





BUILD	YOUR	OWN	COVER
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TESTIMONIALS

HEALTH

WELLBEING

EMPLOYEE BENEFITS

AGILITY REWARDS

MINING EMPLOYER REWARDS

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GET READY TO PROSPER WITH AGILITY MINING

A proven solution to healthier, happier workers who play an active role in the success of the mining industry.

PROUD PARTNERS & MEMBERS OF:



MINE MINI LEAGUE

NETBALL
MINI LEAGUE



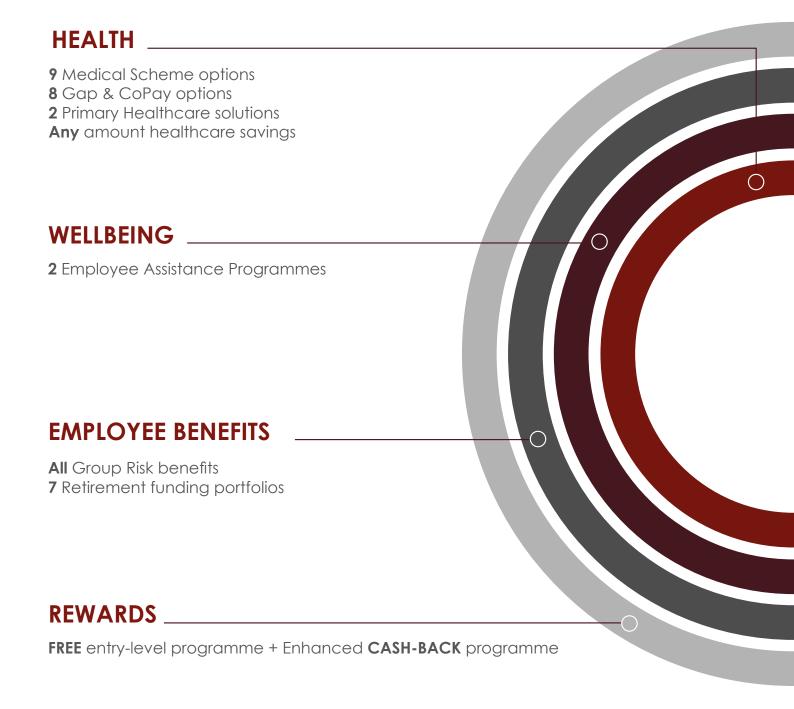






BUILD YOUR OWN COVER

Your menu of products



GET READY TO PROSPER

INTEGRATED SOLUTION: Specialised employee benefit solution based on extensive mining experience

INTEGRATED APPLICATION: One application and electronic on-boarding process across all products

INTEGRATED ACCESS: Easily accessible benefits from city centres to smaller mining communities

INTEGRATED PRICING: Allows for cost effective and discounted premiums, while eliminating duplicate benefits

INTEGRATED SERVICE: Single provider, partner and contact point with dedicated on-site resource*

INTEGRATED CLAIMS: One claims process across related products

INTEGRATED PLATFORM: Full portfolio managed on single, intelligent system

INTEGRATED VIEW: Uses all data sources for accurate human capital risk predictions

INTEGRATED MANAGEMENT: Proactive & preventative human capital risk management strategies

INTEGRATED SIMPLICITY: One provider and partner, one point of contact, one service and technology platform



Where do you find a company that sends a team of consultants to your site, every month, to sort out any issues, explain benefits and make sure that everyone is happy with their cover and service? Thank you HEALTH SQUARED and Agility!

FOSTER MATHEBULA Stibium Mine





The service we get from **HEALTH SQUARED** and **Agility** is great. The team is always available, makes sure any problems are quickly resolved and visits the mine on a monthly basis. They also offer great benefits to our members at affordable premiums. 99

IVAN BHENGU National Union of Mineworkers (NUM) Somkhele



Agility Mining has been a great addition to our mining events. Our members always enjoy chatting with them about their employee benefits and how they can better support the health and wellbeing of their workers. They are true experts in their field and really understand the mining industry's unique needs.



ANDREW MACNAMARA Director, Mining & Technical Exhibitions (MTE)





Thank you **HEALTH SQUARED** and **Agility** for sponsoring our Soccer and Netball mini leagues since the beginning. It brings our communities together, helps us to stay active and enjoy some friendly competition with other mines!

