



INDIVIDUAL
SOLUTIONS



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GET READY TO PROSPER WITH AGILITY HEALTHPOCKET

Build your own cover according to your unique healthcare needs, budget & life stage

Your healthcare. Your way.

A guide to building your OWN healthcare solution



We all know how important it is to make sure your health and wellbeing is more than covered from every angle. We also know that choosing the right level of cover is often a complicated and confusing process that could leave your family without the cover they need, when they need it most.

You also need a solution that can keep up with your changing life stages whether you're a young adult, recently married, growing your family, retiring or anywhere in-between.

The **Agility** HealthPocket was specifically designed with your needs in mind. You are always in control and choose your benefits according to your life stage, budget, and unique healthcare needs. Your benefits are managed on an integrated technology platform, by a single provider and one team of experts who are as committed to your health and wellbeing as you are.

Why is an integrated healthcare solution important?

1. Integrated healthcare claims

- Your medical scheme co-payments are automatically covered
- Never worry about medical scheme shortfalls or unforeseen out-of-pocket expenses

2. Tangible, cash rewards

- With **Agility** Rewards Platinum, you automatically earn cashback rewards for annual health checks, joining any gym, or flying with any local airline
- Immediate access with no complicated tiers or points levels

3. Flexible cover

- Wide range of medical scheme options from hospital plans to comprehensive, personalised cover
- Design your own healthcare savings account where you choose your contributions and spend



BUILD YOUR OWN COVER

Your menu of products

8 MEDICAL SCHEME OPTIONS

8 GAP & COPAY OPTIONS

**ANY AMOUNT
HEALTHCARE SAVINGS**

2 REWARDS PROGRAMMES

GET READY TO PROSPER



ONE SOLUTION:

Your whole portfolio is managed by one provider

ONE SERVICE:

One number to phone & one team to speak to

ONE CLAIM:

Single claims process across all products

ONE PLATFORM:

Your whole portfolio is managed on a single, intelligent system

VALUE FOR MONEY:

Compare our benefits and total premiums to your current cover



“When our family thinks of HEALTH SQUARED, we think of Ubuntu. I am today, because HEALTH SQUARED was there for me every step of the way, from my COVID diagnosis, battle with cancer and everything in-between. Thank you to your amazing team for their humanity, performance excellence and support, we are blessed to have HEALTH SQUARED as our medical aid partner!”

AYLEEN VAN DEN HEEVER:
HEALTH SQUARED member

“As a professional rugby player, I take very good care of my health and fitness. It's important that my healthcare partner recognises that and helps me to live my best life. Agility Rewards Platinum does just that: Their cash-back rewards keep me motivated and reminds me just how important, and rewarding, it can be to look after yourself!”

SALMAAN MOERAT:
Stormers rugby player, Agility HealthPocket member & Ambassador



“When I needed more affordable cover, the team drove all the way to my house to chat about my unique needs. I now have the perfect HEALTH SQUARED option plus an Agility Healthcard where I choose how much I can save every month. Thank you for showing me that you can have cover from every angle at any budget!”

RIAAN PRETORIUS:
Agility Healthcard & HEALTH SQUARED member

“As a wife, mom and entrepreneur, I love the simplicity of our HealthPocket. Our benefits are easy to understand, we have one point of contact across our full portfolio and I can rest assured that my family is covered from every angle.”

NANDI MOLEFE:
Entrepreneur, Agility HealthPocket member & Ambassador



A hand is holding a wooden block with a red cross symbol. Below it, several other wooden blocks are arranged in a grid, each with a different medical symbol: a red teardrop, a red and white pill, a red and white pill, a red heart with a white ECG line, and a red syringe. The background is a soft, out-of-focus white.

YOUR MENU OF PRODUCTS

BUILD YOUR OWN COVER: STEP 1

CHOOSE YOUR MEDICAL SCHEME OPTION



Cover from every angle

OPTION RANGE

Affordable HOSPITAL OPTIONS	ASPIRE PRIME	ASPIRE
PERSONALISED OPTIONS that offer the flexibility of a medical savings account PLUS the security of set, specified benefits	COBALT	OPTIMUM
	PROSPER	FLEX
SAVINGS OPTION that gives you complete control over your healthcare spend	MILLENNIUM	
TRADITIONAL OPTION that gives you the security of set, specified benefits	ULTIMATE	

Why do I need HEALTH SQUARED Medical Scheme?

- UNIQUE BENEFIT STRUCTURES** Personalised benefit options that combine the flexibility of a medical savings account **PLUS** the security of set, specified benefits
- EXPERTS** More than 100 years' experience
- COVER FROM EVERY ANGLE** Wide range of options as part of the wider **Agility** HealthPocket solution
- PARTNER** We actively help our members to stay as healthy as possible, for as long as possible



BUILD MY OWN COVER: STEP 2

CHOOSE YOUR GAP & COPAY COVER



More than covered from every angle

What is Gap & CoPay cover?

