

1 Terms and conditions for access to employer-funded healthcare benefits

Your employer has made provision to fund your access to certain healthcare benefits which is subject to the terms and conditions as set out below. Your access to these healthcare benefits is through a healthcare solution called BeWell, which is made available in partnership with The Standard Bank of South Africa Limited (“**Standard Bank**”) and National Health Group (Pty) Ltd (“**NHG**”). BeWell is a registered trademark of Standard Bank.

A reference in this document to “BeWell” is a reference to the benefits and services to which you are entitled, provided under the BeWell brand. Note that access to the BeWell healthcare 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 Schemes Act 131 of 1998 but is an employer-funded solution provided and administered by the NHG. The BeWell healthcare solution is distributed under the name “Be Well” pursuant to a white-labelling arrangement between Standard Bank and NHG.

The BeWell solution may be accessed via the unu health platform.

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.

All benefits received from the BeWell solution, are derived as a result of your employment contract with your employer and constitute employment fringe benefits.

2 By accepting these terms and conditions, you are acknowledging that:

- 2.1 You are a current employee of a company (“**Employer**”) that has signed an agreement with NHG in respect of the BeWell solution.
- 2.2 Your Employer has included you on the beneficiary schedule that they have sent to NHG (which includes your contact and personal details).
- 2.3 Your Employer has provided NHG with all the necessary documents and information to ensure that you can access the benefits of the BeWell solution.
- 2.4 Your access to healthcare benefits funded by your Employer as part of the BeWell solution will be strictly provided in accordance with these terms.

3 Changes, suspension and termination of these terms

- 3.1 Access to healthcare benefits under the BeWell solution may be forfeited, suspended or terminated if any fraudulent activity is suspected, after an investigation has been conducted and if the investigation proves that fraudulent activity in which you were involved, either directly or indirectly, did occur insofar as it relates to the BeWell solution and access to healthcare benefits.
- 3.2 Your access to healthcare benefits under the BeWell solution may also be terminated immediately if you commit any material breach of any of these provisions. No waiver to enforce any rights in the event that you have breached any provision of these terms and conditions will be considered a waiver of any such rights in respect of any subsequent breach of the same or any other provision.
- 3.3 **NHG, may after consultation with your employer, amend, modify or otherwise change these terms and conditions. By continuing to use any of the services or benefits offered as part of the BeWell solution, you agree and acknowledge that you will be bound by the amended terms and conditions. You agree and acknowledge that it will be your responsibility to keep up to date with these terms and conditions at all times.**
- 3.4 The employer, in agreement with NHG has the right, to withdraw or shorten the duration of any of the services or benefits and will notify you if it does so.
- 3.5 **You will not have a claim against your Employer, NHG or Standard Bank in the event of any changes to the benefits and services offered as part of the BeWell solution.**

4 Terms of use

- 4.1 If you use the BeWell services and benefits, you are deemed to have accepted these terms and conditions and agreed to abide by them.

4.2 By using the BeWell services and benefits and registering on the Unu health platform or filling in a manual consent form, you acknowledge that you have given your Employer your explicit consent for them to share your personal information with Standard Bank and NHG and you further authorise Standard Bank and NHG to process and share your personal information with NHG’s duly authorised partners and third-party service providers to enable us to provide the BeWell services and benefits to you.

4.3 You specifically give us consent to collect your personal information, particularly your private medical information (including consultations with medical service providers, procedures, diagnoses, medication prescribed, codes and medical aid information) from you, from your employer and, where lawful and reasonable, from public sources and/or third party service providers that render services to you as part of BeWell. This includes, without limitation, the collection of your personal information (including your private medical information) from the Unu health platform, BeWell Telemedicine Services (defined in 4.8 below) and any other platform used by us or any such third party service provider to provide the BeWell services and benefits to you.

4.4 All your relevant personal information will be collected, shared and generally processed in accordance with NHG’s and Standard Bank’s information security processes and information processing policy under the Protection of Personal Information Act 4 of 2013. Information that will be processed (collected and shared) by us and third-party service providers may include private medical information (as referred to in 4.3 above); by accepting these terms and conditions, you specifically consent to the processing (collection and sharing) of such information for purposes set out in these terms and conditions.

