MLife
MADISON LIFE INSURANCE COMPANY ZAMBIA LTD
Protecting you all the way

Vitality Health International

Operations and onboarding

Aba Etsiah
Operations Head

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Vitality Health International

Introducing The Team

Your Key Contacts

Senior Management Team on hand to assist.

Terry Heller
Head of Sales: Africa

Aba Etsiah
Operations Head

Tumelo Vuma
Business Development Manager

Johan Saunders
Head of Billing

Ismail Hassan
Executive Account Manager

Mzingisi Mzamo
Manager: Onboarding and Billing

Vitality Health International

Service and Operational Model

Servicing & Operations Model

Roles and responsibilities

Discovery
MSOI (Majority Owned by Discovery)
Market Facing Partner Insurer

Blended Service Model

Channels

Voice | Email | Chat

Discovery

- Call centre servicing (with extended hours) for members, employers and brokers
- Correspondence
- Live chat agents/bots
- Membership administration
- Corporate Health Manager
- New Business administration
- Distribution of cards and packs
- Managed care services (e.g., oncology)
- Social Media and Exec office support
- Functional and clinical support
- Vitality Africa servicing (housed within DH)
- Shared services (SLAB services)
- Chronic Illness Benefit and Exgratia
- Vitality vouchers and rewards management
- Travel for treatment: Pre-assessment and full concierge service and treatment

Medical Services Organisation International (Msoi)

- Claims adjudication and processing
- Claims/Provider payment
- Provider servicing
- Provider network management
- 24/7 services for authorisations and evacuations
- 24/7 call centre for clinical and admin queries (after-hours, extended hours)
- Language support (English, French, Portuguese, Arabic, and several local African languages)
- Preauthorisations
- Case management
- Travel for treatment – Clinical assessment

