

NOVEMBER
**20
22**

PRODUCT LAUNCH WEBINAR

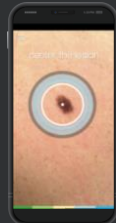
Farzana Baba
Head: R&D and Technical Marketing



WAVES OF DIGITAL INNOVATION IN HEALTHCARE

WAVE 1

Telemedicine driven by 3G connectivity



WAVE 2

Enterprise Software – Electronic Health Records

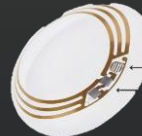


WAVE 3

Business to Consumer – big data, personalisation, AI, mHealth, wearables



HUMAN LONGEVITY, INC.



WAVE 4

Move away from traditional products to digital and purpose driven
Digital mental wellbeing



2005

2012

2016

2020

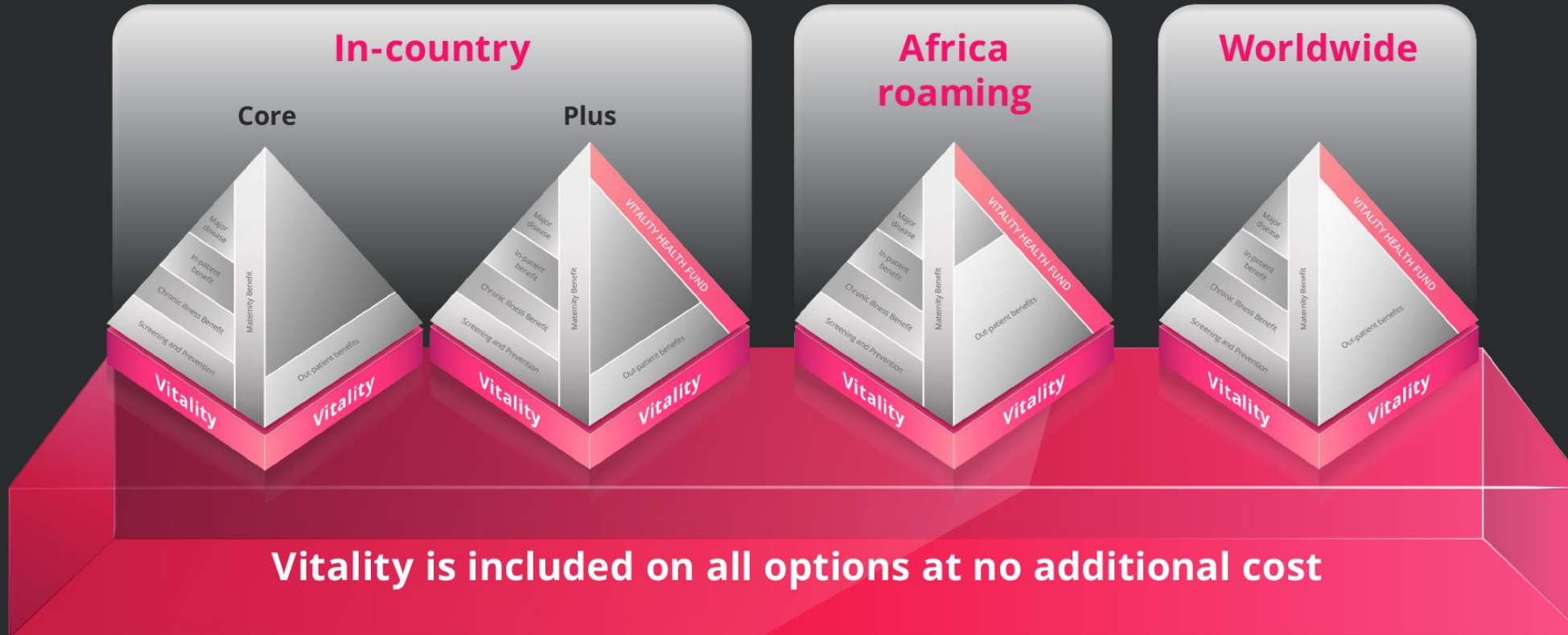
VITALITY HEALTH INTERNATIONAL TAKES A SHARED-VALUE APPROACH

Four distinct health insurance options, all benchmarked to provide best-in-category coverage across all benefits.

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

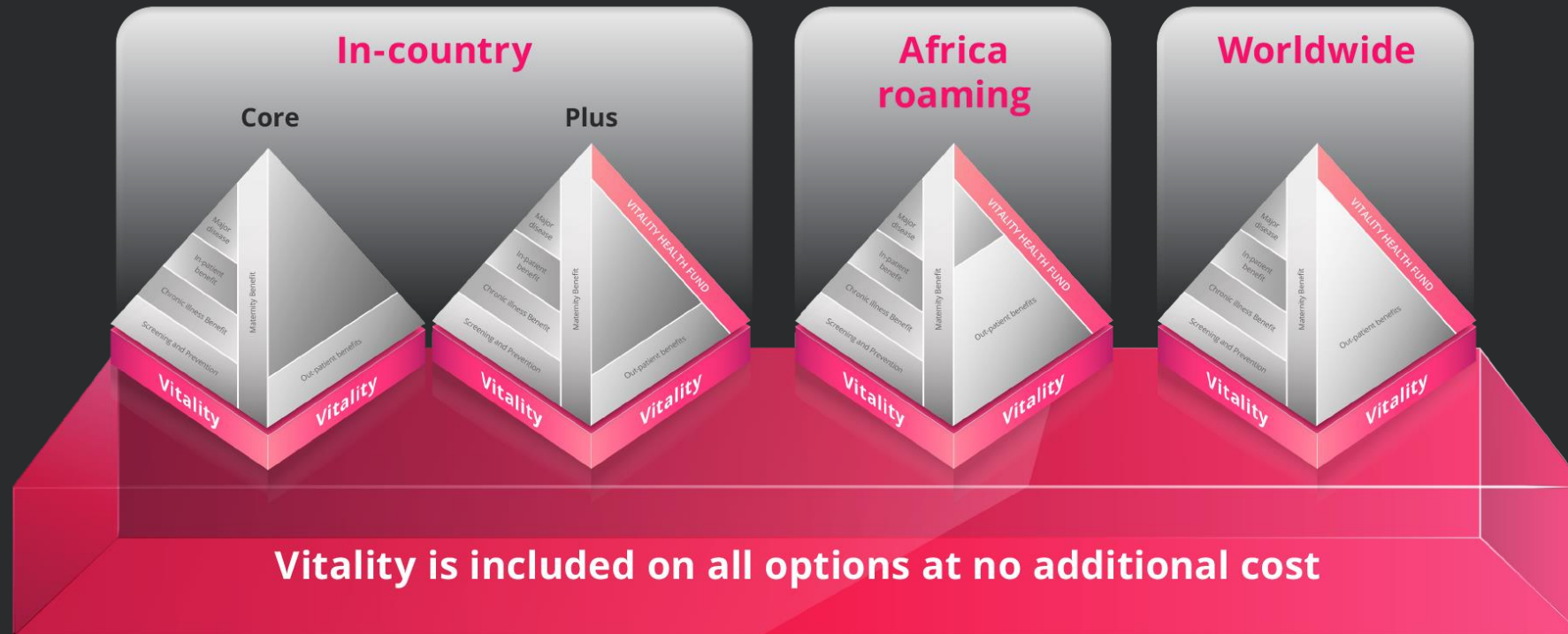
Cover in any African country +East Africa: access to cover in India

