



Discovery COVID-19 Business Support

The COVID-19 pandemic is impacting society on many levels, and businesses both large and small are required to manage an unprecedented operating environment. In particular, executives and their management teams are expected to not only deal with the personal impact of COVID-19, but also the profound impact on their business and their people.

SUPPORTING EMPLOYERS WITH DISCOVERY COVID-19 BUSINESS SUPPORT

Discovery Health has developed a comprehensive set of COVID-19 support services to assist employers and their management teams in formulating and executing an effective response to COVID-19 as employees return to work, given the importance of protecting employees, and ensuring the continuity of business operations. These services include a set of Core and Additional services. The cost of the Core COVID-19 Business Support services are covered by the Discovery Health Medical Scheme for employees that are members of the Scheme. The cost of the Additional services are quoted separately depending on the employers' requirements.



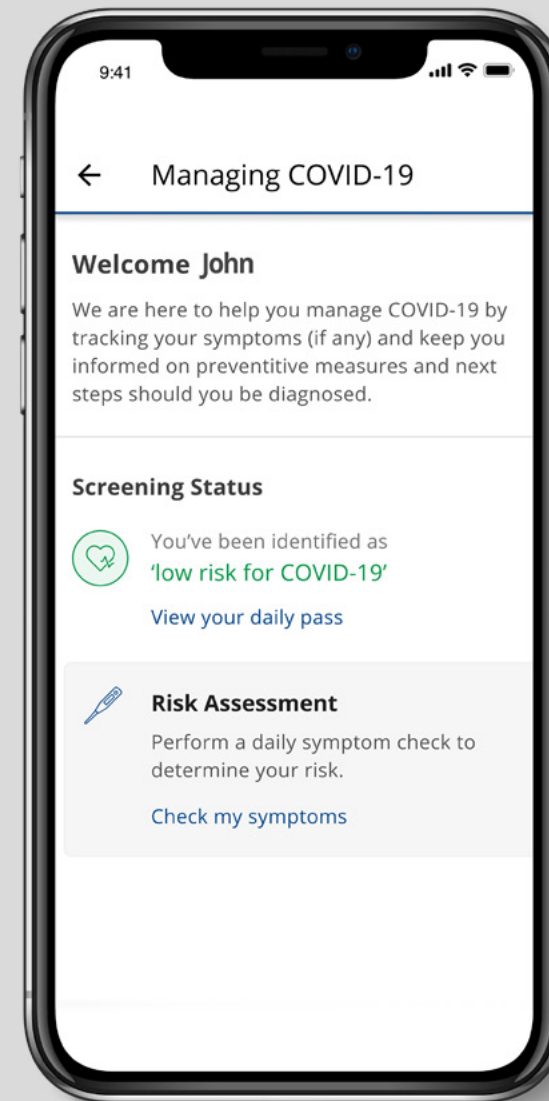
01

EARLY IDENTIFICATION THROUGH APP-BASED PRE-SCREENING

COVID-19 occupational health and safety measures include a requirement for every employer to screen any employee at the time they report for work, to ascertain whether they have any of the observable symptoms associated with COVID-19.

Discovery Health has developed the COVID-19 Risk Assessment, which enables employees to easily calculate their risk of having contracted COVID-19 through a set of clinical questions which can be completed on-site or at home. In addition to the self-reported Risk Assessment, verified temperature data can be added to improve the accuracy of the risk assessment.

- Employers are recommended to use the COVID-19 Risk Assessment, together with temperature screening at all access points of their premises.
- An employee's screening status will be calculated and recorded each time the Risk Assessment is completed, allowing for daily assessments of employee's risk of having contracted COVID-19.
- All screening results will be stored centrally by Discovery Health. High risk results will unlock the subsequent triage processes available to the member and the employer including virtual consultations, case management and contact tracing for potentially exposed employees.



CORE





Check for signs and symptoms of COVID-19 at home or on-site

Risk Assessment

Do you have any of the following symptoms?

- Cough
- Sore throat
- Shortness of breath
- Fever (body temperature ≥ 38 °C)
- Loss of smell
- Loss of taste
- Diarrhoea
- Nausea & vomiting
- Chills
- Body pains
- Headaches

Cancel Next



Assess exposure to the virus

Risk Assessment

Are any of the following questions true for you?

Have you had any close contact with anyone with confirmed or probable case of COVID-19 (in the last 14 days)?

