

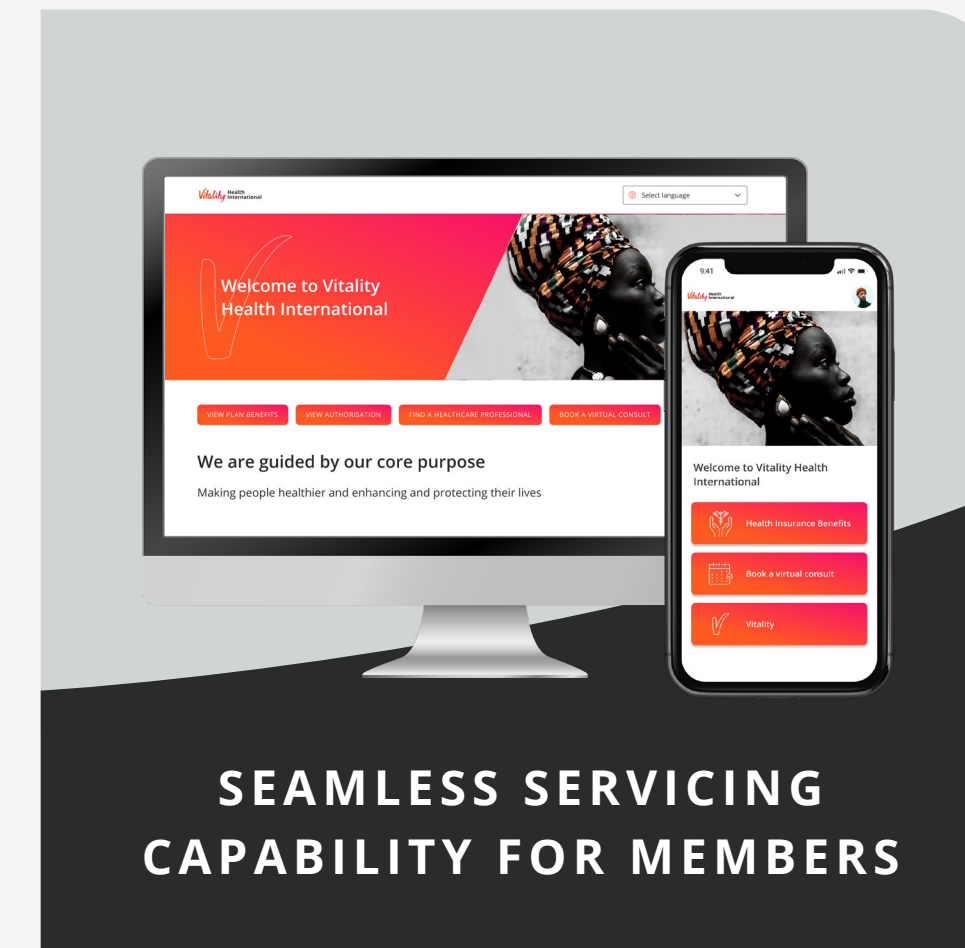
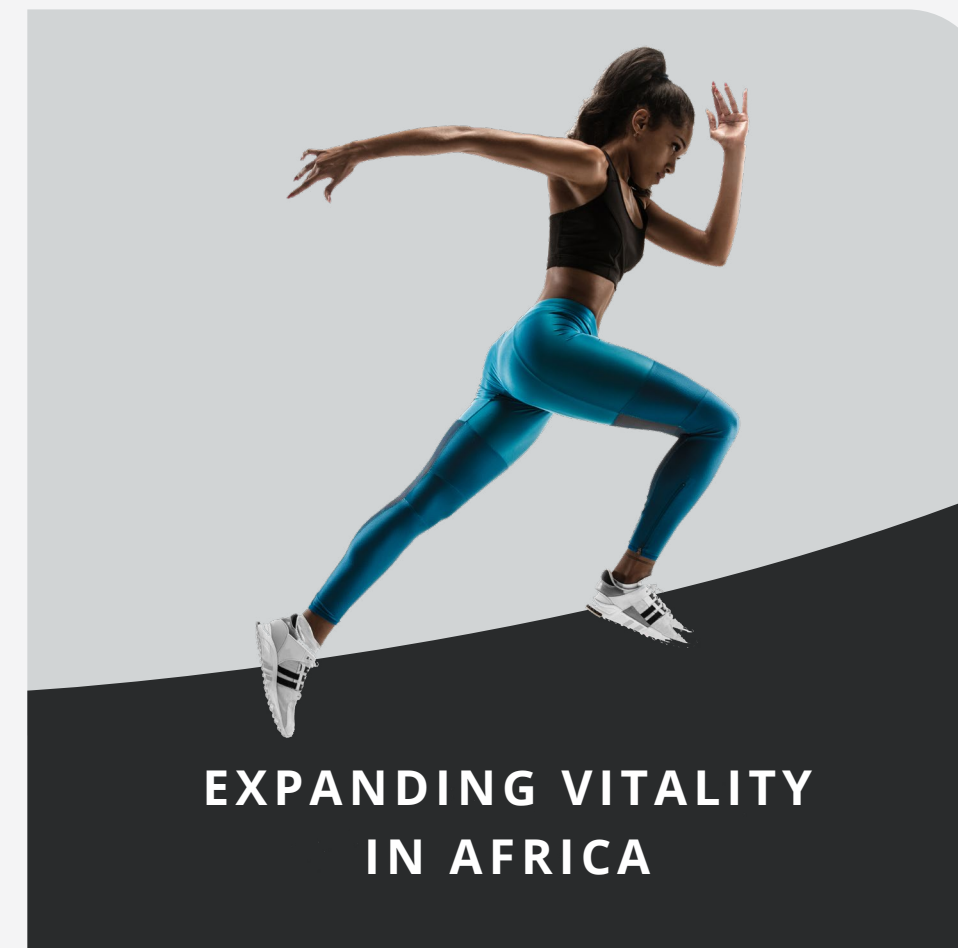
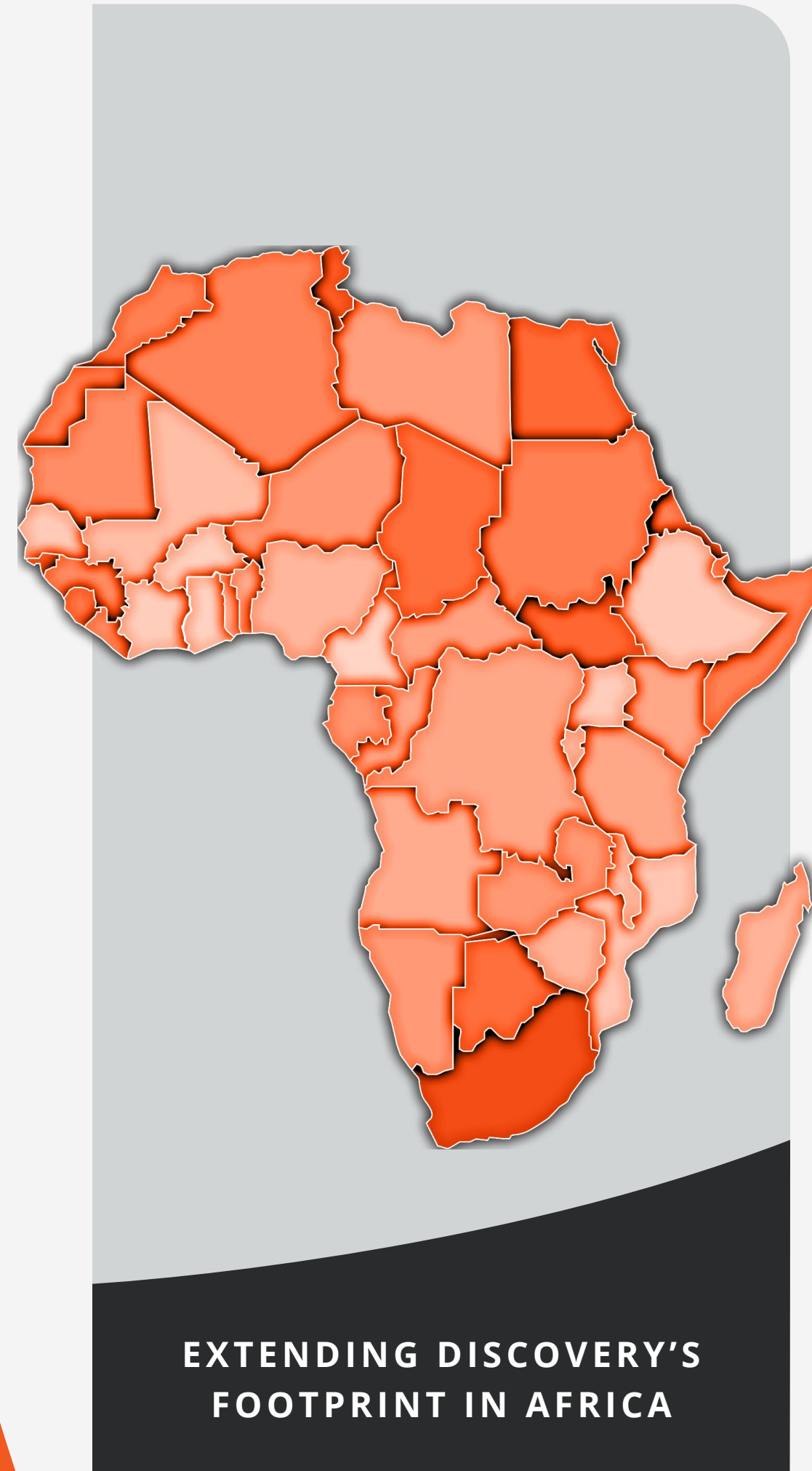
DISCOVERER

