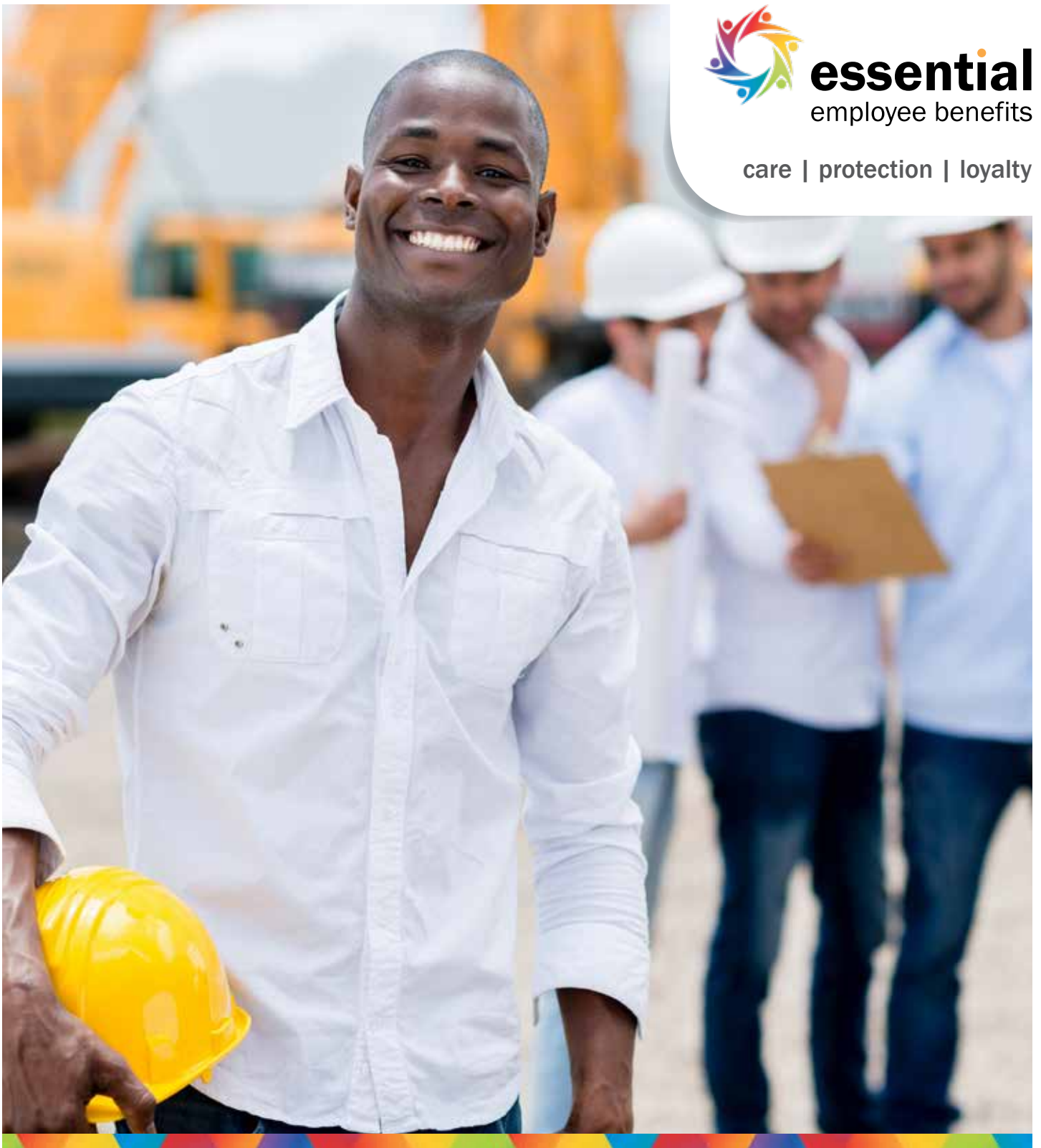




essential
employee benefits

care | protection | loyalty



EMPLOYEE WELLNESS 2020

OUR PURPOSE

We provide customisable and affordable employee benefits products to employers for their staff wellbeing.

OUR MODEL

We aim to measurably improve employee wellness, thereby reducing absenteeism and increasing productivity.

ESSENTIAL EMPLOYEE BENEFITS 2020

Essential Employee Benefits is a specialist division of The Workforce Group which is listed on the JSE Alt X. Established in 1972, The Workforce Group is a diversified group of companies offering an inter-related range of solutions for the supply, management and administration of the human resources requirements of a broad base of industry sectors.

