HEALTHY COMPANY

Discovery
Corporate and
Employee Benefits

HEALTHY COMPANY COMPREHENSIVE BROCHURE

Contents

01 Healthy Company

02 Support across the four dimensions of wellbeing

03 Healthy Company Coaches

04 Seamless access to a suite of online tools and services

05 Vitality Money

06 Financial health

07 Incentivising and enabling engagement with HealthyCompany

08 Employer insights and support

09 Mental health in the workplace

10 Knowledge, Attitude and Practices (KAP) Survey

11 Mental Health

Healthy Company

Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme which proactively supports employees and allows employers to respond to employee health and wellbeing challenges.

HOLISTIC MANAGEMENT OF WELLBEING

Looking after four, highly-correlated dimensions of wellbeing: failure in one pillar compromises the employee's entire wellbeing.

UNDERPINNED BY SCREENING

Leveraging a single, consistent Discovery wellness experience for all employees, creating a platform for integrated insights.

DATA-DRIVEN INSIGHTS

Dynamic data sources that focus on creating meaningful, actionable insights.

PROACTIVE SUPPORT

Catering for all employees - from those most at risk to those who are well managed.

FREE ACCESS TO VITALITY ACTIVE REWARDS EXERCISE RING AND HEALTHY COMPANY LINKED GOALS

Provides a platform to incentivise physical activity and employee engagement, and offers access to tools and benefits to track activities.
Members will earn Discovery Miles for achieving their personalised exercise goals, up to an **annual limit**.

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 including:

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 screening and vision screening.

Employees who are classified as high risk will be referred to their doctor for further advice and treatment. 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. Healthy Company also proactively reaches out through the Discovery app and website, sending checklists, information and reminders on an ongoing basis to assist with the management of their condition.

All Healthy Company members will also get free access to the Vitality Active Rewards Exercise Ring and earn Discovery Miles for achieving their personalised weekly exercise goals.

EMOTIONAL WELLBEING

Emotional wellbeing is evaluated during screenings, online assessments or during telephonic conversations with a Healthy Company Coach. Employees can also capture their daily mood 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 or through live chat on the Discovery app to provide advice, support or onward referral to a clinical psychologist or social worker for up to eight face-to-face counseling sessions, where clinically indicated.

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.

FINANCIAL WELLBEING

All Healthy Company members will have access to the full suite of financial wellbeing assessments through Vitality Money, Discovery Bank's proprietary behaviour-change programme, designed to measure and understand an employee's current financial situation, give them the tools to improve it, and reward them for positive behaviour changes along the way.

Based on an employees' risk rating, they have access to tailored and relevant interventions designed to improve overall financial wellbeing through the app.

Employees can also call the support line to contact one of our financial experts for debt counselling or assistance with debt management services. These services include credit reports to understand their credit history, insurance reviews and debt consolidation to simplify repayments and potentially save money.

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 who need 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 and 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

Will refer employees to the following professionals where indicated:

PSYCHOLOGIST, REGISTERED COUNSELLORS AND SOCIAL WORKERS

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

TRAUMA COUNSELLORS

When affected by a traumatic experience, employees and their dependants have 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 or virtual trauma debriefing where clinically appropriate.

LEGAL ADVISERS

Unlimited access to legal advisers to provide, education and practical advice on issues such as divorce, maintenance, custody, criminal matters, property disputes and claims for payment. Emergency support such as 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**

