

# 2021

# kaelolifestyle



AskNelson

## What is Kaelo Lifestyle | AskNelson?

Kaelo Lifestyle provides valuable support to Members and their families to protect both their physical and psychological wellbeing and assists them to cope with problems they may encounter at work and at home.

### Benefits:

Counselling

Coaching

Care

Support



Confidentiality  
Guaranteed

We are continuously improving our communications and content. The latest version of this document is available on [www.kaelo.co.za](http://www.kaelo.co.za). Any material changes once your Rules Document has been issued will be communicated.

Access your Kaelo Lifestyle App today.



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[www.kaelo.co.za](http://www.kaelo.co.za)

kaelo

Kaelo undertakes to provide the following services for the duration of the agreement period. All services extend to dependants.

### Counselling

Service	Benefit Summary
<b>Counselling</b>	<p>Unlimited Telephonic and approved Face-to-Face Counselling is available to assist with issues such as stress, anxiety, depression, addictions, relationship and marriage problems, parenting, abuse, rape and trauma.</p> <p>Kaelo Lifestyle   Ask Nelson Members and their families are guaranteed privacy and confidentiality, enabling them to deal openly with problems affecting their home and work lives. The Kaelo Lifestyle Programme is a trusted and independent health provider.</p>
<b>Telephonic Counselling</b>	<p>Our Counselling benefit provides unlimited telephonic access to Counselling, health information and education from registered health professionals. This psychosocial service is available 24 hours per day, seven days a week, 365 days a year and in all 11 official languages.</p> <p>The Kaelo Lifestyle   AskNelson Counsellor will treat and keep all information confidential and will not, without the disclosing party's written consent, directly or indirectly communicate or disclose (whether in writing or orally or in any other manner) confidential information to any other person other than in accordance with the terms of this Agreement or the spirit thereof. Confidentiality is never breached through the Kaelo Lifestyle Programme unless there is reasonable evidence of:</p> <ul style="list-style-type: none"> <li>• Risk to self (suicide)</li> <li>• Risk to others (homicide)</li> <li>• Risk to the health and safety of a Child</li> <li>• Damage to property.</li> </ul> <p>A release of information without the consent of the Member is typically permitted in these instances, provided it is reasonable in the circumstances.</p>
<b>Virtual Face-to-Face Counselling</b>	<p>Members have access to unlimited Virtual Counselling.</p> <p>Appointments for Virtual Counselling are available Monday - Friday from 08:00 - 19:00.</p> <p>Virtual Counselling is Managed by appointment only.</p>
<b>Off-site Face-to-Face Counselling</b>	<p>Upon a comprehensive clinical assessment based on the challenges experienced as well as a risk assessment, there may be a referral for Face-to-Face Counselling with a Treatment Professional.</p> <p>In order to access this benefit, a clinical and risk assessment will need to be completed. Based on the outcome of this assessment, our Clinical Consultants will determine the best course of treatment.</p> <p>Depending on the treatment plan, there may be a referral for Face-to-Face Counselling with one of our many qualified and registered (with the Health Professions Council of South Africa and relevant bodies) Psychologists, registered Counsellors or Social Workers in the Kaelo Network.</p>

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### Counselling

Service	Benefit Summary
<p><b>Off-site Face-to-Face Counselling</b></p>	<p>Appointments will take place Off-site at the Treatment Professional's premises (the cost and logistics of getting to the premises will be for the Members' account).</p> <p>The support line Counsellor will follow up on all Members/dependants referred to Treatment Professionals in order to support on-going wellness.</p> <p>The Member/dependant will have access to Off-site Face-to-Face Counselling should this be deemed necessary through an assessment conducted by a Kaelo Lifestyle Professional.</p> <p>The cost of approved Off-site Face-to-Face Counselling is included at no additional charge.</p> <p>Any recurring screening interventions that may result in referrals to a Treatment Professional or the need for an On-site Treatment Professional is excluded in the proposed costs, unless included in terms of the Summary of Contracted Services, and will attract additional costs e.g. drug/alcohol testing.</p>
<p><b>On-site Face-to-Face Counselling</b></p>	<p>On-site Face-to-Face Counselling can be arranged by your Employer in certain instances.</p>
<p><b>Virtual On-site Face-to-Face Counselling</b></p>	<p>Virtual On-site Face-to-Face Counselling can be arranged by your Employer in certain instances.</p>
<p><b>Children and Teenagers Support</b></p>	<p>Today's hectic pace of life often leaves Children and Teenagers without the support they need to cope with their own challenges. The Kaelo Lifestyle Programme deals with the issues of bullying, peer pressure, exposure to drugs, depression, performance anxiety and self-image. Kaelo Lifestyle provides support on a number of issues including:</p> <ul style="list-style-type: none"> <li>• Parenting issues</li> <li>• Fears and phobias</li> <li>• Emotionality and associated problems</li> <li>• Separation anxiety</li> <li>• Boundaries</li> <li>• Children dealing with divorce and parent separation</li> <li>• Bedwetting</li> <li>• Self confidence</li> <li>• Bullying</li> <li>• Transitions</li> <li>• School-related problems.</li> </ul> <p>For Children aged between four and 12 years old, we use a variety of therapeutic methods, for example, play therapy, painting etc. to engage and assist the Child.</p>

