

OCTOBER 20  
22

VITALITY

# INSIGHTS

FOR EMPLOYERS

Vitality Health International offers comprehensive health insurance that rewards healthy living. Available to employers across Africa, we use our shared-value model to offer innovative and unique healthcare solutions.

# COMMENTS

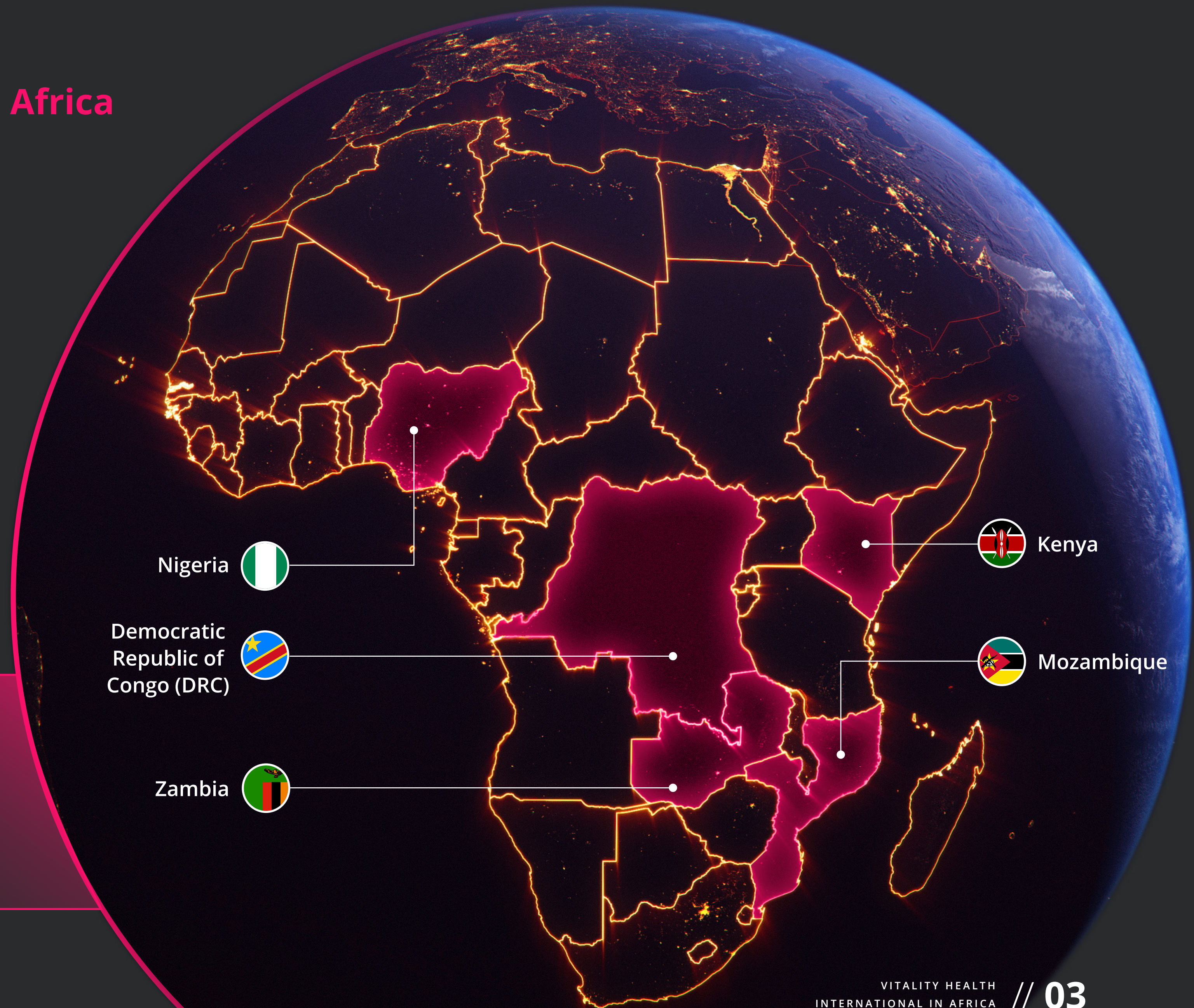


## Vitality Health International **in Africa**

With extensive healthcare and wellness experience globally, Discovery extended our footprint to more countries in Africa with the launch of Vitality Health International on 1 January 2022. Our product offering follows our shared-value model, designed to offer comprehensive health insurance that rewards healthy living.

Our insurance products use the latest digital technology to create an intuitive experience when accessing the healthcare system, and seamless service for employees, employers and financial advisers. Built into the insurance product at no extra cost is our Vitality wellness programme that helps employees lead healthier lifestyles.

Vitality Health International is currently available in five countries in Africa with a focus to expand the footprint to new markets in 2023.



Nigeria



Democratic Republic of Congo (DRC)



Zambia



Kenya



Mozambique

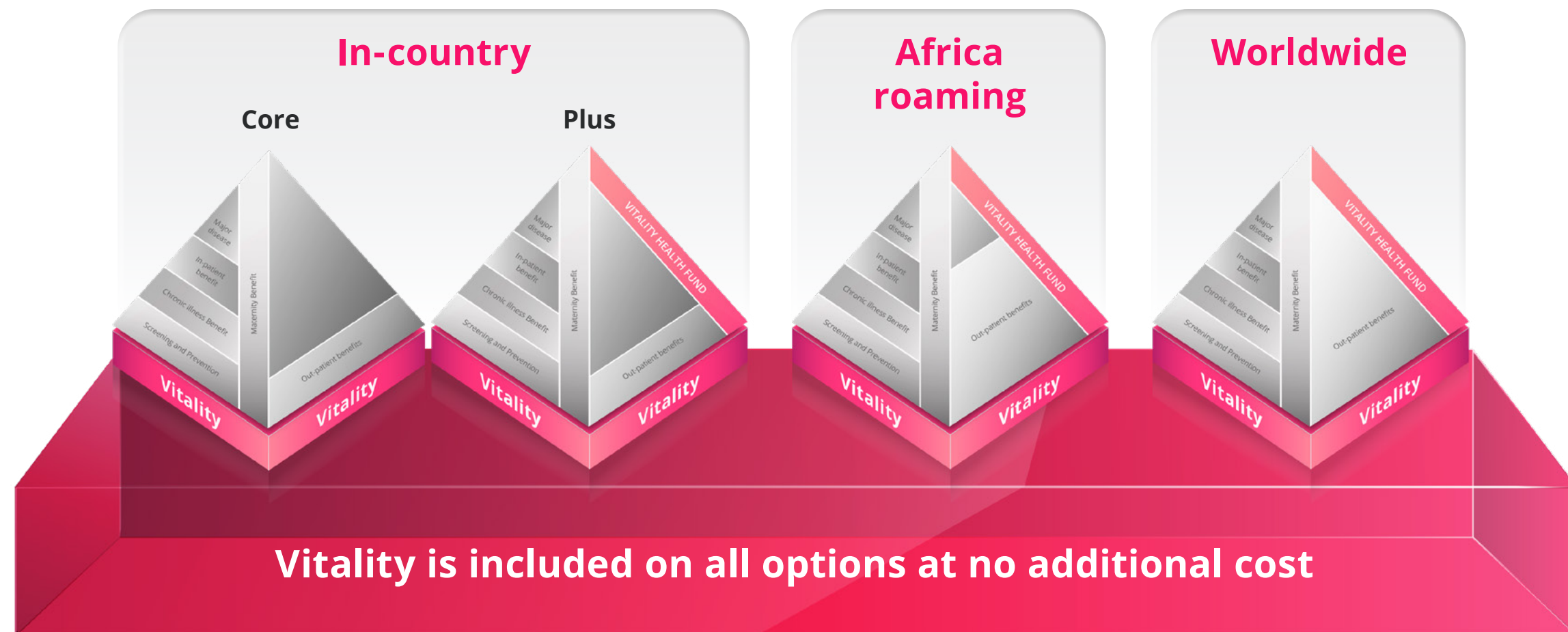


# A **shared-value** approach to healthcare

Through our Vitality programme, we reward employees for being healthier. This is the foundation of our shared-value model: by rewarding people for healthier lifestyles, we perform better as an insurer while contributing to a healthier society over time. Vitality is included in the health insurance product at no extra cost.