Cover worldwide (excluding the USA)



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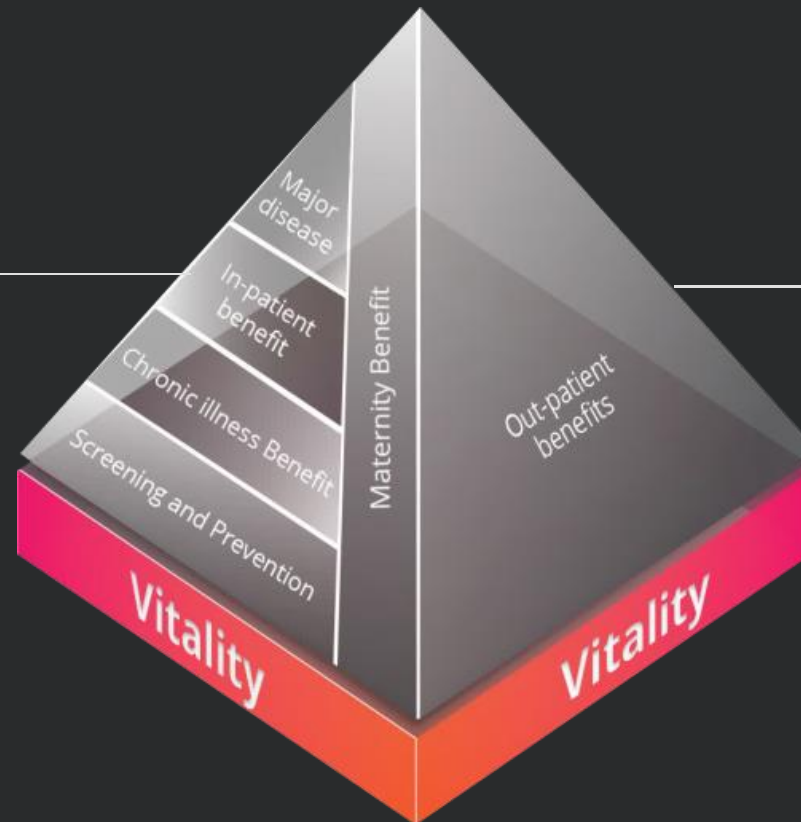


Overall annual limit	\$100 000	\$600 000	\$1 000 000	\$3 000 000
Day-to-day annual limit	\$1 300	\$2 500	\$3 000	\$4 000
Evacuation cover	No benefit	No benefit	Emergency evacuation, treatment, repatriation, compassionate travel	Emergency evacuation, treatment, repatriation, compassionate travel
Average premium pp	\$61	\$78	\$164	\$254

THE HISTORY OF THE PYRAMID STRUCTURE

Two triangles of healthcare spend when placed together creates comprehensive coverage

IN PATIENT
RISK FUNDED
HIGH SEVERITY
LOW FREQUENCY



OUTPATIENT
DISCRETIONARY
LIMITS
EXCLUSIONS

BASE OF THE PYRAMID
IS THE WELLNESS
PLATFORM

HEALTH INSURANCE PRODUCT PLATFORM



Major disease

Cover for defined list of major diseases, subject to overall annual limit

- Oncology including palliative care
- HIV/AIDS
- Organ transplants
- Kidney dialysis



Hospital Benefit

Cover in any private hospital subject to overall yearly limit

- Cover for all hospital admissions, subject to overall plan limit
- Emergency transport
- Family accommodation