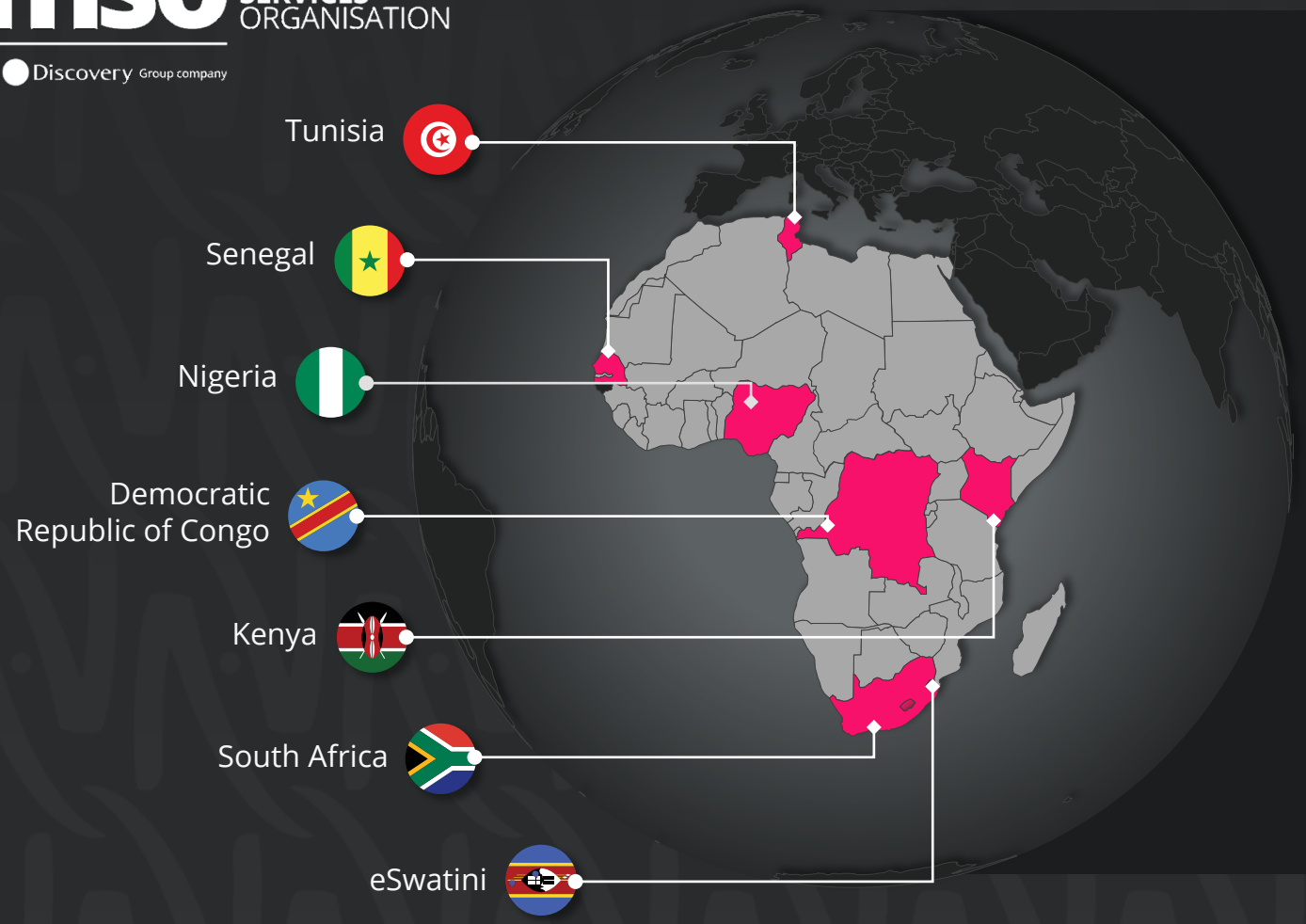
In-market Partner Insurer

- Collection of premiums from the employers
- Debt collection (if required)
- Creation of in market policy number

Discovery's ownership of MSOI leverages deep expertise and experience operating on the continent

Vitality Health International

mso MEDICAL SERVICES ORGANISATION
A Discovery Group company



- Vitality Health International has partnered with Medical Services Organisation International (MSOI) a subsidiary of Discovery Health, to deliver health insurance in Africa, and to manage and expand healthcare networks available to clients
- MSOI has **7** offices with **85** full-time staff across Africa, including Kenya and the Democratic Republic of Congo.
- Their clinical staff 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 over **15** years of experience in Africa, operating there since 2008

