



Vitality Health
International

International Health Insurance 2022

International Health Insurance by Vitality Health International offers comprehensive shared-value health insurance to companies operating in Africa, enabling comprehensive insurance cover for the healthcare of their employees, underpinned by incentives, tools and rewards for them to live healthier.

Why partner with Vitality Health International?

01 **INDUSTRY-LEADING EXPERTISE IN HEALTH AND WELLNESS SOLUTIONS**

Vitality Health International (VHI) is a wholly owned subsidiary of Discovery, which has over 30 years' experience in the financial services market. Discovery Health is a trusted healthcare partner in the South African and international healthcare environments. We have developed industry-leading expertise in affordable, high-quality integrated corporate-wellness solutions, health insurance products, and health and wellness services. We have grown to cover over 3.5 million lives in South Africa today.

02 **EXTENSIVE HEALTHCARE-PROVIDER NETWORKS IN AFRICA**

VHI has partnered with Medical Services Organisation International (MSOI) to deliver health insurance in Africa, and to manage and expand healthcare networks available to clients. MSOI, a subsidiary of Discovery Health (Pty) Ltd, is a leading provider of integrated healthcare risk management and third-party administration services and solutions to over a million beneficiaries throughout Africa, and has direct access agreements with over 6,000 healthcare providers in 51 countries across Africa.

03 **STANDARDISED AND EQUITABLE ACROSS COUNTRIES - A PAN-AFRICAN SOLUTION**

VHI provides a pan-African solution for clients operating in multiple countries in Africa and is an admitted and compliant solution in each country. A standardised benefit offering, centralised benefit management and coordinated broking activities go hand in hand with our premier technology offerings to enable benefits tracking, accurate reporting and enhanced cost management.

04 **COMPREHENSIVE BENEFIT DESIGN**

VHI provides comprehensive health insurance benefits for the full spectrum of employees' medical needs. A range of options allows employers to tailor cover to the needs of their employees. Each option offers a different overall level of cover, and the choice of cover in-country, across Africa, or worldwide. All options include Vitality to incentivise wellness among employees.

05 **DIGITAL SERVICING AND REPORTING**

All insurance options are supported by a full suite of leading digital technology that's designed to create an intuitive and accessible healthcare system experience, and a seamless service experience for employees, employers and financial advisers. This intuitive and accessible system is supported by a range of digital tools and a comprehensive reporting capability.

06 **ACCESS TO VITALITY, THE WORLD'S LEADING BEHAVIOUR-CHANGE PROGRAMME**

International Health Insurance by Vitality Health International takes the best of Discovery's experience in designing and managing shared-value health insurance to make people healthier, and enhance and protect their lives. We've pioneered shared-value insurance in over 30 markets across the globe to deliver greater value to individuals, employers, the insurer and society. By integrating healthcare cover with Vitality, pan-African employers can offer their employees access to world-class health insurance and a programme that focuses on keeping them in good health.



Investing in your employees' health and wellness is good business

There is growing evidence that focusing on the health and safety of a workforce is good business.

Studies show that employees in good health are 17% more productive than those in poor health, experience fewer motivational problems, are more resilient to change and are more likely to be engaged with business priorities.

Ensuring that your employees have access to good, quality healthcare is essential to sustain the health and productivity of your workforce. While traditional health insurance models provide this access, many focus on the funding of that access when it is needed, and not necessarily on keeping your employees in good health.

The Shared-value Insurance model of Vitality Health International goes beyond the traditional insurance model by incentivising employees to remain in good health, thereby reducing the cost of their insurance and sustaining their health and productivity.



Vitality Health International is a pioneering insurer that incentivises people to be healthier, and enhances and protects their lives by using a **shared-value approach** to insurance.

Making people healthier through shared-value health insurance

Discovery, the owners of Vitality Health International, pioneered shared-value insurance which provides comprehensive health insurance and incentivises clients to lead a healthier lifestyle through Vitality, the world's leading behavioural science-based wellness programme.

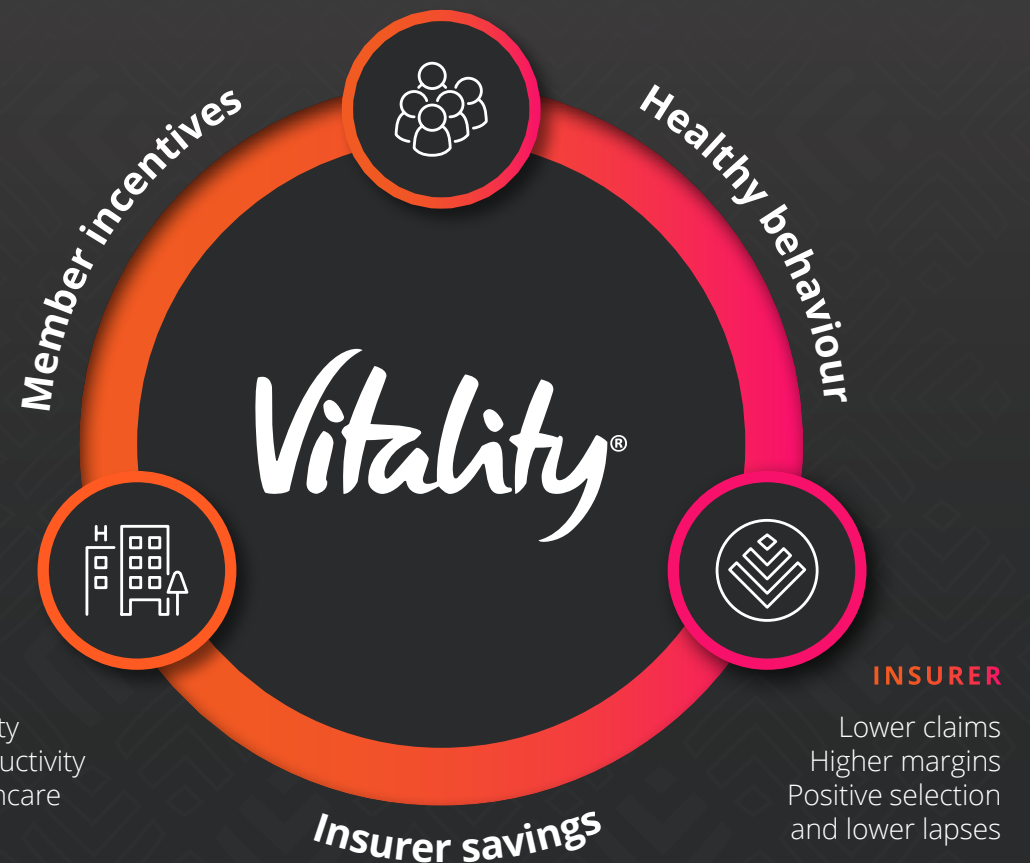
By encouraging and rewarding healthy behaviour change, insurers experience fewer claims, improved lapse rates and increased profits. These profits fund more incentives for ongoing behaviour change. The result is a virtuous cycle called shared-value insurance, which shares material benefits between the insurer (more profits), clients (greater health and financial rewards) and society (lower healthcare costs and a healthier, more productive workforce).