Vitality[®] Health International

DISCOVERY DAY | 2021



Contents page



Extending Discovery's footprint in Africa

In 2022, Discovery will extend its footprint in Africa beyond South Africa through Vitality Health International.

Health insurance for employers by Vitality Health International leverages the best of Discovery's experience in designing and managing shared-value health insurance across the globe to make employees healthier and enhance and protect their lives.

Travel for Treatment provides an end-to-end clinical concierge service for those living in Africa. This benefit facilitates access to healthcare in top medical destinations in Africa and Europe.



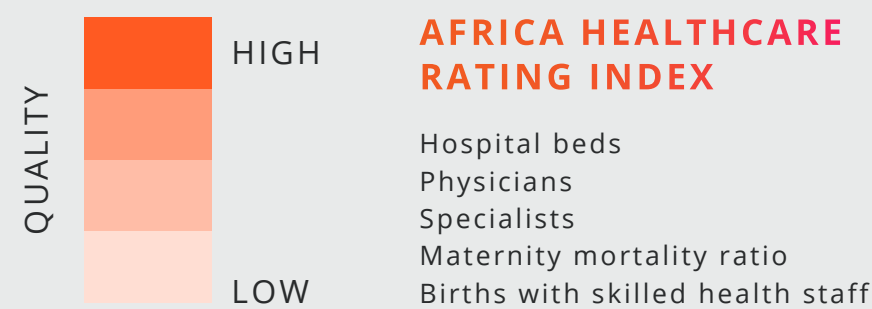
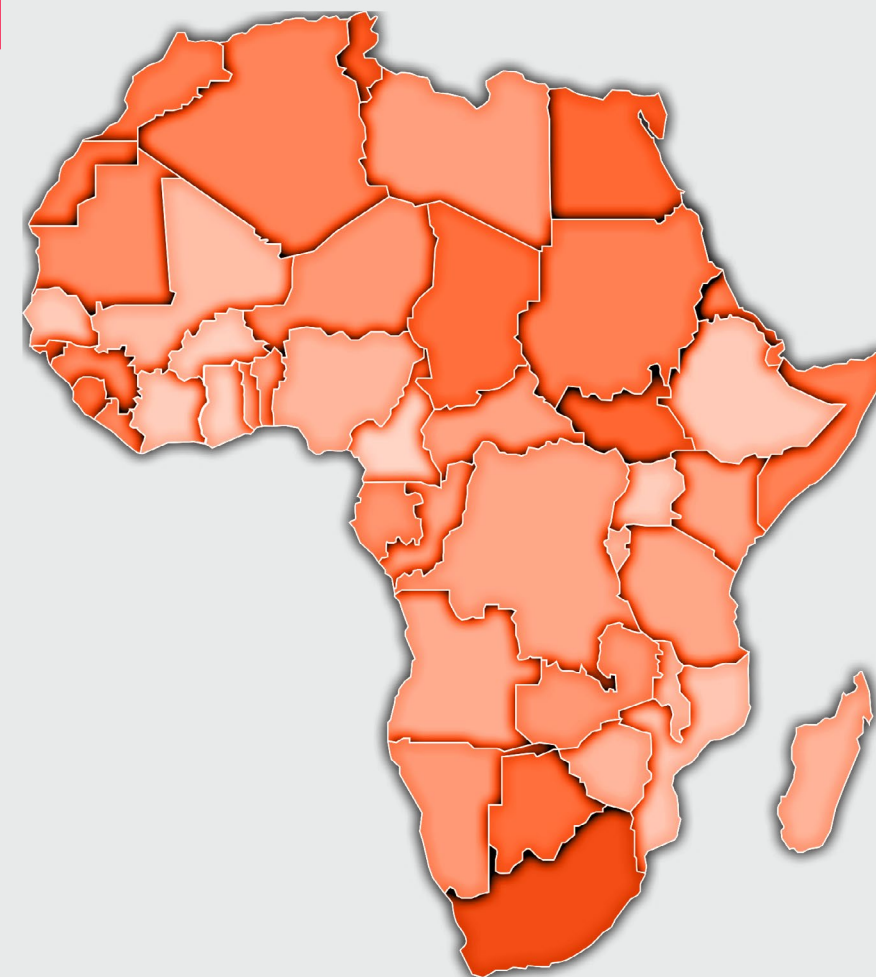
Extending Discovery's footprint in Africa

In 2022, Discovery will extend its footprint in Africa through health insurance for employers, as well as Travel for Treatment. These products leverage the best of Discovery's **shared-value insurance experience and technology** to provide **innovative healthcare access and health insurance solutions** that have been designed around the specific healthcare needs of those living and working in Africa.

