

GLOBAL HEALTH INITIATIVE

Private Sector Intervention Case Example

Building a comprehensive
communications-focused HIV/AIDS
workplace programme for a financial
services company

Case categories

Company: **Standard Bank Group** Industry: **Financial Services** Location: **South Africa** Programme: **HIV/AIDS**

Key questions

- How could Standard Bank increase its level of uptake for voluntary counselling and testing services?
- Would joint-prevalence surveys be of value to other industry sectors?
- How can Standard Bank infuse similar employee enthusiasm for employees who join after the initial campaigns?

Overview

Company	<p>Standard Bank Group Limited is a leading bank with significant operations in Africa.</p> <ul style="list-style-type: none"> Standard Bank employs 30,000 people across operations in 18 African countries and 21 countries in other continents. Standard Bank offers a range of retail, commercial, corporate, investment banking and insurance services. In 2002, Standard Bank generated US\$ 2.2 billion in revenues and US\$ 526 million in net income. Standard Bank South Africa employed 27,500 people and approximately 3,000 contractors in 2003.
Business Case	<p>The Standard Bank Group has identified HIV/AIDS as an environmental variable that could, and would in the future, have a significant impact on its business, staff, and the communities within which it operates in South Africa and other countries in Africa.</p> <ul style="list-style-type: none"> In May 2002 Deloitte & Touche completed an actuarial study examining the potential impact HIV/AIDS could have on Standard Bank's South African revenues and employees. The employee-focused report estimated that Standard Bank's staff in South Africa would have a 2003 HIV prevalence of 7%. In March 2002, the bank conducted a Knowledge Attitudes, Perceptions and Behaviour (KAPB) study on employees in its South African business. The KAPB identified knowledge gaps and high-risk behaviours. This allowed the company to focus its workplace programme activities and communications to meet employee needs. In August 2003, the bank conducted a questionnaire-based KAPB study in 13 African countries, including 700 South African staff members. Standard Bank has offered a compulsory funeral benefits scheme for all staff in South Africa since 1998. Trends in benefits payouts indicate that the HIV epidemic is starting to have an impact on employees and their families. Standard Bank's 2003 workplace HIV/AIDS budget was US\$ 200,000, which corresponds to approximately US\$ 6 per employee per year.
Programme Description	<p>Standard Bank's programme is built on an integrated communications strategy designed to address the staff needs identified in the KAPB study. It includes a management-endorsed policy, education and prevention, as well as confidential counselling support and medically appropriate treatment.</p> <ul style="list-style-type: none"> Standard Bank's board approved a life threatening disease policy for employees in South Africa in late 2001. It was extended to all of its other operations in Africa in June 2003. Standard Bank's education and prevention programme is based on using multiple internal channels, including a strong focus on volunteer employee champions and condom distribution to increase awareness and to effect behavioural change. Standard Bank launched its "Know Your Status" (VCT) campaign in August 2003 to build on the heightened awareness created during the banking sector prevalence survey, which was run from June to September 2003. Standard Bank used its external employee-wellbeing service provider, Independent Counselling and Advisory Services (ICAS), to ensure confidentiality and uptake. A quick poll conducted during August using Standard Bank's intranet reflected that approximately 54% of the respondents were 'aware of their HIV status.' Employee medical benefits, including medically appropriate access to anti-AIDS drugs, were made available separately through the bank's medical aid, Bankmed. Bankmed launched an HIV/AIDS Managed Care programme in 2000. Around 300 employees and dependants from Standard Bank have enrolled in the programme since it was launched. In March 2002, the bank contracted Independent Counselling and Advisory Services (ICAS) to provide professional confidential counselling support on a broad range of topics, including HIV/AIDS. Current usage rates indicate that 16% of employees will access the service each year, of which 2% discuss health and HIV/AIDS-related issues.
Programme Evaluation	<p>The project is run by a project manager from the bank's human resources department, and is guided by an executive committee made up of the bank's Chief Economist, the Director of Human Resources, and the Director of Social Strategy. The group regularly tracks and reports on: programme metrics including VCT uptake and HIV treatment enrolment; outputs including prevalence and employee knowledge, attitudes, practices and behaviours; and business impact studies.</p> <p>In the future, Standard Bank will continue the above activities and: use the data from the recently completed banking sector prevalence survey to refine its impact assessments; extend and adapt its HIV/AIDS initiatives to cover its operations in other countries in Africa; use its networks and associations to assist others with their HIV/AIDS workplace initiatives.</p>

