

Live Well



Me.
My family.
My World.

SMALL
THINGS CAN
CHANGE YOUR
WORLD

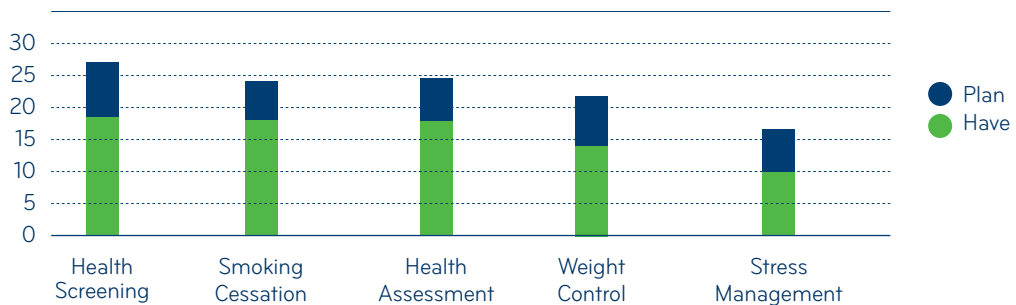


LIBERTY HEALTH

Employee Wellness Programmes

All over the world, companies are finding out how employee wellness programmes can improve their **productivity** and **effectiveness**. Employers know that looking after their people is the single biggest factor influencing their success and an employee wellness programme is essential to creating a **productive** and **supportive** working environment.

% of Employers in 2007 that have or plan wellness programmes

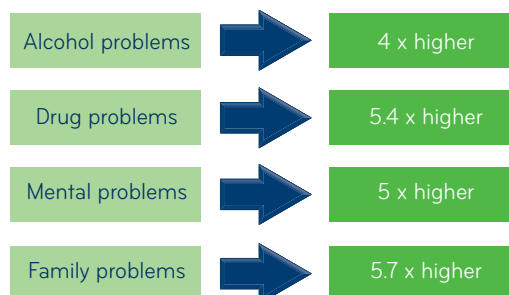


Source: United Benefits Advisors - 2007 Employee Survey (7 500 North American companies)

The effect of employee wellness extends beyond just time off work – there is a **knock-on effect** on the whole organisation if those employees who need help are left to their own devices.

Employers already know the benefits of providing assistance to pay for medical costs and the **Liberty Health Medical Scheme** offers a wide range of options to fill that need.

Likelihood of absence from work (Kelsey Hayes study)



Physical Health



Executive Wellbeing

- Health Support
 - Health and Wellness Assessment
 - Personal risk management and monitoring
 - Reporting on personal profile, maintaining confidentiality
 - 24/7 call centre
- Health & Wellness Support
 - Individual assessments to identify risks associated with physical, emotional and lifestyle functioning of executives
- Reporting
 - Individual reports

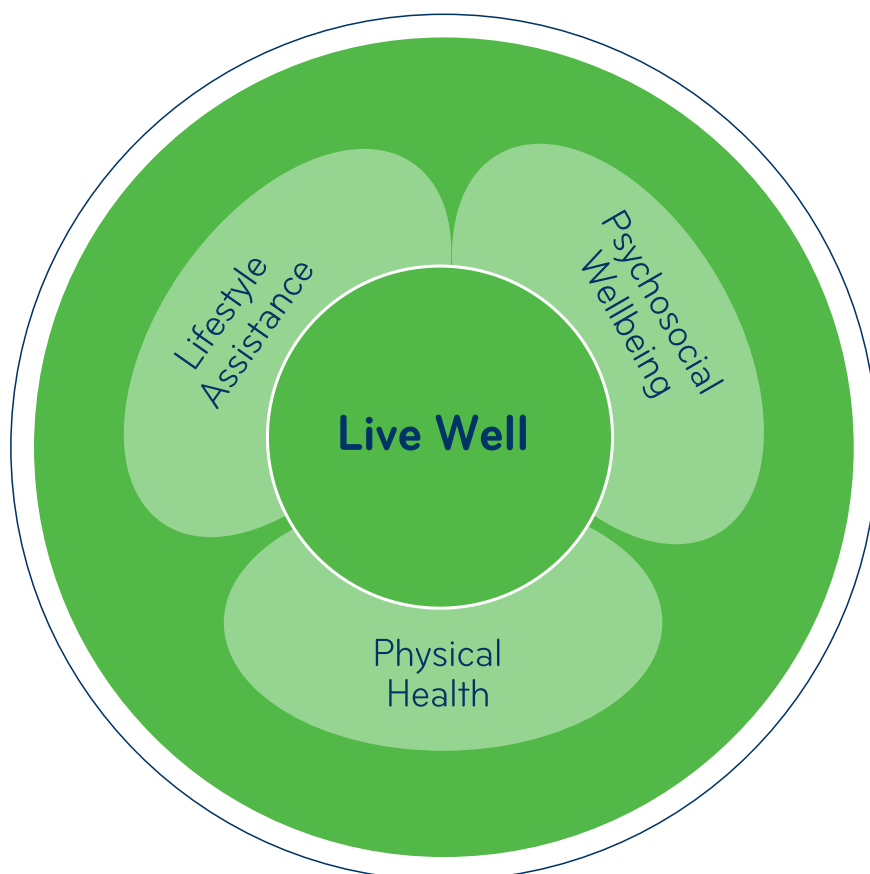
Healthdays

- Hosted on-site at the employer's request (20 or more participants)
- Staff health risk assessments
- Health screening for cholesterol, blood glucose and weight management
- Additional healthday activities selectable by employer to suit requirements (see benefit guide for details)



Live Well

- **Live Well** is the ideal employee support programme to complement a company's medical scheme, combining elements of physical health, financial security, social and cultural dimensions, family aspects and emotional wellbeing, specifically structured for South African companies.
- The **Live Well** package of benefits is particularly well suited to small and medium enterprises where the cost of a tailored programme would be prohibitive.
- **Live Well** focuses on helping employees deal with health, psychological, social, lifestyle, legal and financial issues by offering them and their immediate families a professional, confidential service, available 24 hours a day, 7 days a week.



Psychosocial

Employee Wellbeing

All employees and immediate household members have access to a 24-hour Call Centre, staffed by trained professionals. This programme helps employees deal with personal and work-related issues to support and improve employee productivity, leading to enhanced company performance.

- Individual Counselling
Personal, family, relationships, work-related, debt counselling, redeployment and redundancy, organisational change, diversity management issues, dependency
- Trauma/Crime Counselling
Access to a specialist network of trauma counsellors nationally as well as electronic risk assessment tools
- Electronic Information
Healthwise® Knowledgebase focuses on clinically sound medical information

Lifestyle Assistance

A concierge service is offered to minimise the stresses of everyday-living, thereby improving company morale and productivity.

- Business Services
- Personal Services
- Home and Family
- Residential
- Travel
- Roadside Assistance
- Legal Assistance



Thank you for taking the time to familiarise yourself with the Liberty Health **Live Well** programme.

For detailed downloads and information on how to join Live Well please visit www.libertyhealth.co.za.

To find out more, go to www.libertyhealth.co.za



LIBERTY HEALTH

This is a marketing overview of the Liberty Health Live Well programme. While every attempt has been made to ensure complete accuracy, please visit our website at www.libertyhealth.co.za and consult the Benefit Guide as supplied to all participating employers for a more comprehensive explanation of benefits and services. If there are any discrepancies between this document and the Benefit Guide, the latter will prevail. E&OE.