



Own your health with BeWell

EMPLOYER-FUNDED HEALTHCARE SOLUTIONS

ENABLED by employers.

EMPOWERING employees.



Standard Bank **IT CAN BE™**



Welcome to BeWell

ENABLED by employers.

EMPOWERING employees.

At Standard Bank we believe that being well is a basic human right, and that **access to affordable primary healthcare is at the heart of human potential, productivity and prosperity.**

It's also a baseline for any company's bottom line: **Productivity and profits shrink** when employees struggle to access the care they need to get back on their feet.

BeWell employer-funded healthcare solutions **change all that.**

BeWell makes **primary private healthcare affordable and accessible.** It brings you a fully **flexible funding mechanism, with customisable benefit options,** at a highly competitive price - all paid through employer funding and supported by a **nationwide medical network** with **omnichannel care.**

It brings your employees **unlimited, instant access to telemedicine, via a WhatsApp chat or video call** with qualified nurses. If needed, they'll refer them to a network of over **3 400 private doctors** for an in-person consultation. Your employees will also be able to access over **8 000 specialists and other healthcare providers,** and over **3 500 pharmacies,** right across SA.

BeWell brings your workforce **convenient, connected, quality care** – so they won't have to take a whole day off work to get the help they need, but will have access to care without delay and at no cost to them.

So that your employees can be well, be at their best – at home or at work. *It can be.*



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What you get across the BeWell range

- An **employer dashboard** with integrated wellness and productivity insights
- The **lowest cost funding mechanism** for the provision of primary healthcare – with additional benefits, based on employees' needs
- A range of **fully flexible benefits and services**
- Nationwide coverage and **omnichannel access**
- Access to **private radiology, pathology, and dentistry facilities**, depending on the **benefits and services** selected

How it works for you

- Our **healthcare consultant** will guide you on the **best solution for your employees**
- You'll provide us with a **list of employees** that you wish to **include, along with their contact details**
- You'll **set aside funding through your own dedicated bank account with Standard Bank**, from which the costs of healthcare benefits for your employees will be paid
- We'll **manage the spend** within agreed limits, and **you'll pay only for what your employees use**
- You'll **receive monthly invoices and reconciliations** with full usage details
- Please note that no contribution or premium may directly or indirectly be paid by your employees

Since launch, our clients have benefited from **real-time savings** compared to medical aid plans, along with **reduced absenteeism** and **enhanced job satisfaction**.

What benefits are included?

BEWELL 100 SERIES

	BEWELL 101	BEWELL 101+	BEWELL 102	BEWELL 103
BENEFIT	R99 a month excl. VAT	R121 a month excl. VAT	R189 a month excl. VAT	R279 a month excl. VAT

Total cost per employee to be deposited by employer in the designated bank account