By integrating Vitality with the health insurance offered by Vitality Health International, pan-African employers can offer their employees access to world-class health insurance and a programme that rewards them for taking steps to be in good health.

WHEN OUR CLIENTS ARE HEALTHIER,
OUR BUSINESS IS HEALTHIER AND SOCIETY IS HEALTHIER

EMPLOYEES

Improved health, better value through improved price and benefits



Introducing International Health Insurance by Vitality Health International

International Health Insurance by Vitality Health International (VHI) offers comprehensive health insurance for employers with operations in Africa.

Through Vitality Health International, employers can offer quality healthcare cover to employees who live and work in Africa. Our health-insurance benefits and a wide range of options cater for the full spectrum of employees' medical needs.

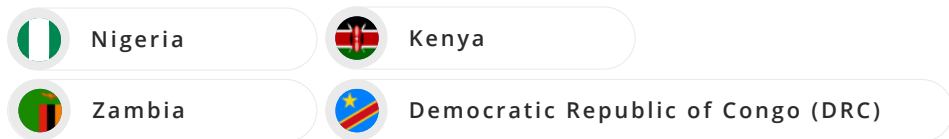
International Health Insurance by Vitality Health International is underpinned by incentives and tools for employees to live healthier lives.

All insurance options are supported by a full suite of leading digital technology that's designed to create a seamless, intuitive and accessible healthcare-system experience for employees, employers and financial advisers.

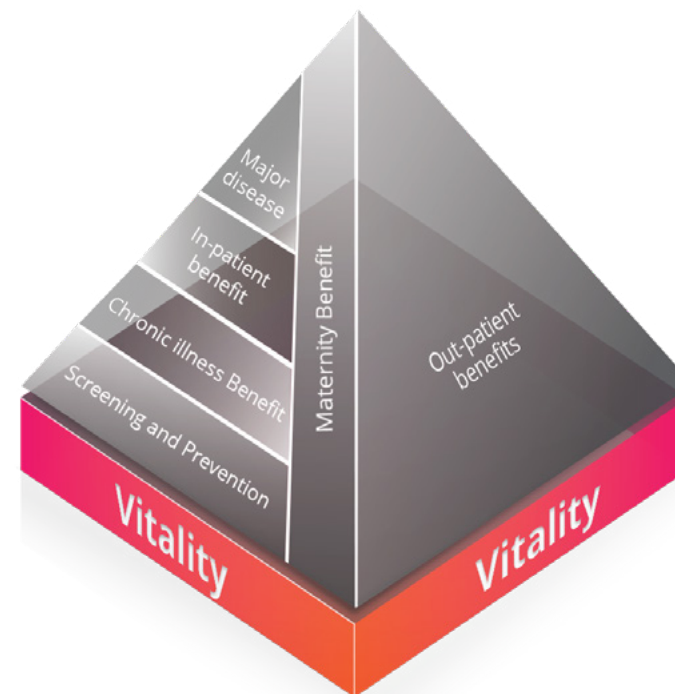
To incentivise engagement in healthy behaviour, employees also have access to Vitality, the world's leading behaviour-change programme that's designed to make people healthier.

Cover is available in five African countries, and we will focus on expanding into more countries in 2022.

INTERNATIONAL HEALTH INSURANCE IS AVAILABLE IN THESE FOUR COUNTRIES:



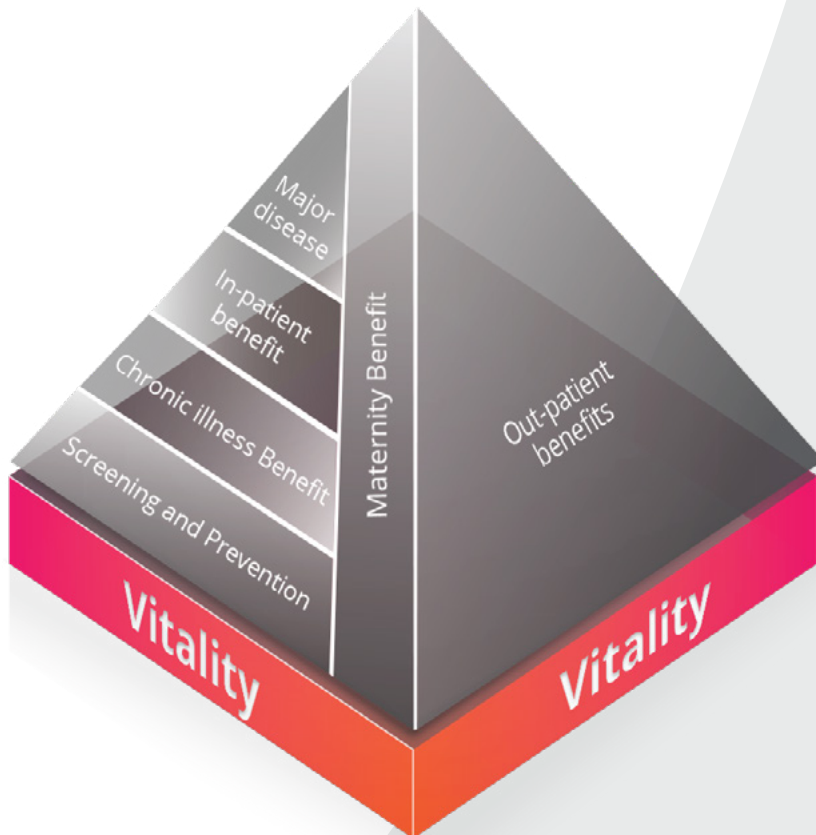
COMPREHENSIVE, RELEVANT HEALTH INSURANCE OPTIONS



