



MARCH 20
23

**WELCOME TO
VITALITY
HEALTH
INTERNATIONAL**

Emma Knox
CEO Vitality Health International (Africa)



CEO, AFRICA

EMMA KNOX



Emma is very excited to be part of the team bringing international health insurance and Vitality to the rest of Africa. Emma is passionate about increasing access to quality healthcare for all those living on the African continent and brings a wealth of experience to Vitality Health International.



Emma Knox is the **CEO of Vitality Health International Africa**, a division of the South African founded, global financial services organisation Discovery Limited. She leads the expansion of the Discovery Group's health insurance and Vitality offerings to the rest of Africa.

Emma has demonstrated skills in pharmaceutical and commercial healthcare. Her 18 years' experience in the pharmaceutical industry spans sales and marketing, and growing market access in the United Kingdom, Europe, Asia Pacific and sub-Saharan Africa.

A graduate of the University of Oxford, Emma was the Country Manager for Pharma and Vaccines at GlaxoSmithKline (GSK) South Africa between 2018 and 2022. She was also Vice President of the Innovative Pharmaceutical Association South Africa (IPASA). With a passion for access to quality healthcare, Emma has worked for Project HOPE Foundation, a non-governmental organisation, and sits on the Board of Save the Children South Africa.

A woman with a large afro hairstyle, wearing glasses and a white shirt with black polka dots, is smiling while talking on a mobile phone. She is also holding a white tablet computer. The background is a dark, modern interior with architectural details.

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01

MESSAGE FROM BARRY SWARTZBERG

02

OVERVIEW OF VHI AFRICA

03

THE KENYA OPPORTUNITY

04

WHY PARTNER WITH VHI

A Kenyan flag is shown waving on a tall white pole. The flag features horizontal stripes of black, white, red, and green, with a traditional Maasai shield and spears in the center. The background is a bright blue sky with scattered white clouds. In the foreground, there are green trees and foliage, some of which are slightly out of focus. The overall scene is bright and clear.