THE SOUTH AFRICAN HEALTHCARE SYSTEM IS RANKED #1 ON THE AFRICAN CONTINENT

Making the South African private healthcare system more accessible to the rest of Africa is a key focus of Discovery expanding its footprint in Africa. The private healthcare system in South Africa ranks among the top healthcare systems in the world for quality, with more than 200 private hospitals and access to world-class healthcare professionals who are renowned for their excellence in a wide range of clinical practice. In fact, South African doctors are sought after in developed countries, and are esteemed for the high standard of training they receive in South Africa.

South Africa ranked #1 on the African continent



Source: World Bank; country data

MULTINATIONAL CORPORATIONS OPERATING IN AFRICA HAVE SOPHISTICATED HEALTH INSURANCE NEEDS

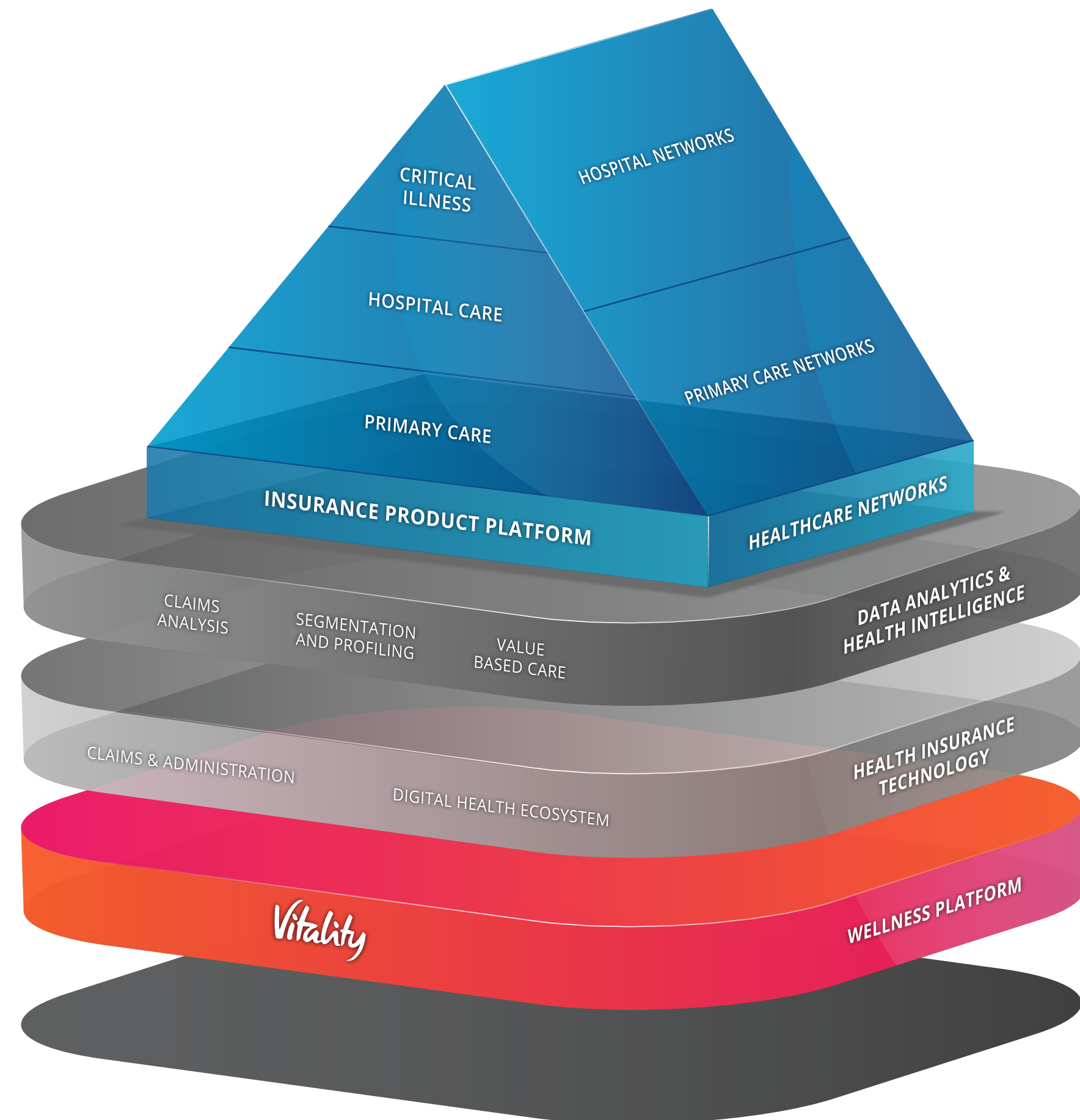
Providing a consistent health insurance experience for companies with Pan-African operations is another key focus of Discovery expanding its African footprint. Multinational companies recognise the value of their workforce, wherever they are, and increasingly invest in their health and wellbeing. Ensuring that employees have a consistent experience of this investment is critical, but managing individual health plans for multiple countries can be complex. Companies prefer a single service provider that offers uniform, comprehensive healthcare cover across multiple countries and regions.

