



# HEALTHY COMPANY

Integrated, proactive wellbeing assistance for employees



# Making employees healthier

*Studies by the Oxford Health Alliance, together with findings from the World Health Organization indicate 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) that contribute to 60% of deaths worldwide.*

South Africa is no exception to these global trends, with many individuals at risk of 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.

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 the impact of sub-optimal employee wellbeing on the levels of employee workplace absenteeism<sup>1</sup> and presenteeism<sup>2</sup> on one end; and the compelling opportunities on the other end where employee wellbeing is supported and optimised. Employees in good health are 15% more productive than those in poor health<sup>3</sup>, experience fewer motivational problems, are more resilient to change and are more likely to be engaged with business priorities.

Since individuals spend approximately one third of their adult life at work, employers have a key role to play in influencing employee wellbeing. The World Health Organization recognises this,

commenting that “the workplace directly influences the physical, mental, economic and social wellbeing of workers and in turn the health of their families, communities and society. It offers an ideal setting and infrastructure to support the promotion of the health of a large audience”.

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; 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 Healthy Company — a fully integrated, proactive employee assistance programme.

1. Absenteeism: People in ill health who are sick and absent from work  
 2. Presenteeism: People who are present at work but not working at full capacity due to illness  
 3. ‘Fitter, healthier, more productive,’ Discovery, 2013

# Healthy Company

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

## MANAGEMENT OF FOUR DIMENSIONS 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 through the Discovery Wellness Experience, online assessments and an app-based tool to capture the employee's mood and detect signs of emotional distress. The outcomes of the screening are used to classify individuals according to their risk profile across the key dimensions of wellbeing.



## PROACTIVE, TAILORED INTERVENTIONS

Proactively reaches out to employees with tailored solutions that range from prevention and education to ongoing or episode management based on their risk profile. This includes in-app notifications and reminders, telephonic outreach by a lifestyle coach and referrals to registered psychologists or debt counsellors, or into available healthcare and wellness programmes. As an employee engages with the programme over time, Healthy Company will adjust their risk classification and the recommendations and interventions appropriately.

## 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 risks and their progress in managing these risks. Insights are developed based on integrated data across all the essential features of an employer's health and wellbeing initiatives administered by Discovery.

Includes comprehensive reporting for the employer around the risk classification of all employees, utilisation and engagement of all Discovery-related interventions and benchmarking linked to Discovery's Absenteeism Index. All reporting complies with employee confidentiality and other legal requirements.



# Healthy Company in action

*Healthy Company utilises screening to classify employees according to their health and wellbeing. Relevant interventions are proactively triggered and dynamically adjusted on an ongoing basis, depending on the employees' engagement. Insights are provided to help employees understand their risks and improve their wellbeing.*

## Screening

Each employee will 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 will contribute to a comprehensive health and wellbeing profile of the employee.

Importantly, employees will have a one-on-one consultation with a Wellness Specialist immediately after the screening. The Wellness Specialist will explain the results of the screening, including how these have changed compared to the previous screening, discuss the impact of lifestyle risk factors and engage the employee on 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.

Employees can rest assured that the results of their screening tests and assessments and conversations with the Wellness Specialist are confidential and that the information will not be shared without the employee's consent.

## Interventions

Based on the outcomes of the screening and the health and wellbeing profile of the employee, Healthy Company will proactively reach out through the Discovery app, Discovery website and Healthy Company coaches, with tailored interventions in the areas where a risk or opportunity has been identified.

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. Using cutting-edge technology including the Discovery app and the Discovery website, tailored interventions are proactively and seamlessly managed.

Healthy Company interventions utilise a wide range of highly-skilled professionals, from psychologists and social workers to trauma counsellors, legal advisers and debt counsellors. The Healthy Company coaches are multi-skilled to provide support and advice across all four dimensions of wellbeing.



## PHYSICAL WELLBEING

Physical wellbeing is assessed through a holistic set of screenings (Body Mass Index, waist circumference, body fat percentage, blood pressure, cholesterol, glucose, HIV and vision screening) and a lifestyle questionnaire covering nutrition habits, smoking and 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 Discovery 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 DiabetesCare and HIVCare programmes, for better chronic disease management.