HELLO KENYA



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02

OVERVIEW OF VHI AFRICA

GLOBAL VITALITY EXPERIENCE



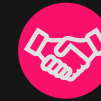
40

VITALITY
MARKETS



30M+

LIVES
IMPACTED



150+

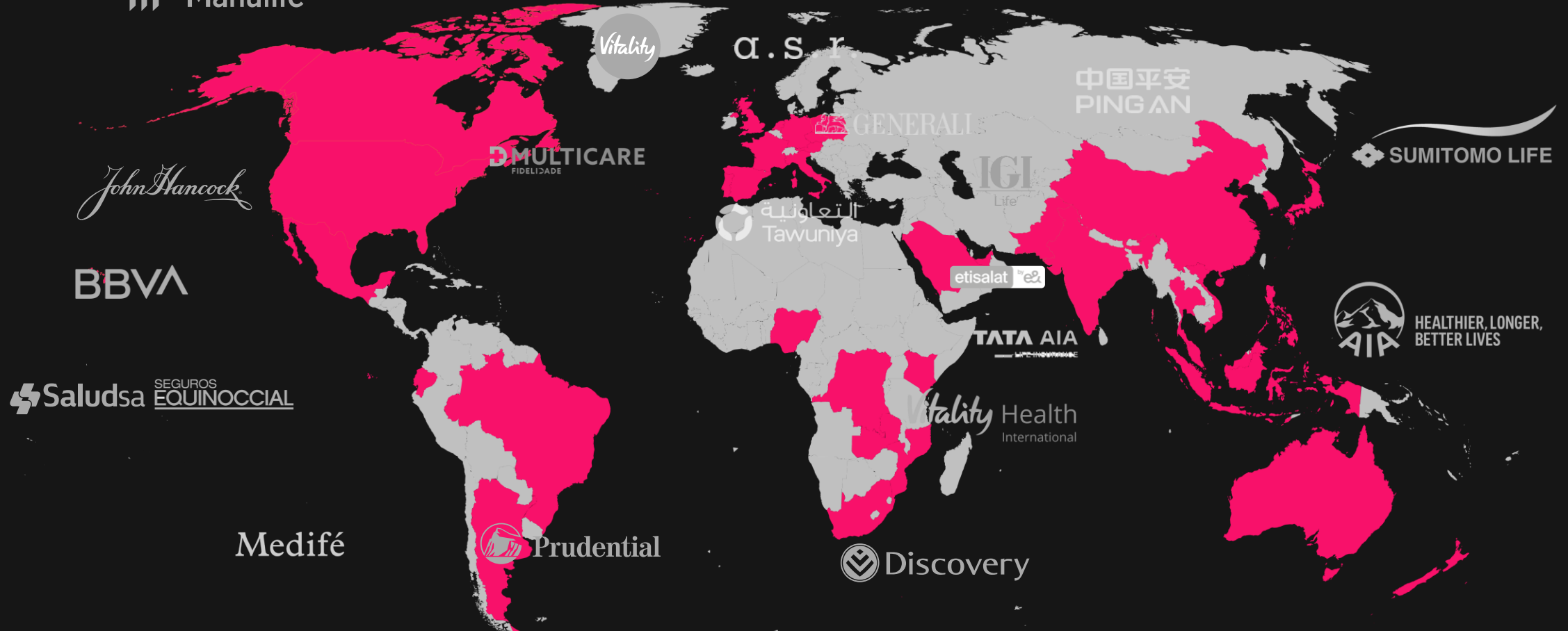
PROGRAM
PARTNERS



100K+

NEW DEVICES LINKED
PER MONTH

||| Manulife



VITALITY HEALTH INTERNATIONAL AFRICA | THE TIME IS NOW

Launched 1 January 2022



NIGERIA



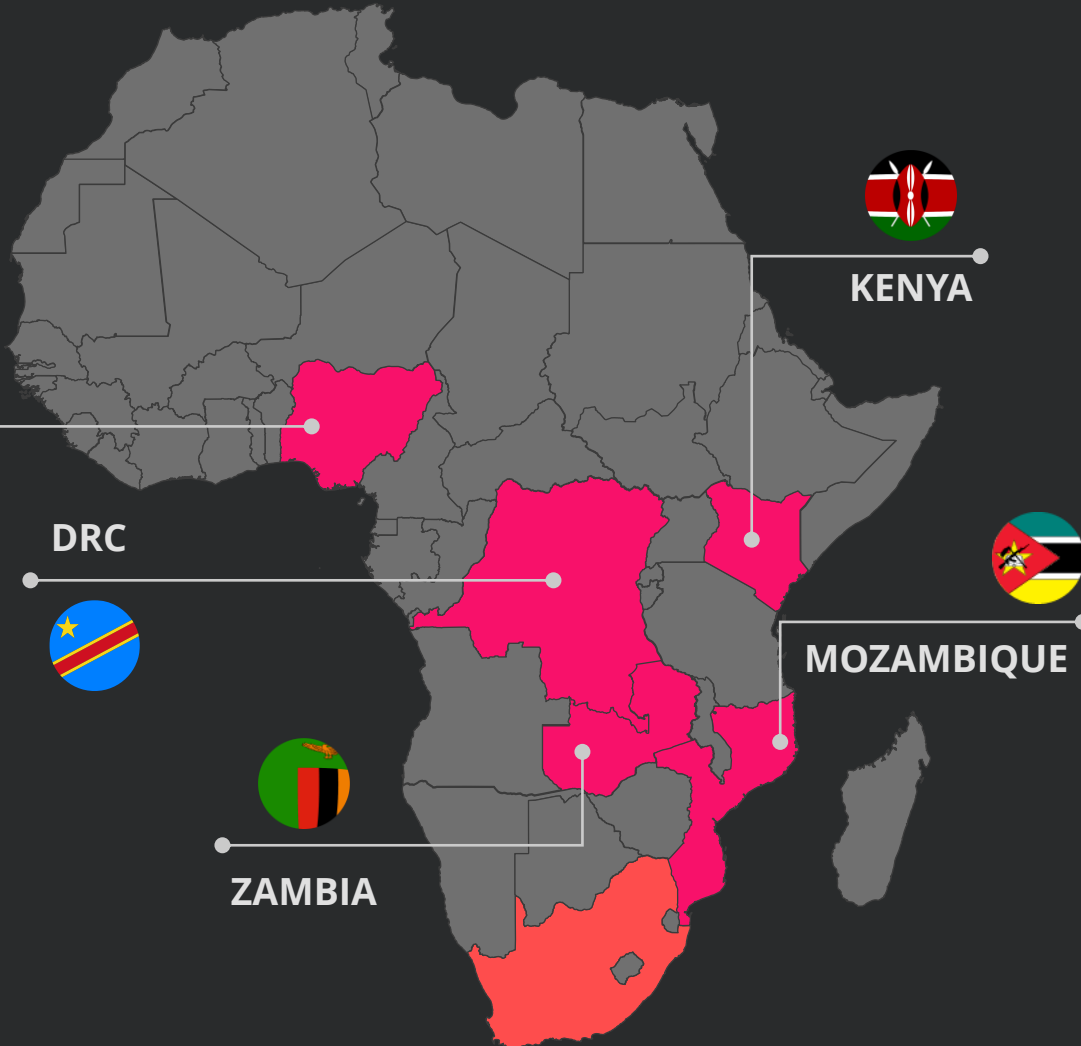
KENYA

DRC



MOZAMBIQUE

ZAMBIA



Focus on expanding footprint
new markets planned for 2023

5 MARKETS

expanding further in 2023

3 LANGUAGES

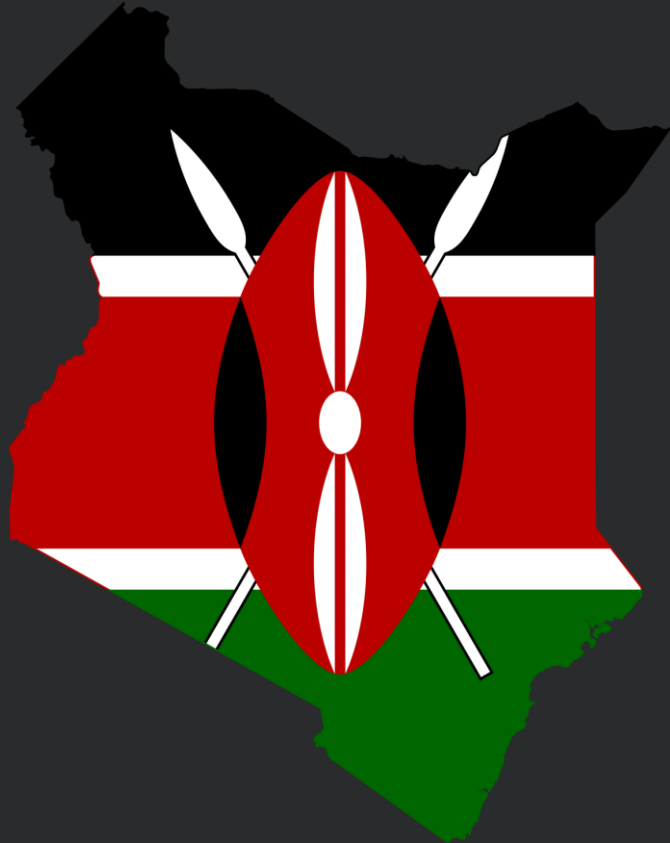
6 000

providers in over 52 countries

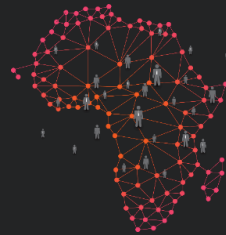
**MULTIPLE
INDUSTRIES**



THE JOURNEY IN KENYA

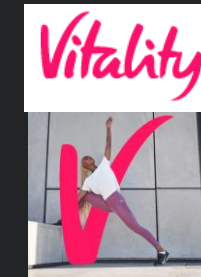


Vitality Health International January 2022



- Vitality Health International officially enters the Kenyan market offering Health insurance embedded with Vitality.

Onboarded our 1st client



- Onboarded our first client in January 2022 and continued to have steady growth throughout the year.

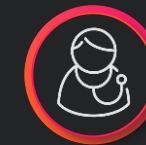
Vitality Go-Live and rewards

JUMIA  Uber 



- **Feb 2022:** Vitality, Vitality Online Mall, 25% Garmin discount
- **Sep 2022:** 40% Garmin discount
- **Feb 2023:** Jumia, Safaricom, Uber, UberEats, UNICEF, Healthy Mind

Network expansion



- Vitality Health International has continued to expand its provider network in Kenya to include broad coverage that is able to accommodate all clients needs.