Through the 19 medical schemes it administers, Discovery Health already provides health insurance in South Africa to many multinational companies, including:



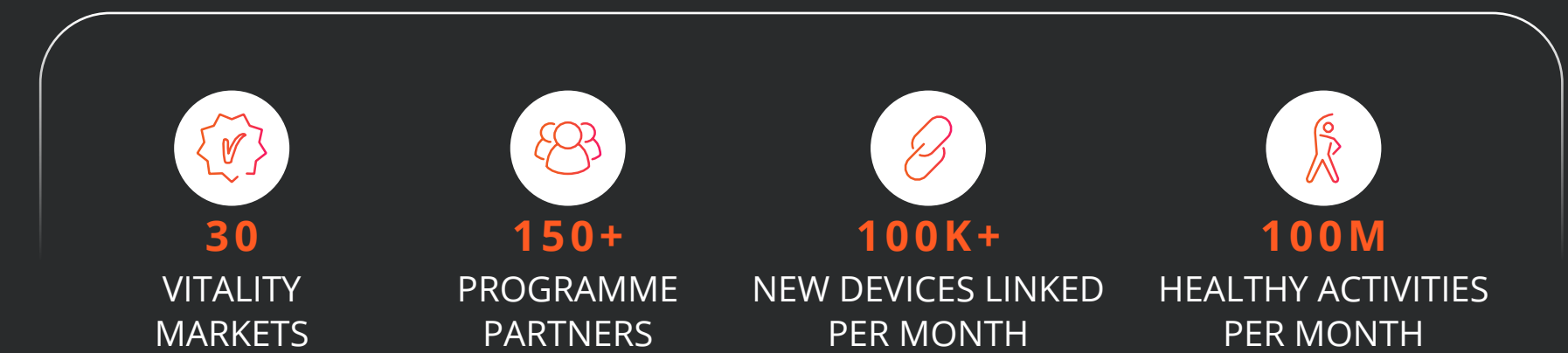
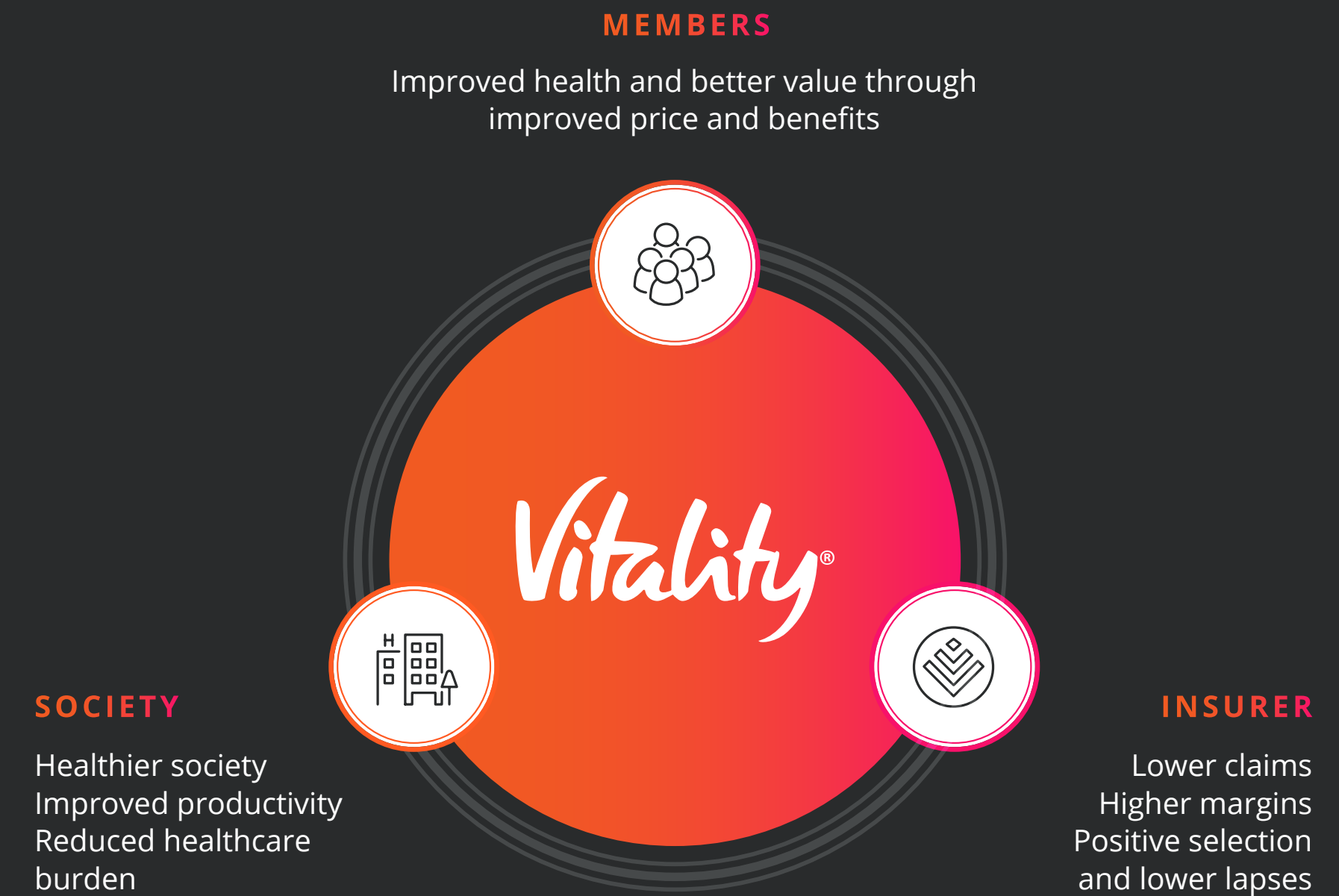
SOPHISTICATED HEALTH INSURANCE TECHNOLOGY

Over time, Discovery has developed a sophisticated health insurance administration platform. The platform enables the shared-value insurance model, with its distinct ability to leverage health analytics, enable digital healthcare, and integrate with Vitality, the world's leading behavioural science-based wellness programme. Discovery will leverage the full capability of this technology to enable its expansion into Africa.



MAKING PEOPLE HEALTHIER THROUGH SHARED-VALUE HEALTH INSURANCE

Discovery pioneered shared-value insurance, which delivers greater value to policyholders, superior actuarial dynamics for the insurer, and a healthier society, in 30 global markets today. Through the integration of Vitality with the health insurance offered by Vitality Health International, pan-African employers can ensure that their employees have access to world-class health insurance that has the added focus of keeping their employees in good health.



Introducing **Travel for Treatment**

Every year, millions of people travel outside of their home country to access medical treatment. People may travel for a number of reasons, including the ability to access superior quality healthcare, with reduced waiting times and, in some cases, at a lower cost. In 2021, Vitality Health International will introduce Travel for Treatment, an end-to-end clinical concierge service for people living on the African continent who need to access healthcare in top medical destinations.

 **SOUTH AFRICA** |  **UNITED KINGDOM** |  **FRANCE**

ACCESSIBLE, QUALITY HEALTHCARE

Travel for Treatment makes quality healthcare in some of the world's top healthcare systems accessible for people living and working in Africa. Patients get access to a range of healthcare services, at standard medical fees, from contracted healthcare facilities and providers, including dedicated case management support and cover for complications.