Business case

Goals

Standard Bank's workplace programme had the following objectives:

- To communicate to all staff the basic facts about HIV, modes of transmission and how to make healthy lifestyle choices.
- To communicate to all staff Standard Bank's policy of non-discrimination towards staff living with any life threatening disease, including HIV/AIDS.
- To enable infected and affected staff to access support and treatment.

Case for Action

The Standard Bank Group has identified HIV/AIDS as an environmental variable that could, and would in the future, have a significant impact on its business, staff, and the communities within which it operates in South Africa and other African countries. The Chairman and Chief Executive have fully endorsed the bank's HIV/AIDS project, and the bank was a founding member of the South African Business Coalition against HIV/AIDS (SABCOHA) in 1997.

- In 2002, Deloitte & Touche conducted an analysis of the current and projected impact of HIV/AIDS on the bank's retail markets within South Africa. The analysis identified the most vulnerable markets and then quantified the risk factors and impact. The owners of the affected business units were then tasked with integrating results and future investigation into their business planning process.
- In May 2002 Deloitte & Touche analysed the bank's employee base estimating that Standard Bank's staff in South Africa would have a 2003 HIV prevalence of 7%. This estimate was based on employee demographics, the Actuarial Society of South Africa's model as well as extrapolations from national Antenatal Clinic Annual survey data.
- In March 2002, the bank conducted a Knowledge Attitudes, Perceptions and Behaviour (KAPB) study. The study, conducted by Wits Health Consortium, surveyed 400 employees using a combination of facilitated group discussions and questionnaires. The main findings from this survey were: (1) employee awareness of general HIV issues was good, which the bank assumes is driven by effective broad-based media campaigns in South Africa; (2) the link between sexually transmitted infections (STIs) and HIV/AIDS was not well understood; (3) not all staff were aware of what constituted lower-risk behaviours; (4) most supervisory and managerial staff were not confident in their knowledge and ability to manage HIV+ employees; (5) employees who were aware of their status were unlikely to disclose it because of stigma and fear of rejection.
- In August 2003 the bank conducted a similar KAPB study covering 12 other countries in Africa where Standard Bank has significant staff. The survey also included 700 staff in South Africa to serve as a benchmark.
- The bank has offered a compulsory funeral benefits scheme for all staff in South Africa since 1998. The claims data is analysed regularly for trends. In the last five years, although the average age of the staff remained largely unchanged, the following trends have emerged: (1) the number of deaths due to natural causes has risen for both staff and their dependants; (2) the number of deaths for children under five-years old has increased; (3) the number of natural deaths for women under 40-years old is now consistently outnumbering the number of deaths from natural causes in women over 40. The bank believes that these increases are proof that HIV/AIDS is already having an impact on its employees and their families.
- In 2003, Standard Bank joined Nedcor, ABSA and First Rand to conduct a nationwide voluntary, anonymous, unlinked HIV prevalence survey. The survey aimed to make accurate banking sector prevalence data available for the first time. Approximately 29,500 banking staff from the four largest banks in South Africa, including 10,250 from Standard Bank, volunteered to take part in this survey. This 2003 survey showed an overall actual workplace prevalence rate of 3.36% for the entire sector.
- The bank believes employees came forward in large numbers because the survey was promoted through a multi-faceted high-profile communications campaign using: peer 'champions', who ran in-house workshops around the country using specially prepared videos explaining the process and encouraging staff to participate; in-house television broadcasts; internal newsletters and magazines; brochures mailed to all line managers and supervisors with a cover letter from the Chief Executive.

Financing

Standard Bank's 2003 workplace HIV/AIDS budget was US\$ 200,000, which corresponds to approximately US\$ 6 per employee per year.

