



EMPLOYEE SOLUTIONS



Agility

Agri

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GET READY TO PROSPER WITH AGILITY AGRI

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

PROUD PARTNERS & MEMBERS OF:



BUILD YOUR OWN COVER

Your menu of products

HEALTH

- 1 Customisable, Agri-specific trauma product
- 9 Medical Scheme options
- 8 Gap & CoPay options
- 2 Primary Healthcare solutions
- Any amount healthcare savings

WELLBEING

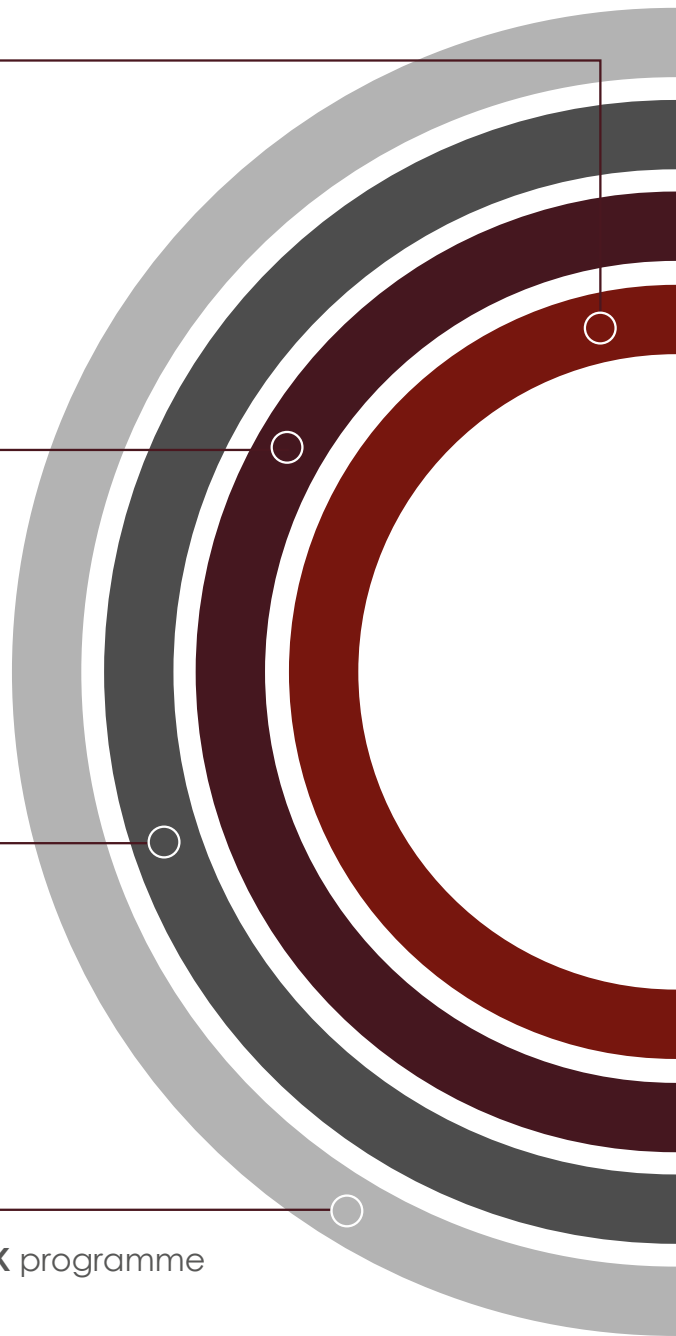
- 2 Employee Assistance Programmes

EMPLOYEE BENEFITS

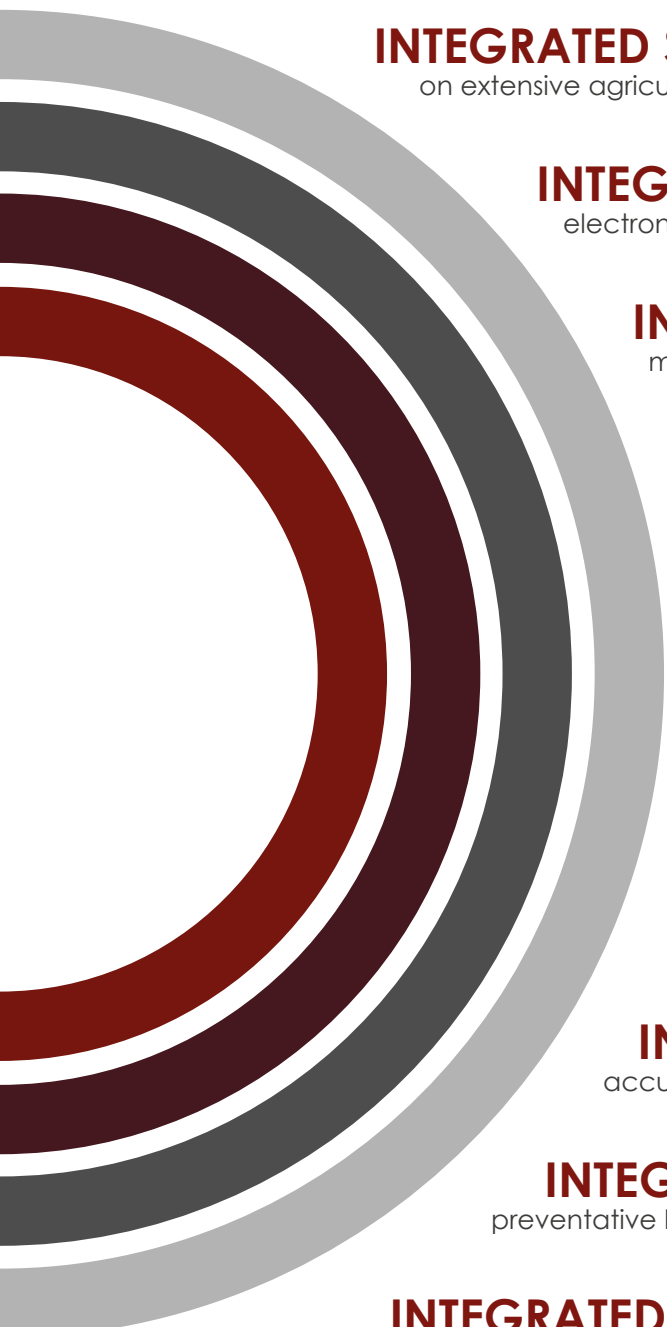
- All Group Risk benefits
- 7 Retirement funding portfolios

REWARDS

- FREE entry-level programme + Enhanced **CASH-BACK** programme



GET READY TO PROSPER



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

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

INTEGRATED ACCESS: Easily accessible from metropolises to the most remote areas of South Africa

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

INTEGRATED SERVICE: Single provider, partner and contact point

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

A man wearing a straw hat with a green band and a red and black plaid shirt is standing in a field of large green leafy plants. He is holding a tablet computer and looking at the screen. The background shows a fence and trees under a cloudy sky.

Testimonials

“My top 5 reasons for recommending Agility to our members? Affordability, accessibility, a world-class service, immediate access to the service offering, and a guarantee that... in terms of the product...you will never be disappointed in any way. ”

CHRISTO VAN DER RHEEDE
Executive Director: Agri SA



“Our employees are based all across South Africa, some in very remote areas. Despite this, they never struggle to access their Agility Agri benefits and we enjoy an excellent personalised service. We also love that their benefits are tailored to the agriculture industry and our specific needs. ”

JOHAN DU PLESSIS
Human Resources, Senior Manager: ZZ2

“Many of the agriculture industry’s most pressing threats stem from human capital risks. The Agility Agri solution is a unique and customised approach to not only overcome these challenges, but to transform your workforce into your most valuable asset. ”