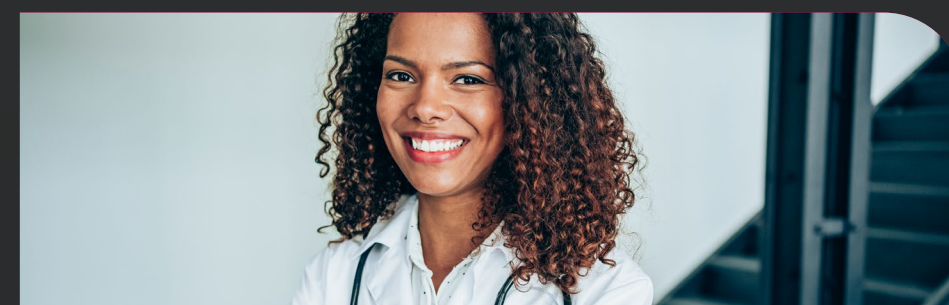
Access to fixed-cost packages for maternity care, primary joint replacements and cataract surgery, and a range of flexible packages for more bespoke treatment requirements



All packages include a pre-trip assessment, and all in-hospital and post-operative expenses



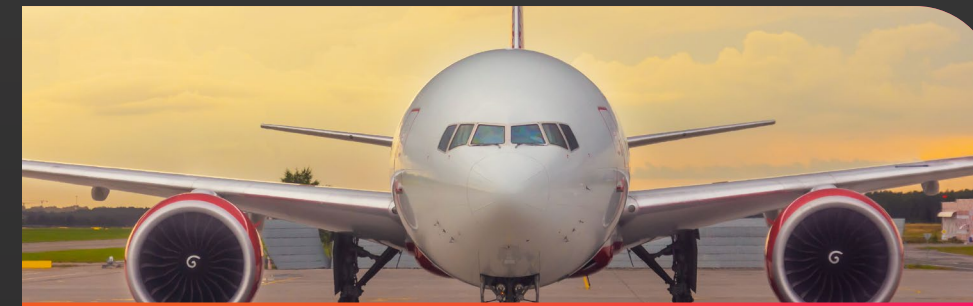
Cover for complications during your treatment



Case management support and clinical handover

COMPREHENSIVE CONCIERGE AND SUPPORT SERVICES

Travel for Treatment ensures that all non-healthcare arrangements are catered for according to the needs of the patient, including flights, transfers and accommodation.



Return flights to country of treatment, including travel documents



Full range of accommodation options in country of treatment before, during and after treatment



Transport, including option to arrange a medical escort or a dedicated air ambulance

- Travel for Treatment is offered by Vitality Health International in partnership with Medical Services Organisation International, who have been managing elective and emergency medical travel for more than 10 years.
- Travel for Treatment will be available from 20 October 2021.
- All relevant information is available at www.vitalityhealthinternational.com
- Enquiries and booking requests can be logged at www.vitalityhealthinternational.com

Introducing Pan-African Health Insurance

In 2022, Vitality Health International will offer shared-value health insurance to employers in Africa, enabling comprehensive cover for healthcare for their employees, underpinned by incentives and tools to live healthier.

Leveraging the key assets of the Discovery Group, in 2022, employers with operations on the African continent can offer their employees living and working in Africa access to comprehensive, quality healthcare through Vitality Health International. Vitality Health International provides comprehensive health insurance benefits for the full spectrum of employees' medical needs through a range of options. All insurance options are supported by a full suite of leading digital technology, designed to create an intuitive and accessible healthcare system experience, and a seamless service experience for employees, employers and financial advisers. To incentivise engagement in healthy behaviour, employees will have access to Vitality, the world's leading behaviour-change programme, designed to make people healthier.

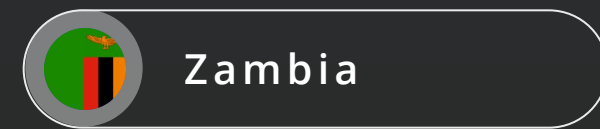
**AVAILABLE FROM 1 JANUARY 2022
IN FOUR COUNTRIES:**



Nigeria



Kenya



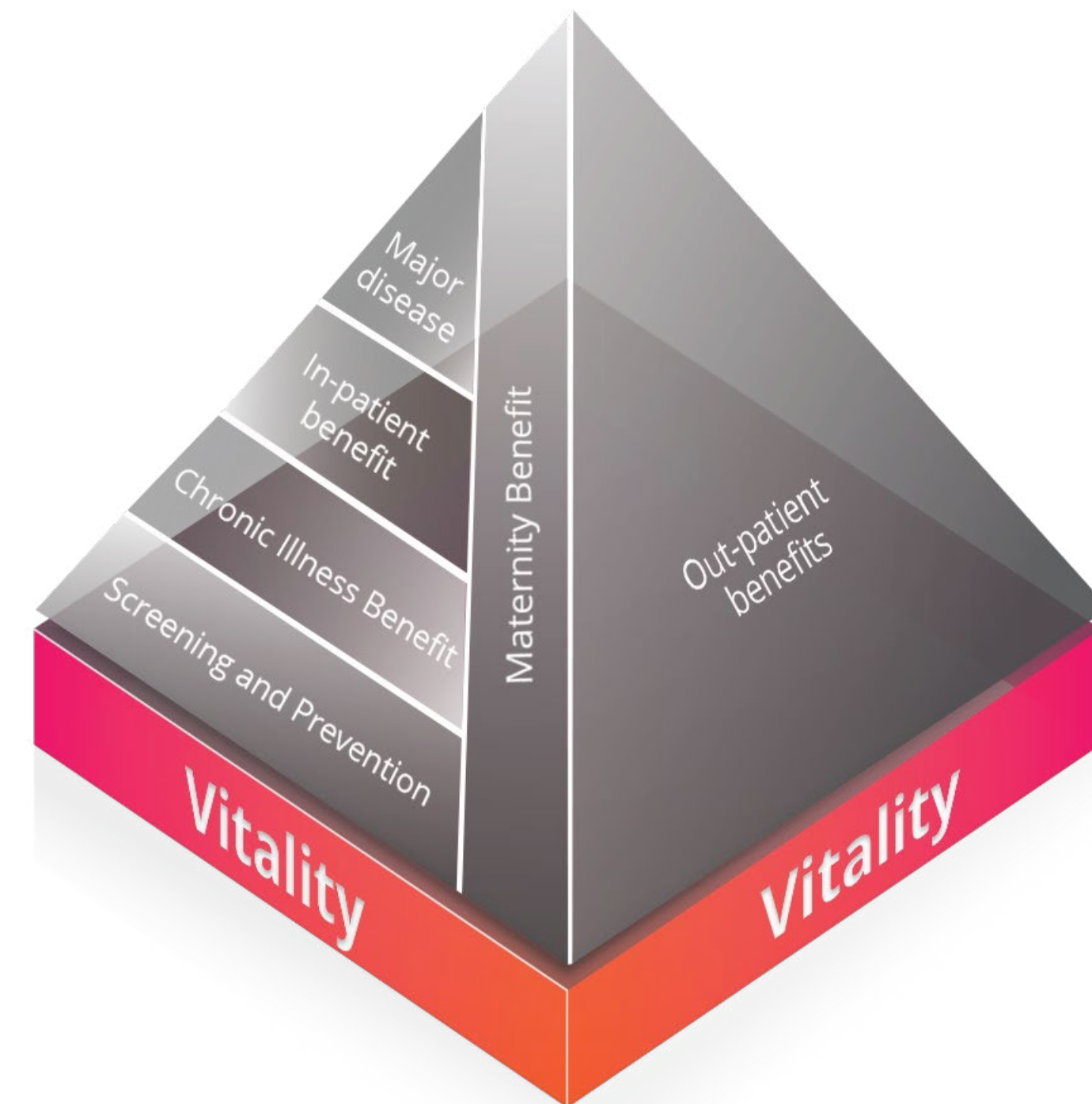
Zambia



Ghana

- Quoting for Health Insurance by Vitality Health International will be available from 1 November 2021 for cover effective from 1 January 2022.
- Cover will be initially available in four African countries, with a focus to expand into the rest of Africa throughout 2022.