Chronic Illness Benefit

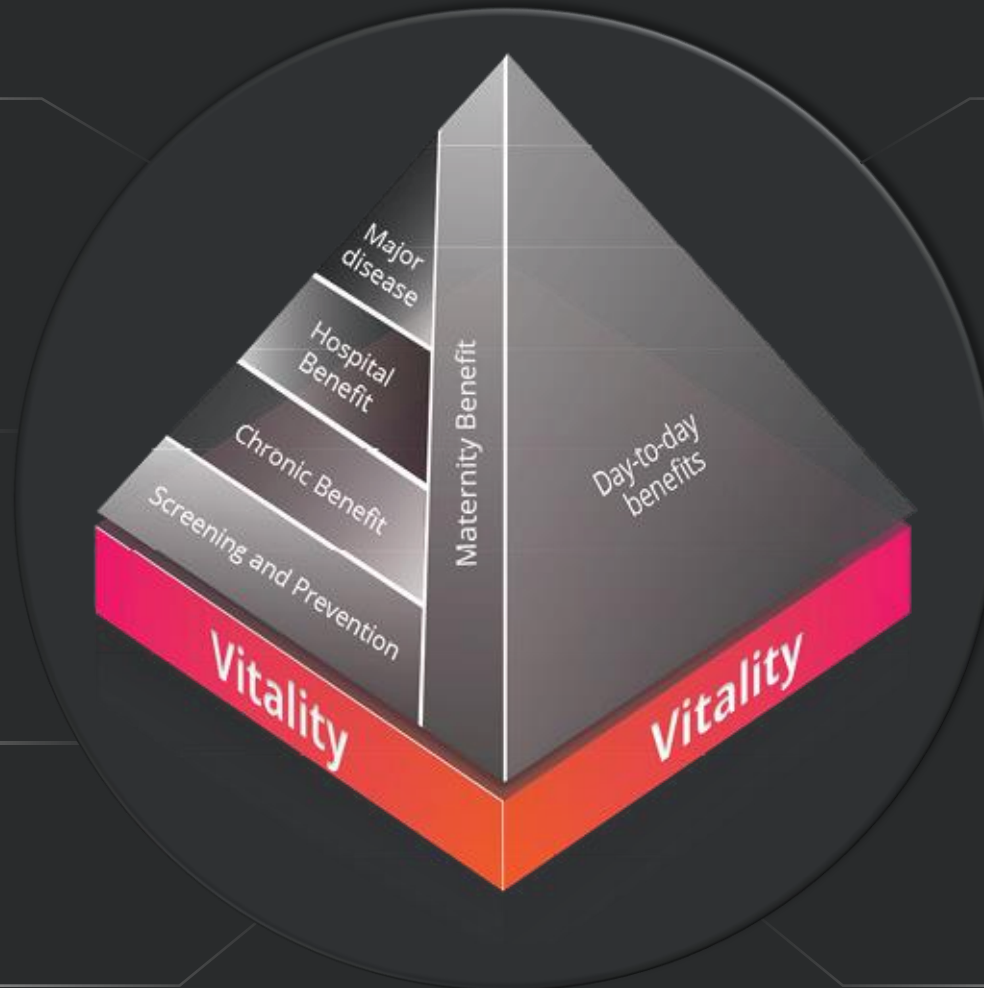
Cover for a list of chronic conditions

- Chronic medication, consultations, pathology tests and basic radiology tests, subject to overall plan limit



Screening and Prevention

- Defined basket of clinically relevant checks (per age and sex), subject to sub-limits



Maternity



Comprehensive prenatal healthcare services for maternity

- In-hospital procedures (birth, complications, sterilisation), subject to overall plan limit
- Pre- and post-natal care, subject to the out-patient limit
- Infertility treatment
- Neonatal care, subject to sub-limits

Day-to-day Benefits



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

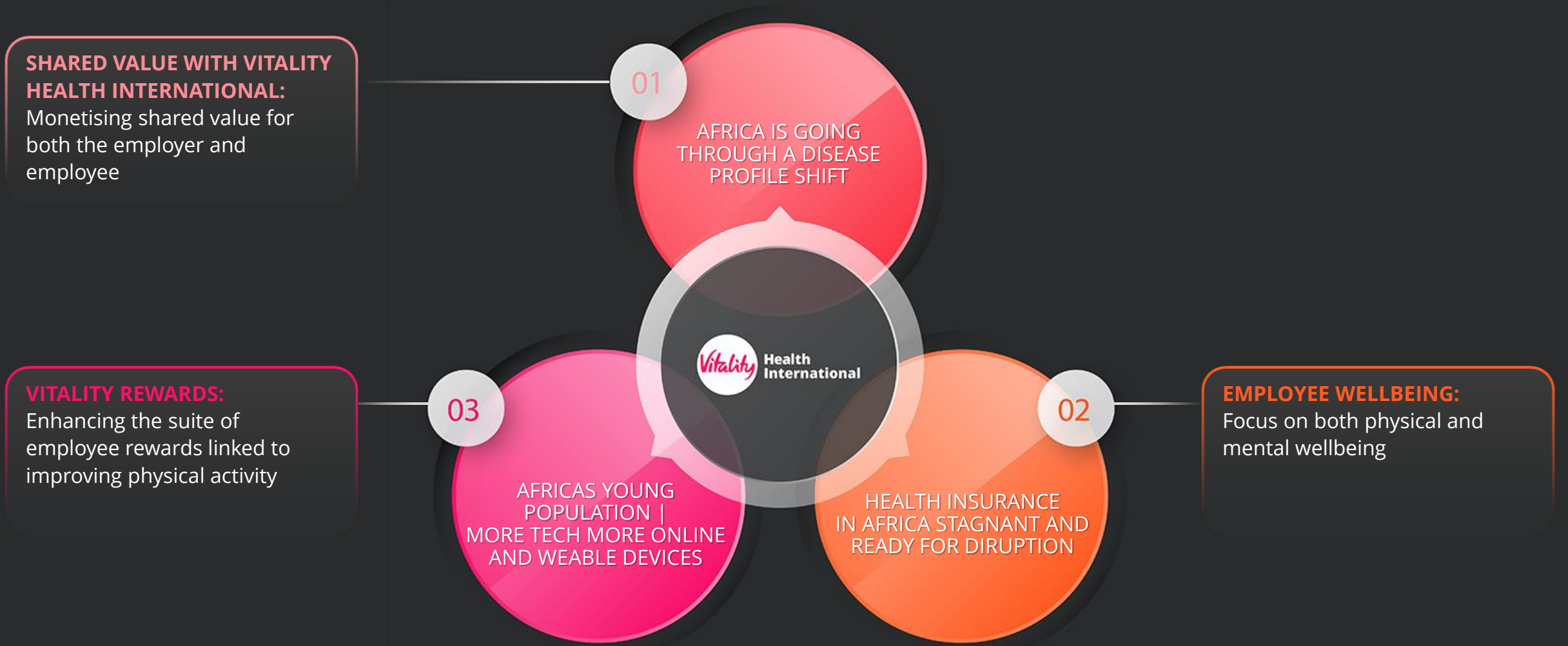
- GP & Specialists
- Prescribed medication
- Diagnostic tests
- Consultations with allied healthcare providers
- Adult and child immunisations
- Prosthesis and external devices/equipment
- Second opinion services,
- Evacuation services

