



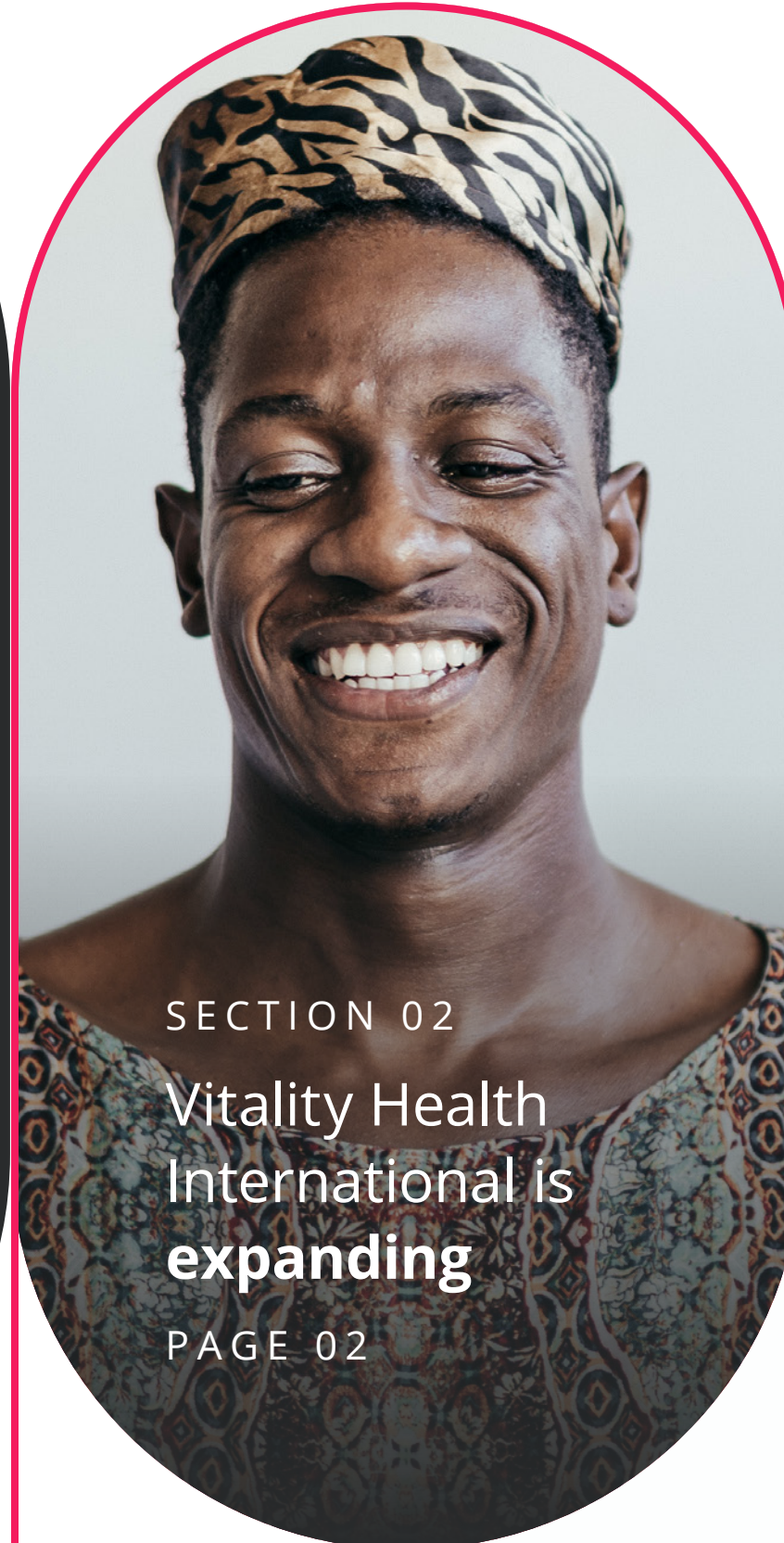
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# VITALITY INSIGHTS

Tailored for the unique needs of the African market, Vitality Health International offers **health insurance that rewards healthy living.**

