

kaelolifestyle

Changing lives and improving business



Coaching

Access to professional coaches helps members and dependents unlock their potential.



Legal Advice & Financial Coaching

Get Legal Advice & Financial Coaching from qualified professionals on a variety of issues including criminal law, civil law, family law, debt management, tax advice and estate planning.



Dis-Chem Better Rewards

Get instant savings from **20%** on a variety of everyday products with Dis-Chem **Better Rewards**.

LIFESTYLE BENEFITS BROCHURE

Why Kaelo Lifestyle Cover?

Kaelo Lifestyle through our AskNelson programme provides valuable support to employees and their immediate family members to best assist them in coping with life, work or school challenges that may be affecting their mental well-being.

Kaelo Lifestyle is administered by Kaelo Simply Healthcare (Pty) Ltd, registration number 2004/009584/07. Please note that this is a summary of the products and highlights key benefits, features and limits. Please read this in conjunction with all associated product documents. Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo, the Network Provider.

asknelson

Dis-Chem
Better Rewards™



LIFESTYLE BENEFITS

Benefit Name	Benefit
Telephonic Counselling	Unlimited access to counselling support and guidance. Support is available in all of South Africa's 11 official languages from qualified counsellors and is available 24/7/365 .
Virtual Face-to-Face Counselling	Unlimited access to virtual counselling support and guidance via video conferencing technology.
Offsite Face-to-Face Counselling	Referrals to qualified treatment professionals when the Support Line counsellor has determined that the individual is in need of further treatment.
Children & Teenagers Support	Support for children and teenagers who struggle to deal with the challenges they face in their lives. Support for children and teenagers include telephonic, virtual, or offsite referrals.
Onsite Counselling Support (Face-to-Face)	For clients with sites of 200 or more employees , a counsellor can be made available on-site once per month for two (2) hours to provide face-to-face counselling.
Onsite Counselling Support (Virtual)	For clients with less than 200 employees onsite, virtual on-site face-to-face counselling can be arranged.
Managerial & Leadership Support Services	Coaching support and guidance for managers and leaders.
Life Coaching	This benefit aims at supporting Members and Dependents to identify goals and develop an actionable plan to achieve these goals.
Parent Coaching	Confidential support to help parents navigate the challenges of successful parenting.
Career Guidance	Career guidance helps Members and Dependents to plan occupational goals and take actionable steps.
Leadership Coaching	This benefit aims to support individuals to maximise their leadership abilities.
Workplace Trauma Intervention	The Workplace Trauma Intervention benefit provides support to employees in the event of a work-related traumatic incident or loss, such as injury on duty, death of a colleague, armed robbery etc.
Financial Coaching	Financial coaching provides guidance on managing money, investing wisely, and planning for the future. This benefit helps Members and their immediate family make informed decisions to achieve their financial goals. A qualified financial coach offers personalised strategies, conducts risk assessments, and provides ongoing support to enhance financial well-being.
Kaelo Money	Kaelo Money is a comprehensive money management solution that forms part of the Kaelo Lifestyle programme. It provides employees with access to an affordable Emergency Wallet, an Earned Wage Access platform as well as a discounted Marketplace. Kaelo Money is focused on financial wellness and psychosocial well-being through financial coaching and other financial wellness tools.
Legal Advice	Legal advice offers individuals insights and guidance on navigating civil, criminal and family law issues. It helps people understand their rights, responsibilities and potential course of action in various situations.
Family Law Mediation Support	Mediation provides a structured, neutral environment for parties in conflict to work towards mutually agreeable solutions. Family law mediation supports individuals with matters related to divorce, post-divorce arrangements, parenting plans, and maintenance.
Road Accident Cover	Assistance for Members and their Dependents with legitimate claims against the Road Accident Fund.
Workman's Compensation Support	Assistance for Members and their Dependents with legitimate injury on duty claims.

Please note:

We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za/kaelo-lifestyle

📞 **0800 635 766** or dial ***134*928#**
Send a **'please call me'**
to **072 620 5699**
Standard call rates apply.

📱 WhatsApp **+27 66 433 6768** (no calls)

✉️ asknelson@kaelo.co.za

🌐 www.kaelo.co.za/kaelolifestyle

The Better your health, the Better your rewards!



Welcome to Better Rewards!

What is Better Rewards?

Better Rewards is Dis-Chem's loyalty programme and available to all customers, who get **10% off instantly on 140+ of SA's most-loved brands.**

How do I qualify for Better Rewards?

Kaelo Gap and Western Gap policyholders get access to **Better Rewards** by **adding Lifestyle Benefits to their policy. Lifestyle Benefits which are inclusive of Better Rewards** are embedded in Kaelo Health policies. There are also other ways to increase your discount.

Do I get a better discount as a policyholder?

Kaelo Health Insurance policyholders **start their Better Rewards discount at 20% off** our 140+ Better Rewards brands. Kaelo Gap and Western Gap policyholders can **add Lifestyle Benefits to their policy to increase their discount to 20% or more!** There are also other ways to increase your discount.

How do I increase my Better Rewards discount?

You can **increase your Better Rewards discount to get up to 100% off** our Better Rewards brands, when you **improve your health rating** or **increase your policy premium** with more cover from Dis-Chem. Be sure to check your **personalised dashboard** for more info.

You can also boost your discount in a number of ways:

- ✔ **Get a 5% Pharmacy Boost:** Get an extra 5% off (valid for 30 days) on our 140+ **Better Rewards** brands when you hand in a script or buy anything from our pharmacy.
- ✔ **Get a 5% Capitec Boost:** Get an extra 5% off on our 140+ **Better Rewards** brands every time you pay with Capitec.

How do I get my Better Rewards discount?

The discount is automatically applied when the main policyholder swipes their **Better Rewards** card at the tills in-store or when logged into their profile when shopping online. **Better Rewards** membership is automatically activated for all policyholders.

Can my dependants access Better Rewards?

Anyone can join Better Rewards, but only the main policyholder can get an increased discount from **20% up to 100% off on 140+ Better Rewards** brands.

Are there any waiting periods?

No, **Better Rewards** are activated on the inception date of your **Kaelo Health, Kaelo Gap and Western Gap policy**, and remains active as long as your policy is in good standing.



Scan this QR code to visit your personalised Better Rewards dashboard



Scan this QR code to find out more about Better Rewards