

LifeReturns® reassessment screening guide

Last Modified on 31/12/2024 10:31 am CAT

With LifeReturns®, there is a compulsory annual reassessment for insured lives to keep on earning their best possible discounts. The following steps will guide you through the compulsory reassessment process.

What you need

You'll need:

- A smartphone
- Your valid ID or passport (not drivers' license)
- A well-lit environment

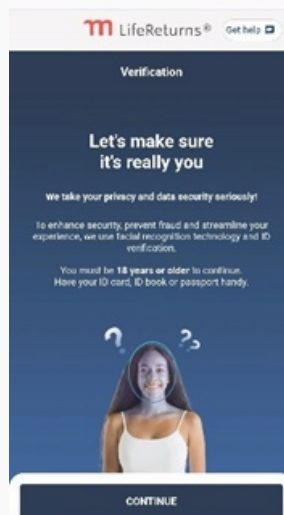
For the optional fitness assessment, you also need:

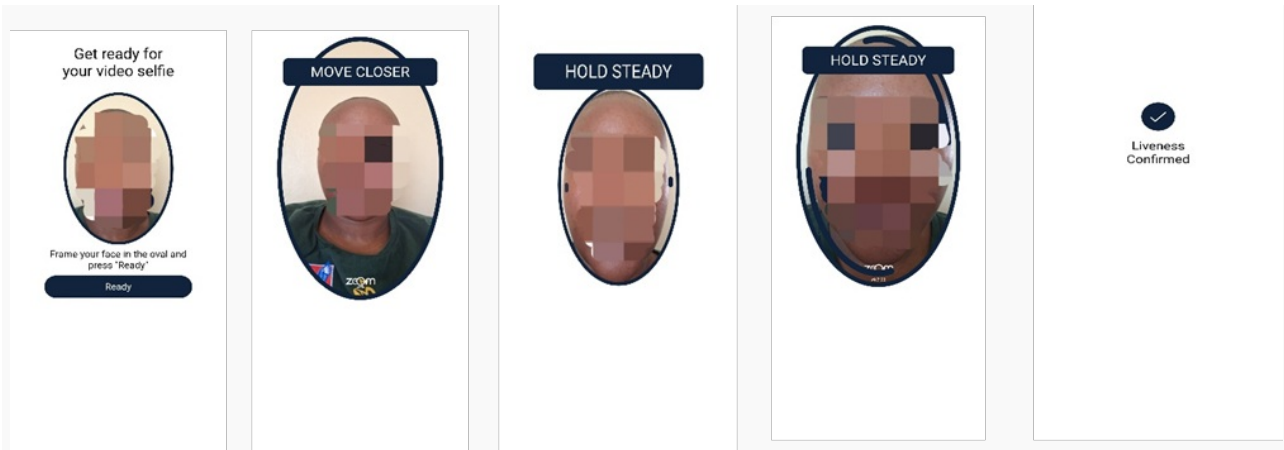
- Comfortable clothes and shoes
- A step (around 30cm high)

Verification

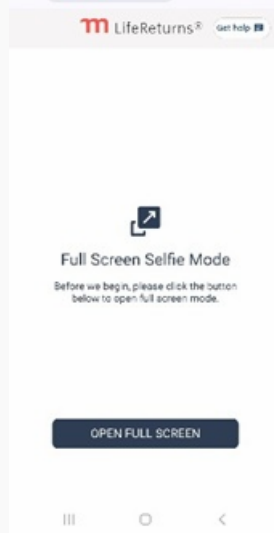
Liveness check

The first step of verifying a client's identity is through a liveness check. Here, the client will be required to look into the camera and move backwards and forwards. This will capture a picture that confirms they are alive.