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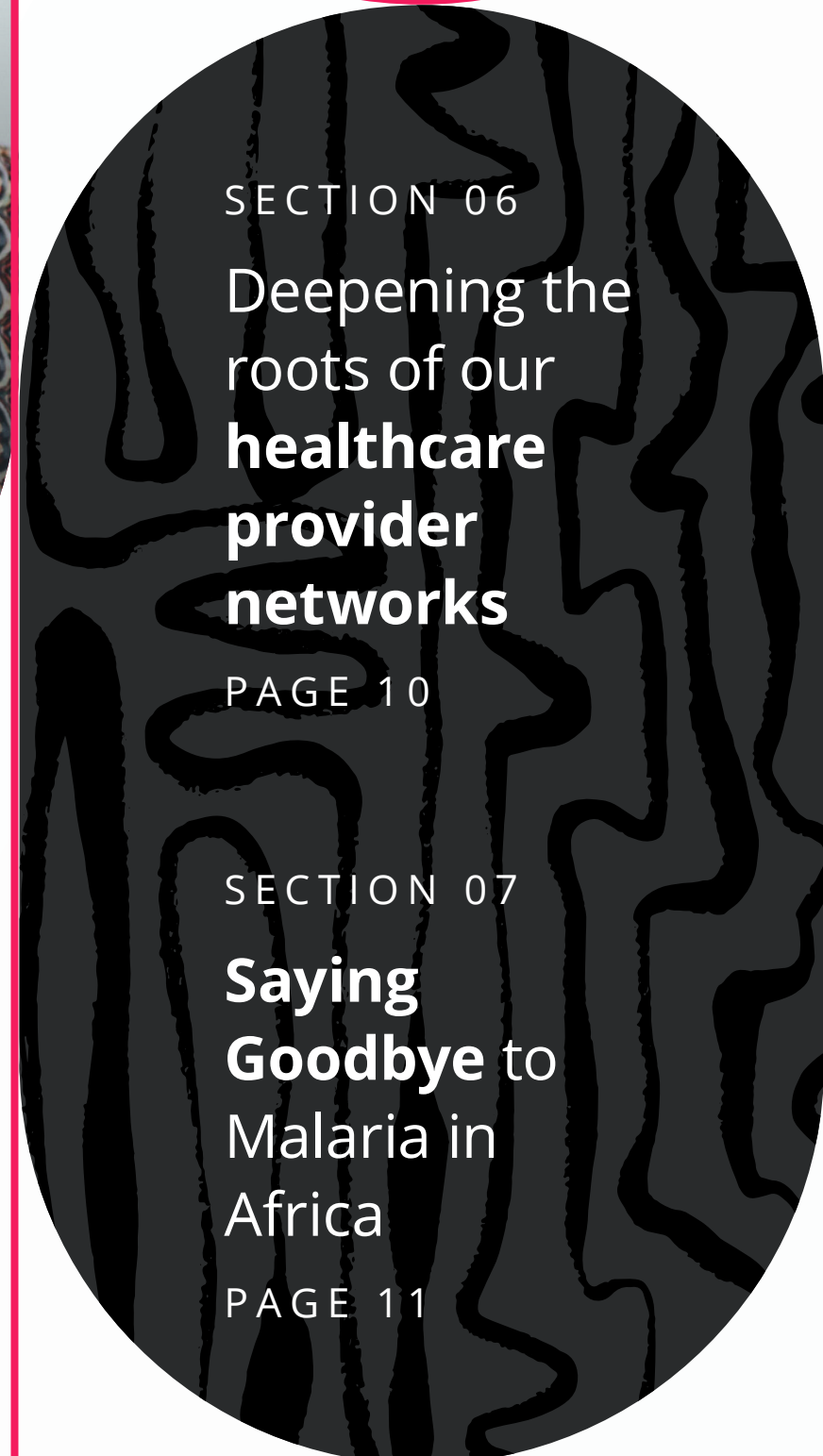
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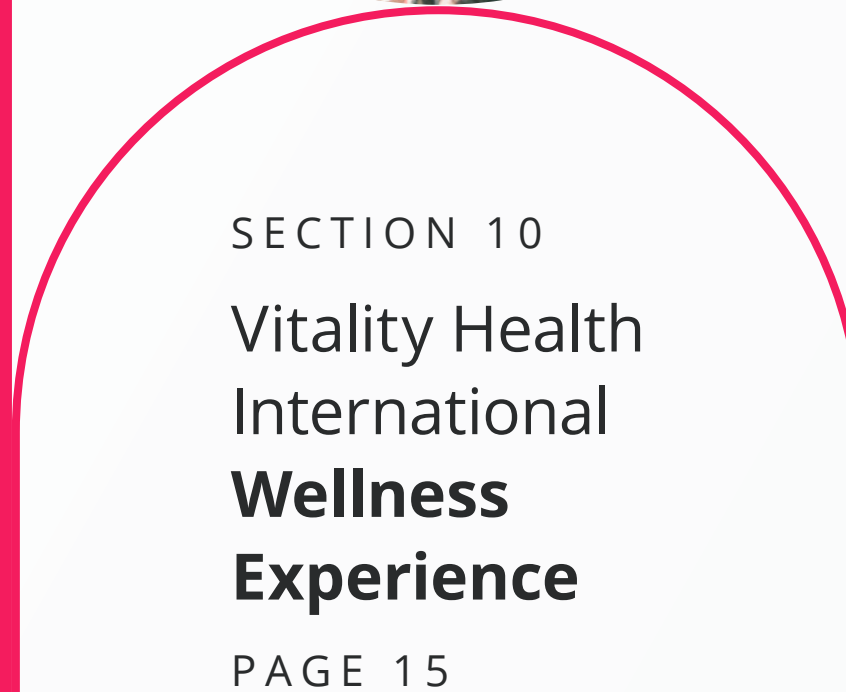
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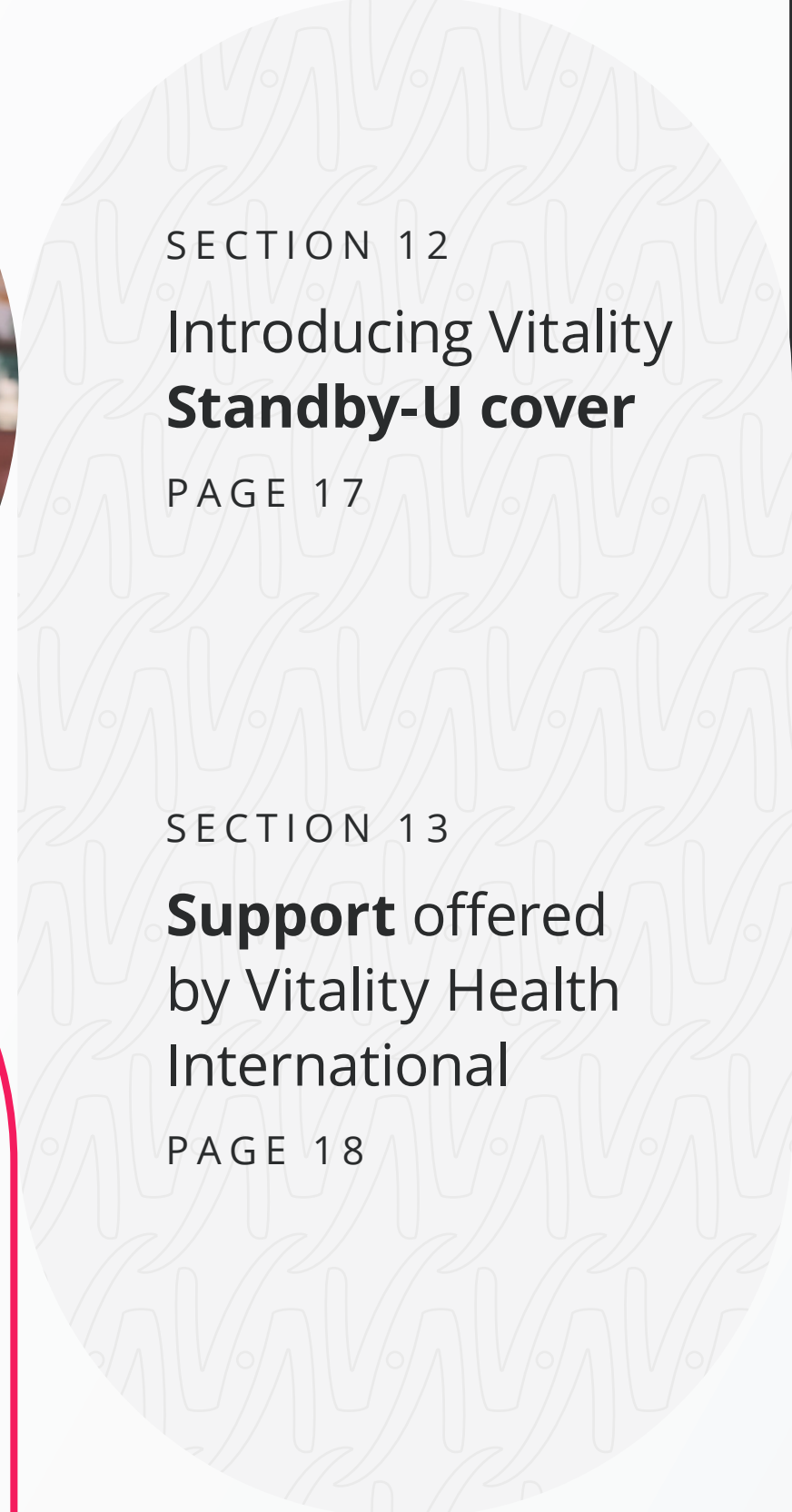
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# Health insurance that **rewards healthy living**



Why Vitality Health International is the right insurer for your business

01

## Industry-leading expertise in health and wellness

Vitality Health International (VHI) is a wholly-owned subsidiary of Discovery, which has over 25 years of experience in the financial services market with a footprint in over 40 countries worldwide.