Vitality Health International covers all relevant healthcare services through four distinct health insurance options that allow employers to tailor the cover to the needs of their employees. Each option offers a different level of overall cover and the choice of cover in-country, across Africa or worldwide. All options include Vitality to incentivise wellness among employees.

International Health Insurance product platform

KEY FEATURES



MAJOR DISEASE

Cover for a defined list of major diseases, subject to the overall yearly limit

- Cancer (including palliative care)
- HIV/AIDS
- Organ transplants
- Kidney dialysis

IN-PATIENT BENEFIT

Cover in any private hospital, subject to the overall yearly limit

- Cover for all hospital admissions, subject to the overall plan limit
- Emergency transport
- Family accommodation

CHRONIC ILLNESS BENEFIT

Cover for a defined list of chronic conditions

- Chronic medicine, consultations, pathology tests and basic radiology tests, subject to overall plan limit

SCREENING AND PREVENTION

Cover for a defined list of clinically relevant health checks (depending on age and sex), subject to sub-limits

MATERNITY BENEFIT

Comprehensive prenatal healthcare services for maternity

- In-hospital procedures (birth, complications, sterilisation), subject to the overall plan limit
- Prenatal and postnatal care, subject to the out-patient limit
- Infertility treatment (on certain plans)
- Neonatal care, subject to sub-limits

OUT-PATIENT BENEFIT

Cover for a defined list of out-patient benefits, subject to a yearly out-patient benefit limit and sub-limits

- GPs and specialists
- Prescribed medicine
- Diagnostic tests
- Consultations with allied healthcare providers
- Adult and child immunisations
- Prosthesis and external devices and equipment
- Second-opinion services
- Evacuation services

VITALITY

Access to the world's leading behavioural science-based wellness programme, tailored for Africa

- Up to 25% off Garmin devices
- Access to Vitality Active Rewards
- Weekly rewards
- Access to the Vitality online store

Four cover options to choose from

Vitality Health International offers four health insurance options, all benchmarked to provide best-in-category coverage across all benefits.

HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
Yearly plan limit for each person every year*				
Overall plan limit	\$100,000	\$600,000	\$1,000,000	\$3,000,000
In-patient benefits				
Specialised radiology	Cover of up to \$600 for each person every year, subject to preauthorisation	Cover of up to \$2,000 for each person every year, subject to preauthorisation	Cover up to the overall plan limit, subject to preauthorisation	
Mental health admission	Cover for up to 10 days for each person for every admission		Cover for up to 20 days for each person for every admission	Cover for up to 50 days for each person for every admission
All hospital admissions are subject to the overall plan limit	<ul style="list-style-type: none"> Cover for accommodation in a standard private room (up to \$200 per day), the surgery, theatre and ward fees, treating specialists and nursing care Cover for acute dialysis Cover for all medicines, consumables and diagnostic tests that form part of an admission Cover for devices and appliances Cover for necessary physiotherapy, speech therapy and occupational therapy that forms part of the hospital admission 			
Emergency transport	Cover for ambulance services to an appropriate medical facility, up to the overall plan limit			
Family accommodation	Cover for up to 30 days of accommodation for the parents of an admitted child			
Major diseases				
Conditions covered up to the overall plan limit	<p>The following major conditions are covered:</p> <ul style="list-style-type: none"> Consultations and treatment of cancer <ul style="list-style-type: none"> In the case of breast cancer, treatment includes reconstructive and replacement surgery Cover for palliative care HIV/AIDS Organ transplant Kidney dialysis 			

- **In-Country option:** Access to cover only in the country in which the policy is issued.
- **Africa Roaming option:** Access to cover in any African country and, for clients who are based in East Africa, access to cover in India.
- **Worldwide option:** Cover worldwide (excluding the United States of America).

* All yearly limits and sub-limits apply to each insured person for a 12-month period, calculated from the start date of the policy, and are subject to policy terms and conditions.

HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
Maternity				
Procedures covered up to the overall plan limit	The following procedures are covered up to the overall plan limit: <ul style="list-style-type: none"> In-hospital birth (normal vaginal delivery and C-section) Treatment of complications arising during maternity journey Sterilisation 			
Pre- and postnatal care	Covered up to the out-patient limit			
Neonatal care	Cover of up to \$5,000 for each person every year	Cover of up to \$20,000 for each person every year	Cover of up to \$75,000 for each person every year	Cover is subject to the overall plan limit
Infertility treatment	No cover		Cover for diagnostic consultation and tests, subject to the yearly out-patient limit	Up to \$10,000 for each insurance year and \$5,250 for each fertilisation attempt
Screening and prevention				
A defined basket of clinically relevant screening tests	Cover of up to \$500 every year for certain tests that can detect early signs of serious illnesses			
Chronic Illness Benefit	Cover for medicine, consultations, pathology tests and basic radiology tests for certain conditions, subject to preauthorisation, clinical protocols and the overall plan limit			
Out-patient benefits				
Annual out-patient limit	\$1,300	\$2,500	\$3,000	\$4,000
GP and specialist consultations	Cover for in-person and virtual consultations up to the out-patient limit			
Prescribed medication	Cover of up to \$300 every year	Cover of up to \$500 every year	Cover of up to \$1,500 every year	Cover of up to \$2,000 every year
Diagnostic testing	Diagnostic consultations, blood tests, X-rays, scans and other diagnostic tests, such as COVID-19 PCR tests, are covered up to the out-patient limit and are subject to specific protocols. Specialised radiology (such as MRI and CT scans) is subject to preauthorisation and the out-patient limit			
Dental care	\$500 for each person every year	\$750 for each person every year	\$750 for each person every year	\$1,000 for each person every year
Optometry	\$150 for each person every year	\$200 for each person every year	\$300 for each person every year	\$500 for each person every year
Physiotherapy	\$100 for each person every year	\$200 for each person every year	\$500 for each person every year	Cover up to the out-patient limit
Chiropractic treatment	Cover up to the out-patient limit			

HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
Speech and occupational therapy	Cover for 50% of the consultation fee, up to the out-patient limit	Cover for 50% of the consultation fee, limited to \$1,500 every year		
Immunisations for adults and children	Cover for a defined list of immunisations, segmented according to appropriate age groups, subject to the out-patient limit			
Out-patient consultations with a psychologist or psychiatrist	Cover for up to 80% of the total fee, limited to 5 consultations	Cover for up to 80% of the total fee, limited to 10 consultations	Full cover for up to 10 consultations	Full cover for consultations, limited to \$1,000 every year
Cover for prosthetics and external devices or equipment	Cover up to \$1,200 for each person, every year	Cover up to \$3,000 for each person, every year	Cover up to \$4,500 for each person, every year	Cover up to \$5,000 for each person, every year
Medical second-opinion services				
Access to a medical second opinion from the VHI South African Specialist network or The Clinic by Cleveland Clinic	Limited to one usage for each person, every year, subject to preauthorisation, clinical protocols and the overall plan limit			
Medical evacuation				
International and cross-border emergency evacuation and treatment	Not covered		Cover of up to \$50,000	Cover up to the overall plan limit
Compassionate travel	Not covered		An individual accompanying the person being evacuated will have access to up to \$150 every day, limited to 10 days	Cover up to the overall plan limit
Repatriation of mortal remains	Not covered		Cover up to the overall plan limit	
Vitality				
Access to Vitality	Access to the world's leading behavioural science-based wellness programme			