- Standard Bank's 2003 workplace HIV/AIDS programme budget is US\$ 200,000. It is allocated as follows: banking sector prevalence survey (65%), regional 13 country KAPB survey (20%) and peer champion skill improvement (15%). Although not budgeted, the bank expects additional expenses for its December 2003 World AIDS Day campaign.
- Standard Bank's 2002 workplace HIV/AIDS programme budget was also US\$ 200,000. It was allocated as follows: consultant fees for situational analyses (50%), campaign material design and production (30%) and peer champion training (20%).

Programme Description

Policy

Standard Bank's board approved a life-threatening disease policy for employees in South Africa in late 2001. A similar policy was extended to all of its other operations in Africa in June 2003.

- **Non-discrimination:** employees will not be dismissed on the grounds of their HIV status; hiring and promotion decisions will not be based on, or use, HIV testing or assessment; HIV+ employees will not be discriminated against for promotion.
- **Confidentially and disclosure:** employees are not required to disclose life-threatening status; if employees choose to disclose their status (including when employees access treatment management programmes), it cannot be disclosed to others without written consent.
- **Benefits:** employees who are HIV+ or have AIDS have access to the same benefits as all other employees; HIV+ employees who are members of Bankmed may enrol with the HIV/AIDS Disease Management Programme, but enrolment is required to access HIV/AIDS-specific treatment benefits.
- **Retirement and life coverage:** (1) the group retirement fund does not discriminate on the grounds of HIV status to the extent that all new employees join the fund regardless of their HIV status and enjoy retirement benefits; (2) life coverage is a benefit under the group retirement fund; (3) in the event of the death of a member, a death benefit is paid, based in part on the member's salary; (4) the only exception to this is where an employee has a pre-existing condition when they join the fund (which could include HIV, if disclosed by the employee); (5) in these cases, if the member were to die as a direct result of the pre-existing condition, no life coverage would be paid, however, the amount accrued in the fund for retirement purposes would be made available to the member's dependants.
- **Ill-health retirement:** (1) the ill-health retirement process may be initiated by the employee or the employer and is handled in a confidential manner by the bank's medical advisor; (2) the medical advisor assesses the severity of the case and then refers the case to an external company specializing in disability assessments; (3) once this company has pronounced on the extent of impairment, a recommendation is made to the employer to either reasonably accommodate the employee within the bank or make an application for ill-health retirement to the retirement fund; (4) the amount of coverage is dependent on the extent of the impairment as well as other factors such as length of service and salary level.

Prevention and awareness

Standard Bank's awareness and prevention programme is built on a comprehensive ongoing communications strategy. This uses multiple internal media, including a strong focus on volunteer employee champions and condom distribution to increase awareness and effect behavioural change.

- **Standard Bank uses volunteer employee champions to help drive the programme's communication strategy.** Approximately 400 staff (one champion for every 75 staff) volunteered to receive training as "peer educators" in June and July 2002. The HIV Project Manager and ICAS, the employee wellbeing service provider, conducted the champion's training. The full-day training session covered the following topics: (1) the basic medical facts around HIV/AIDS; (2) issues of transmission; (3) the bank's policy regarding life-threatening diseases; (4) how to access the support and treatment available from ICAS and the medical aid, Bankmed.
- **The role and duty of the champions was clearly defined.** The champions were tasked to hold a 90-minute workshop during office hours targeting all staff in their areas. During this workshop they were to distribute specially prepared educational pamphlets and information sheets and to show the staff the specially produced educational video (described below). The champions also used the sessions to increase staff awareness of how to access confidential support, from ICAS, and how to access the HIV Managed Care programme through Bankmed. The workshops were also a venue to discuss and clarify the bank's policy on life-threatening diseases, with a special focus on employee rights to confidentiality and non-discrimination.

