



DISCOVERY BUSINESS SUPPORT DURING COVID-19

11 JUNE 2020

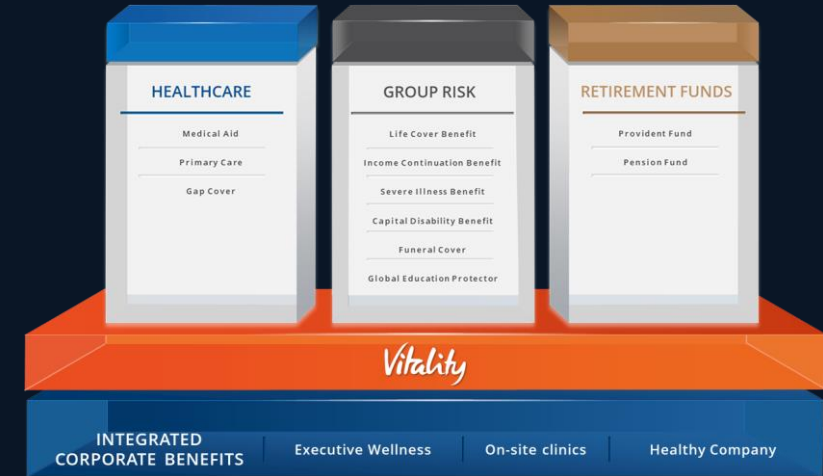


WHY

HOW

WHAT

Make people healthier and enhance and protect their lives



Trends underpinning the Shared-Value model remain relevant



The nature of risk is behavioural and solutions are becoming increasingly personalised

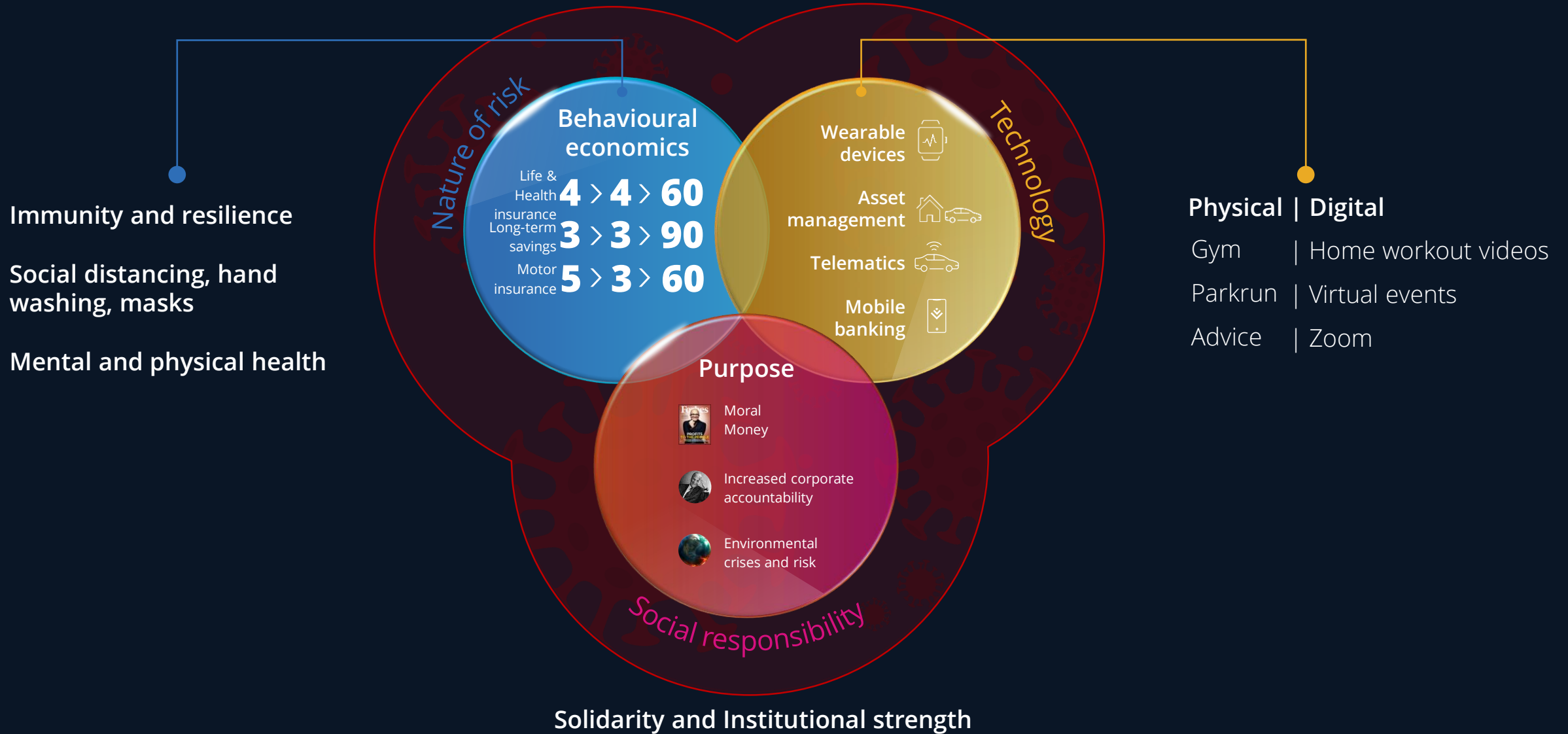


Consumers live in a technology-dominated world and seek solutions instead of services



Societies require companies to fulfil a socially progressive core purpose

Trends are amplified by COVID-19





Discovery's
insights into
COVID-19



Discovery
Business
Support during
COVID-19



Vitality
update

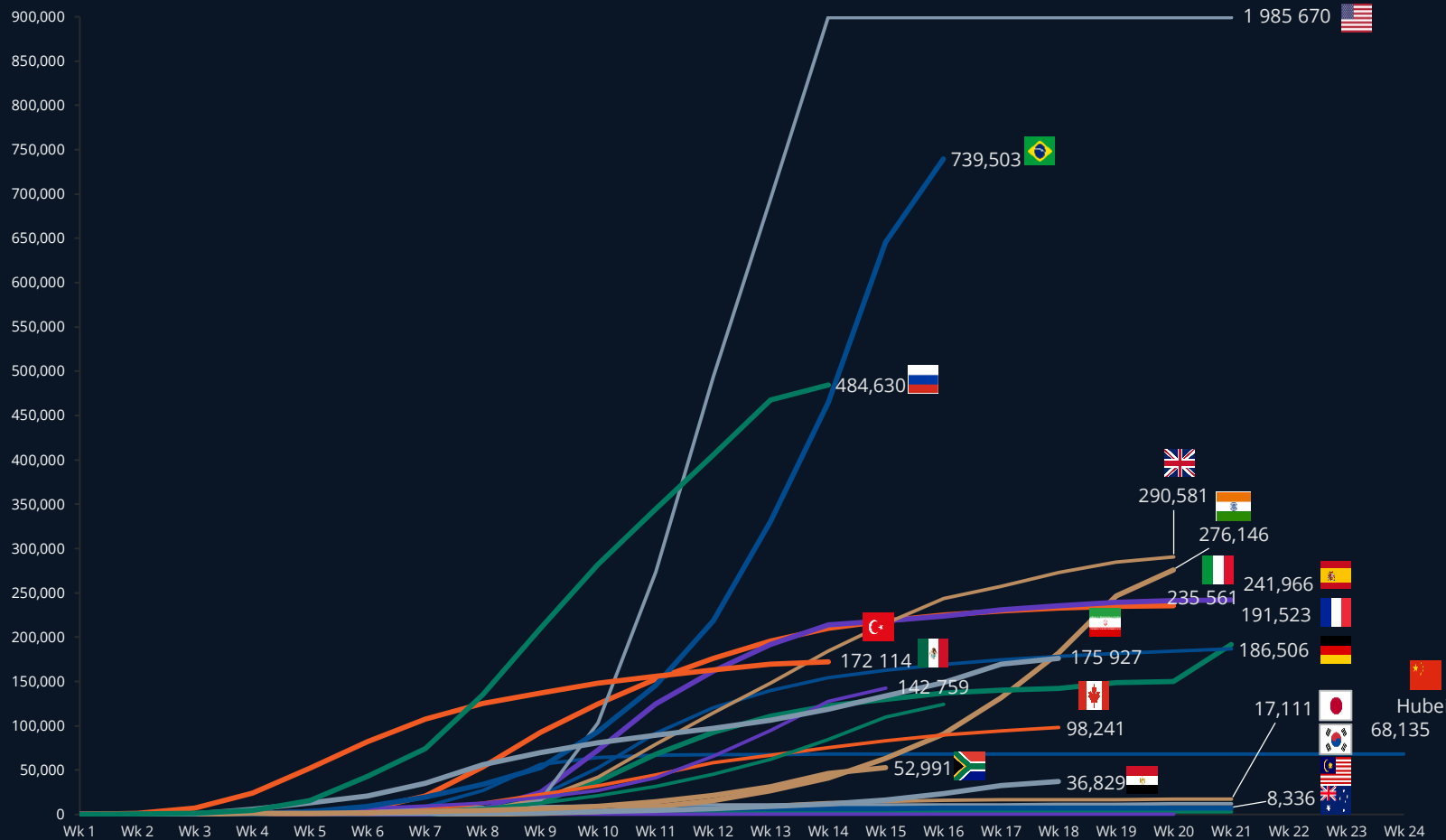


Unlocking
shared-value
for corporates



Countries around the world are working to “flatten the curve”

Cumulative number of infections
No.



7.2m infections globally
(up from 6.5m 5 days ago)

C1.6% compound daily growth rate globally;
down from 4.2% over past 10 weeks

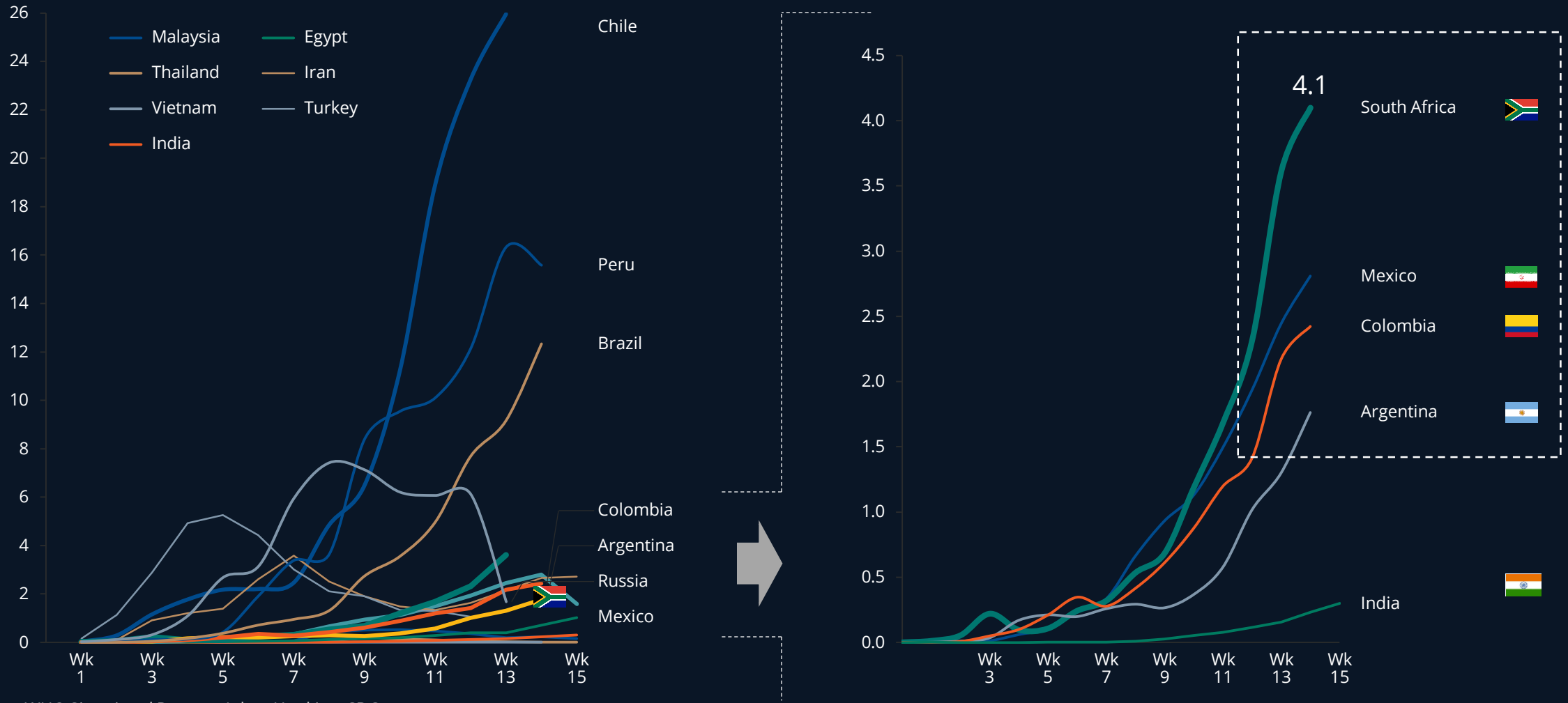
0.41m deaths globally
(up from 0.38m deaths 5 days ago)

Emerging markets | SA new infection attack rates significantly higher than Mexico, Colombia, Argentina and India at 15 weeks



New infection rate trends

No. of new infections per 100,000 population per day (7 day moving average)



Source: WHO Situational Reports; Johns Hopkins, CDC

Europe opened up, but virus cases didn't spike

Experts cite behavioral changes, warm weather, new therapies

BY CHICO HARLAN, LOVEDAY MORRIS, MICHAEL BIRNBAUM AND STEFANO PITRELLI

ROME — When Italy ended its lockdown one month ago, Angelo Pan, an infectious-disease doctor, was worried. His hospital, at the epicenter of the country's outbreak, braced for the possibility that progress against the coronavirus might slow or reverse — and that beds might again become crowded with people struggling to breathe.

But that's not what has happened.

In Italy and across most of Europe, countries have restarted their economies and resumed a degree of socializing without visible signs of the dire health consequences forecast by many. Pan's northern Italian hospital, rather than seeing an uptick, has been able to restore once-paused services and dismantle the intensive-care beds added during the emergency.

As of Friday, it hadn't admitted a coronavirus intensive-care patient in 12 days.

"It's amazing that [the virus] has not started back," said Pan, who leads the infectious-disease unit at the public hospital in Cremona.

Virologists from Milan to Berlin have become much more optimistic about Europe's ability to manage the pandemic and say that, at least through the summer, the continent might have nothing more than localized and hopefully containable hot spots.

Europe's experience, at least so far, suggests that sending children back to school, reopening restaurants and even making way for large outdoor protests does not lead to an inevitable resurgence of the virus.