Access to extensive healthcare networks across Africa

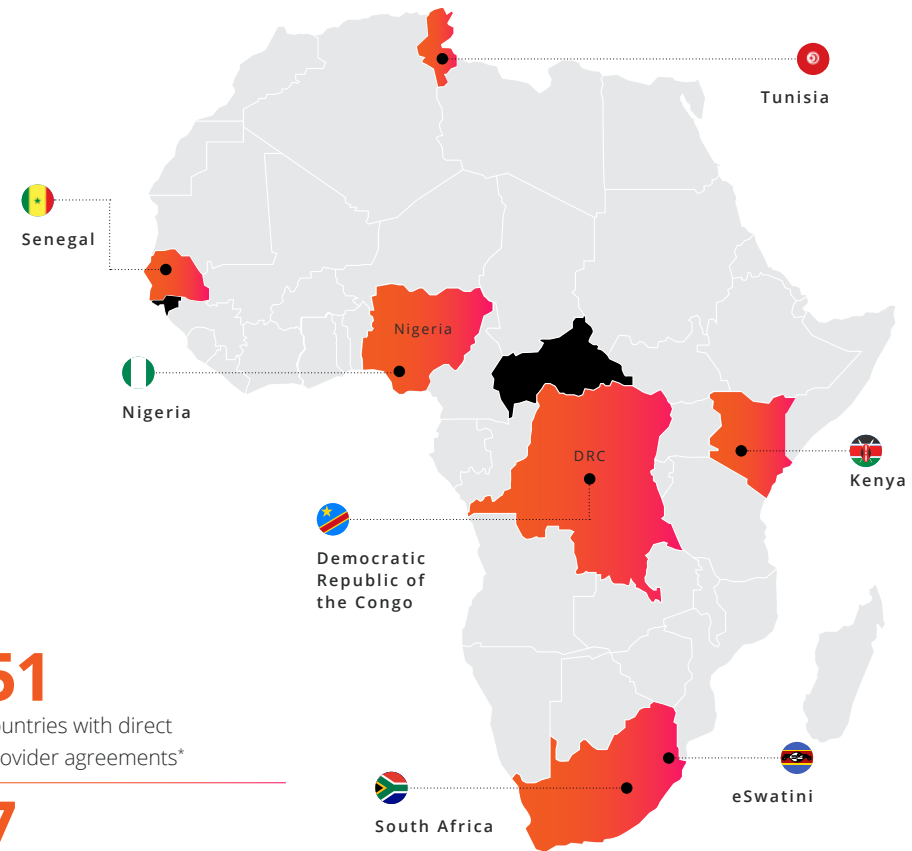
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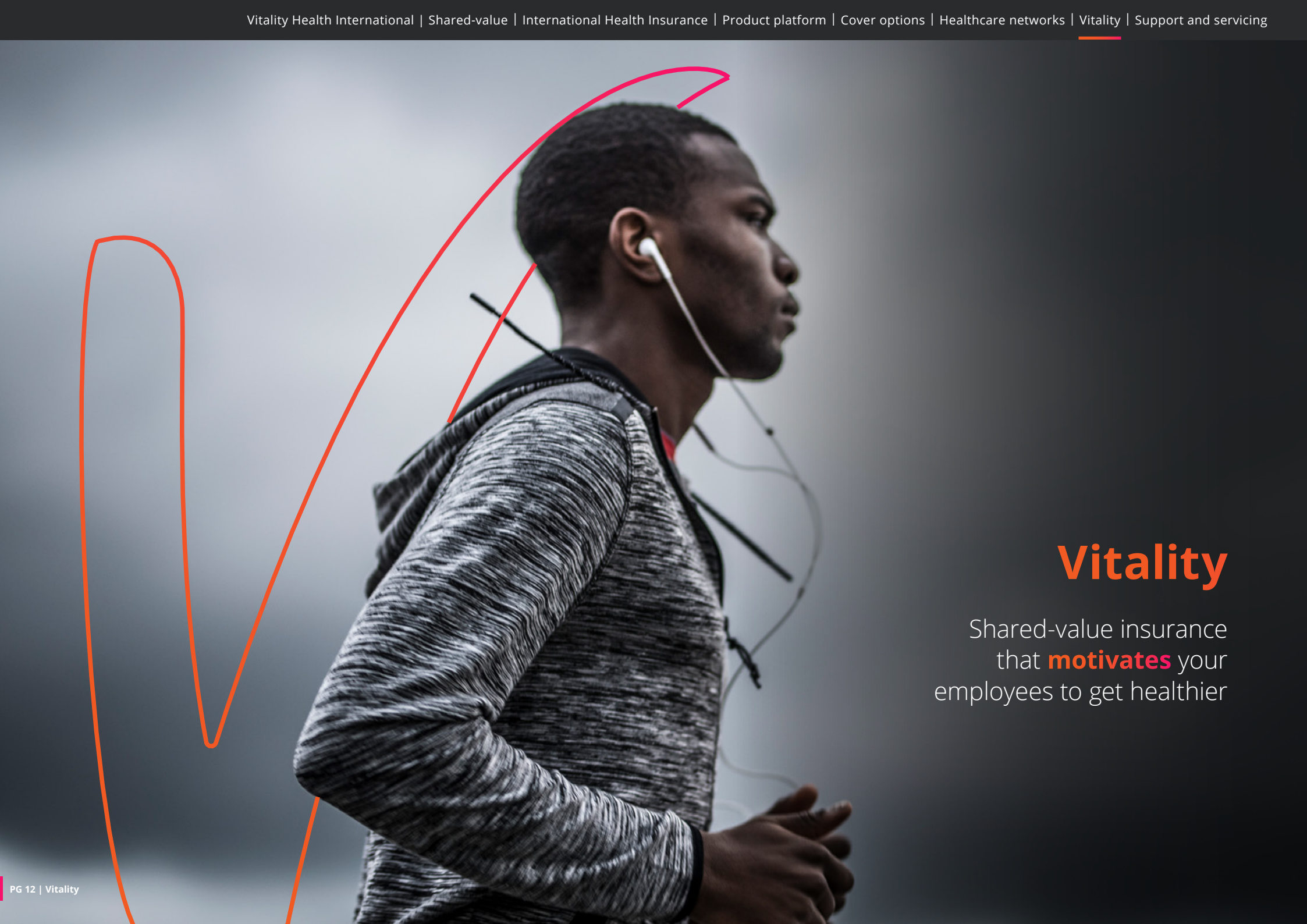
MSOI has direct access agreements with over 6,000 healthcare providers (hospitals, clinics, pharmacies, laboratories and individual doctors) in 51 countries across Africa. A dedicated network management team maintains relationships and assesses the capabilities and quality of these providers to ensure optimal service delivery to members. MSOI has 7 offices and 85 full-time staff members operating across the African continent.

51
countries with direct
provider agreements*

7
MSOI offices across Africa

**No direct provider agreements in the Central African Republic and Guinea*





Vitality

Shared-value insurance
that **motivates** your
employees to get healthier

The nature of risk is behavioural

Lifestyle choices are increasingly affecting the risk of dying earlier than expected (mortality) and the risk of developing a disease or disorder (morbidity risk).

Building on research from the World Health Organization and Oxford Health Alliance, The Vitality Institute has identified four behaviours that make a significant contribution to the rising burden of noncommunicable diseases (NCDs) and cause 60% of deaths worldwide:

- Tobacco use
- Poor nutrition
- Low physical activity
- Alcohol abuse

All these behaviours can be changed.

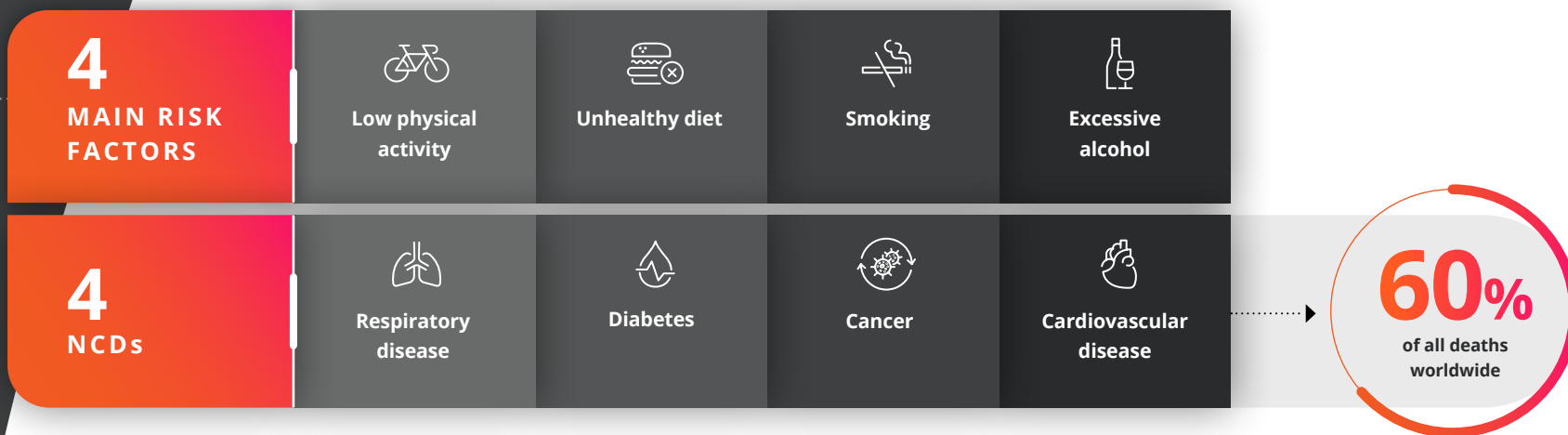
Infectious diseases are a main reason for the burden of disease in African countries. Demographic changes in these countries are leading to an increasing prevalence of non-communicable diseases (NCDs) - that is, diseases which are not infectious and can't be passed on from one person to another.