Call: 0800 320 420

Access the app for support

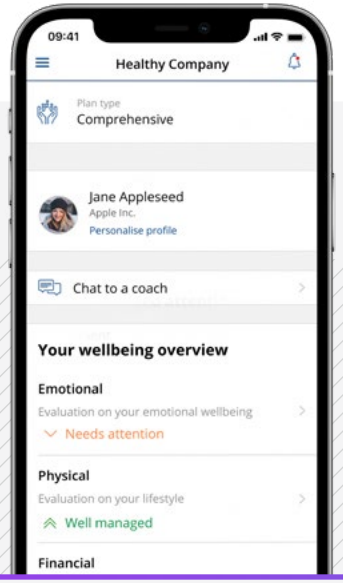
Google Play

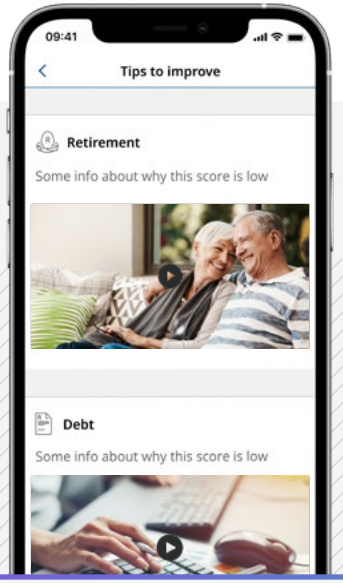
App Store

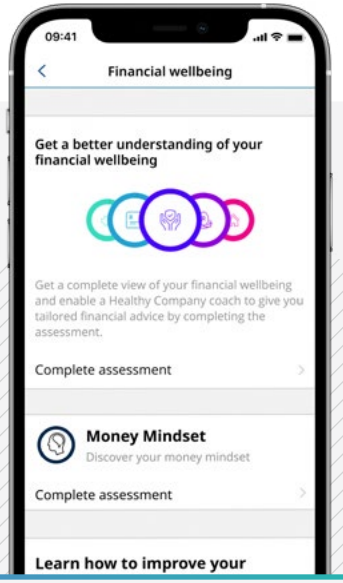
AppGallery

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 that automatically trigger appropriate interventions, a library of online educational content and the ability to chat with a coach. The Healthy Company app interface provides employees with a world-class digital experience including complete digitisation of all wellbeing assessments and seamless access to tailored, and appropriate interventions.







Updated Healthy Company app interface

- Updated app interface ensuring an intuitive digital in-app experience.
- The persistent chat functionality on key screens make it easier for employees to engage with a Healthy Company Coach.

Improved navigation to digital wellbeing assessments

Improved navigation to tailored, relevant interventions.

Integration with Discovery Bank and Employee Benefits

- Consistent experience of financial wellbeing assessments and interventions across all Discovery products.
- Seamless and intuitive access to the comprehensive suite of digital wellbeing assessments.

Financial wellbeing assessments powered by **Vitality Money**

Discovery Bank, the world's-first-behavioural bank uses its innovative and proprietary behaviour-change programme, Vitality Money to make clients financially healthier. Healthy Company members have access to the full suite of Vitality Money assessments, tailored for Healthy Company, creating a consistent view of an individual's financial health across all Discovery products.

The Science behind Vitality Money:

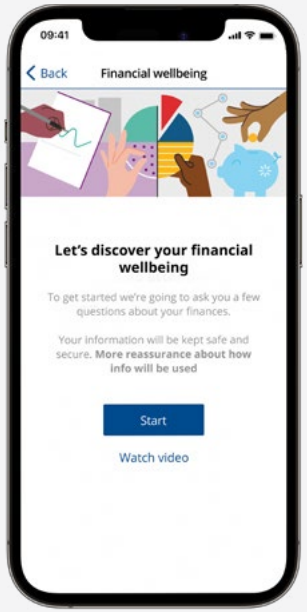
Studies have shown that five controllable financial behaviours are responsible for 80% of loan defaults.

This includes:

- Spending more than you earn
- Not having enough insurance
- Not saving for retirement
- Managing unsecured debt poorly.

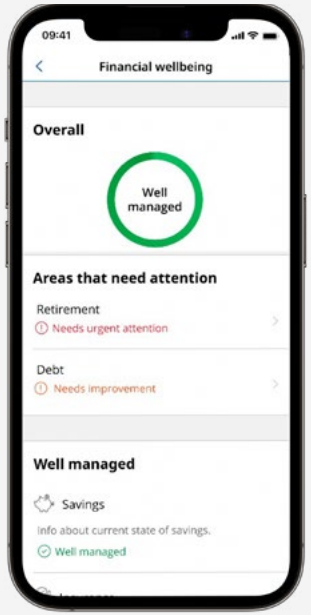
The Vitality Money programme has translated these factors into five specific metrics that can be tracked and improved through engagement over time.
An employee's financial risk rating is determined based on how they fare in each of these metrics, and based on their risk rating they have access to tailored and relevant interventions designed to improve overall financial wellbeing.

Complete financial wellbeing assessments



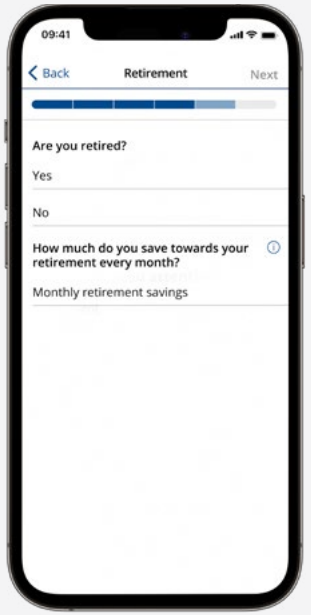
LEARN MORE

View your overall risk rating



LEARN MORE

Access tailored and relevant interventions



LEARN MORE

How we calculate **financial health**

Healthy Company uses the digital financial wellbeing assessments to gather a combination of self-reported and pre-populated data (depending on the employee's underlying suite of Discovery products). The data is used to calculate an employee's risk rating for each of the five controllable financial behaviours, and an aggregated financial risk rating.

