

# International Health Insurance 2023

Vitality Health International offers health insurance that rewards healthy living to companies operating in Africa.

# 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. Discovery Health is a trusted healthcare partner in the South African and international healthcare environments. Since inception, we have developed industry-leading expertise in high-quality, affordable, integrated corporate wellness solutions, health insurance products, and health and wellness services. We have grown to administrate the health insurance of over 3.5 million lives in South Africa today.

02

## Deep expertise and experience operating on the continent

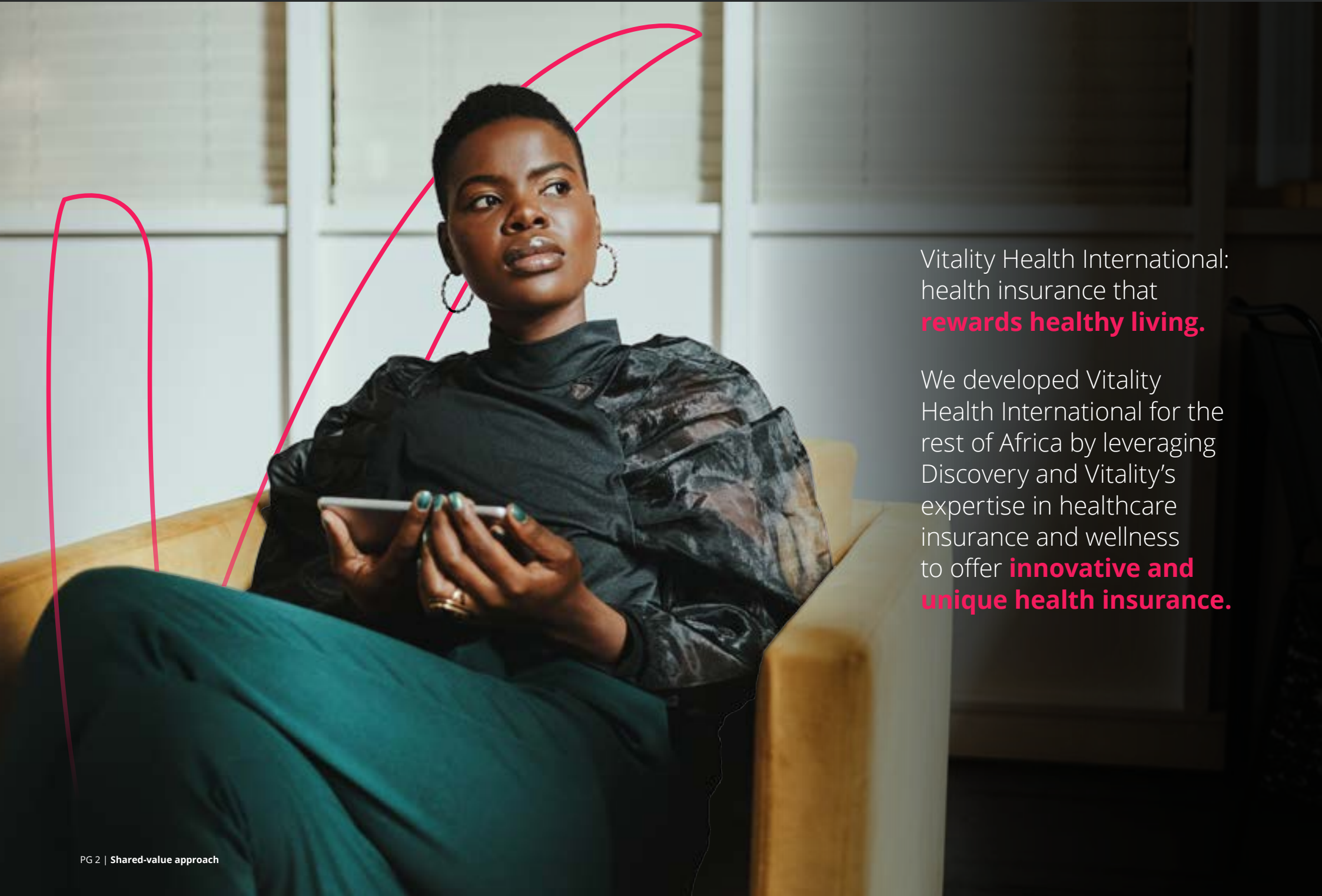
Vitality Health International has partnered with Medical Services Organisation International (MSOI) to deliver health insurance in Africa, and to manage and expand healthcare networks available to clients. MSOI has 7 offices with 85 full-time employees across Africa, including Kenya and the Democratic Republic of Congo. Clinical personnel in these countries are trained in English, French, Arabic, Portuguese and several local African languages. 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 been operating in Africa since 2008.

03

## Shared-value model

Discovery was founded on a simple core purpose: to make people healthier and enhance and protect their lives. Our shared-value insurance model, on which Vitality Health International is premised, encourages people to make healthier choices a habit and shifts behaviours to maintain and improve good health. These healthy behaviours have positive effects on the long-term health outcomes of the health insurance members. The result is a virtuous cycle, which shares material benefits between the funder (lower healthcare claims), members (improved health outcomes) and society (lowered healthcare costs and a healthier, more productive workforce).





Vitality Health International:  
health insurance that  
**rewards healthy living.**

We developed Vitality  
Health International for the  
rest of Africa by leveraging  
Discovery and Vitality's  
expertise in healthcare  
insurance and wellness  
to offer **innovative and  
unique health insurance.**

# A new approach to insurance, health and wellness

Global health research shows that four lifestyle behaviours (lack of physical activity, poor nutrition, smoking and alcohol abuse) are responsible for four chronic lifestyle diseases (diabetes, cardiovascular disease, high blood pressure and cancer). These diseases drive 60% of preventable deaths globally.