Vitality has behavioural economics and clinical science at its core. Global health information shows that four lifestyle behaviours (lack of physical activity, poor nutrition, smoking and excessive alcohol abuse) are the drivers for four main chronic diseases (diabetes, cardiovascular disease, high blood pressure and certain cancers), that result in 60% of preventable deaths globally.

The success of Vitality is in the way incentives are used to address the lifestyle behaviours that have the highest potential to affect people's health outcomes over time: nutrition, physical activity and preventive screening. Vitality encourages and rewards these behaviour changes to help people build better health habits for life.



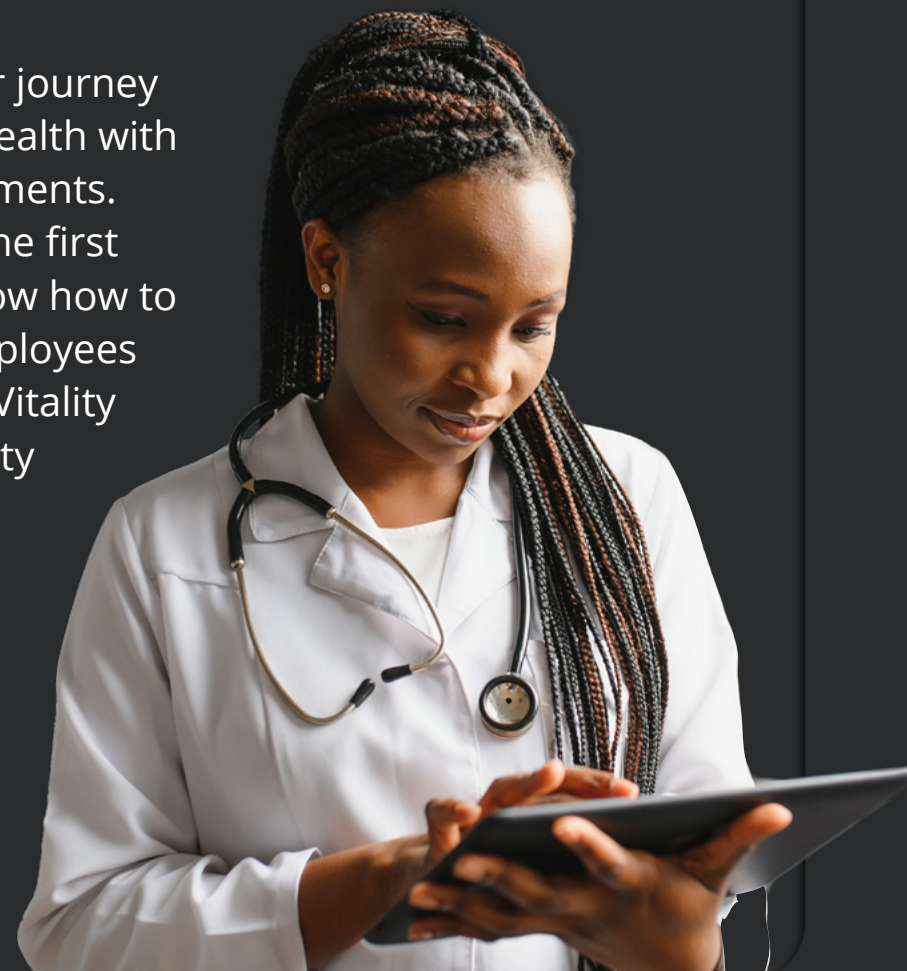
# Vitality, **the world's leading behaviour-change programme**, is embedded in Vitality Health International

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

## STEP 1

### KNOW YOUR HEALTH

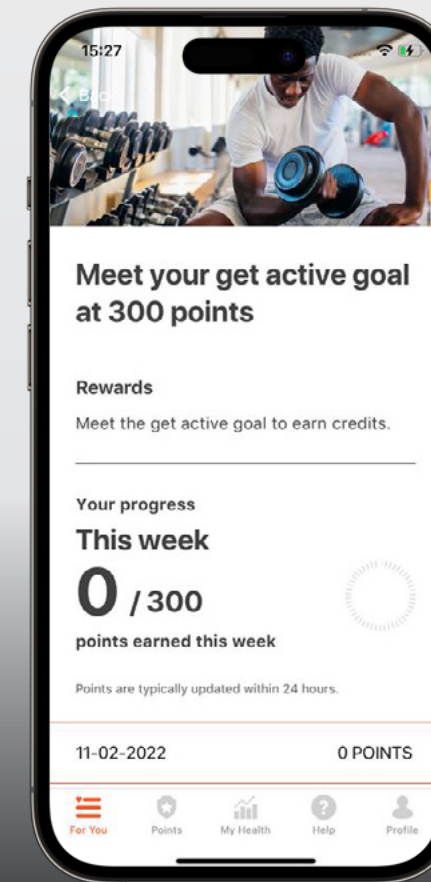
Employees can start their journey by understanding their health with the Vitality health assessments. These assessments are the first step to ensuring they know how to improve their health. Employees can complete the online Vitality Health Review; do a Vitality Health Check at their healthcare provider; get preventive screenings done regularly; keep up to date with vaccinations and sign a non-smoking declaration.



## STEP 2

### IMPROVE YOUR HEALTH

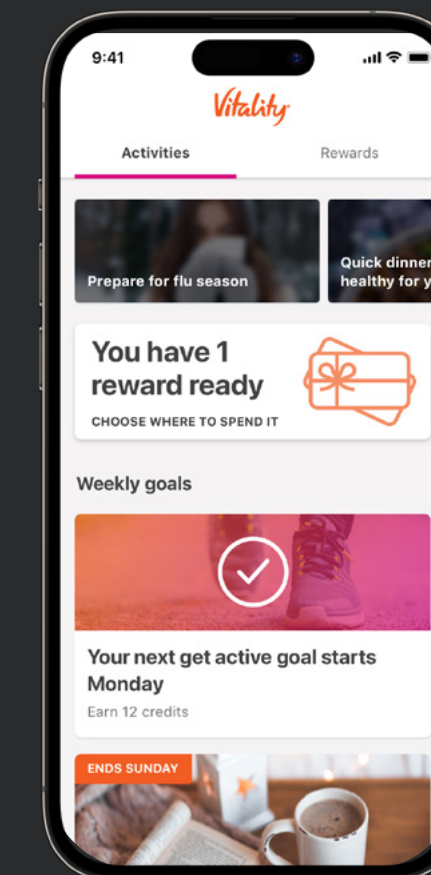
Employees receive personalised physical and mental health weekly goals as a target in the Vitality Africa app. They can track their physical activity using a compatible fitness device and improve their mental wellbeing by achieving the personal mental health goals set for them. Employees can see their progress towards their weekly goals in the app.



## STEP 3

### GET REWARDED

Employees can enjoy rewards for achieving their personalised weekly goals. Employees earn weekly credits in the Vitality Africa app for reaching their weekly goals. The credits convert to award points that can be spent at a range of exciting reward partners available on the Vitality online store.



0 POINTS

10 000 POINTS

20 000 POINTS

25 000 POINTS

BRONZE STATUS

SILVER STATUS

GOLD STATUS

PLATINUM STATUS

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 add up to a Vitality status – ranging from Bronze to Platinum – as a measure of the employee's health and rewards they receive.

