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

Vitality Health International

Product & Science of Vitality

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Vitality Health International

The Case for Vitality

Individual behaviour is irrational and difficult to change

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Nature of Risk

4 Lifestyle behaviours

- Physical inactivity
- Poor diet
- Tobacco use
- Excessive alcohol intake

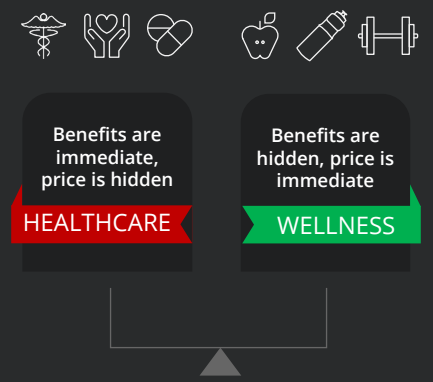
4 Chronic conditions

- Cancer
- Lung disease
- Diabetes
- Heart disease

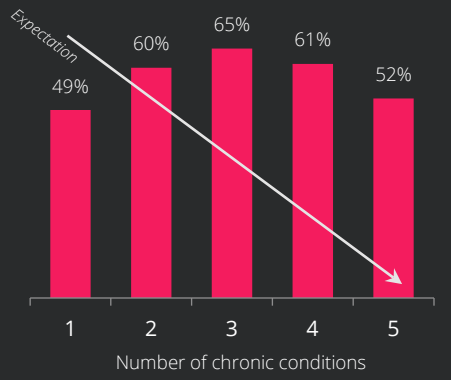
60% Deaths worldwide

Behavioural biases

Hyperbolic discounting



% of members rating their health "good"

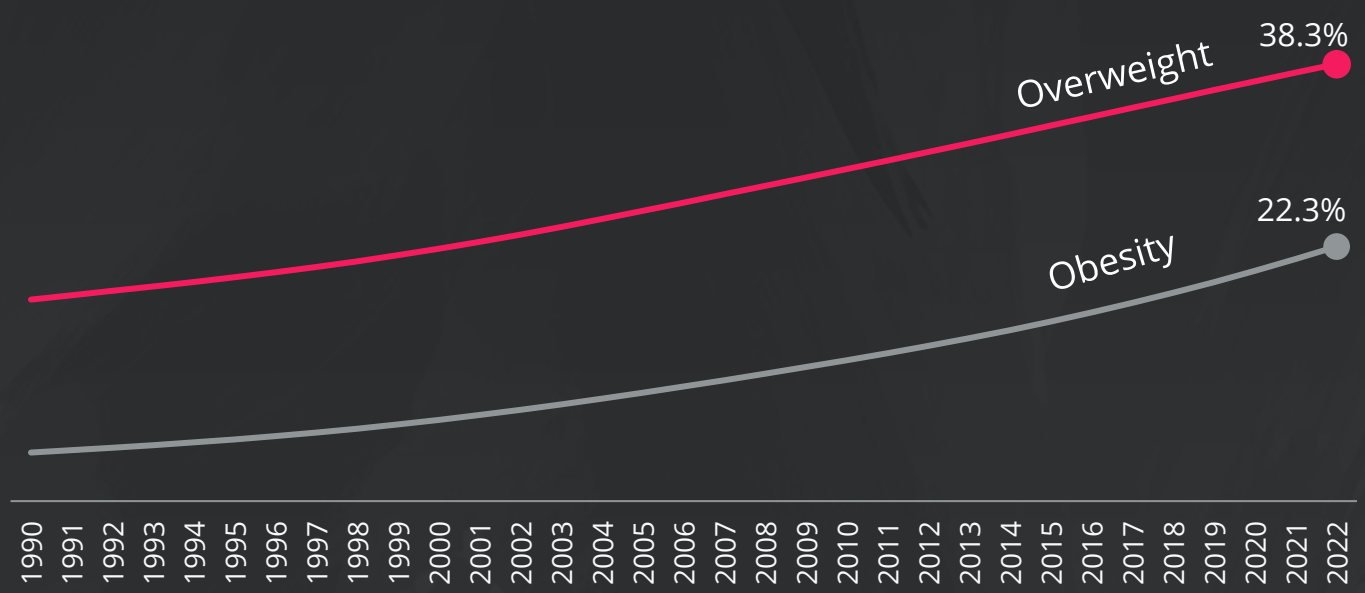


Incentives are required

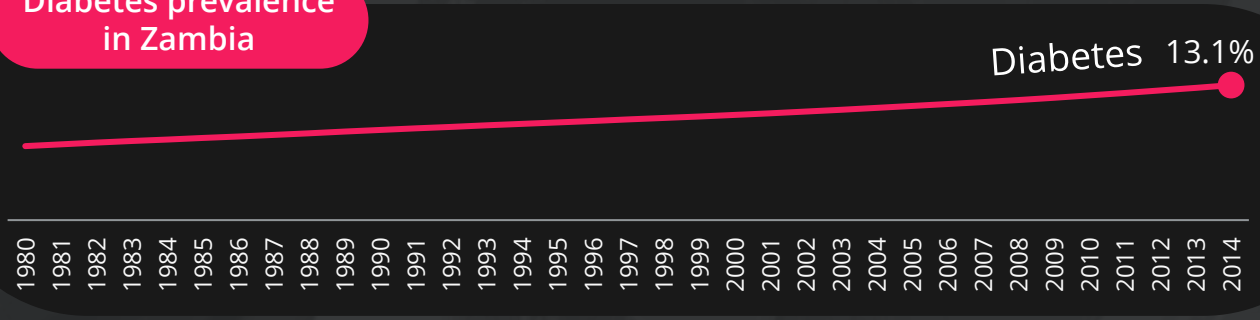
Early intervention is becoming a focus in Zambia