These risk ratings inform relevant financial wellbeing interventions from Healthy Company for the employee.

5 Controllable behaviours	How we calculate your risk rating
Having enough savings	Emergency savings, non-retirement savings including unit trusts, forex, endowments.
Managing short-term debt	Income used to pay off your short-term debt across unsecured credit products. Where employee gives consent, credit data will come from Experian.
Having the right types of insurance	Life insurance, short-term insurance and medical aid.
Being on track for retirement	Retirement contributions, retirement savings, and retirement income.
Managing your property investments	Value of long-term assets minus all secured debt, relative to a long-term asset target.

The financial risk rating of the employee, including all the underlying assessment results, remains confidential, and will only be used to determine appropriate interventions. The details will not be shared with the employer.

Employees get access to tailored financial wellbeing interventions based on their financial health

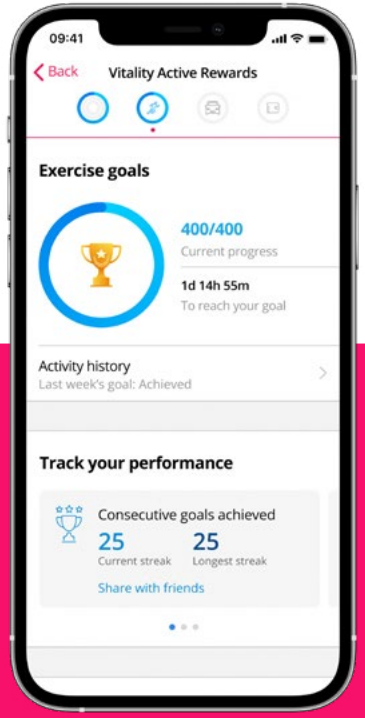
Healthy Company offers employees an extensive list of interventions to help them manage their financial health. These interventions are tailored specifically to each and every employee, based on their financial risk rating. Furthermore, Healthy Company provides a number of solutions for employers to help drive better financial behaviour amongst their employee base.

Support line and coach chat functionality | **Money Mindset assessment** | **Tools** | **Articles** | **18 Online financial education and literacy courses** | **Workshops and training**

Incentivising and enabling engagement with Healthy Company

Discovery research has shown that employees who are physically active on a regular basis are more productive than their peers. Through Vitality Active Rewards, employees are incentivised to get active regularly, and have access to tools and benefits to help them track their activities.

Healthy Company provides employers with access to Healthy Company-related goals to incentivise and drive engagement with Healthy Company activities such as completing online wellbeing assessments.



Access to the active rewards Exercise Ring

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

Access to Healthy Company linked goals

All members of Healthy Company get free access to Healthy Company-related goals where employees are incentivised to engage with Healthy Company activities. Employees are allocated one goal each quarter and earn Discovery Miles for completing these goals, up to an annual limit.

Activities include:

- Completing digital wellbeing assessments
- Completing financial wellbeing courses
- Tracking their mood on the mood tool

Employees can fund a fitness device of their choice

Employees can fully fund a fitness device on a flexible, month-to-month subscription, including the Apple Watch Series 3 and Garmin Forerunner 45.

01 | Employees complete an easy online application for a flexible payment structure over a 24-month period.

02 | Employees can choose their preferred device from a list of options.

03 | The payment plan includes full warranty and insurance cover to protect the employee from any unforeseen costs during the subscription period.

04 | Employees can exchange or upgrade their chosen device, or cancel their subscription at any time with one months' notice and no penalties or fees.

Every time you achieve a goal, you can choose between enjoying an **instant reward** like a coffee or donating to the latest MoveToGive initiative as soon as you achieve your weekly goal or wait to **play your gameboard** on Rewards Wednesday to earn Discovery Miles.

Download the Discovery app

Download on the App Store | GET IT ON Google Play | Download on AppGallery

Employer insights and support

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 employer dashboard includes comprehensive reporting 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 and demographic data to determine an expected absenteeism score. The index can then be compared with other businesses within the same sector.

*The Absenteeism Index is only available to employer groups who have both the Discovery Health Medical Scheme and Healthy Company.