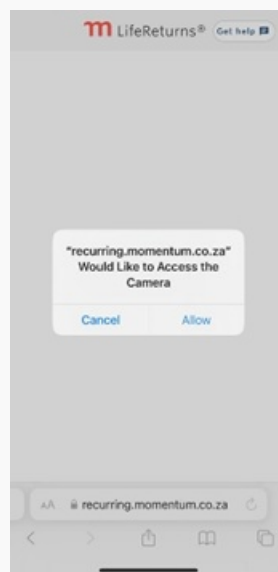




On **Android** phones (Samsung, Huawei, Oppo, etc) the app will request permission to open in full screen. Tap 'open full screen' to allow the liveness check to ensure the liveness check functions properly. The app will automatically exit full screen after liveness has been completed.

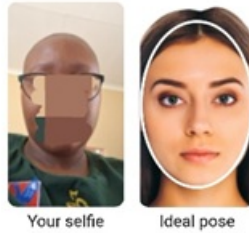


The app will request access to the **iPhone's camera**. Tap 'Allow' to give camera permission.



Clients who wear glasses may need to remove them during the liveness check, as glasses can create glare that affects the liveness.

Oops! Let's try again
We need a clearer image



No glare or extreme lighting

Try again

Identification through ID number

The second step of the verification process requires a South African identity number. Non-South African clients, should tap 'SKIP'

Personal details

Please enter your SA ID number or skip if you are not a SA citizen

Enter your SA ID number

Why do you need this?
This will be used to verify you with the Department of Home Affairs.

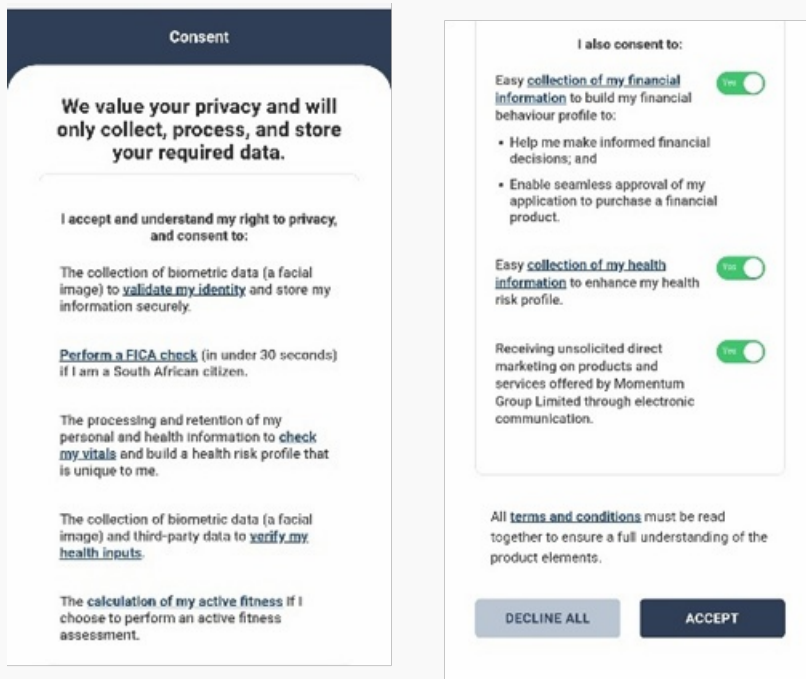
SKIP CONTINUE



Consent

The consent screen is divided into two sections: compulsory consent and voluntary consent. We currently default the voluntary consent to 'Yes', and the client only needs to toggle it off if they do not wish to give consent. There are many hyperlinks within the consent page, and clients can tap on these links to learn more

about the information we collect and for what purpose. A client cannot proceed unless they accept the consent.



Select assessment

To complete the reassessment process, the client must indicate whether they only want to do a health assessment or also a fitness assessment.



A checklist ensures a client is well prepared before starting the health and fitness assessment.

Before we begin, here are some quick tips to help you achieve the best results.



The fitness test entails a **5-minute** stepping exercise to elevate your heartrate.

Use this checklist to get the best results.