GAP COVER

Gap cover protects you against benefit shortfalls where your doctor charges more for an in-hospital procedure than what your medical scheme will pay.

COPAY COVER

When your medical scheme does not cover the full amount for some in-hospital procedures, CoPay cover will pay these amounts so you don't have to.

Why do I need Agility Gap & CoPay cover?

CUSTOMISED

Specifically designed to complement your medical scheme cover

AUTOMATED CLAIMS

HEALTH SQUARED claim automatically triggers Gap & CoPay cover to pay out

AFFORDABLE

Ideal level of cover for every budget and need

VALUE FOR MONEY

Some of the industry's most impressive benefits at highly competitive rates

The Agility Gap & CoPay range

GAP 200	GAP 500	COMBINED 200	COMBINED 400	COMBINED 500	ULTRA
200% Gap cover + extra benefits	500% Gap cover + even more extra benefits	200% Gap + Unlimited co-pay cover + Extra benefits	400% Gap + Unlimited co-pay cover + wide variety of extra benefits	500% Gap + Unlimited co-pay cover + Extensive range of extra benefits	500% Gap + Unlimited co-pay cover + Widest range of additional benefits



BUILD MY OWN COVER: STEP 3

ADD EXTRA HEALTHCARE SAVINGS



Any amount healthcare savings

What is the Agility Healthcard?

The **Agility** Healthcard is a unique and tailor-made healthcare savings solution. It works exactly like a debit card with one key difference: You can only use the card for health-related expenses such as doctor's visits and co-payments or pharmacy purchases.

Why do I need an Agility Healthcard?

FLEXIBLE

Save as much as you can afford

RESPONSIBLE SAVINGS

Helps you to resist the temptation of spending your healthcare savings on something else

FULL CONTROL

Your savings can be used for any healthcare-related expense

SECURE

PIN protected

YEAR-END WITHDRAWAL

You can have your balance paid out at the end of every year

REWARDING

Add more than **R40 000** per year to your Healthcard balance with the **Agility** Rewards Platinum programme



BUILD MY OWN COVER: STEP 4

GET REWARDED

What is Agility Rewards?



- FREE to all **Agility** HealthPocket clients
- Wide variety of discounts and cash-backs at various partners including Engen, Virgin Active, Planet Fitness and Dotsure Pet Insurance



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

FREE

Why do I need Agility Rewards?

- FREE** Immediate and FREE access
- SIMPLICITY** Straightforward, easy to access and redeem
- PROSPER** Benefits ranging from cash-backs on fuel and education, to fitness and travel discounts
- FOR EVERYONE** Caters to every lifestyle, age and interest

CASH-BACKS

Why do I need Agility Rewards Platinum?

- CASH**
 - No complicated points systems or hoops to jump through
 - Straightforward cash paid into your **Agility** Healthcard
 - Can have balance paid out at end of each year
- MOTIVATING** 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
- FOR EVERYONE** Cash-back rewards for every lifestyle, age and demographic