Employer insights and support

ADDITIONAL EMPLOYER BENEFITS

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 on the Employer Zone on www.discovery.co.za

Healthy Company Wellness Advisers are assigned to a specific financial adviser house and employer groups. They build relationships and partnerships to in support and guide employers along their company's wellness journey by providing escalated support, education and reporting on the Healthy Company Employer Assistance Programme.

Workshops and training programmes focusing on a range of topics across the various dimensions of wellbeing and they are emotional, social, financial, legal, security and physical.

COVER FOR DEPENDANTS

Dependants are spouses, children, parents, or anyone living in the same household as the main member who are financially dependent on the main member.

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 psychologist, registered counsellors or social workers.

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.

Pricing

Healthy Company offers a flexible pricing structure based on whether the employer chooses to offer their employees screening through the Discovery Wellness Experience at the workplace, or encourages screening through the digital wellbeing assessments. 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 Flexicare powered by Discovery, price discounts may apply based on integration with these products.

Scan the QR code to get a quote

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

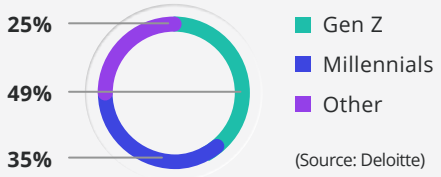
(Source: WHO)

15%

global working population experience mental illness

(Source: WHO)

STRESS AND ANXIETY IN THE WORKPLACE

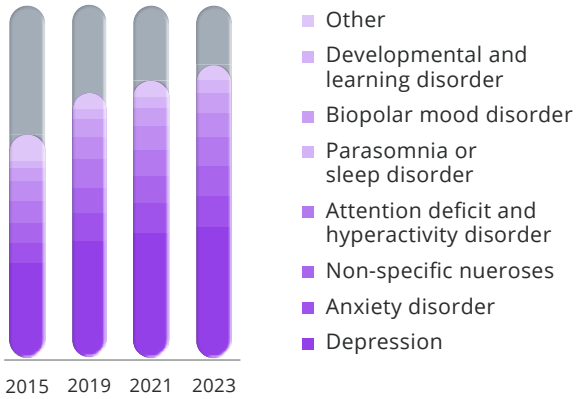


(Source: Deloitte)

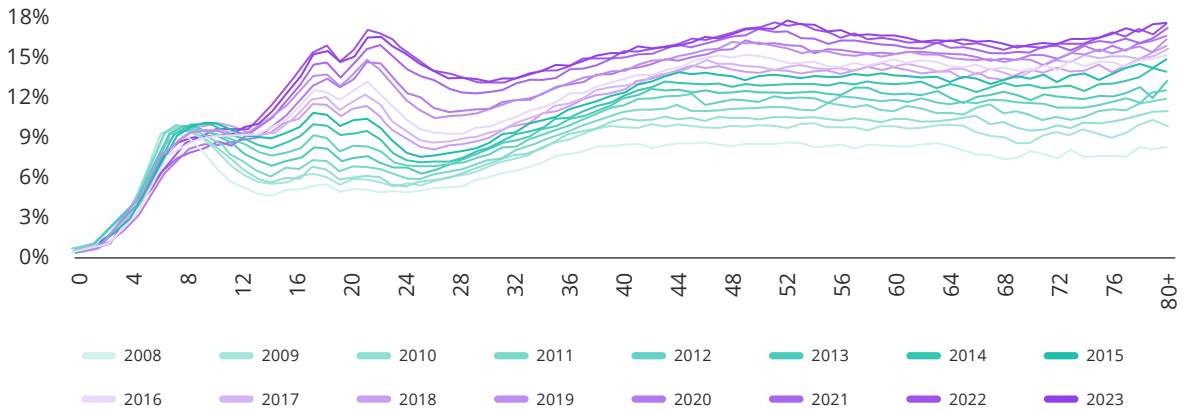
Evidence within our Discovery Health base

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.

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.

01 Knowledge, Attitude And Practices (KAP) Survey

02 Mental Health Toolkit

03 Mental Health Policy

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

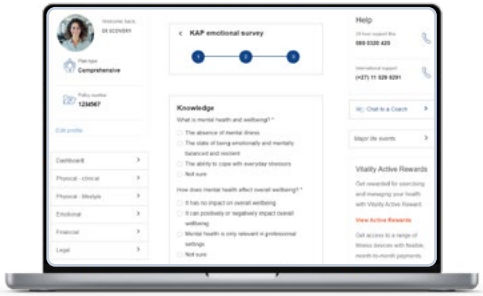
(Source: South African Depression and Anxiety Group 2020)