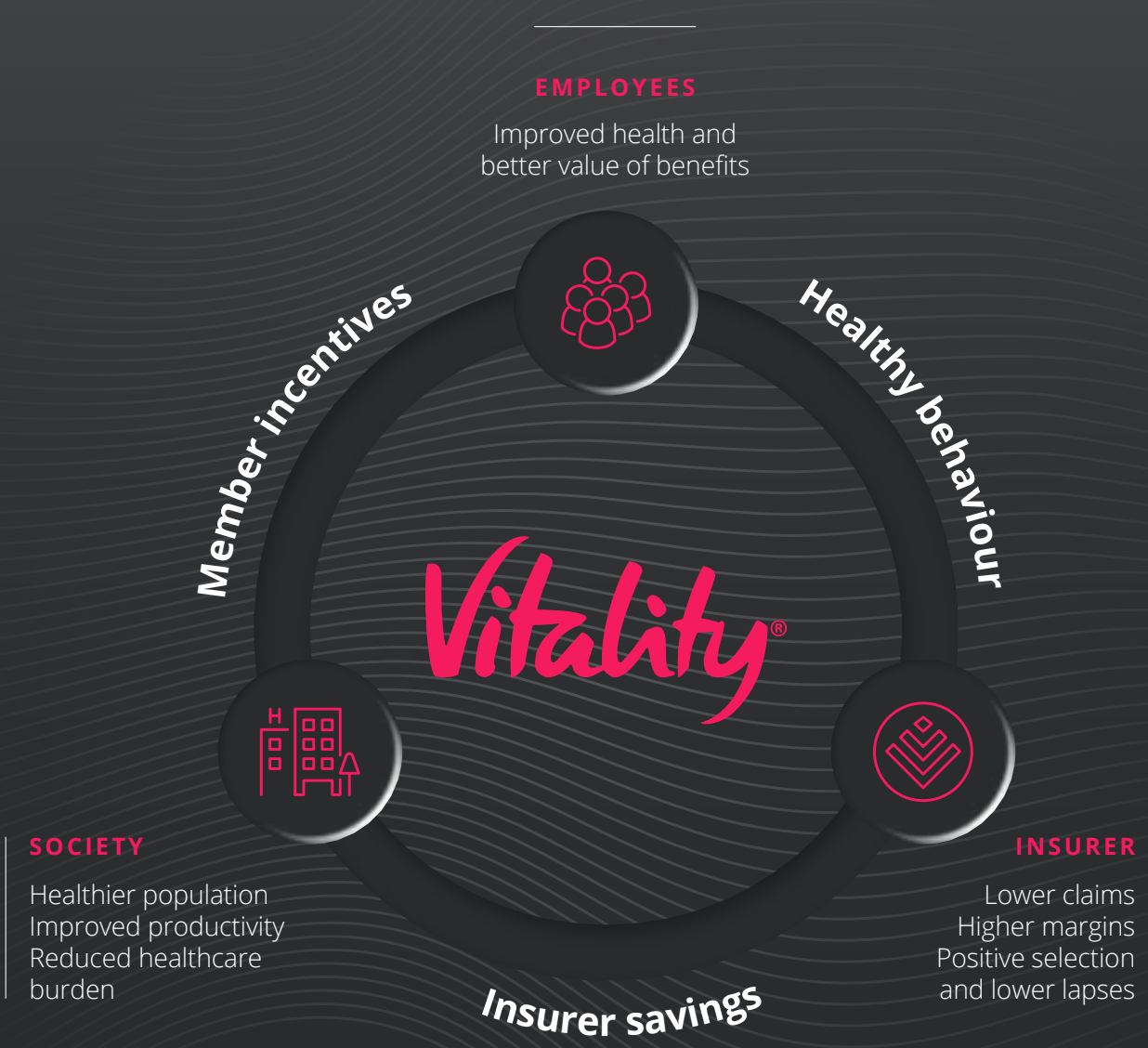
To address the risk of an unhealthy lifestyle, we designed Vitality with behavioural economics and clinical science at its core. Vitality encourages and rewards people for healthy behaviour changes.

Vitality's success lies in using incentives to address the lifestyle behaviours that have the highest potential to impact people's health outcomes over time: nutrition, physical activity and preventive screening.

This is the foundation of our shared-value model: by encouraging healthy behaviour change, insurers have fewer claims. The rewards attract and retain more clients. This helps boost profits and sustainability for the insurer.

Clients benefit too: The savings from lower risks and claims are again used to pay for the incentives that drive positive behaviour change. Over the long term, society benefits from a healthier, more productive workforce.

