



Helping Orange Farm go green

Arbor Day is celebrated globally each year as a reminder of the role that trees and forests play in our ecosystem. We know that without trees there would be no life.



In South Africa, Discovery joined the celebration of National Arbor Week from 3 – 7 September 2018 through an initiative to plant trees and herb gardens at Mfundo-Mtoli and Pohopedi Primary Schools in Orange Farm. This took our environmental efforts beyond Discovery and into a community where we have a long and cherished relationship.

Discovery also has a long-standing partnership with Food & Trees for Africa (FTFA), who joined us in planting 30 trees and 50 herbs at the schools. The Karee Tree, River Bushwillow and Wild Olive are all fast growing, frost and drought resistant indigenous trees. As measured by FTFA, it provided a total carbon offset of 11.7 tonnes of CO₂ over the lifetime of the trees.

With the participation of learners, teachers and principals, it was an opportunity to educate everyone about the benefits of trees, care and maintenance, while helping to transform the surrounding environment.



Across our Discovery campuses, we have implemented greening initiatives to maintain a green and healthy office environment. At 1 Discovery Place we celebrate our rich African bio-diversity in the atrium and rooftop gardens, with a variety of indigenous tree species chosen for being water-wise, beautiful and for their air-purifying abilities. We have at least one plant per square meter – amounting to over 2 424 plants in total. Our water features are also chemical-free, using natural gravel and plants to filter and clean the water.

And on Arbor day itself, employees could collect wildflower seeded paper to take home and plant, as a gift that truly keeps on giving.

In Sable Park in Cape Town, we have 168 pot plants scattered across the building, with three of the plant species well-known for their air-purifying abilities.

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Integration at the heart of Discovery's new people-centric headquarters

"1 Discovery Place was designed to be beautiful, functional, and inspiring. We wanted a space that embodies our core purpose, values and culture, and that would support our future growth – both in terms of physical expansion and in enabling collaboration, wellness and innovation," says Discovery CEO Adrian Gore.



Discovery's newly constructed headquarters in Sandton, Johannesburg, South Africa, were designed to encourage motion and connection. Although 1 Discovery Place can house approximately 8 000 employees, but despite this the building does not feel cramped or overcrowded – rather, light and space define the space. Prior to the move across to 1DP, as it is affectionately known, Discovery's Johannesburg operations were spread across five buildings. This created physical and spatial obstacles to nurturing one cohesive organisational culture. The disparate buildings also meant lost opportunities for conversation and collaboration across the organisation.

Encouraging integration and prompting movement were at the heart of how 1 Discovery Place was conceived. This was a building with people's wellbeing at the forefront, rather than simply a warehouse for workers.

The building's functional and non-hierarchical design encourages integration with the general public, between teams and business units, and between all levels of the organisation. The first two floors of 1 Discovery Place are open to the public and the many coffee shops, restaurants and shops on the open concourse invite external visitors to use and enjoy the building and its facilities. 1 Discovery Place eliminates the concept of the executive 'corner office' by giving as many employees as possible access to the views from the continuous windows which make up the building's glass exterior. Agile working accommodates a more flexible working arrangement such as flexitime and working from home.

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The ongoing work of building a more inclusive and conscious culture is facilitated by points of human connection through the building, where shared spaces such as coffee stations, shared workstations and meeting points encourage collaboration and innovation. Improving the speed of decision-making and enhancing productivity are also two of the intentions behind the design."

Smart design and state of the art technology opens up 1 Discovery Place for people with disabilities

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Investing early in the health of our children, with the help of digital innovations and Disney

Across our business and our different geographies, products and services are putting children at the heart of Discovery's Shared Value Insurance Model to promote healthy bodies and secure futures.



In South Africa, striking progress has been made in bringing down the country's infant mortality rate in the last 15 years, which fell by 32% between 2002 and 2017. Ensuring that women seek advice and information early in their pregnancies is also key to improving maternal health. In South Africa, the good news is that the rate of women who have at least one antenatal visit before delivery increased by 96% between 2006 and 2016.

Comprehensive prenatal care has vast and far-reaching benefits for both mother and child, and Discovery's My Pregnancy app is available to expectant mothers to provide information and support. The pregnant member is guided on what she can expect at each stage of the pregnancy – for example "Your baby is now the size of an orange."

They are also given access to a healthy pregnancy library, the ability to ask a doctor anything, at the touch of a button via DrConnect, and prompts to do the right thing – for mom and baby – at the right time in the form of a comprehensive clinical checklist. The app also gives the pregnant member access to her digital health record, automatically updated after each doctor consultation. These records contain all the information pertinent to the mother and her pregnancy, available at the touch of a button.