GET READY TO PROSPER WITH

Agility Rewards Platinum



FITNESS

- R14 400 For gyming*

- R7 000 For exercising with a fitness device*

- R4 500 For playing golf*

- R2 500 For sporting events

- R21 400** MAXIMUM CASH IN YOUR POCKET



LIFESTYLE & TRAVEL

- R10 250 For health checks

- R2 000 For taking chronic medication

- R3 000 For any domestic flight*

- 30c per litre Fuel cash-backs

- R15 250+** CASH IN YOUR POCKET



EDUCATION

- R5 000 At any tertiary institution*

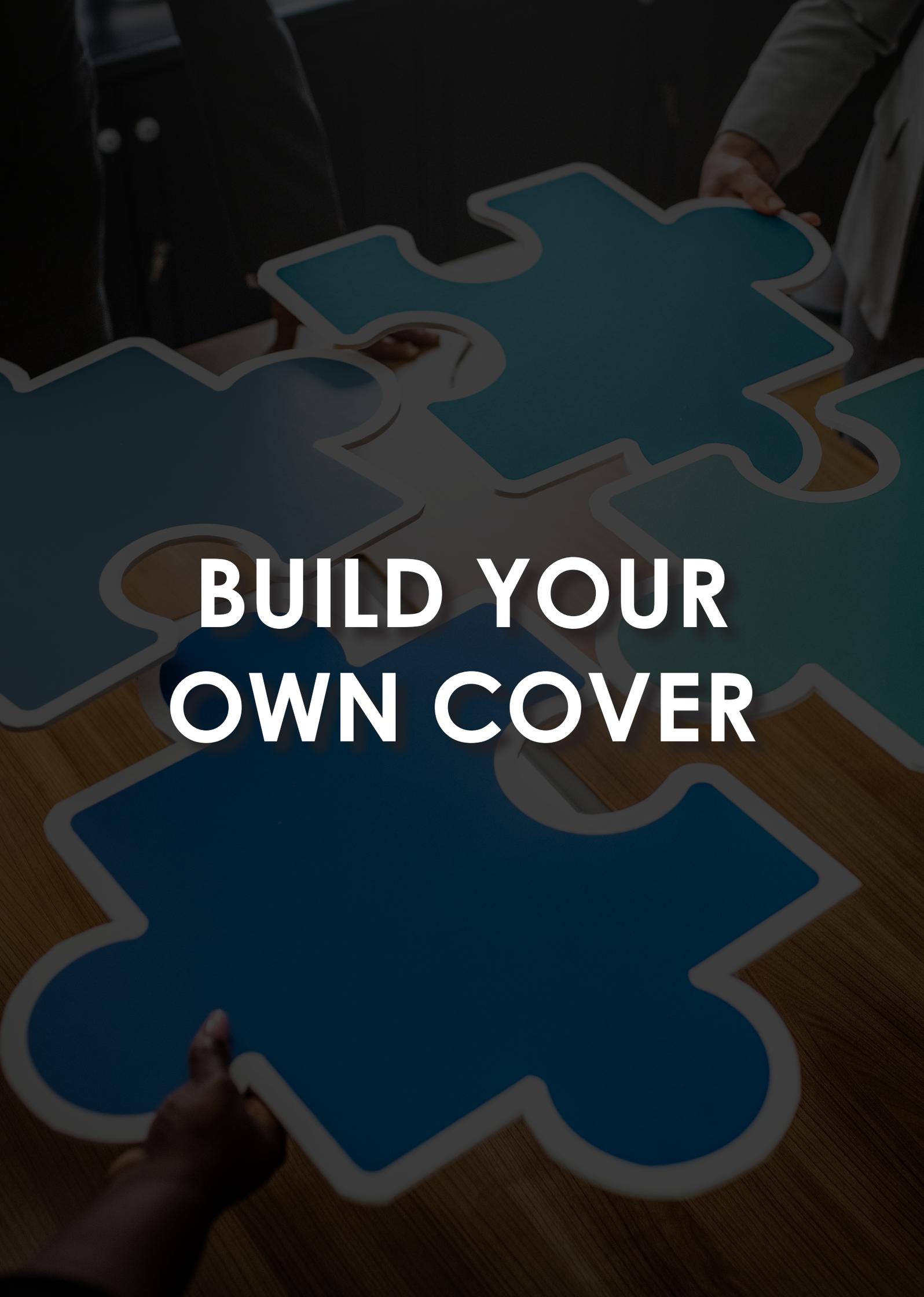
- R6 750 School fee reimbursement*

- R6 750** MAXIMUM CASH IN YOUR POCKET

* Terms & conditions apply



SCAN TO LEARN MORE



**BUILD YOUR
OWN COVER**

Jeff



25 Years Old Healthy No Children

	JEFF'S OLD BENEFITS	JEFF'S HEALTHPOCKET
Medical Scheme cover	Basic Hospital Option	Comprehensive Hospital Option
In-hospital cover	100%	300%
Day-to-day benefits: Medical scheme	R1 200	R5 610
Gap & CoPay cover	No cover	Gap 200
Day-to-day benefits: Gap cover	R0	R3 500
Healthcare savings	R0	R1 200
Rewards programme	No benefit	FREE programme
Total day-to-day benefits per year	R1 200	R10 310
Total Monthly Contribution	R2 423	R2 404

JEFF'S HEALTHPOCKET OVERVIEW*

Comprehensive hospital option with a tailored savings account designed by Jeff + stated benefits from **HEALTH SQUARED** Medical Scheme

300% Cover for his in-hospital needs and unlimited co-payment cover **

A free rewards programme

*Jeff's HealthPocket includes the **HEALTH SQUARED** Aspire Prime option, **Agility** Gap 200, a monthly **Agility** Healthcard contribution of R100 and **FREE Agility** Rewards | ** Up to R174 000 as per regulatory requirements



“As a professional rugby player, my health and wellbeing is a central part of my career. My HealthPocket gives me complete peace of mind that I’m more than covered from every angle, both on and off the field”