# Key trends shaping healthcare across Africa

In the past nine months, we have identified key trends shaping healthcare across Africa. These trends, not new to global healthcare systems, are significant in Africa, as they shape the healthcare landscape and the insurance needs of countries in Africa.

HEALTH INSURANCE MODELS IN AFRICA ARE READY FOR DISRUPTION

01

Employers and employees want more from their health insurance. Customers are tired of insurance only rewarding the sick – customers are moving to alternative insurers for more value. Customers highly value organisations with a purpose and most will choose purpose over brand.

AFRICA'S YOUNG POPULATION IS READY FOR MORE TECH MORE ONLINE AND USING WEARABLE DEVICES

03

Increase in demand for wearables given rising urbanisation, aesthetically pleasing designs, multiple features in a single device.

**Vitality** Health International

02

Shift from communicable to noncommunicable diseases and an increase in the prevalence of mental illness. Employers and employees are looking for screening and wellbeing solutions.

AFRICA IS GOING THROUGH A DISEASE PROFILE SHIFT

# 1 | Health insurance models are **ready for disruption**

Both employers and employees want more from their health insurance, and are weary of the traditional insurance models of the past that only offer value for the sick. With its young millennial working population, 53% of African consumers aged 16 to 34 years are eager to try new products. In fact, consumers are looking to insurers for more value, placing emphasis on organisations with a purpose. These consumer demands will define the face of the insurance market.



THE STEADY GROWTH IN THE MIDDLE CLASS IN AFRICA IS DRIVING THE DEMAND FOR QUALITY HEALTH INSURANCE.

**2.2%** Insurance penetration\*

**7%** Expected insurance growth\*\*

CONSUMERS ARE WEARY OF INSURANCE ONLY REWARDING THE SICK.

**66%** Stopped buying from companies where values don't align\*\*\*

**53%** Of consumers aged 16 to 34 years are eager to try new products^

EMPLOYERS AND EMPLOYEES WANT MORE FROM THEIR HEALTH INSURANCE.

\* Southern Africa, including Lusophone Africa – Source: Insurance regulator reports; Swiss re

\*\* The Research and Markets firm [mg.co.za/africa/2022-06-13-activity-in-africas-insurance-market-is-on-the-increase/](https://www.researchandmarkets.com/2022-06-13-activity-in-africas-insurance-market-is-on-the-increase/)

\*\*\* Global study / Source: <https://www.ibm.com/thought-leadership/institute-business-value/report/2022-consumer-study#>

^ <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/winning-in-africas-consumer-market>

## 2 | Africa is going through a **disease profile shift**

Non-communicable diseases, such as cancer, cardiovascular diseases and diabetes, are emerging as the main cause of death in Sub-Saharan Africa. In fact, according to the WHO, deaths due to non-communicable diseases will be three times higher than the mortality rate for communicable diseases in Sub-Saharan Africa by 2030. This shift is caused by increased urbanisation, lack of physical activity, poor levels of disease screening and late-stage disease diagnosis. Another important noncommunicable disease of increasing concern for employers in Africa, is mental illness. With an estimated 100 million people in Africa suffering from clinical depression, employers are desperately looking for more holistic screening and wellbeing solutions.



DISEASE PROFILE SHIFT FROM COMMUNICABLE TO NON-COMMUNICABLE DISEASES ACROSS AFRICA.

**3X** The expected mortality rate of non-communicable disease compared to communicable diseases<sup>^</sup>

POPULATION-BASED HYPERTENSION SCREENING INTERVENTIONS ARE AN EFFECTIVE TOOL TO IMPROVE HEALTH IN LOW-INCOME CONTEXTS\*.

**55%** of employers already offer access to mental health services<sup>\*\*</sup>

MENTAL HEALTH IS AN INCREASING CONCERN FOR AFRICAN EMPLOYERS

**100 million** people in Africa suffer from clinical depression<sup>\*\*\*</sup>

**15** African countries are among the top 30 globally for people dying by suicide<sup>\*\*\*\*</sup>

<sup>^</sup> Source: WHO, Global Burden of Disease

\* Journal of Health Economics, Volume 75, January 2021,

\*\* 2020 COVID-19 Benefits Survey, Central and Eastern Europe, Middle East and Africa

\*\*\* Source: WEF (2021)

\*\*\*\* Source: WHO (2020)



### 3 | Africa's young population is ready for more tech, more online and using wearable devices

Africa has a young population with the dominant working-class generation being millennials. For millennials, being digitally savvy and always online, the internet is seen as the first port of call. This is also a generation for whom wellness is an active pursuit, and combined with technological enhancements, the demand for apps and wearable devices to track activity is high.



#### AFRICA'S YOUNG WORKING-AGE POPULATION

Three-quarters of Africa's population is under the age of 35\*



#### SMARTPHONE SAVVY

Most people rely on mobile data (89%) to access the internet. Young people aged 18-25 years spend more than 6 hours in a day on the internet



#### SOCIAL MEDIA AND ONLINE

Most people use social media (96%) daily and it is also a key source of news consumption

f 78%    t 55%

☎ 53%    i 41%



#### USE APPS TO TRACK ACTIVITY

56% of people have purchased a wearable device within the last 12 months

\* According to the United Nations population projections and stated in CNBC Aug 2021.  
Source: Vitality commissioned landscape analysis and research on Kenya - Sept 2022, 439 quantitative interviews.

# Intersection of key trends shaping innovation

MONETISING SHARED VALUE FOR BOTH THE EMPLOYER AND EMPLOYEE

01

HEALTH INSURANCE MODELS IN AFRICA ARE READY FOR DISRUPTION

**Vitality** Health International

It is at the intersection of these trends, that VHI has specifically focused on, to ensure our innovations and design aligns with the changing landscape. It is this thinking that has led us to the suite of enhancements for 2023.

02

AFRICA IS GOING THROUGH A DISEASE PROFILE SHIFT

EMPLOYEE WELLBEING: FOCUS ON BOTH PHYSICAL AND MENTAL WELLBEING

03

AFRICA'S YOUNG POPULATION IS READY FOR MORE TECH, MORE ONLINE AND USING WEARABLE DEVICES

VITALITY REWARDS: ENHANCING THE SUITE OF EMPLOYEE REWARDS

# Monetising shared value for both the employer and employee

By embedding wellness in the design of Vitality Health International, the shared-value cycle empowers employers in the rest of Africa to enable employees to get healthier and to be rewarded for doing so.