YES NO

Have you had any history of attending or working at a facility where COVID-19 patients were being treated?

YES NO

Have you been admitted for severe pneumonia?

YES NO

Have you recently travelled to a high-risk country (in the last 14 days)?


YES NO

Cancel Submit



If identified as high risk, stay at home and get member support and triage assistance

Risk Assessment



You've been identified as 'high risk for COVID-19'

Help yourself and others by following the steps below:

Don't panic

There is no need to panic – 82% of COVID-19 cases are mild: patients only experience a slight fever, fatigue and a cough.

Just because you are showing symptoms, does not mean that you have COVID-19.

Get a free Online Doctor Consultation

Discovery and Vodacom have partnered to deliver a simple but powerful online healthcare platform for the benefit of all South Africans during the COVID-19 pandemic.

[Book a consultation](#)

[Learn more](#)



If identified as low risk, receive a daily pass for on-site access

COVID-19 daily pass

Low risk

Name
John Jones

ID number
1234567891012

Timestamp
Monday, 1 June 08:05

Take a screenshot of this status and present it at the required access points to gain access to your destination.

This pass will only be valid for one day. Check your symptoms daily to generate a new pass.

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02

SUPPORTING EMPLOYEES THROUGH THE COVID-19 CALL CENTRE

In the event of a suspected case, employees will be referred to the dedicated 24/7 COVID-19 hotline with a team of healthcare professionals available to perform screening, triage and navigation to COVID-19 testing. In addition, the call centre will empower the employer and employee with the latest information, clinical guidance and advice on COVID-19 protocols.

CORE

03

PRO-ACTIVE CASE MANAGEMENT FOR SUSPECTED INFECTIONS

In the event of a suspected or confirmed case as identified through the COVID-19 Risk Assessment, a case manager will be assigned to the employee and assist with all aspects of the COVID-19 journey, including:

- Clinical advice on the potential signs, severity and symptoms of the virus
- Navigating benefits and full cover DHMS options
- Facilitation of testing protocols and procedures
- Ongoing support for the duration of the illness, including check-ins, progress tracking and confirmation when safe to return to work

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04

CONTACT TRACING TO CONTROL THE CHAIN OF TRANSMISSION OF COVID-19

A manual contact tracing solution will be used to determine the list of individuals in the workplace who have been in close contact with a suspected or confirmed positive case of COVID-19.

Employees that test positive for COVID-19 will receive a call from a Discovery Health agent to identify other employees with whom they have had close contact. Case management processes will be initiated for each of these employees, alerting them of their potential exposure to the virus and offering advice on the necessary next steps including testing, to prevent further transmission among other employees.

Data privacy will be respected at all times throughout the contact tracing process.

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05

ON-SITE RESPONSE FOR A COVID-19 OUTBREAK

Discovery Health can activate doctor and nurse led teams, both physically and virtually, to contain an outbreak at a company or site.

This includes on-site screening, testing, contract tracing, recommendations and advice on the potential closure of an office or site and the length of closure required for containment and sterilisation of the workplace through specialist external providers. Discovery Health will also support with the necessary reporting to the National Institute of Communicable Diseases, Department of Health and Department of Labour, as well as advice on mitigating risks to avoid future outbreaks and recommendations on return-to-work protocols for various teams.

ADDITIONAL





06

COVID-19 RESOURCE HUB

A large-scale awareness campaign is underway to provide members and employers with the latest information and guidance on how to prevent and contain potential infection.

The COVID-19 information hub is located on the Discovery website and is dedicated to providing the latest news, updates and information, as well as employer toolkits containing articles, podcasts, posters and infographics which can be easily shared with employees. The COVID-19 information hub also includes a database of recommended PPE suppliers to assist with the procurement of preventative supplies.

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07

IDENTIFICATION AND MANAGEMENT OF AT-RISK DHMS EMPLOYEES

Government regulations highlight that employers must implement measures for employees who are 60 years or older or those with comorbidities to facilitate their safe return to work including introducing special measures to limit their exposure to COVID-19 and, where possible, that these employees work from home. The Employee Intelligence Dashboard on the Employer Zone provides employers with a view of their employees at higher risk should they contract COVID-19, based on their age and underlying health conditions.

Discovery Health has developed the ability for employers to request an email to be sent to high-risk employees on their behalf outlining the preventive measures these employees should take. As further support, employers are able to directly email their management teams informing them of this process. This benefit is only available for employees who are members of Discovery Health Medical Scheme (DHMS).