02

## Extensive local, regional, and international healthcare provider network footprint

Vitality Health International has partnered with Medical Services Organisation International (MSOI) to manage and expand healthcare networks available to clients. MSOI has direct access agreements with over 6 000 healthcare providers in 52 countries across Africa, including hospitals, clinics, pharmacies, laboratories and individual doctors.

03

## Broad plan range

Vitality Health International provides comprehensive health insurance across the workforce, from entry-level staff to executives and expatriates.

04

## Shared-value health insurance

Our shared-value insurance model, encourages people to make healthier choices a habit and shifts behaviours to maintain and improve good health. Members have access to wellness cover through Vitality wellness days and ongoing wellness support. They also have the option to join the world's leading scientific-based wellness programme, Vitality.

05

## Comprehensive healthcare benefits

All our health plans offer comprehensive benefits, including maternity cover, access to wellness benefits, and screening and prevention tests.



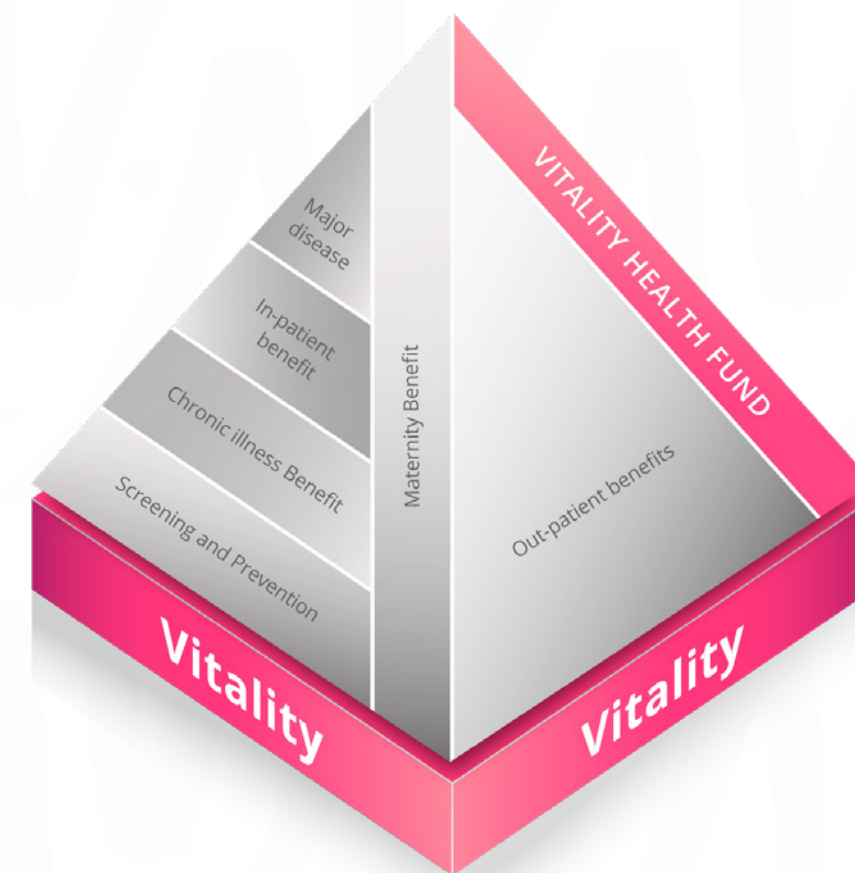
# Vitality Health International is expanding Discovery's footprint in Africa

Vitality Health International is committed to expanding into Africa, painting **Africa** pink, and ultimately making Africa healthier.

Through the Vitality shared-value health insurance model, our commitment goes beyond paying healthcare-related claims, we are also rewarding healthy behaviours and building a healthier Africa.

 We are excited to announce our expansion into Tanzania. Vitality Health International is now available in **7 countries in Africa**

# Key features of our health insurance product



## 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



## SCREENING AND PREVENTION

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



## CHRONIC ILLNESS BENEFIT

Cover for a defined list of chronic conditions, subject to the overall plan limit:

- Chronic medicine
- Consultations
- Pathology
- Basic radiology



## IN-PATIENT BENEFITS

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

- Hospital admissions, subject to the overall plan limit
- Emergency transport
- Family accommodation



## MATERNITY BENEFITS

Cover for comprehensive maternity healthcare services:

- 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 BENEFITS

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

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



## VITALITY HEALTH FUND

A fund to enhance the current healthcare cover for out-patient healthcare services and treatments once overall plan limits are reached:

- Unlock Vitality Health Fund by completing a Vitality Health Review
- Vitality Health Fund has an immediate balance of \$25
- Increase Vitality Health Fund by \$25 when moving up a Vitality status
- Vitality Health Fund is limited to a total fund value of \$100