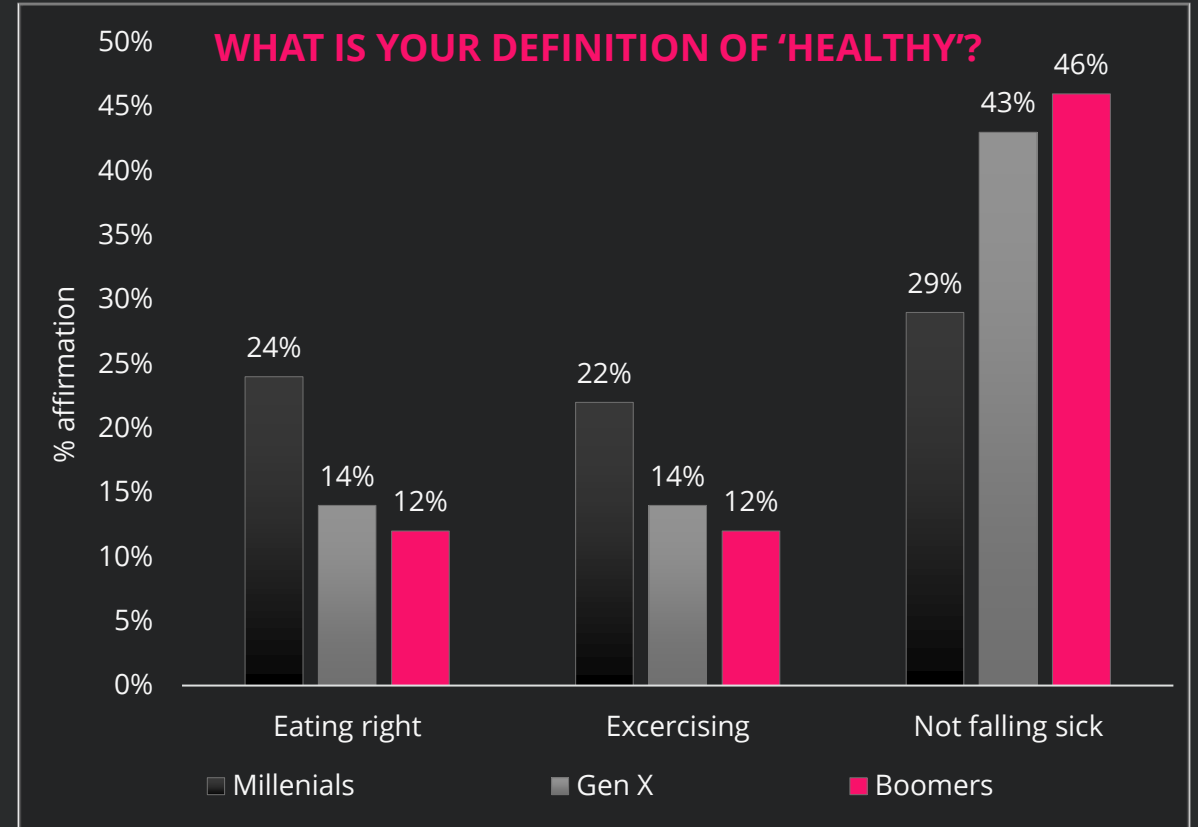
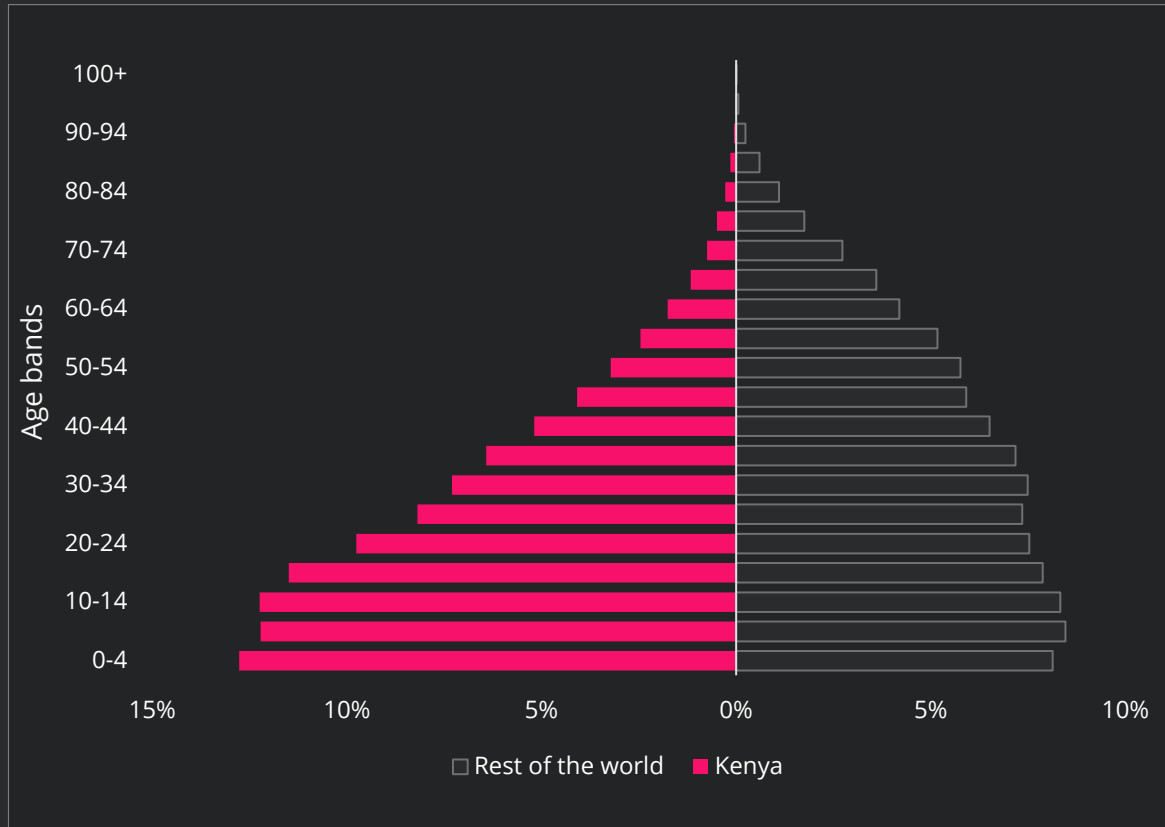
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03

THE KENYA OPPORTUNITY

KENYA IS YOUNG AND READY FOR HEALTHY LIVING

KENYA'S TECH SAVVY MILLENNIALS ARE POISED FOR A HEALTHCARE THAT ALIGNS WITH WELLNESS

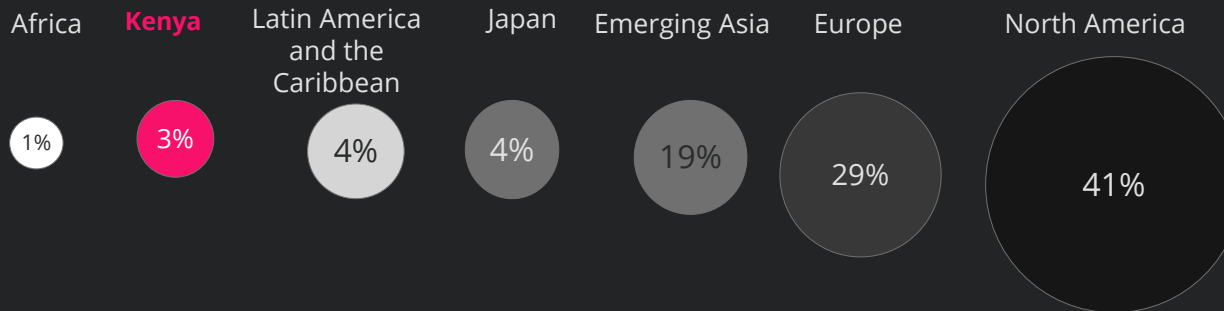


Kenya has a young population compared to the rest of the world – with the dominant working population being millennials.

