

2021



What is Kaelo Lifestyle I Digital?

Kaelo Lifestyle I Digital, provides valuable support to Members to protect both their physical and psychological wellbeing and assists them to cope with problems they may encounter at work and at home.

Benefits:

Counselling

Coaching

Support



Confidentiality
Guaranteed

We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes once your Rules Document has been issued will be communicated.

Access your Kaelo Lifestyle App today.



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Kaelo undertakes to provide the following services for the duration of the agreement period. All services extend to dependants.

Counselling

Service	Benefit Summary
Counselling	Unlimited Telephonic and Virtual Counselling is available to assist with issues such as stress, anxiety, depression, addictions, relationships, parenting, abuse, rape and trauma. Kaelo Lifestyle Digital Members are guaranteed privacy and confidentiality, enabling them to deal openly with problems affecting their home and work lives. The Kaelo Lifestyle Programme is a trusted and independent health provider.
Telephonic Counselling	<p>Our Counselling Benefit provides unlimited telephonic access to counselling, health information and education from registered health professionals. This psychosocial service is available 24 hours per day, seven days a week, 365 days a year and in all 11 official languages.</p> <p>The Kaelo Lifestyle Digital Counsellor will treat and keep all information confidential and will not, without the disclosing party's written consent, directly or indirectly communicate or disclose (whether in writing or orally or in any other manner) confidential information to any other person other than in accordance with the terms of this Agreement or the spirit thereof. Confidentiality is never breached through the Kaelo Lifestyle Programme unless there is reasonable evidence of:</p> <ul style="list-style-type: none"> • Risk to self (suicide) • Risk to others (homicide) • Risk to the health and safety of a Child • Damage to property. <p>A release of information without the consent of the Member is typically permitted in these instances, provided it is reasonable in the circumstances.</p>
Virtual Face-to-Face Counselling	Members have access to unlimited virtual counselling. Appointments for virtual Counselling are available Monday - Friday from 08:00 - 19:00. Virtual Counselling is managed by appointment only.
Virtual On-site Face-to-Face Counselling	Virtual On-site Face-to-Face Counselling can be arranged by your Employer in certain instances.

Coaching

Service	Benefit Summary
Managerial and Leadership Support Services	<p>The Manager and Leadership Support Benefit includes; exclusive Coaching, orientation sessions and support for Managers, to assist them to cope with stressful situations, to help them manage employees and to equip them with more effective interpersonal skills.</p> <p>Managers are encouraged to refer employees to the Kaelo Lifestyle Programme when the issue:</p> <ul style="list-style-type: none"> • Is not within the Manager's skills and competencies • Undermines Managerial authority • Results in substantial time commitments • Creates perception of favouritism.

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Coaching	
Service	Benefit Summary
Managerial and Leadership Support Services	<p>In such instances, support is available for Managers regarding Employee Assistance Programme related issues. This includes:</p> <ul style="list-style-type: none"> • Support with formal referrals • Personal psychosocial issues related to one’s role as a Manager (e.g. stress, isolation, Managerial skills) • Helping manage staff issues through informal referrals (e.g. a problem employee). <p>Booked call-backs to Managers seeking assistance will take place within 48 hours of the call being made by the Manager.</p>
Manager Support Orientation Sessions	<p>Manager Support Orientation Sessions are provided to explain the Kaelo Lifestyle product offering and the referral process.</p> <p>Manager Support Orientation Sessions will be provided via pre-recorded training videos only.</p> <p>Face-to-Face sessions can be procured on a fee-for-service basis and will be quoted on request.</p>
Soft Skills Knowledge	<p>This benefit provides Soft-Skills Coaching and Knowledge for Managers to manage interpersonal work conflict, career goals and work/life balance.</p> <p>Soft-Skills Coaching will be provided via pre-recorded Coaching videos only.</p> <p>Face-to-Face sessions can be procured on a fee-for-service basis and will be quoted on request.</p>

Care	
Service	Benefit Summary
Trauma Intervention	<p>The Trauma Intervention Benefit provides telephonic and virtual support to Members who experienced traumatic incidents in event of a work, school or university trauma - related incident.</p> <p>To access this Benefit, client contacts are expected to provide the Clinical Support team with the names and contact details of all members impacted by the traumatic incident. Upon receipt of the Member details, the Kaelo Lifestyle support team will:</p> <ul style="list-style-type: none"> • Conduct telephonic containment sessions with each employee immediately up-to 24 hours after the incident. • Provide a formal trauma intervention either telephonically or virtually within 72 hours of the incident. <p>Any high risk members will receive continued telephonic or virtual support.</p>

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Support

Service	Benefit Summary
<p>Financial Advice</p>	<p>The Financial Advice Benefit, in partnership with a financial services provider, provides comprehensive support on:</p> <ul style="list-style-type: none"> • Personal Assessment and Financial Health Ratings • Budget and Cashflow • Personal Debt Management • Tax Advice • Asset-based Financing • Asset Sourcing • Short-term Insurance • Wills and Estate Planning • General Financial telephonic advice and support. <p>These services are available Monday to Friday between 08h00 and 17h00.</p> <p>Debt Counsellors and assistance with garnishee orders are available on a fee-for- service basis.</p> <p>Monthly Financial On-site sessions are available in Gauteng, Kwa-Zulu Natal and Cape Town on a fee-for-service basis which will be quoted on request.</p> <p>Financial workshops are available in Gauteng, Kwa-Zulu Natal and Cape Town on a fee-for-service basis.</p> <p>Should Financial On-site Counselling or Financial workshops be required, kindly contact your Client Relationship Manager for a quotation and to make arrangements.</p>
<p>Legal Advice</p>	<p>The Legal Advice benefit, in partnership with a legal services provider, provides comprehensive support on:</p> <ul style="list-style-type: none"> • Criminal law (bail applications, drunk driving, assault, theft, fraud, etc.) • Civil law (breach of a contract, accidents, damage claims and property issues) • Family law (divorce, maintenance, family violence, interdicts, custody and access matters) • Estate planning (administration of deceased estates, advice on drafting wills and estate planning) • Telephonic tax advice. <p>Legal Advice is available Monday – Friday from 08:00 – 17:00.</p> <p>Emergency Legal Advice for bail applications is available 24 hours a day, seven days a week.</p> <p>In addition to telephonic Legal Advice, referrals to an attorney from the National Panel of Attorneys for a free 30-minute consultation will be made available if required. Attorneys on the National Panel of attorneys are only available in the main centres (defined as Gauteng, Kwa-Zulu Natal, Cape Town, Pretoria, Bloemfontein, East London and Port Elizabeth).</p> <p>Any further Legal Advice following from this consultation will be for the Members’ account on a fee-for-service basis.</p>
<p>Road Accident Cover</p>	<p>Assistance for Members with legitimate claims against the Road Accident Fund. This service is only available for events that occurred after the commencement date. The Member can submit a claim to Road Accident Fund (RAF) via our service provider in their personal capacity for compensation and reimbursement of related medical expenses.</p>

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Support - Fee-for-Service Offerings

Service	Benefit Summary
Retrenchment Support	Group Interventions supporting those impacted by retrenchment and those left behind after retrenchments.
Training	Selection of workshops aimed at supporting Members emotional well-being, including trauma Management workshops, dealing with grief workshops and retrenchment workshops.
Vumamoola	Offering responsible lending.

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