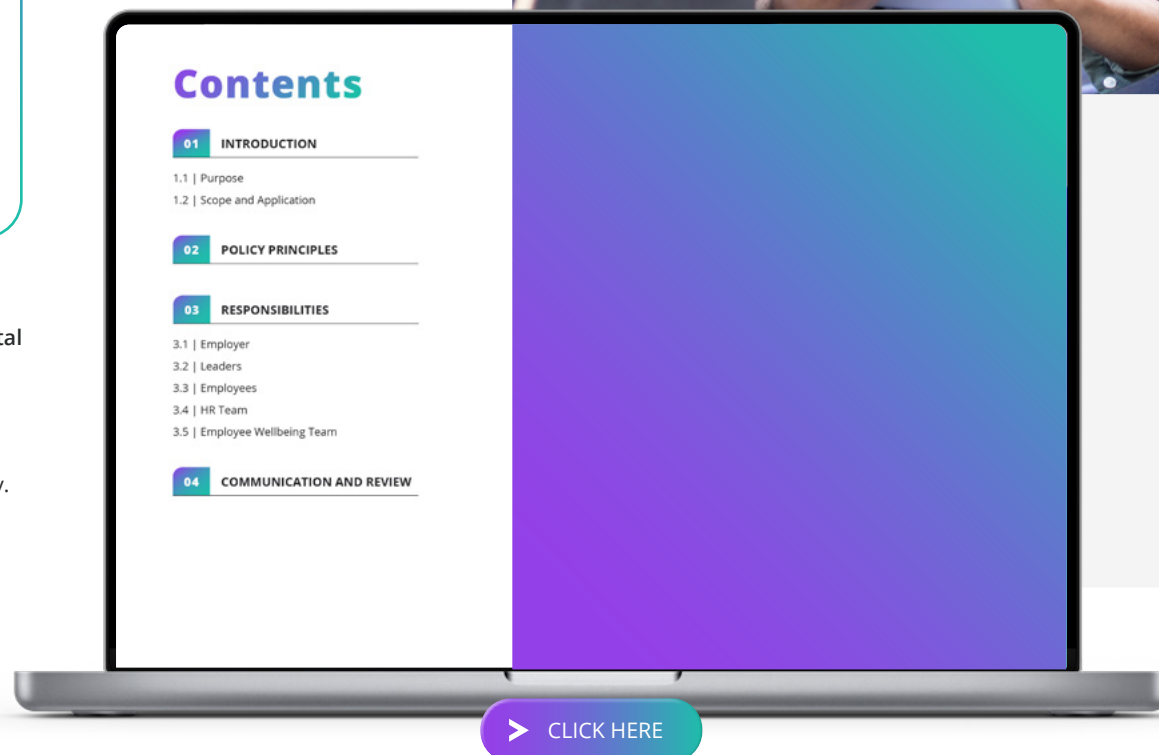
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How to **contact us**

Emergency Trauma Assistance

Telephone: 0800 320 420

General enquiries or to speak to a Healthy Company coach

Telephone: 0800 320 420

Email: Healthycompany@discovery.co.za

New business enquiries

Email: groupapplication@discovery.co.za

Website support

For all internet-related questions, such as registration problems, security, compatibility issues, login problems, a forgotten password OR, trouble with navigating the site, call 0860 100 696 or 083 123 0696

These numbers operate on weekdays from 07:00 to 22:00 and on Saturdays, Sundays and public holidays from 08:00 to 17:00





Download the Discovery Health app



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