DR KOBUS LAUBSCHER
Agricultural Economist





“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

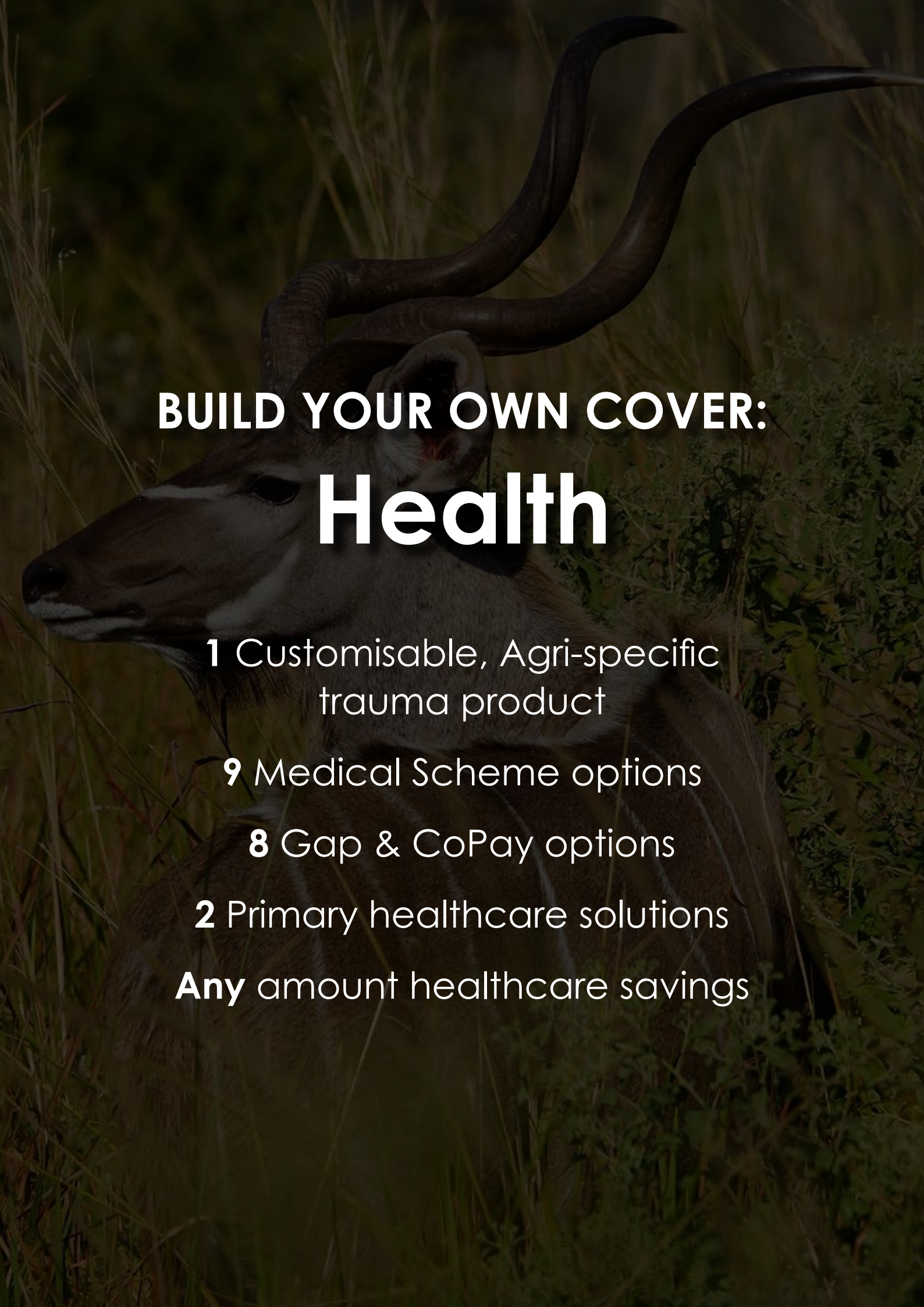
Administrative Assistant: Niel Anderson and Associates, a Financial Advisory firm with extensive agriculture experience

“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: **Health**

1 Customisable, Agri-specific
trauma product

9 Medical Scheme options

8 Gap & CoPay options

2 Primary healthcare solutions

Any amount healthcare savings



WHY AGILITY AGRI ASSIST

CUSTOMISED

- Tailored to unique requirements of agriculture industry
- Build your own cover from our wide range of available benefits