Vitality



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

INTERSECTION OF TRENDS SHAPES VHI INNOVATION FOCUS

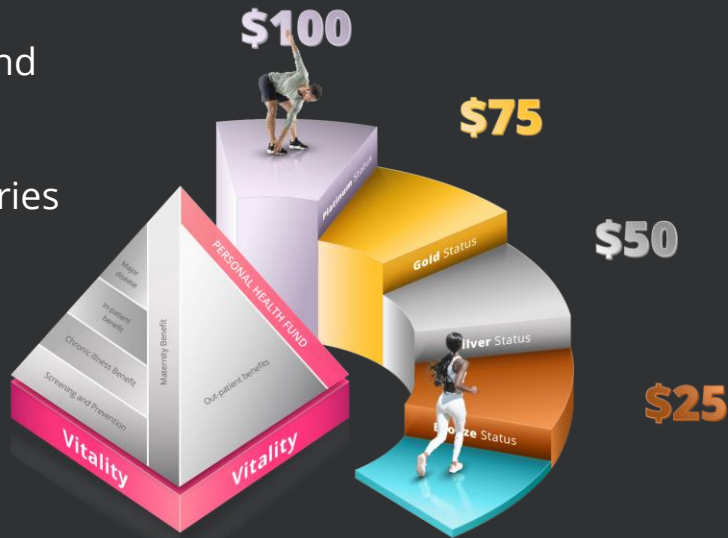


01 SHARED-VALUE FOR EMPLOYERS AND EMPLOYEES

Employees | Introducing the Vitality Health fund

A PERSONALISED WAY TO MONETISE HEALTHY LIFESTYLE

Vitality health Fund extends cover for outpatient Healthcare categories

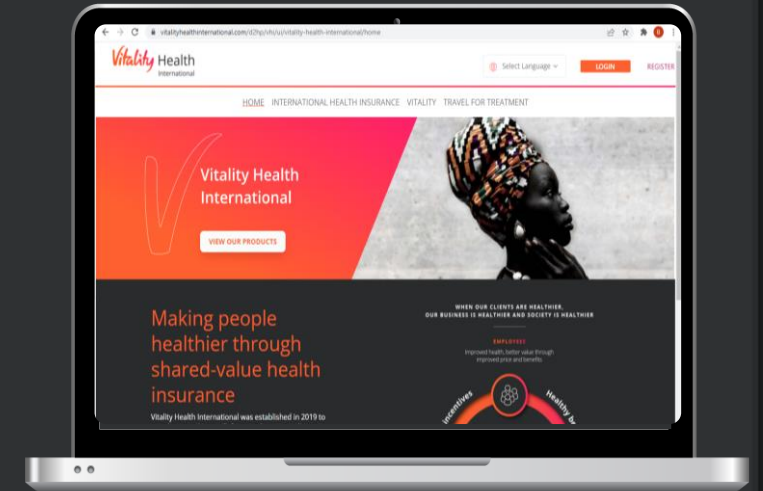


- 01 Complete your Vitality age and unlock the Vitality Health fund
- 02 Immediately receive **\$25 boost**
- 03 Increase your value as you increase your Vitality Status

Employers | Introducing Vitality Health cashback for employers

EMPLOYER REWARD FOR MAKING EMPLOYEES HEALTHIER

Up to **10%** EMPLOYER CASHBACK off your renewal premium



0%
Bronze

2.5%
Silver

5%
Gold

10%
Platinum

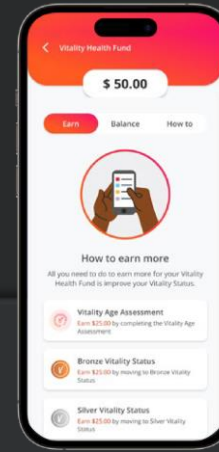
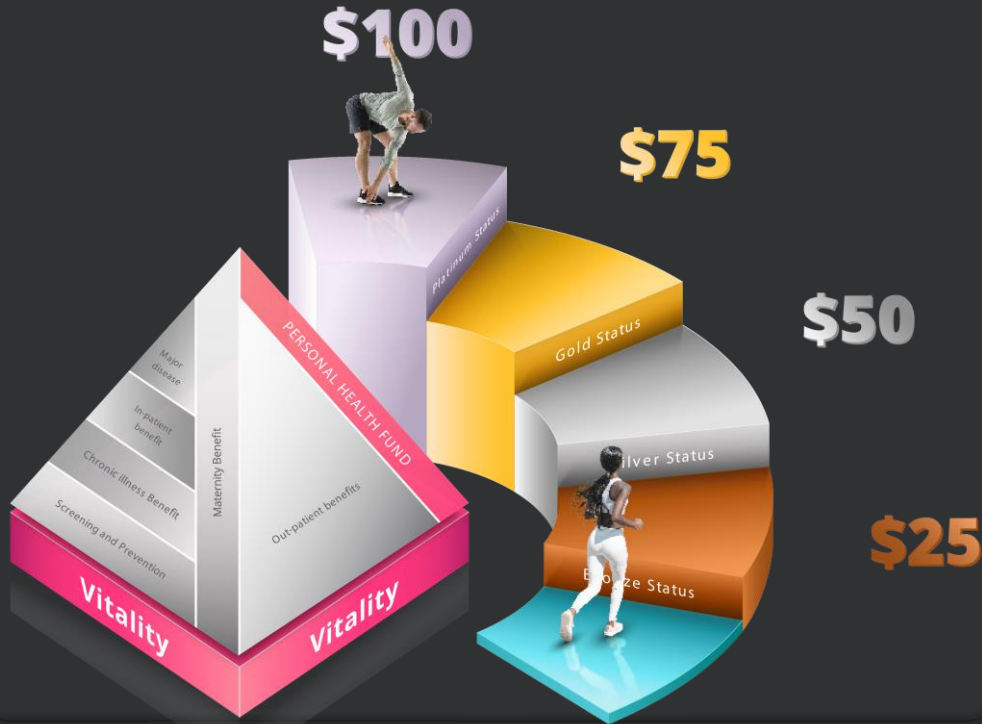
Cashback calculated on current years engagement and premium