Nudge to change lifestyle behaviours and make screening more widely available and accessible

The growing prevalence of obesity and overweight adults in Zambia



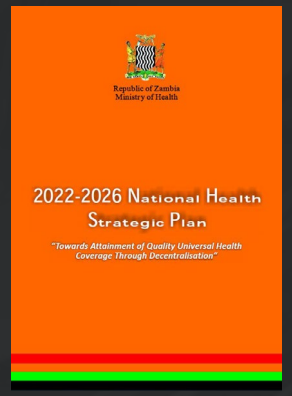
Diabetes prevalence in Zambia



What does this mean for employers?

1. Government Led Strategies

"To empower individuals, families, households and communities with knowledge and skill to realise the highest level of health and well-being."



2. Driving corporate wellness solutions for Employers

- Need to strengthen employer human resource capabilities

3. Partnering with wellness focused insurers

- Necessity for employers to partner with wellness-focused health insurance partners

Worldwide trends in underweight and obesity from 1990 to 2022: a pooled analysis of 3663 population representative studies with 222 million children, adolescents, and adults. Lancet 2024

Physical inactivity is prevalent in Zambia

22%

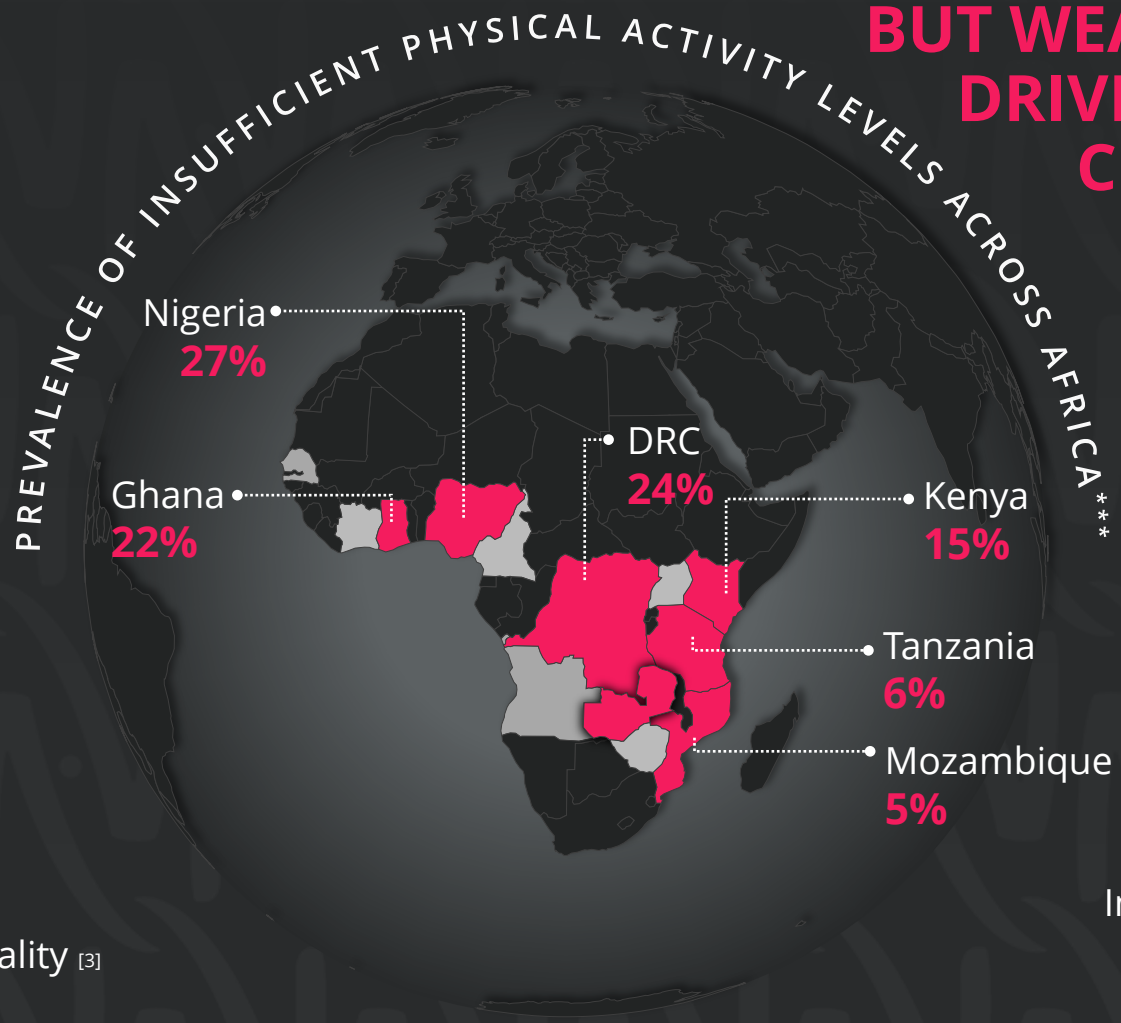
of Zambian adults are physically inactive [1]

4th

Physical inactivity is the 4th leading risk factor for global mortality after high blood pressure, tobacco use and high blood glucose [2]

37%

Higher levels of habitual physical activity is associated with a 37% risk reduction of infectious disease mortality [3]



BUT WEARABLE DEVICES DRIVE BEHAVIOUR CHANGE ...