76%

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

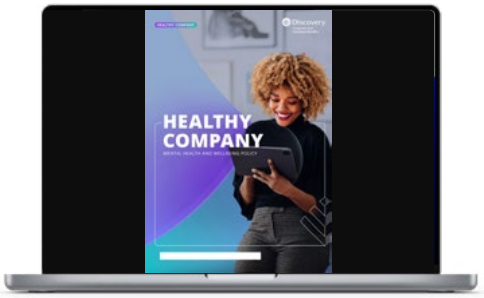
(Source: 2024 Large Employer Health Care Strategy Survey)

01 KNOWLEDGE, ATTITUDE AND PRACTICES (KAP) SURVEY



02 MENTAL HEALTH TOOLKIT ENHANCEMENTS

03 MENTAL HEALTH POLICY



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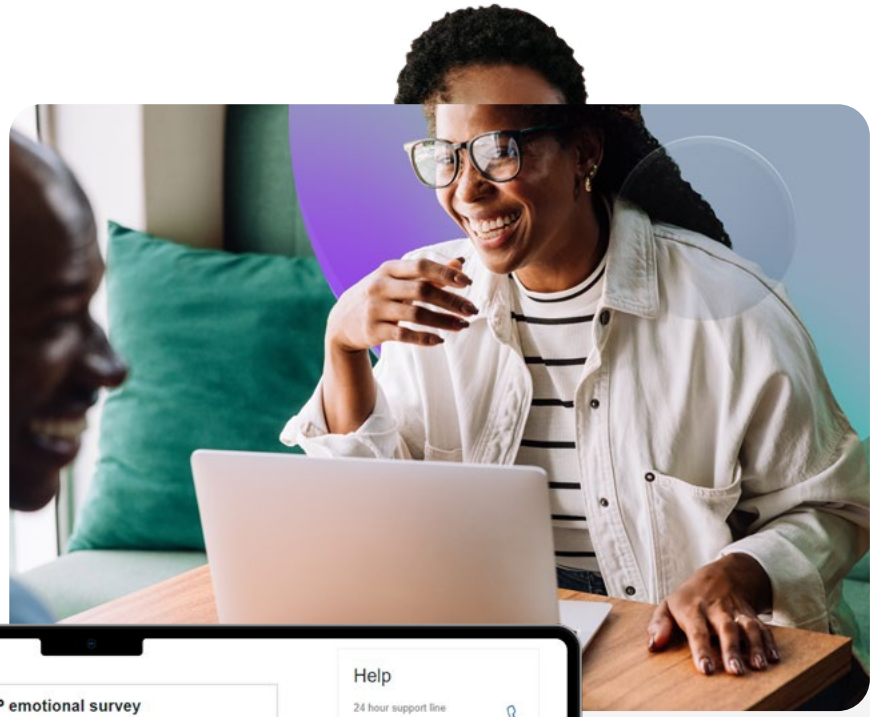
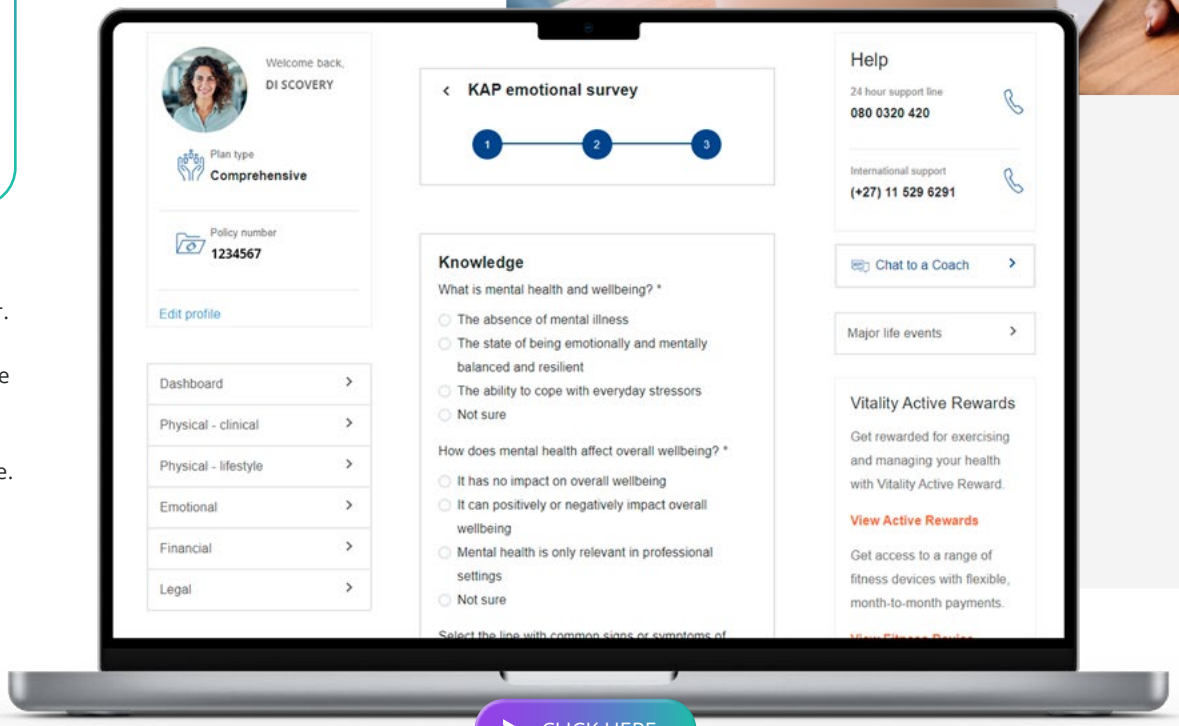