## VITALITY

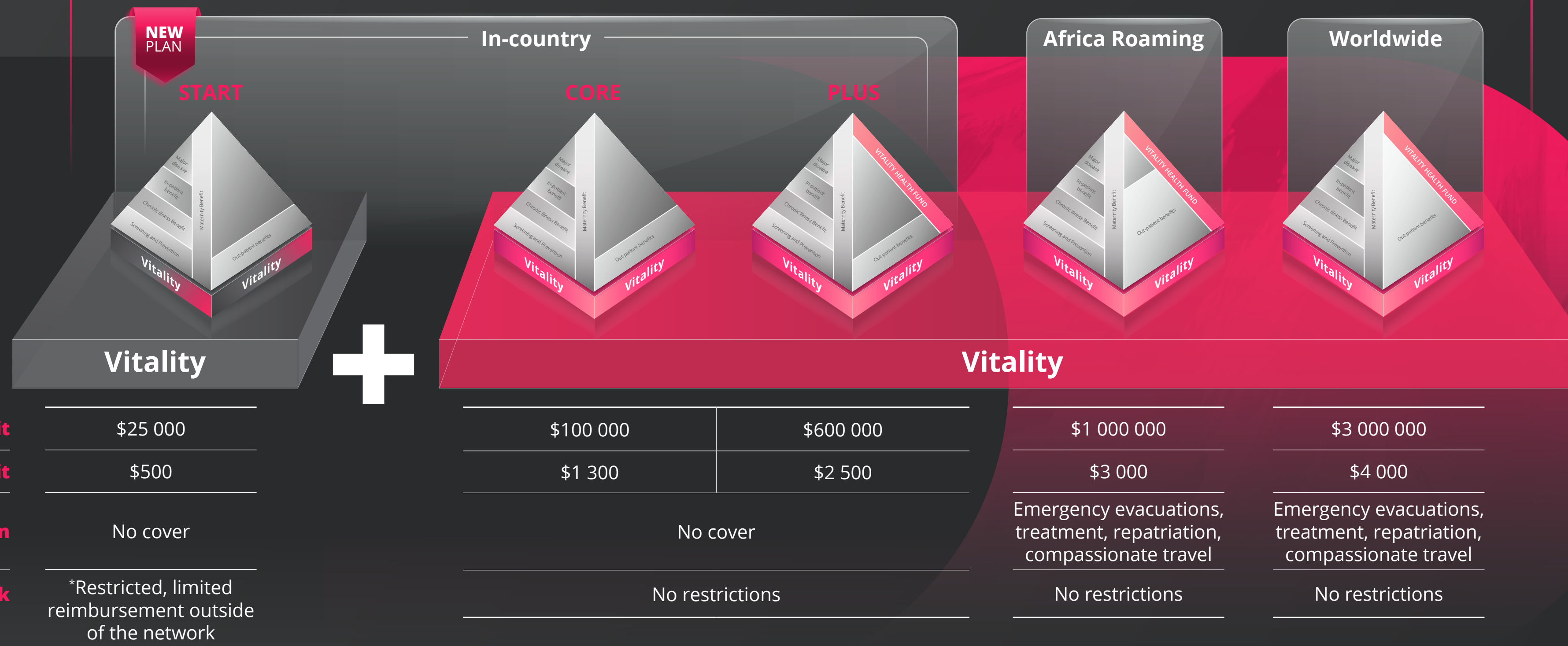
Access to the world's leading behavioural-science-based wellness programme, tailored for Africa:

- Up to 40% off Garmin fitness devices
- Access to Vitality Active Rewards
- Weekly rewards for getting active
- Access to the Vitality online store
- Personalised lifestyle and mental wellbeing goals to encourage healthier living

# Broadening healthcare access by **introducing the Start Plan**

With the introduction of the Start Plan we are expanding healthcare access by providing comprehensive health insurance across the workforce, from entry-level staff to executives and expatriates.

Each health plan is tailored to meet the specific needs of the targeted employer category. Our health plans are available in both United States Dollars (USD) and in local currencies. Whether employees are looking for local cover defined in local currency or expatriates looking for international cover defined in USD, we have got all employees covered.



\* The restricted network has been compiled to ensure access to quality, cost-effective providers without compromising accessibility in each region.

Note: The In-country Start Plan is available in selected countries. The Vitality programme is optional on the In-country Start Plan.

# Five cover options to choose from

Vitality Health International offers five health insurance options, with comprehensive cover across all benefits:

HEALTHCARE SERVICES	IN-COUNTRY			AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	START	CORE	PLUS		
<b>Provider Network</b>	Start network	Local network	Local network	Regional network	International network
<b>Region of cover</b>	Cover only in the country in which the policy is issued			Cover in any African country and in India	Cover worldwide, excluding the United States of America.
<b>Yearly plan limit for each person every year*</b>	\$25,000	\$100,000	\$600,000	\$1,000,000	\$3,000,000
IN-PATIENT BENEFITS					
<b>Specialised radiology</b>	Cover up to \$600 per person year. We must preauthorise it	Cover up to \$600 per person year. We must preauthorise it	Cover up to \$2,000 per person per year. We must preauthorise it	Cover up to the overall plan limit. We must preauthorise it	
<b>Mental health admission</b>	Cover for up to 10 days per person per admission			Cover for up to 20 days per person per admission	Cover for up to 50 days per person per admission
<b>The overall plan limit applies to all hospital admissions</b>	Cover for accommodation, the surgery, theatre, and ward fees, treating specialists and nursing care. Cover for acute dialysis Cover for all medicine, consumables, and diagnostic tests that form part of an admission Cover for devices and appliances Cover for necessary physiotherapy, speech and occupational therapy that form part of the hospital admission				
<b>Emergency transport</b>	Cover for ambulance services to an appropriate medical facility up to the overall plan limit				
<b>Family accommodation</b>	Cover for up to 30 days of accommodation for the parents of an admitted child				

\* 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)
	START	CORE	PLUS		

**MAJOR DISEASES**

<p><b>Conditions are covered up to the overall plan limit</b></p>	<p>We cover the following for major diseases:</p> <ul style="list-style-type: none"> <li>▪ Consultations and treatment for cancer                             <ul style="list-style-type: none"> <li>- For breast cancer, treatment includes reconstructive and replacement surgery.</li> </ul> </li> <li>▪ Palliative care services</li> <li>▪ Treatment for HIV and AIDS</li> <li>▪ Organ transplants</li> <li>▪ Kidney dialysis</li> </ul>				
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**MATERNITY**

Procedures covered up to overall plan limit	<p>We cover the following procedures up to the overall plan limit:</p> <ul style="list-style-type: none"> <li>▪ Birth in hospital (normal vaginal delivery and C-section)</li> <li>▪ Complications arising during the maternity journey.</li> <li>▪ Sterilisation</li> </ul>				
Pre- and postnatal care	Covered up to the out-patient limit				
Neonatal care	Cover up to \$5,000 per person per year	Cover up to \$5,000 per person per year	Cover up to \$20,000 per person per year	Cover up to \$75,000 per person per year	The overall plan limit applies to cover
Infertility treatment	No cover			Cover for diagnostic consultation and tests. The yearly out-patient limit applies	Up to \$10,000 for each insurance year and \$5,250 per fertilisation attempt

**SCREENING AND PREVENTION**

Screening and prevention A defined basket of clinically relevant screening tests	Cover up to \$500 per year for certain tests that can detect early warning signs of serious illnesses				
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**CHRONIC ILLNESS BENEFIT**