ACCESSIBLE

Response centres in all metro, outlying & rural areas 24/7

COMPREHENSIVE

Immediate access to extensive range of emergency and support services

AFFORDABLE

Comprehensive benefits at highly affordable premiums

EXTENDED

Cover includes 2 adults and 2 children

BENEFIT OVERVIEW



Road & Air Transport



24-hour Emergency Medical Assistance



Advice from a qualified team of Nurses



Telephonic emergency assist helpline

ADDITIONAL SUPPORT SERVICES



24/7 Psychology helpline

- Team of professional psychologists
- Telephonic or virtual consultations



Face-to-face counselling

- 6 On-site sessions per policy
- Ongoing counselling as needed



24/7 Crisis Assist Helpline

- Trauma counselling
- On-site psychologist if needed
- Legal or financial guidance



24/7 unlimited access to telephonic services

- Legal assistance
- Help with financial matters
- Psychosocial advice

HEALTH SQUARED

Cover from every angle

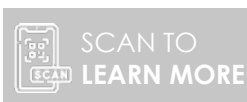
BUILD YOUR OWN COVER

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 young or entry level workers
	ASPIRE 	Expanded option for young or entry level employees with benefits accessed at any healthcare provider
PERSONALISED BENEFIT OPTIONS Best of both worlds with flexibility of medical savings account PLUS security of set, specified benefits	FLEX 	Mid-tier employees
	PROSPER 	Junior team
	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
ACCESSIBLE	Benefit access no matter where your workers are based





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 **Agri Employer Rewards**)

COMPREHENSIVE

Excellent benefits at competitive rates



SCAN TO
LEARN MORE





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 **Agri Employer Rewards**)
- Fully tax deductible

COMPREHENSIVE

From GP and Medicine benefits to Maternity and Accidental Death cover

ACCESSIBLE

Wide range of providers across all geographical locations

INTEGRATED

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



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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



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A flock of sheep is grazing in a lush green field with wildflowers. In the background, there are rolling hills and mountains under a dark, overcast sky. A wooden fence runs across the middle ground. The overall mood is serene and pastoral.

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

PROFITABLE

Reduces absenteeism and increases productivity

PROACTIVE

Identifies and responds to human capital risks before it negatively impacts employee performance