Since its launch in early 2018, there has been significant uptake, with 39 589 registrations for My Pregnancy in the first six months alone.

In the UK business, encouraging children to adopt healthy habits at a young age is a priority, and Vitality has also partnered with Disney to introduce Vitality Kids. Vitality Kids follows the same structure as the main Vitality programme - it starts by getting an understanding of a child's health through an assessment, and then guides children to lead a healthy lifestyle. Along with rewards and incentives such as discounts on activity trackers and monthly draws, members of Vitality Kids get access to an online content library inspired by Disney characters, which covers nutrition, physical activity and healthy habits for kids. To date, we have 70 000 unique users on our Kids Hub platform, with a total of approximately 250 000 page views.

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Being a champion for both members and doctors

Doctors are vital to a responsive healthcare system, and the pressures faced by doctors is a major challenge in the South African health system. Long hours, high stress levels and a lack of professional support can be demotivating for doctors, and particularly young doctors.



Protecting and growing the base of critically needed healthcare skills in South Africa is a priority in realising Sustainable Development Goal 3's target of substantially increasing the recruitment, development, training and retention of the health workforce in developing countries.

Our ambition is to be a force for social good, and it is Discovery Health's aim to be a champion for both our members and doctors. The Discovery Foundation supports the education and training of healthcare specialists, but we are also looking to increase our practical support for doctors through opportunities for skills training and professional exchanges.



Through Discovery's **Health ID** app, patients grant their doctors' permission to access their electronic health record. Doctors can then view their patients' data and see details of their previous doctor and hospital visits. Health ID also shows previously prescribed medicines, blood test results, and assists doctors in keeping track of their patients' health measures – for example, body mass index and blood pressure. The number of doctors using Discovery Health ID is increasing, with an average of over 4 400 doctors per month logging in by the end of 2018. To date, over 1.75 million members have provided consent to their medical practitioners to use Health ID.

Discovery Health has continued to collaborate closely with doctors and other health professionals to implement and expand a number of initiatives aimed at reducing the impact of non-communicable diseases through early detection and proactive management once identified. The Coronary Artery Disease (CAD) Care programme, the DiabetesCare programme, the KidneyCare programme, the Surgicom governance initiative, and an upcoming collaboration with the South African Society of Obstetricians and Gynaecologists (SASOG) are all examples of these sorts of partnerships.

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Expanding and deepening shared value for all

Healthier people live longer, enjoy better quality of life and require less medical attention.



In line with our twin ambitions of being the best insurer in the world as well as a force for social good, the 2018 financial year was about accelerating and amplifying the Discovery shared-value model so that its benefits might be extended to as many people as possible, both in our home market of South Africa and globally. Discovery has put energy into new markets, new partnerships and new products designed to extend access and coverage.

With strong performance from our established products in South Africa and the United Kingdom, 2018 saw Discovery expanding in four global markets –China, Japan, Australia and the United States.

The Vitality model underpins all our businesses, and Discovery is committed to understanding the unique features of each new market to give full expression to what 'shared value' might look like in different geographies. Ping An Health in China saw 70% year on year growth in 2017 showing that the shared value model can have universal appeal. Sumitomo Life in Japan and AIA Vitality in Australia have also continued to develop and grow, and in October 2017 we launched a new venture with Generali in Austria.

New partnerships have also amplified our reach and impact in delivering on our ambition to be a force for social good. The partnership between Discovery Insure and the rental car company Avis, aimed at improving driving and reducing harm on South African roads through technology, has enjoyed great success. Our ongoing partnerships with Apple, for our Active Rewards programme, and Disney for Vitality Kids in South Africa and Healthy Kids in the UK continue to encourage more physical activity, more often.

The announcement of the arrival of Discovery Bank signalled the introduction of a new banking model to the market. Discovery Bank intends to extend and expand our shared value philosophy into the banking sector. We will report on the Bank's new and innovative services and products, and their contribution to a healthier society, in our 2019 report.

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Smart design and technology opens up 1 Discovery Place for people with disabilities

The next generation of distinctive and outstanding leaders will increasingly include people with disabilities. How do we identify, hire, retain and nurture those talented individuals living with a disability, so that both the organisation and society can fully benefit from a diverse and inclusive workforce?



People with disabilities can experience obstacles in their careers, including a shortage of work opportunities, a lack of understanding, or even stigma. The move to Discovery's new headquarters, 1 Discovery Place, presented the opportunity to eliminate one or more literal obstacles – structural access to a workplace. The infrastructure, design and layout of offices seldom take into consideration the needs of people with disabilities, making full participation in the workplace difficult or impossible.