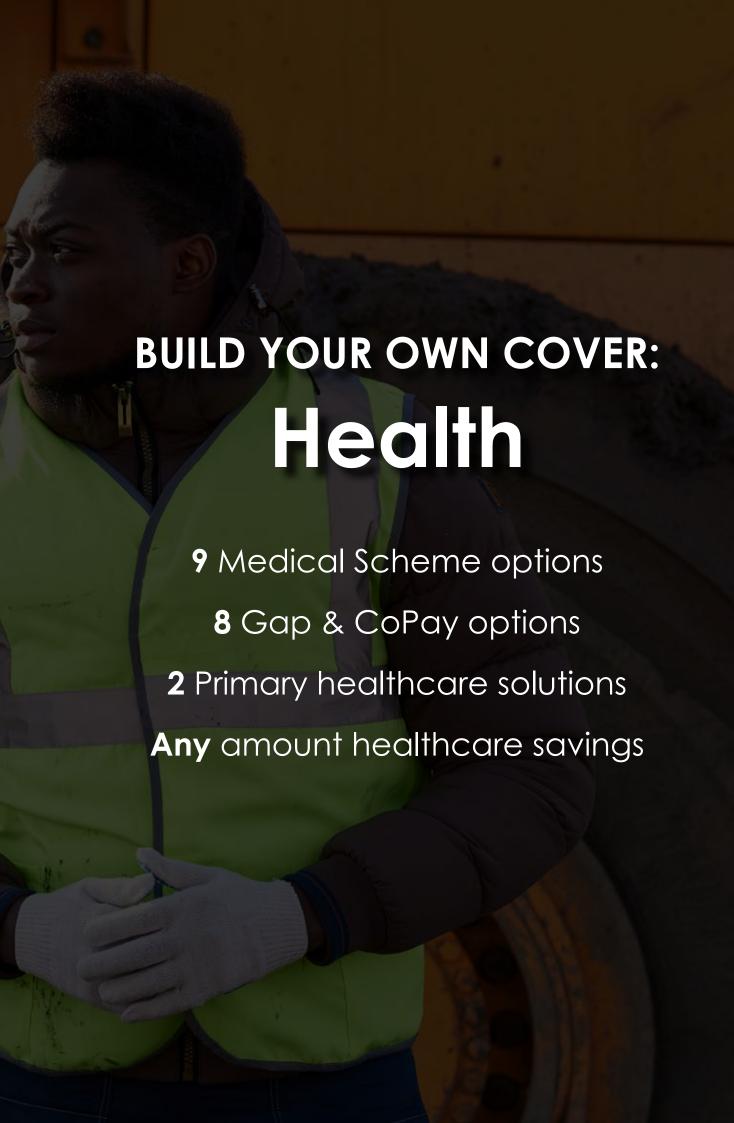
SAMUEL TSIANE Mine Mini League

Being in the healthcare industry ourselves, we know what quality benefits look like. Partnering with Agility was an easy choice and we have never looked back since!

GERDA BENEKE

Payroll Administrator: Africa Health Care







BUILD YOUR OWN COVER

Your menu of HEALTH SQUARED options

OPTION RANGE	OPTION	IDEAL FOR
ENTRY-LEVEL COVER	FOUNDATION	Lower-income staff
HOSPITAL OPTIONS Quality hospital cover + some day-to-day benefits	ASPIRE PRIME	Affordable option with wide network of healthcare providers for entry-level , white collar workers
	ASPIRE	Expanded option for entry-level , white collar workers with benefits accessed at any healthcare provider
PERSONALISED BENEFIT OPTIONS Best of both worlds with flexibility of	FLEX	Mid-tier staff
	PROSPER	Junior Management team
medical savings account PLUS security of set, specified benefits	OPTIMUM	Executives and extended families
	COBALT	Executives and extended families
SAVINGS OPTIONS Complete control over healthcare spend	MILLENNIUM	Executives and extended families
TRADITIONAL OPTIONS Security of set, specified benefits	ULTIMATE	Executives and extended families

WHY HEALTH SQUARED MEDICAL SCHEME

CHOICE	Perfect level of cover for every income level
SERVICE	Single, fully coordinated service
AFFORDABLE	 Affordable, benefit rich options Improved risk profile for reduced Group Risk premiums
VALUE-ADDS	Automatic, immediate, and FREE access to Agility Rewards & Agility Employee Wellbeing Core programmes
REWARDING	Exclusive rewards programme where members can add more than R40 000 to their healthcare cover per year
INTEGRATED	Full integration with Agility Gap & CoPay with benefits automatically paying out