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



## Investing in the health and wellness of your employees is good business



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

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

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

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

# Comprehensive health insurance

that offers your employees peace of mind

## We offer comprehensive health insurance for employers operating in Africa

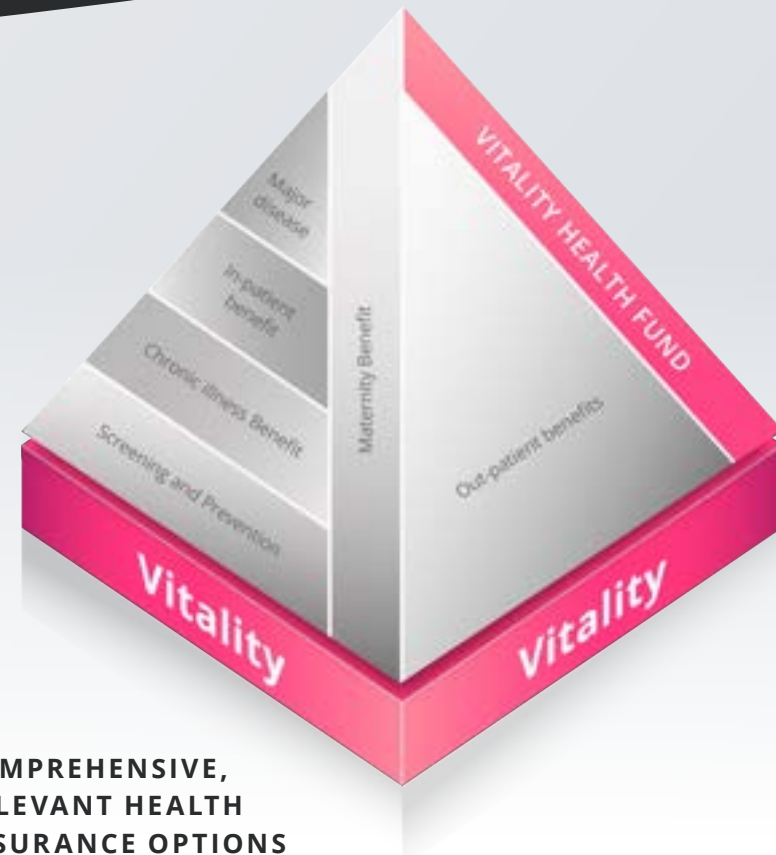
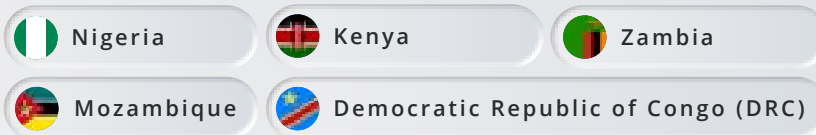
Through Vitality Health International, employers can offer quality health insurance to employees who live and work in Africa. Our health insurance benefits cater for the full spectrum of employees' medical needs.

Our health insurance includes Vitality, our wellness-incentive programme, at no extra cost.

All insurance options are supported by leading digital technology that is designed to create a seamless, intuitive and accessible experience for employees, employers and financial advisers.

Cover is available in five African countries, and we will focus on expanding into more countries in 2023.

## INTERNATIONAL HEALTH INSURANCE IS AVAILABLE IN THESE FIVE COUNTRIES:



## COMPREHENSIVE, RELEVANT HEALTH INSURANCE OPTIONS

Vitality Health International covers all relevant healthcare services through four distinct health insurance options. They allow employers to tailor the cover to the needs of their employees, and have the choice of cover in-country, across Africa, or worldwide. All options include Vitality at no extra cost to incentivise wellness among employees.

# 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

### 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

### CHRONIC ILLNESS BENEFIT

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

- Chronic medicine
- Consultations
- Pathology
- Basic radiology

### SCREENING AND PREVENTION

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

### 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

# Four cover options to choose from

Vitality Health International offers four health insurance options, with comprehensive cover across all benefits.

HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
<b>Yearly plan limit for each person every year*</b>				
<b>Overall plan limit</b>	\$100,000	\$600,000	\$1,000,000	\$3,000,000
<b>IN-PATIENT BENEFITS</b>				
<b>Specialised radiology</b>	Cover of up to \$600 for each person every year, subject to preauthorisation	Cover of up to \$2,000 for each person every year, subject to preauthorisation	Cover up to the overall plan limit, subject to preauthorisation	
<b>Mental health admission</b>	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
<b>All hospital admissions are subject to the overall plan limit</b>	Cover for accommodation in a standard, private room (up to \$200 per day), the surgery, theatre and ward fees, treating specialists and nursing care Cover for acute dialysis Cover for all medicines, consumables and diagnostic tests that form part of an admission Cover for devices and appliances Cover for necessary physiotherapy, speech therapy and occupational therapy that 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			
<b>MAJOR DISEASES</b>				
<b>Conditions covered up to the overall plan limit</b>	The following major conditions are covered: <ul style="list-style-type: none"> <li>▪ Cancer                             <ul style="list-style-type: none"> <li>- Consultations</li> <li>- Treatment</li> <li>- In the case of breast cancer, treatment includes reconstructive and replacement surgery</li> <li>- Palliative care</li> </ul> </li> <li>▪ HIV/AIDS</li> <li>▪ Organ transplant</li> <li>▪ Kidney dialysis</li> </ul>			