4.5 Your Employer, at its sole discretion, has chosen the employees who will be signed up and who will benefit from the BeWell services and benefits. Neither Standard Bank nor NHG is involved or can be held accountable for the selection or the selection process.

4.6 Access to the BeWell benefits and services must not be used for any purpose other than that of your personal health as set out in this document, nor used in a manner that would bring your Employer, NHG or Standard Bank or their businesses into disrepute. Furthermore, it must not be used for unlawful purposes or in a manner that infringes on your Employer, NHG’s or Standard Bank’s rights or the rights of any other person.

4.7 The territory in which the BeWell benefits and services will be made available to you is limited to the area within the borders of the Republic of South Africa unless stated otherwise herein.

4.8 The Unu health platform, and the BeWell WhatsApp service and the BeWell telephone call centre (“**BeWell Telemedicine Services**”) are all intended to supplement face-to-face consultations and do not replace or substitute the face-to-face professional medical advice, consultation, examination, diagnosis or treatment relating to a specific medical question or condition. The BeWell Telemedicine Services is one of the benefits and services to which you gain access under the BeWell solution.

4.9 All information obtained through the BeWell services and benefits, is only for educational purposes in respect of preventative healthcare and to help you make an informed decision with regard to an existing or potential health issue. **Any decision you make whether based on information obtained from the BeWell benefits and services, or not, is at your own discretion. Using the BeWell benefits and services does not mean you do not need to seek immediate physical examination or emergency services or medical treatment where required. Neither your Employer, Standard Bank nor NHG will be liable for any damage caused by any recommendations or services provided by any healthcare service provider.**

4.10 NHG will take every reasonable step to make the BeWell services and benefits available to you at all reasonable times, on the understanding that such services and benefits are provided “as is” without an express warranty of fitness for a particular purpose. **In the absence of negligence or wilful misconduct, neither your Employer, Standard Bank or NHG will be liable to you for any damage resulting from your use of the BeWell services and benefits provided or procured or administered by NHG, or a third party.**

5 Access to Chronic Medication, Dental and Optometry benefits
Chronic medication, dental and optometry services and benefits (as referred to in the Benefit Guide below), may only be accessed three months after first gaining access to the BeWell services and benefits.

6 Reimbursement of out of pocket costs incurred
Should you need to access a BeWell service or benefit applicable to you, without following the normal processes and procedures as stipulated by NHG, your access to that service and settling with the service provider directly must be approved in advance. This is so since your Employer funds your access to BeWell products and services subject to the strict conditions as set out herein. Once approval has been received, you can submit the claim and proof of payment to the NHG client service centre, which will endeavour to reimburse you for the claim within seven days, out of the Employer's funds made available for access to the BeWell solution.

Benefit Guide

Your BeWell services and benefits depend on which plan your Employer has enrolled and made available to you as an employee. Check the unu health platform or talk to your Employer to see what benefits and services you are entitled to access.

Access to all BeWell benefits and services is made available to you by your Employer free of charge as all costs will be funded by your Employer.

The BeWell benefits and services are explained below.

1 Nurse and GP chats

As part of the BeWell benefits and services, you will have access the BeWell Telemedicine Services, which you can use to consult with our qualified nurses and doctors. The BeWell Telemedicine Services will be the first point of contact for you when you need help and are available between 8am and 6:00pm on weekdays (excluding public holidays), and 8:00am to 2pm on Saturdays. If necessary, you will be referred to a doctor in our network for a face-to-face consultation.

2 General Practitioner ("GP") Visits

2.1 You have access to GP visits at any GP on the NHG network of doctors. Following your first engagement through the Unu health platform or the BeWell Telemedicine Services, the nurse may decide to refer you to a doctor for a face-to-face consultation.

2.2 GPs provide routine healthcare and treat many different conditions, illnesses and injuries. Their role includes promoting health and initiating treatment. The GP provides diagnosis, patient information and advice on a medical course of action.