+34%

increase in physical activity

+4.8 DAYS

per month

+49%

Increase in INTENSIVE Physical activity (Advanced workouts)

[1] WHO Prevalence of insufficient physical activity among adults - Data by country: http://apps.who.int/gho/data/view.main.2463
[2] National strategic plan for the prevention and control of non-communicable diseases, Kenya Ministry of Health, 2021/2022 – 2025/26
[3] 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.
^ 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

Mental health in Zambia

1 in 4

Depression rates are as 1 in 4 in communities such as Zambia*

2.6X

More likely to adopt unhealthy lifestyle behaviours **

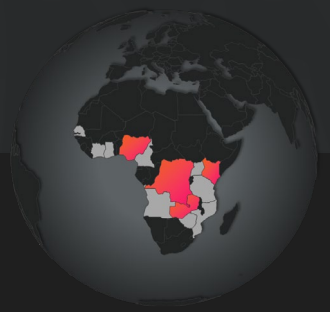
60%

More likely to be diagnosed with preventable chronic conditions **

20%

Prevalence of mental disorders in Zambia. The World Bank considers it "the greatest thief of productive economic life"

Source: WEF (2021), NLM (2020)



4%

Zambia is ranked 32nd in the world with a suicide rate of 14.4 per 100 000 people. Zambia has a 4% depression rate

Source: NLM (2022)

4%

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

Source: Forbes (2022)

HIGHLIGHTING THE NEED FOR MENTAL HEALTH SCREENING

*https://www.weforum.org/agenda/2021/08/4-facts-mental-health-africa/
** South African data

Our Shared-value Health Insurance Model

Vitality is the key

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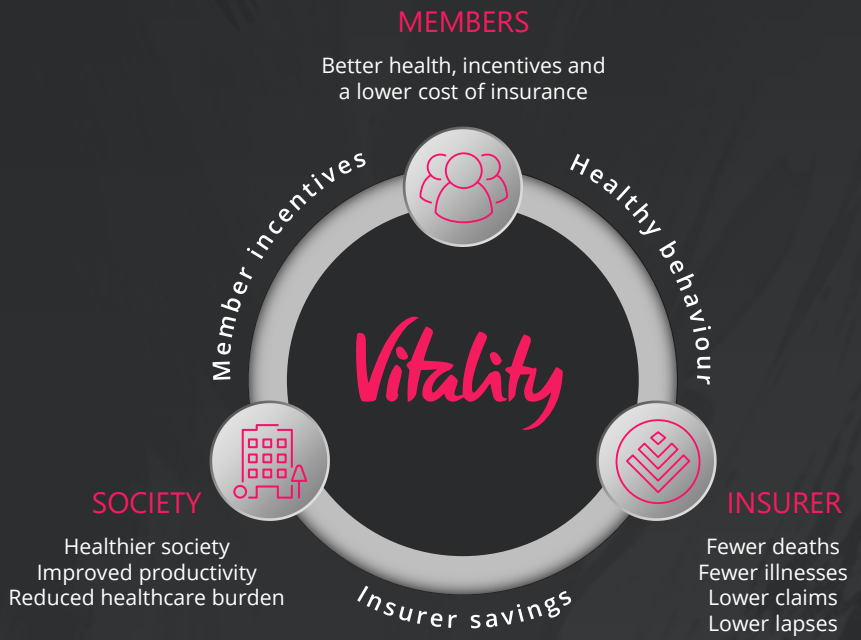
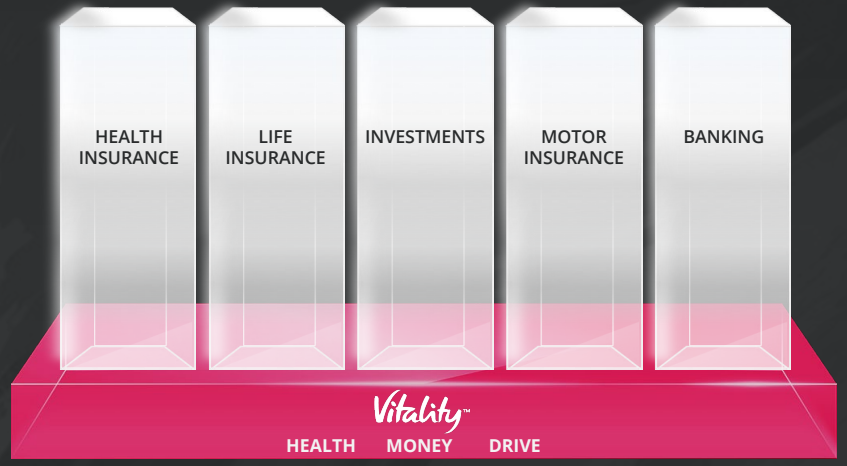
WHY