Cover for specified chronic conditions	Cover for medicine, consultations, pathology tests and basic radiology tests for certain conditions if it is preauthorised. Clinical protocols and the overall plan limit apply.				
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HEALTHCARE SERVICES	IN-COUNTRY			AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	START	CORE	PLUS		
<b>OUT-PATIENT BENEFITS</b>					
<b>Yearly out-patient limit</b>	\$500	\$1,300	\$2,500	\$3,000	\$4,000
<b>GP and specialist consultations</b>	Cover for in-person and virtual consultations, up to the out-patient limit				
<b>Prescribed medicine</b>	Cover up to \$200 per year	Cover up to \$300 per year	Cover up to \$500 per year	Cover up to \$1,500 per year	Cover up to \$2,000 per year
<b>Diagnostic testing</b>	We cover diagnostic consultations, blood tests, X-rays, scans, and other diagnostic tests, such as COVID-19 PCR tests, up to the out-patient limit and specific protocols apply. We must preauthorise specialised radiology (such as MRI and CT scans) and the out-patient limit applies.				
<b>Physiotherapy</b>	\$100 per person per year	\$100 per person per year	\$200 per person per year	\$500 per person per year	Cover up to the out-patient limit
<b>Chiropractic</b>	Cover up to the out-patient limit				
<b>Speech and occupational therapy</b>	Cover for 50% of the consultation fee, up to the out-patient limit		Cover for 50% of the consultation fee, limited to \$1,500 per year		
<b>Immunisations for adults and children</b>	Cover for a defined list of immunisations, segmented according to appropriate age groups, up to the out-patient limit				
<b>Out-patient consultations with a psychologist or psychiatrist</b>	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 per year
<b>VITALITY MALARIA BENEFIT</b>					
<b>Enhanced Wellness cover for personal malaria management</b>	<ul style="list-style-type: none"> <li>Rapid diagnosis self-tests that will be made available at the employer premises. This is a 'free' benefit that does not accumulate to any of the individual limits.</li> <li>Over-the-counter malaria medication. The medication claim will accumulate to the outpatient medication limit</li> </ul>				
<b>DENTAL</b>					
<b>Cover for dental care (tooth fillings, extractions and more)</b>	\$250 per person per year	\$500 per person per year	\$725 per person per year	\$725 per person per year	\$975 per person per year

Health insurance that rewards healthy living

Vitality Health International is expanding

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Deepening the roots of our healthcare provider networks

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HEALTHCARE SERVICES	IN-COUNTRY			AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	START	CORE	PLUS		
<b>OPTICAL</b>					
1 x eye test per person per year	\$100 per person per year	\$150 per person per year	\$175 per person per year	\$275 per person per year	\$475 per person per year
Frames and lenses every 2 years and/or set of contact lenses					
<b>PROSTHETICS AND EXTERNAL DEVICES</b>					
Cover for prosthetics and external devices or equipment	Cover up to \$1,000 per person, per year (combined in and out of hospital limit)	Cover up to \$1,200 per person per year	Cover up to \$3,000 per person per year	Cover up to \$4,500 per person per year	Cover up to \$5,000 per person per year
<b>MEDICAL SECOND OPINION SERVICES</b>					
Access to a medical second opinion from a doctor in the VHI South African Specialist Network or The Clinic by Cleveland Clinic	Limited to one usage for each person, every year. We must preauthorize it and clinical protocols and the overall plan limit apply.				
<b>MEDICAL EVACUATION</b>					
International and cross-border emergency evacuation and treatment	Not covered			Cover up to \$50,000 for medical emergency to the appropriate and nearest facility within Africa.	Cover up to the overall plan limit for medical emergency to the appropriate and nearest facility within Africa.
Compassionate travel	Not covered			An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$150 per day for accommodation and other associated costs, limited to 10 days.	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$200 per day for accommodation and other associated costs, limited to 10 days.
Repatriation of mortal remains	Not covered			Cover up to the overall plan limit. Cover includes treatment costs and services but not travel.	

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	START	CORE	PLUS		

**ELECTIVE ROAMING**

<b>Elective roaming outside of country of residence</b>	Not covered	Subject to overall limit and appropriate sublimits		
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**ACCESS TO VITALITY**

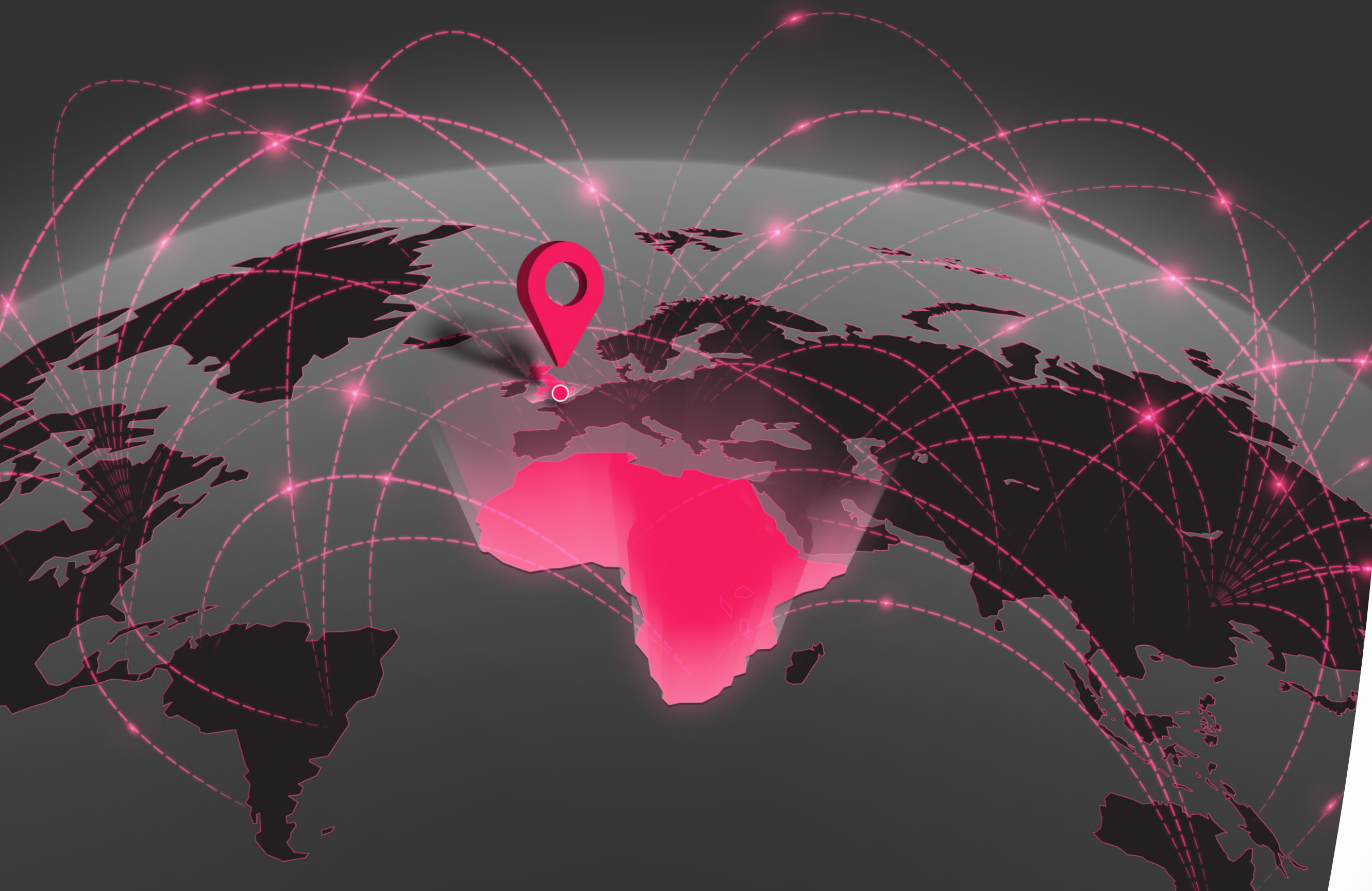
<b>Access to the world's leading behavioural-science-based wellness programme</b>	Optional opt-in	Access to the world's leading behavioural science-based wellness programme that rewards healthy behaviour through a growing partner network.		
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**VITALITY HEALTH FUND**