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

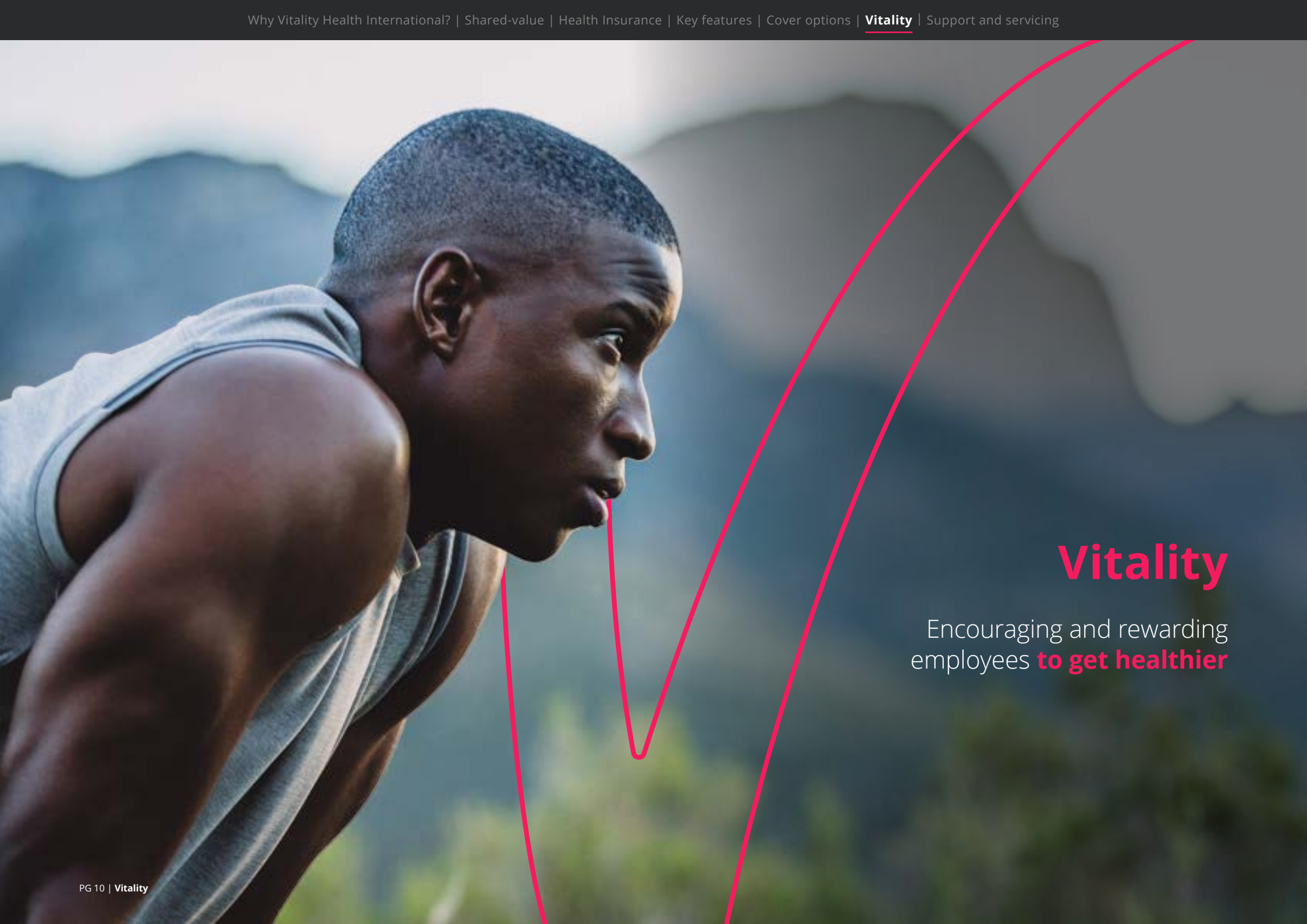
\* All yearly limits and sub-limits apply to each insured person for a 12-month period, calculated from the start date of the policy, and are subject to policy terms and conditions.



HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
<b>MATERNITY BENEFITS</b>				
<b>Procedures covered up to the overall plan limit</b>	The following procedures are covered up to the overall plan limit: <ul style="list-style-type: none"> <li>In-hospital birth (normal vaginal delivery and C-section)</li> <li>Treatment of complications arising during maternity journey</li> <li>Sterilisation</li> </ul>			
<b>Pre- and postnatal care</b>	Cover up to the out-patient limit			
<b>Neonatal care</b>	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 up to the overall plan limit
<b>Infertility treatment</b>	No cover		Cover for diagnostic consultation and tests, subject to the yearly out-patient limit	Cover of up to \$10,000 for each insurance year and \$5,250 for each fertilisation attempt
<b>SCREENING AND PREVENTION BENEFIT</b>				
<b>A defined basket of clinically relevant screening tests</b>	Cover of up to \$500 every year for certain tests that can detect early signs of serious illnesses			
<b>Chronic Illness Benefit</b>	Cover for medicine, consultations, pathology and basic radiology for certain conditions, subject to preauthorisation and clinical protocols			
<b>OUT-PATIENT BENEFITS</b>				
<b>Yearly out-patient limit</b>	\$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 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
<b>Diagnostic testing</b>	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.			
<b>Physiotherapy</b>	\$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
<b>Chiropractic treatment</b>	Cover up to the out-patient limit			

\* New limits go live early Q1 2023.

HEALTHCARE SERVICES	IN-COUNTRY		AFRICA ROAMING (INCLUDING INDIA FROM EAST AFRICA)	WORLDWIDE (EXCLUDING USA)
	CORE	PLUS		
<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 every year		
<b>Immunisations for adults and children</b>	Cover for a defined list of immunisations, segmented according to appropriate age groups, subject 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 every year
<b>Dentistry*</b>	\$500 for each person every year	\$725 for each person every year	\$725 for each person every year	\$975 for each person every year
<b>Optometry*</b>	\$150 for each person every year	\$175 for each person every year	\$275 for each person every year	\$475 for each person every year
<b>Cover for prosthetics and external devices or equipment</b>	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
<b>SECOND-OPINION SERVICES</b>				
<b>Access to a medical second opinion from the VHI South African specialists network or The Clinic by Cleveland Clinic</b>	Limited to one usage for each person every year, subject to preauthorisation, clinical protocols and the overall plan limit			
<b>MEDICAL EVACUATION</b>				
<b>International and cross-border emergency evacuation and treatment</b>	Not covered		Cover of up to \$50,000	Cover up to the overall plan limit
<b>Compassionate travel</b>	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
<b>Repatriation of mortal remains</b>	Not covered		Cover up to the overall plan limit	
<b>Access to Vitality</b>	Access to the world's leading behavioural-science-based wellness programme that rewards healthy behaviour through a growing partner network			
<b>Vitality Health Fund</b>	Not Covered	Cover enhancer that can be used to extend cover for out-patient healthcare categories. Up to \$100 can be carried over every year on policy renewal.		