NCDs are set to overtake communicable, maternal, neonatal, and nutritional diseases combined as the leading cause of mortality in sub-Saharan Africa by 2030.

Individual behaviour plays a fundamental role in the disease burden faced by society globally. We now have a healthcare-wellness paradox, where healthcare is typically over-consumed (used a lot, or too much) while wellness is underplayed (not given enough attention).

For people who are insured, the benefit of healthcare is immediate, while the price is hidden. On the other hand, the price of wellness is immediate, while the benefit grows over the long term.

Behaviours which can be changed are contributing to much of the prevalence and cost of lifestyle diseases - and this knowledge has resulted in international interest in mechanisms that can be used to change poor lifestyle behaviours and drive healthy choices.



Vitality changes behaviour and improves health outcomes

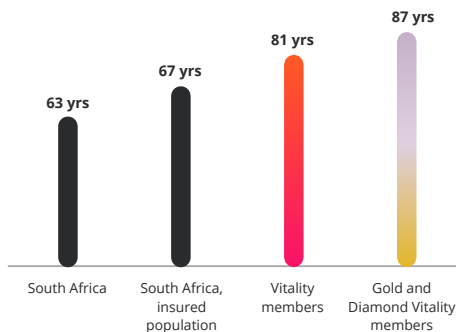
Vitality is a globally recognised, science-based wellness programme that helps millions of people around the world get healthier by giving them tools, knowledge, access and incentives to improve their health. The programme is based on sound clinical and behavioural science research. It focuses on tackling key areas shown to stem the rise of NCDs – early detection and health screening, and behaviour change. Vitality has scientifically proven that members who actively engage in the programme live longer and have lower healthcare costs than non-Vitality members. By improving health outcomes for individuals, Vitality has a positive impact on employee productivity and performance.

IMPROVING HEALTH OUTCOMES FOR INDIVIDUALS

17% lower healthcare costs for engaged members

37% lower COVID-19 mortality risk for engaged members

Average life expectancy



IMPROVING EMPLOYEE PRODUCTIVITY AND PERFORMANCE

Productivity

~7 days ↑

more time at work due to lower presenteeism for employees on Gold and Platinum Vitality status

Work engagement

35% ↑

more work engagement among employees actively taking part in Vitality

Service defects

23% ↓

fewer service defects recorded by employees engaged in Vitality than those not engaged

Sick days

46% ↓

less sick days for employees engaged in Vitality than those not engaged

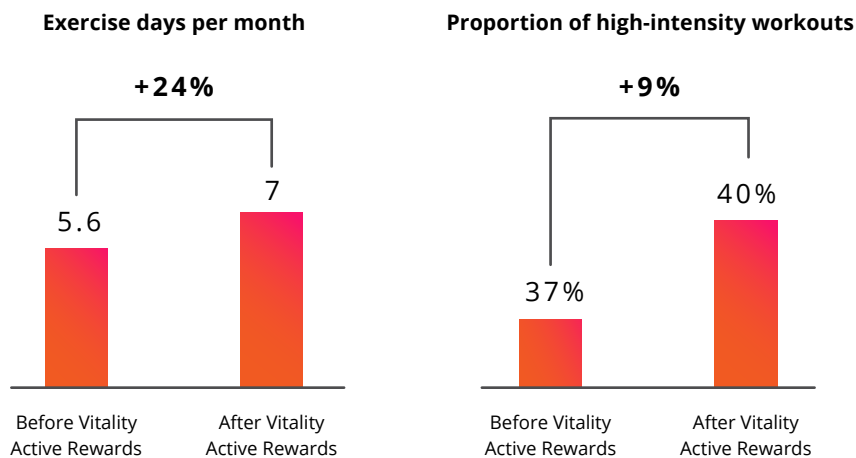
Global success of Vitality

The World Health Organization (WHO) recognises physical inactivity as the fourth leading risk factor for premature death. Physically inactive people having a 30% higher risk of premature death due to chronic diseases of lifestyle. Vitality research also shows that an increase in physical activity leads to an immediate increase in other healthy lifestyle behaviours. The fact that physical activity triggers a healthy lifestyle, it's to incentivise physical activity in the short and long term.

VITALITY ACTIVE REWARDS: A SOLUTION FOR GLOBAL PHYSICAL INACTIVITY

Vitality Active Rewards brings technology and behavioural science together to increase physical activity. The programme tracks physical activity, including steps, heart rate, calories and gym visits, through linked wearable devices. Participants earn rewards for achieving personalised physical activity goals, and this encourages positive and ongoing behaviour change. Participants on Vitality Active Rewards also have a higher likelihood of taking up other health and wellness activities, such as healthier nutrition and regular preventive screenings.

Since the introduction of Vitality Active Rewards, the programme has expanded to 30 markets in 6 continents, with over 20 million members globally receiving micro-rewards for engaging in physical activity. A cohort analysis has shown that members' activity levels increase significantly after activating Vitality Active Rewards.