<b>Cover enhancer that can be used to extend cover for out-patient healthcare categories</b>	Not available	<p>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.</p> <p>Vitality Health Fund allocation per status:</p> <ul style="list-style-type: none"> <li>▪ Bronze: \$25</li> <li>▪ Silver: \$50</li> <li>▪ Gold: \$75</li> <li>▪ Platinum: \$100</li> </ul>		
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- We apply all yearly limits and sub-limits per insured person for a 12-month period, calculated from the start date of the policy. Policy terms and conditions apply.
- 'Person' refers to an insured person on the policy (either a main member or dependant) as defined in the Policy Schedule.
- Out-patient dental, optometry and prosthetics benefits do not accumulate to the yearly out-patient sub-limit.

# Deepening the roots of our **local and international healthcare provider networks**



Aligned with our vision to provide comprehensive and world-class health insurance to all employees, **Vitality Health International aims to provide the best healthcare provider networks locally, regionally and globally.**

Vitality Health International has partnered with Medical Services Organisation International (MSOI) to manage and expand healthcare networks available to clients.

- MSOI has over 15 experience years in Africa, operating there since 2008
- MSOI has 7 offices with 130 full-time staff across Africa, to ensure access to a wide range of providers across the globe.
- MSOI has direct access agreements with over 6 000 healthcare providers in 52 countries across Africa, including hospitals, clinics, pharmacies, laboratories and individual doctors.

MSOI has extensive provider networks across the African continent and partners globally with other organisations, making it possible for our members to access healthcare wherever they are.

# Saying Goodbye to Malaria in Africa

We are cementing our strategy to work with African countries where we operate to reduce the high incidences of malaria and turn the tide against malaria. This disease is preventable and treatable, but is still taking an unrelenting toll on human health in Africa.



In partnership with Goodbye Malaria

## Introducing the Vitality Malaria Benefit

The Vitality Malaria Benefit is available across all health plans. This benefit includes a malaria rapid diagnostic self-test that will be made available to employees at certain employer premises. The benefit also covers over-the-counter medicine up to the yearly medicine limit, to accommodate low-risk individuals who prefer to self-medicate for mild and moderate malaria cases. Employees will be able to self-test and get their malaria results within minutes,

enabling quick diagnosis and allowing employees to seek and get access to the necessary treatment as soon as possible.



## Pioneering malaria education and screening



**Health and lifestyle screening**



**Body metrics**



**Blood tests**



**HIV**



**Malaria preventive behaviour screening**

All Vitality Health International employers qualify for Vitality Wellness Days, giving employees access to a holistic set of wellness screenings and education at the employer's premises. After each Vitality Wellness Day, we summarise the results and report to the employer on the overall health status of their employees. The Vitality Wellness Day reports will be modified to include aggregated malaria results.

Malaria education will support in reducing the malaria incident rate experienced by the employer. The malaria screenings will provide insights to the employer on the preventive behaviours of the employees. These insights can be used by the employer in collaboration with Vitality Health International to design tailored interventions in order to reduce the malaria burden on the company.

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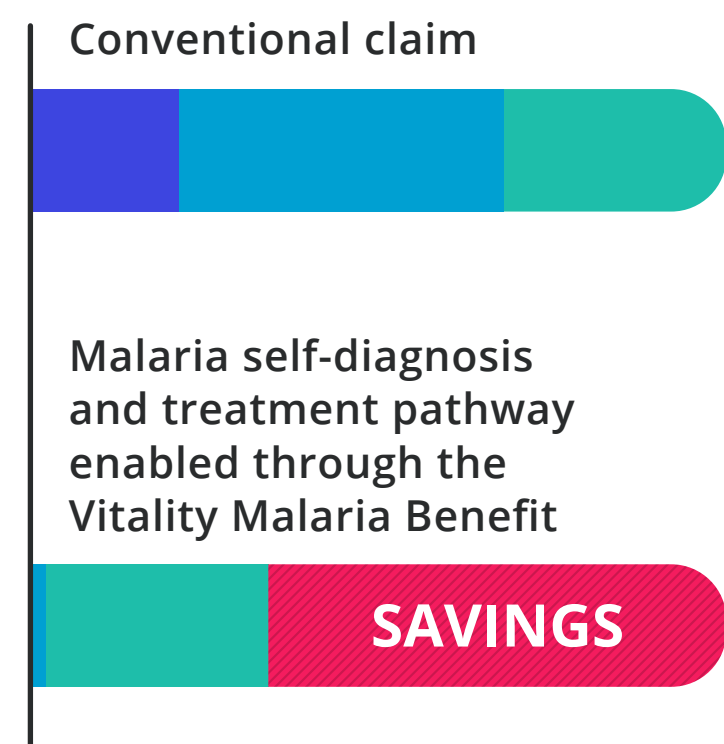
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# Expected benefits to be derived from the proposed alternative pathway for mild and moderate malaria cases

The new Vitality Malaria Benefit is expected to achieve several key objectives.