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.

Cover enhancer which can be used to extend employees' benefits for out-patient healthcare

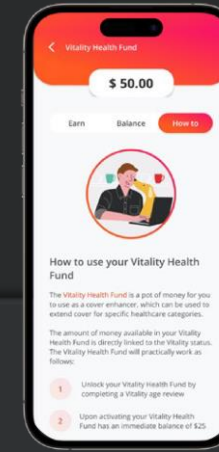


STEP

01

How the Vitality Health Fund works:

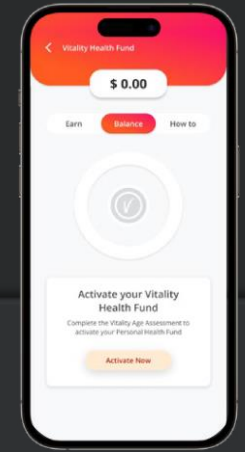
Unlock the Vitality Health Fund by completing a Vitality Health Review



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. These funds will then be available to employees to use.

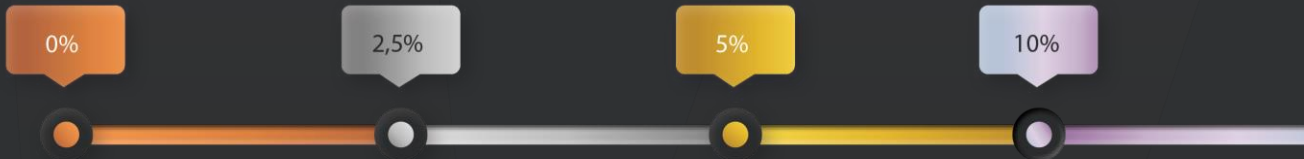
The Vitality Health Fund can be used to help pay for the following:

- A. | GP, specialists
- B. | Prescribed medicine
- C. | Dental
- D. | Optometry
- E. | Physiotherapy
- F. | Chiropractic
- G. | Speech and occupational therapy
- H. | Immunisations
- I. | Mental health consults with a psychologist or psychiatrist
- J. | External devices and equipment

INTRODUCING VITALITY HEALTH CASHBACK FOR EMPLOYERS

Vitality Health Cashback for employers, for encouraging employees to become healthier

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:



10 have achieved Bronze status, 20 Silver, 15 Gold and 5 Platinum

The business would receive 3.5% of their current premium (less any taxes) as a cashback off their renewal premium: $(10 \times 0\%) + (20 \times 2.5\%) + (15 \times 5\%) + (5 \times 10\%) / 50 = 3.5\%$



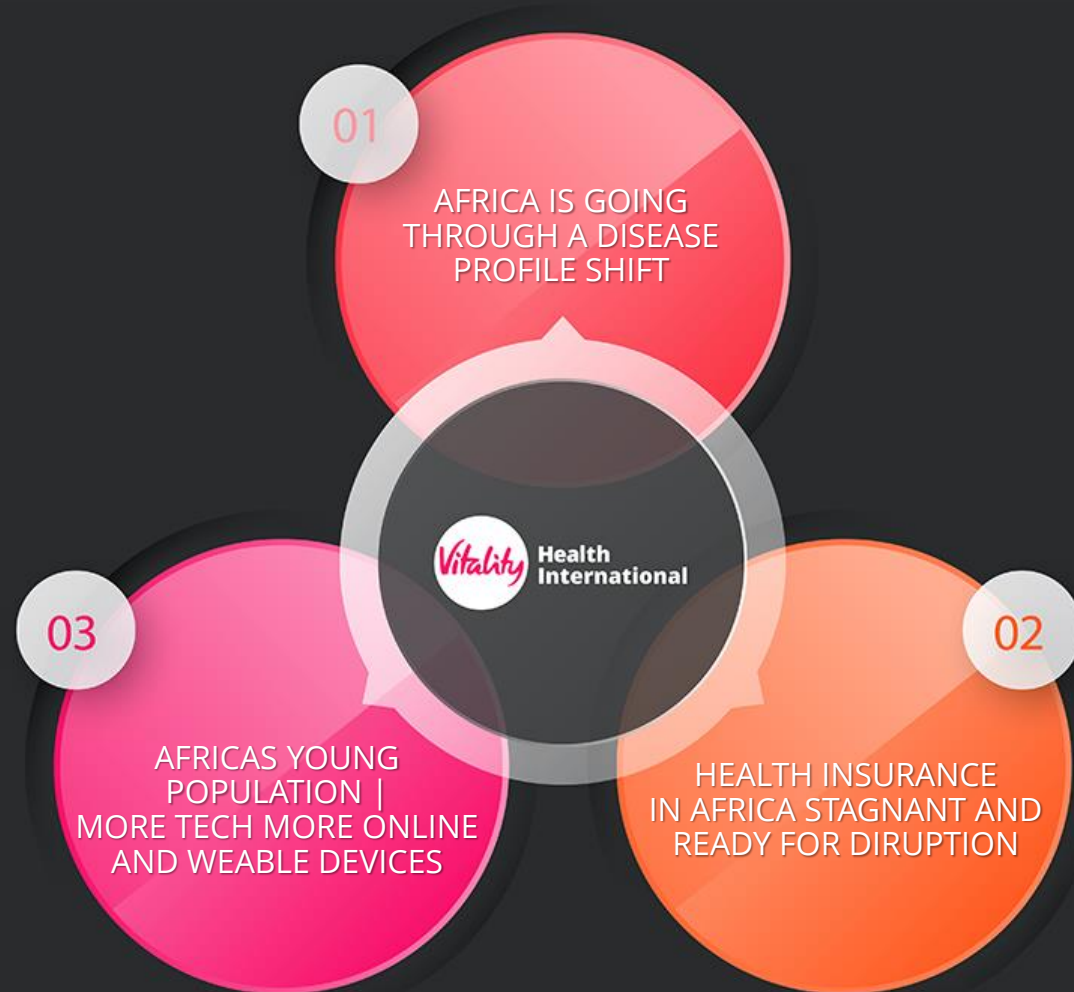
INTERSECTION OF TRENDS SHAPES VHI INNOVATION FOCUS