Employing over 1 300 permanent staff and paying approximately 35 000 temporary contractors weekly. Through our established network of private practices and service providers throughout South Africa, Essential Employee Benefits offers affordable insurance and lifestyle products to employers and thousands of employees and families.

ESSENTIAL PLAN 2020

DESCRIPTION	DETAIL	VISITS PER ANNUM	VALUE PER DEPENDENT	WAITING PERIOD
Basic Wellbeing	General Practitioners	Unlimited. Pre-auth needed after the 5 th visit.	Unlimited. Pre-auth needed after the 5 th visit.	NONE
Advanced Wellbeing	Prescribed specialist visits	As per annual financial	R2000 per member per annum. Up to R4000 per family	90 Days
Dental	Dentist	2 checkups per annum Incl. scaling, polishing, extractions, fillings	Agreed network tariff	NONE
Optometry	Optometrist	One eye test every 24 months	Agreed network tariff	NONE
Optometry – Glasses	Prescribed frames and lenses	1 set per 24 month period	Agreed network tariff	NONE
Pathology	Blood tests	UNLIMITED	As per formulary	NONE
Radiology	Basic black and white scans	UNLIMITED	As per formulary	NONE
Maternity	Pregnancy	2 growth scans & prenatal vitamins	As per formulary	NONE
Medication – Chronic	Chronic CDL 23 Chronic conditions	UNLIMITED	As per medicinal formulary	NONE
Medication – Acute	Scripted and over the counter medication	R1000 scripted medication per annum or R150 OTC per month	As per medicinal formulary	NONE
Emergency Services	24 hour paramedic services nationwide	UNLIMITED	Transportation to Hospital	NONE
Trauma Room Access	Emergency	R2500 per annum	Stabilisation in a life-threatening event	NONE

Telephonic legal advice line with Lipco Law for All.

ESSENTIAL PLAN GROUP RATES

Cost per month per Main Member	R240
Add Spouse	R210
Add Child	R210



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VITAL PLAN 2020 Members receive treatment at Private Hospitals across South Africa

ADMISSION TYPE	DETAIL	VALUE PER ADMISSION	WAITING PERIOD
General Admission	Paid out on a daily rate as per formulary	Up to R53 000 per illness admission	Preexisting Illness – 90 days
ICU Admission	Paid out on a daily rate as per formulary	Up to R15000 per day (Max 5 days)	Preexisting Illness – 90 days
Accident	Paid out per event	R150 000 per individual per incident R250 000 per family per incident	NONE
Dreaded Disease Admission	Paid out as per disease stage	Up to R250 000	Dread Disease – 6 months
Maternity	Paid out per event	R25 000 – Natural Vaginal Delivery R35 000 – C-Section delivery	10 Months
Surgery	As per stated benefit	Selected procedures	NONE
Emergency Services	24 hour paramedic services nationwide	UNLIMITED	NONE
Trauma Room Access	Stabilisation in a life-threatening event	R2500 per annum	NONE

COMBINED ESSENTIAL AND VITAL PLAN

Cost per month per Main Member	R380
Add Spouse	R300
Add Child	R300

COMPREHENSIVE COVER (FUNERAL + WELLNESS)

Cost per month per Main Member	R390
Immediate Family	R395

Rates are negotiable depending on group size and industry. Rates are VAT exempt.

Onsite wellness days and clinics can be arranged on request.

We provide medical aid, group retirement and risk solutions to companies. Through our established relationships with the biggest investment and insurance providers in South Africa, we are able to offer our clients the most affordable rates in the market. Speak to one of our consultants about reviewing your current scheme and to get comparative quotes.



MEDICAL ALLOWANCE FOR EMPLOYERS

Our core vision is to provide medical cover to low-income South Africans that have traditionally been unable to access private medical aid.

National Health Group's founding shareholder is African Rainbow Capital (ARC). ARC was founded by Patrice Motsepe and is a fully black owned and controlled company, listed on the JSE.

We provide Employers a unique medical allowance mechanism in which we offer an administration fee based model through a provider centric independent practitioners association.

We do this in partnership with over 10,000 doctors, pharmacies and other health providers, supported by digital health technology and financial innovation.