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 overall level of cover, and the choice of cover in-country, across Africa, or worldwide. All options include Vitality to incentivise wellness among employees.

Health insurance product platform

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 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 overall plan limit
- Pre- and postnatal care, subject to the out-patient limit
- Infertility treatment
- Neonatal care, subject to sub-limits

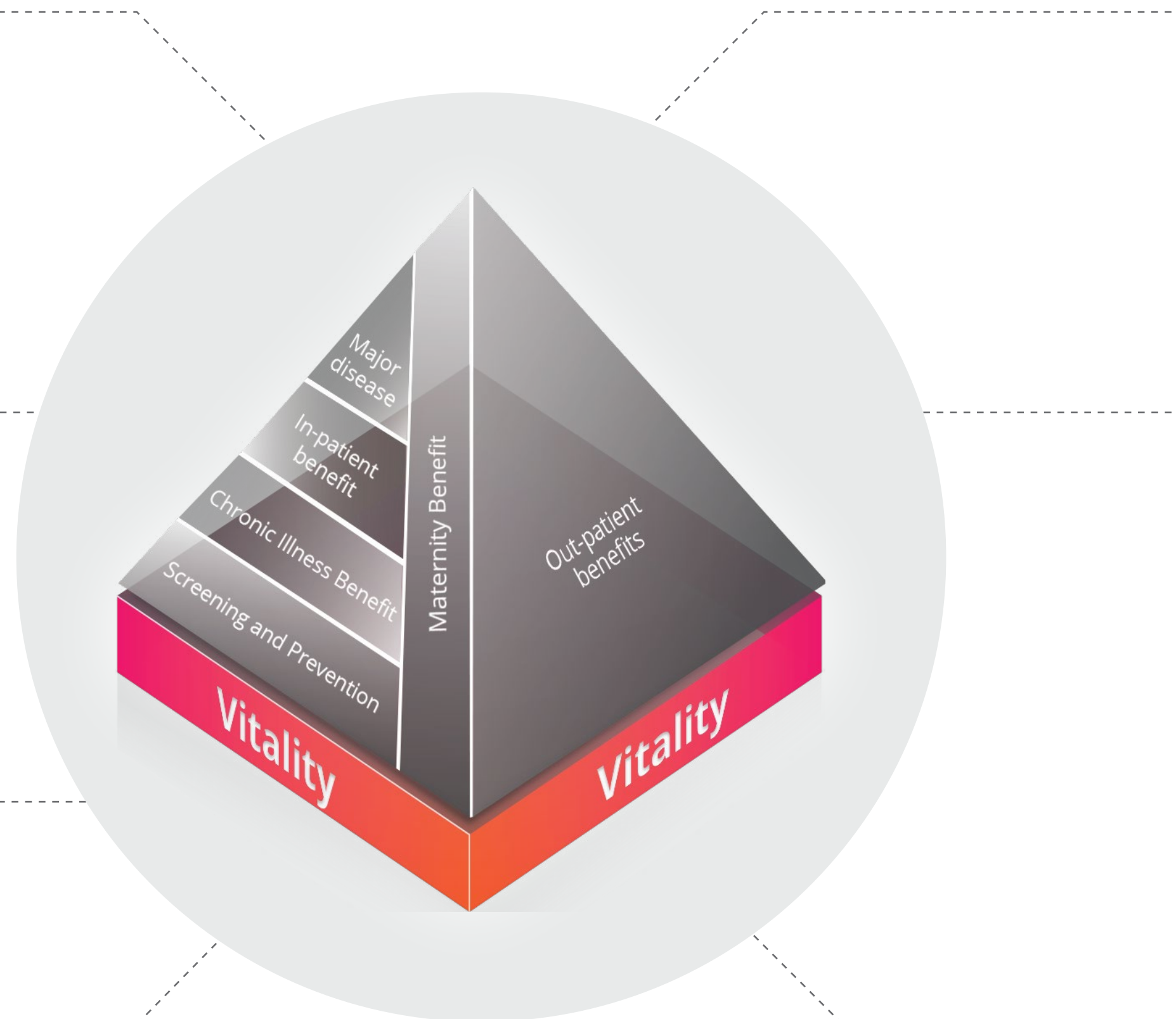
OUT-PATIENT BENEFITS

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/equipment
- Second-opinion services
- Evacuation services

VITALITY

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



Four cover options to choose from

Vitality Health International offers four distinct health insurance options, all benchmarked to provide best-in-category cover 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 of 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, 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 for 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 options:** 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 are applied for each insured person for a 12-month period, calculated from the start date of the policy and 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 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) ▪ 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 warning 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				
Yearly out-patient limit	\$1 300	\$2 500	\$3 000	\$4 000
GP and specialist consultation	Cover for in-person and virtual consultations up to the out-patient limit			
Prescribed medicine	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	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, 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-of-hospital 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 of up to \$1 200 for each person, every year	Cover of up to \$3 000 for each person, every year	Cover of up to \$4 500 for each person, every year	Cover of 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 behaviour-change programme that encourages members to live well, and rewards them for doing so			

Access to extensive healthcare networks across Africa

Vitality Health International 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.