SHARED VALUE WITH VITALITY HEALTH INTERNATIONAL:

Monetising shared value for both the employer and employee

VITALITY REWARDS:

Enhancing the suite of employee rewards linked to improving physical activity



EMPLOYEE WELLBEING:

Focus on both physical and mental wellbeing

PHYSICAL INACTIVITY IS PREVALENT IN AFRICA

31%*

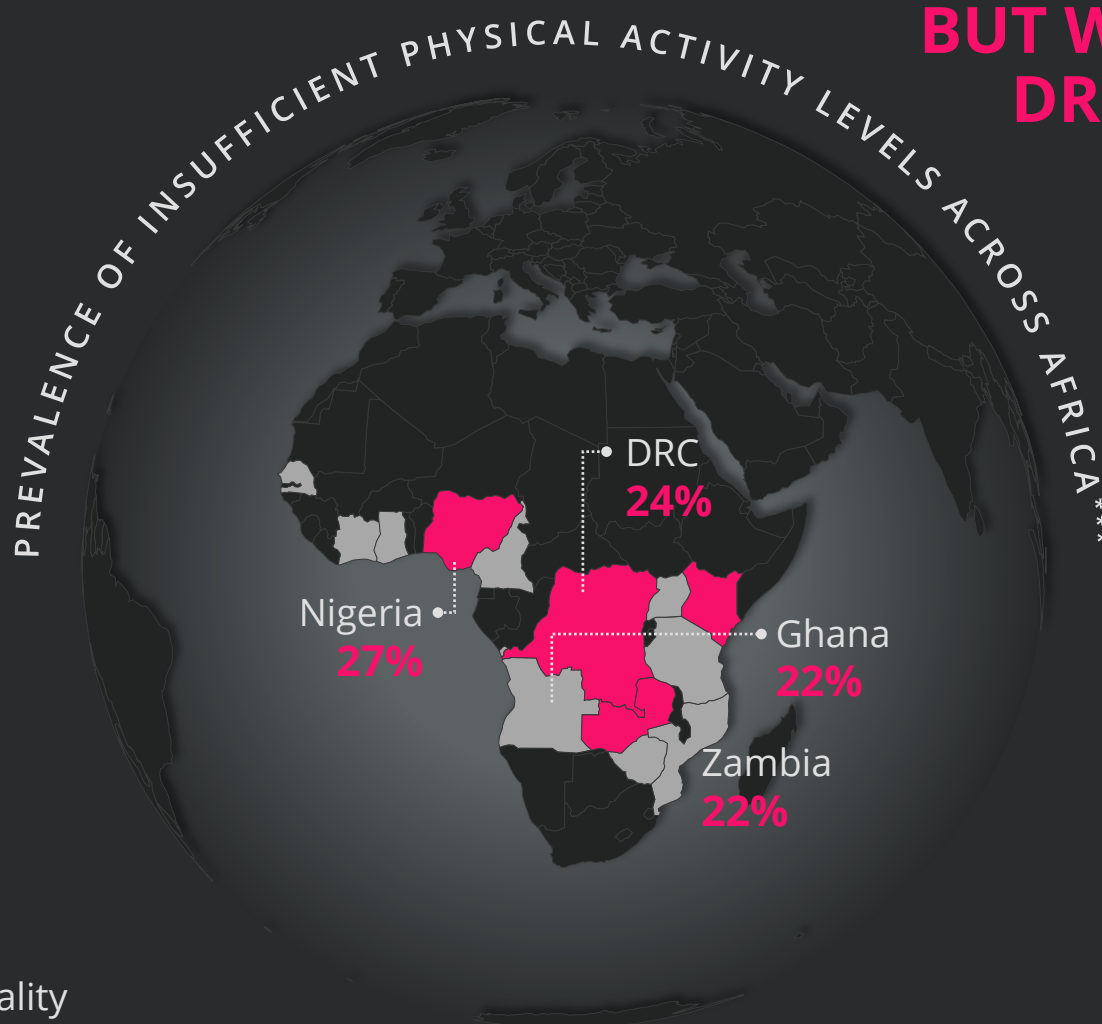
of adults worldwide are physically inactive

4th*

Physical inactivity is the 4th leading risk factor for non-communicable diseases

37%**

Higher levels of habitual physical activity is associated with a 37% risk reduction of infectious disease mortality



BUT WEARABLE DEVICES DRIVE BEHAVIOUR CHANGE ...



