

Lifestyle Benefits Brochure 2025.



Financial
Advice



Legal
Advice



Get 20% off in
every isle with
extraRewards



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 highlights key benefits, features and limits. Please read in conjunction with all associated product documents. Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo, the Network Provider.



Lifestyle 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
Telephonic Counselling	Unlimited telephonic access to Counselling, health information and education from registered health professionals.	✓
Virtual Counselling	Unlimited access to virtual counselling support and guidance via video conferencing technology. Plan rules apply.	✓
Face-to-Face Counselling	Upon a comprehensive clinical and risk assessment, there may be a referral for Face-to-Face Counselling with a Treatment Professional. Plan Rules apply.	✓
Children and Teenager Support	Counselling support for Children and Teenagers on life challenges they may encounter. Plan Rules apply.	✓
Life Coaching	Life Coaching helps Members and Dependants to identify goals and develop an actionable plan to achieve them. Plan Rules apply.	✓
Parent Coaching	Confidential support to help parents navigate the challenges of successful parenting. Plan Rules apply.	✓
Career Guidance	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.	✓
Leadership Coaching	Developmental Coaching is personalised to help Leaders achieve their goals as effective Leaders. Plan Rules apply.	✓
Financial Advice	In partnership with a financial services provider, financial support and guidance are provided. Plan Rules apply.	✓
Legal Advice	In partnership with a legal services provider, legal advice is provided. Plan Rules apply.	✓
Road Accident Fund Cover	In partnership with a third-party provider, this benefit assists Members with legitimate claims against the Road Accident Fund. Plan rules apply.	✓
Workman's Compensation Cover	In partnership with a third-party provider, this benefit provides advice for injury on duty claims. Plan rules apply.	✓
Health-on-Line	Netcare 911's 24hr medical advice line - 082 911.	✓
Dis-Chem extraRewards programme	extraRewards are available to Dis-Chem Health and Kaelo 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 <https://dischemhealth.co.za/policy-pack>

Contact Information

📞 **0800 635 766** or dial ***134*928#**
Send a **'please call me'** to **072 620 5699**
Standard call rates apply.

✉️ asknelson@kaelo.co.za

🌐 www.kaelo.co.za/kaelolifestyle

Get **extra** Rewarded for making healthy choices!

Welcome to the Dis-Chem **extraRewards** programme

What is **extraRewards**?

extraRewards are available to Dis-Chem Health and Kaelo 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.

How do I qualify for **extraRewards**?

Dis-Chem Health and Kaelo Medical Insurance and Gap Cover Policyholders get access to AskNelson and **extraRewards** when they have Lifestyle Benefits.

What are the benefits of **extraRewards**?

extraRewards gives Dis-Chem Health and Kaelo policyholders access to an immediate 20% discount on a basket of 2500+ healthy and essential products, purchased from Dis-Chem. In the event that an **extraRewards** 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 **extraRewards** 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 medication, 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 **extraRewards**?

The **extraRewards** discount is automatically applied when the 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.

Can my dependants access **extraRewards**?

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

Can I redeem **extraRewards** with my Dis-Chem Health digital policy card?

No, **extraRewards** cannot be accessed by presenting the Dis-Chem Health policy card. This card is only used in-store to access your policy benefits at the Dispensaries or Clinic Services i.e. medication or healthcare services.

Are there any waiting periods?

No, the **extraRewards** reward is activated on the inception date of your Dis-Chem Health policy, and remains active as long as your policy is in good standing.

Do I have to pay an additional cost for **extraRewards**?

extraRewards is a benefit included in the Lifestyle Benefits. Lifestyle Benefits are included in the MyHealth Core and MyHealth Plus policies but is an optional benefit on Accident or Gap Cover at an additional fee of R55.

Visit www.dischemhealth.co.za/extra-by-dis-chem for all the details.



Dis-Chem **extra**
Rewards