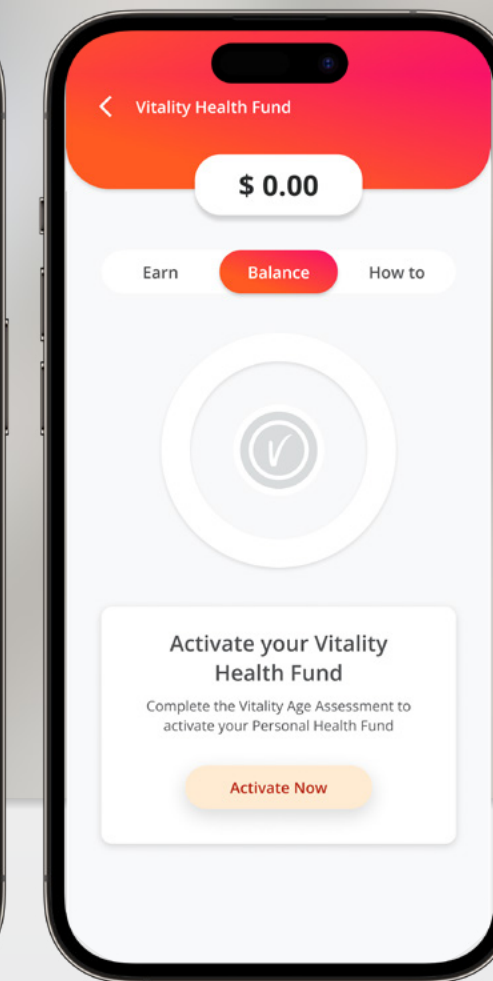
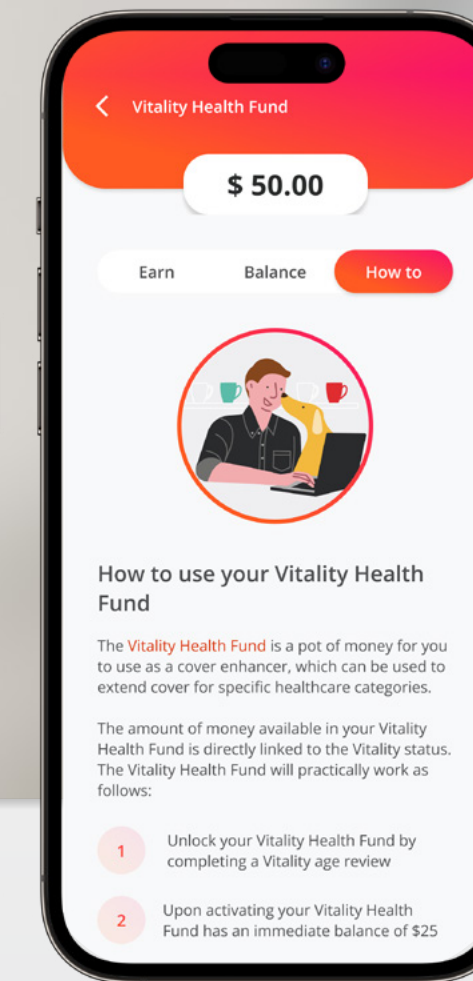
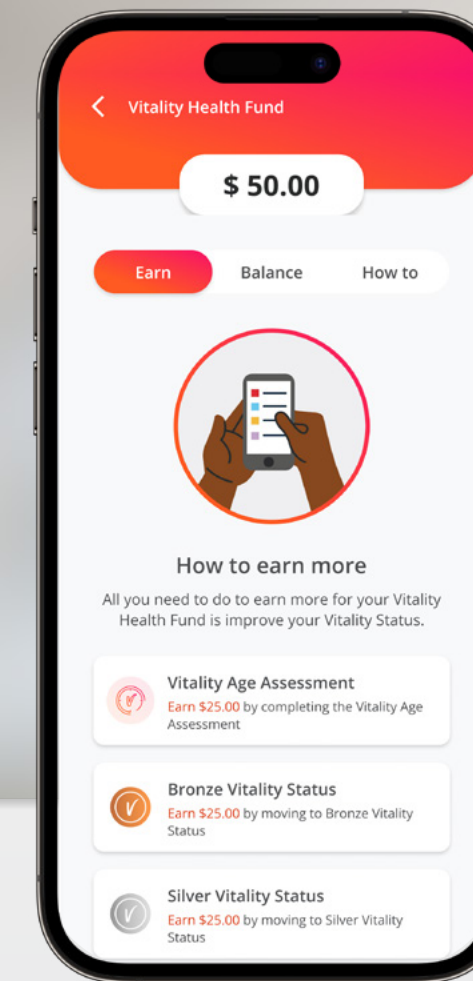
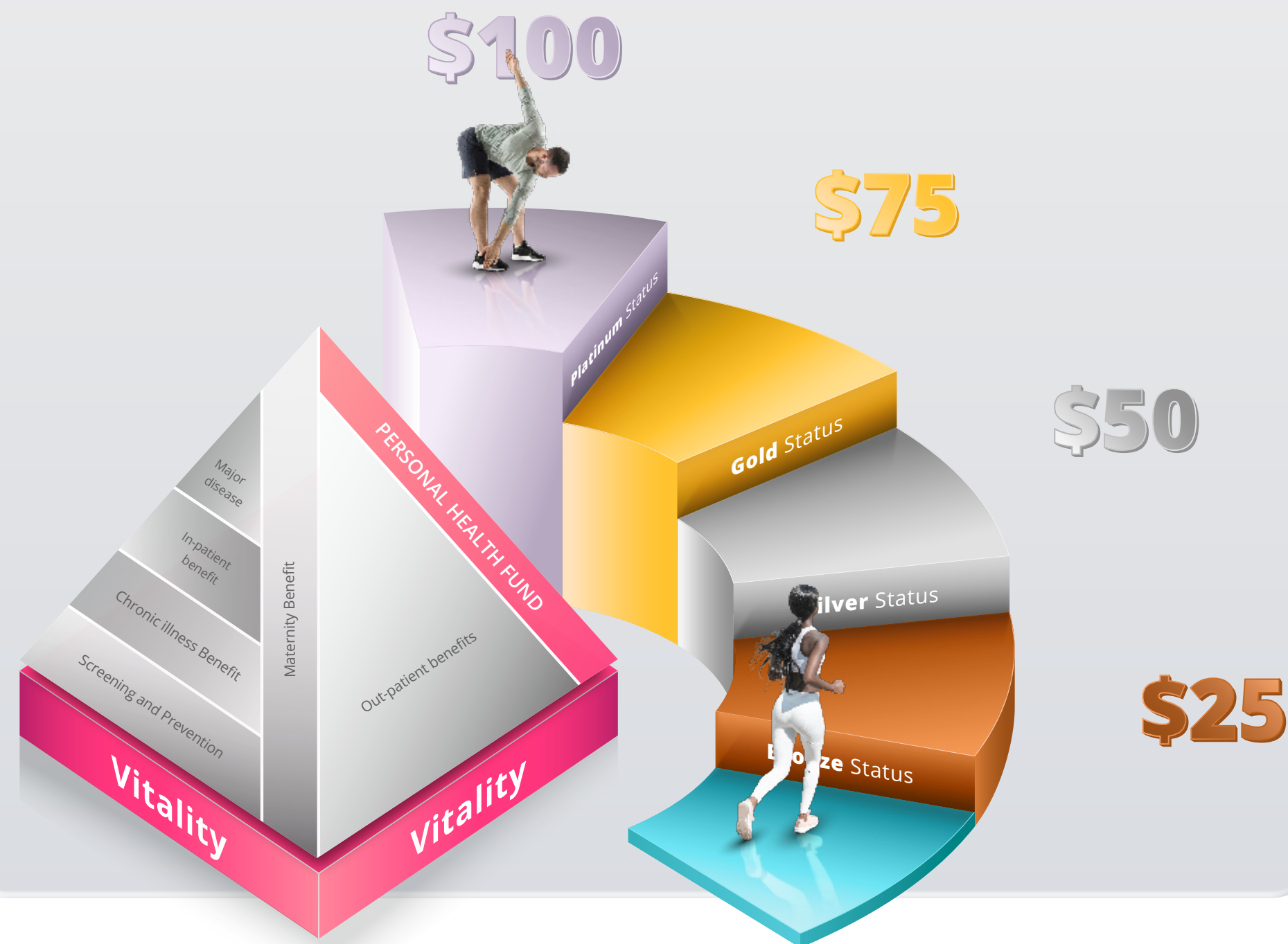


# Introducing the **Vitality Health Fund**

A personalised way to monetise a healthy lifestyle

The Vitality Health Fund lets employees boost their current healthcare cover for out-patient healthcare services and treatments once they reach the limits on their health insurance.

