



EMPLOYEE
SOLUTIONS



Agility
Corporate

TABLE OF CONTENTS

BUILD YOUR OWN COVER	04 - 05
TESTIMONIALS	08 - 09
HEALTH	12 - 15
WELLBEING	18 - 19
EMPLOYEE BENEFITS	22 - 23
REWARDS	26 - 27
CORPORATE REWARDS	30 - 31



GET READY TO PROSPER WITH AGILITY CORPORATE

A proven solution to healthier, happier staff who play an active role in the success of your business



BUILD YOUR OWN COVER

Your menu of products

HEALTH



Agility preferred 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

2 Rewards programmes

GET READY TO PROSPER



INTEGRATED SOLUTION: Spans full employee benefit spectrum & all employee levels

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

INTEGRATED VALUE PROPOSITION:
Allows for best value

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 young woman with dark, curly hair tied back, wearing a light blue button-down shirt, is smiling and looking down at a document on a desk. The background is a blurred office setting with shelves and a desk lamp. The word "Testimonials" is overlaid in large white text.

Testimonials

“The team more than meets our high quality service standards and make sure we always have happy and informed clients.”

NADEEM MOHAMED
Jackie Steele and Associates



“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

“Agility Corporate proves that quality employee benefits isn't something that only large companies with large budgets can afford. The solution is not only cost effective, but flexible so that you can customise your cover according to your business' budget and needs.”

MIKE ANDERSON
Founder & CEO of the National Small Business Chamber





“ 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

“ 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







BUILD YOUR OWN COVER:

Health

Agility preferred Medical Scheme options

8 Gap & CoPay options

2 Primary healthcare solutions

Any amount healthcare savings



BUILD YOUR OWN COVER

Your menu of Agility Preferred Medical Scheme options

OPTION RANGE	IDEAL FOR
ENTRY-LEVEL COVER	Lower-income staff
HOSPITAL OPTIONS Quality hospital cover + some day-to-day benefits	Affordable option with wide network of healthcare providers for young employees or entry level staff Expanded option for young employees or entry level staff 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	Mid-tier staff
	Junior Management team
	Middle and Senior Management team Senior Management & Executive team
SAVINGS OPTIONS Complete control over healthcare spend	Middle and Senior Management team
TRADITIONAL OPTIONS Security of set, specified benefits	Senior Executives

WHY AGILITY PREFERRED 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 **Corporate Rewards**)

COMPREHENSIVE

Excellent benefits at competitive rates



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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 **Corporate Rewards**)
- Fully tax deductible

COMPREHENSIVE

From GP and Medicine benefits to Maternity and Accidental Death cover

INDUSTRIAL RELATIONS

Shows that your organisation truly values its staff and that their health and wellbeing is a top priority

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 HEALTHCARD

SECURE

- Money always belongs to the company
- All funds remain in the employer's dedicated **Agility Healthcard** bank account
- Money is only paid out when used
- All cards are PIN protected

FLEXIBLE

Choose any monthly contribution per employee

RESPONSIBLE

Funds are strictly limited to healthcare providers and services

ACCESSIBLE

- Standalone healthcare savings product
- Not linked to a medical scheme

STAFF 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 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

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

AFFORDABLE

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



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A photograph of two construction workers wearing yellow hard hats and safety vests, engaged in a conversation on a construction site. The image is darkened to serve as a background for the text.

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 **R14 400** cash-back reward

Platinum member participates in outdoor sporting event **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 woman with dark hair styled in braids, wearing a green dress and large hoop earrings, is smiling and looking down at a smartphone she is holding in her hands. A hand from another person is visible on the right side of the frame, touching her shoulder. The background is slightly blurred, showing what appears to be a bookshelf. The overall image has a dark, semi-transparent overlay.

BUILD YOUR OWN COVER:

Rewards



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

BUILD YOUR OWN COVER
Your menu of Rewards programmes

AGILITY REWARDS

- FREE to all **Agility** Corporate 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 fitness and travel discounts

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

Agility preferred Medical Scheme 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

R28 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*

R11 750 MAXIMUM CASH IN YOUR POCKET

* Terms & conditions apply



SCAN TO LEARN MORE



The background is a dark blue gradient. On the left, a hand in a blue sleeve holds a globe. In the center, a large, light blue arrow points upwards and to the right. On the right side, there is a faint, semi-transparent image of a group of people. The text 'Corporate Rewards' is centered in white with a slight shadow.

Corporate Rewards



Corporate 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

Agility preferred Medical Scheme membership through subsidised benefits
+
2 other **Agility** Corporate products

How to become a Gold Group

Agility preferred Medical Scheme membership through subsidised benefits
+
At least 3 other **Agility** Corporate products

EXCLUSIVE PREMIUM DISCOUNTS

Product Discounts	Discount Period (number of months during first year of cover)	Corporate Rewards Gold	Corporate 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 (reduced asset management fees)	Zero Asset Consulting (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 9 months (after the initial 3-month discount period)

*** Discount applicable to first three months of cover

**** Discount applicable to first nine months of cover (after the initial 3-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





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