## EMOTIONAL WELLBEING

Emotional wellbeing is evaluated using internationally recognised methodologies such as the Kessler Psychological Distress Scale. These assessments are conducted during screenings, online assessments or during telephonic conversations with a Healthy Company coach.

If the employee is high-risk, the Healthy Company coach may refer the employee to a clinical psychologist or social worker for 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.

Employees are also able to capture their mood daily with an Artificial Intelligence (AI) powered tool on the Discovery app or the Discovery website. If the tool detects signs of emotional distress, one of our multi-skilled coaches will reach out telephonically to provide advice and support to prevent issues from escalating. Healthy Company coaches will engage with employees either telephonically or via the live chat functionality on the Discovery app, ensuring personal conversations remain confidential.

In the event of traumatic experiences such as road accidents, assault, crime-related injury or traumatic death of a family member, employees can access a trauma counsellor who 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 relating to family care such as having a baby, adoption, relationship difficulties or dealing with a loss, the individual 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

Financial wellbeing is initially 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 with life-event linked advice, articles, video clips and budgeting tools. Employees can also contact one of our financial experts via the support line for debt counselling, or assistance with debt management services including insurance reviews, debt consolidation and reducing credit life premiums.



## LEGAL SUPPORT

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 and claims for payment.

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 assistance with legal documents can contact one of our legal advisers during working hours, who will assist with professional drafting of the document, uniquely tailored to the individual's 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 or motor vehicle agreements, acknowledgment of debt, trust deeds or power of attorney.



## SUPPORTED BY CUTTING-EDGE TECHNOLOGY

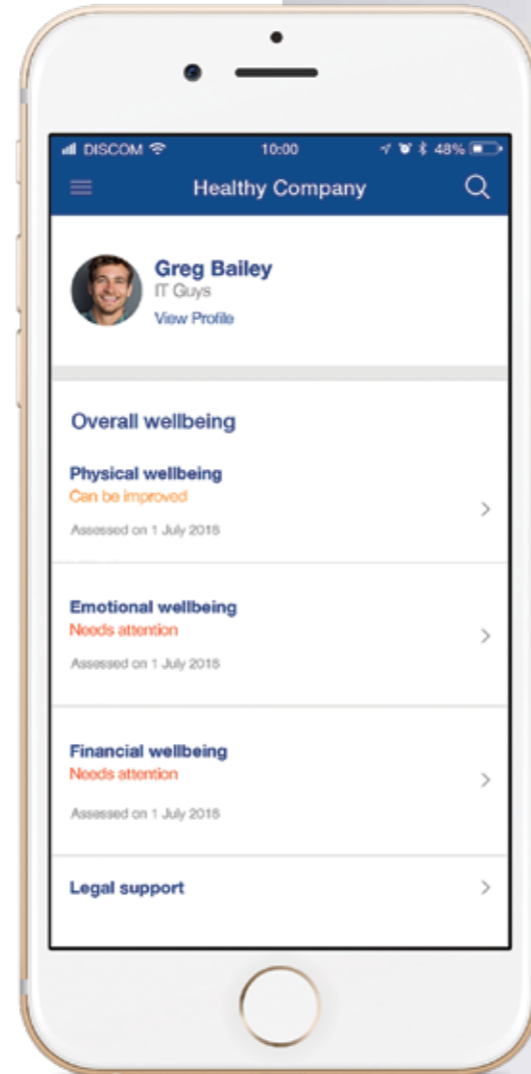
The Discovery app and the Discovery website provide an overview of the employee's comprehensive health and wellbeing profile, as well as access to wellbeing assessments and relevant interventions.

