



Live with confidence

## SANLAM HEALTH SOLUTIONS

### Sanlam Occupational Health Services

Financial Planning | Investments | Insurance | Retirement | Wealth



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# About Sanlam

Sanlam is a leading diversified financial services group, based in South Africa and operating in 44 countries across the globe. With over 100 years in the insurance industry, our goal is to empower generations of people to be financially confident, secure and prosperous.

Confidence Rule 31:

**IF YOU CARE ABOUT IT, YOU SHOULD COVER IT.**

# About Sanlam Health Solutions

Sanlam Health Solutions offers a range of healthcare and corporate wellness offerings. Employees are a company's greatest asset and it's important to take care of their well-being – physical, mental and emotional. No employee is the same. That's why we offer a range of wellness solutions with extensive benefits that can be used to support your employees and your business to **build confidence through holistic wellness**.

Our diverse range of solutions are also designed to work together and are supported by our healthcare experts, so you can choose the ones that are right for you and combine them in a way that best suits your employees' and your business needs.





# Sanlam Occupational Health Programme

This programme is designed to minimise the likelihood of employee injuries and illnesses. It encompasses an injury and illness prevention strategy that includes occupational hygiene, occupational medicine and occupational safety.

In the work environment, employees are exposed to many different occupational health hazards including dangerous substances, such as hazardous biological agents (HBA) and hazardous chemical substances (HCS), ergonomic risks associated with physical activities, and psychological risks such as stress or fatigue, and noise.

We can help you minimise these risks and achieve the necessary occupational health and safety legal compliance by providing the following:

- ④ Health risk mitigation strategies.
- ④ Occupational hazard identification and risk assessment reports.
- ④ Drafting and implementation of a worker-allocated medical surveillance programme based on these hazards and risks.
- ④ Management of work-related injuries and occupational illnesses.
- ④ Protocols and guidelines for minimum standards of fitness.
- ④ Health and safety education and awareness training.
- ④ Occupational health advisory services.

Our occupational health medical professionals are also available to provide advice and support to manage challenging cases.



## Health Risk Assessment

A comprehensive HRA is conducted in accordance with the Regulations of the OHS Act (No 85 of 1993). This assessment takes into account workplace designs, work systems and practices, medical surveillance matrices, man-job specifications, occupational hygiene surveys, risk assessments, assessment of controls for risk mitigation and change management processes.

### The assessment includes the following:

- ① A health hazard inventory determining the risk level per stressor.
- ① A risk matrix to determine the hazard level (based on frequency and duration of exposure and level of hazard presented).
- ① An evaluation of all stressors conducted per Similar Exposure Group (SEG).
- ① Frequency at which exposure to a stressor should be monitored.
- ① A descriptive exposure monitoring programme.
- ① Medical surveillance requirements.
- ① Exposure management and protection measures, for each substance or task.
- ① Recommendations to mitigate significant exposures.

Occupational risk exposure profiles (OREPs) will be incorporated into the programme. This requires an evaluation of job-specific inherent requirements, establishing SEGs and designing appropriate medical surveillance plans for each SEG and for every employee. The OREPs and SEGs are evaluated annually.



## Medical surveillance

Employees are required by law to undergo medical surveillance if there is a chance they have been exposed to occupational hazards or if they are at risk of developing a health condition because of this. We will implement a medical surveillance programme that is risk-based and meets your company's standards and operational requirements.

Fitness assessments will be based on a medical assessment and the inherent job requirements. This includes a review of risk exposures, SEGs and OREPs to determine whether the employee is physically and psychologically fit to perform the required job/s.



The risk-based medical (where required) includes:

- ① Classification into pre-employment, annual, periodic and exit medical assessments.
- ① A health screening assessment that includes medical history, occupational history, hazard exposures and fatigue.
- ① A physical examination including BMI assessment, testing of vital signs and urine dipstick.
- ① A vision test.
- ① Audiometric (hearing) tests – pre-employment, periodic and at exit.
- ① Spirometry for lung function – pre-employment, periodic and at exit.
- ① Biological testing as per risk exposure in workplace.
- ① Drug testing.
- ① Referrals for further medical intervention.
- ① Issuing of a Certificate of Fitness and Annexure three document (where applicable).

Periodic medicals will need to be planned according to your company's operational requirements and scheduled by us, using a flagging system.

Medical surveillance will be done on employees who are leaving your company to determine their health status. We will evaluate, manage and give feedback on all occupational health-related conditions and work-related accidents that have occurred at your place of work.



## Management of Injuries on Duty (IOD)

Injuries on Duty (IOD) are an unfortunate reality of working life. Our occupational health programme helps to treat employees who suffer IODs at on-site clinics within clinic operating hours. This includes follow-up dressings and treatment.

If incidents occur after hours, a separate referral and follow-up procedure will apply. We will work with your on-site first-aiders to ensure that the correct IOD procedure is in place and complies with the relevant legislation. We will also make sure your first-aid boxes remain fully stocked.





## Sanlam Absenteeism, Disability, COIDA and Injury Management

In the work environment, employees are exposed to risks that could cause them to be injured, disabled or absent from work for long periods of time. The Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 (COIDA) provides compensation for disability caused by injuries suffered and diseases contracted while at work, or death resulting from them.

We can help you manage such incidents by advising on the occupational medical aspects of the case. An Occupational Medical Practitioner (OMP) will be assigned to advise on and help you employ a management plan. The OMP knows the implications of labour laws and will guide you through the medico-legal aspects, where relevant.





# Monitoring and evaluation

Guided by our clinical standard committee, we will implement a documented monitoring and evaluation programme to validate the outcomes of your occupational health programme, the findings of which will be used to drive continuous improvement.





# Data management and reporting

## **Our occupational health information system includes:**

- ④ Cloud-based healthcare software to manage occupational health screenings.
- ④ Patient clinical data that can be displayed graphically.
- ④ Trend monitoring capabilities.
- ④ Reports which can be created for groups.
- ④ Medical records for sharing with third parties, if authorised.

## **We will also record data for all medical interventions being performed and provide you with comprehensive monthly, quarterly, and annual reports on:**

- ④ the utilisation of programme benefits
- ④ leading and lagging indicators

A confidential monthly report summarising all clinic activities, medical surveillance trends, inspection results and employee wellness feedback will be provided to allow for statistical analysis.

Medical confidentiality is of utmost importance to us and we ensure compliance with legal requirements to protect personal data.



With **Sanlam Health Solutions**, you can be confident that all your employees' healthcare needs are covered with accessible, affordable solutions that are right for them and your business.

# Contact us

If you have questions or require further information, speak to your Sanlam Health Solutions consultant or contact us.

Email: [SHS@sanlam.co.za](mailto:SHS@sanlam.co.za)  
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