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### Counselling

Service	Benefit Summary
<b>Children and Teenagers Support</b>	<p>This is because at these ages, Children are often unable to identify and express their emotions. Due to these reasons, Children will be referred for Face-to-Face Counselling with the parents/guardians involved throughout the sessions. As Teenagers, Children between the ages of 13 – 18 years old, are able to understand and express their emotions, they will go through the regular telephonic assessment which will guide the treatment plan thereafter. Confidentiality is upheld for Children and Teenagers engaging in the service.</p> <p>Children and Teenagers can make contact with Kaelo Lifestyle (where they are able to do so) directly. Interaction with Kaelo Lifestyle will be kept completely confidential unless there is evidence of:</p> <ul style="list-style-type: none"> <li>• Risk to self (suicide)</li> <li>• Risk to others (homicide)</li> <li>• Risk to the health and safety of a Child</li> <li>• Damage to property.</li> </ul> <p>A release of information without the consent of the minor is typically permitted in these instances, provided it is reasonable in the circumstances.</p>

### Coaching

Service	Benefit Summary
<b>Managerial and Leadership Support Services</b>	<p>The Managerial and Leadership Support Benefit includes; exclusive Coaching, orientation sessions and support for Managers, to assist them to cope with stressful situations, to help them Manage employees and to equip them with more effective interpersonal skills.</p> <p>Managers are encouraged to refer employees to the Kaelo Lifestyle Programme when the issue:</p> <ul style="list-style-type: none"> <li>• Is not within the Manager’s skills and competencies</li> <li>• Undermines Managerial authority</li> <li>• Results in substantial time commitments</li> <li>• Creates perception of favouritism.</li> </ul> <p>In such instances, support is available for Managers regarding Employee Assistance Programme related issues. This includes:</p> <ul style="list-style-type: none"> <li>• Support with formal referrals</li> <li>• Personal psychosocial issues related to one’s role as a Manager (e.g. stress, isolation, Managerial skills)</li> <li>• Helping Manage staff issues through informal referrals (e.g. a problem employee).</li> </ul> <p>Booked call-backs to Managers seeking assistance will take place within 48 hours of the call being made by the Manager.</p>
<b>Manager Support Orientation Sessions</b>	<p>Manager Support Orientation Sessions are provided to explain the Kaelo Lifestyle product offering and the referral process.</p> <p>This may include either a Face-to-Face session or an interactive webinar.</p>
<b>Soft Skills Knowledge</b>	<p>This benefit provides Soft-Skills Coaching for Managers to Manage interpersonal work conflict, career goals and work/life balance.</p> <p>This may include either a Face-to-Face session or an interactive webinar.</p>

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### Coaching

Service	Benefit Summary
<b>Life Coaching</b>	Life Coaching helps Members and dependants to identify goals and develop an actionable plan to achieve them. Life Coaching is provided by professionally trained individuals to help people maximise their full potential and reach desired results. Life Coaching is provided telephonically or Virtually by qualified Life Coaches in the Clinical Consultant team, no offsite referrals will be facilitated for any Coaching elements of the programme.
<b>Parent Coaching</b>	Confidential support to help parents navigate the challenges of successful parenting. Parent Coaching is provided telephonically or Virtually by qualified Life Coaches in the Clinical Consultant team, no offsite referrals will be facilitated for any Coaching elements of the programme.
<b>Career Guidance</b>	Guidance to individuals to help them acquire the knowledge, information, skills and experience necessary to identify career options, and narrow them down to make a career decision. Career Guidance is provided telephonically or Virtually by qualified Coaches in the Clinical Consultant team, no offsite referrals will be facilitated for any Coaching elements of the programme.
<b>Leadership Coaching</b>	Developmental Coaching personalised to help Leaders achieve their goals as an effective Leader. Building high-performance teams and personalised with a specific purpose. Leadership Coaching is provided telephonically or Virtually by qualified Coaches in the Clinical Consultant team, no offsite referrals will be facilitated for any Coaching elements of the programme.