But scientists also readily admit there's much they don't know about the idiosyncrasies of this virus. They are still trying to make sense of why it is behaving as it has in Europe and whether those trends will hold — and what the answers might mean for the rest of the world.

Many disease experts say enduring behavioral changes, from hand-washing to mask-wearing, could by themselves be substantially limiting the spread in Europe. They say the continued ban of large-scale events is probably capping the damage wrought by highly contagious people — the "super-spreaders" who account for much of the transmission.

They also say there's growing evidence that the virus could be proving seasonal — ebbing based on the temperature or other climatic conditions. Though warmer weather doesn't stop the virus, it can aid in the fight.

Europeans, heeding warnings that the virus is more transmissible indoors, have adapted their lives accordingly — which is easier to do in warmer months. In Rome, the parks and alfresco restaurants are full; the tables indoors are empty.

In Germany, confined indoor gatherings have led to small outbreaks, while outdoor mass demonstrations against the lockdown in several cities — some drawing



Milan on the first weekend after Italy lifted shutdown restrictions. For the past month, Italians have been able to shop, eat in restaurants and attend church services without a spike in coronavirus cases. CLAUDIO FURLAN/LA PRESSE/ASSOCIATED PRESS

thousands of people — have not led to obvious consequences.

"There might be [open-air] transmissions occurring but they are rare," said Dirk Brockmann, a professor at Humboldt University in Berlin who models infectious diseases for Germany's Robert Koch Institute, the federal agency tasked with disease control.

"When you are in a club and there are hundreds of people dancing and breathing and yelling in a confined space — that's a whole different ballgame," Brockmann said.

One contested theory, aired by two Italian doctors last week, is that the virus has weakened or become less aggressive. Many health officials have pushed back forcefully against that claim, saying there is no peer-reviewed evidence of such changes, and that cases every day are still proving deadly.

Massimo Ciccozzi, head of the molecular epidemiology unit at the Rome-based University Campus Bio-Medico, said his lab would be studying ways the virus may have mutated. But he said there were other reasons serious pneumonias might be developing less frequently — among them, the wider use of new therapies. Other experts have raised the possibility that a younger cohort of people is now being infected.

There is accumulating evidence that the "viral load" is linked to the severity of the infection, and that outdoor summer transmissions could make for a milder disease.

"It's like a huge, huge puzzle," Ciccozzi said. "Every day you find a piece."

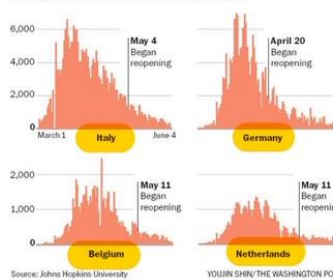
All the while, in country after European country, reported daily case numbers have not just leveled off, as in parts of the United States, but continued to plummet.

In Italy, the number of coronavirus patients in ICUs has declined from 4,000 at the peak in early April, to 400; it ticked down every day of May. In Germany, many contact tracing teams sit idle, without enough new infections to trace. In Belgium, which had been one of the worst-hit countries, hospitals are clearing out, and doctors don't report any unusual spikes in patients reporting flu-like symptoms.

"I was also expecting a scenario

Reported cases continue to decline during reopening

Countries in Europe have taken different approaches to reopening, some starting with schools and others with shops, and some had more restrictive lockdowns than others. But in country after country, new daily cases have continued to decline even after restrictions were lifted.



Sources: Johns Hopkins University, YOUJIN SHIN/THE WASHINGTON POST

where the numbers would have stabilized, maybe a small rise," said Steven Van Gucht, a virologist who is the head of the scientific committee that has been advising Belgian health authorities on their pandemic response.

"It would have been natural. But we don't see that for the moment." Experts warn there is still the danger of a second wave, as happened a century ago, when wintertime brought an even deadlier return of the 1918 flu pandemic.

Even now, Europe has not fully reopened; international flights and tourism have been mostly on hold, and some countries have not restarted schools. There is still a debate raging about what sort of openings, from kindergartens to theaters, might push things too far.

Once people start moving around in society again, potentially exposing themselves to the virus, it can take a week or two before symptoms show up — and a week more before somebody might need to go to the hospital. Policymakers are getting an initial picture of how Europe is responding to the reopening efforts, but it is far from complete.

And there are some worrying signs beyond the continent: Countries in the Middle East are seeing a surge of new cases fol-

lowing a loosening of restrictions. "Let's take some more weeks before we claim victory," said Ilario Capua, an Italian virologist at the University of Florida.

Ranieri Guerra, a World Health Organization assistant director-general who is advising the Italian Health Ministry, said the risk could rise if Europe goes through the summer without a major spike and people drop their guard and revert to their pre-virus behavior.

"We have achieved a lot, with massive sacrifices," Guerra said. "But the virus is still circulating." France is one of the only European countries that has seen a notable uptick in daily cases since it began to loosen restrictions. It is not clear what caused the increases, Jean-François Delraissy, the head of France's National Scientific Council, said Friday that the overall trend was nonetheless a significant decline in case numbers.

"We can reasonably say the virus is currently under control," he said, speaking to France Inter radio. "The virus is still circulating, in certain regions in particular... but it is circulating slowly."

Some other countries have seen small but manageable clusters of infections over the past month. One, in the lightly populated Italian region of Molise, was reportedly linked to a funeral. Spain has seen several clusters attributed to parties. In Germany, there have been several outbreaks connected to meatpacking plants and indoor gatherings.

The latest such outbreak, a cluster of 36 infections in the Lower Saxony city of Göttingen, was said to have stemmed from private family parties during Eid holiday festivities and a hookah bar that was open in violation of health guidelines. More than 300 people have been quarantined.

Another cluster of 44 infections emerged days after a May 29 church service in Bremenhaven, while a larger outbreak of 200 cases hit a church congregation in Frankfurt. The church apologized for allowing singing and not requiring face masks.

"This infection chain shows us again how quickly an infection can spread if many people come together in a small space," said Frankfurt's health department head, Stefan Majer.

But these clusters have not been enough to disrupt the overall downward trend. In the latest week, 93 German districts — about a quarter — reported no new infections, as numbers remain subdued, some of the country's top virologists predict that Germany, which is among the most advanced European countries in contact tracing, may be able to avoid a second wave altogether.

"There was this warning about the second wave, but we said this is not going to happen for several reasons," said Hendrik Streeck, a virologist at Bonn University. "We still have social distancing and hygiene measures in place, and when we see larger outbreaks, hot spots, we immediately get in and control the virus."

Most European countries implemented lockdowns in March, essentially bringing economic activity to a halt. Those measures, within several weeks, appeared to cut down on transmission of the virus in areas where it had been spreading — and acted as a public alarm bell.

But public health officials, seeing no resurgence since the easing of lockdowns, have begun to wonder whether some restrictions could have been avoided.

"The fact that we haven't seen major spikes so far tells us that confinement was only a part of the strategy to reduce the spread of this virus, and perhaps not the most important part," said Camille Stolberg, the director general of the Norwegian Institute of Public Health, who has helped lead her country's pandemic response.

In Italy, there has been little second-guessing of a lockdown that was among the most rigid in the Western world. Health officials say it gave overwhelmed hospitals the swiftest chance to stabilize. For doctors who attended to the emergency, the hope is that the worst is over.

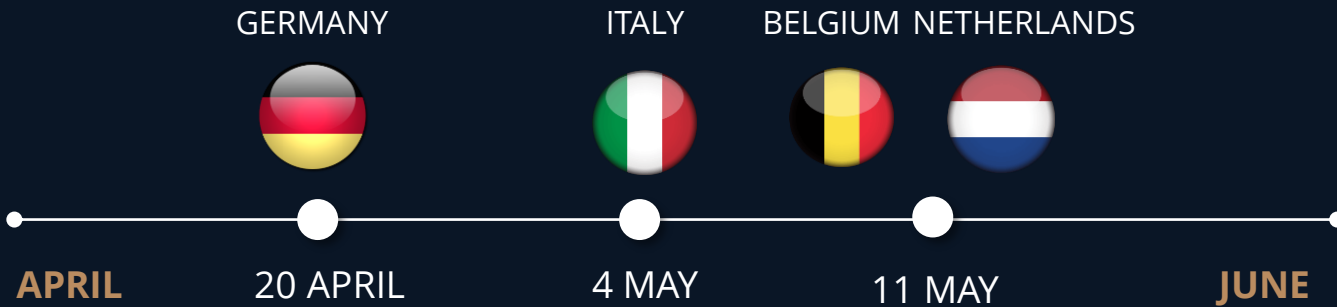
"We have come out of a nightmare," said Vanni Borghi, a doctor in the northern city of Modena. There might be a return wave, Borghi said, but if that happens, hospitals will be more prepared.

"We have time to organize ourselves," he said.

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Luisa Beck in Berlin and James McAuley in Paris contributed to this report.

Reported cases continue to decline during reopening across Europe

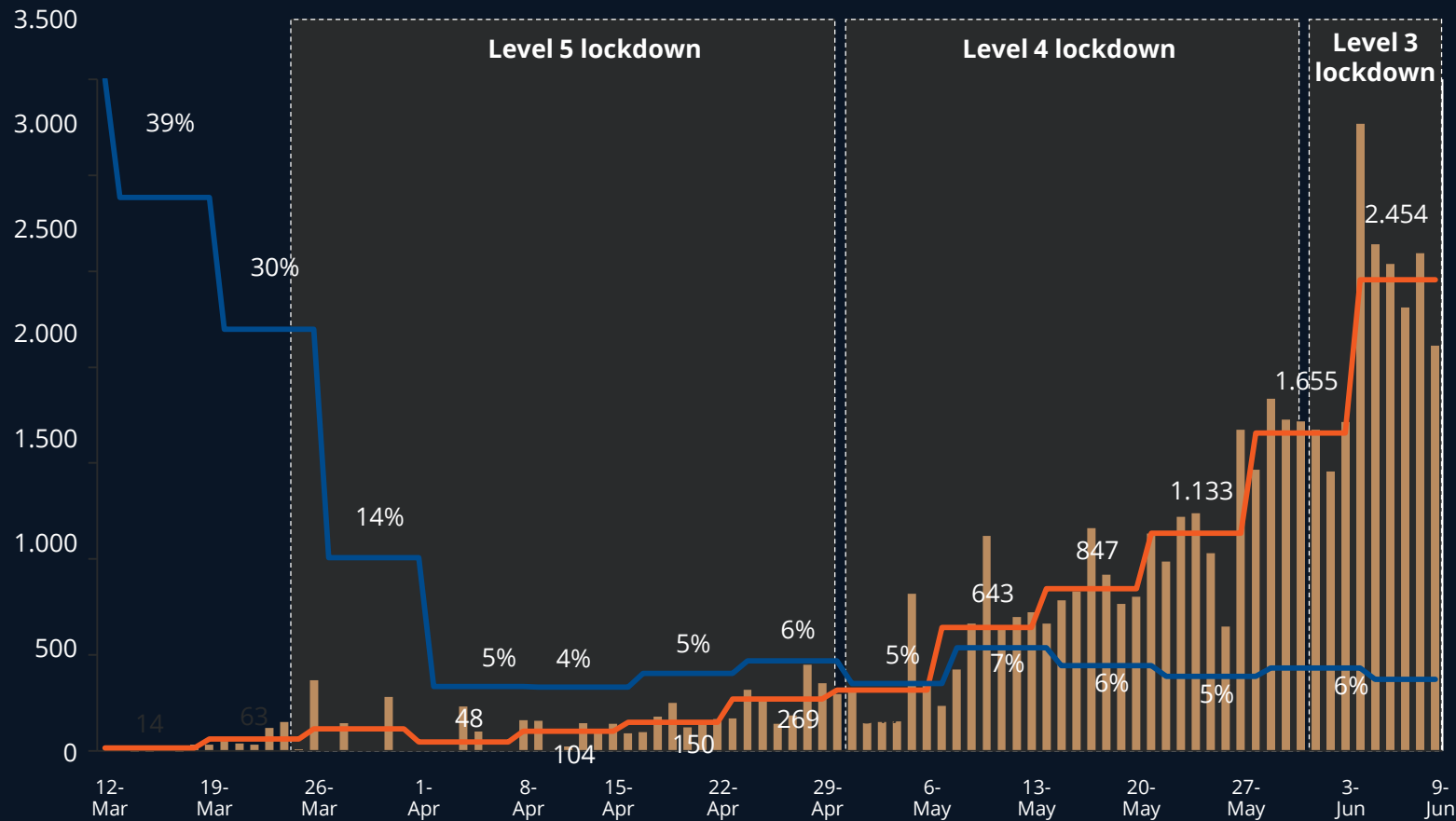


South African outbreak status



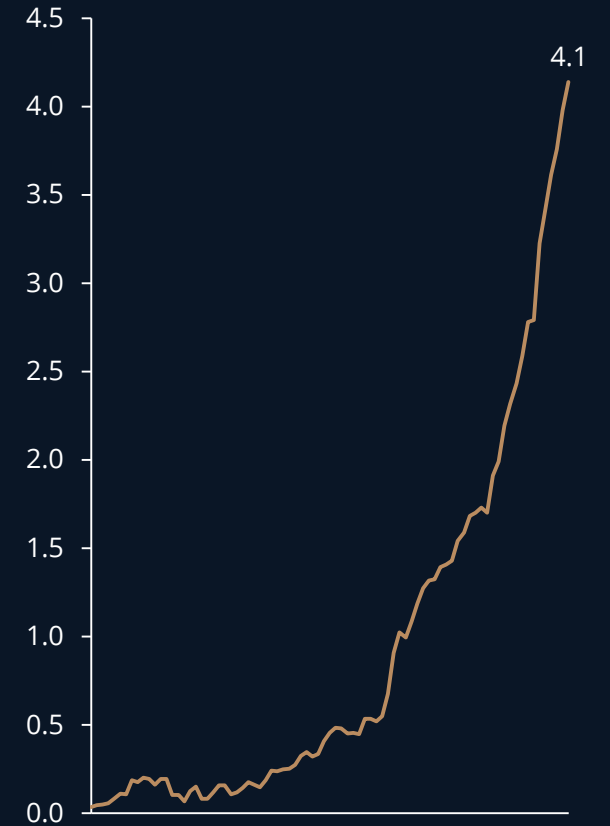
South Africa daily new infection trends

- Daily new infections (No.)
- Ave. daily new infections (No.)
- CDGR (%)



SA attack rate

(New infections per 100,000 population per day)

