

kaelo lifestyle

Changing lives and **improving** business

Coaching

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



Legal & Financial Advice

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



extraRewards by Dis-Chem

Get 20% off in every isle with extraRewards



Lifestyle Benefits Brochure 2025

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 in conjunction with all associated product documents. Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo, the Network Provider.




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. Plan rules apply.
Offsite Face-to-Face Counselling	Referrals to qualified treatment professionals when the Support Line EAP counsellor has determined that the individual is in need of further treatment. Unlimited sessions per employee per incident per year. Plan rules apply.
Children and 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. Plan rules apply.
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 hours to provide face-to-face counselling. Subject to a minimum of two scheduled appointments. Plan rules apply.
Onsite Counselling Support (Virtual)	For clients with less than 200 employees onsite, virtual on-site face-to-face counselling can be arranged. Plan rules apply.
Managerial and Leadership Support Services	Coaching support and guidance for managers and leaders including Manager Orientation sessions. Plan rules apply.
Soft Skills Knowledge	This benefit provides managers with soft skills coaching and training to manage interpersonal work conflict, career goals and work-life balance. Plan rules apply.
Life Coaching	This benefit aims at supporting Members and Dependents to identify goals and develop an actionable plan to achieve these goals. Plan rules apply.
Parent Coaching	Confidential support to help parents navigate the challenges of successful parenting. Plan rules apply.
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 maximize their leadership abilities. Plan rules apply.
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. Plan rules apply.
AskNelson Digital and AskNelson Student Support Trauma Intervention Support	This benefit provides telephonic and/or virtual (via video conferencing technology) support to employees or students who experienced traumatic incidents or loss in the event of a work-place, school or university traumatic incident. Plan rules apply.
Financial Advice	Financial advice provides guidance on managing money, investing wisely and planning for the future. This benefit aims to help members and their immediate family members make informed decisions to achieve their financial goals. A qualified financial advisor will offer personalised strategies, risk assessments and ongoing support enhancing financial well-being. Plan rules apply.
Kaelo Money	Responsible lending solution.
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. Plan rules apply.
Family Law Mediation Support	Mediation provides a structured, neutral environment for parties in conflict to work towards mutually agreeable solutions. Family law mediation support aims at supporting individuals with matters related to divorce, after-divorce, parenting plans and maintenance.
Road Accident Cover	Assistance for members and their dependants with legitimate claims against the Road Accident Fund.
Workman's Compensation Support	Assistance for members and their dependants with legitimate injury on duty claims.
Retrenchment Support	Individual and group counselling and support for individuals impacted by retrenchments including those who are left behind.
Specialised Training	Selection of specialised training workshops aimed at supporting employees' and students' mental well-being.
High-Stress Workplace Debriefing	The High-Stress Workplace Group Debriefing benefit is aimed at supporting employees who are exposed to higher levels of stress and trauma as part of the requirements of their daily tasks.

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

Contact Information

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

 asknelson@kaelo.co.za  www.kaelo.co.za/kaelolifestyle

Get **extra** Rewarded for making healthy choices!



Welcome to the Dis-Chem **extraRewards** programme

What is **extraRewards**?

extraRewards are available to Kaelo Health, Kaelo Gap and Western Gap policyholders who, by making healthy choices, have access to an immediate **20%** discount on a variety of healthy and essential products including health, home care, personal care and baby products from leading brands.

How do I qualify for **extraRewards**?

Kaelo Gap and Western Gap policyholders get access to **extraRewards** by adding Lifestyle Benefits to their policy. Lifestyle Benefits which are inclusive of **extraRewards** are embedded in Kaelo Health policies.

What are the benefits of **extraRewards**?

extraRewards gives Kaelo Health, Kaelo Gap and Western Gap policyholders access to an immediate **20%** discount on a basket of 2500+ healthy and essential products, purchased from Dis-Chem stores and online. In the event that an **extraRewards** qualifying product is already on promotion, the policyholder will receive both discounts (excluding Bonus Buy promotions, for example, 2 + 1 Cheapest free).

Products available in the **extraRewards** basket include healthy foods, vitamins and supplements in the health category and essentials such as nappies and baby toiletries in the baby category. Medical and personal care items range from unscheduled pain relief and cough and cold medication, to toothpaste, deodorant, shampoo, and women's sanitary products. Products such as washing powders, household cleaning and dishwashing products are included in the home care category, to help policyholders maintain a healthy home environment.

Visit www.dischemhealth.co.za/extra-by-dis-chem for all the details.



Dis-Chem **extra**
Rewards

How do I access my **extraRewards**?

The **extraRewards** discount is automatically applied when the main policyholder swipes their Dis-Chem Benefit Card at the tills in-store or when logged into their Dis-Chem benefits profile when shopping online. If you are not a Dis-Chem Benefits member, sign up on the Dis-Chem website or in-store and **extraRewards** will be automatically activated within 24 hours.

Can my dependants access **extraRewards**?

No, **extraRewards** 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.

Are there any waiting periods?

Only the policyholder has access to the **extraRewards** discounts on behalf of dependants.

