

GET READY TO PROSPER WITH AGILITY HOSPITALITY

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

PROUD PARTNERS & MEMBERS OF:

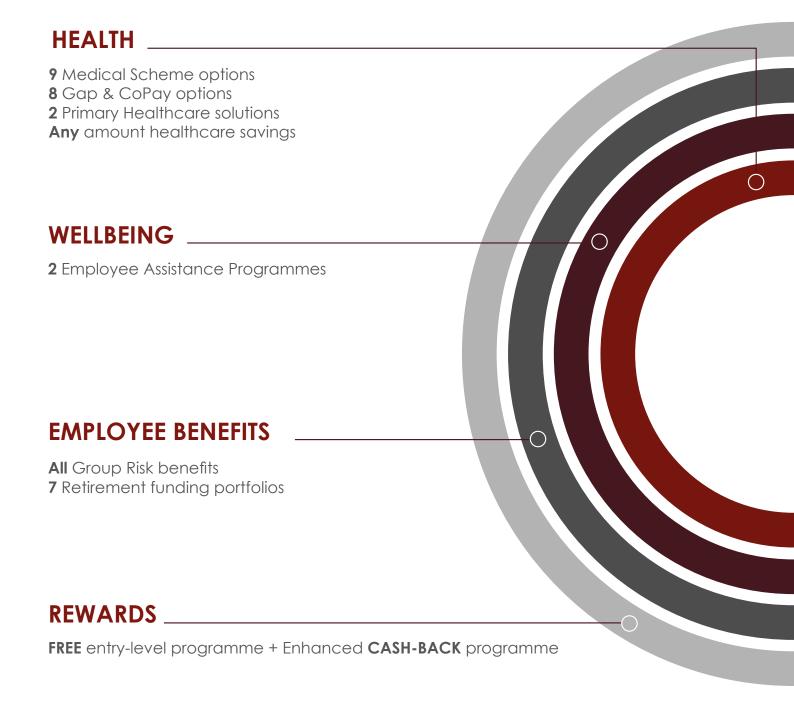






BUILD YOUR OWN COVER

Your menu of products



GET READY TO PROSPER

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

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

INTEGRATED ACCESS: Easily accessible benefits from city centres to more scenic outlying areas

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



Agility Hospitality is the solution that our industry has been waiting for. It's specialised, understands our needs and truly supports every Client on their road to healthier, happier workers who bring their A-game, day in and day out



ROBYN CHRISTIE

Travel Industry Expert & Founder of Robyn Christie: Just saying



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

The support our clients get is the best. The team is always available, they solve problems in minutes, they go out to see our group clients, there's no end to the service they give our company!

JACKIE SWANEPOEL

Medical Aid Administrative Assistant: Niel Anderson and Associates



When the COVID-19 pandemic hit, Agility Hospitality and HEALTH SQUARED immediately put their support behind our members. Agility published a dedicated video and podcast series that educated, motivated, and inspired our members through one of the most challenging periods. They don't just simply say they're part of our industry, they truly are!

REMA WIESE Executive Officer for the Federated Hospitality Association of South Africa (FEDHASA)





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! 99

RIAAN PRETORIUS: Agility Healthcard & HEALTH SQUARED member

66 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







BUILD YOUR OWN COVER

Your menu of HEALTH SQUARED options

OPTION RANGE	OPTION	IDEAL FOR	
ENTRY-LEVEL COVER	FOUNDATION	Lower-income staff	
HOSPITAL OPTIONS	ASPIRE PRIME	Affordable option with wide network of healthcare providers for entry-level , white collar workers	
Quality hospital cover + some day-to-day benefits	ASPIRE	Expanded option for entry-level , white collar workers with benefits accessed at any healthcare provider	
	FLEX	Mid-tier staff	
PERSONALISED BENEFIT OPTIONS Best of both worlds with flexibility of	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 Hospitality 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 Hospitality 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 productNot 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