The design of 1 Discovery Place provided an opportunity for the inclusion of people with disabilities into the workplace. By incorporating state of the art technology and smart design, the new building aims to be an inclusive and welcoming space for both our employees and our members living with disabilities. Some of the features include ramps, ample parking and easy access toilet stalls.

Discovery continues with its efforts to hire and retain more people with disabilities. In 2018 we had 118 employees with a disability. In 2017, we reported on a pilot project which saw ten unemployed people living with a disability being recruited and placed on a Work Readiness Programme, with the objective of preparing the participants to qualify for learnerships at Discovery's Cape Town offices. Graduates of the pilot programme then went on to take up 70% of the available learnership places at Discovery Cape Town. In 2018 we replicated the programme in our KwaZulu Natal.



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Supporting businesses to make their employees healthier and better protected

Building a nation with thriving businesses is a natural consequence of the shared value approach. Every organisation has the choice to become a force for social good, using its footprint to positively impact on its employees' lives, its customers and society as a whole.

Recognising this potential to be a catalyst for positive change, 2018 saw Discovery building on its successful existing initiatives, such as Britain's Healthiest Workplace, and also launching a number of brand new products and services which allow leading employers to make protection and promoting wellbeing central to their businesses. Now into its fifth year, Britain's Healthiest Workplace is the most credible and comprehensive workplace wellness survey in the United Kingdom. Since its launch, nearly 370 organisations, and over 124 000 employees, have participated in the survey. Combining inputs from a macro organisational level as well as from individual employees, Britain's Healthiest Workplace offers powerful insights into the challenges employers face, demonstrating the impact that lifestyle choices and mental wellbeing can have on employee productivity. Building on its success in the UK, the survey is now being replicated in other countries, with four additional countries – Australia, Hong Kong, Malaysia and Singapore – taking part in 2017.



In South Africa, the **Healthy Company product suite** was launched in 2018, to offer the most comprehensive corporate wellness solution at an affordable cost per employee. Healthy Company focuses on the holistic picture of physical, emotional and financial wellbeing and offers tailored and data-driven health and wellness pathways to support employees.

One of Discovery's ongoing commitments is to facilitate investing to promote peace of mind in retirement, recognising the potentially critical role employers can play in helping employees plan well for future financial wellbeing. In 2018, we introduced a new **Group Risk and Retirement Funding solution** in Discovery Life and Invest, underpinned by the Vitality model. This takes the form of 'boosts' to monthly contributions and retirement income based on the member's Vitality engagement, investments and responsible drawdowns from their retirement funds.

Another commitment we have made is to "reduce harm on our roads through improved driving behaviour," in line with SDG 3's target to reduce the number of deaths attributable to road accidents. In 2018, **Discovery Business Insurance extended its Vitalitydrive model to corporate fleets**, which provides tech-enabled risk management tools and gives companies access to world-class business improvement service providers through a partnership with [Endeavor South Africa](#), a not-for-profit organisation with 20 years of global experience supporting high-impact entrepreneurs.

Discovery Business Insurance has been designed to cater for small and medium businesses (SMEs), as these businesses are key to helping South Africa thrive. SMEs provide employment to 60% of the labour force, but are often unaware or underinsured for the liabilities they face. By helping these businesses to grow and manage their risks, the whole of South Africa benefits as they too become a force for social good by contributing to higher economic growth and employment.

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Data protection and responding to the rising threat of cybercrime

Cybercrime is on the rise. Several South African companies, including Liberty Holdings and Jigsaw Holdings as well as the South African government, have been affected by significant data breaches in the last few years. Globally, the risk continues to risk – Facebook recently confirmed that more than 96 000 South Africans were impacted by the Cambridge Analytica leak.



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The onus is on government and organisations to respond to this threat, and ensure their data and systems are as secure as possible. Discovery has noted a rise in cybercrime in our industry, as well as others, in recent months and are taking these threats extremely seriously. As a custodian of our members' personal data across a range of categories – as well as in our capacity as an employer – we see it as a fundamental responsibility to protect and defend this information. People share with us some of their most sensitive details, including data on their health, wealth and behaviour, and as a company we understand the significance of that responsibility.

Raising awareness is the first step to combatting cybercrime. In 2018 Discovery launched a campaign to ensure that all employees are more informed, aware and vigilant when it comes to protecting the digital identities of our members and our people. All staff are urged to undergo these training interventions, and every module of the course is mandatory.

Discovery views data protection not as a matter of governance but of purpose – in order to protect people and make them healthier, they need to be able to trust us with their information. We will continue to strengthen our systems and procedures to take into account the potential risk of cybercrime.

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