

## LA Wellness Frequently Asked Questions

### What is LA Wellness?

LA Wellness is a programme available to all LA Health Medical Scheme members. The LA Wellness programme has two benefits, both designed to promote screening and wellness. These are the benefits:

- **The Funeral Cover Benefit:** This is doubled when the main member and spouse on a LA Health membership do certain screening tests in a calendar year.
- **The Grocery Benefit:** This reward is earned for completing the screening tests at a network provider.

### What is the Screening Benefit?

You have access to benefits for a set of important screening tests, which help you detect or prevent illness. LA Health Medical Scheme pays for all these tests when they are done at the same time. This is paid from the Screening Benefit. You and your spouse must do the tests every year to maximise your LA Wellness rewards.

These tests are to check the following:

- Blood pressure
- Blood glucose
- Cholesterol
- Weight-adjusted Body Mass Index (BMI)

### What is funeral cover?

Funeral cover, or funeral insurance, is there to take care of the immediate and often urgent costs of a funeral. It's a type of insurance which pays out a lump-sum amount when a death happens to help cover the costs of a funeral. This is so that family members do not have to struggle financially during this difficult time.

### How much funeral cover do you get?

Funeral Cover Benefit	
Main member aged from 18 to 64 years and 11 months	R7,500
Spouse aged from 18 to 64 years and 11 months	R7,500
Child aged from 0 to 20 years and 11 months	R5,000
Stillborn child (death of a foetus after 26 weeks)	R5,000

**What is the Boosted Funeral Cover Benefit?**

To qualify for the Boosted Funeral Cover Benefit, the main member and spouse must do a certain set of screening tests at one of the Scheme’s network providers.

<b>Boosted Funeral Cover Benefit</b>	
Main member aged from 18 to 64 years and 11 months	R15,000
Spouse aged from 18 to 64 years and 11 months	R15,000
Child aged from 0 to 20 years and 11 months	R10,000
Stillborn child (death of a foetus after 26 weeks)	R10,000

**What is the Grocery Benefit?**

From 1 January 2024, LA Health members who complete their first LA Wellness screening will get a R600 grocery voucher to reward them for first understanding their health. Each year after that, you will keep getting rewarded with a R400 grocery voucher for keeping track of your health by completing the LA Wellness screening.

**I've already done my first assessment. Why have you reduced my Pick n Pay voucher from R500 to R400?**

The first time you do a health check is the most important as this helps you to get a baseline for your health. That’s why, from 1 January 2024, we’ve increased the value our members get when they complete the screening for the first time to R600.

Once you have a baseline, it's essential to continue monitoring your health each year. As an ongoing incentive to promote this, members will still receive R400 each year for participating in subsequent assessments, even after the first one. This adjustment aims to emphasize the importance of the initial assessment while maintaining a yearly incentive to encourage members to continue tracking their health.

**Shouldn't I be rewarded more for completing my LA Wellness assessment every year, instead of members completing their first assessment getting more?**

Awareness of your health and the management of potential health risks significantly impact the trajectory of your health in the future. Regular screening for the early detection and management of conditions can have a significant impact on your life expectancy (lifespan) and years spent in good health (health span).

Most LA Health members do not understand their health risks. Only 1 in every 10 members completed a screening assessment by the end of last year. The introduction of the LA

Wellness programme in October last year has seen a significant increase in the number of screening assessments completed to date.

However, there is a need to build on this momentum and encourage all adult LA Health members to complete their first screening assessment. Your first screening assessment is very important because it gives you an indication of your current health status. It also gives you an initial baseline that all future assessment results can be compared to for establishing potential health risks and disease progression.

Members who get infrequent screenings are 20% more likely to have at least one health risk, further reinforcing the importance of members completing their first assessment. This is why from 1 January 2024, LA Health members who complete their first LA Wellness assessment will get a R600 grocery voucher to reward them for first understanding their health. Each year after that, we will still reward you with a R400 grocery voucher for keeping track of your health.

### **How much does the Funeral Cover Benefit cost?**

The LA Wellness Funeral Cover Benefit is automatically available to all main members of LA Health Medical Scheme at no extra cost. Members of the Scheme can upgrade to the Boosted Funeral Cover Benefit by completing their yearly preventive screening tests.

### **Who qualifies for the Funeral Cover Benefit?**

These conditions apply for the LA Wellness Funeral Cover Benefit:

- The main member must be an active LA Health Medical Scheme member at the date of death.
- All main members from ages 18 to 64 years and 11 months registered with LA Health qualify for the LA Wellness Funeral Cover Benefit.
- The maximum age at entry for a main member is 64 years and 11 months.
- Members who are 65 years or older do not qualify for the funeral cover benefit.
- The funeral cover will stop at the end of the month immediately before the member turns 65.

### **How do I add or change beneficiaries on my funeral cover?**

To make changes to your beneficiaries, you can download the forms from the LA Health website at [www.lahealth.co.za](http://www.lahealth.co.za).

Alternatively, you can contact us on 0860 10 39 33. Our operating hours are from 07:00 to 17:00, Monday to Friday. You can also email us at <mailto:service@lahealthms.co.za>

### **How do I claim when my dependant passes away?**

To claim from your LA Wellness Funeral Cover Benefit, you can contact us through a method that works for you and we will let you know what documents you'll need to submit to claim. The process can take up to 48 business hours once your claim is lodged including all the relevant documentation. We'll keep you posted all the way.

Members can call Discovery Group Risk on 0860 54 33 22 or send an email to [la\\_wellnessfuneralclaims@discoverey.co.za](mailto:la_wellnessfuneralclaims@discoverey.co.za).

When submitting a claim, you will need to submit two forms and include supporting documents:

1. The Discovery Group Risk LA Wellness beneficiary nomination form (Funeral Cover Benefit).
2. The Discovery Group Risk LA Wellness Funeral Cover Benefit claim form.

### **What can you do to avoid any unnecessary delays when claiming?**

- Keep your beneficiary nomination details up to date.
- Tell your loved ones about your Funeral Cover Benefit.
- Give your loved ones access to your latest member benefit statement and beneficiary nomination form.
- Give your beneficiaries the correct contact numbers and make sure that they understand what they need to do when you pass away.

### **Termination of the Funeral Cover Benefit**

The Funeral Cover Benefit will end on the earliest (whichever happens first) of the following:

- On the death of the main member or when the member reaches the age of 65
- On the date that the member is no longer a member of LA Health Medical Scheme
- For the spouse, child or adult dependant, cover will end when they no longer meet our definition of a spouse, child or adult dependant
- For a spouse, once that spouse reaches age 65
- For a child dependant who studies full-time at a recognised educational institution, on the date that the child reaches the age of 24 or passes away, whichever happens first