Making people healthier and enhance and protect their lives

HOW



WHAT



The Vitality Framework

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02 Improve your health

Tailored pathways to influence behaviour and drive wellness outcomes

01 Know your health

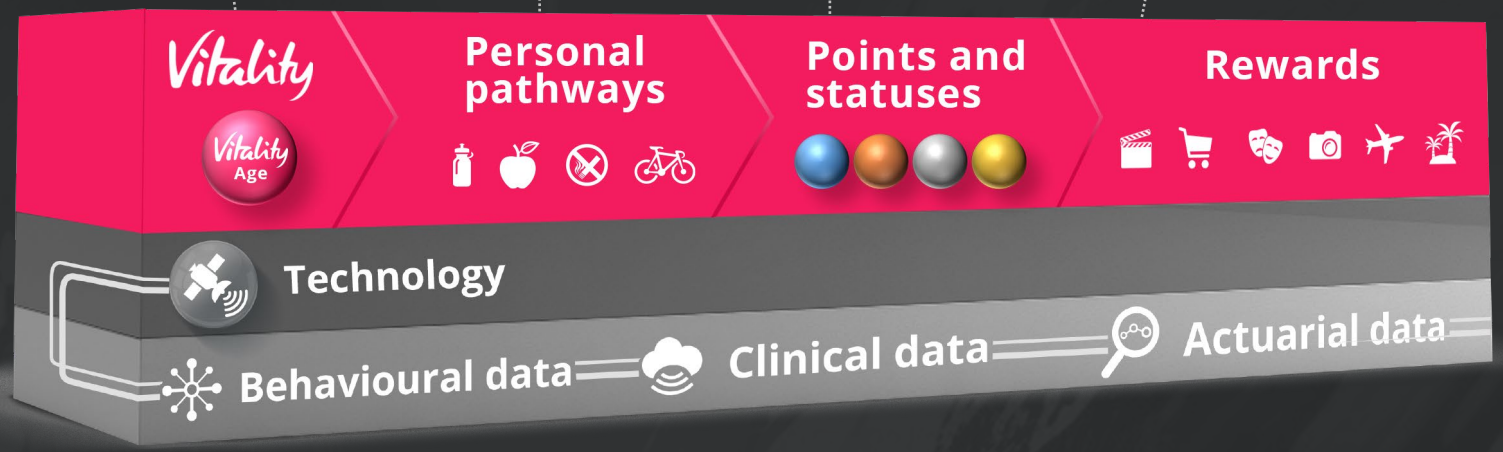
Clinically- and actuarially-derived assessments reflecting the impact of lifestyle choices on physical and mental health

03 Earn points and status

An actuarially and clinically verified measure to stratify members health based on

04 Get rewarded

Access to leading partner ecosystem to incentivise members

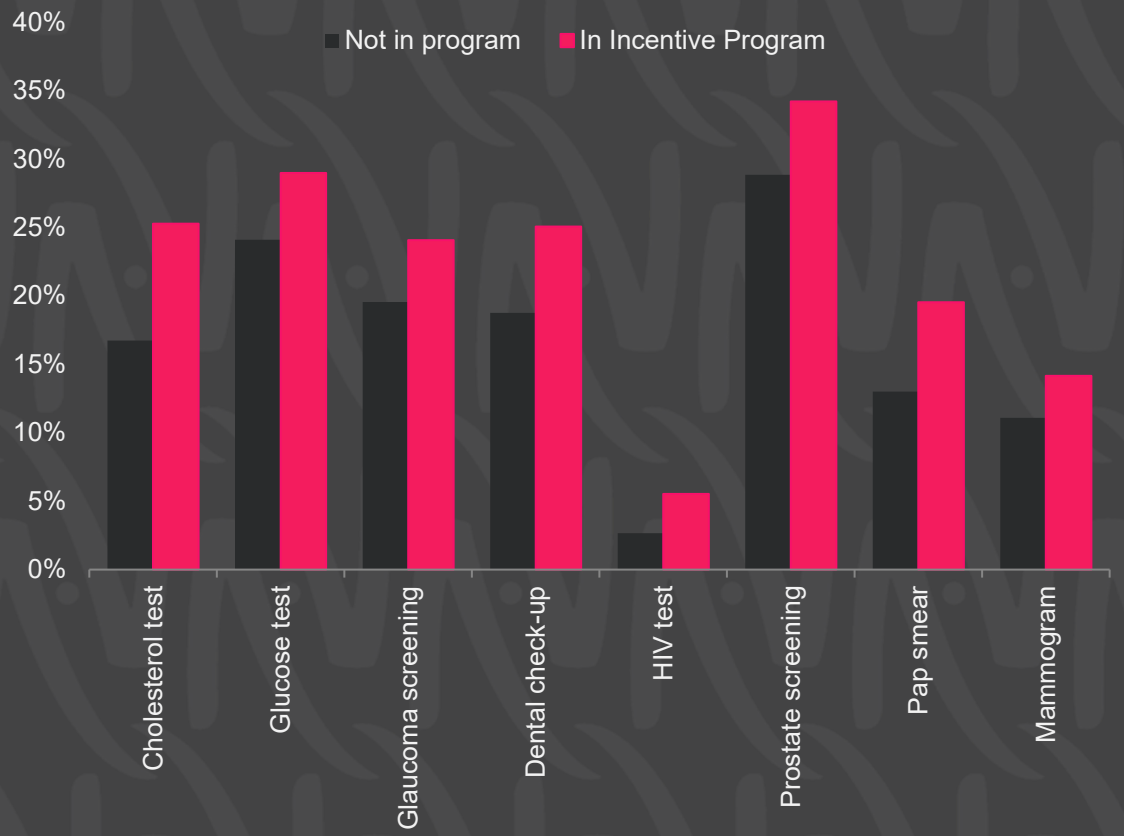


Supported by technology, informed by behaviourial, clinical and actuarial data and insights