# Vitality

Encouraging and rewarding employees **to get healthier**

# 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.



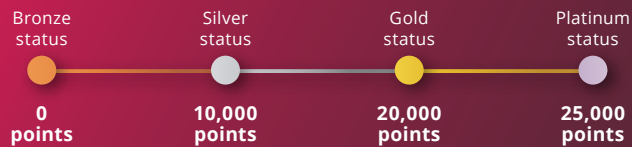
## GET ACTIVE AND GET REWARDED

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.

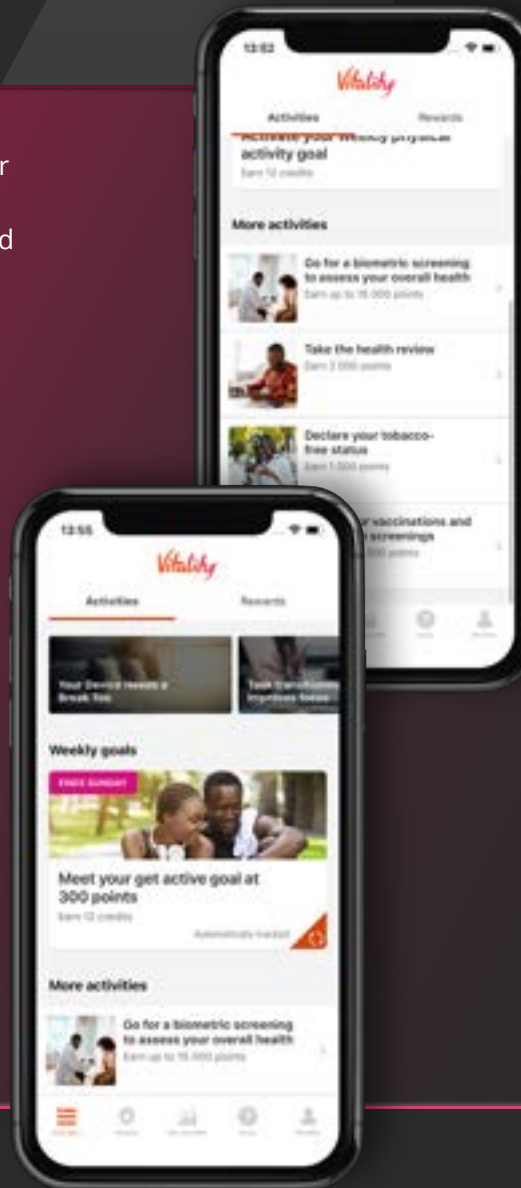
# Know **your health**

Members can earn Vitality points for getting to know their health. They are encouraged to complete the relevant health checks to understand and manage their health and move up a Vitality status.

## EARN POINTS TO MOVE UP A 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 points accumulate towards a Vitality status – ranging from Bronze to Platinum – as a measure of the employee's health.



## 4 WAYS TO EARN VITALITY POINTS

- STEP 01**

Complete the online Vitality Health Review to find out your Vitality Age.

**Up to 2,000 points**
- STEP 02**

Do a Vitality Health Check at your healthcare provider to check your blood pressure, blood glucose, cholesterol and body-mass index (BMI).

**Up to 15,000 points**
- STEP 03**

Get preventive screenings done regularly and keep up to date with your vaccinations.

**Up to 3,000 points**
- STEP 04**

Sign a non-smoker's declaration.

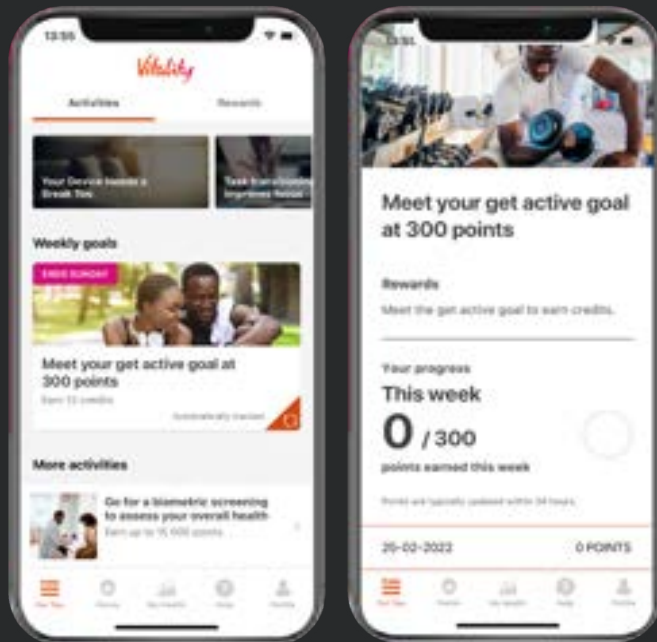
**Up to 1,000 points**

# Improve **your health**

Vitality gives members the tools and support they need to live healthier and rewards 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!

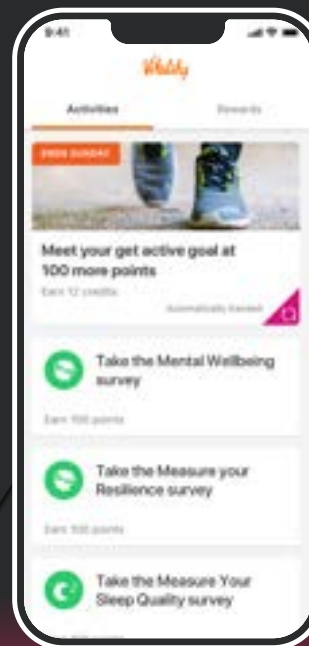
## VITALITY ACTIVE REWARDS

Members have from Monday until midnight on Sunday to achieve their weekly goal. Every week that they achieve their target, they will earn credits that can be used to redeem their rewards.