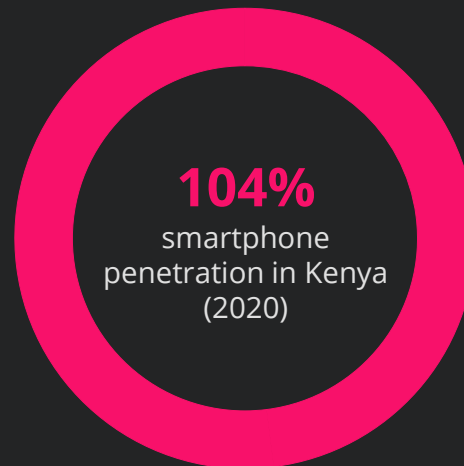
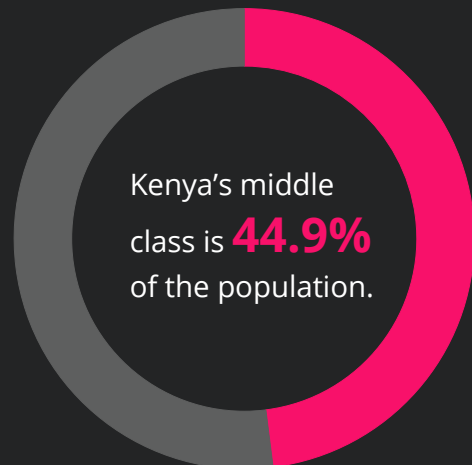
“For Millennials, **wellness is a daily, active pursuit**. They’re **exercising more, eating smarter and smoking less** than previous generations. They’re using apps to **track training data**, and online information to find the **healthiest foods**.”

KENYA'S GROWING MIDDLE CLASS

Insurance penetration in Africa and the rest of the world (measured as Global premium split)



Source: Deloitte 2016, 'Emerging Markets, Growing Insurance and Challenges in Africa'



Kenya at **3% insurance penetration** presents a great and growing opportunity for Vitality Health International to make a difference.

Levels of insurance penetration in Africa are **half the world average** measured as a percentage of GDP, and **premiums per capita are 11-fold lower than the world average.**

This points to significant scope for growth.

(Sources are Swiss Re, World Bank Group, and insurance regulators)

The **steady growth in middle class** in Kenya is driving the demand for quality health insurance.

COVID-19 has highlighted the inadequacy and leaks in Africa's public healthcare system. This has sensitized the middle class to the need to adequately and privately provision for their healthcare needs.

The increase in middle class is an indicator for **increasing affordability for health insurance.**

KENYA FACES A DOUBLE BURDEN OF INFECTIOUS AND CHRONIC DISEASES



3.3% diabetes prevalence in Kenya and by 2025 we will be looking at a **4.5%** rise.

Source: WHO (2021)



Hypertension prevalence in Kenya is between **12.6%** - **36.9%** with higher rates in Urban areas.

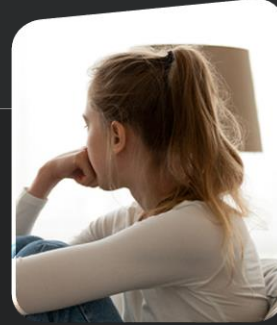
Source: WHO (2021)



6.87M malaria cases in Kenya in 2020.

Malaria incidence **50.9** per 1000 people in Kenya.

Source: WHO (2020)

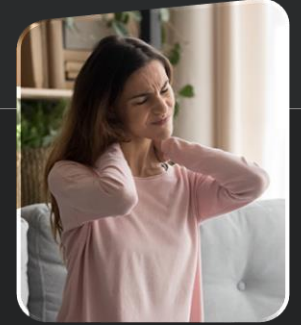


1/10 Kenyans suffer from a common mental disorder. The number increases to **2/10** among patients attending routine outpatient services

Source: WHO (2017)



Physical inactivity & poor diets are linked with several health conditions including cardiovascular diseases, cancers, diabetes, overweight, obesity and depression



Physical inactivity is prevalent in many African countries.

In 2016, it was estimated that 22.1% of adults aged 18 years and above were insufficiently active

Source: WHO (2020)

EVERY YEAR MILLIONS OF PEOPLE TRAVEL OUTSIDE THEIR HOME COUNTRY TO ACCESS HEALTHCARE

Exponentially growing market



14

Million

People traveled to access healthcare



25%

Percent

Growth on an annual basis



\$45-72

Billion

Current market value



>2

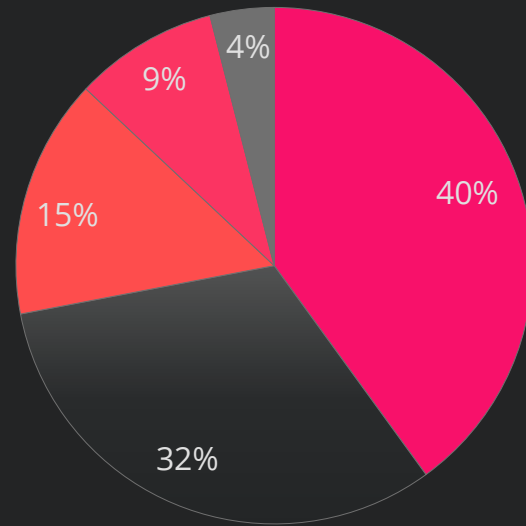
Million

Patients from Africa travelled to SA in past 5 years

Source: Patients beyond borders

40% of people travel to access superior medical technologies

Relative size of medical-traveler segments (100% = 49,980 patients)