## VITALITY HEALTH FUND EXTENDS EMPLOYEES' BENEFITS FOR OUT-PATIENT HEALTHCARE



### How the Vitality Health Fund works:

#### STEP 01

Unlock the Vitality Health Fund by completing a Vitality Health Review

#### STEP 02

Once activated, the Vitality Health Fund has an immediate balance of \$25

#### STEP 03

Unlock an extra \$25 each time the Vitality status improves. Limited to a total Vitality Health Fund value of \$100

The Vitality Health Fund is awarded to the employee and any dependants on their policy older than 18. Employees can use the money in their Vitality Health Fund to pay for all or part of their medical treatment. If there is any money left in the Vitality Health Fund at the end of a plan year, we'll carry it over to the next 12 months, as long as the policy is renewed. Unused funds will expire if the policy is not renewed.

### The Vitality Health Fund can be used to help pay for the following:

- A | GP, specialists
- B | Prescribed medicine
- C | Dentistry
- D | Optometry
- E | Physiotherapy
- F | Chiropractic
- G | Speech and occupational therapy
- H | Immunisations
- I | Psychology and psychiatry

# Introducing **Vitality Health Cashback** for employers

## Vitality Health Cashback rewards employers for healthier employees

Healthier employees are more productive, and contribute positively to the performance of their employer. By incentivising and encouraging employees to be healthier, not only do they benefit from improved health and wellbeing, but Vitality Health International benefits from insurance savings from healthy members who are less likely to claim. These savings allow us to offer comprehensive cover with richer benefits and more valuable behavioural incentives.

To reward employers for encouraging their employees to get healthy, they will earn cashback when their employees improve their Vitality status. Employers get 2.5% cashback for those employees getting to Silver Vitality status, 5% for those getting to Gold, and 10% for those reaching Platinum status. The amount of cashback employers receive will be based on the average Vitality status of all their insured employees and will be calculated on the current year's premium and Vitality status.

**Productivity:**  
~7 DAYS



Additional working time due to lower absenteeism for employees engaged in Vitality

**Work engagement:**  
35%



Greater work engagement for engaged employees relative to unengaged employees

**Service defects:**  
23%



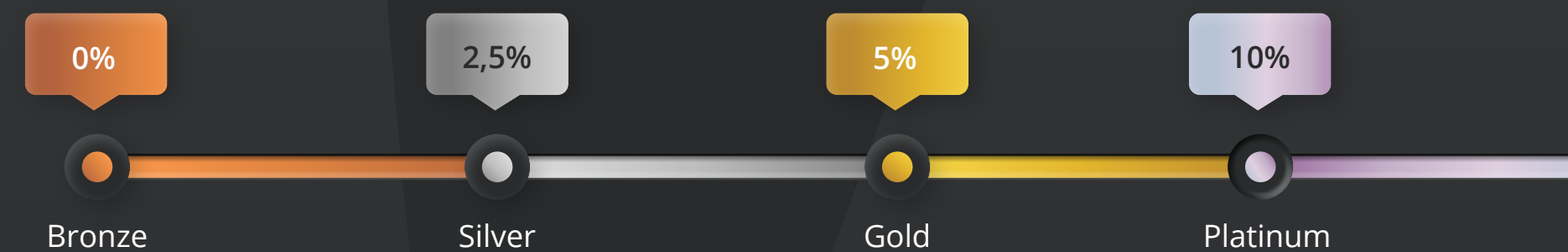
Fewer defects recorded by engaged employees compared to employees without Vitality

**Sick days:**  
46%



Lower number of sickness days for engaged employees versus employees without Vitality

**UP TO 10% EMPLOYER CASHBACK**  
off your renewal premium



Cashback calculated on current year's Vitality status and premium

50 employees on a plan



At the end of the plan year:



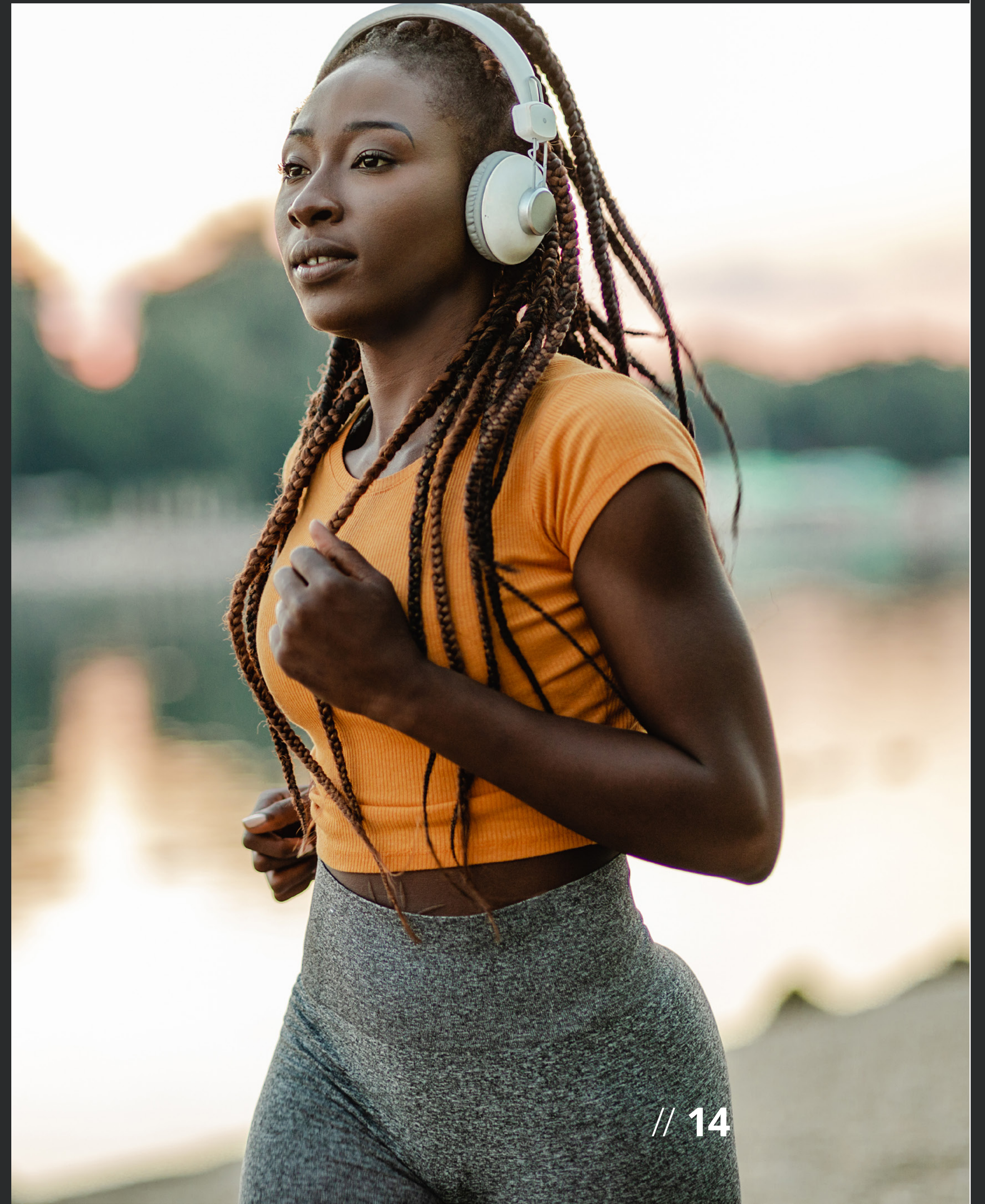
8 have achieved Bronze status, 8 Silver, 20 Gold and 14 Platinum

The business would receive 5.2% of their current premium (less any taxes) as a cashback off their renewal premium:  $(8 \times 0\%) + (8 \times 2.5\%) + (20 \times 5\%) + (14 \times 10\%) / 50 = 5.2\%$

# Employee wellbeing

## Focus on both physical and mental wellbeing

Vitality Health International recognises the importance of holistic wellbeing, with a focus on early intervention unlocking longer-term value. This is achieved through a dual focus on a personalised wellness experience journey as well as the introduction of a new mental wellbeing programme, Vitality Healthy Mind to drive better mental health outcomes for employees.