	BEWELL 101	BEWELL 101+	BEWELL 102	BEWELL 103
Nurse and GP chats Available 08:00 - 16:30 Immediate access (no waiting periods) from home or work, to qualified nurses or doctors via WhatsApp or video call	✓	✓	✓	✓
Extended hours Mon-Fri 08:00 – 18:00 Sat 08:00 – 14:00				
GP visits Available 08:00 - 16:30 On referral, immediate unlimited visits to approved doctors, if needed	✓	✓	✓	✓
GP procedures Available 08:00 - 16:30 From an approved list of 13 common minor procedures, performed by approved doctors in their consulting rooms Procedures include: Drainage of subcutaneous abscess & avulsion of nail, removal of foreign body superficial to deep fascial, stitching of wound, stitching of additional wound, excision and repair, each additional small procedure done at the same time, limb cast - inclusive of cost P.O.P. and other material, ECG without effort: limited to high-risk patients over 45, ECG with effort: limited to high-risk patients over 45, circumcision: clamp, intravenous infusion (push-in) patients over 2 years: insertion of cannula: chargeable once per 24 hours, chemo cryotherapy - first lesion, removal of benign lesion by curetting under local anaesthetic: first lesion	✓	✓	✓	✓
Over-the-counter medicines Over-the-counter medicines (limited to 4 scripts per annum) and medicines prescribed by approved nurses and collected at approved pharmacies nationwide, including MediRite, Clicks, Dis-Chem, Pick n Pay Pharmacy or a dispensing doctor	✓	✓	✓	✓
Acute medicines Prescribed by approved doctors and collected at approved pharmacies nationwide, including MediRite, Clicks, Dis-Chem, Pick n Pay Pharmacy or a dispensing doctor	✓	✓	✓	✓
Chronic medicines From an approved list of 26 chronic conditions, prescribed by approved doctors and collected at approved pharmacies nationwide Conditions include: Addison's disease, asthma, bipolar mood disorder, bronchiectasis, cardiac dysrhythmias, cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal failure, coronary artery disease, Crohn's disease, diabetes mellitus type 1, diabetes mellitus type 2, diabetes insipidus, epilepsy, glaucoma, hyperlipidaemia, hypertension, hypothyroidism, menopause, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis	✗	✗	✓	✓
<small>Accessed three months from the date of commencement</small>				
Pathology Basic list of pathology tests Blood tests through an approved pathology network when requested by an approved doctor	✓	✓	✓	✓
Radiology Basic list of radiology tests Specialised radiology like MRI and CT scans aren't included	✗	✗	✓	✓
Dentistry Through DENIS, our provider network Basic dental benefit, including 2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment each year for each member	✗	✗	✗	✓
<small>Accessed three months from the date of commencement</small>				
Optometry Through PPN, our provider network 1 eye test and 1 pair of clear standard single vision lenses with a standard frame for each member every 2 years	✗	✗	✗	✓
<small>Accessed three months from the date of commencement</small>				
HIV HIV ELISA screening blood test	✓	✓	✓	✓
Maternity 2 x 2D scans per pregnancy	✗	✗	✓	✓
Flu vaccination One per employee each year, at a MediRite, Clicks, Dis-Chem, Pick n Pay Pharmacy and all independent pharmacies	✗	✗	✓	✓
In-person health assessment 1 test per employee each year (includes a blood pressure, cholesterol and blood sugar finger prick test, and body mass index (BMI) screening). Get this service at approved pharmacies nationwide, including MediRite, Clicks, Dis-Chem, Pick n Pay Pharmacy or a dispensing GP	✗	✗	✓	✓
24/7 Telephonic EAP benefits 0860 222 286 Through Europ Assistance, our provider network Unlimited 24/7 telecounselling and advice • Emergency assist • Trauma assist • Credit & debt assist • Legal assist	✓	✓	✓	✓

And there's more with the Unu app:

 a health consult

 a health record*

 a health score

 a benefits tracker



*Verified, third-party data not available on BeWell 101

Meet Unu

Meet Unu, the health management platform that empowers your employees to own their health.

BeWell benefits are brought to life with Unu, through:



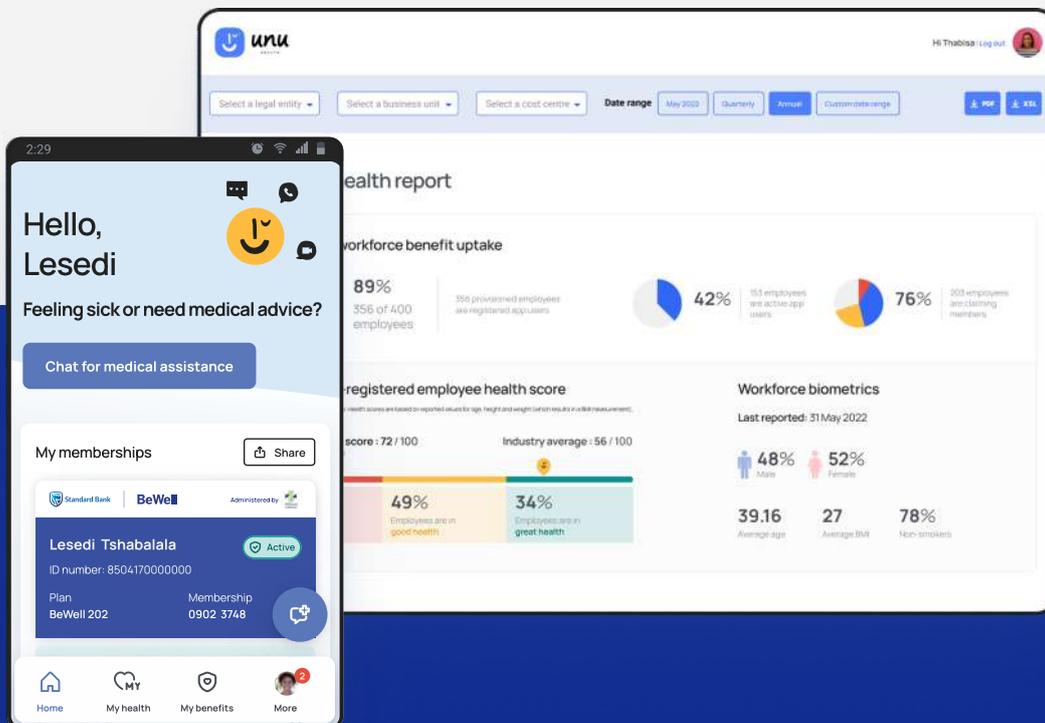
An easy-to-use app

for employees to manage their health all in one convenient place



A data-driven dashboard

for employers with meaningful insights into workplace wellness



BeWell and Unu work together to **amplify the healthcare experience** for your people, giving them **direct access to telemedicine**, along with a **BeWell digital health card**, a personalised health score, a comprehensive health record, and targeted **health content and tips**, with access to all **third-party medical data**.

Unu. Healthcare that makes you smile.



How it works for your employees



Employee receives a **welcome SMS** & clicks on the **link to activate their BeWell benefits on the Unu app**



Employee clicks on the **'Chat for medical assistance'** button on the Unu app to initiate a **chat with a nurse**



Employee chats to a **GP** & gets a **prescription or referral for tests** if needed



Employee picks up their **meds** at a nearby **pharmacy**



Employee gets **better & gets back to work!**

01

02

03

04

05

06

07

08

09



Employee follows the **prompts to access Unu**



Employee gets a **GP consultation** if the **nurse** feels they need one



Employee gets some **tests** done if needed



Employee makes use of the **BeWell services & benefits through the Unu app** when needed

And there's more...

Employees can also make use of our Employee Assistance Programme (EAP)

Employees will have access to these value-added benefits 24/7:



Emergency assist

Emergency support with a professional nurse



Trauma assist

Unlimited access to qualified nurses for trauma debriefing and referral



Credit and debt assist

Full range of debt management & financial planning services through education, guidance & advice



Legal assist

Access to qualified in-house attorneys via advice line

Employees just follow **three easy steps** to access these **EAP** benefits

01

Call 0860 222 286

02

Select a benefit

SELECT **1** for emergency assist

SELECT **2** for trauma assist

SELECT **3** for credit & debt assist

SELECT **4** for legal assist

SELECT **5** to listen to all options again

03

Once employees have selected an option, they'll be asked for their **name & surname, ID number** and **contact number**

Once they're verified, they'll be asked **further questions** to **determine their needs**



BeWell.

Empowering your employees to be at their best.



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GENERAL INFO

Entry age	BeWell benefits and services are available for employees aged 18 to 64 years
Annual amendments	Benefits and services can be upgraded or downgraded by no later than 30 November each year. Changes will then come into effect from 1 January the following year
Network administrator	National HealthCare Group (NHG) providers with a nationwide footprint

Contact

0860 006 969
bewellcc@nationalhealthcare.co.za
standardbank.co.za/bewell



Disclaimer: This solution is not an insurance policy as defined by the Insurance Act 18 of 2017 or a medical scheme benefit option as defined by the Medical Scheme's Act 131 of 1998, but is an employer self-funded solution provided and administered by National Health Group (Pty) Ltd (**NHG**), (**the Solution**). The Solution is distributed under the name 'BeWell' pursuant to a white-labelling arrangement between The Standard Bank of South Africa Limited (**SBSA**) and NHG. BeWell is the registered trademark of SBSA. Neither NHG nor Standard Bank will be liable for any losses resulting from any services provided by third parties (including, without limitation, medical providers) as part of the BeWell solution. Please refer to the supporting document to read the full Solution terms and conditions, and the features and benefits of the Solution.