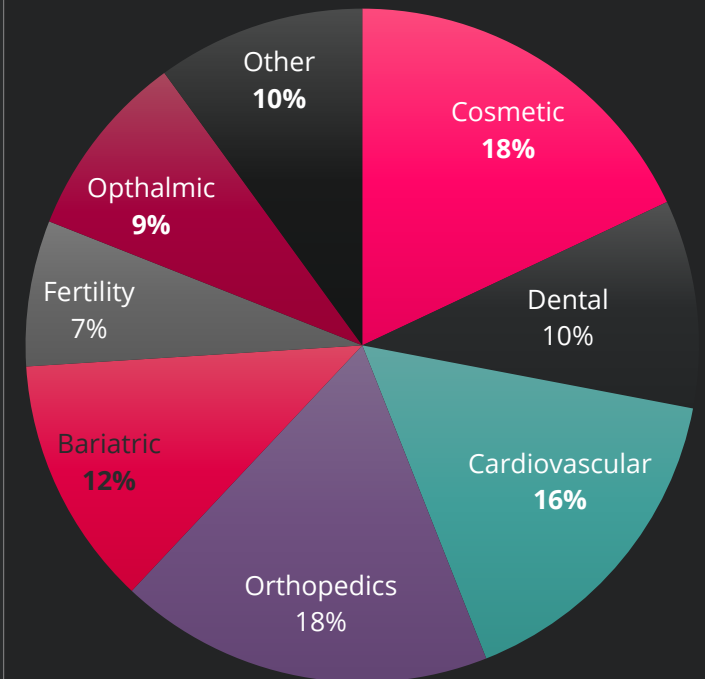


- Most advanced technology
- Better quality care for medically necessary procedures
- Quicker access for medical necessary procedures
- Lower-cost care for medically necessary procedures
- Lower-cost care for discretionary procedures

Source: WHO - Patient Safety Program; 2013

Orthopedics, cardiovascular, cosmetic most common treatment types

Medical travel market: Revenue share (%) by treatment type, 2019



Source: Medical tourism market; Mordor Intelligence; 2019



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04

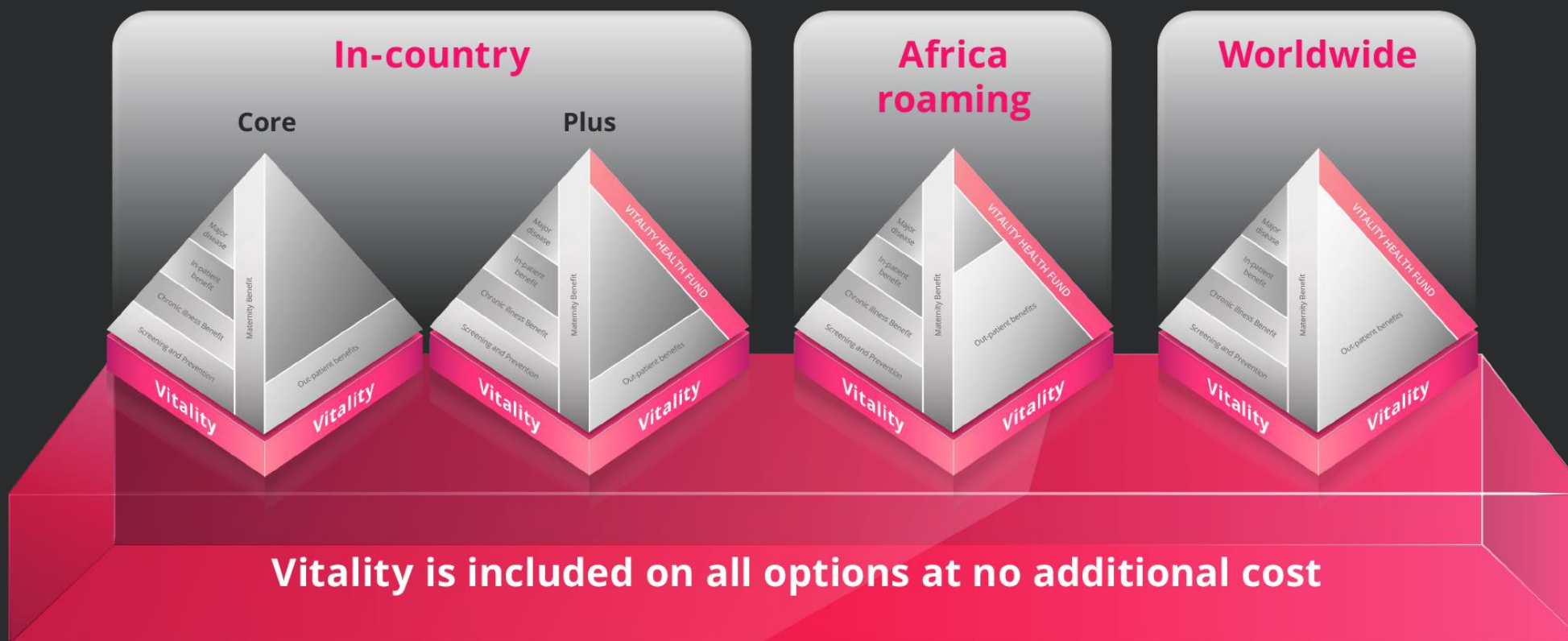
WHY PARTNER WITH VHI

COMPREHENSIVE HEALTH INSURANCE THAT GIVES YOUR EMPLOYEES PEACE OF MIND

Access to cover in the country in which the policy is issued

Cover in any African country +East Africa: access to cover in India

Cover worldwide (excluding the USA)



INTRODUCING TRAVEL FOR TREATMENT

End-to-end clinical concierge service in top medical destinations for people living on the African continent

Destination country



South Africa

ACCESSIBLE, QUALITY HEALTHCARE

COMPREHENSIVE CONCIERGE AND SUPPORT SERVICES



Medical treatment packages



Pre-trip, in-hospital and post operative expenses



Travel support



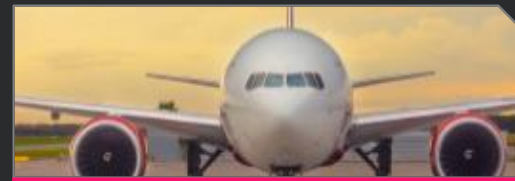
Accommodation



Cover for complications



Case management



Flights

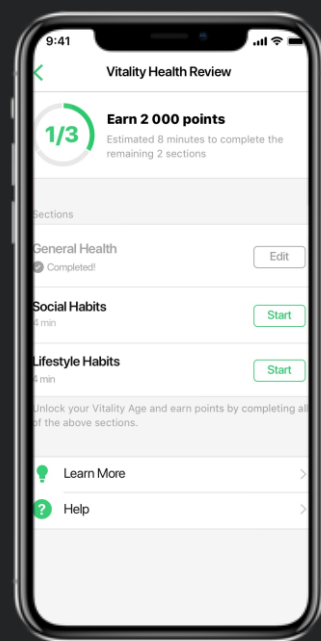


Transport

ACCESS TO VITALITY, THE WORLD'S LEADING BEHAVIOUR-CHANGE PROGRAMME, THAT HELPS YOU LIVE HEALTHILY



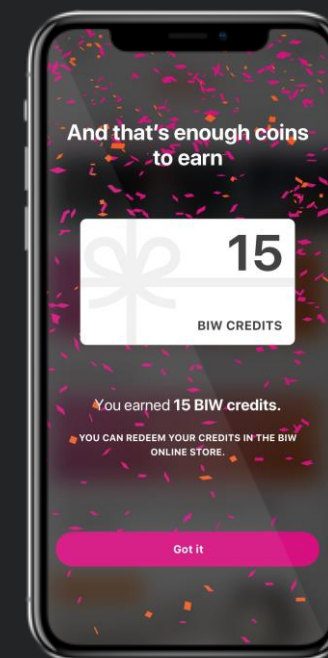
KNOW YOUR HEALTH



IMPROVE YOUR HEALTH



GET REWARDED



A DYNAMIC AND SCIENCE-BASED BEHAVIOUR-CHANGE PROGRAMME THAT COMBINES DATA ANALYTICS WITH REWARDS AND INCENTIVES TO HELP PEOPLE MAKE HEALTHIER CHOICES.