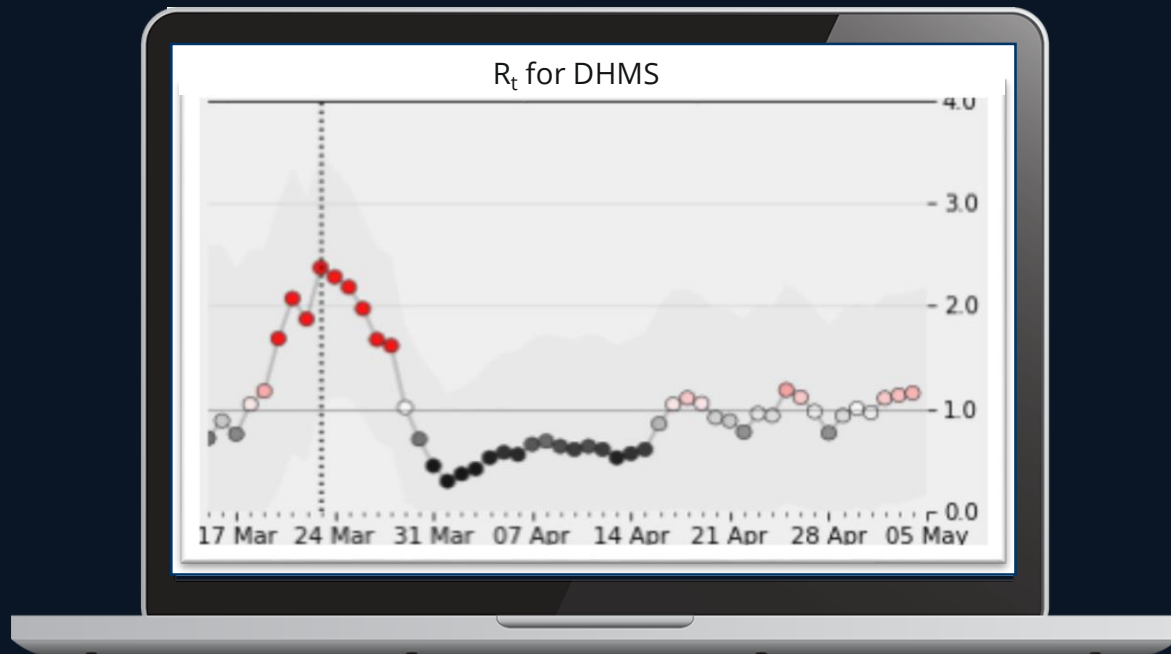
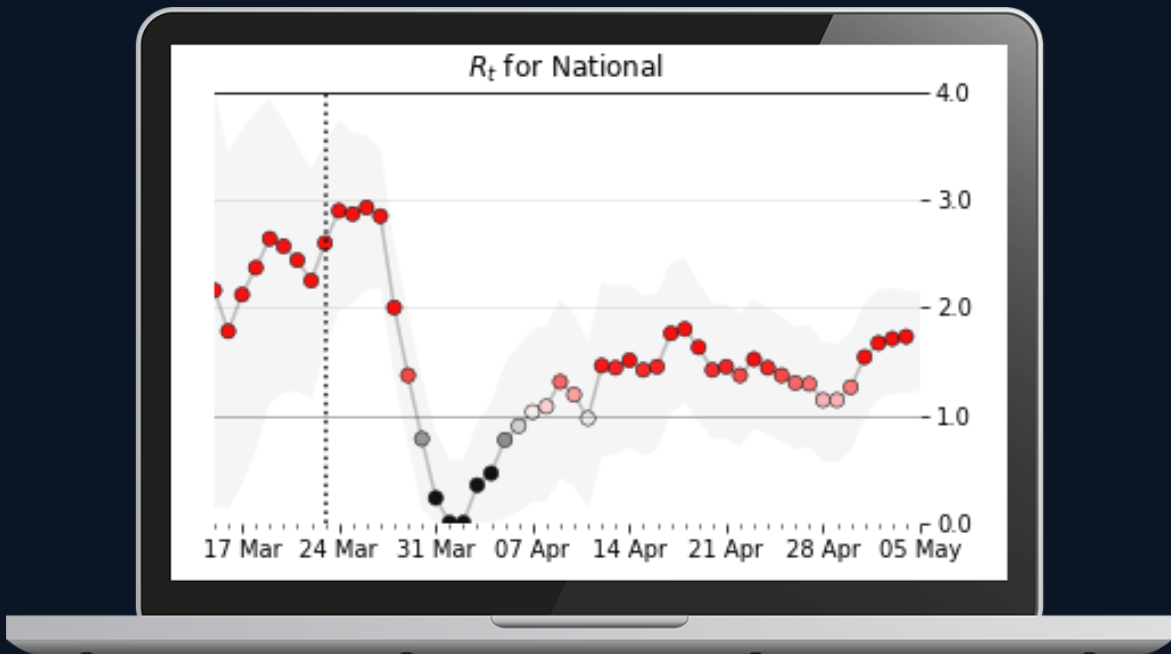


Lockdowns are effective; transmission rates decrease significantly after the lockdown



SOUTH AFRICA'S REPRODUCTION RATE

DHMS'S REPRODUCTION RATE

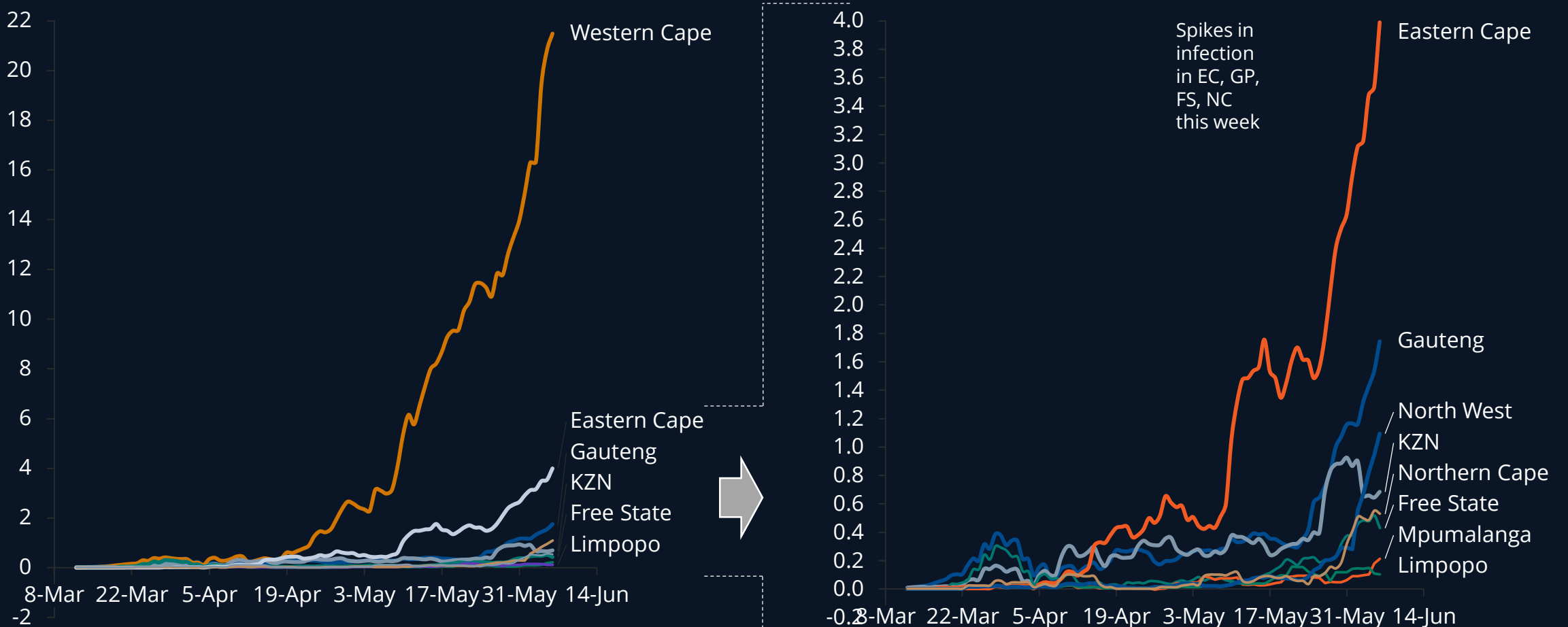


New infection rates continue to increase significantly in WC and EC



New infection rate

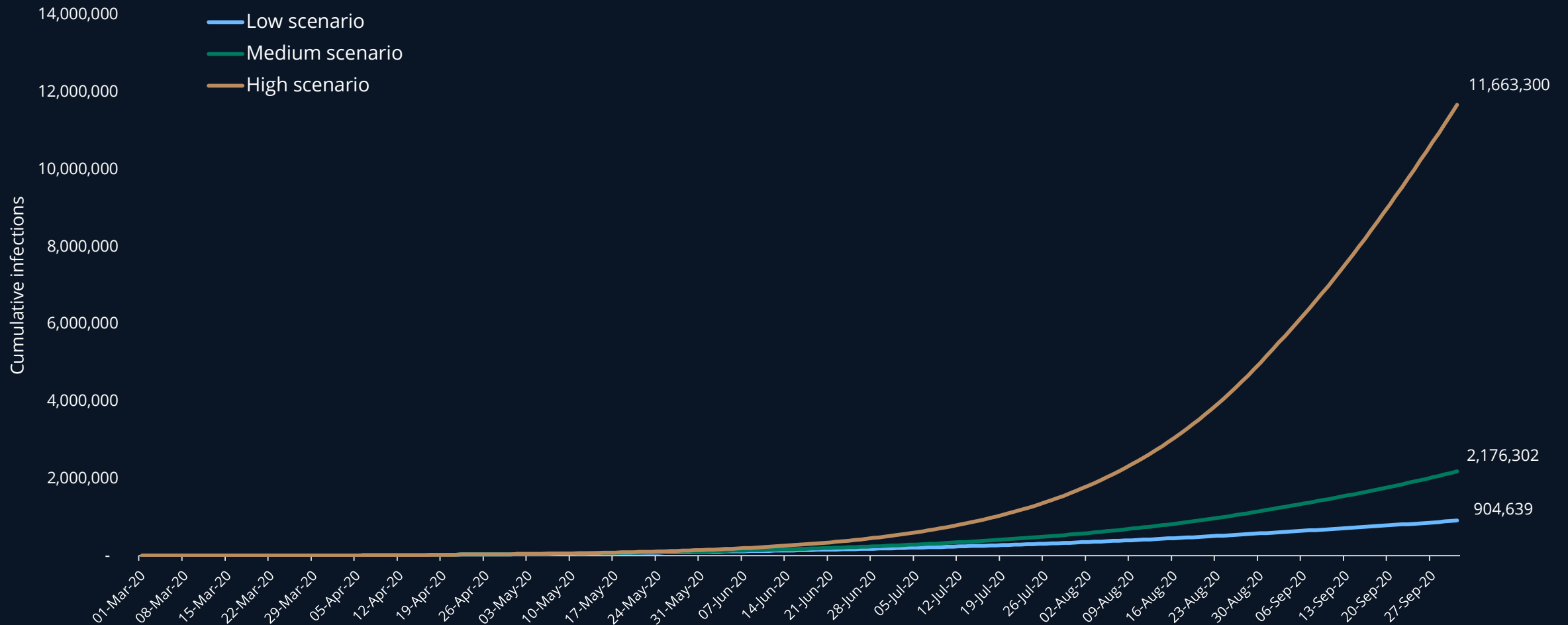
No. of new infections per 100,000 population per day (7 day moving average)



Based on current daily infection growth rates of 4-6%, SA will have several million infections by September