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

AFFORDABLE

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





Employee Build Your own Cover: Employee Benefits



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	Build your own Group Risk portfolio
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
SIMPLICITY	Single point of contact for Health and Group Risk portfolio

VALUE-ADDS

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

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Life-stage investment portfolios with proven returns

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

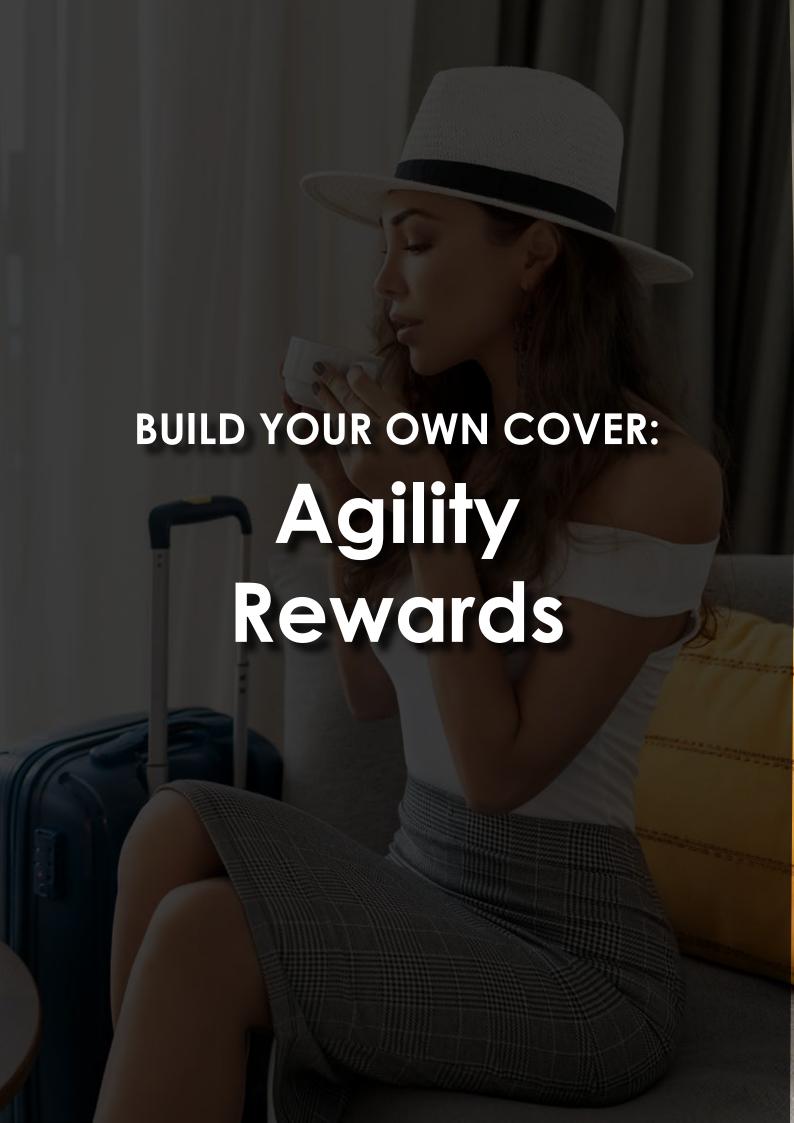
R5 000 cash-back reward

Total: R21 900

Rewards

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** Hospitality 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







FITNESS

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*		

R10 250	For health checks	
R2 000	For taking chronic medication	
R3 000	For any domestic flight*	
30c per litre	Fuel cash-backs	

R5 000 At any tertiary institution*

R6 750 School fee reimbursement*

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Hospitality 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** Hospitality products

How to become a Gold Group

HEALTH SQUARED membership through subsidised benefits

At least 3 other **Agility** Hospitality products

EXCLUSIVE PREMIUM DISCOUNTS

Product Discounts	Discount Period (number of months during first year of cover)	Hospitality Group Rewards Gold	Hospitality 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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