



# kaelo

## Value Added Services Brochure 2023

**kaelolifestyle asknelson** 

Kaelo Lifestyle is administered by Kaelo Simply Healthcare (Pty) Ltd, registration number 2004/009584/07. Please note that this is a summary of the products and highlight key benefits, features and limits. Please read in conjunction with all associated product documents.  
The Value Added Services are Kaelo offerings. Service Providers are contracted to Kaelo, the Network Provider.

# Benefits

Kaelo Lifestyle through our AskNelson programme provides valuable psychological, legal and financial support to policyholders and their immediate family members to best assist them in coping with life, work or school challenges that may be affecting their well-being.



Benefit Name	Benefit	Limit
<b>Telephonic Counselling</b>	Unlimited telephonic access to Counselling, health information and education from registered health professionals.	✓
<b>Virtual Face-to-Face Counselling</b>	Unlimited Virtual Counselling managed by appointment only.	✓
<b>Face-to-Face Counselling</b>	Upon a comprehensive clinical and risk assessment, there may be a referral for Face-to-Face Counselling with a Treatment Professional.	✓
<b>Children and Teenager Support</b>	Counselling support for Children and Teenagers on life challenges they may encounter. Plan rules apply.	✓
<b>Life Coaching</b>	Life Coaching helps policyholders and dependants to identify goals and develop an actionable plan to achieve them. Life Coaching is provided by professionally trained individuals to help people maximise their full potential and reach desired results. Plan Rules apply.	✓
<b>Parent Coaching</b>	Confidential support to help parents navigate the challenges of successful parenting. Plan Rules apply.	✓
<b>Career Guidance</b>	Guidance to individuals to help them acquire the knowledge, information, skills and experience necessary to identify career options, and narrow them down to make a career decision. Plan Rules apply.	✓
<b>Leadership Coaching</b>	Developmental Coaching personalised to help Leaders achieve their goals as an effective Leader. Building high-performance teams and personalised with a specific purpose. Plan Rules apply.	✓
<b>Financial Advice</b>	In partnership with a financial services provider, financial support and guidance are provided. Plan Rules apply.	✓
<b>Legal Advice</b>	In partnership with a legal services provider, legal advice is provided. Plan Rules apply.	✓
<b>Road Accident Fund Cover</b>	In partnership with a third party provider, this benefit assists policy holders with legitimate claims against the Road Accident Fund. Plan rules apply.	✓
<b>Workman's Compensation Cover</b>	In partnership with a third party provider, this benefit provides advice for injury on duty claims. Plan rules apply.	✓
<b>Health-on-Line</b>	Netcare 911's 24hr medical advice line - 082 911.	✓
<b>extra by Dis-Chem rewards programme</b>	<b>extra</b> is a rewards programme available to Kaelo Health, Kaelo Gap and Western Gap policyholders who, through making healthy choices, have access to 20% discounts on a variety of healthy and essential products.	✓

**Please note:**

We are continuously improving our communications and content. The latest version of this document is available on [www.kaelo.co.za](http://www.kaelo.co.za)

**Contact Details**



**AskNelson**

☎ **0861 635 766 or Dial \*134\*928#**  
 Send a 'please call me' to 072 620 5699  
 ✉ [asknelson@kaelo.co.za](mailto:asknelson@kaelo.co.za)



# Get rewarded for making healthy choices!



## Welcome to **extra** by Dis-Chem rewards programme.

### What is **extra** rewards

**extra** is a rewards programme available to Kaelo Health, Kaelo Gap and Western Gap policyholders who, by making healthy choices, have access to an immediate **20%** discount on a variety of healthy and essential products including health, home care, personal care and baby products from leading brands.



Home Care

### How do I qualify for **extra** rewards?

Kaelo Health, Kaelo Gap and Western Gap policyholders get access to lifestyle benefits, and **extra** by including Value-Added Services with their policy.



Baby



Health



Personal Care

### What are the benefits of **extra**?

**extra** rewards gives Kaelo Health, Kaelo Gap and Western Gap policyholders access to an immediate **20%** discount on a basket of 2500+ healthy and essential products, purchased from Dis-Chem stores and online. In the event that an **extra** qualifying product is already on promotion, the policyholder will receive both discounts (excluding Bonus Buy promotions, for example, 2 + 1 Cheapest free). Products available in the **extra** basket include healthy foods, vitamins and supplements in the health category and essentials such as nappies and baby toiletries in the baby category. Medical and personal care items range from unscheduled pain relief and cough and cold, to toothpaste, deodorant, shampoo, and women's sanitary products. Products such as washing powders, household cleaning and dishwashing products are included in the home care category, to help policyholders maintain a healthy home environment.



### How do I access my **extra** rewards?

The **extra** discount is automatically applied when the main policyholder swipes their Dis-Chem Benefit Card at the tills in-store or when logged into their Dis-Chem benefits profile when shopping online. If you are not a Dis-Chem Benefits member, sign up on the Dis-Chem Website or In-Store and **extra** will be automatically activated within 24 hours.

Discount  
**20%**



### Can my dependants access **extra**?

Only the main policyholder has access to the **extra** discounts on behalf of dependants.

### Are there any waiting periods?

No, the **extra** reward is activated on the inception date of your Kaelo Health, Kaelo Gap and Western Gap policy, and remains active as long as your policy is in good standing.

### Do I have to pay an additional cost for **extra**?

**extra** is a benefit included in the Value Added Services which you opted to include with your policy at an additional fee.

Visit

[www.dischem.co.za/health-insurance/extra-by-dis-chem](http://www.dischem.co.za/health-insurance/extra-by-dis-chem)  
for all the details.