# Introducing **Vitality Healthy Mind**

We offer a tailored approach for the management of mental wellbeing through proactive screening and early identification of illness. Our solution includes a range of programmes, app recommendations and information on the health insurance benefits available. We also include weekly rewards for achieving personal mental health goals to encourage and reward better mental health behaviours.

**1:4** 

Adults suffer from mental illness

**2.6X** 

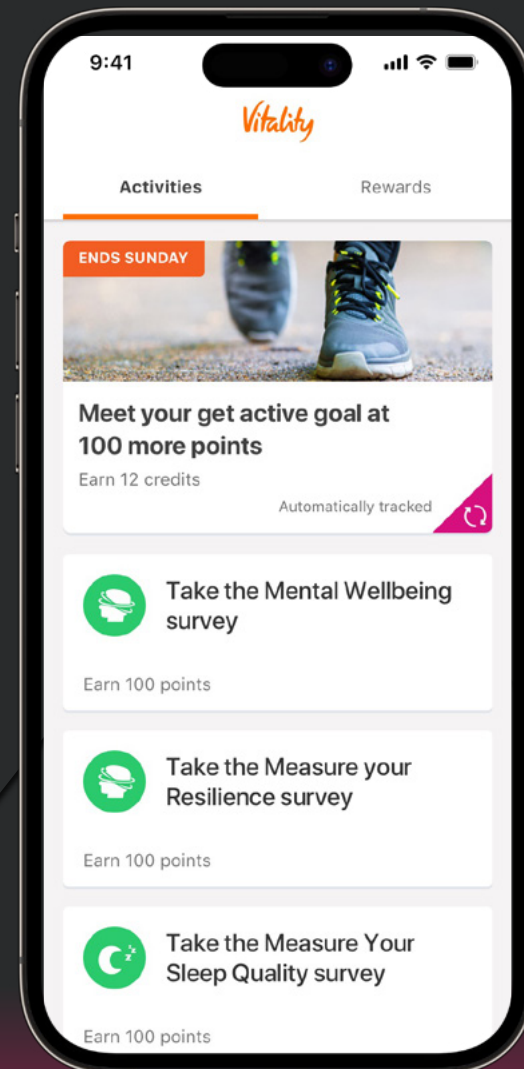
More likely to adopt unhealthy lifestyle behaviours

**60%** 

More likely to be diagnosed with preventable chronic conditions

## UNDERSTAND YOUR MENTAL HEALTH

Clinically relevant screening assessments



Sleep

Resilience

Depression and Anxiety

## IMPROVE YOUR MENTAL HEALTH



### Personalised weekly goals

Set of personalised mental wellbeing goals based on individual screening that are updated regularly.



### App recommendations

Apps recommended to employees based on the mental wellbeing areas they need to improve.

Meditation



Sleep

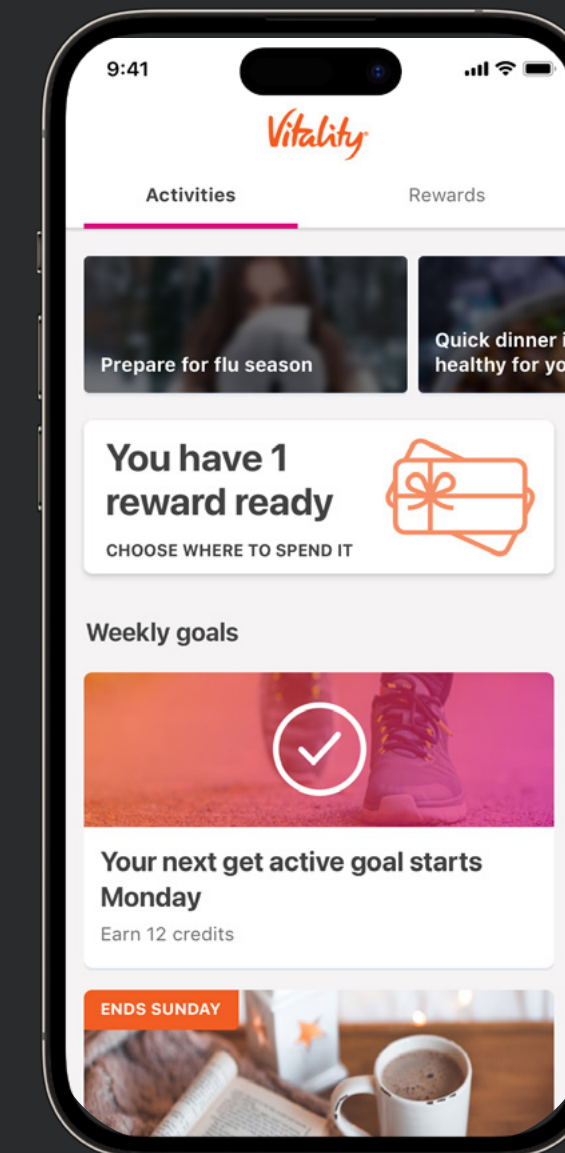


### Mental health out-patient care

Onward referral – employees can use their Vitality Health International health insurance benefits.