Projected cumulative number of infections including asymptomatic cases

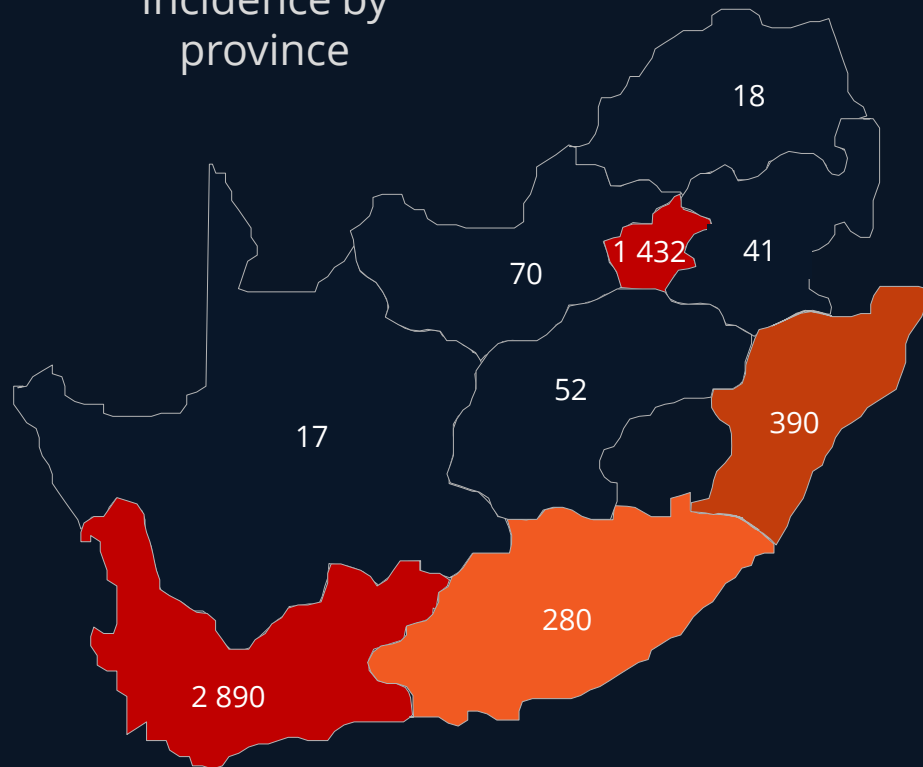


Impact of COVID-19 on Discovery Health administered schemes



COVID-19 CONFIRMED CASES | **5 194** | 10 JUNE

Incidence by province



Tests conducted

84 144



Tested positive

5 194



COVID-19 admissions

1 054



Deaths

101

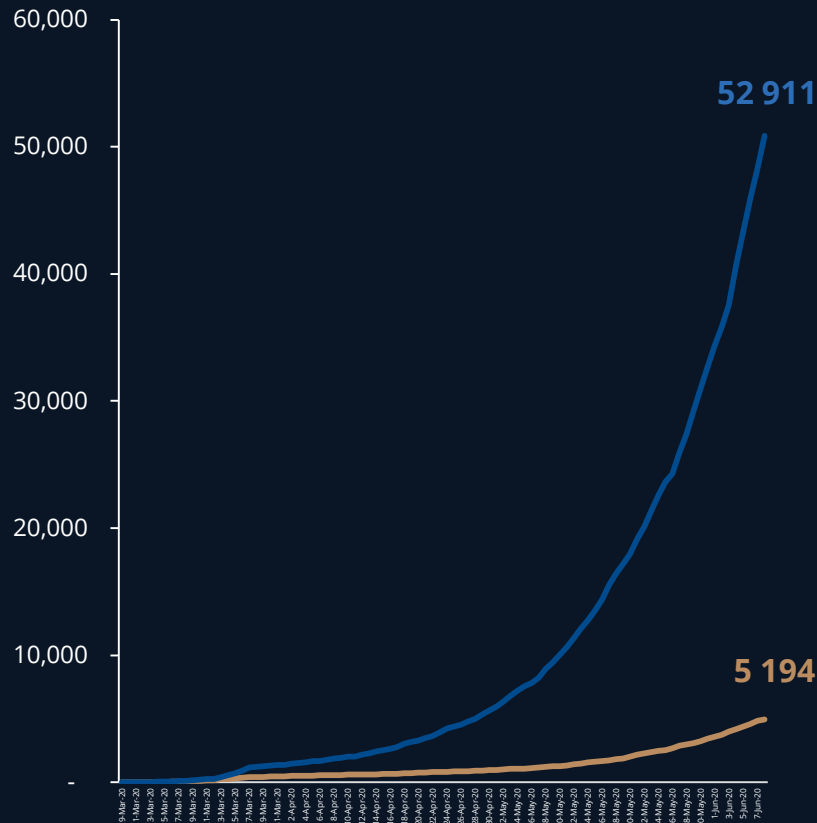


Discovery Health COVID-19 member demographics



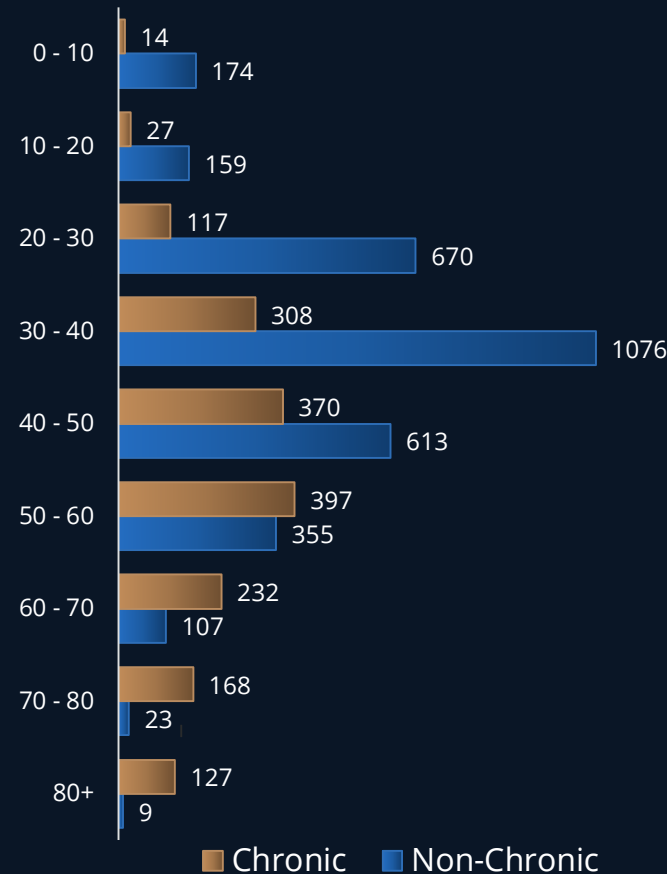
COVID-19 CASES

10% of confirmed cases in South Africa are under Discovery Health administration



DISTRIBUTION BY AGE AND CHRONICITY

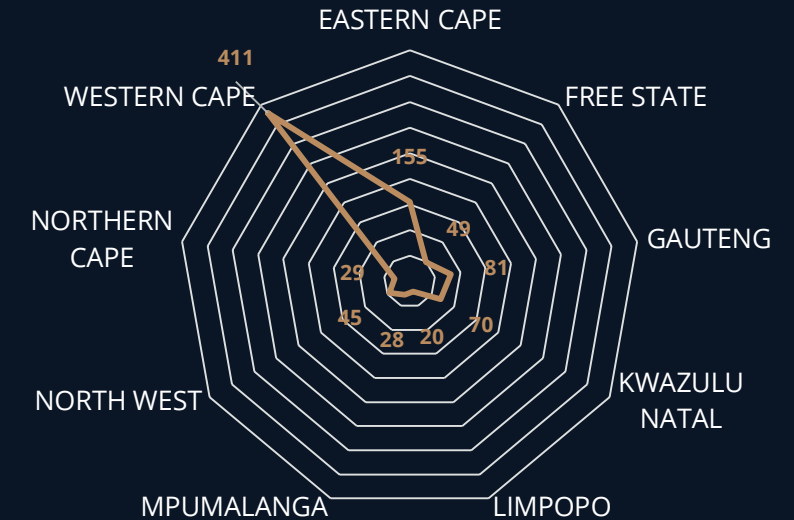
36% of confirmed DH cases are chronic members
Median age of DH cases is 39 years



CONFIRMED CASES BY PROVINCE

WCP is a clear outlier with a prevalence rate of 441 per 100,000 lives

Case prevalence per 100,000 DH lives



19% of COVID-19 cases admitted to hospital | 4% of infections require ICU

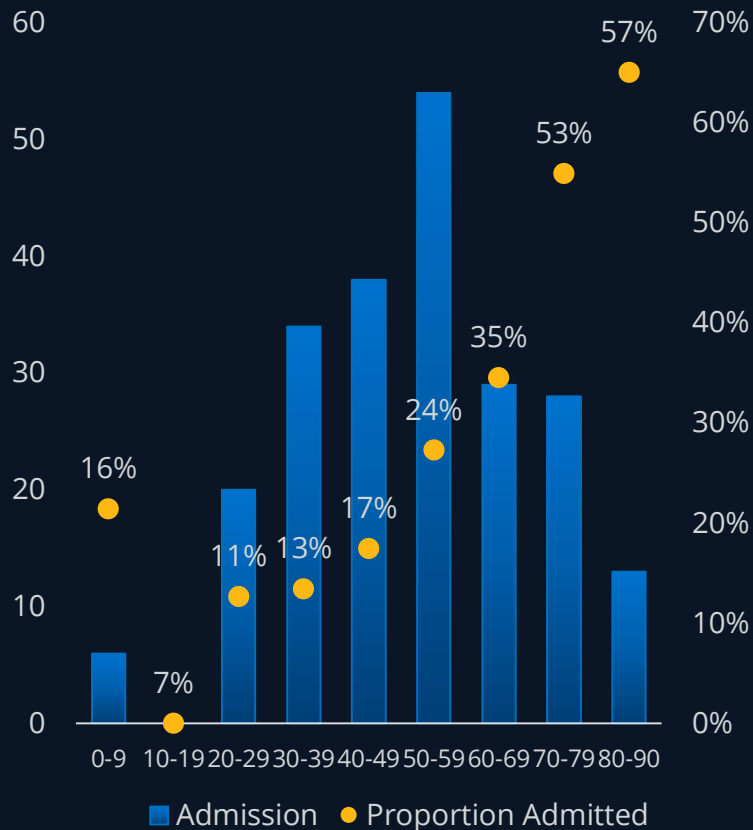


>50% OF INDIVIDUALS 65+ ARE ADMITTED TO HOSPITAL

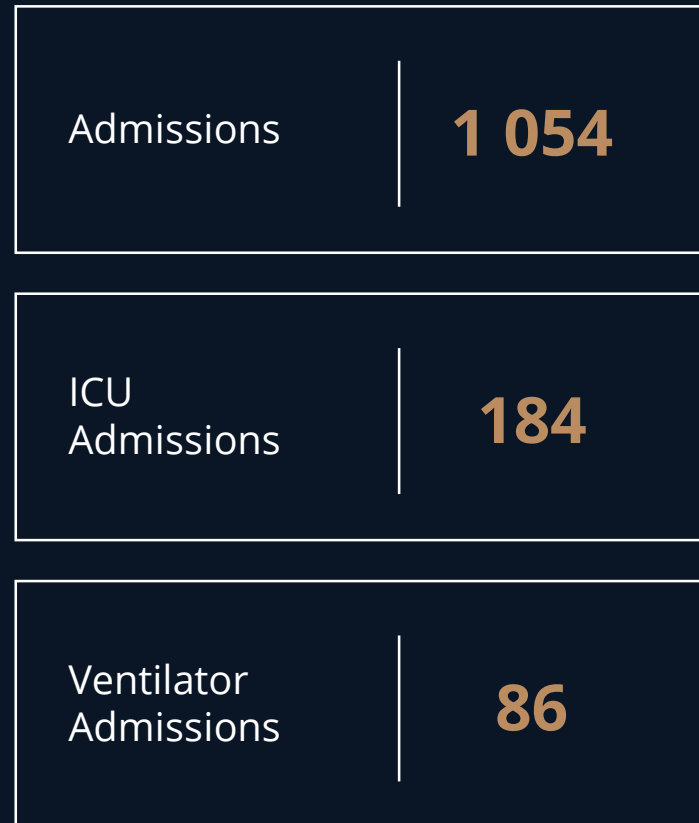
ADMISSION METRICS

THE AVERAGE COST PER EVENT IS R78 644

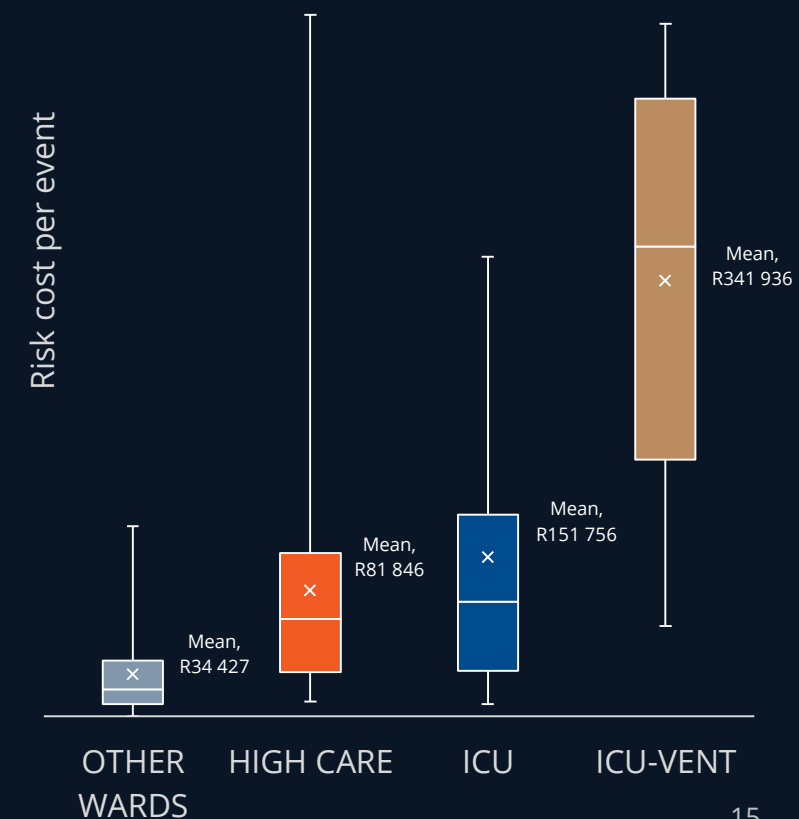
Proportion admitted
By age band



Key indicators



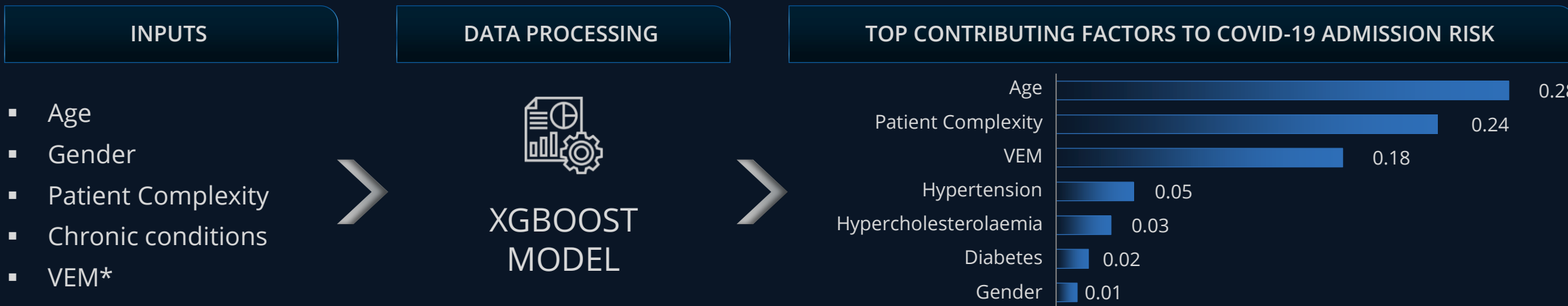
COVID-19 risk cost per event by level of acuity during admission



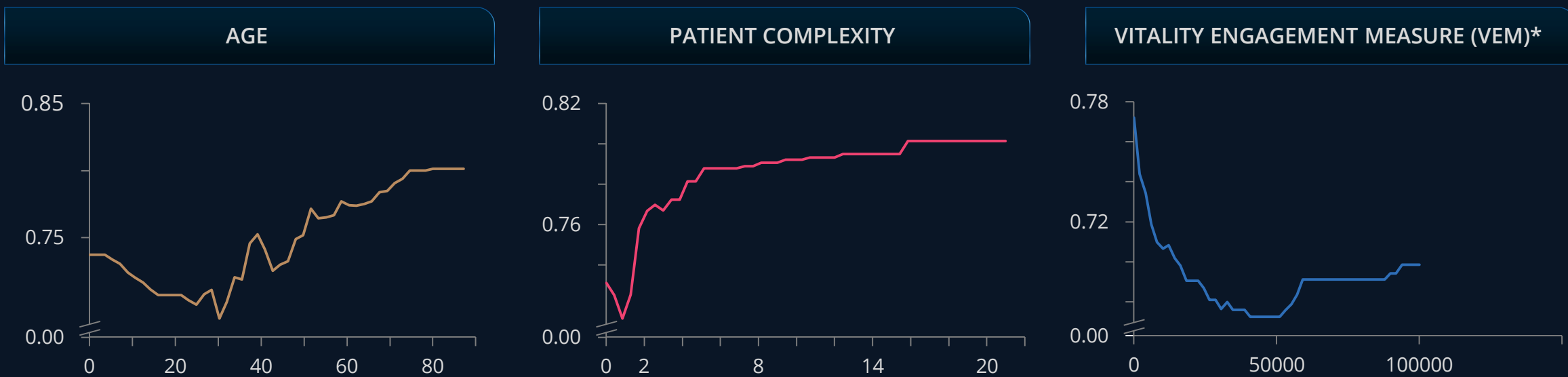
Discovery's emerging predictive model for admission risk