2.3 GPs may prescribe medication. In some cases, they will refer a patient for further tests to confirm a diagnosis or as part of an on-going treatment plan (these tests may include x-rays and blood tests) or the patient may be referred for a second opinion.

2.4 GPs play a valuable role in getting you back to a productive, healthy life as they are trained to make swift and effective decisions based on your symptoms and medical history.

2.5 GP services include:

- 2.5.1** advice on health problems;
- 2.5.2** general health check-ups including testing for diabetes and checking blood pressure and cholesterol;
- 2.5.3** tests used in prevention of chronic disease, cancer etc.;
- 2.5.4** follow-up treatment;
- 2.5.5** pain management;
- 2.5.6** treatment of acute, serious illness;
- 2.5.7** occupational medicine;
- 2.5.8** treatment of common diseases such as colds, sore throats, skin disease, stomach-aches, joint problems, infections and viruses;
- 2.5.9** sexual, maternity and reproductive health advice; and
- 2.5.10** nutrition and healthy living advice.

GP procedures

Our GPs are also able to perform common minor procedures in their rooms.

The following are minor procedures that may be performed during a GP visit:

- 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 and without 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

3 Acute Medication

3.1 The BeWell benefits and services funded by your employer, cover acute medication where a GP prescribes this. Only NHG network doctors can prescribe medicines for patients under BeWell and the medicines are according to the formulary.

3.2 In the case of a dispensing doctor you can receive medication immediately. With non-dispensing doctors, you can be given a script to collect your medicines at most pharmacies nationwide, including Clicks, Dis-Chem and MediRite.

3.3 The medication on the BeWell solution covers hundreds of acute conditions, such as:

Acute bronchitis	Fungal infections	Respiratory disorders
Allergic reactions	Gastroenteritis	STDs
Bacterial infections	Headaches and migraines	Sinus infections
Blood disorders	Heartburn	Sore throat
Burns	Minor lacerations, bruises and contusions	Stomach-ache
Common cold	Muscle strains and sprains	Strep throat
Constipation	Nausea	Toothache
Diarrhoea	Pharyngitis	Urinary tract infection
Earache	Pneumonia	Vertigo
Flu	Dermatitis / Rashes	Vomiting

A complete list of acute medication is available at www.nationalhealthcare.co.za.

4 Chronic Medication

Where you are successfully enrolled as a beneficiary for access to chronic condition benefit through the NHG doctor network, you will have access to chronic medicines on the BeWell approved medicine list. Medicines can be obtained at most pharmacies nationwide. Access to Chronic medication is only available 3 months after first gaining access to the BeWell services and benefits.

The following chronic conditions are covered by medication on the BeWell solution:

- 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

5 Flu vaccination

Should your Employer include this as part of your access to the BeWell benefits and services, you will have access to one flu vaccination per annum at any Clicks, Dis-Chem, MediRite or Pick n Pay pharmacy clinic.

Health assessment

Should your Employer include this as part of your access to the BeWell benefits and services, you will have access to one health assessment per annum at any Clicks, Dis-Chem and MediRite. The assessment consists of a blood pressure test, a cholesterol and blood sugar finger prick test and body mass index screening.

6 Employee Assistance Plan

Your Employer also pays for EuropAssist to ensure that you have unlimited telephonic access to the following professional services 24 hours a day:

- Emergency medical advice, the assessment of symptoms and referral to the most appropriate healthcare professional.
- Credit and debt assistance, with the full range of debt management and financial planning services through education, guidance and advice.
- Legal assistance, with access to qualified in-house attorneys.
- Telephonic trauma debriefing and, where necessary, referral to a trauma counsellor

7 Pathology tests

You have access to an extensive list of pathology investigations if these are required by a GP, as well as basic blood tests through the NHG pathology network. The GP must provide you with a pathology request form or referral to take to the laboratory of your choice. These tests can be done at Ampath, Lancet or Pathcare.