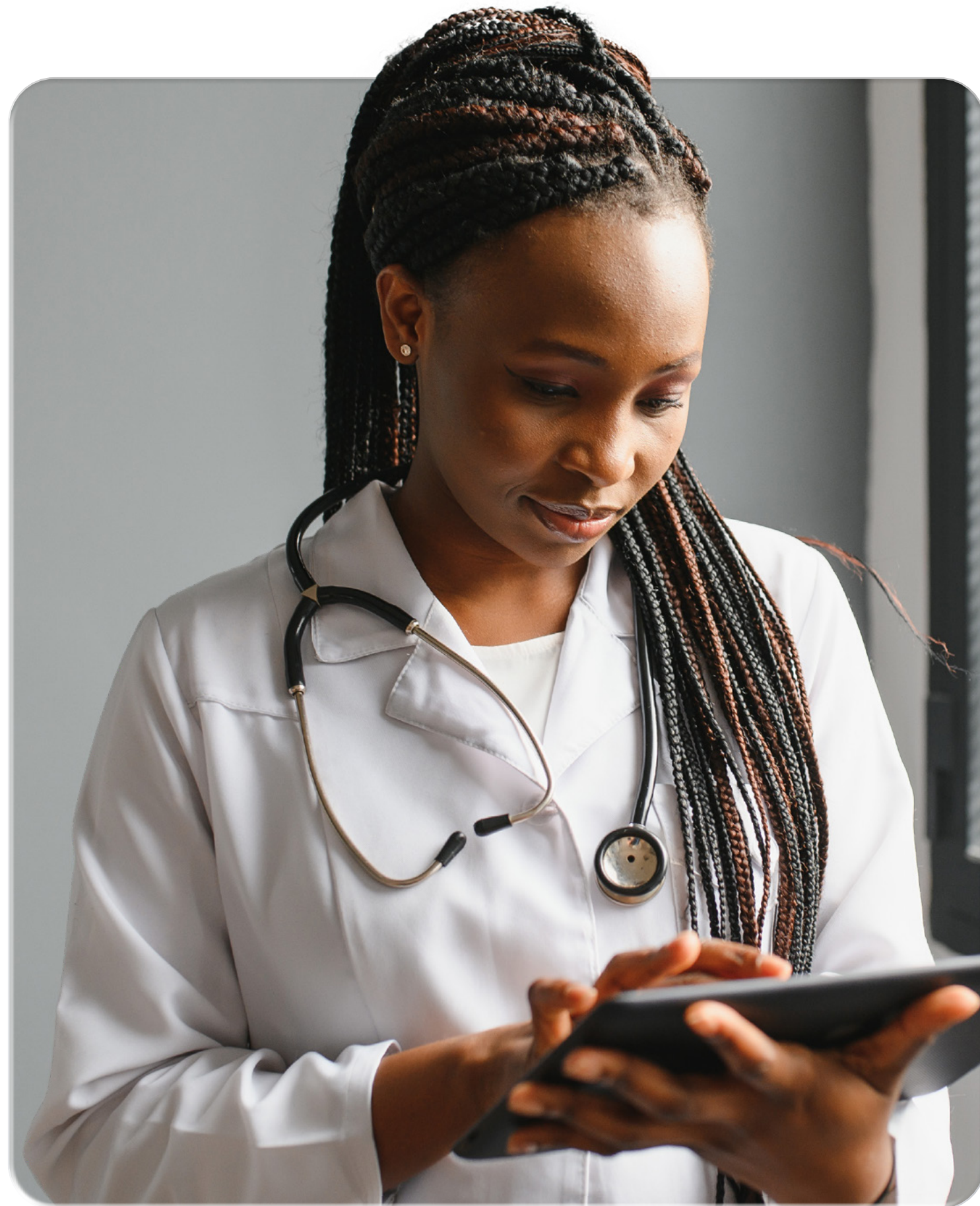
## GET REWARDED

Weekly rewards for achieving mental health goals



# Vitality Health International **Wellness Experience**

Vitality Health International provides a tailored on-site Wellness Experience for all employers.

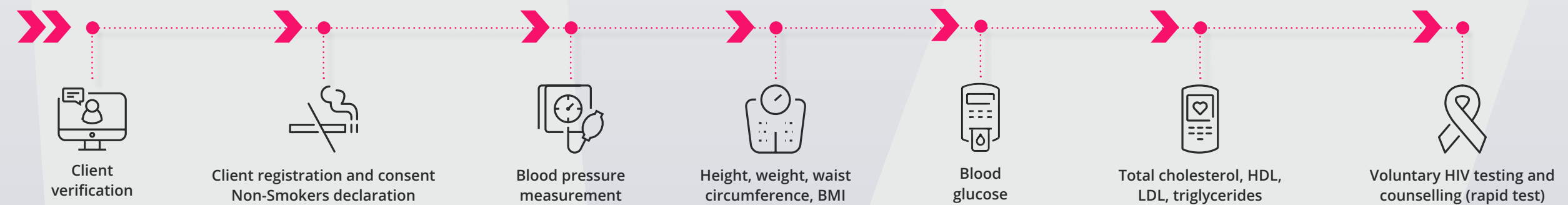


## 01 BOOKING A WELLNESS DAY

Health screening checks are important because employees get to understand their current health status and lifestyle risks. Booking a Wellness Day is easy, employers can simply contact their Key Account Manager to begin the process.

## 02 ONSITE WELLNESS DAY EXPERIENCE

Employees can start their wellness journey by understanding their health with the Vitality health assessments. These assessments help encourage employees to take the necessary steps to improve their health and earn Vitality points for doing so. Our Wellness team will facilitate any suggested health actions and next steps at the Wellness Day.



## 03. AFTER THE WELLNESS DAY

After the Wellness Day, we will share comprehensive reports with metrics and unique insights to help employers improve outcomes for their employees.





A close-up photograph of a person's legs and hands as they tie their black athletic shoes. The person is wearing a black watch on their left wrist. The background is a blurred outdoor setting, possibly a park or running path. The image is used as a background for the text on the left side of the page.

# **Vitality rewards** Enhancing the suite of employee rewards

The Vitality programme is unique to each member as it uses health and wellness data to set clinically-appropriate fitness goals, which adjust automatically based on the individual's activity levels. Members can get active through a wide range of fitness device and application partners and earn weekly rewards through a variety of partners when they achieve their goals.

# Get active and get rewarded with Vitality

Vitality encourages employees to get active and rewards them for doing so. The Vitality platform offers integration with a range of fitness devices and apps. Employees can link their device to the Vitality platform to start earning credits and rewards.