Why?

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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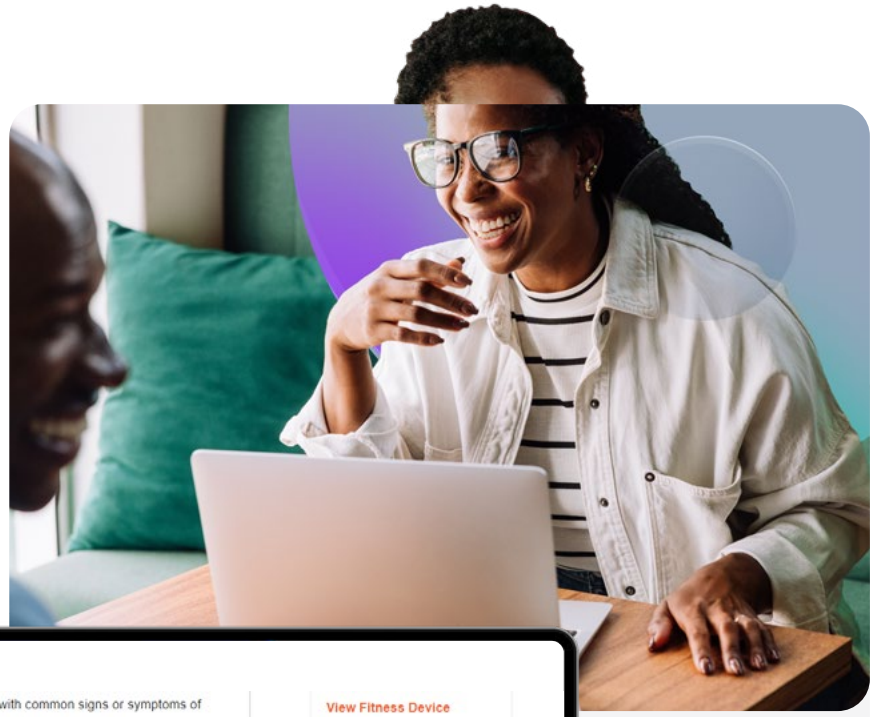

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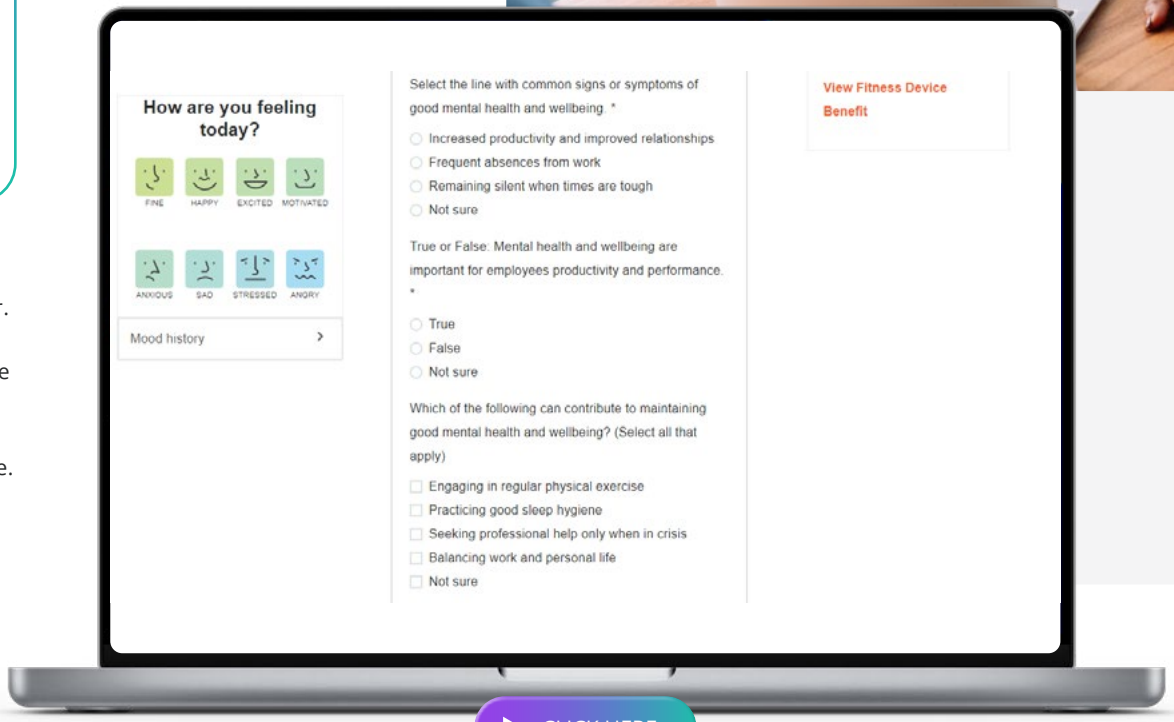