STRONG PARTNERSHIPS WITH IN-COUNTRY INSURERS AND PROVIDERS

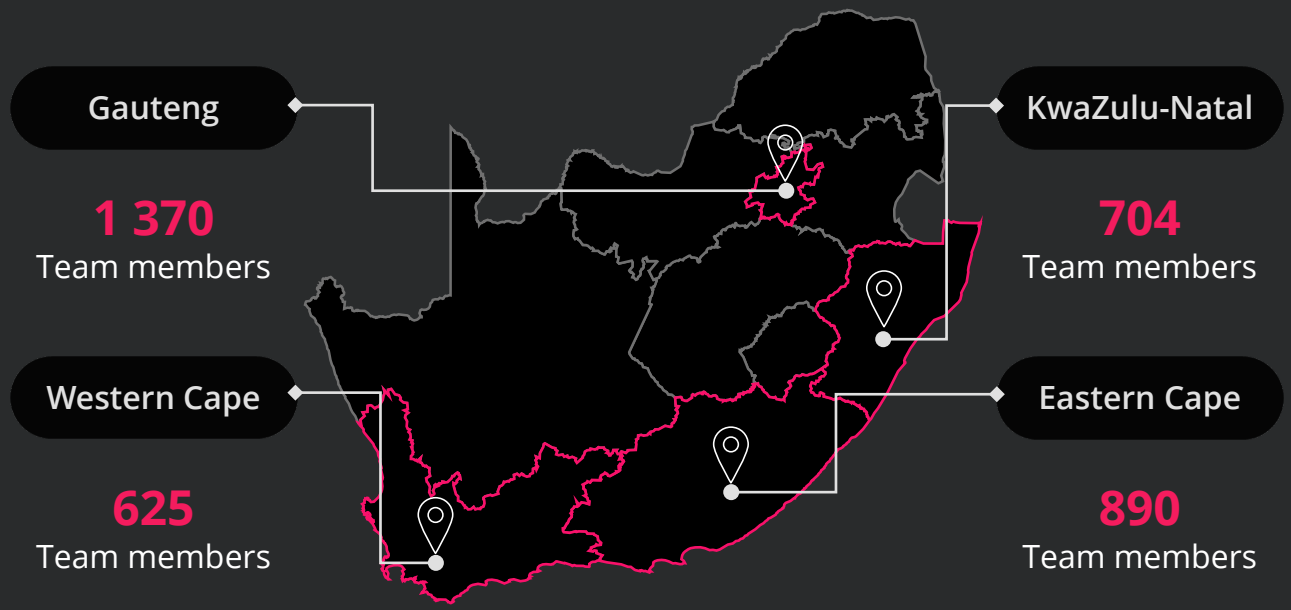
Vitality Health International

Scale of Operations

Large Scale of Operations

Our Customers

- **3.5 Mil** Covered Lives
- **6 091** Financial advisors
- **7 415** Employer groups
- **27 900** Health professionals
- **19** Medical schemes under administration
- **3 600** Team members



To be the best health insurance operation in the world, renowned for great people, excellence, innovation and the very best customer services experiences.

