



essential
employee benefits

**Taking care
of Businesses,
Brokers and You.**

EEB at Work: Everyday Healthcare in Action 2024/2025

INTRO

At Essential Employee Benefits (EEB), we are more than a health insurance provider, we provide practical, accessible healthcare benefits your employees can use every day. Our focus remains on keeping your workforce healthy, supported, and productive.

This report highlights key developments at EEB, including the introduction of our Pharmacy Clinic Consultation Benefit and our expanded Employee Support Programme.

It also provides a clear overview of benefits usage across the 2025 reporting period, offering valuable insight into your employees' health needs.



essential
employee benefits

What's new at EEB

At EEB, we are continually exploring ways to enhance our offering with benefits employees will genuinely use in their everyday lives. Alongside our extensive range of primary healthcare benefits, including GP visits, dentistry, medication and more, we have introduced the following new benefits designed to support and strengthen the holistic wellbeing of your team.

“ This past year reaffirmed how essential accessible, everyday healthcare is for South Africans. EEB paid out over R40 million in health and wellness-related claims, underscoring our role as a meaningful contributor to the wellbeing of our nation. Caring for South Africans is not only our mission, but our privilege. As we move into 2026, we remain committed to innovating, expanding where members need us most, and supporting a healthier, more resilient workforce. ”

— Bronwyn Partridge, Managing Executive: Insurance Cluster



Pharmacy Clinic Consultation Benefit

Quick care, close to home or work.

All EEB members now have access to 25 pharmacy-based primary care services at more than 600 in-pharmacy clinics nationwide – including Clicks, Dis-Chem and Medirite.

This benefit enables employees and their dependents to receive expert primary care without needing a GP appointment. When required, over-the-counter (OTC) medication can be supplied immediately, making healthcare simpler and more convenient.



essential
employee benefits

Key Services Available



Consultations

- ▶ Primary care nurse consultation
- ▶ Primary care drug therapy (PCDT)



Vaccinations

- ▶ Flu vaccine
- ▶ COVID-19 vaccine
- ▶ Injection and immunisation admin



Wellness Screening

- ▶ Blood pressure, glucose, cholesterol, haemoglobin, urine tests
- ▶ BMI and Health Risk Assessment (HRA)



HIV/VCT testing and counselling



Reproductive & STI Health

- ▶ Pap smear
- ▶ PSA test
- ▶ Breast examination
- ▶ Pregnancy test



Infectious Disease Screening

- ▶ Malaria screening



Condition Monitoring

- ▶ HbA1c (*diabetes*)
- ▶ Lipogram (*cholesterol*)
- ▶ Peak flow (*asthma*)
- ▶ Foot screening



Other Medical Services

- ▶ Wound and burn care
- ▶ Ear syringing

WHY IT MATTERS

Using our Pharmacy Preferred Provider Network ensures:

- ▶ Early detection for improved health outcomes
- ▶ Convenient access to care nationwide
- ▶ Support for everyday wellness, reducing absenteeism and improving productivity

Employees can locate a network pharmacy at



www.eeb.co.za

or book appointments through the call centre at

010 020 9008 or WhatsApp at **060 072 8106**.



essential
employee benefits

Employee Support Programme (EAP)

Prioritising mental wellbeing for a healthier workforce

Our Employee Assistance Programme supports employees with practical, confidential services that help them manage stress, navigate personal challenges, and maintain emotional and financial wellbeing. The EAP is included with EEB Health Insurance or available as a standalone service.

Providing the EAP ensures your employees receive support whenever they need it, helping them stay balanced, resilient, and engaged.

Support Available

- ▶ Mental Wellness
- ▶ Telephonic, virtual and face-to-face counselling
- ▶ 24-hour trauma support
- ▶ Financial Guidance
- ▶ Money management support
- ▶ Debt counselling and referrals
- ▶ Legal Support
- ▶ General legal guidance
- ▶ Assistance with family law matters
- ▶ Coaching & Career Support
- ▶ Leadership and workplace coaching
- ▶ Personal and parenting guidance
- ▶ Health & Wellness
- ▶ 24/7 nurse advice line
- ▶ Chronic illness support
- ▶ Pregnancy and family planning support
- ▶ Men's health and lifestyle coaching
- ▶ Diet and nutrition management



essential
employee benefits

Benefits Usage 2024/2025

Encouraging employees to actively use their benefits is key to building a healthier, more productive workforce. This report summarises benefits usage across more than 22 000 workers, giving employers a clear view of the everyday needs impacting their teams.