## VITALITY HEALTHY MIND

### Clinically relevant screening assessments



Sleep

Resilience

Depression and anxiety



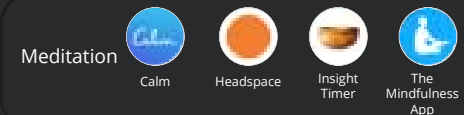
### Personalised weekly goals

Personalised mental wellbeing goals, based on individual screening, are updated regularly.



### App recommendations

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



### Mental health out-patient care

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

## Get Rewarded

Vitality instant rewards for Africa allow members to choose from a range of immediate rewards when reaching their weekly goals. Members earn credits that can be used to purchase localised instant rewards. Choosing a healthier lifestyle has never been more rewarding!



**FITNESS DEVICES**



**UBER RIDES**



**UBER EATS**



**MOBILE VOUCHERS**



**VITALITY ONLINE STORE**

Personalising  
**Vitality**  
rewards  
to make  
Africa healthier

**DONATE A  
LIFE-CHANGING  
VACCINE**



**WEEKLY  
REWARDS**

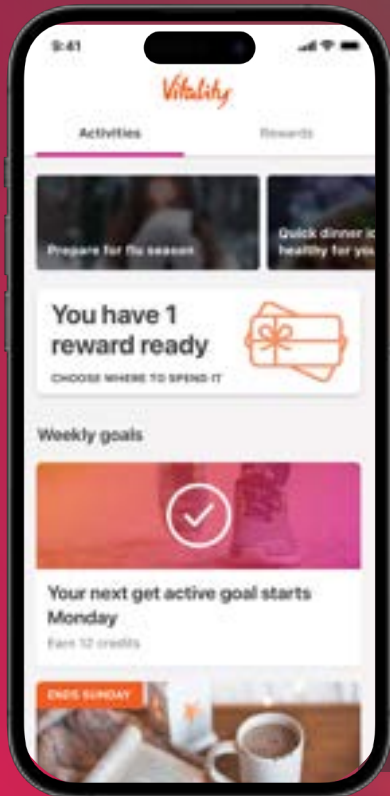


**SHOP  
ONLINE**



# 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.



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		Headphones	Electronics	Sunglasses	Fashion accessories	
	DIY and garden		Plant	Living green	Baby	Kids and baby	
	Health and beauty		Luggage	Travel and luggage	Smartwatch	Sports and recreation	
	Home		Smart home	Smart home	Kitchen	Kitchen	
	Stationery		Watches and jewellery	Watches and jewellery	Luxury brands	Luxury brands	



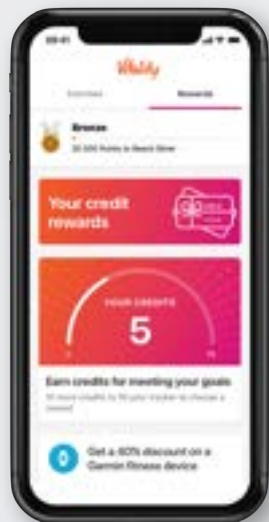
# Members receive a **40% discount** on their next Garmin fitness device

We're making getting active even more affordable! Members can get a **40% discount** on the purchase of their next **Garmin fitness device**. Members can order **one device every year**, making it easy to get more active.



## HOW TO PURCHASE A GARMIN FITNESS DEVICE ON THE VITALITY AFRICA APP

Purchasing a Garmin fitness device is both affordable and easy! Follow the steps below to get started.



In the Vitality Africa app, go to the **Rewards** tab to order the Garmin fitness device.



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



Proceed to the Garmin Benefit card and select **Visit Garmin** to redirect to the online store.



All Garmin Benefit devices will have the Vitality approved logo on the page. Complete the order form. It's that easy!

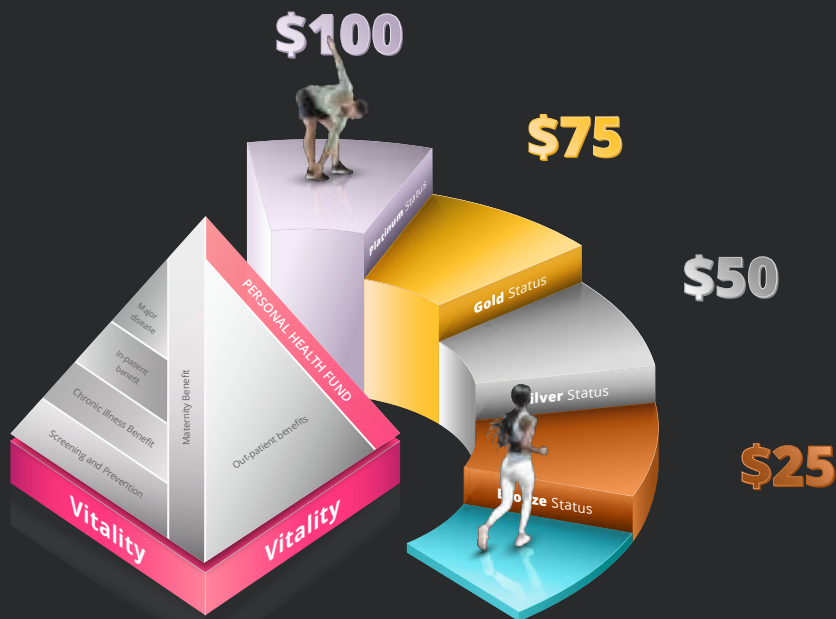
# The **Vitality Health Fund**

## A personalised way to monetise a healthy lifestyle

The Vitality Health Fund is an additional fund where employees can unlock further funds to pay for out-patient services once they reach their plan limits. Funds are unlocked through participation and engagement in Vitality.