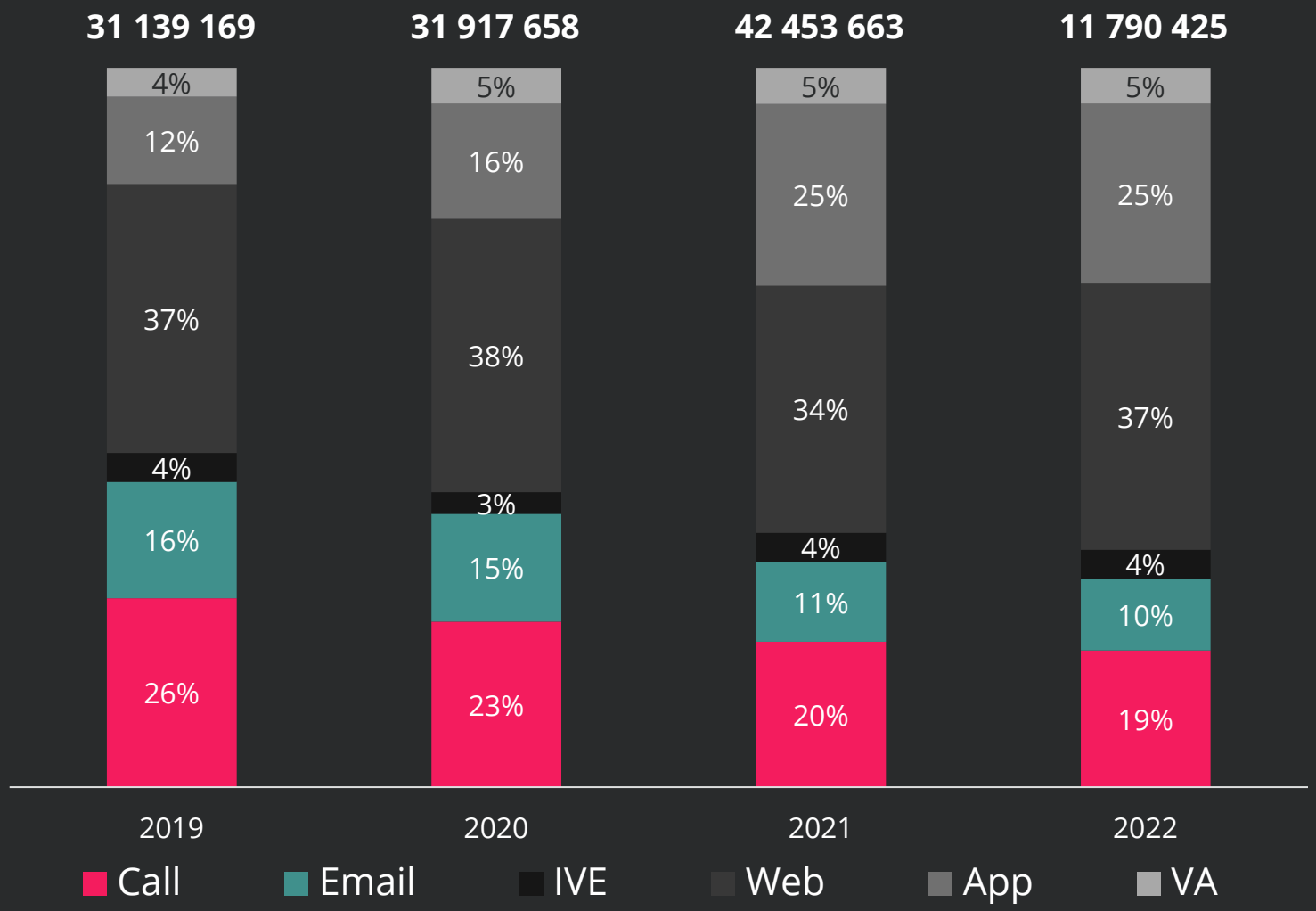
Customer Channels

- **8.9 Mil** Calls PY
- **4.8 Mil** Emails PY
- **74 Mil** Claims PY
- **1.1 Mil** Social media Followers
- **23 Mil** Website logins PY
- **54 Mil** App logins PY
- **1.9 Mil** VA interactions PY

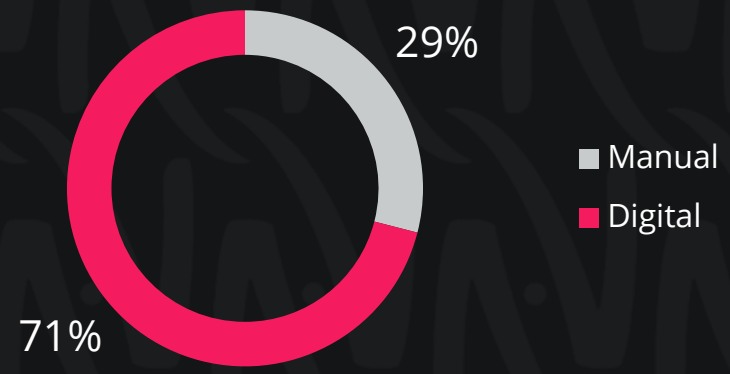
Our channels

Voice | Web | App | Chat | Email | Social Media | IVR | Field-Force | 3rd Party

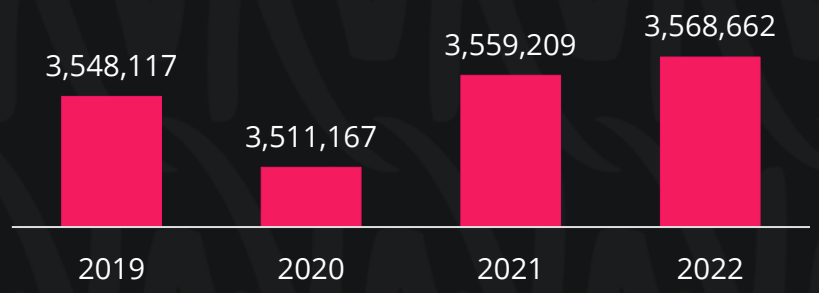
Strong Focus On Migration To Digital Servicing Channels



Digital Vs. Manual



Lives Count



Vitality Health International

Pillars of Support

Pillars Of Support Offered By VHI

Support For Employers

Employer insights and reporting

Comprehensive and intelligent insights and reporting for each individual employee.