INTEGRATED

Easily integrates with, and complements, other employee benefits

ACCESSIBLE

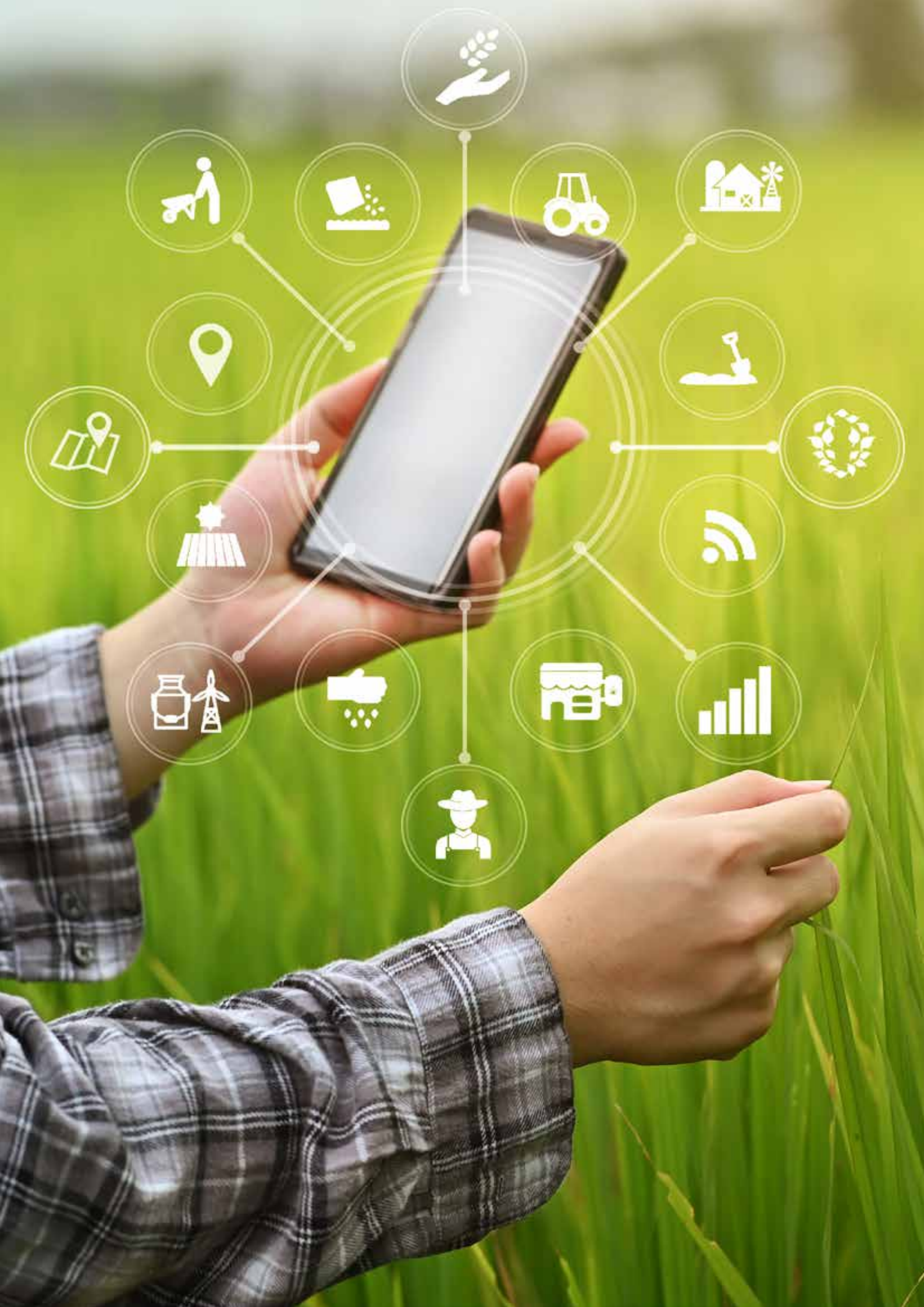
Assistance provided in multiple languages and across all geographical locations

AFFORDABLE

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



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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





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 **R14 400** cash-back reward

Platinum member participates in outdoor sporting events **R2 500** cash-back reward

Platinum member studies at tertiary institution **R5 000** cash-back reward

Total: R21 900

Invests **R18 000** in **Agility** Retirement Fund

RETURN ON INVESTMENT:

- 9 Years: **R275 557**
- 18 Years: **R695 540**
- 30 Years: **R4 164 181**



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A close-up photograph of a person's hands cupping a small green seedling with three leaves. The seedling is growing out of a mound of dark, rich soil. The background is a blurred, textured surface, possibly a wall or fabric. The entire image has a dark, semi-transparent overlay, making the text stand out.

BUILD YOUR OWN COVER:

Agility Rewards



**MORE CASH. MORE REWARDS.
MORE OFTEN.**

BUILD YOUR OWN COVER

Your menu of Rewards programmes

AGILITY REWARDS

- FREE to all **Agility** Agri 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

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

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



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The background of the image is a vast field of golden wheat, with the stalks in the foreground being more detailed and slightly blurred. The field stretches to a distant horizon. Above the horizon, the sky is filled with soft, layered clouds, illuminated by a warm, golden light that suggests the time is either early morning or late afternoon. The overall color palette is dominated by warm tones of gold, brown, and soft blue.

Agri Employer Rewards



Agri 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** Agri products

How to become a Gold Group

HEALTH SQUARED membership through
subsidised benefits
+
At least 3 other **Agility** Agri products

EXCLUSIVE PREMIUM DISCOUNTS

Product Discounts	Discount Period (number of months during first year of cover)	Agri Employer Rewards Gold	Agri 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)

*** 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 on-site visits
- Ongoing training and weekly induction sessions in required African languages

* Groups of 1 000+ at centralised location



**Cape Town**

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