Source: An analysis of the impact of Vitality Active Rewards Discovery

GLOBAL VITALITY EXPERIENCE



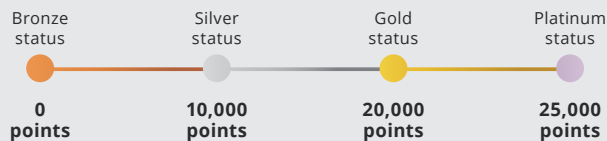
As of June 2021

Expanding Vitality, the world's leading behaviour-change programme, in Africa

Vitality incentivises and rewards clients for healthy living through three simple steps:

- 1 | Know your health
- 2 | Improve your health
- 3 | Enjoy the rewards

Each step has a particular focus in getting employees to live a healthier life, and is accessed through the Vitality app.



As employees engage with the Vitality programme, they earn Vitality points for completing specific activities. The points reflect the relative value of the activity to the employee's health. The Vitality points accumulate towards a Vitality status – ranging from Bronze to Platinum – as a measure of the employee's health.

GET TO KNOW YOUR HEALTH

Employees can start their journey by understanding their health with the Vitality health assessments. These assessments are the first step to ensuring they take the necessary steps to improving their health.

IMPROVE YOUR HEALTH

Employees receive a personalised weekly physical activity target in the Vitality Africa app. They can track their physical activity using a compatible fitness device and see their progress towards the weekly goal in the app.



GET ACTIVE AND GET REWARDED

Employees can enjoy rewards for achieving their personalised weekly goals and will also receive a 25% discount off Garmin devices.

IMPROVE YOUR HEALTH

Get active and get rewarded with Vitality

Vitality encourages employees to get active and rewards them for doing so. Employees can earn weekly coins for reaching weekly personalised exercise goals and spend them on a range of exciting products in the Vitality online store.



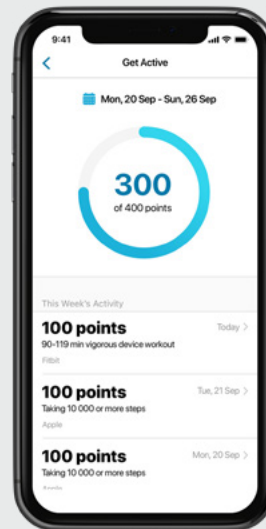
GET ACTIVE

Track physical activity through linked **wearable devices.**



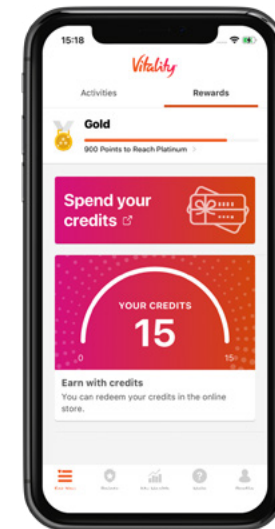
ACHIEVE FITNESS GOAL

Personalised, dynamic physical activity goals are set weekly and are delivered through the **Vitality Africa platform.**



GET REWARDED

Vitality members **earn rewards** for achieving their physical activity goals.



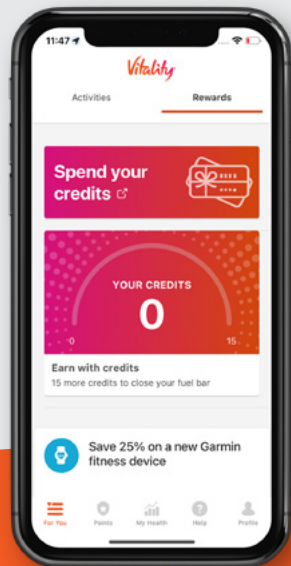
Members receive a **25%** discount on their next **Garmin device**

We're making getting active even more affordable! Members can enjoy a **25% discount** on the purchase of their next **Garmin fitness device**. Members can order up to **3 Garmin devices every year**, making it easy to get themselves and their families more active.

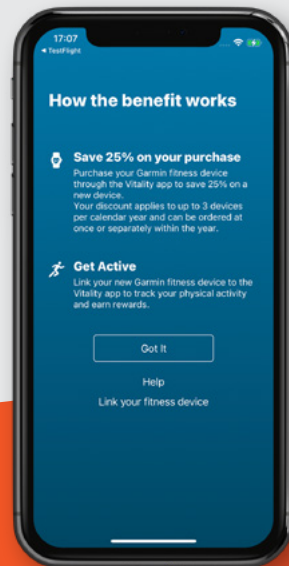


How to purchase a Garmin device on the **Vitality Africa app**

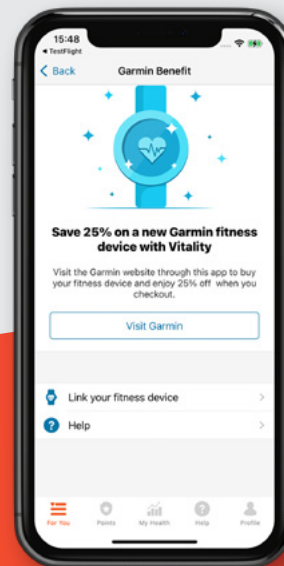
WE'VE MADE PURCHASING A GARMIN DEVICE BOTH AFFORDABLE AND EASY, FOLLOW THE **4 STEPS** BELOW TO GET STARTED.



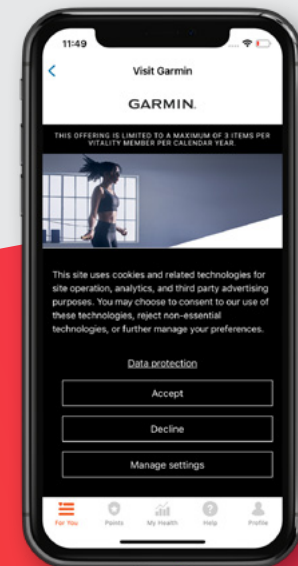
The Garmin fitness device order process is under the rewards tab.



For information on how the benefit works, click on the Garmin fitness device section. And select, 'Got it' to begin your order.