+34%

increase in physical activity[^]

+4.8 DAYS

per month[^]

+49%

Increase in INTENSIVE Physical activity (Advanced workouts)[^]

*Bull et al. 2012. Global physical inactivity levels: surveillance progress, pitfalls, and prospects. The Lancet, 380(9838):247-57; **Chastin et al., 2021. Effects of regular physical activity on the immune system, vaccination and risk of community-acquired infectious disease in the general population: systematic review and meta-analysis. Sports Medicine, 51(8):1673-1686. *** WHO Prevalence of insufficient physical activity among adults - Data by country: <http://apps.who.int/gho/data/view.main.2463>
[^] A LONGITUDINAL STUDY OF THE IMPACT OF WEARABLE DEVICES - All data was collected on a fully anonymized basis in line with GVN and Apple's commitment to privacy. At risk population range a function of country considered

02 EMPLOYEE WELLBEING: FOCUS ON BOTH PHYSICAL AND MENTAL WELLBEING

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

POLAR

SUUNTO

fitbit

WITHINGS

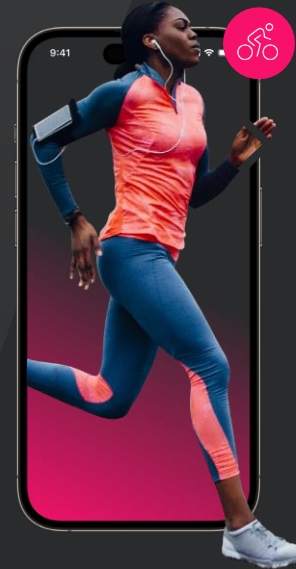


 Apple Health

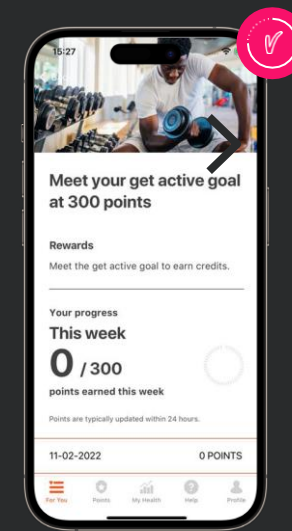
 Google Fit

 SAMSUNG Health

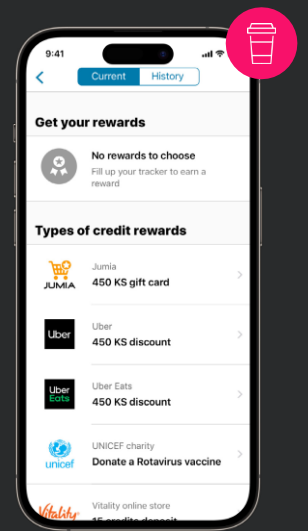
STRAVA



GET ACTIVE



ACHIEVE FITNESS GOAL



GET REWARDED

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

They can follow the steps on the Validity 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

RANGE OF WEARABLE DEVICES

GARMIN DISCOUNT

RANGE OF FITNESS APPS

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

MENTAL HEALTH & PHYSICAL HEALTH ARE LINKED



1 in 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



100 million

people in Africa suffer from clinical depression. The World Bank considers it "the greatest thief of productive economic life"

Source: WEF (2021)



15

African countries are among the top 30 globally for suicide per 100 000 people

Source: WHO (2020)



4%

of GDP lost due to the economic burden and impact of mental illness

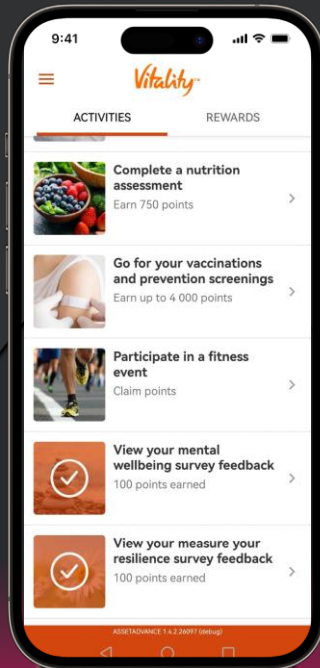
Source: Forbes (2022)

HIGHLIGHTING THE NEED FOR MENTAL HEALTH SCREENING

*employee-mental-health-in-africa-a-growing-priority ** South African data

KNOW YOUR HEALTH

Clinically relevant screening assessments



Sleep

Resilience

Depression and Anxiety

IMPROVE YOUR HEALTH



Personalised weekly goals

Set of personalised mental wellbeing goals based on individual screening & updated regularly



App recommendations

Meditation



Sleep

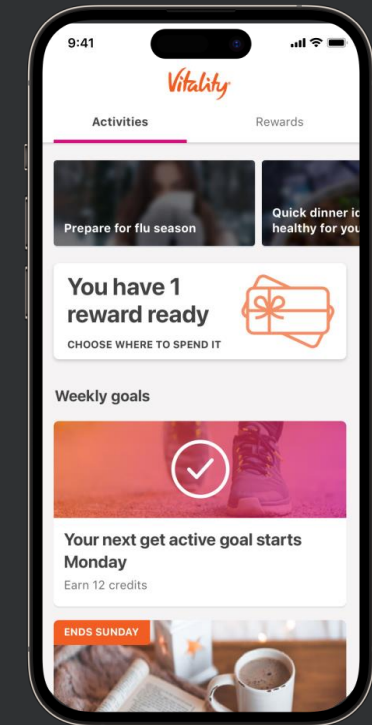


Mental health out-patient care

Onward referral - clients can utilize their VHI insurance benefits. Members can also be directed to existing community and government networks.