021 276 5600 | info@nationalhealthcare.co.za

www.nationalhealthcare.co.za

MEDICLUB™

EMPLOYEE ASSISTANCE PROGRAM BENEFITS

**PERSONAL
HEALTH
ADVISOR**

Health advice from
qualified nurse

**CREDIT &
DEBIT
ASSIST**

Expert advice on how
to improve your
financial standing

**LEGAL
ASSIST**

Qualified attorneys
who provide guidance
on all legal matters

**TRAUMA
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Trauma debriefing by
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Call 0860 222 286



Unlimited Advice

CONTACT US:

+27 21 276 5600 | info@nationalhealthcare.co.za

www.nationalhealthcare.co.za

10 Mill Street | Newlands | Cape Town | 7700



Planning a return to work?

To successfully tackle the current pandemic crisis, a holistic and integrated solution must be used.

COVID Secure provides an integrated service which includes training of employees, auditing of your business's agility in the face of the pandemic. We offer a wide range of hi-tech PPE products to suit all your business needs

Prepare your
business
with COVID
Secure

We have a wide range of:



Masks



Face Shields



Selection of sanitizer dispensers



Hand Sanitizers



Protective Gloves




IR Thermometers



Temperature thermographic solutions to suit your requirements

Contact COVID Secure today

for an essential risk assessment or for the purchase of PPE equipment. All products are available and sourced at best available price, to suit all budgets

COVID Secure is backed by the  **WORKFORCE GROUP** and its Healthcare Cluster which has been at the forefront of COVID-19 training and staff provision.

011 532 0000 | sales@covidssecure.co.za
www.covidssecure.co.za



PERSONAL PROTECTION PLAN 2020



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In keeping with our understanding that not everyone is the same, we have a range of specialised offerings that can fit each person's lifestyle and needs.

PRODUCT NAME	TERMS AND BENEFITS
Funeral Cover	Pays out R10 000 in the event of a member's death to the nominated beneficiary. The premium payment is automatically deducted from the first pay date in each month that the member is employed.
2 (Two) Month Premium Holiday	This entitles the member to 2 (two) months free funeral cover once they are not employed anymore.
Accidental Death Cover	Pays out R7 500 in the event of an unnatural death of the main member, to the selected beneficiary.
Transportation and Funeral Assistance	Funeral Assist is a vital portion of our offerings. In the event of the member passing away, Funeral Assist provides financial peace of mind to the bereaved family & next-of-kin with the facilitation of the burial. It includes the following: <ul style="list-style-type: none"> • Overnight accommodation for the next-of-kin in order to identify the body (up to R 500) • Transportation of mortal remains to a place of burial, at no extra cost (only in SA) • Referral to a pathologist if an autopsy is required • Referral to reputable undertakers • Assistance in taking care of the legal documentation to make the necessary funeral arrangements such as the death certificate etc. • Personal Crisis Assistance – 24 hour toll free professional counsellor hotline. Emotional support by telephone counselling

Cost per month per Main Member	Benefit amount
R30 per month	R10 000
R53 per month	R20 000
R75 per month	R30 000



COMPULSORY FAMILY PROTECTION 2020



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funeral

As the main member, your pay-out and benefits remain unchanged when you opt to have your families join the funeral policy. You can cover ONE spouse and FOUR children under your policy.

Cost per Family	Benefit amount
R29 per month	R10 000
R45 per month	R20 000
R68 per month	R30 000

The following pay-outs occur in the event of a death:

MAIN MEMBER	R10 000	R20 000	R30 000
Spouse *	R10 000	R20 000	R30 000
Child (14 – 20/25) *	R10 000	R20 000	R30 000
Children (6 – 13) *	R5 000	R10 000	R15 000
Children (0 – 5) *	R3 000	R6 000	R9 000
Stillborn from 26 weeks *	R1 000	R2 000	R3 000

PLEASE NOTE: When claiming for a spouse, you will be asked to present a marriage certificate or proof of traditional marriage. When claiming for a child, a birth certificate will be requested.

* A spouse refers to a marital union, either hetro or homosexual. Spouse also includes a life partner as long as he/she share a common abode.

* A child refers to a natural child, but does not exclude adopted children, step children or dependants living in the same abode.