Self-Check List

- I'm comfortably dressed
- My surroundings are quiet
- The lighting is soft and natural
- The step is 20-40cm high

SKIP FITNESS


CONTINUE

Health profile

Profile

What we know about you

Please take some time to review your information which will be considered for your screening

 +27

Weight

What is your current weight?

kg

Height

What is your height in centimeters?

cm

Smoking Status

When last did you smoke?

Please select

Alcohol Consumption

How much alcohol do you drink?

Please select

Education Level

What is your highest level of education?

Please select

Medical Aid information

Edit >

Are you a member of a medical aid?

Please select

Previous Results

No Data

CONFIRM

Medication question

Medical Questions

Medication

Certain medications are known to affect your heart rate.

Please indicate if you have taken any of the following in the PAST WEEK:

- Heart, blood pressure, cholesterol or diabetes medication
- Medication for muscle, joint and/or bone problems
- Medication for current pain or injury (anti-inflammatories, prescribed pain killers)
- Medication for current illness or infection (antibiotics, over the counter cold/flu remedies)
- Medication for lung or breathing problems
- Thyroid or hormone replacement
- Recreational drugs
- Other/Don't know
- None

NEXT

Pregnancy question

This question only applies to females between the ages of 18 and 55 years old.

Health Profile

Pregnancy

Are you currently pregnant or have you delivered in the past 6 weeks?