CLICK HERE

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

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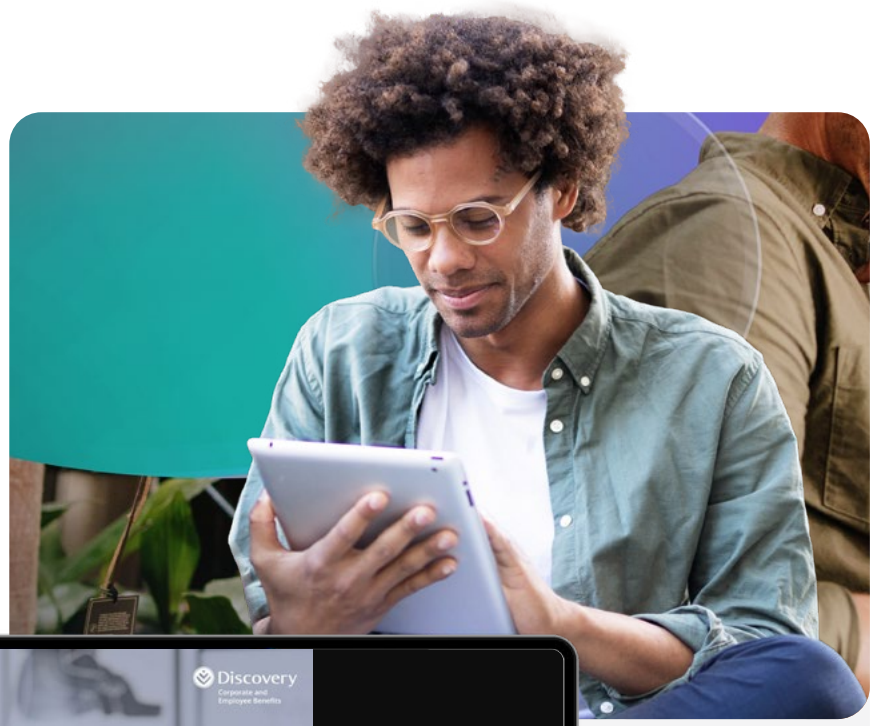
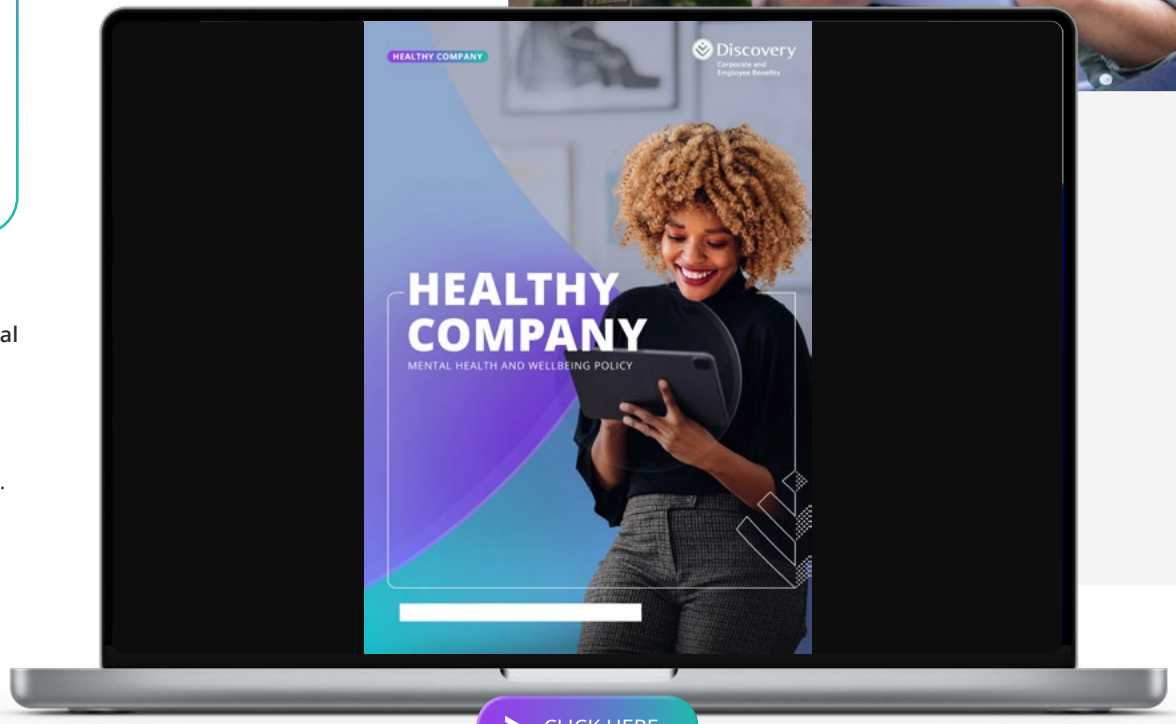