Firstly, the Vitality Malaria Benefit aims to make the use of malaria rapid diagnostic self-tests accessible, which will significantly increase the speed and efficiency of malaria diagnoses. By doing this, we aim to radically reduce the time between malaria infection and malaria treatment, and enable a cost-effective pathway for mild and moderate cases on low-risk individuals who prefer to self-medicate. Consequently, we expect this to reduce the incidence of complications due to delayed treatment and prevent the spread of malaria by disrupting the malaria life cycle. This will significantly reduce the cost of malaria health claims. As per the World Health Organization (WHO), early diagnosis and treatment of malaria reduces disease, prevents deaths and contributes to reducing transmission.

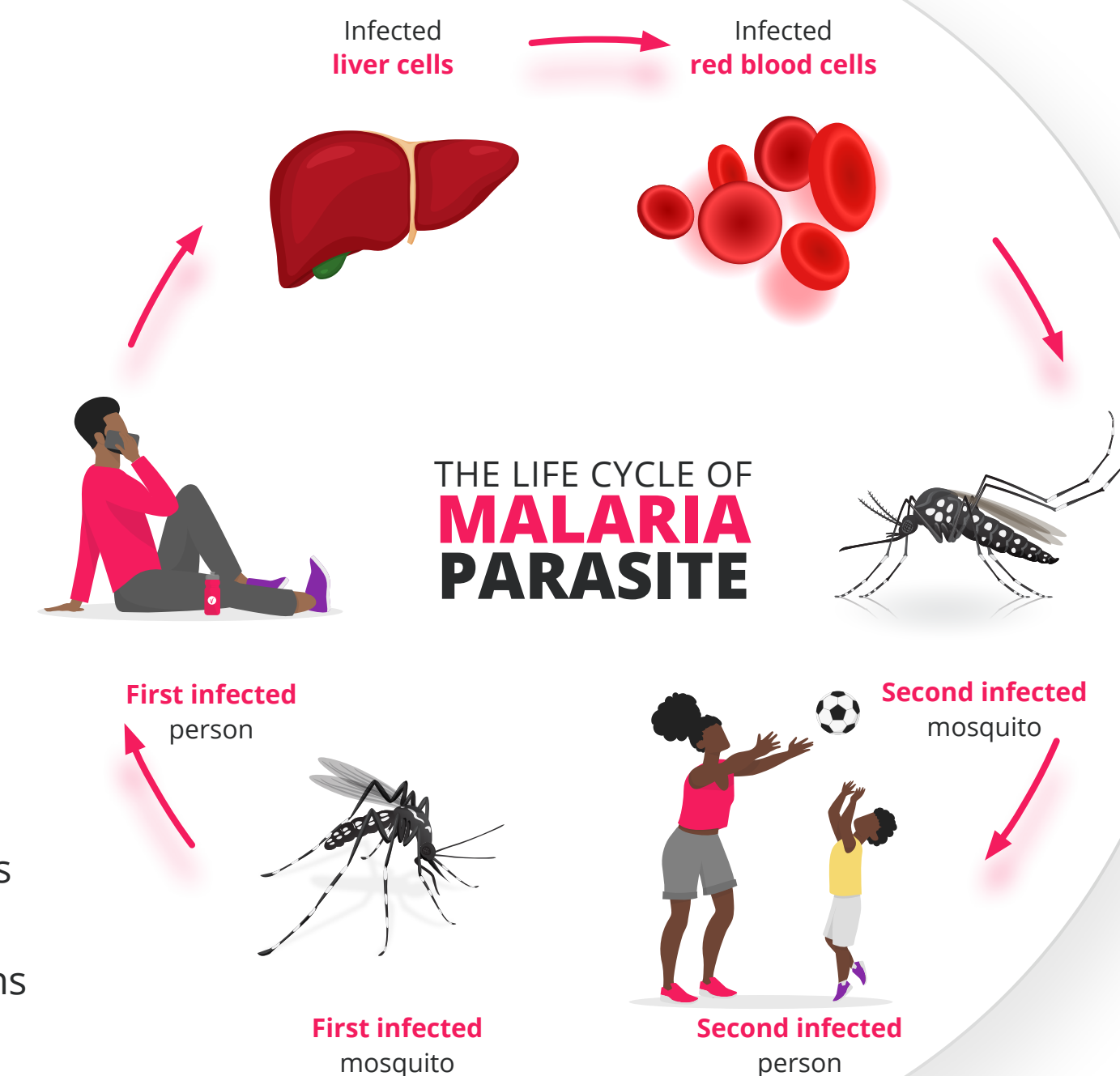
## COST OF DIAGNOSIS AND TREATMENT PER MALARIA CASE



- Consultation
- Diagnostic screening
- Medicine

WHO recommends that all suspected cases of malaria be confirmed using parasite-based diagnostic testing such as a rapid diagnostic self-test.

Furthermore, the Vitality Wellness Days will incorporate malaria preventive behaviour screenings as a means to gain insights into the preventive behaviours of employees and their dependants. This approach will facilitate education interventions on improved preventive measures, such as indoor spraying, the proper use and maintenance of treated nets and any available vaccinations. The overarching objective of these efforts is to contribute to a reduction in malaria incidence rates, reduction in complications and deaths due to malaria, and the promotion of a healthier workforce and improved overall well-being.





# Vitality Wellness Experience

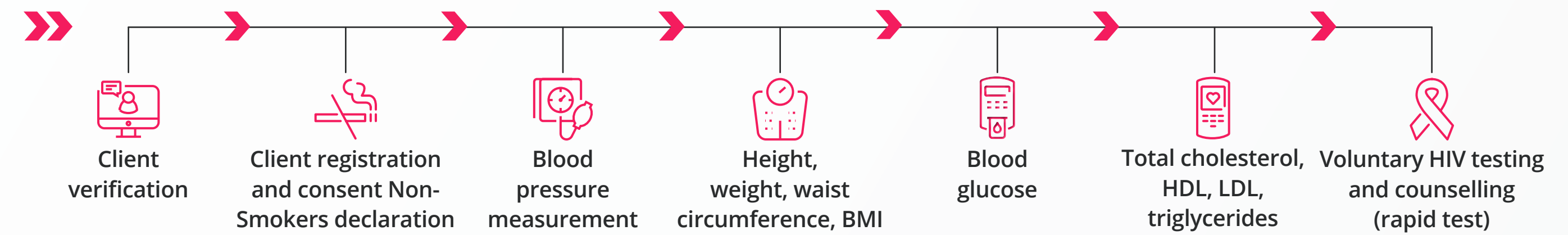
Vitality Health International provides a tailored on-site Vitality Wellness Days for all employers.