Reporting period:

1 October 2024 – 31 October 2025



Member count

(31 October 2025): **22 270**

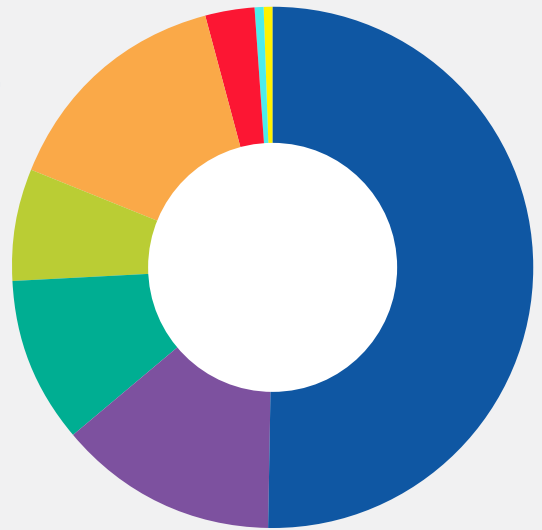


essential
employee benefits



Claims Overview

- ▶ Total claims settled: **121 748+**
- ▶ Total value of health -related claims: **R40 504 509 +**
- ▶ Health-Related Claims
 - ▶ **GP consultations:** 52 417 claims | **R20 473 415 +**
 - ▶ **Dentistry:** 4 300 claims | **R4 197 452,35 +**
 - ▶ **Optometry:** 2 427 claims | **R2 838 558,78 +**
 - ▶ **Emergency services:** 45 claims | **R144 179,314 +**
 - ▶ **Acute medication:** **R5 429 029 +**
 - ▶ **Chronic medication:** **R1 166 991 +**
 - ▶ **Maternity (births):** 17 births | **R293 366 +**
- ▶ **Funeral cover:** 130 claims | **R2 188 000 +**



Rewards Usage

- ▶ **6 037+** coupons redeemed
- ▶ **22+** hours of tutoring provided
- ▶ **72+** bus tickets redeemed, **R63 330 saved**
- ▶ **205+** cellphone screens replaced, **R191 181 saved**
- ▶ **90+** sports tickets issued, **R32 566,00 saved**



Member Communications (2024/2025)

Clear, concise and consistent support across multiple channels.

- ▶ Answered **1 134** member-related calls
- ▶ Responded to **86** 'please call me' requests
- ▶ Replied to **3 729** WhatsApp enquiries



essential
employee benefits

Most claimed conditions (2024/2025)

Understanding the most commonly claimed conditions helps employers plan **targeted wellness initiatives** and **support programmes**.



Top GP-Claimed Conditions

- ▶ Acute upper respiratory infections
- ▶ Influenza
(*virus not identified*)
- ▶ Dorsalgia (*back pain*)
- ▶ Soft tissue disorders
- ▶ Acute bronchitis



Top Optometry Claims

- ▶ Routine examinations and investigations
- ▶ Disorders of refraction and accommodation
- ▶ Presence of optical devices
- ▶ Glaucoma



Top Dentistry Claims

- ▶ Routine examinations and investigations
- ▶ Dental caries
- ▶ Diseases of hard tooth tissues
- ▶ Diseases of pulp and periapical tissues
- ▶ Disorders of teeth and supporting structures

Taking care
of Businesses,
Brokers and You.



essential
employee benefits

Demarcated by the **Council for Medical schemes** (DM# 1124)



Est. 2015



**Contact us today for all
your essential solutions**

www.eeb.co.za

010 593 7158

010 020 9008

info@eeb.co.za

3rd Floor

15 Wellington Road

Parktown

2193

eeb.11756.2024-2025 Annual Report.ko.19.01.2026

Essential Employee Benefits (Pty) Ltd Reg. is a Registered Financial Services Provider (FSP # 46244). EEB is insurance based and is NOT a medical aid. Underwritten by Lion of Africa Life Assurance Company Ltd, a licensed life insurer and an authorised financial services provider FSP No 15283 *Membership subject to scheme rules and other Ts and Cs.