More than covered from every angle

BUILD YOUR OWN COVER

Your menu of Agility Gap & CoPay options

CORPORATE 200

200% Gap cover

Unlimited co-pay cover

Wide variety of extra benefits

CORPORATE 500

500% Gap cover

Unlimited co-pay cover

Extensive range of extra benefits

WHY AGILITY GAP & COPAY

CUSTOMISED Specifically designed to complement medical scheme cover

AFFORDABLE Significant premium discounts for qualifying clients

(see Mining Employer Rewards)

COMPREHENSIVE Excellent benefits at competitive rates





Affordable private healthcare benefits for lower-income employees

BUILD YOUR OWN COVER

Your menu of Agility Staffcare products

FLEXICARE

Wide range of benefits such as Unlimited GP Consultations + Medicine benefits + HIV cover + Emergency benefits

FLEXICARE+

Enhanced and extended cover such as Death Cover + Radiology + Pathology + Dentistry + Optometry

WHY AGILITY STAFFCARE

AFFORDABLE

- Cost effective private healthcare solution
- Significant premium discounts to qualifying clients (see Mining Employer Rewards)
- Fully tax deductible

COMPREHENSIVE

From GP and Medicine benefits to Maternity and Accidental Death cover

INTEGRATED

- Easily integrates with existing primary healthcare strategies
- Combine with medical scheme cover for extra benefit provision





Any amount healthcare savings

WHY AGILITY CORPORATE HEALTHCARD

SECURE	 Employer contributions always belong to the company All employer contributions remain in the company's dedicated Agility Corporate Healthcard bank account Money is only paid out when used All cards are PIN protected
FLEXIBLE	Choose any monthly contribution per worker
RESPONSIBLE	Funds are strictly limited to healthcare providers and services
ACCESSIBLE	 Standalone healthcare savings product Not linked to a medical scheme
EMPLOYEE BONUS	Convert savings into year-end staff bonus
TRACKABLE	Simplified tax season with a full audit trail of healthcare spending at the click of a button
SELF-FUND	Add more than R40 000 per year to Agility Healthcard balance with Agility Rewards Platinum programme









BUILD YOUR OWN COVER: Wellbeing



Proactively managing human capital risks

BUILD YOUR OWN COVER

Your menu of Agility Employee Wellbeing programmes

CORE

Unlimited & toll-free psychosocial + financial + legal + health advice

COMPREHENSIVE

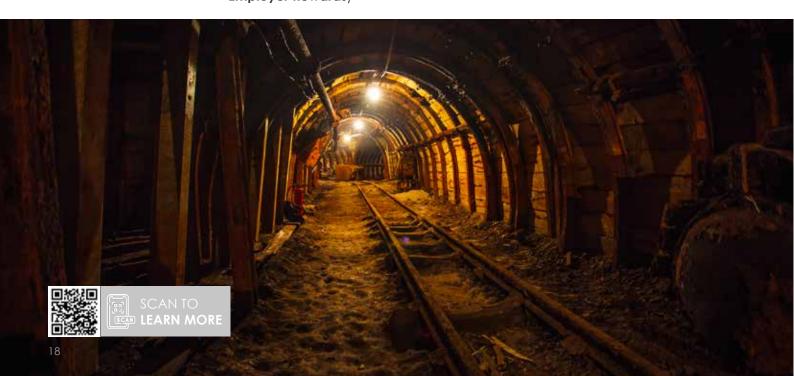
Unlimited & toll-free psychosocial + financial + legal + health advice + Wide variety of additional benefits such as face-to-face psychosocial counselling + Absenteeism management + Wellness Days + Preventative screening + actuarial assessment of human capital risks

WHY AGILITY EMPLOYEE WELLBEING

Designed to help your employees stay as healthy as possible, for as long as possible
Identifies and responds to human capital risks before it negatively impacts employee health and wellbeing
Easily integrates with, and complements, other employee benefits
Assistance provided in multiple languages

AFFORDABLE

- FREE entry-level programme
- Comprehensive programme at greatly reduced rates (see Mining Employer Rewards)









Group Risk solutions

BUILD YOUR OWN COVER

Menu of Group Risk products



LIFE COVER

Basic death cover that ensures financial security to an employee's family



FUNERAL COVER

Covers funeral costs of employee only or extended family benefit to include spouse, children or parents



LUMP SUM DISABILITY

Employee receives lump sum if they become totally or permanently disabled due to illness or injury