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

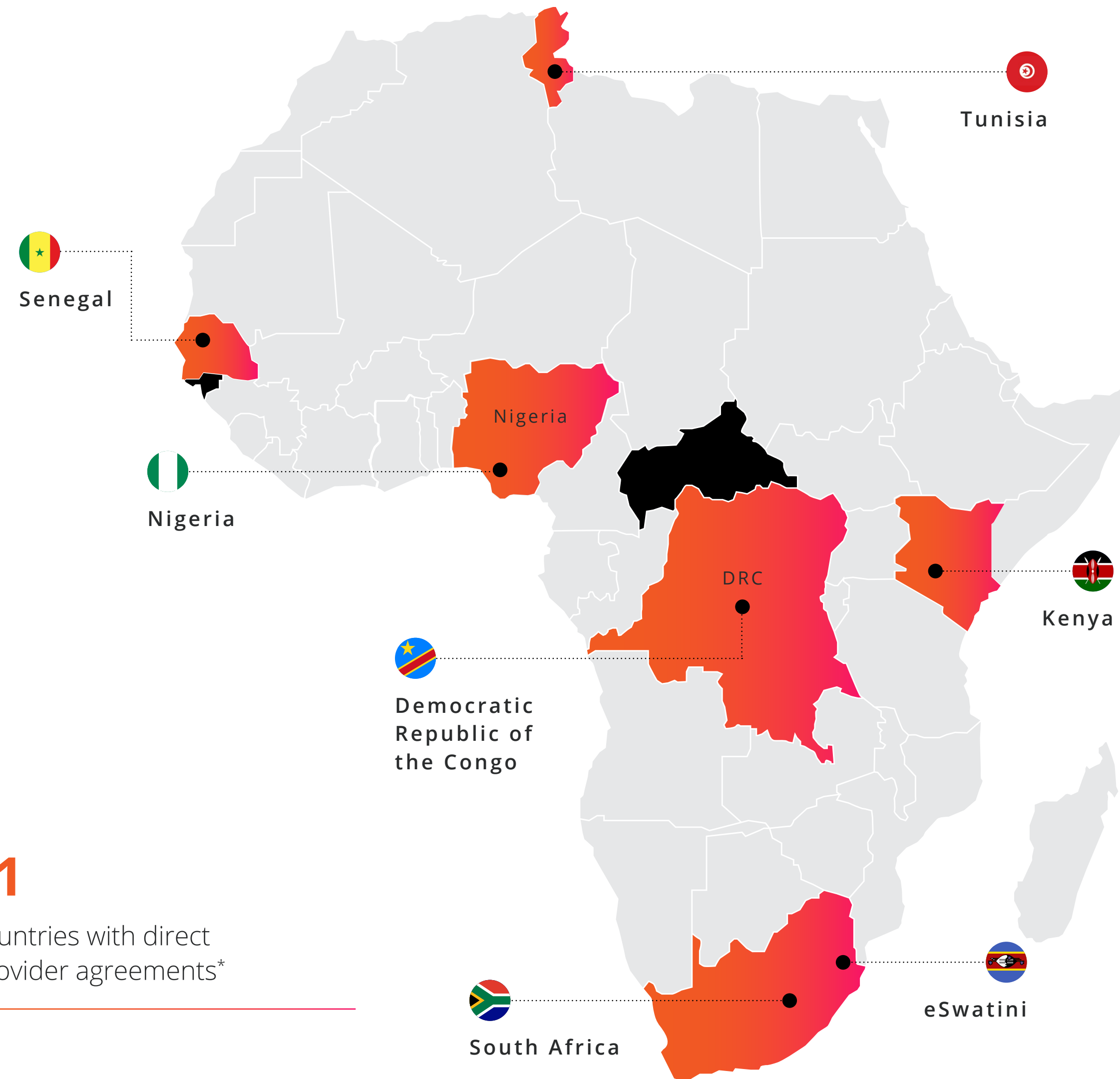
51

countries with direct provider agreements*

7

MSOI offices across Africa

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

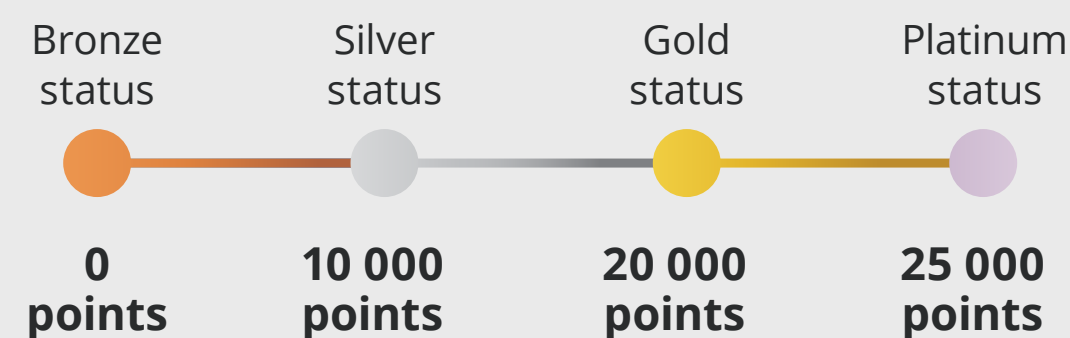


Expanding Vitality, the world's leading behaviour-change programme, in Africa

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

- 01 | Know your health
- 02 | Improve your health
- 03 | Enjoy the rewards.

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



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

VITALITY HEALTH CHECK

The Vitality Health Check includes checks on blood pressure, blood glucose, cholesterol and weight, to identify the risk of developing chronic lifestyle diseases.

VITALITY HEALTH REVIEW

The Vitality Health Review is an online assessment that measures aspects of wellness, including exercise, nutrition and stress. It is a quick and easy way for clients to find out how healthy they are and helps identify lifestyle factors that may put them at risk of developing health problems.

WEEKLY PHYSICAL ACTIVITY TARGET

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



WEEKLY REWARD FOR GETTING ACTIVE

Clients who achieve their weekly physical activity goals can earn reward coins to spend in the Vitality Mall at a range of exciting reward partners.

DISCOUNTED FITNESS DEVICE

Clients can get rewarded with a 25% discount on a Garmin fitness device to help them get active and achieve personalised fitness goals.