Proceed to the Garmin benefit card, select Visit Garmin and this will redirect to the online store.



All Garmin benefit devices will have the Vitality approved logo on the page. Complete the order form details – it's that easy.



**Support and
servicing**

Support services and additional product features



SUPPORT FOR EMPLOYERS

Employer insights and reporting

VHI delivers comprehensive and intelligent insights and reporting for each individual employee, as well as the employer. These are available on the Discovery Employer Zone. These reports cover an employee's health insurance and Vitality benefit engagement, administration, their health and wellness, and servicing engagement.

Toolkits and support tools to incentivise engagement

Employers will get access to digital communication toolkits and support tools to encourage and incentivise engagement with Vitality and educate employees about their benefits. These include tailored emailers, FAQs and benefit guides, how-to guides, infographics, and SMS/WhatsApp campaign toolkits.

Account management support

Each employer has a dedicated Corporate Health Manager (CHM) who is the central point of contact for servicing. The CHM facilitates information and training sessions, provides operational support, presents insights or reports, and gives employers relevant industry and service updates.



SUPPORT FOR MEMBERS

Customer care in their preferred language

A dedicated Vitality Health International Support Team supports employees in their preferred local languages, English, French and, in the future, Portuguese.

24/7 clinical and emergency support

A 24/7 call centre with a team of healthcare professionals is available for emergency support.

Digital self-service tools

To provide a seamless servicing experience, employees get access to a range of intuitive and accessible digital self-service support tools on both the Vitality Health International website and client app.

Extensive network of healthcare providers

Employees get access to an extensive network of healthcare providers across Africa. Dedicated account managers support 6,000 healthcare providers (hospitals, clinics, pharmacies, laboratories and individual doctors).



SUPPORT FOR FINANCIAL ADVISERS

Adviser insights and reporting


Financial advisers get access to comprehensive insights and reporting on their clients and their business through the Financial Adviser Zone. These reports cover an adviser's client details and commissions as well as detailed servicing metrics.


Account management support


A financial adviser house or an individual financial adviser is assigned a dedicated Corporate Health Manager (CHM) who is their central point of contact.

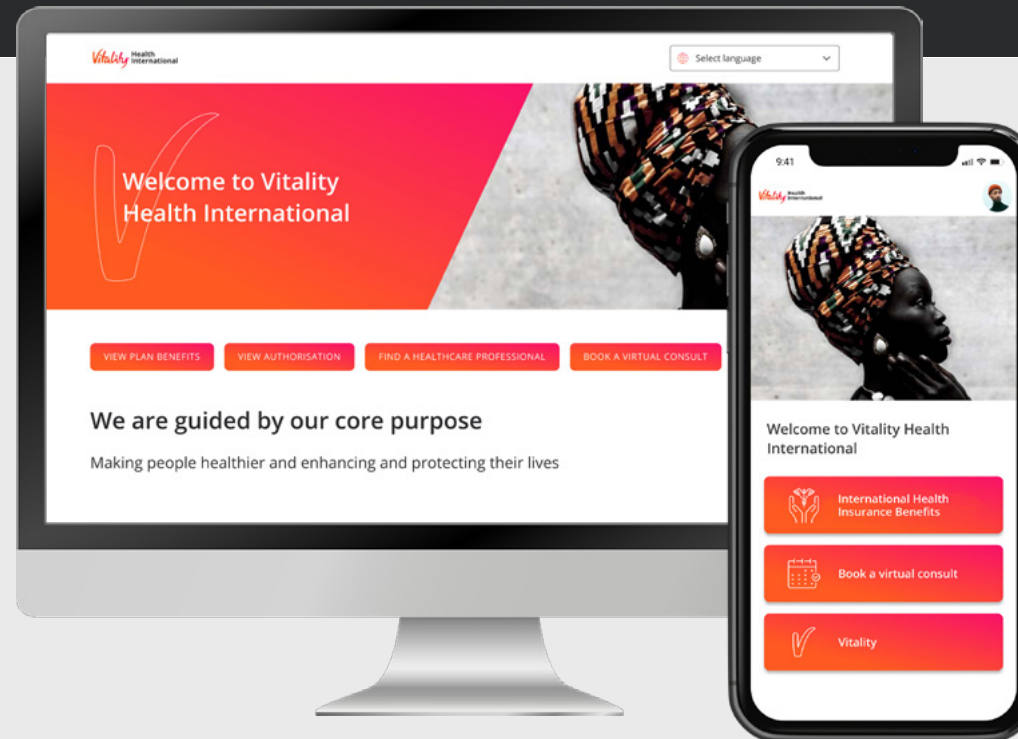
Seamless servicing for members


To provide a seamless servicing experience, all employees will have access to 24/7 telephonic and email support in English and French. In addition, there will be a range of digital self-service and healthcare functionalities on the Vitality Health International website and app put employees fully in touch with their healthcare cover.


 View International Health Insurance benefits, cover, and authorisations


 Send requests for key services such as Travel for Treatment services

 Search for healthcare practitioners and book virtual consultations



 Conduct virtual consultations with in-network healthcare practitioners

 Access digital membership card

 Link to Vitality app



www.vitalityhealthinternational.com



ONBOARDING, QUOTES & CONTRACTS
Onboarding@vitalityhealthinternational.com



GENERAL QUERIES
HealthInsurance@vitalityhealthinternational.com



Vitality Health International

International Health Insurance (a product within the Vitality Health International product suite) is supported in collaboration with Vitality International Health Insurance Company Limited, registration number 134817C (Isle of Man), an authorised reinsurer and Discovery Health (Pty) Ltd, registration number 1997/013480/07 (South Africa), an authorised provider of financial and related support services. Terms, conditions and limits apply.

The Clinic by Cleveland Clinic online medical second opinion programme is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

This document is only a summary of the key benefits and features of Vitality Health International, awaiting formal regulatory approval.