No

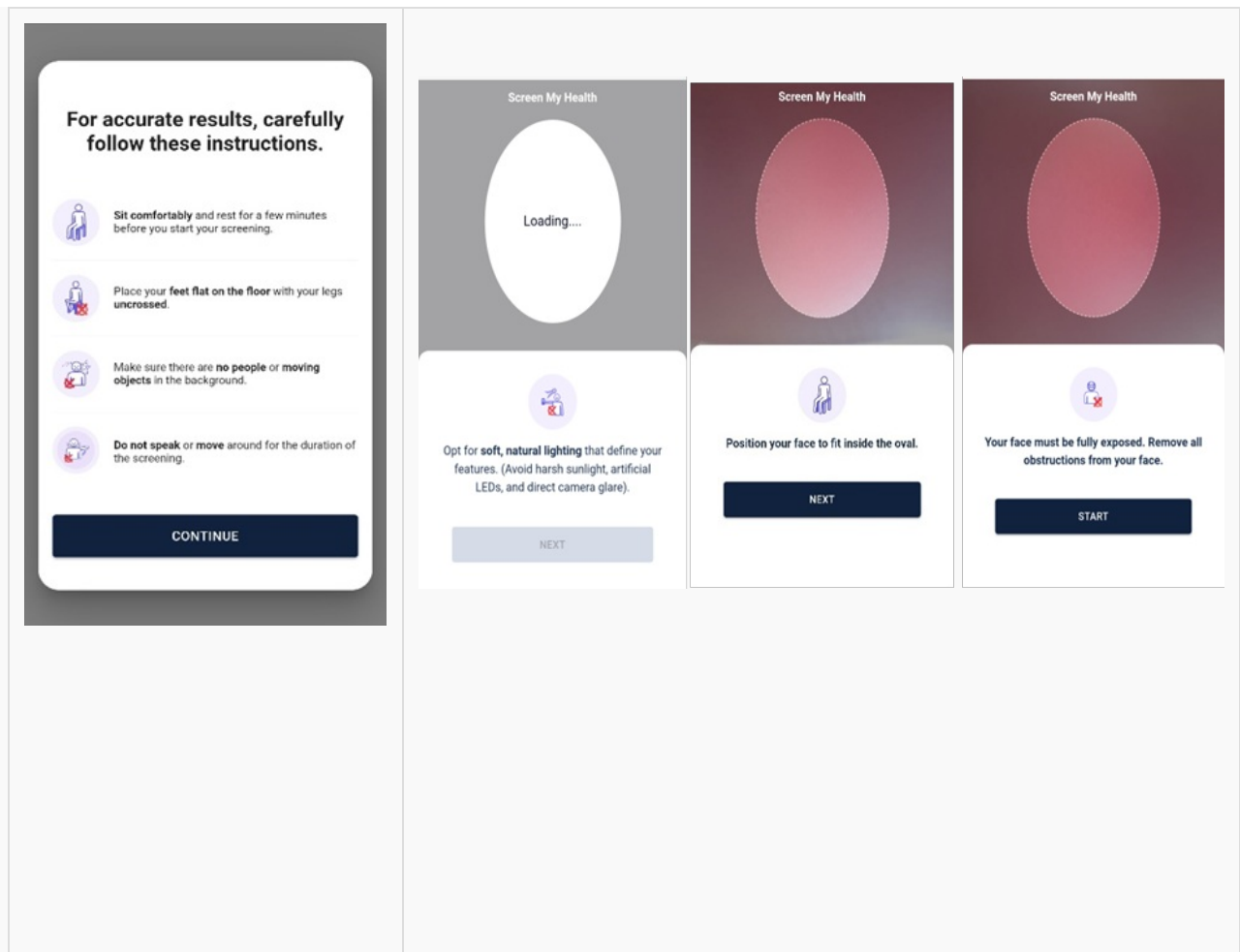
Yes

NEXT

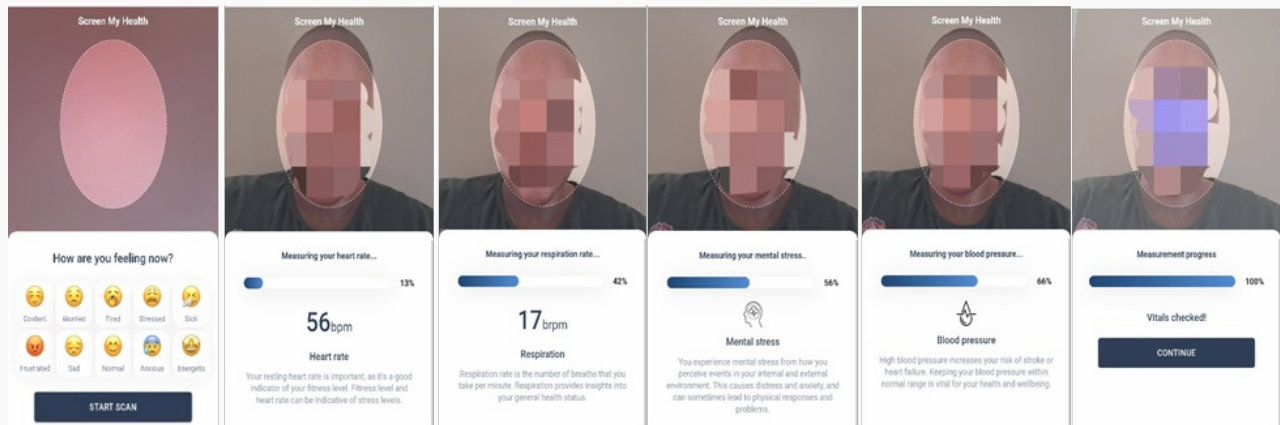
Health assessment

Once the health profile is complete, the client will proceed to the health screening/measurement. Here, they should read the instructions on how to measure and tap on '**CONTINUE**' or '**NEXT**' until they reach the screening page.

Instructions



Health screening/measurement



Once health screening/measurement is complete, tap 'CONTINUE' to view results. On the results page, tap 'NEXT' to proceed to the fitness assessment.



Fitness assessment

The client must tick the boxes on the fitness assessment indemnity page to confirm that they are in good health and can safely engage in physical activity and exert themselves. Tap on 'ACCEPT' to proceed to the fitness tutorial.