Why?

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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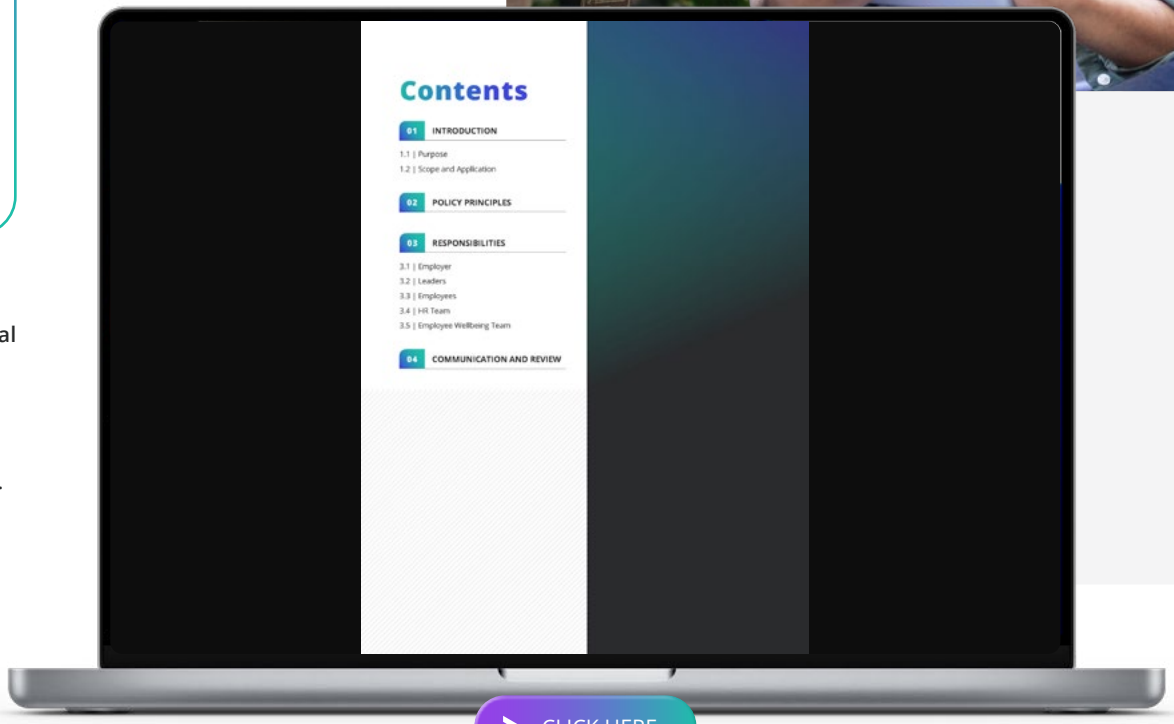
The vast majority of employers do not have a mental health policy: this is an uncharted area for corporate South Africa. According to a 2022 study by the South African Depression and Anxiety Group only **15% of South African companies** have a **formal mental health policy** in place, leaving the vast 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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