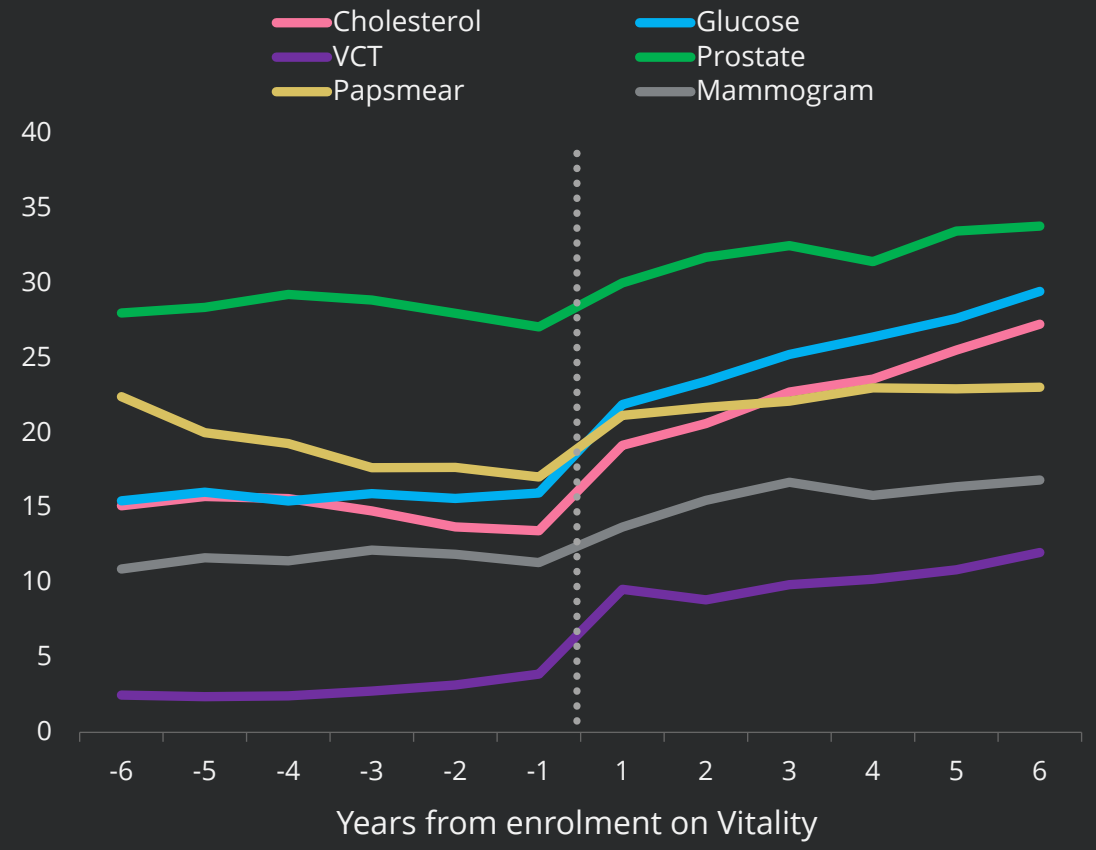
Early screening improves lifespan and likelihood of survival