Indemnity

The fitness tutorial begins by outlining the steps to take if a client cannot continue with the fitness assessment. After reviewing the information, they can tap on 'START TUTORIAL' to watch a video tutorial on how to complete the fitness assessment.

Fitness assessment tutorial

You will need to complete the full 5 minutes of stepping, plus the screening at the end of the step test to get your result.

When to STOP the test!

If you experience any of the following symptoms while you are doing the test, STOP IMMEDIATELY and sit down.

- ① Light-headedness
- ② Confusion
- ③ Difficulty breathing
- ④ Nausea
- ⑤ Cold, clammy skin

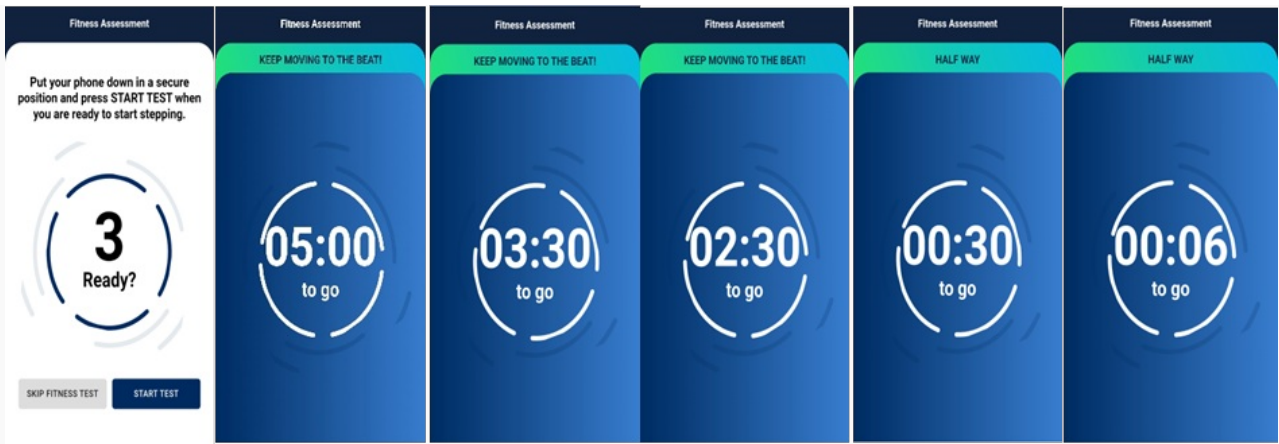
Medication

Refer to: [How medication question answers can affect a client's ability to proceed with fitness assessment](#)

Video tutorial

Clients must watch and listen to the video tutorial before they start.

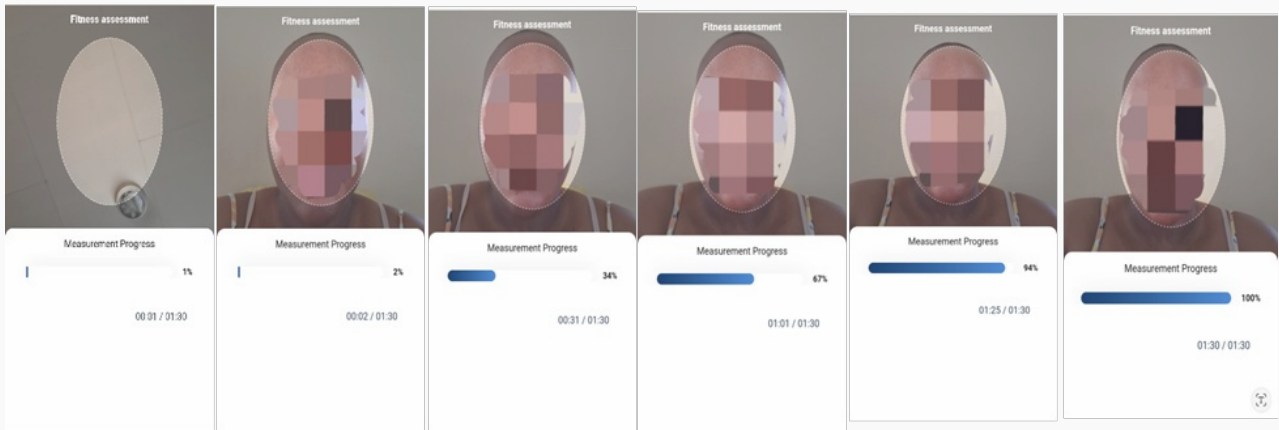
After completing the video tutorial, tap 'START TEST' to begin the step test, which lasts for 5 minutes. Voice prompts will inform the client of the remaining time left and indicate when to sit for the fitness screening/measurement.