Programme Description (...continued)

Prevention (...continued)

- **The ‘champions’ were to encourage staff participation in community-based HIV/AIDS projects.** Staff were encouraged to “get involved” — to initiate and participate in community outreach projects. As an incentive the Standard Bank Foundation, the department primarily responsible for the bank’s corporate social investments, matched any amount raised for charity up to a maximum of US\$ 500. Many projects were started, ranging from raising funds for orphanages to planting vegetable gardens in rural areas to help ensure food security.
- **To assist the champions, a “toolkit” was specially created and distributed to during training.** This same toolkit was distributed to directors and upper management so that they could also help drive the initiative. Elements of the toolkit were mailed to all managers under cover of a letter from the Chief Executive asking them to ensure that their staff knew about the policy as well as the confidential support and treatment that the bank offered to all staff. In total, 750 such “toolkits” were produced. The toolkits contained: (1) educational video developed by Pieter-Dirk Uys (described below); (2) champion booklet describing HIV/AIDS education, the bank’s life-threatening disease policy, and accessible wellness and treatment resources; (3) a letter from the bank’s Human Resources director; (4) pamphlets describing the bank’s life threatening disease policy in plain language; (5) pamphlets describing the employee wellbeing counselling support services; (6) pamphlets describing available mother-to-child transmission prevention services; (7) pamphlets describing HIV prevention and support for rape victims; (8) brief notes giving advice on running workshops and facilitating discussions.
- **Standard Bank commissioned satirist, Pieter-Dirk Uys, to make an entertaining educational video for the communications campaign.** In addition to impersonating a sex worker, Archbishop Tutu and Nelson Mandela, Uys breaks down the prejudices and myths surrounding HIV/AIDS, including demonstrating how to use a condom correctly. It has been used by the bank’s 400 peer champions as part of their education campaign and is a mandatory component of new staff induction. Employees are encouraged to borrow copies of the video to show their families, friends and youth groups.
- **In August 2002, the bank launched its internal communications campaign.** Posters launching the campaign featuring the bank’s Chief Executive and Chairman were created and distributed to all locations where staff work in South Africa. The August edition of the internal company newsletter, *The Standard*, included a four-page article describing: the life-threatening disease policy; message from Chairman and Chief Executive; feedback from the KAPB survey; future campaign events; advertisement for the educational video. The 400 volunteer champions were the ‘sales force’ for the campaign. Other channels included the weekly in-house television channel and the intranet.
- **Starting August 2002, every masthead of the in-house newsletter features the beaded AIDS ribbon badge.** This newsletter is distributed monthly to all staff in South Africa. The newsletter also regularly features stories describing the work done by staff and champions in their communities, as well as educational articles on HIV/AIDS.
- **In the three months prior to World AIDS Day, December 2002, the bank launched a “Getting to Know You” campaign** with two objectives: first, to raise money for HIV/AIDS related charities; and second, to build team morale and camaraderie. The campaign at the bank’s head office hosted a huge 10x3 meter “paint-by-numbers” picture which staff were encouraged to complete in teams during breaks. Several special events were organized, including celebrity visits, concerts, picnics, barbecues, special offers and prizes. These were used to help build momentum for the campaign. The efforts raised US\$ 60,000, which was donated to the Variety Club to build a children’s home. This picture, painted by the staff, is now mounted in the foyer of the bank’s Head Office in Johannesburg. Similar campaigns were held around the country by the bank’s branches and also involved the bank’s customers.
- **From March 2003, the bank began installing condom dispensers in the bank’s facilities across South Africa.** These dispensers have been placed in all the staff male and female toilets in both the Head Office and the bank’s local branches. Each dispenser provides free government male condoms as well as Know Your Status’ brochures. By September 2003, 600 dispensers had been installed serving roughly 85% of the bank’s 27,500 employees in South Africa. The bank estimates that it is distributing over 100,000 condoms per month (3.6 condoms per employee per month).

Programme Description (...continued)

Voluntary Counselling and Testing

Standard Bank launched its Know Your Status voluntary counselling and testing (VCT) campaign in August 2003.