Get active and get rewarded with Vitality

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



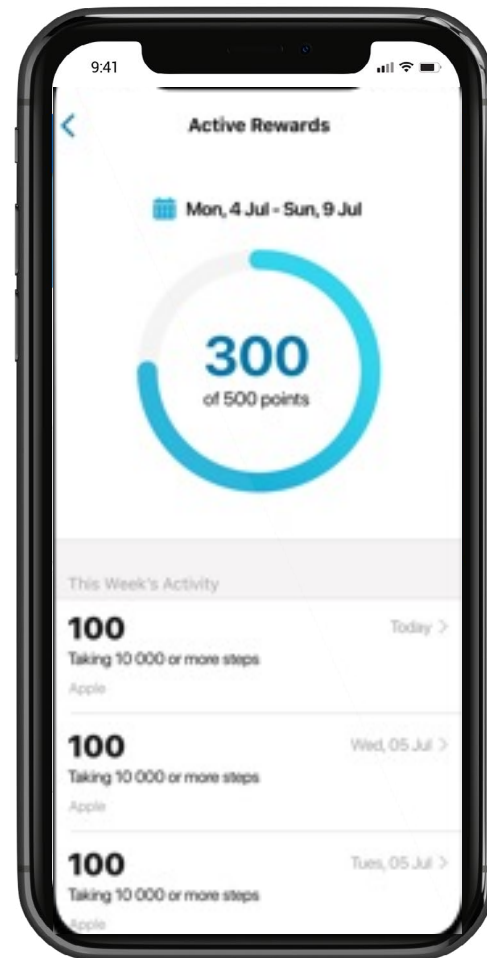
GET ACTIVE

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



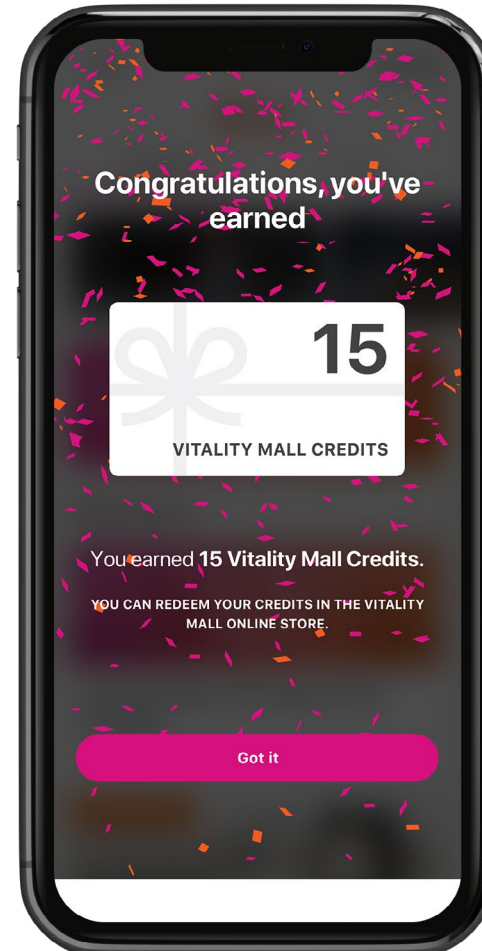
ACHIEVE FITNESS GOAL

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



GET REWARDED

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



AVAILABLE FROM 1 FEBRUARY 2022

TECHNICAL DETAILS

All clients get access to Vitality with the first release on 1 February 2022, with an update on 1 April 2022.

25% OFF a Garmin fitness device




CLIENTS WILL RECEIVE AN UPFRONT 25% DISCOUNT WHEN PURCHASING A NEW GARMIN DEVICE.


Members need to follow the steps on the Vitality app and place their order online. The discount will be applied at point of purchase and will be subject to annual limits.


AVAILABLE FROM 1 APRIL 2022

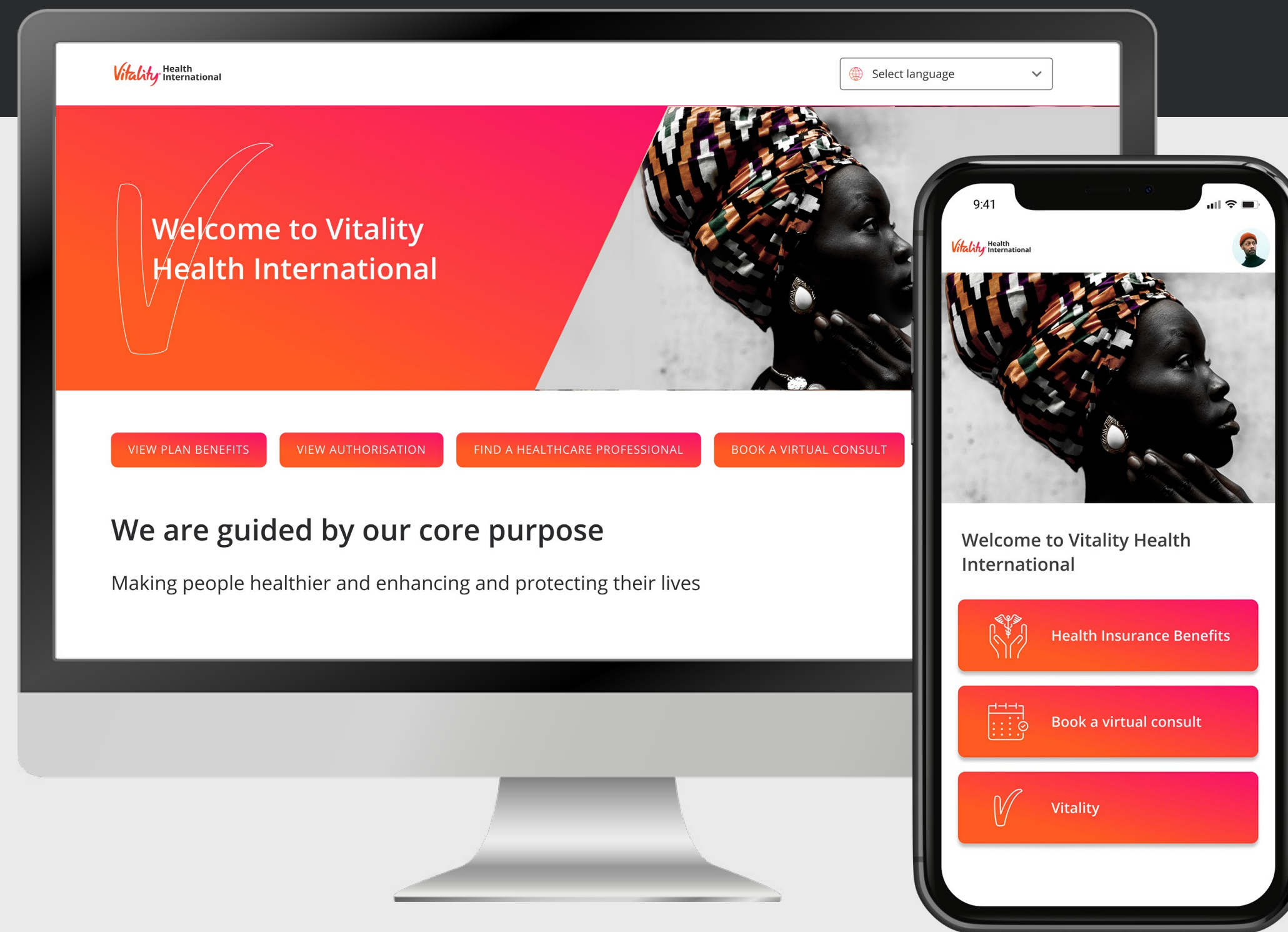
Seamless servicing capability for members


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


 View health insurance benefits, cover, and authorisations


 Submit requests for key services such as Travel for Treatment

 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**

Vitality Health International Health Insurance is provided by Vitality International Health Insurance Company, registration number 134817C, and is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Terms, conditions and limits apply. Travel for Treatment is provided by Vitality International Health Insurance Company registration number 134817C and is administered by MSO International Limited, registration number 01338V a division of Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider. Terms, conditions and limits apply.

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