The benefits of this technology include:

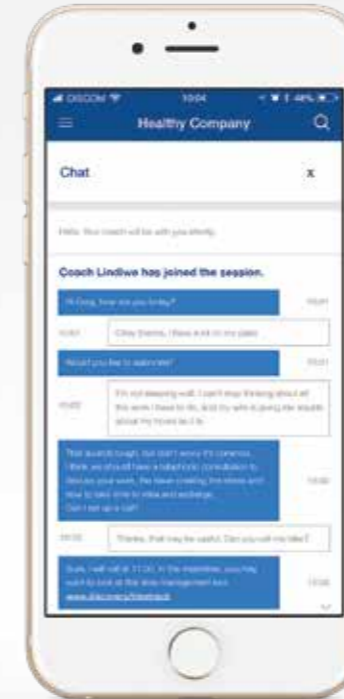
- A private and confidential means for Healthy Company coaches to reach out and check in with the employee, offering guidance and support through live chat functionality.
- A library of comprehensive educational content, containing lifestyle articles, exercise and nutrition guidelines, doctor-authored checklists and short videos on lifestyle modification and independent 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 counsellors, Healthy Company coaches and educators, will help guide employees along a healthy wellbeing journey.

Healthy Company will continue to monitor employees' health and wellbeing on an ongoing basis using the assessments as well as integrated data sources (wellness screenings, feedback from counselling sessions, coach check-ins and legal and financial provider feedback) and triggers relevant interventions where appropriate.



Library of comprehensive educational content



Live chat functionality with the Healthy Company coach



AI-based tool to capture an employee's mood



Mood history and AI can detect signs of emotional distress

## INTERVENTIONS UTILISING HIGHLY-SKILLED PROFESSIONALS

### Multi-skilled coaches

Unlimited access to a multi-skilled coach telephonically or through the Discovery app or Discovery website. The coach can provide counselling, support and advice and respond to all queries and issues, including financial enquiries. Our team of coaches are registered professionals including clinical psychologists, medical professionals and social workers with extensive experience.

### 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 will be facilitated outside of Healthy Company for longer-term or in-patient treatment.

### 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 via the Healthy Company support line. Healthy Company will deliver face-to-face trauma debriefing at the home or work place 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.





# Insights

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 all employees, utilisation and engagement of all Discovery related interventions, yearly trends and benchmarking linked to Discovery's Absenteeism Index. The dashboard also provides tailored recommendations into 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 clinics and Healthy Company.

Data collection is based on relevant 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.

Updates to the dashboard are provided quarterly and can be accessed online.



## DISCOVERY'S 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.

Discovery's Absenteeism Index enables an employer 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 corporates within the same sector.

# Healthy Company in summary



## BENEFITS FOR EMPLOYEES

- **Ongoing understanding** of their health and wellbeing profile across physical, emotional and financial elements based on dynamic data sources such as wellness screenings, coach check-ins, in-app, online and telephonic assessments.
- **Proactive, relevant interventions** from prevention and education to ongoing or episode management to assist in managing areas identified as at-risk across any of the four dimensions of wellbeing.
- **Support and advice** from a Healthy Company coach in a private and confidential setting, either telephonically or via the live chat functionality on the Discovery app or Discovery website.
- **Access to legal and financial experts**, trauma counsellors, registered psychologists and social workers to assist with episodic or ongoing management for areas identified as at-risk.

- **Referral services** into existing healthcare programmes for members of schemes administered by Discovery Health and into other wellness programmes where needed.
- **Online lifestyle management services** including a library of comprehensive educational material, assessments and tools to capture their mood and detect signs of emotional distress.

## BENEFITS FOR DEPENDANTS

- An employee's immediate family are able to access advice and assistance with **episode management**, including telephonic support and counselling with the Healthy Company coach, legal adviser, debt counsellors or trauma counsellors and face-to-face consultations with registered psychologists or social workers.



## BENEFITS FOR EMPLOYERS

- **Comprehensive, integrated employer reporting**, overlaid onto the organisational structure, where available. Reporting covers the risk classification of all employees and utilisation of Discovery-related interventions enriched with Discovery Health and Vitality data where available, to demonstrate actionable gaps and areas in need of improvement.
- **Benchmarking** linked to Discovery's Absenteeism Index.
- **Access to educational material** and ongoing targeted communication and support tools including posters, email campaigns and presentations for employee and HR induction programmes.



## Pricing

*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 Primary Care, price discounts may apply based on integration.



To find out more contact your financial adviser