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



The amount of money available in an employee's Vitality Health Fund depends on their Vitality status.

### How the Vitality Health Fund works

- | STEP                                                                  | STEP                                                                      | STEP                                                                                                                                             |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 01                                                                    | 02                                                                        | 03                                                                                                                                               |
| Unlock the Vitality Health Fund by completing a Vitality Health Check | Once activated, the Vitality Health Fund has an immediate balance of \$25 | Every time employees increase their Vitality status, another \$25 is added to their Vitality Health Fund, limited to a total fund value of \$100 |

The Vitality Health Fund is awarded to the employee and any dependants on their policy over the age of 18. As long as there is enough money in the Vitality Health Fund, they can use it to pay for all or part of their out-patient treatment and services. 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 plan year and make it available to the employee for the next 12 months, as long as their cover is renewed.

The Vitality Health Fund can be used to help fund these out-patient benefits categories:

- |                                    |                                    |                              |
|------------------------------------|------------------------------------|------------------------------|
| a. GP and specialist consultations | e. Physiotherapy                   | h. Immunisations             |
| b. Prescribed medicine             | f. Chiropractic treatment          | i. Psychology and psychiatry |
| c. Dentistry                       | g. Speech and occupational therapy |                              |
| d. Optometry                       |                                    |                              |

# Vitality Health Cashback for employers

## Employer rewards for encouraging employees to become healthier

Our research shows that employee engagement in health and wellbeing **positively impacts productivity and performance for the benefit of employers**. 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 they 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.



50 employees on a plan:



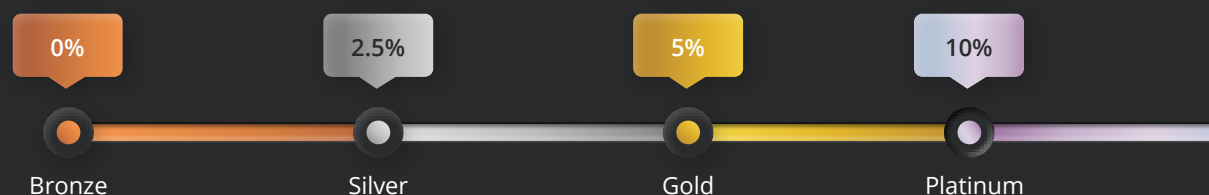
At the end of the plan year:



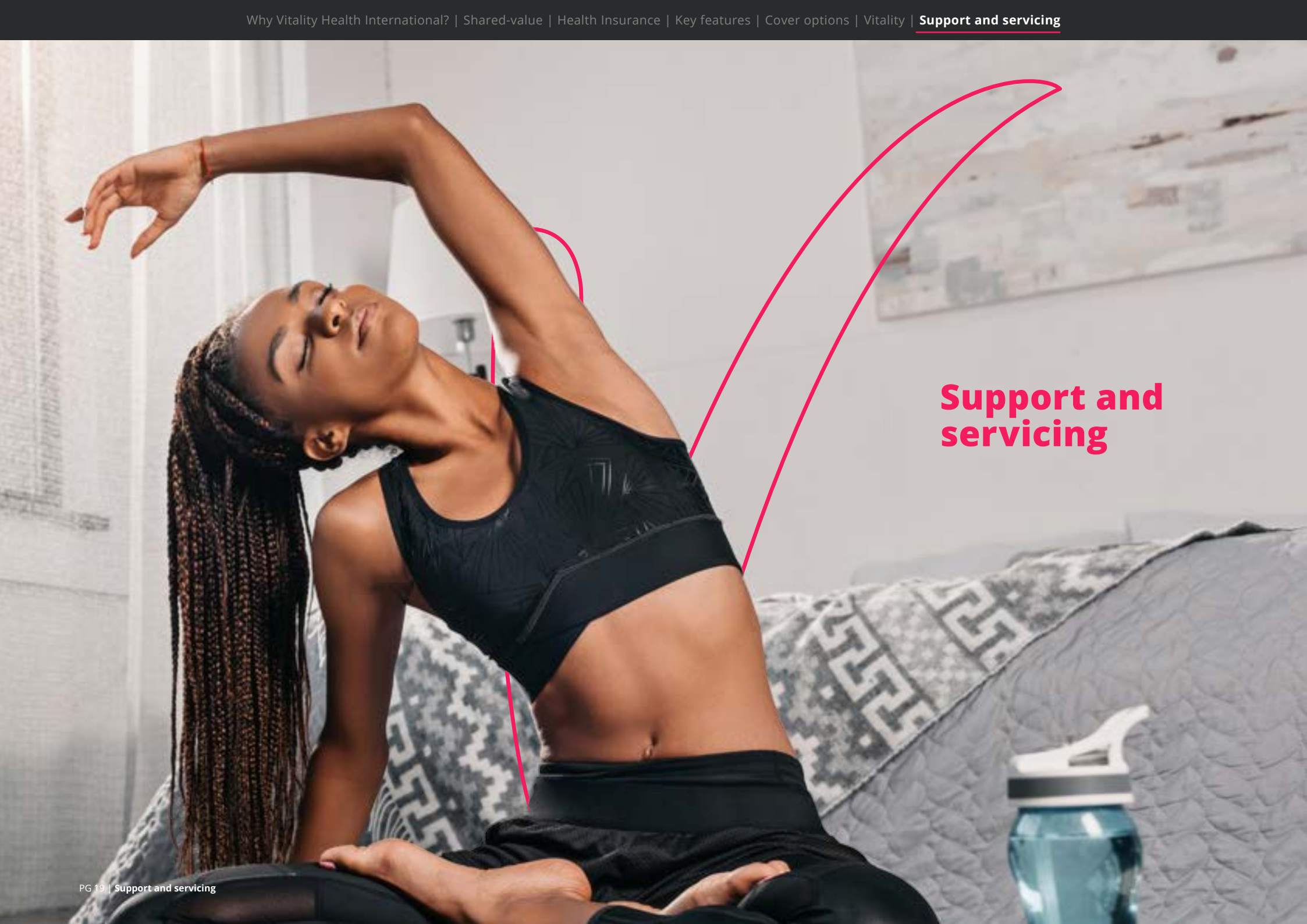
- 8 have achieved Bronze status, 8 Silver, 20 Gold and 14 Platinum
- The business would receive 5.2% of their current premium (less any taxes) as a cashback off their renewal premium:
  - $(8 \times 0\%) + (8 \times 2.5\%) + (20 \times 5\%) + (14 \times 10\%) \div 50 = 5.2\%$ .