Increased screening rate for clients who have signed up for Vitality

Higher take-up of screening tests



Impact on individual behaviour following entry into incentive programme

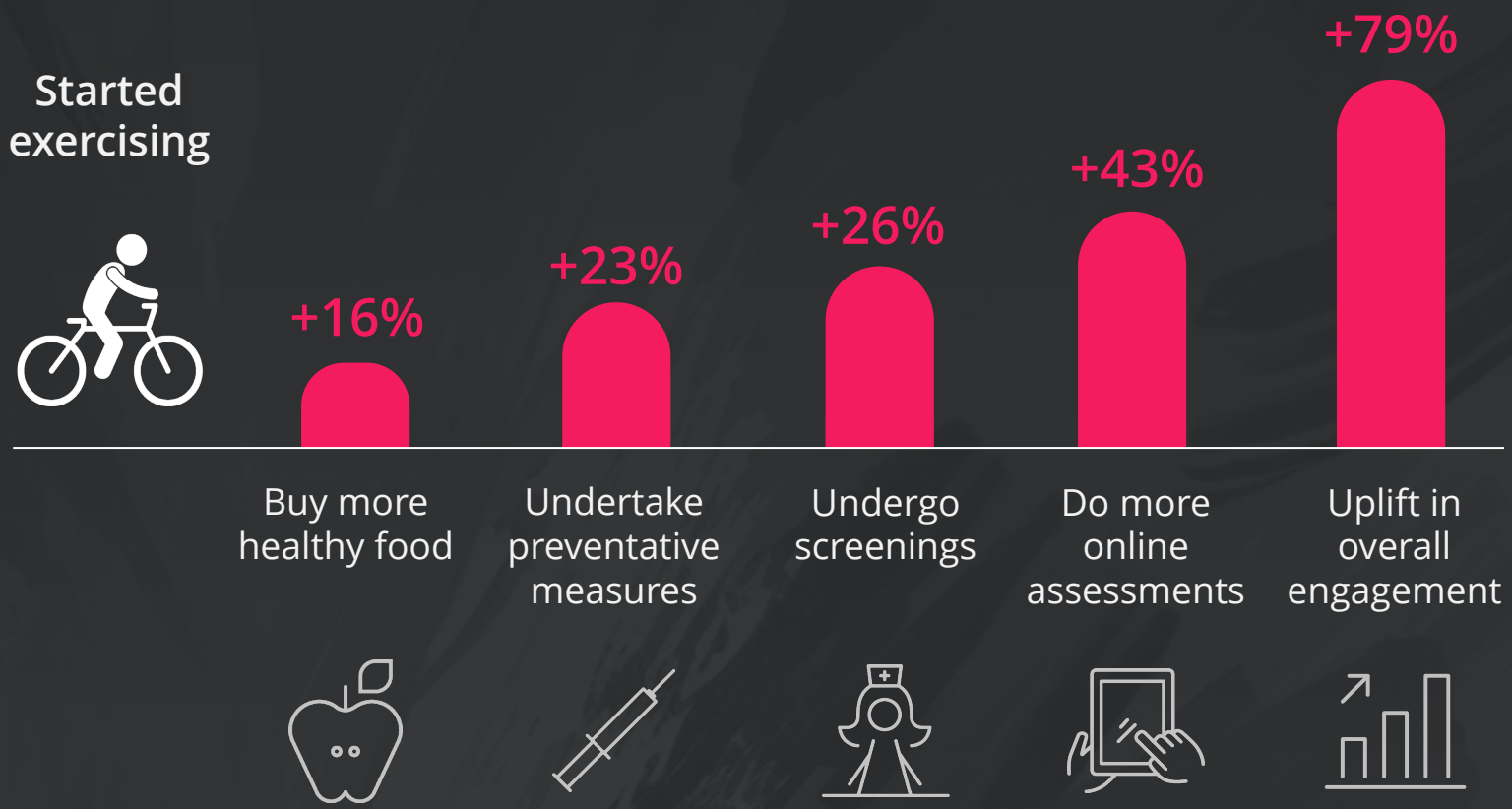


Physical activity leads to a Healthy Lifestyle

Improvement in engagement after becoming physically active

Did not exercise

Started exercising



Source: Vitality Points data

Increased physical activity is positively correlated with reduced mortality risk

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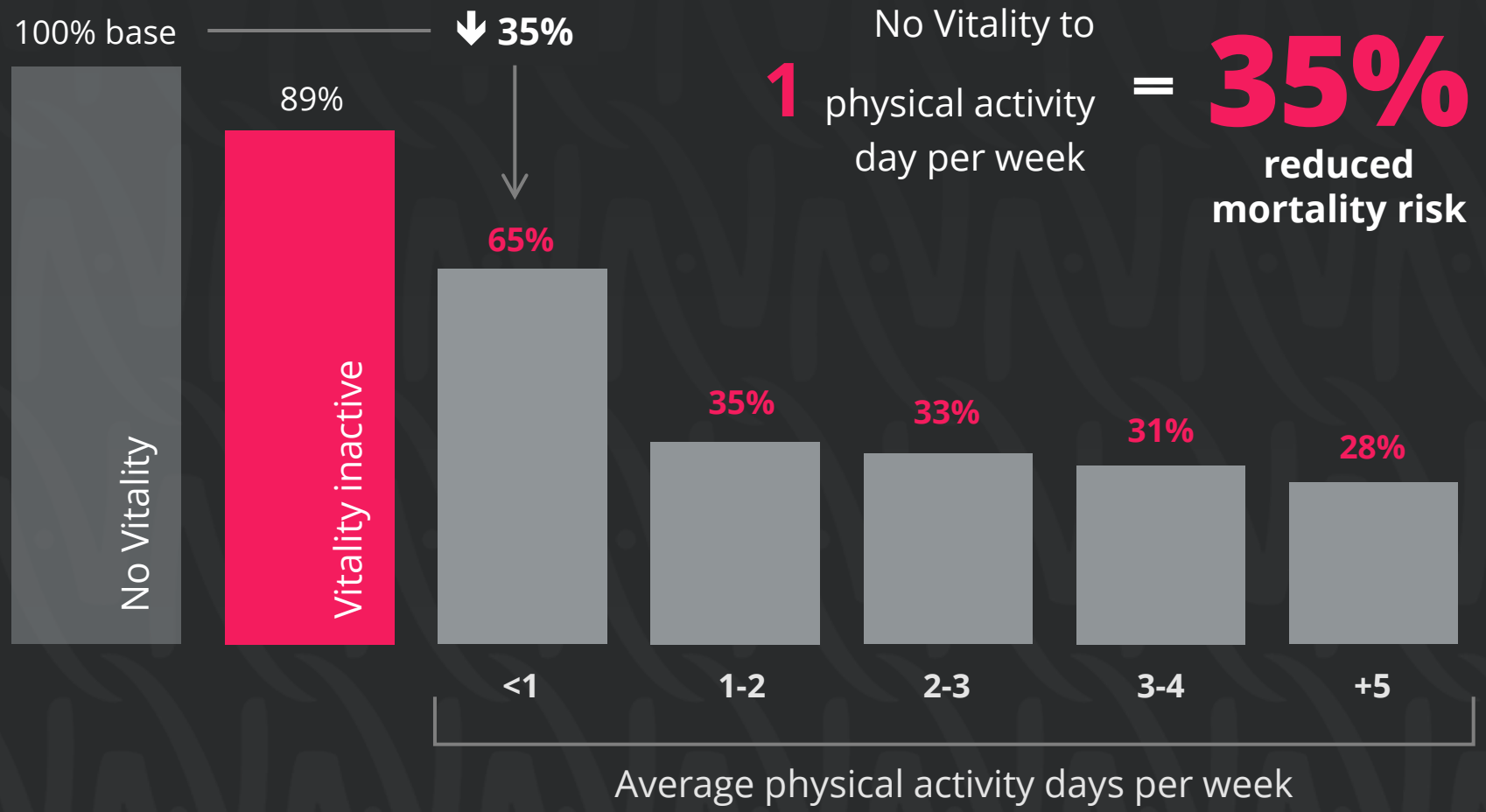