The following pathology tests will be paid for by BeWell:
Renal, Electrolytes, Bone, muscle
Creatinine
Potassium
Sodium
Urea
Uric Acid
Liver and Pancreas
LK Po4
ALT
Serum Amylase
AST
Total Billirubin
GGT
Total protein
LDH
CAD risk/Lipids
Total Cholesterol
HDL
LDL
Triglyceride (Fasting)
Diabetes
Glucose (Fasting)

The following pathology tests will be paid for by BeWell:
GGT
HbA1c
Glucose (Random)
Cardiac Muscle
Troponin-T
PSA
Haematology
Full Blood Count
ABO + Rh blood group
CRP
ESR
Hb only
Leucocyte: Total count
Platelets
Serology
Malaria P. Fal Antigen
RPR only
Microbiology
Sputum TB AFB
HIV
HIV ELISA
Coagulation
INR
Cytology
PAP Smear (1 Slide)
Histology – per block
Thyroid
TSH
Free T4
Reproductive
BHCG Qual

8 Radiology tests

Should your Employer include this as part of your access to the BeWell benefits and services, you will have access to an extensive list of radiology investigations that are needed for good primary care. Black and white x-rays are available through the NHG radiology network. Your doctor can send you to most radiology practices for a radiology examination.

The following radiology tests will be paid for by BeWell:
Abdomen
Abdomen supine, erect, or Decubit
Acromio-clavicular joint – Left
Acromio-clavicular joint – Right
Ankle – Left
Ankle – Right
Calcaneus – Left
Calcaneus – Right
Cervical spine – one or two views
Chest PA & Lateral – two views

The following radiology tests will be paid for by BeWell:
Chest – single view
Clavicle – Left
Clavicle – Right
Elbow – Left
Elbow – Right
Femur – Left
Femur – Right
Finger
Foot – Left
Foot – Right
Forearm (Radius & Ulna) – Left
Forearm (Radius & Ulna) – Right
Hand – Left
Hand – Right
Hip – Left
Humerus – Left
Humerus – Right
Knee – Left
Knee including patella – Left
Knee – Right
Knee including patella – Right
Lower leg – Left
Lower leg – Right
Lumbar spine – one or two views
Patella – Left
Patella – Right
Pelvis
Pelvis and hips
Scaphoid – Left
Scaphoid – Right
Scapula – Left
Scapula – Right
Shoulder – Left
Shoulder – Right
Thoracic spine – one or two views
Toe
Ultrasound: Pregnant Uterus – 1st Trimester
Wrist – Left
Wrist – Right

9

Optometry

Should your Employer include this as part of your access to the BeWell benefits and services, you will have access to this benefit through the Preferred Provider Negotiators (“PPN”) optometry network and you must make use of a PPN-contracted optometrist.

To locate an optometrist nearby, call **086 006969** or visit www.ppn.co.za.

The following optical benefits are available should your Employer include this as part of your access to the BeWell benefits and services:

- Comprehensive consultation including tonometry and vision field screening.
- Single-vision clear standard lenses where at least one lens is not less than 0.50 Diopter.
- Standard PPN glasses frame.

10

Dental Benefit

Should your Employer include this as part of your access to the BeWell benefits and services, you will have access to this benefit through the DENIS dental network and beneficiaries must make use of a DENIS-contracted dentist.

To locate a dentist nearby, call **0860 104 925** or visit the website denis.co.za.

The following dental benefits are available:

Consultations

- Full mouth examination half-yearly
- Examination for specific problems

Diagnostics

- Mouth x-rays
- Infection control
- Local anaesthetic

Prevention

- Polish
- Scale and polish
- Sterilisation
- Fluoride treatment

Extraction

- Single or multiple tooth extraction

Restoration

- Fillings

Disclaimer: The BeWell healthcare plan 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 Schemes Act 131 of 1998 but is an employer-funded product provided and administered by the National Health Group (Pty) Ltd (“NHG”), (“the Product”). The Product is distributed under the name “Be Well” pursuant to a white-labelling arrangement between The Standard Bank of South Africa Limited (“Standard Bank”) and NHG. BeWell is a registered trademark of Standard Bank. 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 Product benefits.