METHODOLOGY



PARTIAL RISK OUTPUT



ADMISSION RISK INCREASES WITH AGE AND PATIENT COMPLEXITY; AND DECREASES WITH INCREASED PHYSICAL ACTIVITY

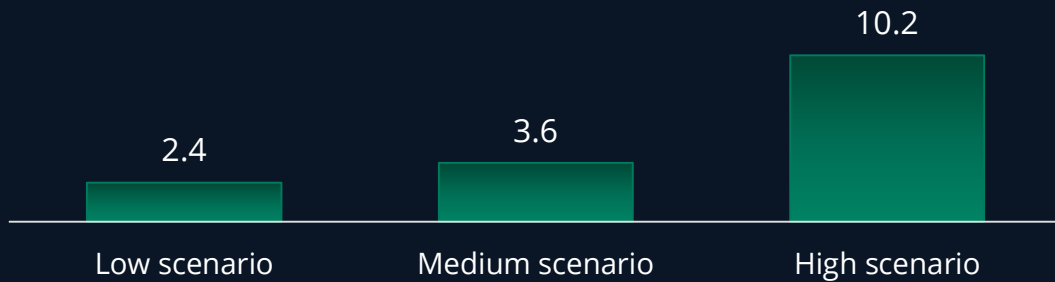
*Vitality Engagement Measure - measure of physical activity

Discovery Health Medical Scheme is well placed to withstand COVID-19 related costs

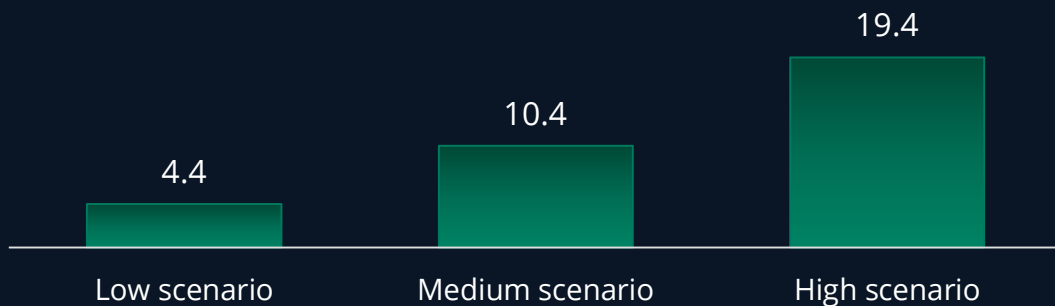


MEDICAL SCHEMES PROJECTED TO POTENTIALLY INCUR SIGNIFICANT COVID-19 RELATED COSTS

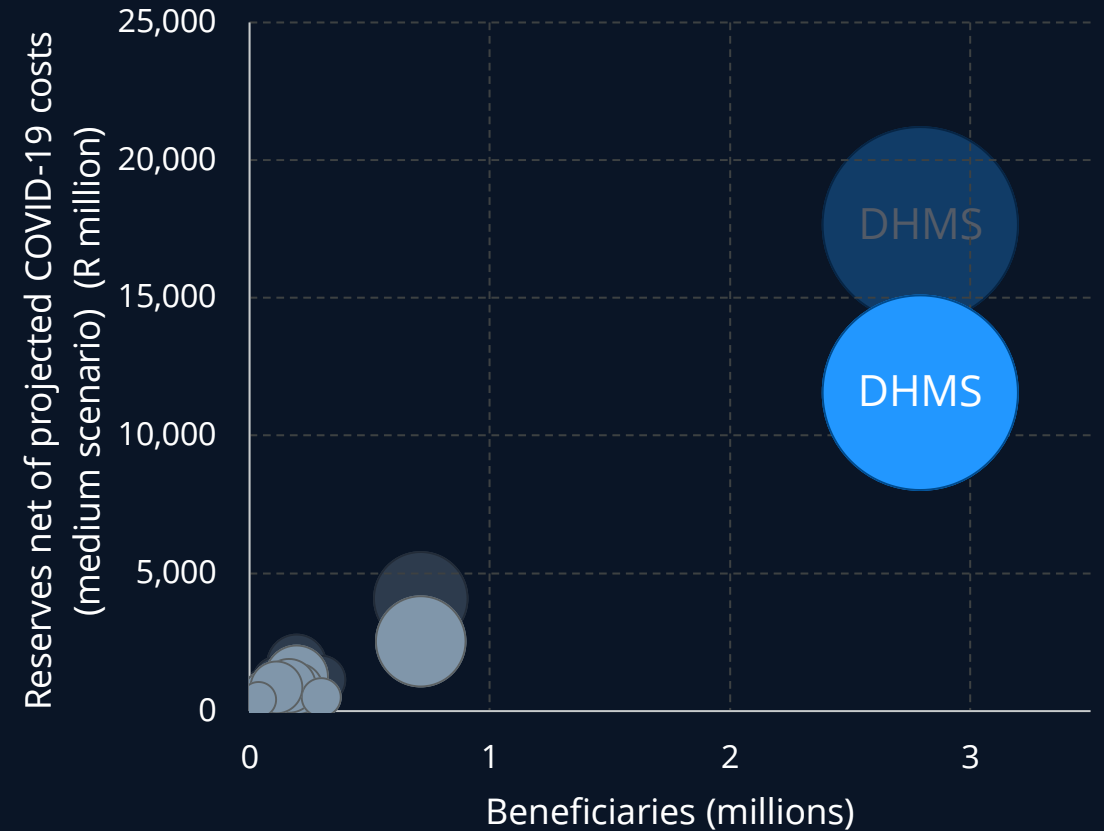
Projected COVID-19 screening and testing costs across all medical schemes (R Billion)



Projected COVID-19 hospital-related costs across all medical schemes (R Billion)



DHMS IS SUFFICIENTLY CAPITALISED TO COVER COVID-19 RELATED COSTS





Discovery's
insights into
COVID-19



Discovery
Business
Support during
COVID-19



Vitality
update



Unlocking
shared-value
for corporates

COVID-19 | Industry leadership and support for the country



For members

- COVID information hub
- Risk benefits for COVID-19 screening, testing and treatment
- Digital screening tool to identify members at risk of COVID-19
- Virtual consultations
- Isolation hotel benefits
- Premium relief options for members
- Home monitoring
- High-risk member outbound programme



For employers

- COVID-19 Employer Toolkit
 - Employer toolkits with collateral material
- COVID-19 Business Support Services
 - Business continuity planning
 - Employee testing and screening
 - Reaction to employee infections
 - Return to production support
- COVID-19 Risk Management
 - High-risk employee identification
 - Executive engagement



For healthcare professionals

- Links to COVID-19 clinical guidelines
 - Department of Health
 - National Institute for Communicable Diseases
- Virtual Consultations
- Isolation hotel benefits
- Procurement and distribution of PPE
- Financial support
- Psycho-social support
- SAMA/Discovery webinar series
- Flu vaccinations
- Screening & testing



For Schemes

- Disease outbreak modelling
- Claims forecasting and scenario preparation
- Epidemiological and public health advisory services
- Immediate identification of infected members, outbound calls to infected members, risk advisory to mitigate severe manifestations
- Detailed reporting on COVID-19 manifestations, experience and impact for scheme



For South Africa

- NICD Project Management and Leadership Support
- Data sharing and analytical support in combination with the public data
- Virtual Consultations for all South Africans
- Support for Solidarity Fund
- Current discussions for national contact tracing
- Support for the Western Cape Government DOH



Discovery's
insights into
COVID-19



Discovery
Business
Support during
COVID-19

**SUPPORT FOR
MEMBERS**



Vitality
update



Unlocking
shared-value
for corporates

Comprehensive set of COVID-19 benefits for members



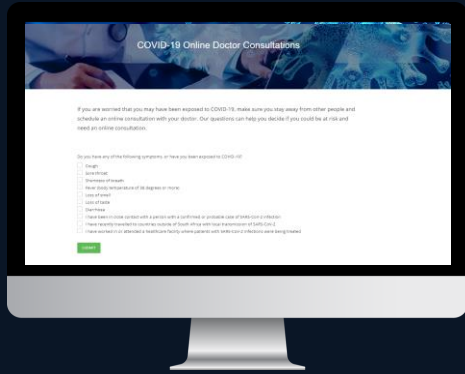
Access for all members to appropriate risk assessment and testing



MEMBER UNDERTAKES COVID-19 RISK ASSESSMENT

MEMBER IS REFERRED TO A HEALTHCARE PROFESSIONAL FOR SCREENING

MEMBER UNDERTAKES A COVID-19 TEST



1

Captures and stores testing history

Ranks risk index relative to Scheme

Access to a risk-assessment tool to understand risk level at any point in time



2

Face-to-face consultation



Virtual consultation

Access to a network GP consultation covered from risk when the risk assessment has been completed



3

For members

For healthcare professionals



Funding for up to **2 PCR COVID-19 tests**



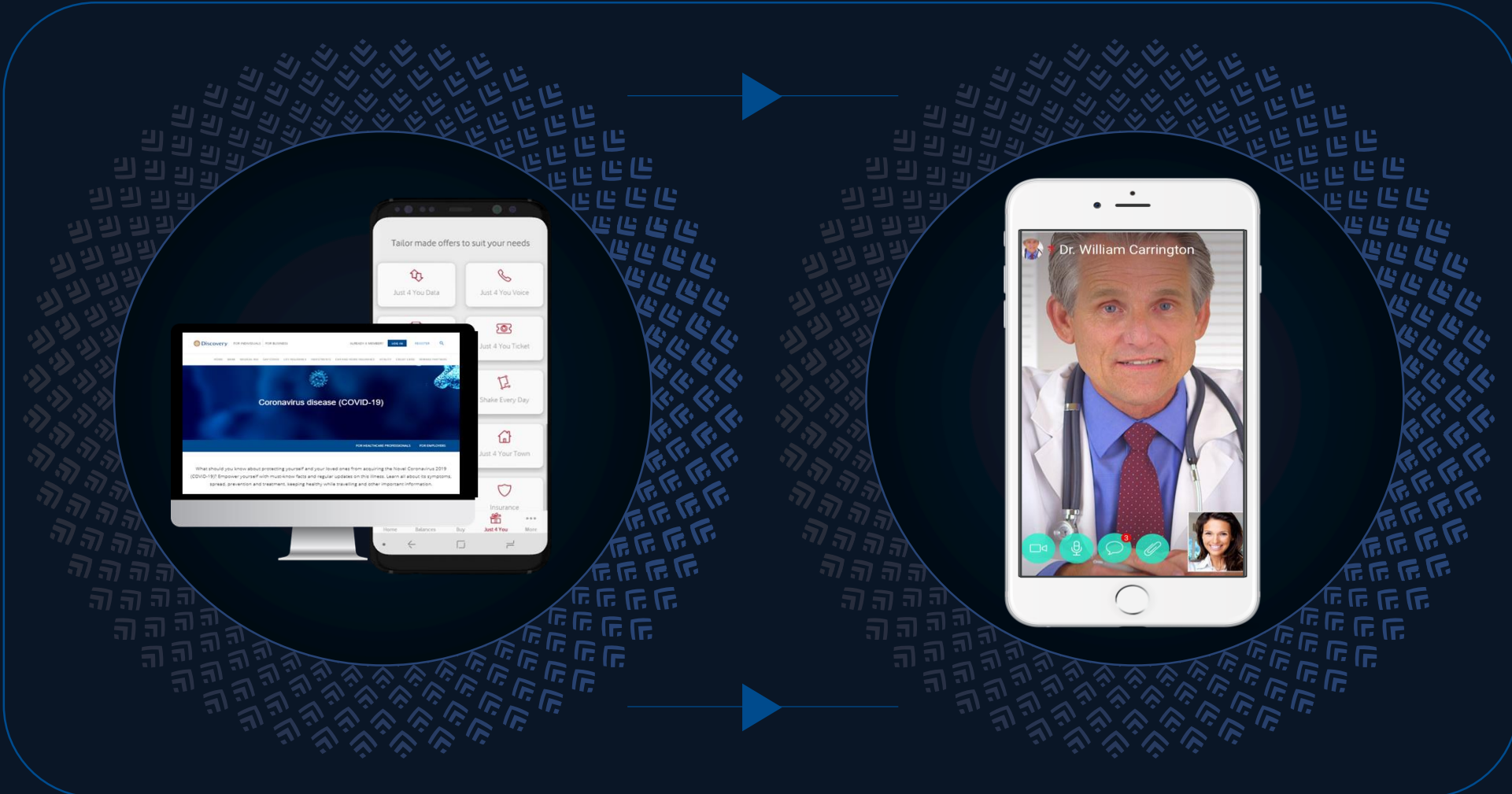
Funding for up to **4 PCR COVID-19 tests**

Access to PCR COVID-19 tests covered from risk

COVID-19 risk assessment available via:

- www.discovery.co.za
- The Discovery App
- Calling Discovery call centre - IVR prompts

Access to Virtual Consultations to all South Africans



+



Full public access

100,000 COVID-related virtual consults to all South Africans

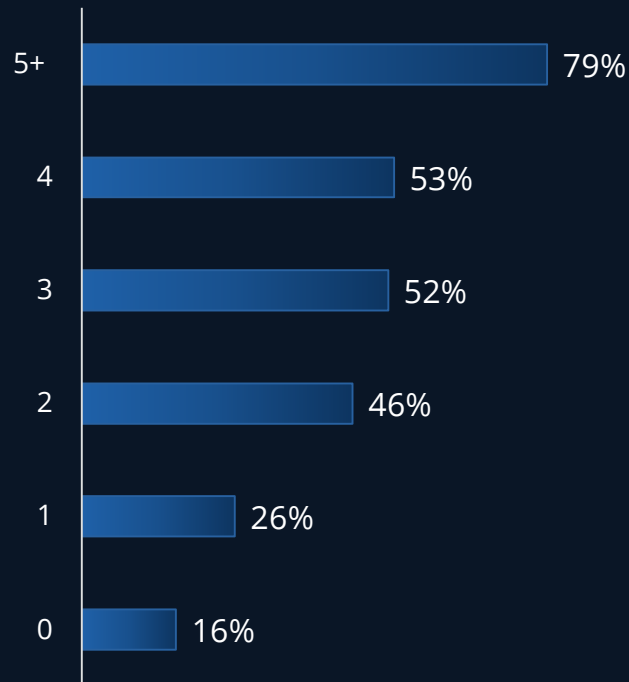
Understanding risk categories for developing COVID-19 complications



MEMBERS MAY NOT UNDERSTAND THEIR HEALTH RISKS

ELEVATED BIOMETRIC RISKS LEADING INDICATORS FOR COVID-19 ADMISSIONS

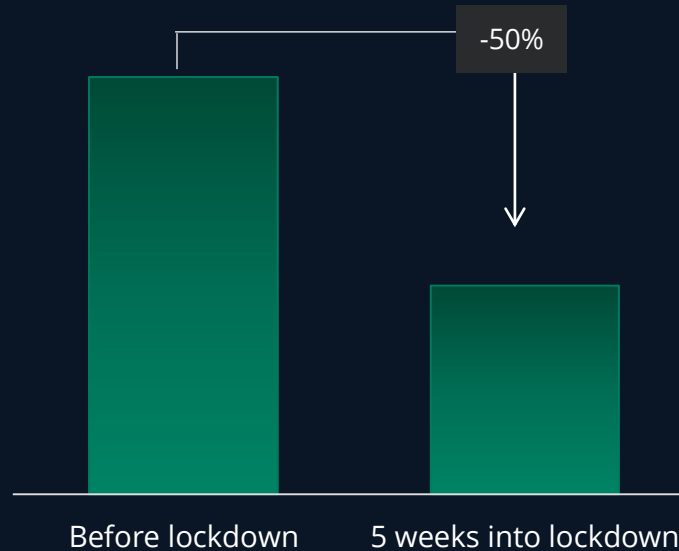
Proportion of confirmed cases admitted to hospital by number of chronic conditions



MEMBERS THAT ARE AT-RISK MAY BE RATIONING CARE

CORONAVIRUS FEARS ARE KEEPING HIV, TB AND OTHER CHRONIC PATIENTS FROM COLLECTING MEDICATION

50% decrease in the number of people collecting TB and HIV medication during lockdown



Source: Right to Care and Africa Health Research Institute

AT-RISK MEMBERS COULD DEVELOP SILENT HYPOXIA

COVID-19 PNEUMONIA PATIENTS CAN HAVE OXYGENATION LEVELS AS LOW AS 50%

The New York Times

Opinion

The Infection That's Silently Killing Coronavirus Patients

This is what I learned during 10 days of treating Covid pneumonia at Bellevue Hospital.