## 01 | BOOKING A VITALITY WELLNESS DAY

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

## 02 | ONSITE VITALITY 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 Vitality Wellness Day.



## 03 | AFTER THE VITALITY WELLNESS DAY

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



# Live healthier **and get rewarded with Vitality**

Vitality gives members the tools and support they need to live healthier, while rewarding them for doing so. Now members can find out how healthy they really are, identify where they need to improve, and work towards achieving better health and wellness – earning Vitality points along the way!

## GET TO KNOW YOUR HEALTH



Members start their journey by understanding their health with Vitality Health assessments. This is the first step towards improving their health.

## IMPROVE YOUR HEALTH

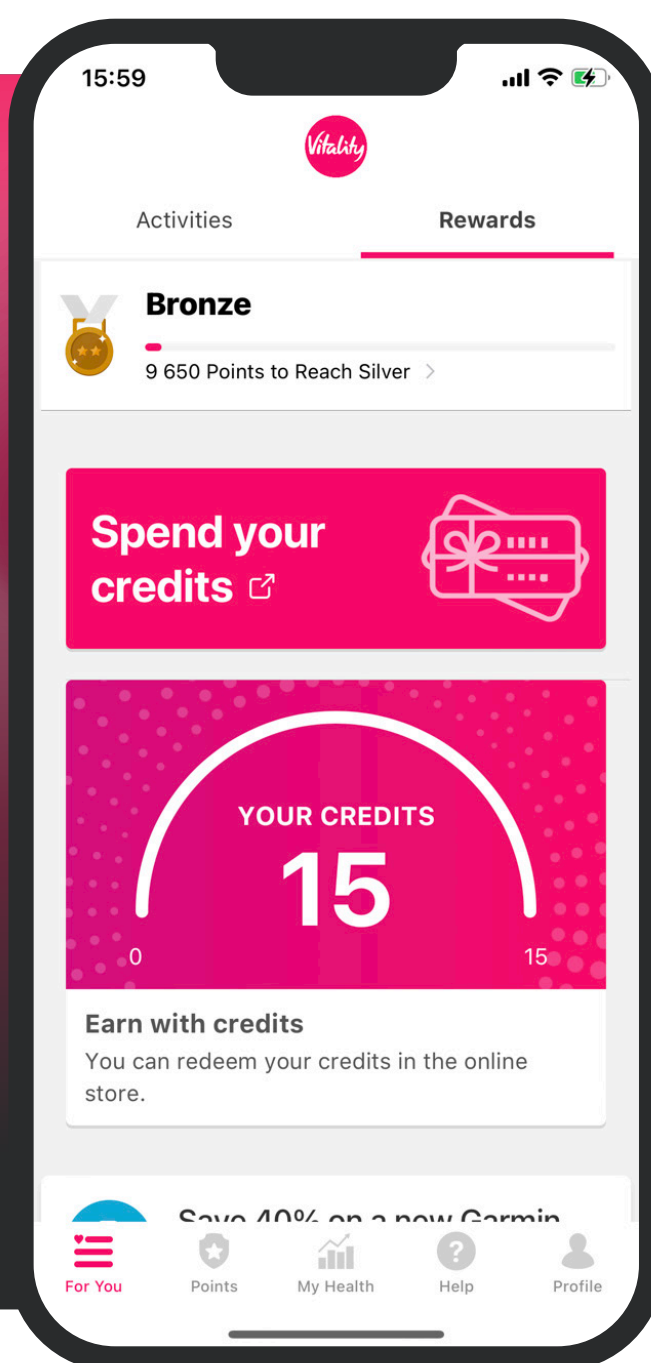


Members receive a personalised weekly physical activity target in the Vitality Africa app. By tracking their physical activity using a compatible fitness device, they can see their progress in the app. They can also improve their overall mental wellbeing by reaching their Vitality Healthy Mind goals.

## GET ACTIVE AND GET REWARDED



Members can enjoy a range of instant and ongoing rewards for achieving their personalised weekly goals and will also receive a 40% discount on a Garmin fitness device.



## VITALITY BENEFITS IN A SNAPSHOT

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

### Vouchers



### MoveToGive


Donate towards a life-changing vaccine



# Introducing **Vitality Standby-U cover** for support when you need it most


**Financial Support**

Lump-sum payment towards funeral arrangements and airtime and data bundles to support communication for the bereaved




**Healthy Company**

**Emotional Support**



Emotional wellbeing

**Physical Support**



Physical wellbeing

3 months' access to Healthy Company to support employees during the difficult time of grieving

**VITALITY STANDBY-U COVER**  
Powered by our in-country insurance partner

Vitality Standby-U cover is a unique product enabling a holistic return to wellness after life's most traumatic event – the loss of a loved one. It offers financial, emotional and physical support to a family immediately after loss of life. Financial support comes in the form of a lump-sum payment and a data and voice bundle from one of our Vitality

partners (MTN or Vodacom). Additionally, Healthy Company will give the family access to emotional and physical health support for the 3 months immediately after the loss of life. This will enable individuals to get back into complete mental and physical health after the traumatic event of losing a loved one.



**Financial health**



**Emotional health**



**Physical health**

Vitality Standby-U cover is available on all health plans and offered in selected countries.

Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme and wellness solution.

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# Support offered by Vitality Health International

## Support for employers

### Employer insights and reporting

Comprehensive and intelligent insights and reporting for each individual employee.

### Toolkits and support tools to incentivise engagement

Digital communication toolkits and support tools to encourage and incentivise engagement with Vitality and educate employees about their benefits.

Tailored emailers, FAQs and benefit guides, How-to guides, infographics, and SMS/WhatsApp campaign toolkits.

### Account management support

Dedicated Corporate Health Manager (CHM) who is the central point of contact for servicing, facilitates information or training sessions, operational support.

## Support for financial advisers

### Adviser insights and reporting

Dedicated website page with marketing support collateral.

### Account management support

Dedicated Corporate Health Manager (CHM) who is your central point of contact.



## Support for members

### Customer care in their preferred language

Dedicated Vitality Health International Support Team supporting members in preferred local languages *English, French, Portuguese*.

### 24/7 clinical and emergency support

24/7 call centre with a team of healthcare professionals available to support in any emergency support.

### Digital self-service tools

To provide a seamless servicing experience, members get access to a range of digital self-service support tools.

### Extensive network of healthcare providers

Access to extensive healthcare coverage network across Africa with dedicated account managers supporting 6 000 healthcare providers (hospitals, clinics, pharmacies, laboratories and individual doctors).

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## ONBOARDING, QUOTES AND CONTRACTS

Onboarding@vitalityhealthinternational.com

## GENERAL QUERIES

HealthInsurance@vitalityhealthinternational.com

vitalityhealthinternational.com



Vitality Health 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. 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. Some benefits are only offered in specific countries. All information displayed in this brochure was correct at the time of publishing.