VOLUNTARY FAMILY (Spouse and Children) 6 MONTH WAITING PERIOD

Plan	Age Range	Cover	Main Member Only	X	Main Member plus Family	X
Plan A	18 – 64	R5 000	R87		R116	
Plan A	65 – 74	R5 000	R125		R188	
Plan A	75 - 84	R5 000	R179		R296	
Plan B	18 – 64	R10 000	R102		R158	
Plan B	65 – 74	R10 000	R177		R303	
Plan B	75 - 84	R10 000	R282		R516	
Plan C	18 – 64	R15 000	R119		R200	
Plan C	65 – 74	R15 000	R230		R422	
Plan C	75 - 84	R15 000	R389		R740	

Plan	Age Range	Cover	Main Member Only	X	Main Member plus Family	X
Plan D	18 – 64	R20 000	R134		R243	
Plan D	65 – 74	R20 000	R281		R537	
Plan D	75 - 84	R20 000	R494		R962	
Plan E	18 – 64	R25 000	R150		R285	
Plan E	65 – 74	R25 000	R333		R654	
Plan E	75 - 84	R25 000	R599		NO COVER	
Plan F	18 – 64	R30 000	R165		R329	
Plan F	65 – 74	R30 000	R386		R770	
Plan F	75 - 84	R30 000	R705		NO COVER	

VOLUNTARY EXTENDED FAMILY AND PARENTS

Plan	Age Range	Cover	Premium
Plan A	18 – 64	R5 000	R30
Plan A	65 – 74	R5 000	R36
Plan A	75 - 84	R5 000	R90
Plan B	18 – 64	R10 000	R39
Plan B	65 – 74	R10 000	R90
Plan B	75 - 84	R10 000	R164
Plan C	18 – 64	R15 000	R51
Plan C	65 – 74	R15 000	R128
Plan C	75 - 84	R15 000	R236

Plan	Age Range	Cover	Premium
Plan D	18 – 64	R20 000	R62
Plan D	65 – 74	R20 000	R162
Plan D	75 - 84	R20 000	R309
Plan E	18 – 64	R25 000	R72
Plan E	65 – 74	R25 000	R198
Plan E	75 - 84	R25 000	R381
Plan F	18 – 64	R30 000	R83
Plan F	65 – 74	R30 000	R234
Plan F	75 - 84	R30 000	R455

PLEASE NOTE: Any voluntary family and extended family or parents have a 6 month waiting period.. Extended family/ parents include: Uncles, aunts, cousins, parents/parent in law, brothers, sisters, nieces, nephews and grandparents.

JOINING ESSENTIAL EMPLOYEE BENEFITS

EEB will manage the entire transition for you ensuring that all the logistics and legalities are dealt with timeously and efficiently. We will work together with your HR department or the like to guarantee that each of your employees receive the package that best suits their needs.

We will hold workshops with your employees at times that suit your business for ease of implementation. We believe that education is vital to making a success of the programmes.

Two contribution options are available to the company:

1. As is the case with most contributions, the Company contributes 100% of the premium due to affordability.
2. There is also an option available to have a co-payment.

ADMINISTRATION, MANAGEMENT AND MARKETING

EEB will manage the entire back office administration of the scheme and we will communicate directly with our members.

For ease of access, we have various methods of communication for both claiming and general enquiries, including our call centre, a "Please Call Me" line, as well as email and internet.

We have designed our claims process in such a way that is it convenient and easily available; and we commit to pay out all claims within 48 hours of receiving the necessary documentation.

An annual awareness day is arranged for each company (or more regularly on request) where members receive up-to-date educational material as well as the option of posters and flyers to be distributed and placed in communal areas.

Call Centre number

Office hours: 8am – 4:30pm Monday to Friday

24-hour emergency redirect

086 999 0913

For any further information or to chat to us about a tailor-made solution, please call:

Johannesburg – Head Office

010 593 7158

Cape Town

National Sales Manager Shane McDuling 078 020 4083 shanem@eeb.co.za

enquiries@eeb.co.za • www.eeb.co.za



Essential Employee Benefits and providers

WORKFORCE HOLDINGS



2018 financial results:
Gross Profit R691 Million



Essential Employee Benefits is part of the Workforce Holdings Group of Companies



2018 financial results:
Revenue R3 Billion

ESSENTIAL EMPLOYEE BENEFITS



Over 70 000 lives administered



Over 36 000 policy holders



100% of valid claims paid within agreed SLA

UNDERWRITERS



Claims / benefits paid in 2019
R 336 million



Premium income
R1,1 Billion in 2019



420 000 policyholders and 908 000 lives covered

WELLNESS CLAIMS



In excess of 150 000 medicine transactions per day



24 hour emergency call centre received around 194 000 calls per month