By Richard Levitan
Dr. Levitan is an emergency doctor.

April 20, 2020

1526

I have been practicing emergency medicine for 30 years. In 1994 I invented an imaging system for teaching intubation, the procedure of inserting breathing tubes. This led me to perform research into this procedure, and subsequently teach airway procedure courses to physicians worldwide for the last two decades.

Support for members who are at risk of developing complications



MEMBERS MAY NOT UNDERSTAND THEIR HEALTH RISKS



FOR MEMBERS WHO COMPLETE A HEALTH CHECK AND DISPLAY ELEVATED RISK FACTORS, ACCESS TO A GP CONSULTATION PAID FROM RISK



Virtual GP Consultation

Face-to-face nurse Consultation

MEMBERS THAT ARE AT-RISK MAY BE RATIONING CARE



ACTIVE IDENTIFICATION AND MANAGEMENT OF MEMBERS WHO MAY BE AT RISK OF DEVELOPING COVID-19 RELATED COMPLICATIONS



Educate and improve awareness

Assess overall wellbeing

Assist in accessing appropriate healthcare

AT-RISK MEMBERS COULD DEVELOP SILENT HYPOXIA



FUNDING OF PULSE OXIMETERS AND CONSULTATIONS FOR MONITORING & TRACKING FOR AT-RISK MEMBERS

Monitoring oxygen saturation with early intervention may prevent the onset of hypoxia and multi-organ damage



Pulse oximeters can detect oxygenation and allow for early treatment referral



On-going monitoring and appropriate referral



Discovery's
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COVID-19



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**SUPPORT FOR
EMPLOYERS**



Vitality
update



Unlocking
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The corporate imperative in response to COVID-19



PRIORITISING EMPLOYEE WELLBEING TO REMAIN PRODUCTIVE



Covid-19 shuts down Coke's biggest manufacturing plant in Gauteng

Implants' Marula iced after 'cluster' of COVID-19 cases suggests high community prevalence

Epping drug firm closes doors after allegations 70 workers tested positive

Pizza shop and bedding manufacturer close for COVID-19 cleaning

Coronavirus: 24 employees at Boksburg Dis-Chem branch test positive for Covid-19

Homeworking: isolation, anxiety and burnout

FORTUNE RANKINGS MAGAZINE NEWSLETTERS VIDEO PODCASTS CONFERENCES COVID-19

NEWSLETTERS - CEO DAILY

The lockdown is having a big mental health impact on employees

BY ALAN MURRAY AND DAVID MEYER

Coronavirus: 24 employees at Boksburg Dis-Chem branch test positive for Covid-19

COMPLYING WITH NEW CORPORATE REGULATIONS TO RETURN-TO-WORK

Section 27(2) of the Disaster Management Act, 2002

STAATSKOERANT, 29 APRIL 2020 No. 43258

GOVERNMENT NOTICES • GOEWERMENTSKENNISGEWINGS

DEPARTMENT OF CO-OPERATIVE GOVERNANCE AND TRADITIONAL AFFAIRS

NO. R. 480 29 APRIL 2020

DISASTER MANAGEMENT ACT, 2002
REGULATIONS ISSUED IN TERMS OF SECTION 27(2) OF THE DISASTER MANAGEMENT ACT, 2002

I, Dr Nkosazana Dlamini Zuma, Minister of Cooperative Governance and Traditional Affairs, designated under section 3 of the Disaster Management Act, 2002 (Act No. 57 of 2002), having declared a national state of disaster, published in Government Gazette No. 43096 on 15 March 2020, hereby in terms of section 27(2) of the Disaster Management Act, 2002, after consultation with the relevant Cabinet members, make the Regulations in the Schedule.

N.C. Zuma
DR NKOSAZANA DLAMINI ZUMA, MP
MINISTER OF COOPERATIVE GOVERNANCE AND TRADITIONAL AFFAIRS
DATE: 29.04.2020.

SCHEDULE
CLASSIFICATION OF REGULATIONS

CHAPTER 1
DEFINITIONS AND APPLICATION

1. Definitions
2. Repeal and transitional provisions
3. Application of Regulations

CHAPTER 2
GENERAL PROVISIONS APPLICABLE DURING NATIONAL STATE OF DISASTER

4. Authority to issue directions
5. General measures to contain the spread of COVID-19
6. Refusal of medical examination, prophylaxis, treatment, isolation and quarantine
7. Isolation or quarantine of persons
8. Contact tracing
9. Release of resources

COVID-19 Directive on Health and Safety in the Workplace issued by the Department of Employment and Labour

STAATSKOERANT, 29 APRIL 2020 No. 43257

GOVERNMENT NOTICES • GOEWERMENTSKENNISGEWINGS

DEPARTMENT OF LABOUR

NO. 479 29 APRIL 2020

DEPARTMENT OF EMPLOYMENT AND LABOUR

COVID-19 OCCUPATIONAL HEALTH AND SAFETY MEASURES IN WORKPLACES COVID-19 (C19 OHS), 2020

DIRECTIVE BY THE MINISTER OF EMPLOYMENT AND LABOUR IN TERMS OF REGULATION 10 (8) OF THE REGULATIONS ISSUED BY THE MINISTER OF COOPERATIVE GOVERNANCE AND TRADITIONAL AFFAIRS IN TERMS OF SECTION 27 (2) OF THE DISASTER MANAGEMENT ACT, 2002 (ACT NO. 57 OF 2002)

I, Thembelani Watermade Nxesi, the Minister of Employment and Labour, acting in terms of Regulation 10 (8) of the Regulations issued by the Minister of Cooperative Governance and Traditional Affairs in terms of section 27 (2) of the Disaster Management Act, 2002 (Act No. 57 of 2002) in terms of Regulation 10 (8) of the Regulations issued by the Minister of Cooperative Governance and Traditional Affairs in terms of section 27 (2) of the Disaster Management Act, 2002 (Act No. 57 of 2002) has determined that it is necessary to adopt and implement occupational health and safety measures to (reduce and eliminate) the escalation of COVID-19 infections in workplaces as set out in the Schedule.

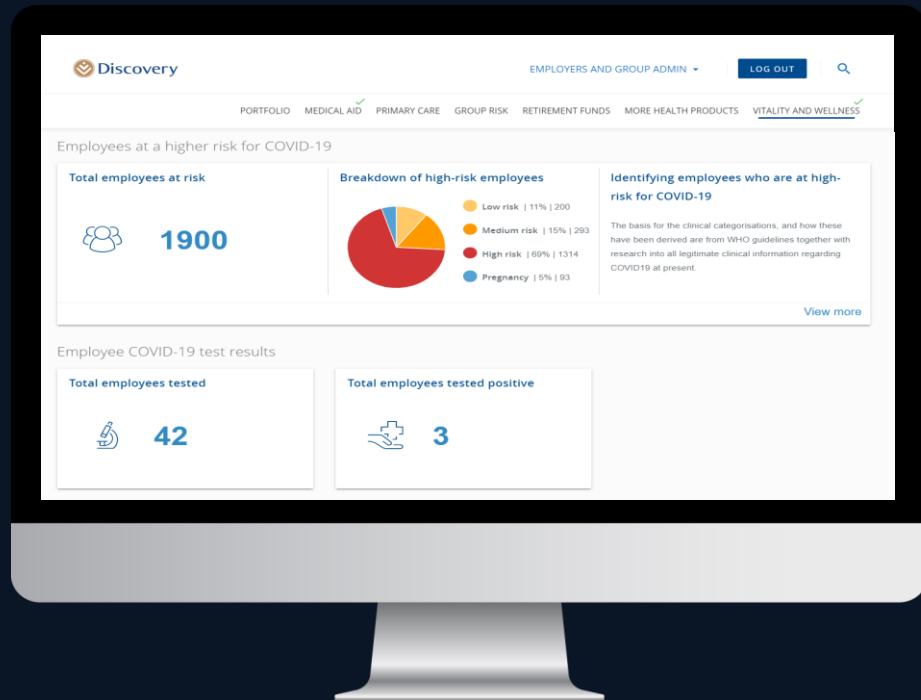
Thembelani Nxesi
MR. T. W. NXESI, MP
MINISTER OF EMPLOYMENT AND LABOUR
DATE: 28 APRIL 2020

Identification and management of at-risk employees



IDENTIFICATION OF AT-RISK EMPLOYEES

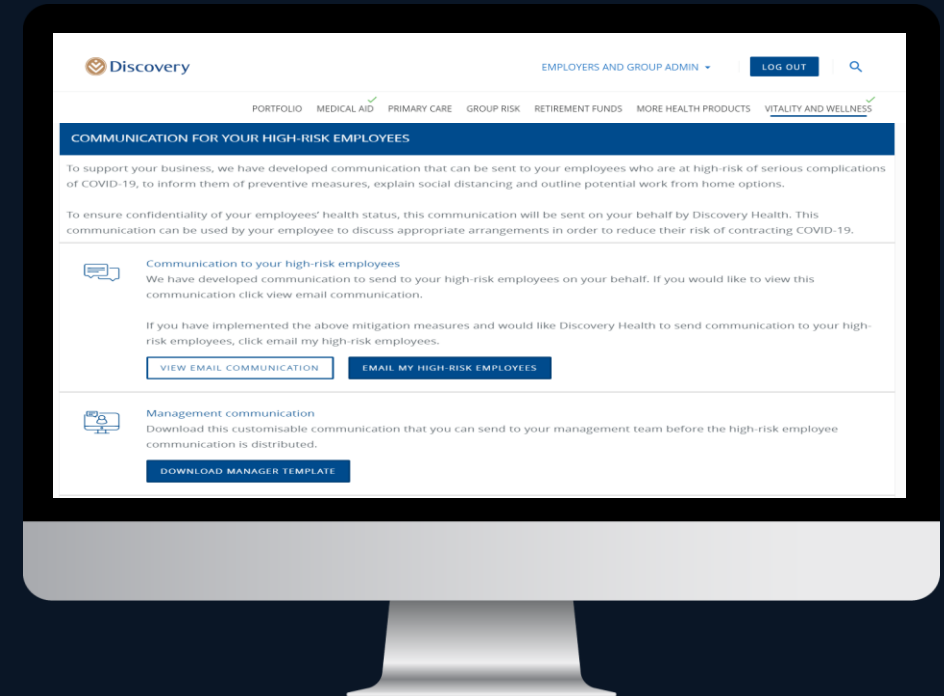
Access to the Employer Intelligence Dashboard on the Employer Zone



Log in to the Employer Zone through www.discovery.co.za to access this information and functionality

MANAGEMENT OF AT-RISK EMPLOYEES

Communication tool to reach out to at-risk employees



COVID-19 WELLNESS DAYS ARE AVAILABLE TO EMPLOYERS

Comprehensive set of COVID-19 benefits for employers



DAILY SCREENING



Risk Assessment



Onsite temperature check



Daily screening status

Immediate employer alert if **red status**

CASE MANAGEMENT

- Ongoing support for positive cases including daily check ins, progress tracking, confirmation when safe to return to work
- Navigation to isolation hotels

Team of clinical resources



ONSITE OUTBREAK RESPONSE

- Advice on office closure
- Facilitation of office sterilisation
- Regulatory reporting
- Confirmation of return to work



1

2

3

4

5

CALL CENTRE TRIAGE

- Clinical advice and guidelines
- Telephonic screening, triage and referrals, for suspected cases
- Navigation to testing

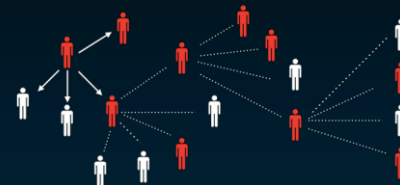
27/4

COVID-19 hotline



CONTACT TRACING

- Contact tracing toolkit
- Contact tracing support



COVID-19 INFORMATION HUB

IDENTIFICATION & MANAGEMENT OF AT-RISK EMPLOYEES

SUPPORT FOR EMPLOYEE WELLBEING

EMPLOYER ALERTS & REPORTING

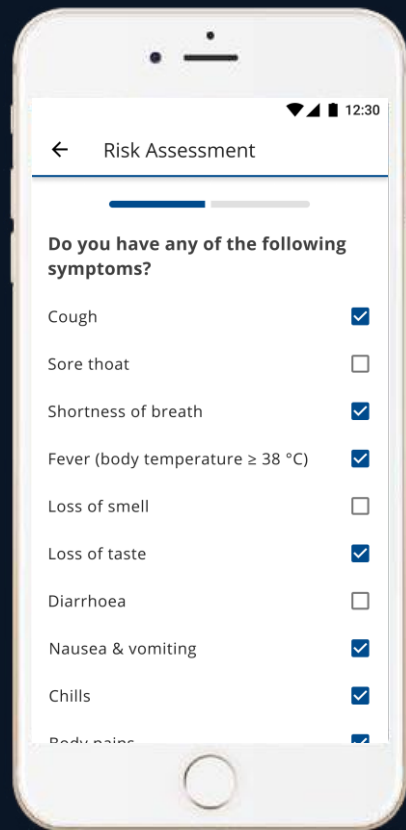
COVID-19 CONSULTING SERVICES

Daily screening completed on the Risk Assessment Tool

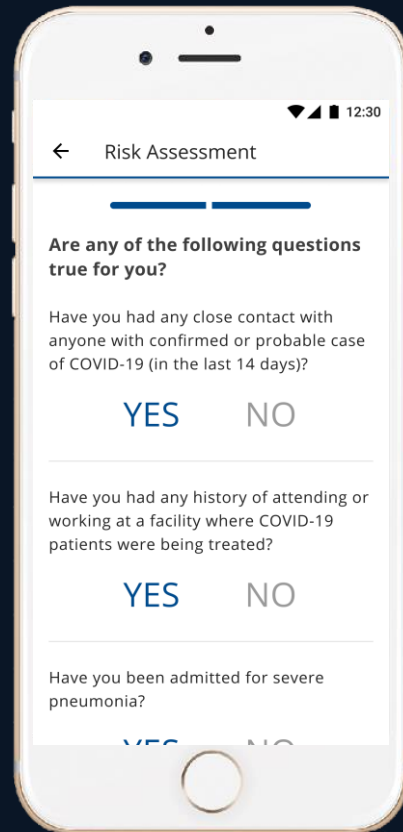
Go Live date
15 June



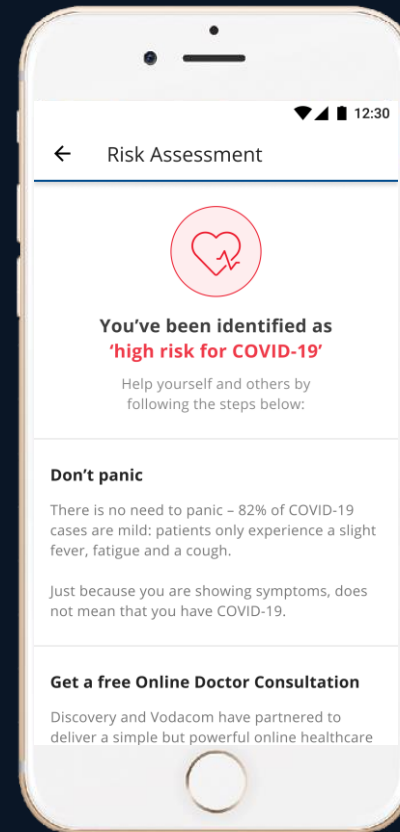
Check for signs and symptoms of COVID-19