CREDIT LIFE

Covers outstanding loan amounts in the event of death or disability



ACCIDENTAL DEATH

Lump sum benefit paid to employee's family in case of accidental death



DISABILITY INCOME

Guaranteed monthly income should employee become disabled or unable to work due to accident or illness



CRITICAL ILLNESS

Covers any lifestyle changes required due to a critical illness

WHY AGILITY LIFE

CUSTOMISABLE

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FLEXIBLE	Implement as standalone products, as part of a wider employee benefit solution or with the Agility Retirement Fund as approved solution
INTEGRATED	Seamless integration with disability cover, critical illness and health

Build vour own Group Risk portfolio

SIMPLICITY Single point of contact for Health and Group Risk portfolio

VALUE-ADDS

FREE access to **Agility** Employee Wellbeing Core and **Agility** Rewards programmes







Life-stage investment portfolios with proven returns

gility *Rewards*

PROVEN RETURNS	Consistent and proven returns across all portfolios
TAILORED	Customised life-stage investment portfolios based on varying risk and asset class allocations
DIVERSE	Various well-diversified, globally balanced portfolios
EXPERIENCED	 Experienced team with strong Board of Trustees Time-tested investment philosophy & approach Solution partner manages and administers R228 billion in assets
INDEPENDENT	Administration process is independent from asset management with solid and trusted principles applied
SELF-FUND	Agility Rewards Platinum members can self-fund their retirement by allocating some, or all, of their cash-back rewards to the Agility Retirement Fund

CASE STUDY:

SELF-FUND YOUR RETIREMENT WITH AGILITY REWARDS PLATINUM

Platinum member exercises at gym

Platinum member participates in outdoor sporting events

Platinum member studies at tertiary institution

R14 400 cash-back reward

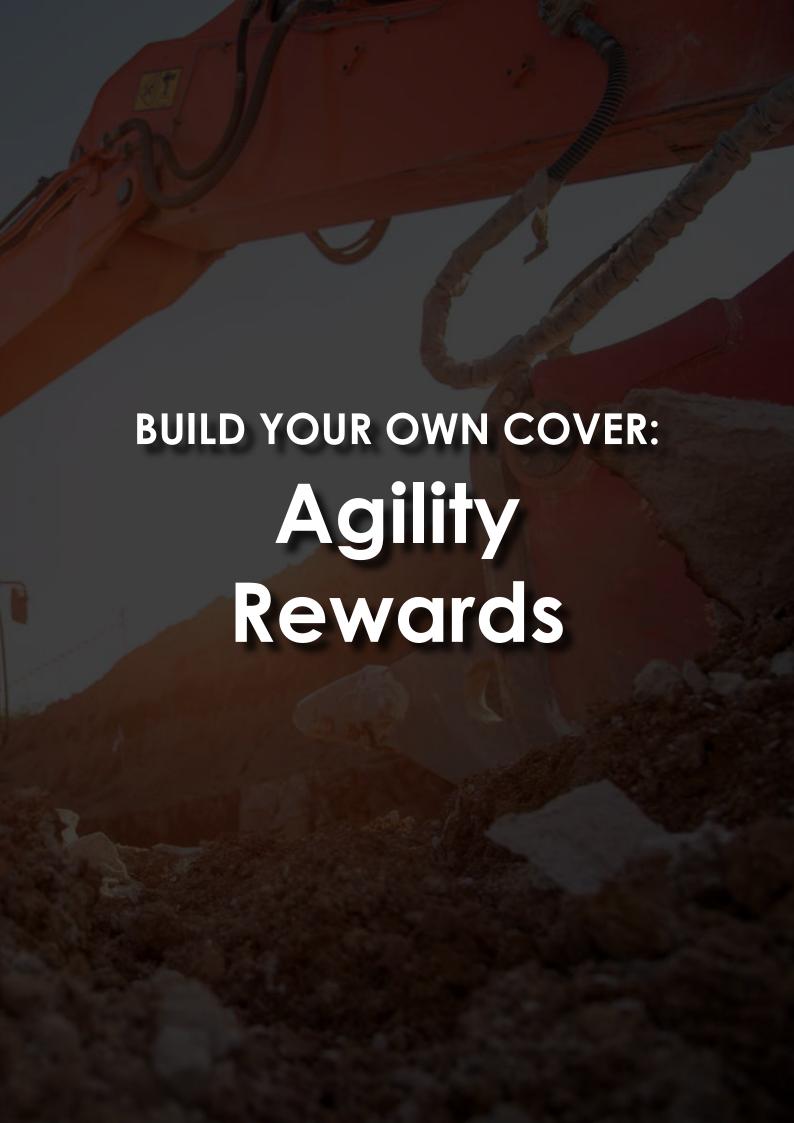
R2 500 cash-back reward

R5 000 cash-back reward

Total: R21 900

Invests R18 000 in Agility Retirement Fund.