No Vitality to

1 physical activity day per week

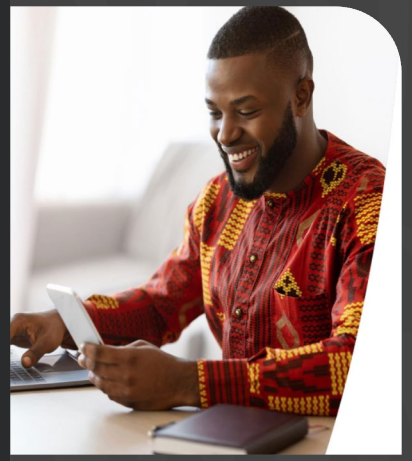
= **35%** **reduced mortality risk**

Vitality incentivises & rewards engagement in a healthy lifestyle among employees

Increased Productivity

~ 7 days ^

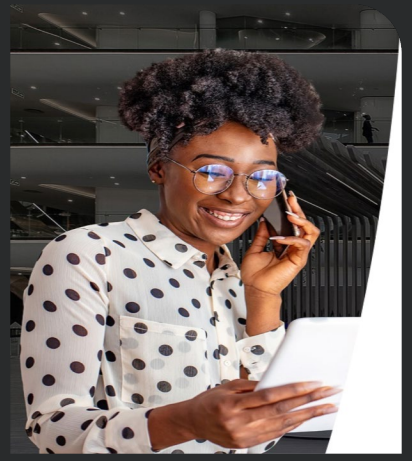
additional working time due to lower absenteeism for employees engaged in Vitality



Decreased Service Defects

23% ˅

Fewer defects recorded by engaged staff compared to staff without Vitality



Increased Work Engagement

35% ^

Greater work engagement for engaged staff relative to unengaged

Decreased Sick Days

46% ˅

Lower number of sickness days for engaged staff versus staff without Vitality

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Vitality Product Offering

Access to vitality, the world's leading behaviour-change programme

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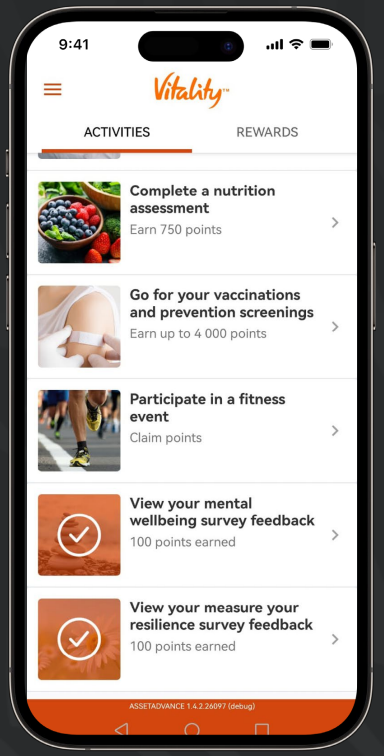
Know your Health

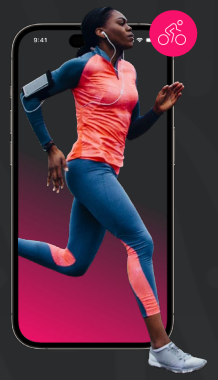


Clinically relevant online screening assessments

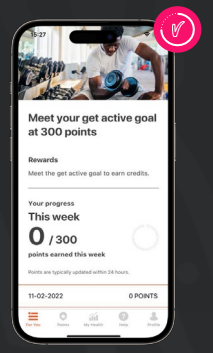
Improve your Heath

Personalised weekly goals

Personalised mental wellbeing goals based on individual screening & updated regularly