DIFFERENTIATED WELLNESS EXPERIENCE FULLY FUNDED BY YOUR POLICY



Wellness Day



On-site wellness assessment

Performed by a professional wellness specialist, the wellness assessment will cover



Health and Lifestyle questionnaire

- Medical history
- Lifestyle
- Physical wellbeing
- Emotional wellbeing



Body Metrics

- Height
- Weight and waist circumference
- BMI
- Body fat percentage
- Posture assessment
- Eye assessment



Blood Tests

- Lipogram (total Cholesterol, LDL Cholesterol, HDL Cholesterol, Triglycerides)
- Blood pressure)
- Glucose



HIV

- Voluntary HIV testing and counselling

Health Insurance

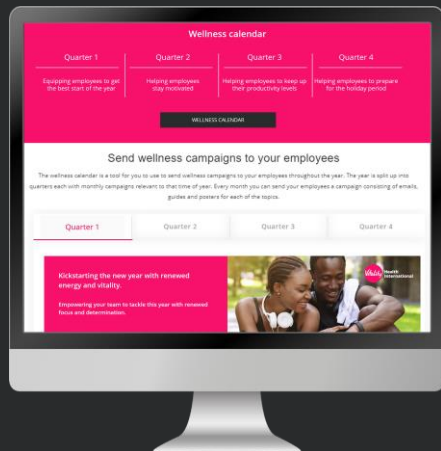
The Vitality Health International Wellness Experience

The Vitality Health International Experience Wellness Experience is coming to your office. As part of the experience, you'll be able to do your Vitality Health Check - and find out how healthy you really are.

What is a Vitality Health Check?

The journey to understanding your health starts here! Your Vitality Health Check will check your blood pressure, blood glucose, cholesterol, and body mass index (BMI) to see if you are in range for your age. You can also do a voluntary HIV test and complete a non-smokers declaration.

Registration



Wellness calendar with content for employer to share

On-site wellness assessment



Wellness report

Member feedback

Awesome

I need to visit the Dr later today

Very Professional

Exciting

Learned a few things about myself

Fast

Wake up call

Exceeded my expectations

Courteous



VITALITY HEALTH INTERNATIONAL WELLNESS EXPERIENCE

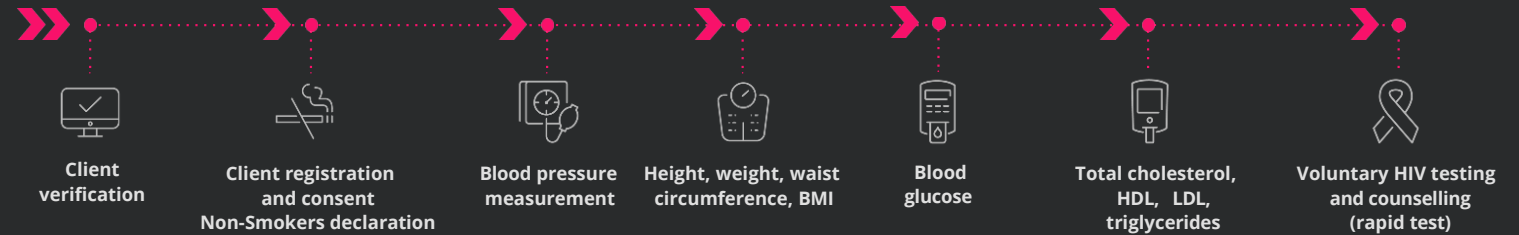
Vitality Health International provides a tailored on-site Wellness Experience for all employers.

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.

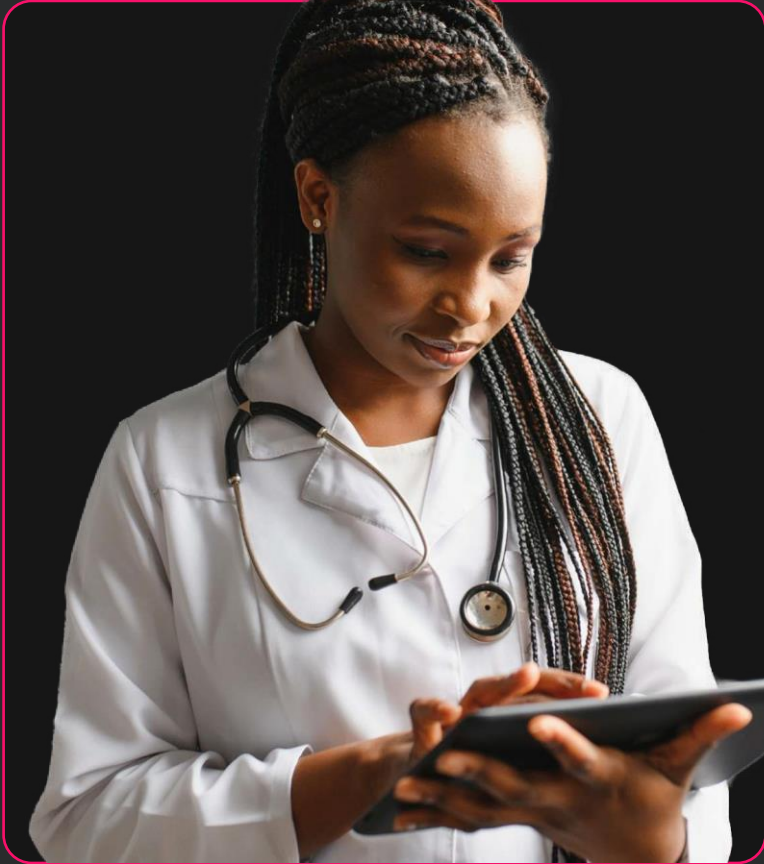
02 ONSITE WELLNESS DAY EXPERIENCE

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.