Up to  
**40% off**  
a Garmin fitness device to help you get active



POLAR

SUUNTO

fitbit

WITHINGS

Apple Health

Google Fit

SAMSUNG Health

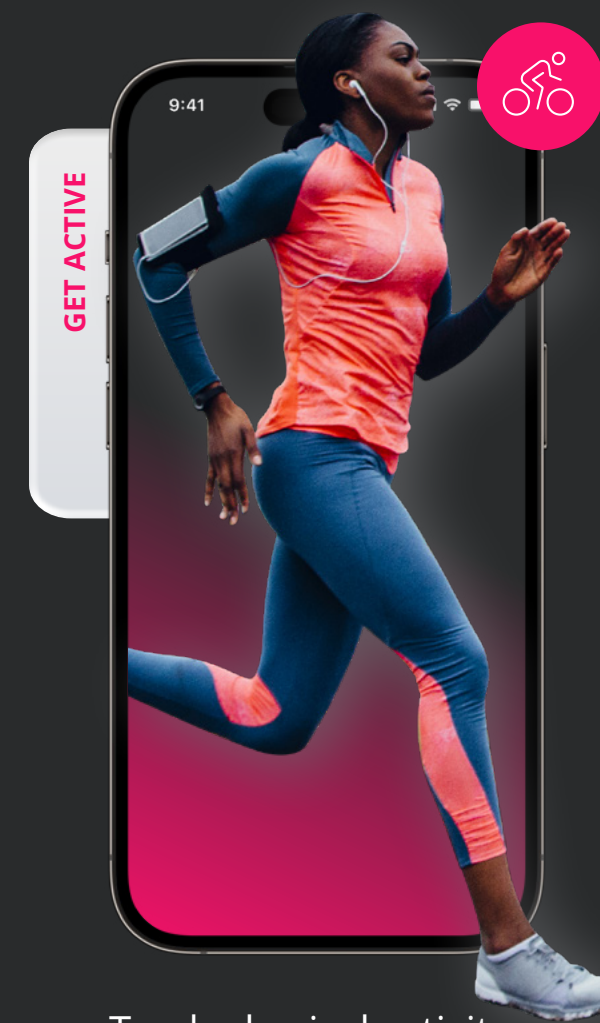
STRAVA

RANGE OF WEARABLE DEVICES

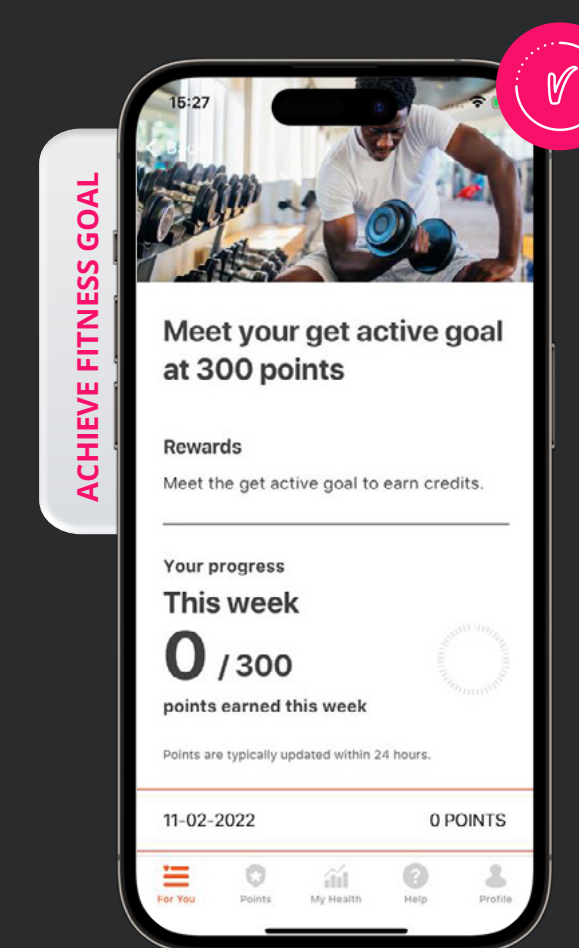
GARMIN DISCOUNT

RANGE OF FITNESS APPS

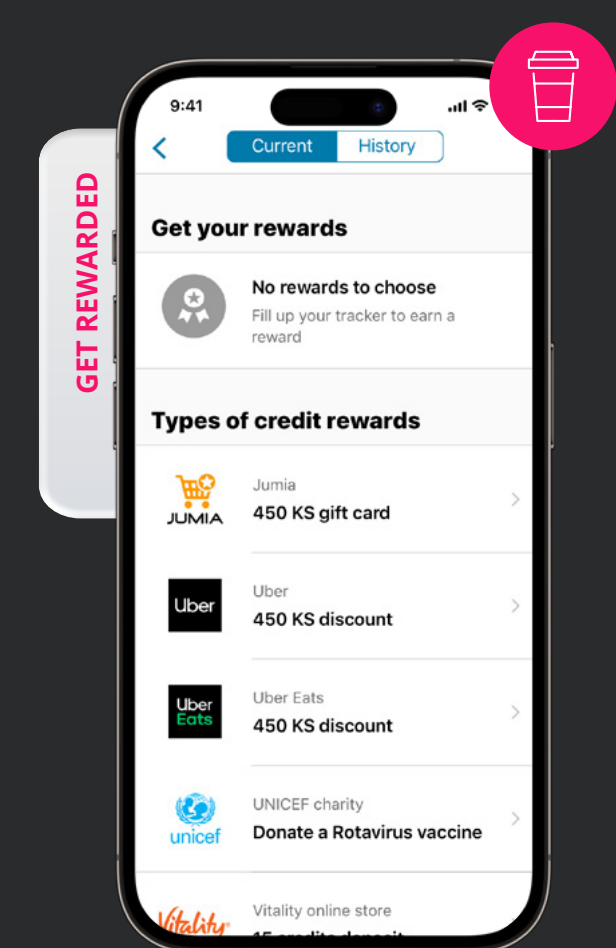
Data integration with Vitality | Rewarding employees with discounts on and access to a wide range of wearable fitness devices and apps



Track physical activity through linked wearable devices. Get **40% off** a Garmin fitness device to get active.



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



Employees **earn weekly rewards** for achieving their physical activity goals

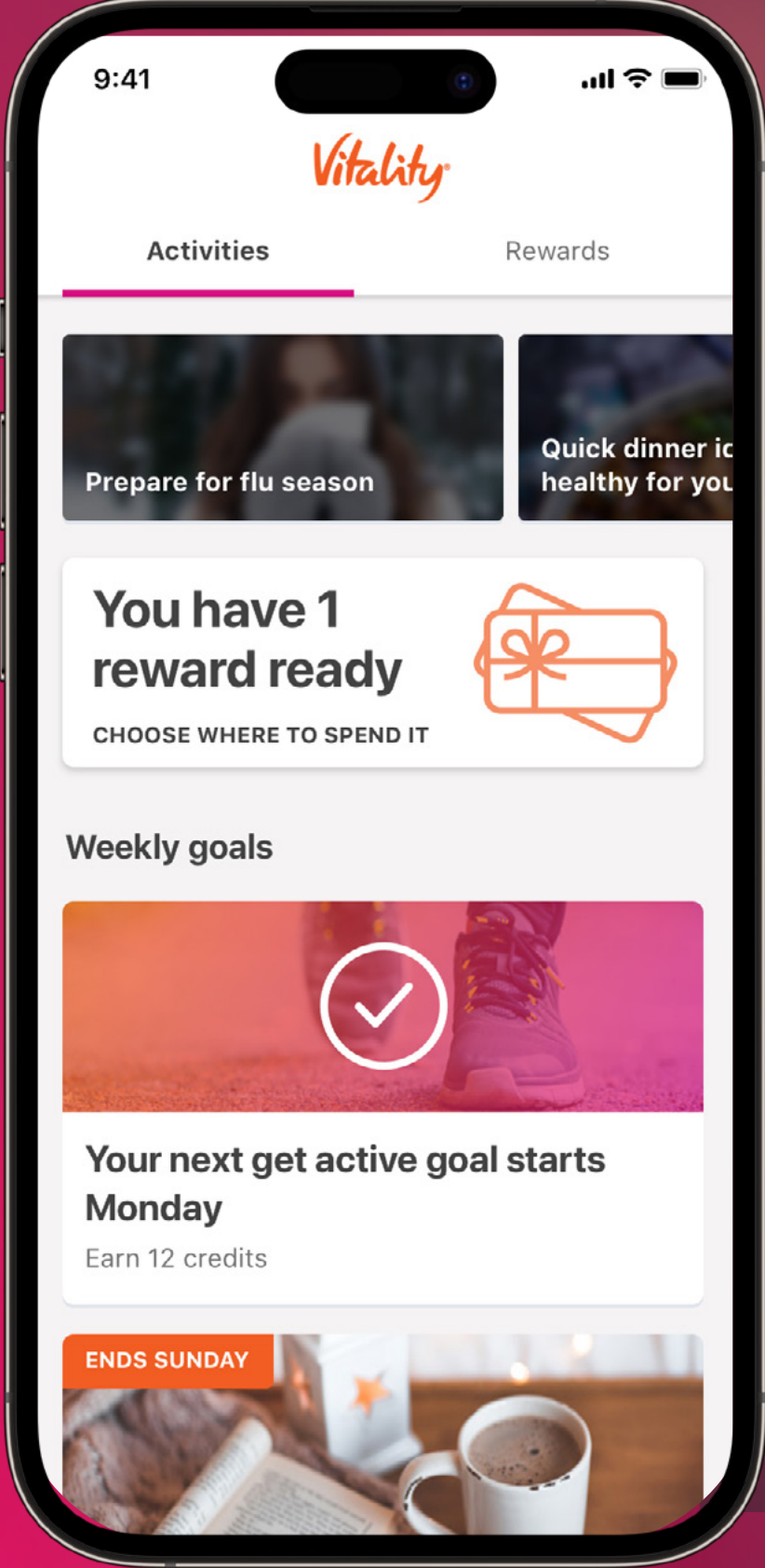
Employees will receive an upfront 40% discount when purchasing a new Garmin fitness device.

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

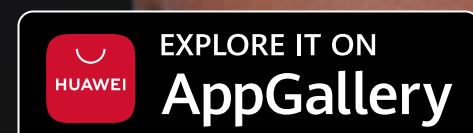
**AVAILABLE FROM SEPTEMBER 2022**

# Vitality benefits in a snapshot

By offering a wide range of rewards, Vitality ensures that employees are incentivised to engage in a healthy lifestyle, regardless of their personal preferences.



NEW REWARDS	Vouchers	>	JUMIA	MTN	vodacom	Uber	Uber Eats
	MoveToGive	>	unicef for every child		Donate towards a life-changing vaccine		
VITALITY ONLINE STORE WEEKLY REWARDS	Gifts		Electronics		Fashion accessories		
	DIY and garden		Living Green		Kids and baby		
	Health and beauty		Travel and luggage		Sports and recreation		
	Home		Smart home		Kitchen		
	Stationary		Watches and jewelry		Luxury brands		



[vitalityhealthinternational.com](https://vitalityhealthinternational.com)

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.

Please note all information displayed in this brochure is only a summary of the Vitality Health International benefits. Specific limits, terms and conditions apply to each benefit. All information displayed in this brochure was correct at the time of publishing.