GET ACTIVE



ACHIEVE FITSNESS GOAL

App recommendations

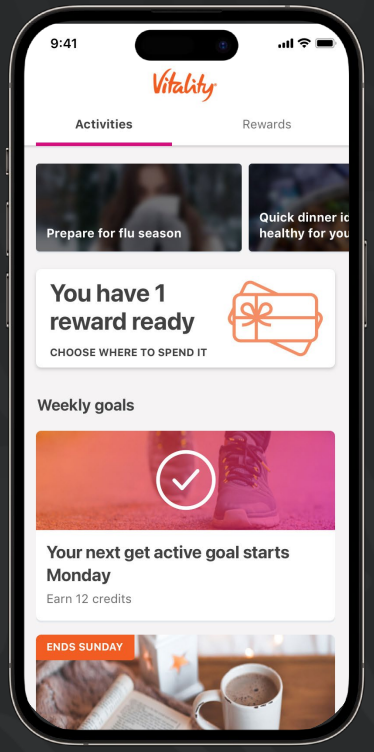
Meditation

Sleep

Mental health out-patient care

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

Get Rewarded



There are 5 ways in which members can improve their Vitality Status

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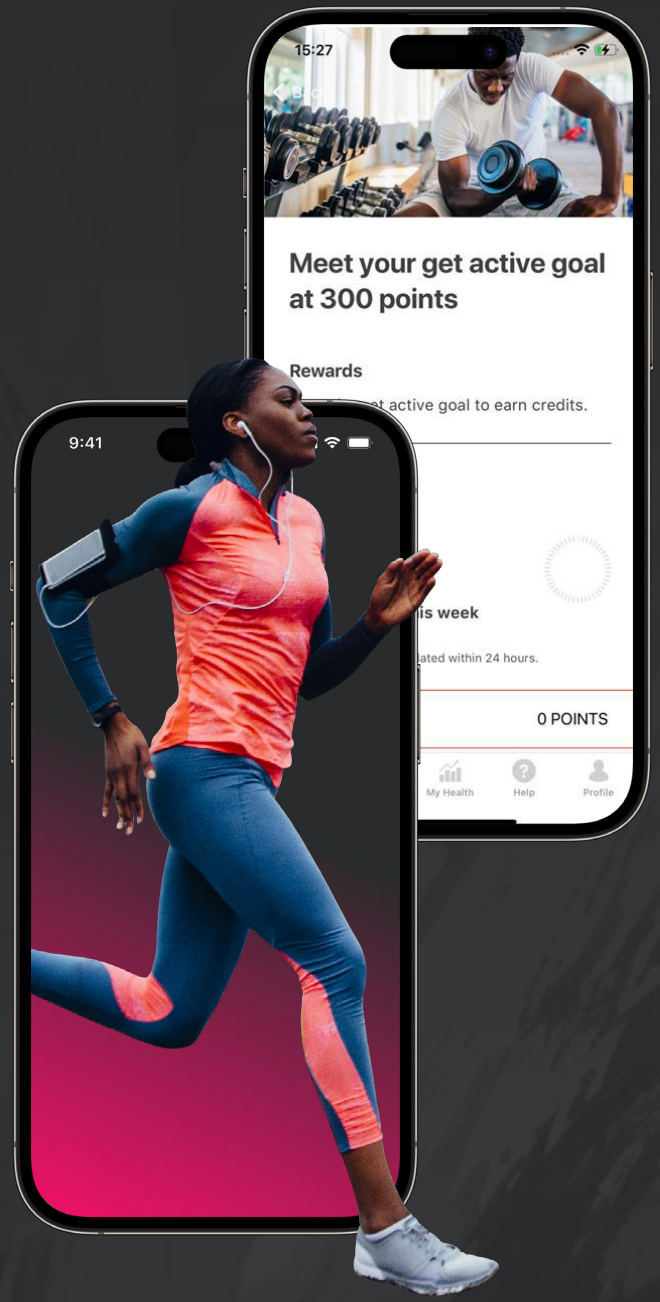
Earn points to move up a status

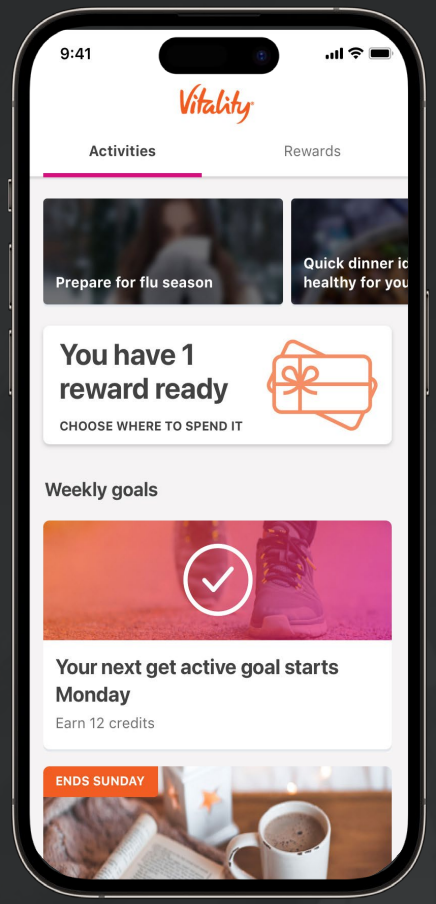
Bronze status	Silver status	Gold status	Platinum status
0 Points	**10,000 points**	**20,000 points**	**25,000 points**

As employees engage with the Vitality programme, they earn Vitality points for completing specific activities. The points accumulate towards a Vitality health status – ranging from Bronze to platinum – as a measure of the employee's health.



1. Complete the online Vitality Health Review to find out your Vitality Age
   Up to 2,000 points
2. Do a Vitality Health Check (blood pressure, blood glucose, cholesterol and BMI
   Up to 15,000 points
3. Get preventative screening done regularly and keep up to date with vaccinations
   Up to 3,000 points
4. Sign a non-smoker's declaration
   Up to 1,000 points
5. Complete a mental wellbeing assessment to enhance your overall mental health
   Up to 600 points

We are currently exploring adding new partners which would be appealing to the Zambia market



In-app gift card selection

WEEKLY REWARD VOUCHERS

Mobile & Data ▶ MTN

Shopping & rewards ▶ Exciting new partners coming soon

Charity ▶ unicef for every child

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

Get Rewarded | Garmin & wearable devices

Vitality Health International

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

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Thank You

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