MORE CASH. MORE REWARDS. MORE OFTEN.

BUILD YOUR OWN COVER

Your menu of Rewards programmes

AGILITY REWARDS

- FREE to all Agility Mining clients and their employees
- Discounts and cash-backs at various partners

AGILITY REWARDS PLATINUM

- Straightforward cash-back rewards
- No complicated points systems or hoops to jump through
- Immediate access to all benefits
- Use any provider



FREE	Immediate and FREE access
SIMPLICITY	Straightforward and easy to redeem
PROSPER	Benefits ranging from cash-backs on fuel and education to discounted mobile contracts and travel insurance, including trips to SADC countries
RELEVANT	Caters to every lifestyle, age and demographic
ACCESSIBLE	Geographically accessible benefits



CASH	Earn more than R40 000 in extra healthcare savings
MOTIVATES	Designed to motivate and encourage healthy lifestyles, hobbies and habits
SIMPLICITY	Immediate access to straightforward cash-back rewards
AUTOMATED	HEALTH SQUARED claims automatically trigger any health-related cash-back rewards
ACCESSIBLE	Available at almost any facility, institution or provider
RELEVANT	Cash-back rewards for every lifestyle, age and demographic

GET READY TO PROSPER WITH

Agility Rewards Platinum







LIFESTYLE & TRAVEL



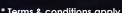
EDUCATION

R21 400	MAXIMUM CASH IN YOUR POCKET
R2 500	For sporting events
R4 500	For playing golf*
R7 000	For exercising with a fitness device*
R14 400	For gyming*

R15 250+	CASH IN YOUR POCKET
30c per litre	Fuel cash-backs
R3 000	For any domestic flight*
R2 000	For taking chronic medication
R10 250	For health checks

R5 000	At any tertiary institution*	
R6 750	School fee reimbursement*	

MAXIMUM CASH IN YOUR POCKET R6 750









Mining Employer Rewards includes a range of premium discounts and service commitments that are exclusively available to our SILVER and GOLD customers

How to become a Silver Group

HEALTH SQUARED membership through subsidised benefits

2 other **Agility** Mining products

How to become a Gold Group

HEALTH SQUARED membership through subsidised benefits

At least 3 other **Agility** Mining products

EXCLUSIVE PREMIUM DISCOUNTS

Product Discounts	Discount Period (number of months during first year of cover)	Mining Group Rewards Gold	Mining Employer Rewards Silver
Agility Gap & CoPay: All products*	3	50%*	20%*
Agility Gap & CoPay: All products**	9	10%**	5%**
Agility Rewards Platinum***	3	50%***	20%***
Agility Rewards Platinum****	9	10%****	5%***
Agility StaffCare Flexicare	12	3%	2%
Agility StaffCare Flexicare Plus	12	3%	2%
Agility Life	12	3%	1%
Agility Employee Wellbeing Core	12	100%	100%
Agility Employee Wellbeing Comprehensive	12	20%	15%
Annual Wellness Day	12	100%	100%
Agility Retirement Fund	12	Zero Asset Consulting fees (reduced asset management fees)	Zero Asset Consulting fees (reduced asset management fees)

^{*} Discount percentages based on Agility Gap 200 premiums across all Agility Gap & CoPay products, applicable to first three months of cover

^{**} Discount percentages based on Agility Gap 200 premiums across all Agility Gap & CoPay products, applicable for nine months (after the initial three-month discount period)

 $[\]ensuremath{^{***}}$ Discount applicable to first three months of cover

^{****} Discount applicable to first nine months of cover (after the initial three-month discount period)

EXCLUSIVE SERVICE PROMISE



VIP Activation

- Full electronic take-on
- Group activation in less than 24-hours
- Card and welcome packs delivered within 24-hours



Expert Guidance

- Quarterly Dashboard Report & risk management analyses
- Quarterly presentation by executive experts
- In-depth induction programme for HR team



Dedicated Support

- Permanent resource on your premises*
- Weekly and monthly onsite visits
- Ongoing training and weekly induction sessions in required African languages
 - * Groups of 1 000+ at centralised location





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