- Standard Bank launched its VCT campaign in August 2003 to capitalize on the staff awareness of HIV/AIDS created during the national banking sector prevalence survey that was conducted from June to September 2003. In addition to the promotion activities for the prevalence survey described in the 'business case' section above, the bank promoted the Know Your Status campaign by: making a 10 minute Know Your Status video which the champions could show staff during workshops; articles in internal magazines and newsletters; a Know Your Status brochure was attached to every employee's August 2003 pay statement; Know Your Status brochures were added to condom dispensers in September 2003.
- Employees may access VCT services, which include pre- and post-test counselling, for free at special government VCT locations or at public hospitals. Alternatively, bank staff can access testing from their own private doctor. If employees choose to use the service through private doctors, they cover the cost of the test, but a portion of the expense is covered by the bank's medical aid programme, Bankmed.
- The Know Your Status brochures advised staff of these options and that they could obtain additional information and counselling from ICAS, the bank's independent employee wellbeing service provider. The brochures also share Bankmed HIV/AIDS Managed Care programme benefits. The confidential, free telephone numbers of both ICAS and Bankmed were featured in the brochure so staff could get additional information privately and at their convenience.
- To estimate the self-awareness of employees, the company intranet posted a "quick poll" for two weeks during August 2003. Of the 2,500 employees responding, 54% claimed awareness of their status, 28% were seriously considering getting tested, and 18% believed themselves to be 'not at risk' and would not pursue testing.

Programme Description (...continued)

Care, Support and Treatment

In March 2002, the bank contracted Independent Counselling and Advisory Services (ICAS) to provide professional confidential support and advice on a broad range of topics, including trauma and HIV/AIDS.

- The service is free to all staff and their immediate families. It is available by phone any day, any time. Up to six face-to-face sessions on any issue are also available to both staff and their immediate families. Since its launch, use has stabilized at an annualised rate of 16%. This is above international norms, as defined by ICAS, of 7-8%. Around 44% of use is by telephone, the rest is by face-to-face counselling. Health-related interactions (including HIV/AIDS) have increased to represent approximately 2% of all queries.
- This service costs approximately US\$ 550,000 annually, of which 2% could be attributed to health and HIV/AIDS related issues. This corresponds to US\$ 0.4 per employee per year.

Employees of Standard Bank have had access to treatment resources through Bankmed's HIV managed care scheme since its inception in 2000.

- Membership of a recognized medical aid is a condition of service for the bank's employees. Bankmed is the bank's official medical aid and more than 80% of the bank's staff in South Africa belong to it.
- All of bank's HIV programme communications detail the Bankmed HIV Managed Care Programme's benefits and the champions have been instrumental in raising staff awareness of the programme. An HIV+ staff member and/or their registered dependants may, without a waiting period, enrol with Bankmed's Managed Care programme.
- All enrolled staff members and their dependants gain access to an additional benefit of US\$ 3,000 per beneficiary per year. The bank estimates that this is sufficient to cover the most recent regimes of Highly Active Anti-Retroviral Therapy and regular laboratory monitoring. Medical treatments for other conditions including opportunistic infections are covered through employee's regular health care plan.
- Since the programme's launch, the company has enrolled about 300 employees and dependants. This corresponds to 15% of the bank's estimated 1,890 people living with HIV. The bank believes that its programme uptake is above that of other Bankmed clients because of its communications programme.
- Mothers may also gain access to preventative treatments as well as six months of bottle-feeding to prevent mother-to-child transmission. Since the programme has been made available in 2000, for cases it is aware of, the bank has had a 100% success rate in preventing vertical transmission of infections – saving 116 children in total across the Bankmed scheme (i.e. all member banks included).
- Rape victims are also given access to emergency preventative treatment.

Case-specific HIV/AIDS Resources

Documents

[Standard Bank Life Threatening Disease Policy \(2001\)](#)
[Standard Bank Application to the GBC Award \(2003\)](#)
[Standard Bank HIV/AIDS CEO Call to Action \(2002\)](#)
[Standard Bank HIV/AIDS Pamphlets for Employees \(2002\)](#)

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This case study uses the following exchange rate: 10 South African Rands to 1 United States Dollar.

The World Economic Forum Global Health Initiative Private Sector Case example was written by Peter DeYoung and developed in collaboration with the featured company, however, GHI member companies and partners, the World Economic Forum and the contributing company do not necessarily subscribe to every view expressed herein. The case is based on a self-reporting model. Although the GHI makes reasonable efforts to ensure the accuracy of the statements, this report should not be viewed as an external audit of the programme described.

This case study is a part of the GHI's Case Study and Supporting Document Library, which is available at www.weforum.org/globalhealth/cases. Please contact Peter DeYoung at the World Economic Forum for any questions, feedback or submissions related to this case study.

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