IMPORTANT

The client has six seconds to stop and take a seat in preparation for the fitness screening/measurement. They should not wait until the countdown reaches 00:00 to stop and sit.

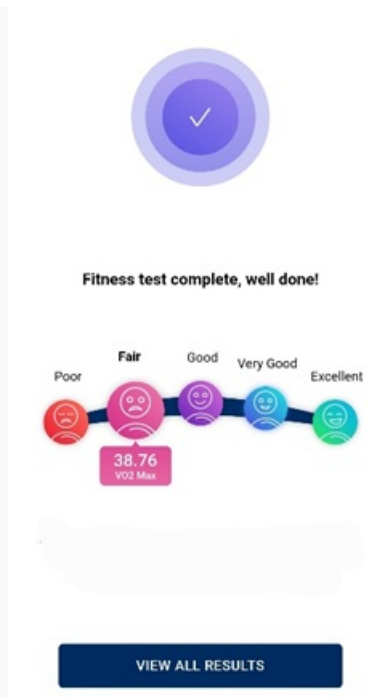
Fitness screening/measurement



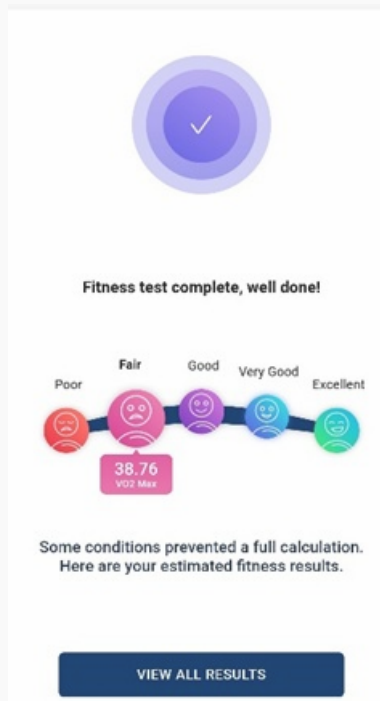
Fitness assessment results

Once the fitness screening/measurement is complete, the client will be shown their calculated active fitness and their VO2 Max.

VO₂ Max is the maximum rate of oxygen consumption attainable during physical exertion.



If we cannot calculate the client's active fitness level, Kimi will give an estimated fitness level.




After tapping 'VIEW ALL RESULTS', the client will be presented with their fitness and health screening/measurement results.

Please take note: heart rate, stress level, blood pressure, and respiration results shown on this screen are from the first screening/measurement and not from the fitness screening/measurement.

Your results

Estimated Fitness Level

 **Fair**
Level 2 There's some room for improvement.

Heart Rate
Acceptable
64bpm
Your heart rate is acceptable - great result!

BMI
Be Aware
31.14
Your BMI is not within an acceptable range. There is room for improvement.

Stress Level
Low
1
Look at you, cool as cucumber, nothing phases you!

Blood Pressure
Acceptable
110/66
Your blood pressure is in a healthy range and you're looking good.

Respiration
Acceptable
21bpm
Your respiration is acceptable. Great result!

NEXT