GET REWARDED

Weekly rewards for achieving mental health goals



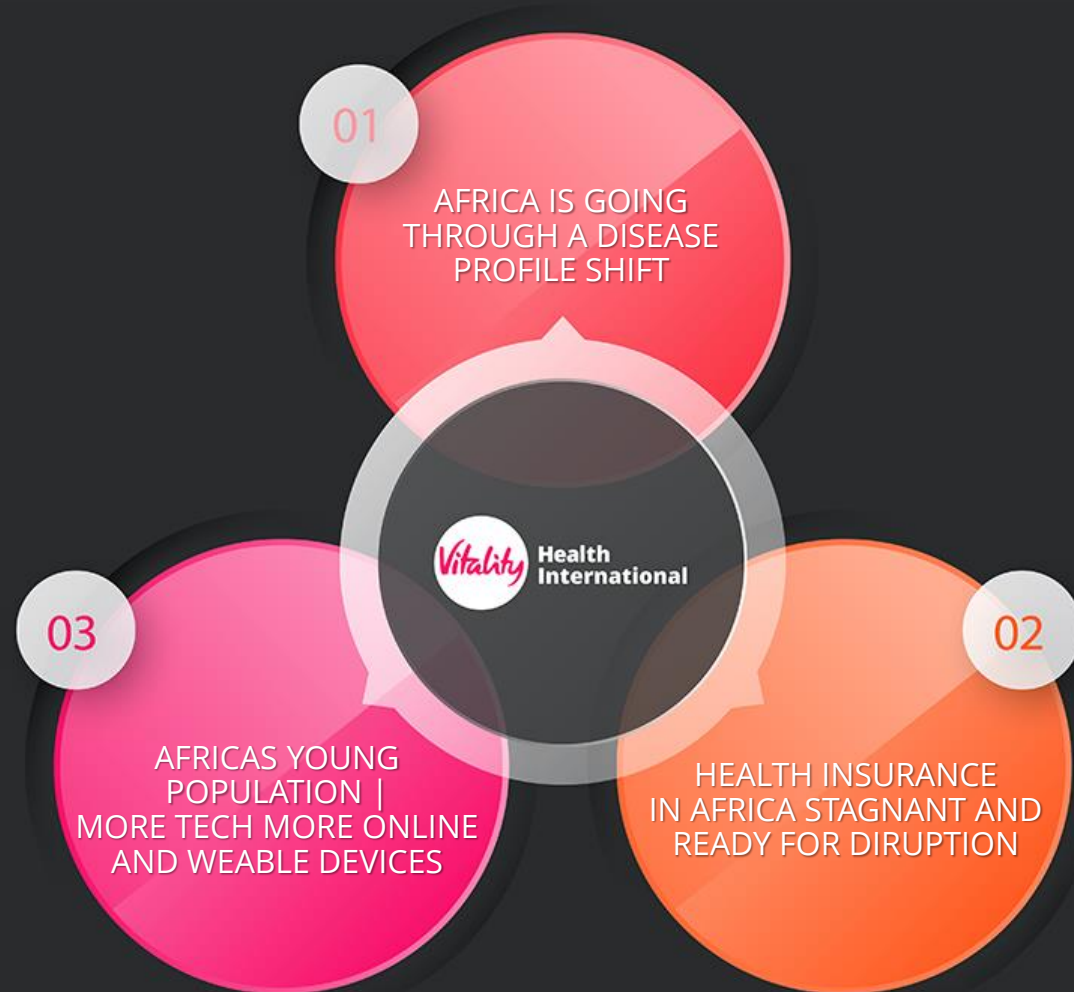
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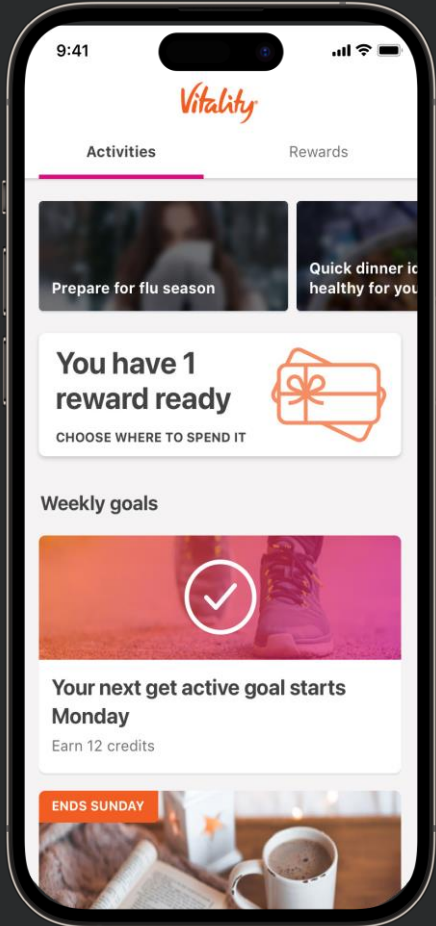
Enhancing the suite of employee rewards linked to improving physical activity



EMPLOYEE WELLBEING:

Focus on both physical and mental wellbeing

03 VITALITY REWARDS: ENHANCING THE SUITE OF REWARDS PARTNERS



In app gift card selection

WEEKLY REWARD VOUCHERS

Mobile & Data	>		
Shopping & rewards	>		
Charity	>		Donate a life saving vaccine

VITALITY ONLINE STORE REWARDS

Gifts	Electronics	Fashion accessories
DIY & garden	Living Green	Kids & baby
Health & Beauty	Travel & Luggage	Sports & Recreation
Home	Smart home	Kitchen
Stationary	Watches & Jewelry	Luxury Brands

VITALITY HEALTH INTERNATIONAL READY FOR A HEALTHIER AFRICA



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

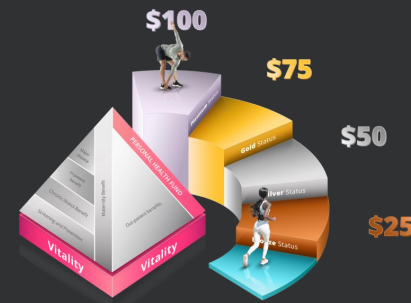
MTN **vodacom**

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