

Dear Client

Thank you for your loyal support. Sanlam Everyday healthcare (through our administrator, Kaelo) takes our responsibility seriously, to provide access to quality healthcare services during this time. Whilst it is your responsibility to take the necessary precautions to prevent the possible spread of COVID-19 in our country, it is through partnership and our collaboration that we will overcome this.

In the meantime, please be assured that we are here to help and support you throughout this challenging time. To this end, we have enabled the following:

Real-Time Information

For detailed support, up-to-date information and advice on COVID-19, please go to the Kaelo Cares webpage on their website: www.kaelo.co.za/coronavirus

Creation of the COVID-19 Medical Line

"We encourage everyone to remain calm and follow the appropriate steps to protect their health and that of others, and to access healthcare resources in a responsible manner." - Netcare Official Media Statement: Mande Toubkin, Netcare's general manager: emergency and trauma

We have consulted with Netcare after their media statement, and we are aligned regarding the appropriate steps regarding COVID-19.

According to Netcare, "Coming to a hospital if you suspect that you have COVID-19, places the hospital community or others at unnecessary risk. What is important is that you practise social distancing and self-quarantine at home so you don't spread the infection to others."

What not to do?

Don't go to a hospital or emergency department for screening or testing.

According to Netcare, "Individuals wanting to be screened or tested for COVID-19 should not go to a hospital or emergency department. Emergency departments are specialised facilities that are equipped to provide urgent life-saving care to patients with traumatic injuries or medical emergencies. Over 80% of people with COVID-19 will have minor to moderate symptoms and there is no reason for them to be seen in an emergency department.

Coming to a hospital if you suspect that you have COVID-19, places the hospital community or others at unnecessary risk. What is important is that you practise social distancing and self-quarantine at home so you don't spread the infection to others."

Don't go directly to your General Practitioner (GP)

With an increase in people visiting their GPs, there is an increased risk of exposure and that of the medical professional. Social distancing and quarantine remain a priority. Should you suspect that you have COVID-19, please contact our COVID-19 Medical Line for medical-related advice on prevention, diagnoses and treatment. Call 0861 493 587 and select option 2 for member and then select option 6.

For questions regarding what the policy covers, testing facilities, and support structures in place, please visit, www.kaelo.co.za.

What to do?

Call the COVID-19 Medical Line

Should you suspect that you have COVID-19, please contact our COVID-19 Medical Line for medical-related advice on prevention, diagnoses and treatment. Call 0861 493 587 and select option 2 for member and then select option 6.

Insurance Financial Planning Retirement Investments Wealth



Be prepared

When phoning the COVID-19 Medical Line, you will be asked to provide any relevant information including your recent travel history, contact with persons who have recently travelled to countries with COVID-19 outbreaks, personal contact with a person with confirmed COVID-19, or symptoms associated with COVID-19 that you are experiencing.

Kaelo Lifestyle | Ask Nelson

Our Kaelo Lifestyle | Ask Nelson team is available 24 hours a day, 7 days a week to deal with stress and anxiety around COVID-19. Contact us on 0861 635 766 to access these services. You will also have access to the COVID-19 Medical Line.

Onsite Counselling

In terms of onsite counselling the following changes should be noted:

- Counsellors will not be making any physical contact with employees either by greeting them or comforting them during the counselling session. This is for the safety of both counsellors and employees.
- All employees who attend one of the Kaelo Lifestyle Onsite Counselling sessions for the next foreseeable future will be required to complete a health declaration form which will assess any potential risk.
- Employees who are seen as potentially at risk will not be seen by the onsite counsellor and will be referred to the Kaelo Lifestyle AskNelson support line for telephonic counselling and support.
- Please follow the basic hygiene guidelines as set out by WHO in order to keep the counselling space as virus free as possible these can be accessed on our Kaelo Cares webpage

Should you wish to continue with the onsite counselling option, please complete the declaration form.

Alternative Options to Onsite Counselling

As an alternative to the onsite counselling service offering, Kaelo Lifestyle is able to assist employees through a virtual onsite counselling process. In order to facilitate this, the following is important:

- Private confidential venue onsite where the virtual counselling session can take place.
- Access to a laptop and/or desktop provided by the company in the onsite counselling venue.
- Ability to access the Kaelo Lifestyle AskNelson virtual counselling tool called Zoom (internet access will be required).

Employees will have the opportunity to book their session on the scheduled onsite counselling date by:

- Securing a counselling appointment by calling the Kaelo Lifestyle AskNelson support line on 0861 635 766 or sending an email to asknelson@kaelo.co.za.
- Appointments should be made at least 2 days prior to the scheduled onsite counselling date.
- Upon receipt of the request the employee will receive a meeting request containing a Zoom meeting invitation that contains a unique meeting ID.

To access a Zoom meeting, the following tutorial will be used as guide https://support.zoom.us/hc/en-us/articles/201362193-Joining-a-Meeting

Sanlam Everyday Healthcare

Flu Vaccine

Kaelo's Chief Medical Officer Dr Omar says, "The flu vaccine won't prevent you from getting COVID-19. However, it can prevent the local flu virus - which is now prevalent due to the annual flu season - and protect people at risk of complications from it."

In response to COVID-19 and specifically for high-risk members, we've added an extra two weeks to the normal period that the flu vaccine is available. This extended period starts immediately and extends until 30 June 2020 (subject to availability and as per your policy document).

This is available to active members on Sanlam Everyday Healthcare who use the Prime Cure Network, who qualify with the following indications:

- Children between the ages of six months and 6 years
- Pregnant women
- Persons 65 years of age and older
- Adults and children who actively registered for chronic medication for the following diagnoses:
 - o Chronic pulmonary disorders (including asthma)
 - o Cardiovascular disorders (except isolated hypertension)
 - o Renal or metabolic disorders (including diabetes mellitus)
 - o Patients with immunosuppression

Use any contracted network pharmacy for the administration of the flu vaccine.



Registered chronic disease members

Sanlam Everyday Healthcare has comprehensive chronic disease benefits. Continuing to remain compliant on treatment plans will make you less vulnerable.

All the medication as per the formulary is available at our contracted network pharmacies including an option for delivery.

Testing for COVID-19

Sanlam Everyday Healthcare will cover the cost of the pathology test for COVID-19 (up to a maximum of R1 400), for confirmed positive COVID-19 cases. The process works as follows:

- Pay cash upfront for the test.
- If the result is positive, submit the claim, together with a copy of the test results and proof of payment, and a completed refund form to refunds@primecure.co.za, for reimbursement.

Testing is also done free of charge via the National Institute of Communicable Diseases (NICD). Please visit their website for more information.

If you are uncertain of whether to test, isolate yourself and contact the Kaelo COVID-19 LINE on **0861 493 587** and select option 2 for member and then select option 6.

Or

Contact the NICD (National Institute for Communicable Diseases) on **0800 029 999**. The NICD can explain the process that needs to be followed if you suspect you have COVID-19.

Stay healthy and safe.

Sanlam Everyday healthcare