Toolkits and support tools to incentivize 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 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

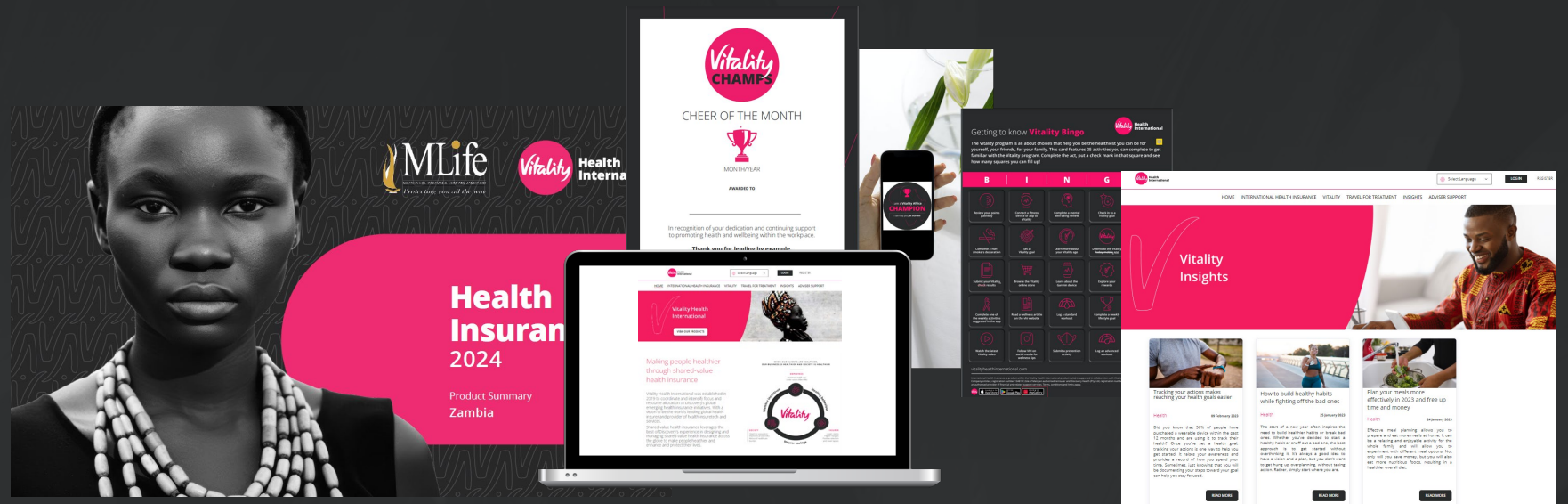
To provide a seamless servicing experience, members get access to a range of digital self-service support tools.

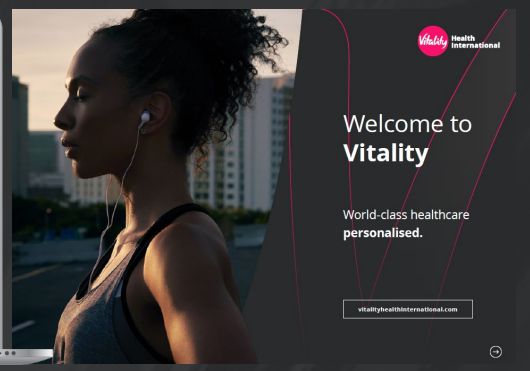
Extensive network of healthcare providers