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08

TOOLS TO SUPPORT EMPLOYEE WELLBEING

Employers can access the COVID-19 Healthy Company toolkit on the Discovery website, which includes tools to support the physical, emotional and financial wellbeing of employees.

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EMPLOYER ALERTS AND DAILY REPORTING

Employers will have access to statistics relating to contact tracing, suspected cases and positive cases on a daily basis, in addition to a weekly dashboard of general queries and case management. Information provided in the reporting is determined by the product option selected. To access these reports, log in to the Employer Zone www.discovery.co.za

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COVID-19 CONSULTING SERVICES

Using the resources of Discovery Health, employers can purchase additional actuarial modelling services to predict the spread and subsequent impact of COVID-19 on an employer's workforce. These services can assist employers with COVID-19 impact management, including:

- The timing and expected spread of the virus across the regional branches of the employer group.
- Scenario planning based on the latest DHMS and national statistics.
- Risk assessment and planning based on the expected infections, hospitalisations, severe cases and subsequent deaths within the workforce.

ADDITIONAL



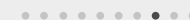
COVID-19 BUSINESS SUPPORT PRICING MODEL

The cost of the Core COVID-19 Business Support services are covered by the Discovery Health Medical Scheme (DHMS) for employees that are members of the Scheme. For employees who are not members of DHMS, there is an additional cost charged per employee per month with two pricing options available. As a standalone product where employers have no employees on DHMS there is a minimum monthly cost of R10 000 (including VAT). The cost of the Additional services are quoted separately depending on employer requirements.

A quote will be provided to the employer on request based on a 12-month contract with Discovery and according to the following VAT inclusive pricing structure:

PACKAGE	SUPPORT SERVICE	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	✓	✓	✗
	Contact tracing toolkit	✓	✓	✓
	Contact tracing full support	✓	✓	✗
	Employer alerts and reporting	✓	✓	✓
Total		No fees	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)		No fees	1 month free for up to 250 employees	3 months free for up to 250 employees
ADDITIONAL SERVICES	COVID-19 consulting services	Quoted separately depending on employer requirements		
	On-site outbreak response	Quoted separately depending on employer requirements		

The benefit for integrated employers is available where the employer is a client of Discovery Group Risk with both Life Cover and Income Continuation Benefits, and has at least 50% of their employees on DHMS. In addition the client has to qualify for Discovery Group Risk's Corporate Wellness benefit, where Discovery Health would cover the cost of the Wellness Experience for up to 250 non-DHMS lives.



SIMPLE ACTIVATION AND ONBOARDING PROCESS

QUOTATION



Interested employers can request a quote through their financial adviser, their Corporate Health Manager or by contacting us directly at CovidBusinessOnboarding@discovery.co.za

Employers will be provided with a quote based on their unique requirements. Once the quotation has been received, employers will select a relevant option and sign the quotation.

CONTRACTING



The premiums quoted are based on a 12-month contract with Discovery and pricing is adjusted at the end of the contract term.

Once the contract has been received, the employer will review and sign the contract and send it back to CovidBusinessOnboarding@discovery.co.za

ACTIVATION



During the activation step, employers will be required to provide Discovery with the following data to allow Discovery to load the COVID-19 Business Support key employer contacts and on-site symptom screening personnel on our system:

- Name and surname
- ID or Passport number
- Contact details
- Work address

ONBOARDING



During onboarding employers will provide Discovery with a data file for all employees that are not on Discovery Health Medical Scheme.

On completion of product activation and onboarding, employees will receive a welcome SMS and email with all the relevant product information. Employers will also receive a welcome email which will include the employees that have been activated.

COVID-19 BUSINESS SUPPORT CONTACT DETAILS

CONTACT US

Here are the contact details of the teams who will make sure you get all the information you need.

NEW BUSINESS

For quotation requests, contracts and activation of new employer groups.



CovidBusinessOnboarding@discovery.co.za

COVID-19 24/7 HOTLINE AND SERVICING SUPPORT

For support services, toolkits, COVID-19 related content and queries.



0860 247 651 or 011 529 6071



CovidBusinessQueries@discovery.co.za

URGENT COVID-19 SUPPORT

For urgent COVID-19 cases or intervention requests.



CovidBusinessEscalations@discovery.co.za