ZAK BURGER:
Blue Bulls rugby player, Agility HealthPocket member & Ambassador

25 Years

Healthy

No Children

	ZAK'S OLD BENEFITS	ZAK'S HEALTHPOCKET
Medical Scheme cover	Savings Option	Comprehensive Hybrid Option
In-hospital cover	100%	600%
Day-to-day benefits: Medical scheme	R19 872	R14 982
Gap & CoPay cover	No cover	Combined 500
Day-to-day benefits: Gap cover	R0	R38 500
Rewards programme	No benefit	R26 750 Cash-back Rewards
Total day-to-day benefits per year	R19 872	R80 232
Total Monthly Contribution	R6 624	R4 940

ZAK'S HEALTHPOCKET OVERVIEW *

Comprehensive hybrid benefits from **HEALTH SQUARED** Medical Scheme

600% Cover for his in-hospital needs and unlimited co-payment cover **

R80 232 in benefits for an extensive range of day-to-day healthcare services

A generous cash-back rewards programme

* Zak's HealthPocket includes the **HEALTH SQUARED** Prosper option, **Agility** Combined 500, and **Agility** Rewards Platinum programme
** Up to R174 000 as per regulatory requirements

Sibusiso & Andrea



In their 30s Healthy No Children

	THE COUPLE'S OLD BENEFITS	THE COUPLE'S HEALTHPOCKET
Medical Scheme cover	Hospital Option	Comprehensive Hospital Option
In-hospital cover	100%	500%
Day-to-day benefits: Medical scheme	R2 100	R5 610
Gap & CoPay cover	No cover	Combined 400
Day-to-day benefits: Gap cover	R0	R26 000
Healthcare savings	R0	R2 400
Rewards programme	No benefit	Free programme
Total day-to-day benefits per year	R2 100	R34 010
Total Monthly Contribution	R5 211	R4 981

SIBUSISO & ANDREA'S HEALTHPOCKET*

Comprehensive hospital & stated day-to-day benefits from **HEALTH SQUARED** Medical Scheme

500% Cover for their in-hospital needs and unlimited co-payment cover **

R34 010 worth of benefits for their out-of-hospital healthcare needs

A free rewards programme

* The couple's HealthPocket includes the **HEALTH SQUARED** Aspire option, **Agility** Combined 400, tailored healthcare savings of R2 400 per year and the free **Agility** Rewards programme | ** Up to R174 000 as per regulatory requirements

Nandi & Tbo Touch



“As a wife, mom and entrepreneur, I love the simplicity of our HealthPocket. Our benefits are easy to understand, we have one point of contact across our full portfolio and I can rest assured that my family is covered from every angle”

NANDI MOLEFE:
Entrepreneur, Agility HealthPocket member & Ambassador

	THE FAMILY'S OLD BENEFITS	THE FAMILY'S HEALTHPOCKET
Medical Scheme cover	Comprehensive Savings Option	Comprehensive Hybrid Option
In-hospital cover	100%	600%
Scheme savings & day-to-day benefits	R39 602	R34 145
Gap & CoPay cover	No cover	Agility Ultra
Day-to-day benefits: Gap cover	R0	R51 000
Rewards programme	No benefit	R40 000 Cash-back Rewards
Total day-to-day benefits per year	R39 602	R125 145
Total Monthly Contribution	R13 353	R12 403

THE TOUCH FAMILY'S HEALTHPOCKET*

Flexible hybrid benefits from **HEALTH SQUARED** Medical Scheme

600% Cover for the family's in-hospital needs and unlimited co-payment cover **

R125 145 to spend on their everyday healthcare needs

A generous cash-back rewards programme

* The Tsiane family's HealthPocket includes the **HEALTH SQUARED** Prosper option, **Agility Ultra**, and **Agility Rewards Platinum** programme.

** Up to R174 000 as per regulatory requirements

The Evans Family



Mom (32) | Dad (37) | Daughter (4)

	THE FAMILY'S OLD BENEFITS	THE FAMILY'S HEALTHPOCKET
Medical Scheme cover	Mid-range Traditional	Flexible Hybrid Option
In-hospital cover	100%	500%
Scheme savings & day-to-day benefits	R22 710	R20 018
Gap & CoPay cover	No cover	Combined 400
Gap cover day-to-day benefits	R0	R26 000
Rewards programme	No benefit	R40 000 Cash-back Rewards
Total day-to-day benefits per year	R22 710	R86 018
Total Monthly Contribution	R8 248	R8 478

THE EVANS FAMILY'S HEALTHPOCKET*

Flexible hybrid benefits from **HEALTH SQUARED** Medical Scheme

500% Cover for the family's in-hospital needs and unlimited co-payment cover **

R86 018 to spend on their everyday healthcare needs

A generous cash-back rewards programme

* The Evans' HealthPocket includes the **HEALTH SQUARED** Flex option, **Agility** Combined 400, and **Agility** Rewards Platinum programme.

** Up to R174 000 as per regulatory requirements

Notes

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