VITALITY RELEVANT FOR YOUNG AFRICANS

Our research shows that wellness and activity is important

For Millennials & Gen Z, **wellness is a daily, active pursuit...**



Smoking less



Eating smarter



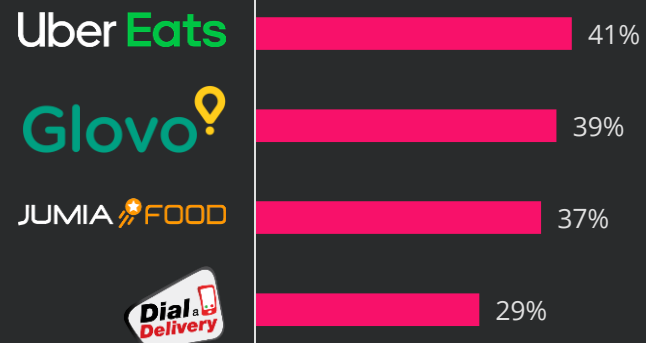
Exercising more



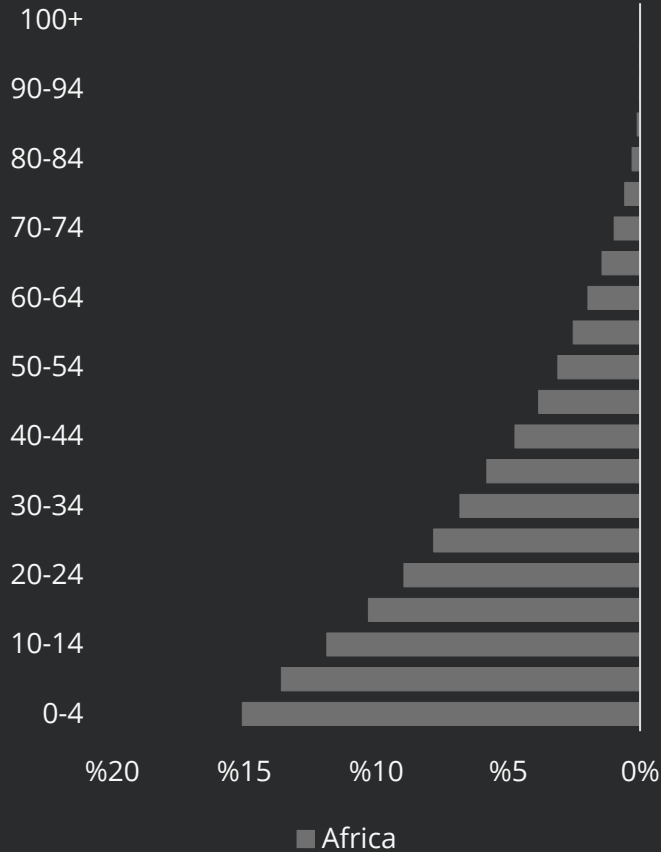
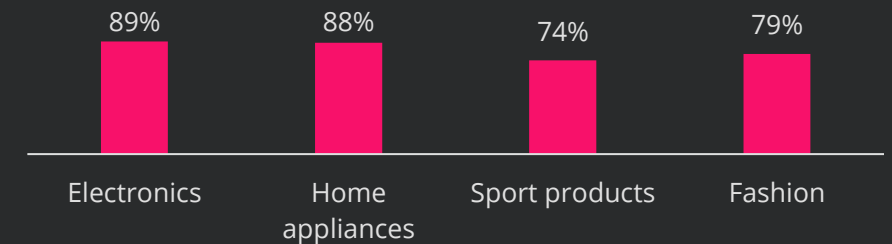
Use apps to track activity

and... **specific categories and brands** are more popular

Use food ordering apps at least once a week



Jumia | Favourite online delivery app across different product categories



Young population with three-quarters of Africa's population under the age of 35*

Based on Vitality commissioned research

*Source: According to the United Nations population projections and stated in CNBC Aug 2021

SHARED VALUE FOR EMPLOYERS AND EMPLOYEES

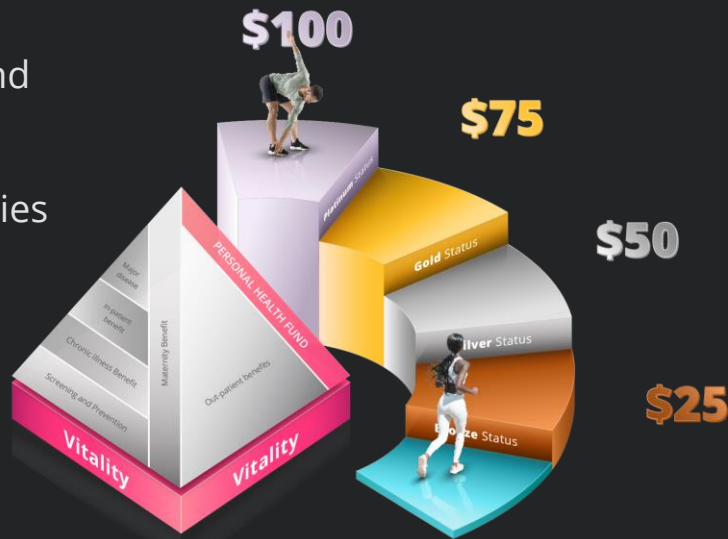
At the intersection of better health and better care are our unique shared-value benefits, which manifest in enhanced value for employers and employees



Employees | Vitality Health Fund

A personalised way to monetise healthy lifestyle

Vitality Health Fund extends cover for outpatient healthcare categories

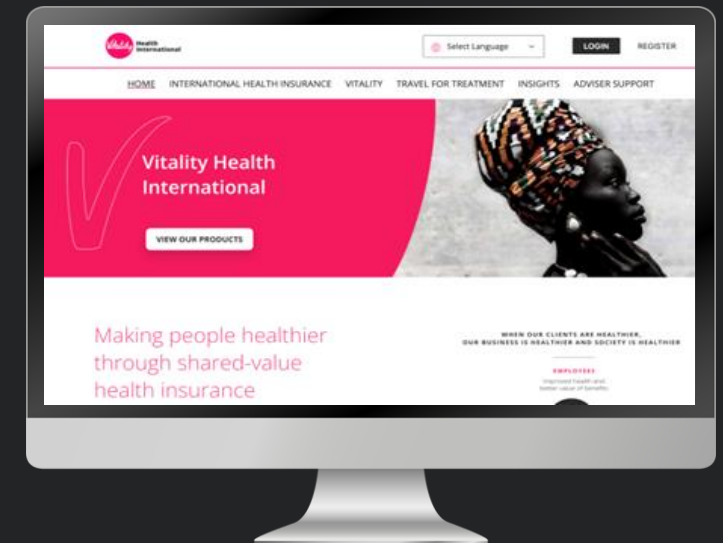


- 01 Complete your Vitality Age and unlock the Vitality Health Fund
- 02 Immediately receive **\$25 boost**
- 03 Increase your value as you increase your Vitality status