### Care

Service	Benefit Summary
<b>Workplace Trauma Intervention - Groups</b>	<p>The Trauma Intervention Benefit provides support to Members in the event of a work-related trauma incident such as injury on duty, death, assault, suicide, armed robbery etc.</p> <p>Members will receive the following support as part of this Benefit:</p> <ul style="list-style-type: none"> <li>• Trauma containment immediately up-to 24 hours after the incident. Containment will be managed either telephonically, virtually or face-to-face (for AskNelson only) dependent on which will be most suitable from a clinical and safety perspective.</li> <li>• Formal trauma intervention 48 - 72 hours after the traumatic incident. The formal intervention will be managed either telephonically, virtually or face-to-face dependent on which will be the most suitable form from a clinical and safety perspective.</li> </ul> <p>Counselling may take the form of either group or individual sessions (or both).</p>

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### Support

Service	Benefit Summary
<p><b>Financial Advice</b></p>	<p>The Financial Advice benefit, in partnership with a Financial services provider, provides comprehensive support on:</p> <ul style="list-style-type: none"> <li>• Personal Assessment and Financial Health Ratings</li> <li>• Budget and Cashflow</li> <li>• Personal Debt Management</li> <li>• Tax Advice</li> <li>• Asset-based Financing</li> <li>• Asset Sourcing</li> <li>• Short-term Insurance</li> <li>• Wills and Estate Planning</li> <li>• General Financial telephonic advice and support.</li> </ul> <p>These services are available Monday to Friday between 08h00 and 17h00.</p> <p>Debt Counsellors and assistance with garnishee orders are available on a fee for service basis.</p> <p>Monthly Financial On-site sessions are available in Gauteng, Kwa-Zulu Natal and Cape Town on a fee for service basis which will be quoted on request.</p> <p>Financial workshops are available in Gauteng, Kwa-Zulu Natal and Cape Town on a fee for service basis.</p> <p>Should Financial On-site Counselling or Financial workshops be required, kindly contact your Client Relationship Manager for a quotation and to make arrangements.</p>
<p><b>Legal Advice</b></p>	<p>The Legal Advice benefit, in partnership with a legal services provider, provides comprehensive support on:</p> <ul style="list-style-type: none"> <li>• Criminal law (bail applications, drunk driving, assault, theft, fraud, etc.)</li> <li>• Civil law (breach of a contract, accidents, damages claims and property issues)</li> <li>• Family law (divorce, maintenance, family violence, interdicts, custody and access matters)</li> <li>• Estate planning (administration of deceased estates, advice on drafting wills and estate planning)</li> <li>• Telephonic tax advice.</li> </ul> <p>Legal Advice is available Monday – Friday from 08:00 – 17:00.</p> <p>Emergency Legal Advice for bail applications is available 24 hours a day, seven days a week.</p> <p>In addition to telephonic Legal Advice, referrals to an attorney from the National Panel of Attorneys for a free 30-minute consultation will be made available if required. Attorneys on the National Panel of attorneys are only available in the main centres (defined as Gauteng, Kwa-Zulu Natal, Cape Town, Pretoria, Bloemfontein, East London and Port Elizabeth).</p> <p>Any further Legal Advice following from this consultation will be for the Members' account on a fee-for-service basis.</p>
<p><b>Road Accident Cover</b></p>	<p>Assistance for Members with legitimate claims against the Road Accident Fund. This service is only available for events that occurred after the commencement date. The Member can submit a claim to Road Accident Fund (RAF) via our service provider in their personal capacity for compensation and reimbursement of related medical expenses.</p>

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### Support - Fee-for-Service Offerings

Service	Benefit Summary
<b>Workman's Compensation Cover</b>	Advice for injury on duty claims.
<b>Retrenchment Support</b>	Group Interventions supporting those impacted by retrenchment and those left behind after retrenchments.
<b>Training</b>	Selection of workshops aimed at supporting Members emotional well-being, including trauma Management workshops, dealing with grief workshops and retrenchment workshops.
<b>Master Classes</b>	Interactive webinars with professional Social Workers, Psychologists, Registered Counsellors and Life Coaches.
<b>Vumamoola</b>	Offering responsible lending.

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