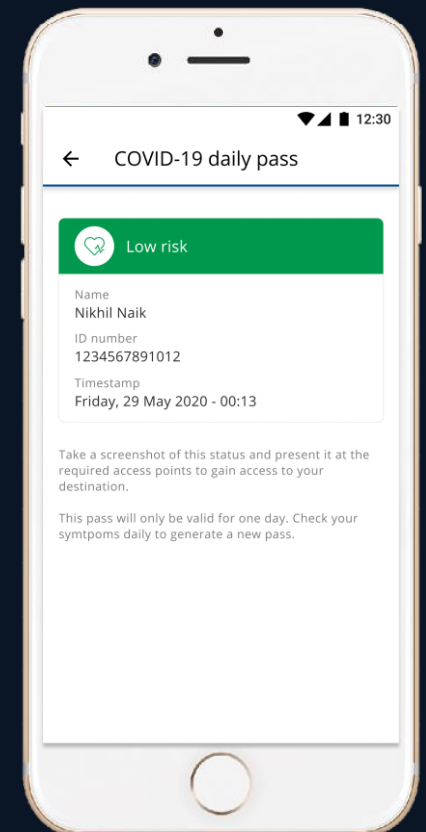
Assess exposure to the virus with a few short questions



Get clinical advice, member support and triage assistance if identified as high risk



Receive a daily pass if identified as low risk



Steps 1 and 2 can be completed at home

COVID-19 Business Support pricing model



		DHMS Employee	Non-DHMS Employee Option 1	Non-DHMS Employee Option 2
Core Services	COVID-19 Information Hub	✓	✓	✓
	Tools to support emotional wellbeing	✓	✓	✓
	COVID-19 daily screening	✓	✓	✓
	24/7 COVID-19 hotline	✓	✓	✓
	Case management	✓	✓	✗
	Manual contact tracing toolkit	✓	✓	✓
	Contact tracing full support	✓	✓	✗
	Employer alerts & reporting	✓	✓	✓
	Total	No additional cost	R50.40 per employee per month*	R20.64 per employee per month*
	Benefit for integrated employers (select as alternative to Corporate Wellness benefit in 2020)	N/A	1 month free for up to 250 employees	3 months free for up to 250 employees
Additional Services	COVID-19 consulting services	<i>Quoted per employer separately dependent on requirement</i>		
	Onsite outbreak response	<i>Quoted per employer separately dependent on requirement</i>		

*Pricing for Bluetooth solution TBC



Discovery's
insights into
COVID-19



Discovery
Business
Support during
COVID-19



Vitality
update



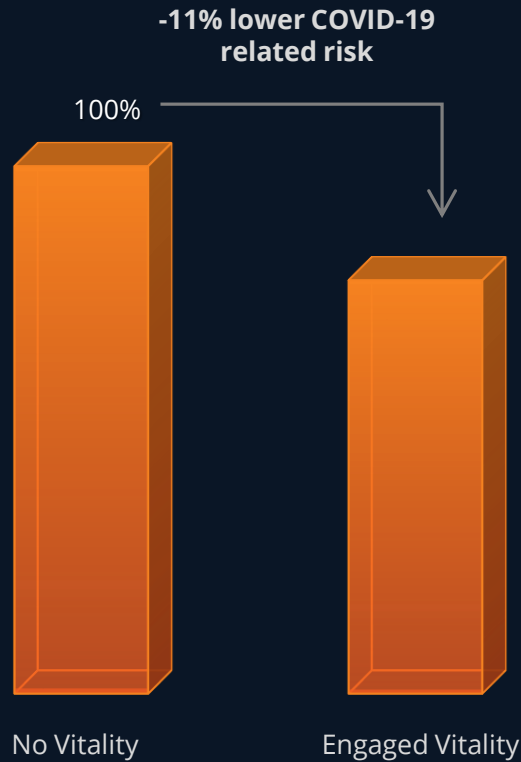
Unlocking
shared-value
for corporates



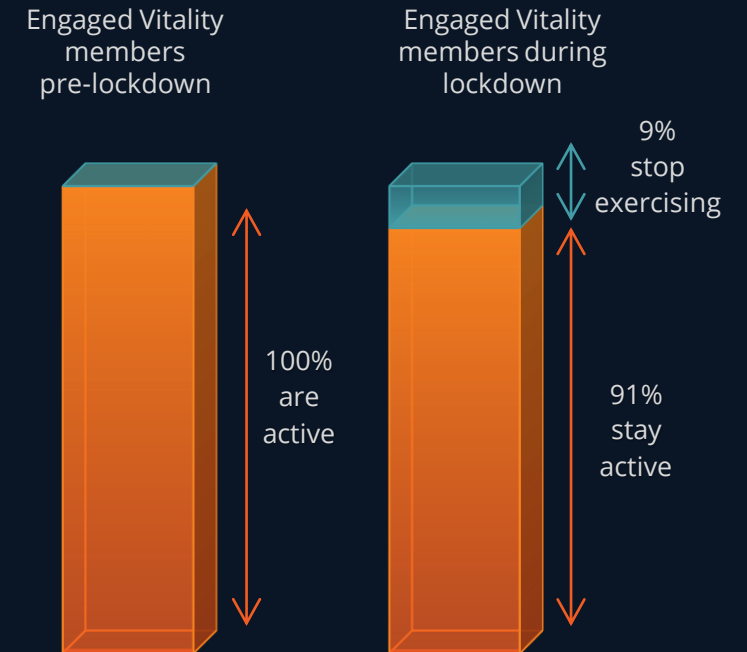
VITALITY HAS BECOME MORE RELEVANT THAN EVER BEFORE



Healthy living reduces the risk of COVID-19 related illness



Engaged Vitality members adapt their behaviour to stay healthy despite lifestyle changes



91% of highly engaged members stay active despite restrictions

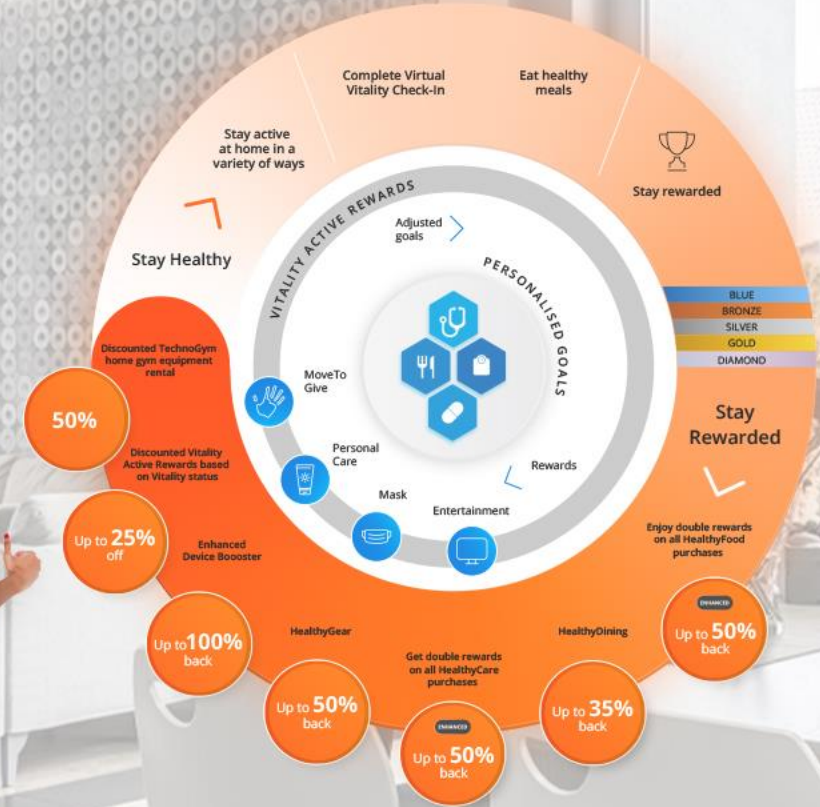
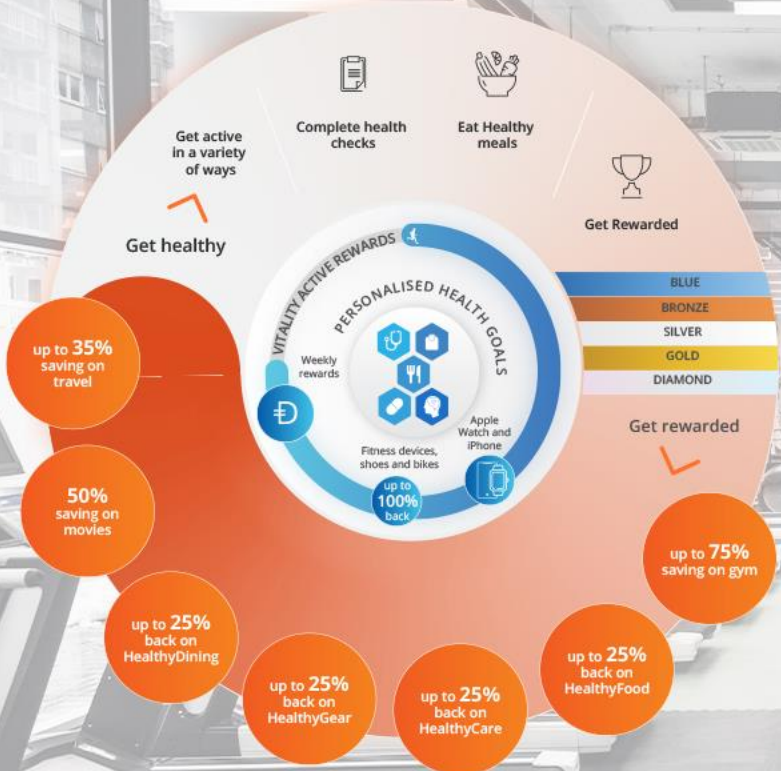
KEEPING HEALTHY LIVING ACCESSIBLE



1
Members can access physical and online
Vitality partners and rewards

2
Access and rewards are dynamic
based on changing alert levels

3
Points adjustments
and status concessions
based on access
and restrictions



VITALITY

VITALITY AT HOME





STAY HEALTHY AT HOME



Complete online screening with the Virtual Vitality Health check-in



Manage and screen for health risks



Receive recommended pathways for improving health and wellness



Earn 2500 points



Unlock Vitality Health Check benefits

BOOKINGS OPEN 1 JUNE 2020

Stay fit and healthy



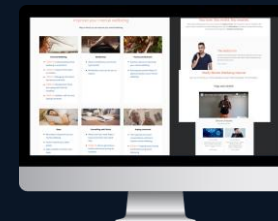
Vitality Home Workout channel



Virtual race events



Vitality Home Cooking channel



Mental Wellbeing Assessments

GET REWARDED AT HOME



Earn double discounts for HealthyLiving

Up to **50%** off HealthyFood



Pick n Pay **WOOLWORTHS** **W**

Up to **50%** off HealthyCare



CLICKS+ **Dis-Chem**

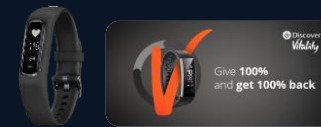
Earn enhanced discounts for staying fit

Up to **50%** off HealthyGear



Sportsmans Warehouse **TOTALSPORTS**

Up to **100%** off Devices



Up to **50%** off Technogym rentals

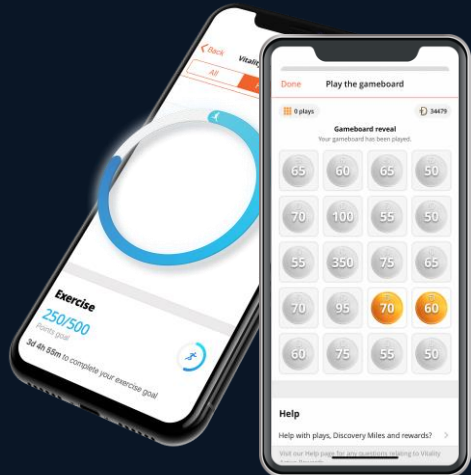


GET REWARDED AT HOME:

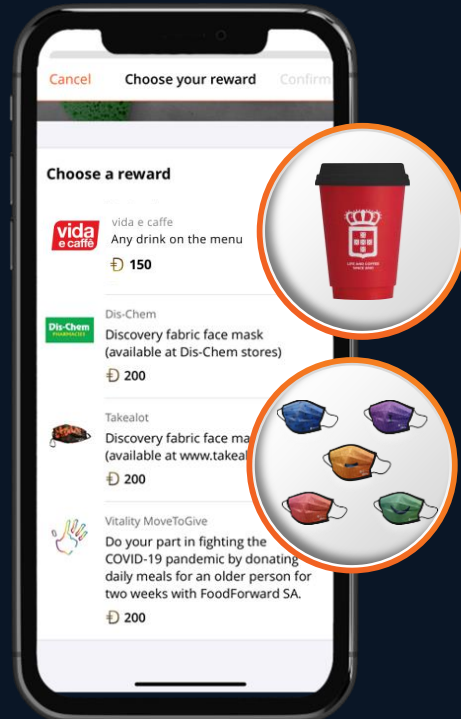


DISCOVERY MILES GO FURTHER ON ACTIVE REWARDS

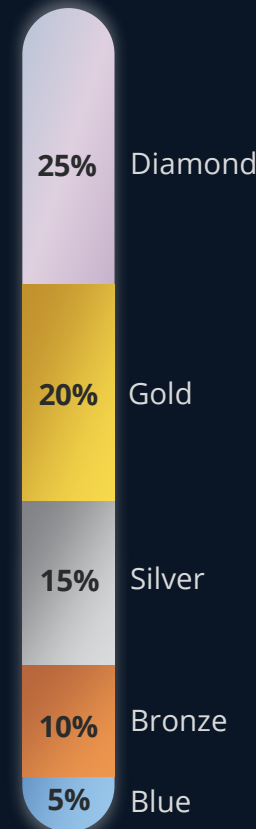
Earn and redeem Discovery Miles



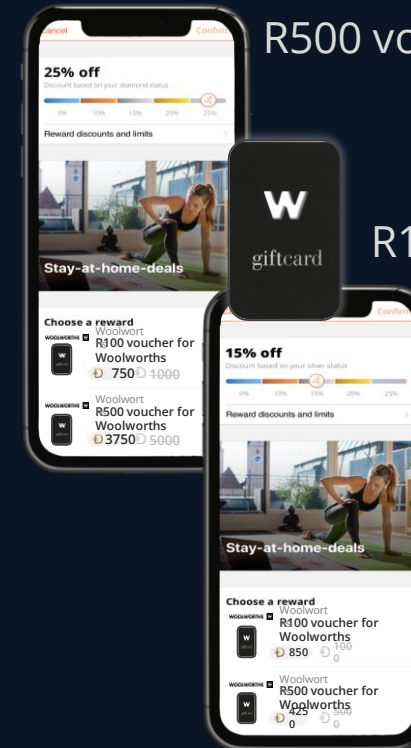
Redeem Miles or Masks



Get up to 25% off Active Rewards based on your Vitality status



Example



R500 voucher = R3750
Instead of R5000
for a Diamond client

R100 voucher = R850
Instead of R1000
for a Silver client

JULY – DECEMBER 2020



Discovery's
insights into
COVID-19



Discovery
Business
Support during
COVID-19



Vitality
update



Unlocking
shared-value
for corporates

Integrated Corporate Benefits for employers



Executive Wellness Experience



Individual health report



Vitality Fitness Assessment



Family and domestic worker screening



Home, Office or Facility



Uber Black transport



On-site clinics



PRIMARY HEALTHCARE

- Treatment of acute and chronic conditions
- Treatment of including illnesses and minor injuries
- Prevention activities including flu vaccines and Pap smears
- Dispensing of medicine in line with legal requirements and Discovery's medicine list

SCREENING

- Health screening across physical, emotional and financial wellbeing



Body Mass Index



Blood pressure



Total Cholesterol



Glucose



Voluntary HIV counselling and testing

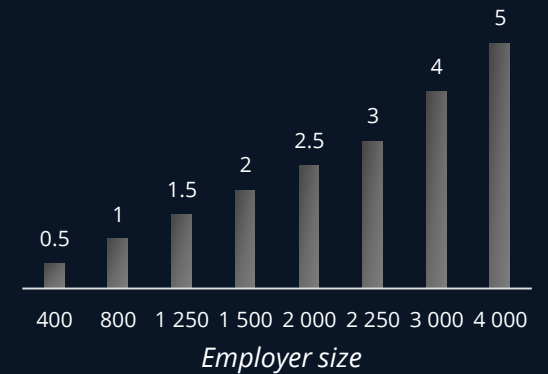
VIRTUAL GP CONSULTS

- A virtual GP enabled clinic allows the nurse to connect to a panel of expert GPs via a real-time video connection
- Optional buy-up for an additional cost per employee per month

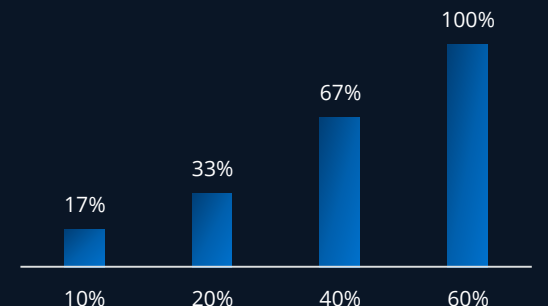


PRICING STRUCTURE

YEAR 1 | FREE ONSITE CLINIC DAYS PER WEEK



YEAR 2 | COST BASED ON HEALTH CHECK TAKE-UP



Healthy Company Core



Offering employees support for physical, emotional and financial wellbeing as well as legal support at no additional cost for the first three-years



DIGITAL ASSESSMENTS AND RISK CLASSIFICATION

Results contribute to a comprehensive health and wellbeing risk profile of the employee

INTERVENTIONS

Includes access to a toll-free, 24-hour support line, a library of educational material and checklists as well as financial advice

DATA-DRIVEN INSIGHTS

Delivers intelligent, actionable insights across employee's health and wellbeing risks for the employee and employer

Healthy Company Comprehensive



For a nominal fee, the employer can buy up to Healthy Company Comprehensive



SCREENING AND RISK CLASSIFICATION

Access to wellness screening at no additional charge, online assessments and an app-based tool to capture the employee's mood and detect signs of emotional distress

PROACTIVE TAILORED INTERVENTIONS

Proactively reaches out to employees with tailored solutions that range based on their risk profile

DATA-DRIVEN INSIGHTS

Delivers intelligent, actionable insights across employee's health and wellbeing risks for the employee and employer

Each product configuration unlocks unique Wellbeing Benefits



OPTION 1

1 | HEALTHCARE
2 | GROUP RISK

HEALTHCARE

- Medical Aid
- Primary Care
- Gap Cover

GROUP RISK

- Life Cover Benefit
- Income Continuation Benefit
- Severe Illness Benefit
- Capital Disability Benefit
- Funeral Cover
- Global Education Protector

Vitality

INTEGRATED CORPORATE BENEFITS | Executive Wellness | On-site clinics | Healthy Company

OPTION 2

1 | HEALTHCARE
2 | RETIREMENT FUNDS

HEALTHCARE

- Medical Aid
- Primary Care
- Gap Cover

RETIREMENT FUNDS

- Provident Fund
- Pension Fund

Vitality

INTEGRATED CORPORATE BENEFITS | Executive Wellness | On-site clinics | Healthy Company

OPTION 3

1 | HEALTHCARE
2 | GROUP RISK
3 | RETIREMENT FUNDS

HEALTHCARE

- Medical Aid
- Primary Care
- Gap Cover

GROUP RISK

- Life Cover Benefit
- Income Continuation Benefit
- Severe Illness Benefit
- Capital Disability Benefit
- Funeral Cover
- Global Education Protector

RETIREMENT FUNDS

- Provident Fund
- Pension Fund

Vitality

INTEGRATED CORPORATE BENEFITS | Executive Wellness | On-site clinics | Healthy Company

Executive Wellness Plus

On-site clinics

Healthy Company

Executive Wellness Plus

On-site clinics

Healthy Company

Qualifying criteria

- (H) Healthcare = At least 50% of employees are members of a Discovery-Health administered medical scheme or Discovery Primary Care
- (GR) Group Risk = Client of Discovery Group Risk with at least 2 x Group Life Assurance and Income Continuation benefit
- (RF) Retirement Fund = Client of Discovery Umbrella Funds with at least R25 million assets under management

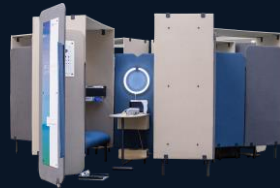
Integration in action



MEET CRAFT CONSULTING

- 510 employees
 - 75% on DHMS
 - 25% uncovered
 - 30% of employees engage in health check
-
- Considering whether to become a client of Discovery Group Risk and Discovery Retirement Funds

SCREENING



- Executive Wellness Core Plus for 8 Execs above the Free-Cover Limit
- Discovery Wellness Experience available to all employees at no cost

R23,600

ONSITE CLINIC



- Half day clinic, one day per week
- **Cost**
 - Year 1: No cost
 - Year 2+: Based on 30% engagement in health checks for year 1, discount = 50%

R88 800

HEALTHY COMPANY



- Healthy Company Core: No cost
- Healthy Company Comprehensive: R9.10 pmpm (inc VAT)
- 68% discount on pricing for a non-integrated client (i.e. DHMS only)

R118 390

Total value in Year 1: R230 790

Supported by personalised Health Insights



COMPANY INFORMATION

Indicates the extent to which employees may be without healthcare cover.

HEALTH STATUS

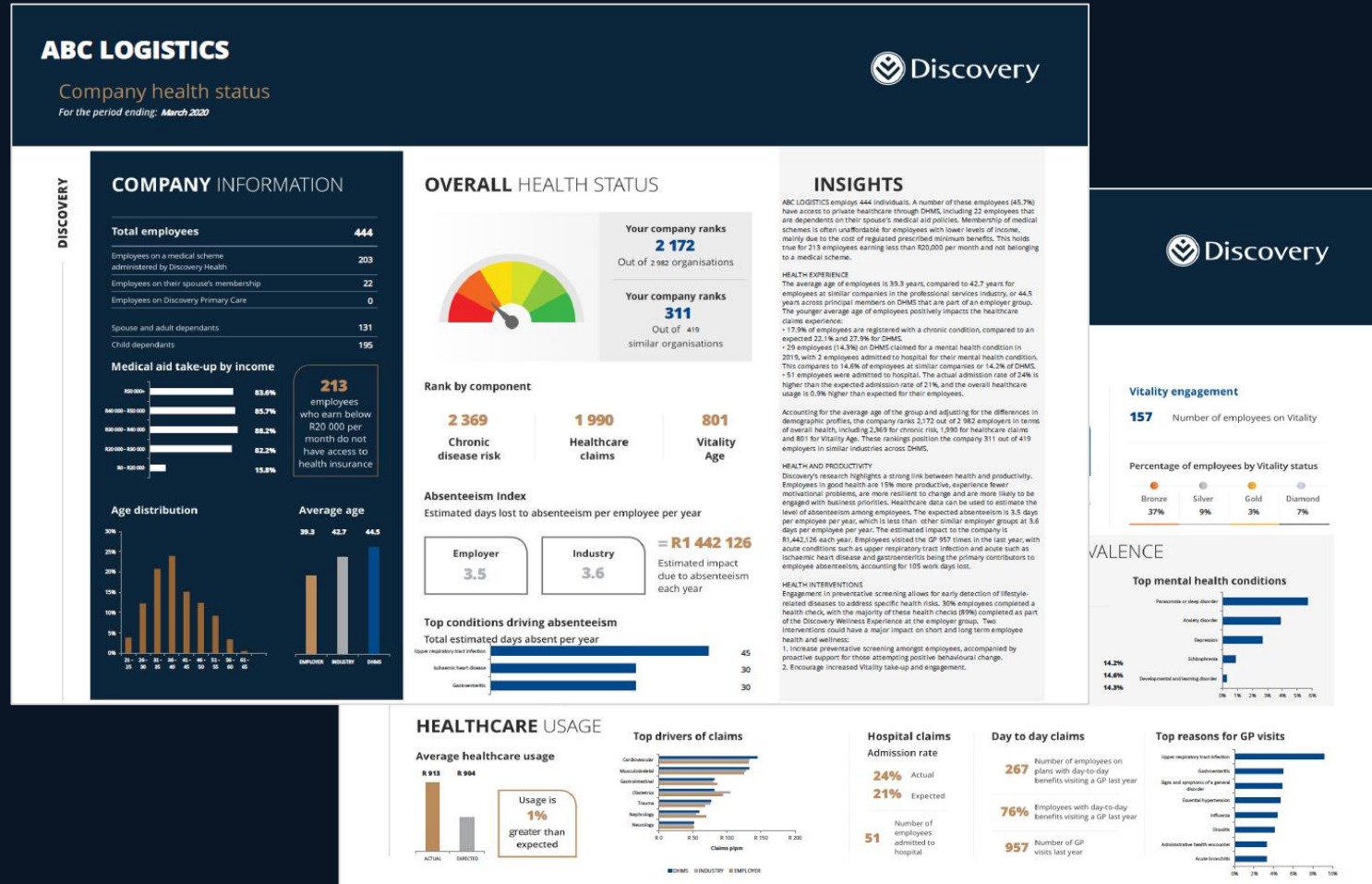
Benchmarks the overall health status of the employer against other employers in the same industry, after adjusting for differences in demographic profiles.

ABSENTEEISM INDEX

Estimates the average number of days absent per employee per annum and the annualized Rand value. Highlights health conditions driving absenteeism.

HEALTH EXPERIENCE

Benchmarks the experience across screening and prevention, chronic prevalence, mental health prevalence and healthcare usage against other employers in the same industry and DHMS in general.





Employers can pay **ZERO** admin fees



For employers who join Discovery Retirement Funds between
1 April 2020 and 30 September 2020
and meet the total asset value and average salary minimums

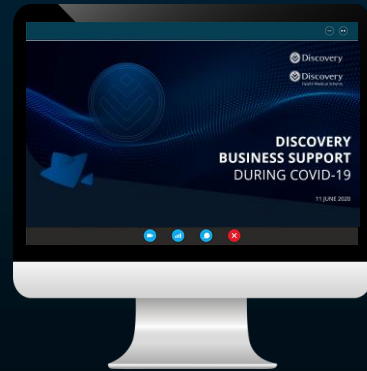
Total Scheme Assets	Average Salary (p.a.)
R10 000 000+	R350 000
R25 000 000+	R325 000
R50 000 000+	R300 000
R100 000 000+	R275 000



Digital marketing collateral



EMPLOYER WEBINAR PRESENTATION



DISCOVERY COVID-19 BUSINESS SUPPORT SALES SUPPORT

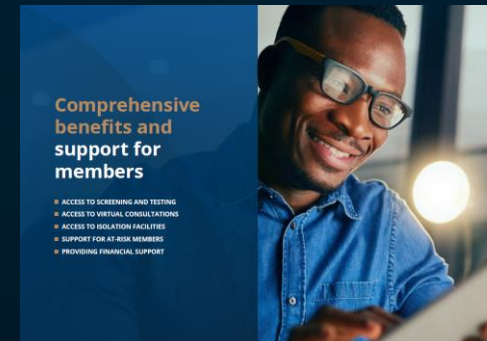


DISCOVERER | SUPPORTING CLIENTS AND EMPLOYERS DURING COVID-19

Response to COVID-19



Comprehensive benefits and support for members



Business Support services for employers



Comprehensive employee solutions supported by integrated corporate benefits



Unique COVID-19 insights based on Discovery's experience



Employers interested in covid-19 business support - contact your corporate health manager or email covidbusinesssupport@discovery.co.za for a quote



Q&A
Thank you