Employers | Vitality Health cashback for employers

Employer reward for making employees healthier

Up to **10%** employer cashback off your renewal premium

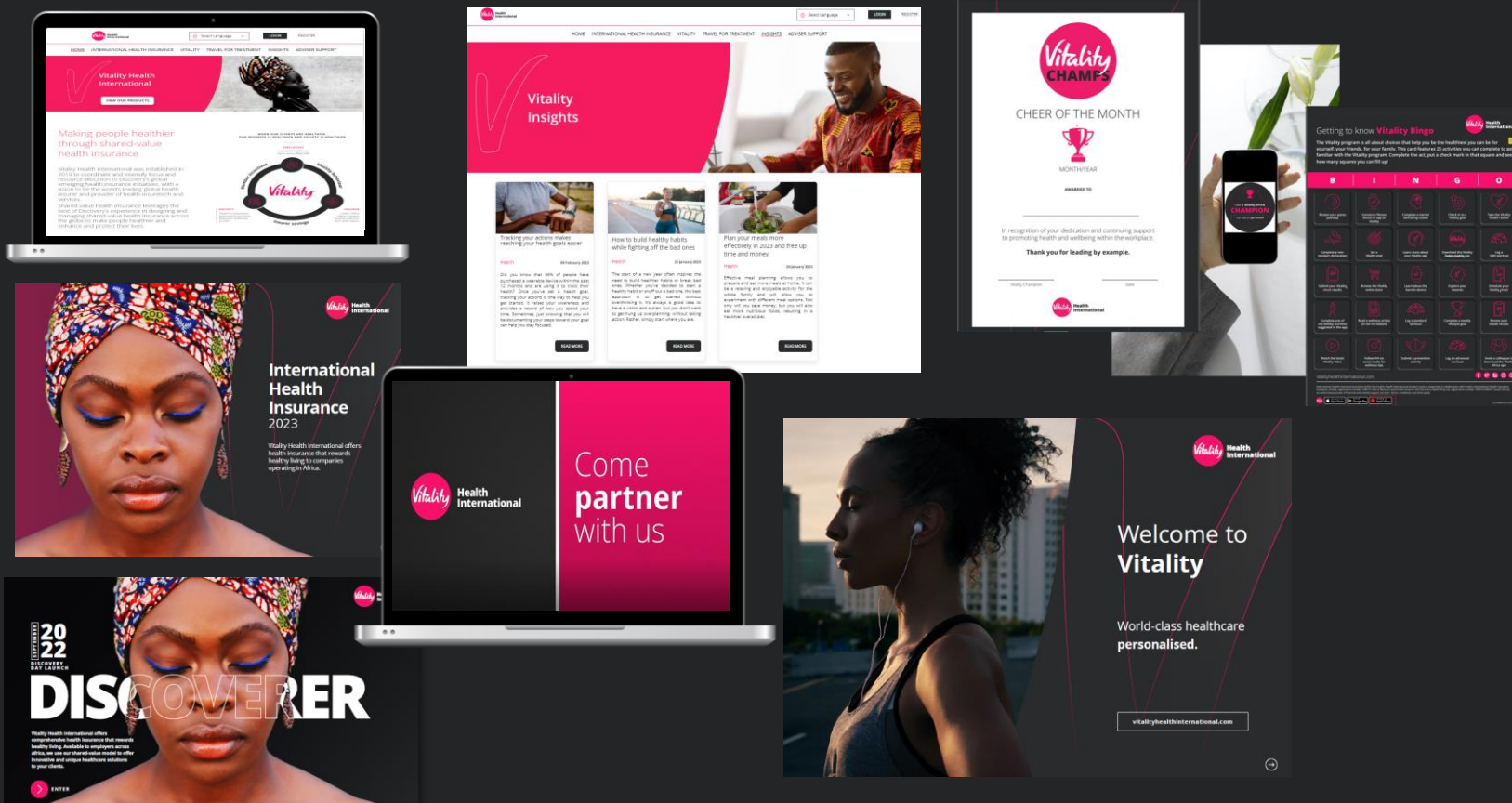


Cashback calculated on current year's engagement and premium

SEAMLESS EMPLOYEE AND EMPLOYER SUPPORT FOR KENYA

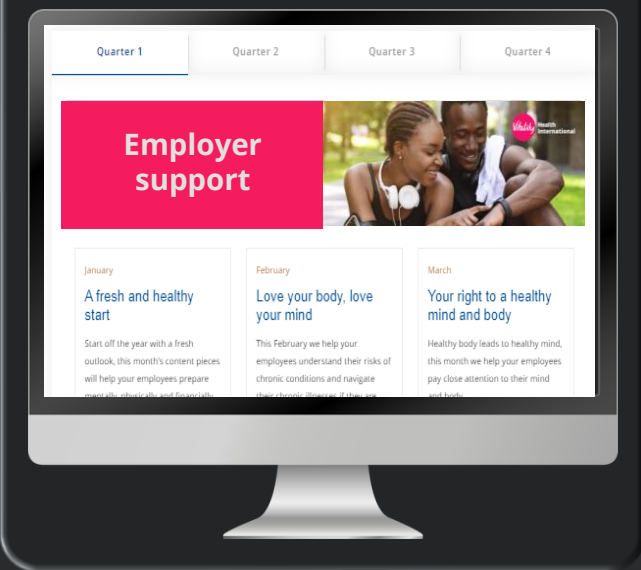


MARKETING SUPPORT MATERIAL | Available in 3 languages



EMPLOYER TOOLKITS

- Videos
 - Hello Africa
 - Why VHI
- Employer guide
- Provider lists
- Vitality Insights
- Vitality Champs programme
- Brochures
- Emailers
- Content articles



VITALITY HEALTH INTERNATIONAL READY FOR A HEALTHIER KENYA



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

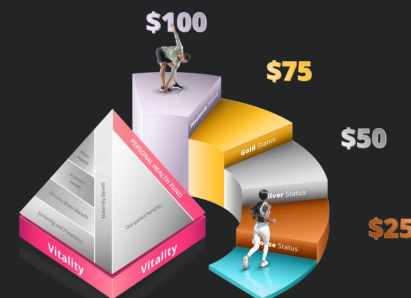
Safaricom

JUMIA **Uber** **Uber Eats**

unicef
for every child

Enhancing Shared-Value for employers and employees

01



10%
EMPLOYER CASHBACK

03

Vitality rewards:
Enhancing the suite of rewards partners



Employee Wellbeing:
Focus on both physical and mental wellbeing

02

Vitality Healthy Mind

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HEALTH
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