UP TO  
**10%**

**Vitality Health  
Cashback for  
employers**  
on their renewal premium



Cashback is calculated on the current year's Vitality status and premium



## Support and servicing

# Support services and additional product features



## SUPPORT FOR EMPLOYERS

### Employer insights and reporting

Vitality Health International delivers comprehensive insights and reporting for each individual employee. These reports are available on the Discovery Employer Zone. They record the employee's insurance plan, use of Vitality benefits and health and wellness status.

### Tools to incentivise engagement

Employers will have access to digital communication tools to encourage and reward engagement with Vitality and to educate employees about their benefits. These include tailored emails, FAQs, benefit guides, how-to guides, infographics and SMS/WhatsApp campaigns.

### Account management support

Each employer has a dedicated Corporate Health Manager (CHM) who facilitates information and training sessions, provides operational support, prepares reports, and gives relevant industry and service updates.



## SUPPORT FOR MEMBERS

### Customer care in their preferred language

A dedicated Vitality Health International support team assists employees in their preferred language (English, French or Portuguese).

### 24/7 clinical and emergency support

A 24/7 call centre with a team of healthcare professionals provides emergency support.

### Digital self-service tools

Employees have access to a range of intuitive and accessible digital self-service support tools on both the Vitality Health International website and the client app.

### Extensive network of healthcare providers

Employees have access to an extensive network of 6,000 healthcare providers across Africa (hospitals, clinics, pharmacies, laboratories and individual doctors), supported by dedicated account managers.



## SUPPORT FOR FINANCIAL ADVISERS

### Adviser insights and reporting

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

### Account management support

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

# Seamless servicing for members

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



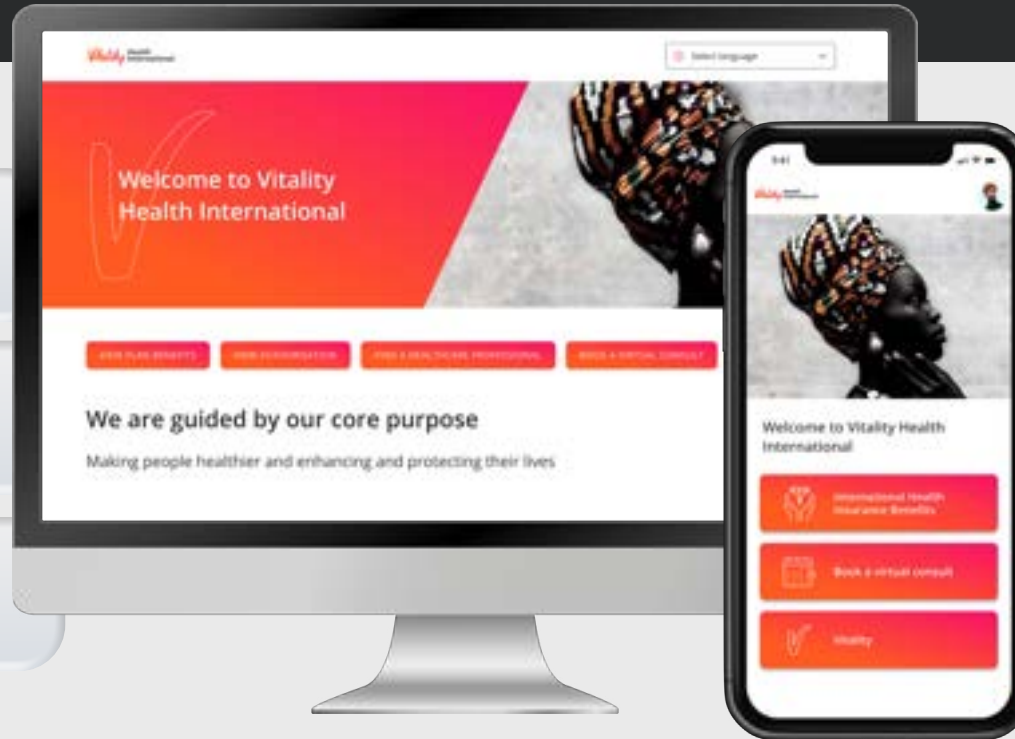
View Health Insurance benefits, cover and authorisations



Send requests for key services, such as Travel for Treatment services



Search for healthcare practitioners and book virtual consultations



Conduct virtual consultations with in-network healthcare practitioners



Access digital membership card



Link to Vitality app



[www.vitalityhealthinternational.com](http://www.vitalityhealthinternational.com)



**Onboarding, quotes and contracts**

[Onboarding@vitalityhealthinternational.com](mailto:Onboarding@vitalityhealthinternational.com)



**General queries**

[HealthInsurance@vitalityhealthinternational.com](mailto:HealthInsurance@vitalityhealthinternational.com)

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

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