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

Seamless employee and employer support for Zambia

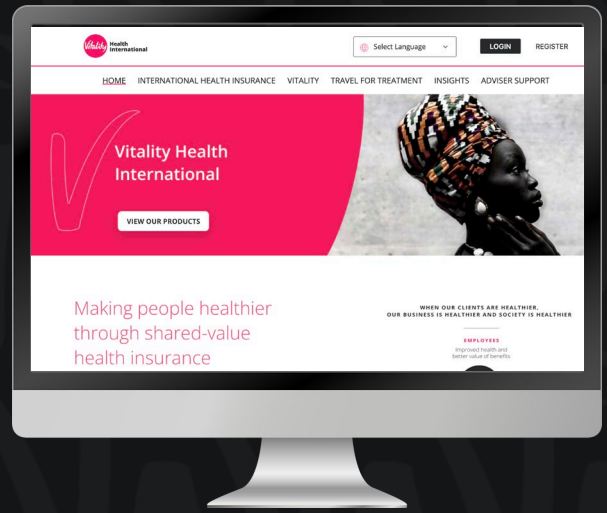
Marketing Support Material





Employer Toolkits

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



Vitality Health International service offering

The service offering of Vitality Health International is enabled by a variety of front-office and back-office services to support clients throughout their healthcare journey, with access to multiple servicing channels.

Employers Will Have Access To The Following Services:

01 Employee Servicing

Customer Care In Their Preferred Language

Dedicated Vitality Health International call centre supporting employees in English, French or Portuguese.

24/7 Healthcare Pre-authorisation Services

Pre-authorisation of healthcare services via telephone or email for clients and providers.

Outpatient benefit confirmation for healthcare providers online and in real time.

Telephonic benefit booking option for clients.

Active Management Of Medical Evacuations

Operational support for international medical evacuations (elective and emergency).

Operational support for domestic inter-facility transfers, using ambulances from network providers.

Operational support for ERG's medical team in coordinating domestic ground and air evacuations, where possible.

02 Employer Servcing

Billing Administration

Support for collection and reconciliation of insurance premiums.

Dedicated Account Management

Dedicated Corporate Health Manager who will be ERG's central point of contact for operational support and escalated servicing.

Customers Will Have Access To The Following Services:

The Service Team structures are designed to combine the best of both big and small operations and can offer personalised, end-to-end service, supported by best available, large company infrastructures. Each of the Service Teams provide a full suite of services and functions to service its own client community.

Call Centre Services

Service centre capable of dealing with a variety of telephonic queries and assisting members based on individual circumstances in English, Portuguese or French.

Client Relationship Management

Servicing electronic correspondence queries, as well as complex and escalated query types across customer communities.

Billing And Administration

Supports the collection and reconciliation of insurance premiums.

Account Management

Face-to-face engagement and relationship management for Sasol.

Booking A Wellness Day

1

Book A Wellness Experience

An employer's Key Account Manager will engage with them around setting up a Wellness Day, the minimum requirements and potential available dates to service the required volumes.

The Wellness Champion will work closely with the Discovery Representative and the Wellness Team to facilitate – nudging of employees to attend the wellness experience, downloading of the app before the wellness day.

2

Pre-wellness Engagement

Once the day has been booked, the Wellness team will make all the necessary arrangements and plan according to the number of employees that will attend the Wellness Experience. They will ensure that the experience is accurately tailored to an employer's needs. Once the arrangements have been completed the Wellness team will create your unique booking links and application forms.

3

Wellness Experience Marketing Support

Marketing support for the Wellness Experience is two-fold and will consist of a toolkit to equip employers with the necessary communications and material they need to drive employee bookings and engagement. There will also be direct communication from the Wellness team to employers to amplify the message.

All marketing support will be tailored and supported by the Wellness team. Levers such as competitions, gifting and employee education all form part of the support to ensure a successful day.

4

Wellness Day Experience

Employees will complete their Vitality health assessments with clinically approved wellness partners who will run the on-site Wellness Experience. These partners have been trained by the Wellness team and are equipped to provide a world-class clinical experience.

Employees can do a Vitality Health Check on the day to check their blood pressure, blood glucose, cholesterol, and body mass index (BMI) along with a host of additional tests based on employer needs.

5

Post Wellness Day Reporting

As additional value, a comprehensive report with key identified metrics will be provided to the employer, giving them a deeper understanding of the current health of their workforce.

In understanding this, employers can take the necessary steps

6

Post Wellness Day Engagement

As employees engage with the Wellness Experience and Vitality wellness programme, they earn Vitality points for completing specific activities.

Vitality Health International

Thank you

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