

NOVEMBER 20
22

OPERATIONS AND THE SCIENCE OF SERVICE

TERRY HELLER
Head of Distribution



AGENDA



01 INTRODUCING
THE TEAM

02 SCALE OF
OPERATIONS

03 SERVICING & OPS
WALK-THROUGH

04 QUESTIONS

MEET THE TEAM

YOUR KEY CONTACTS

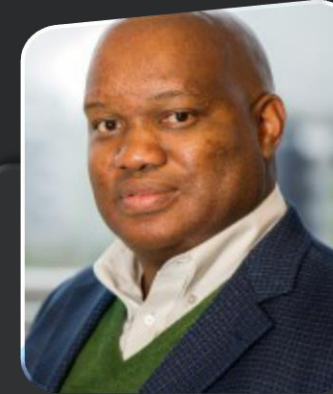
SENIOR MANAGEMENT
TEAM ON HAND
TO ASSIST.



Terry Heller
Head of Sales:
Africa



Aba Etsiah
Operations
Head



Mduduzi Nene
Head of Distribution:
Africa and Mass Markets



Johan Saunders
Head of
Billing



Ismail Hassan
Executive
Account Manager



Mzingisi Mzamo
Manager:
Onboarding and Billing

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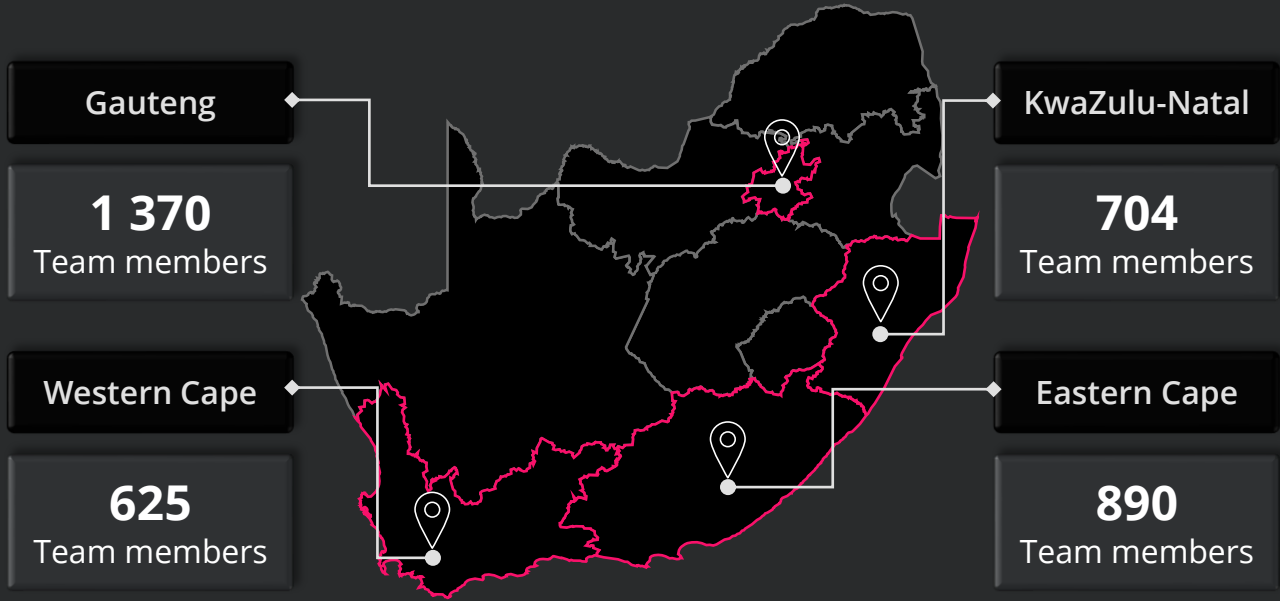
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LARGE SCALE OF OPERATIONS

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.

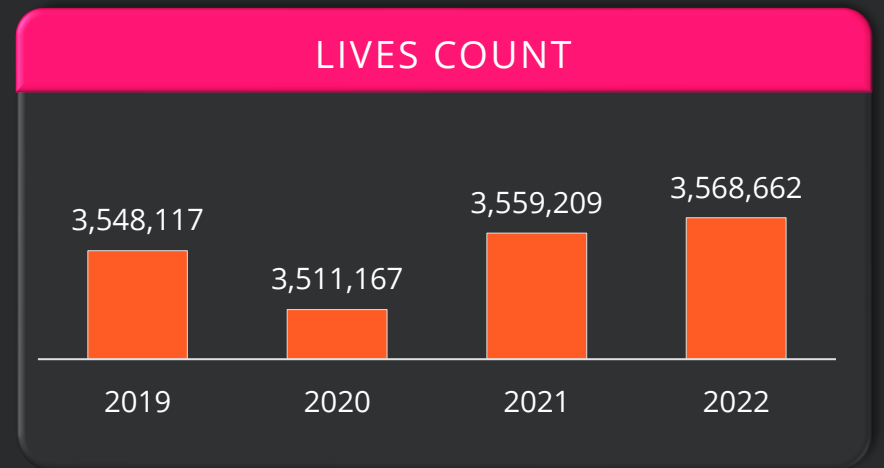
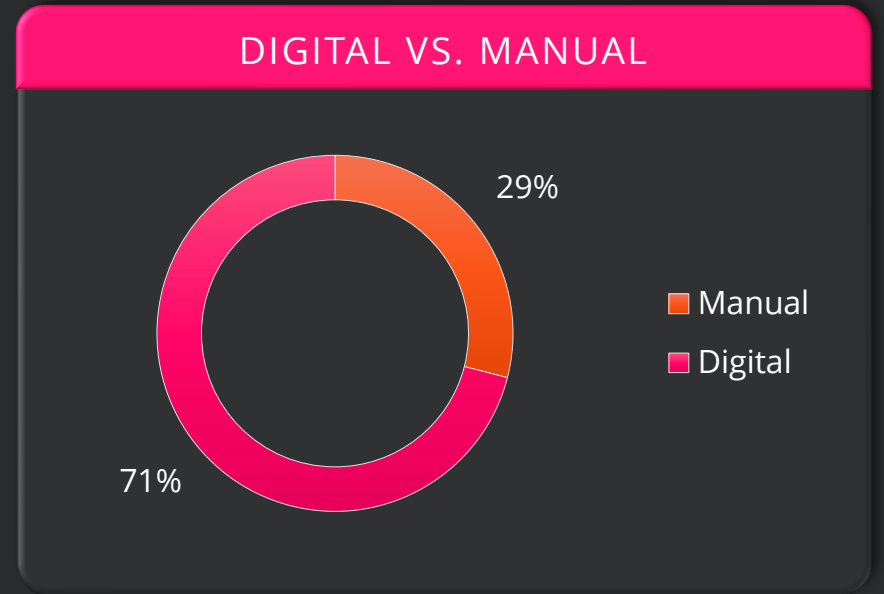
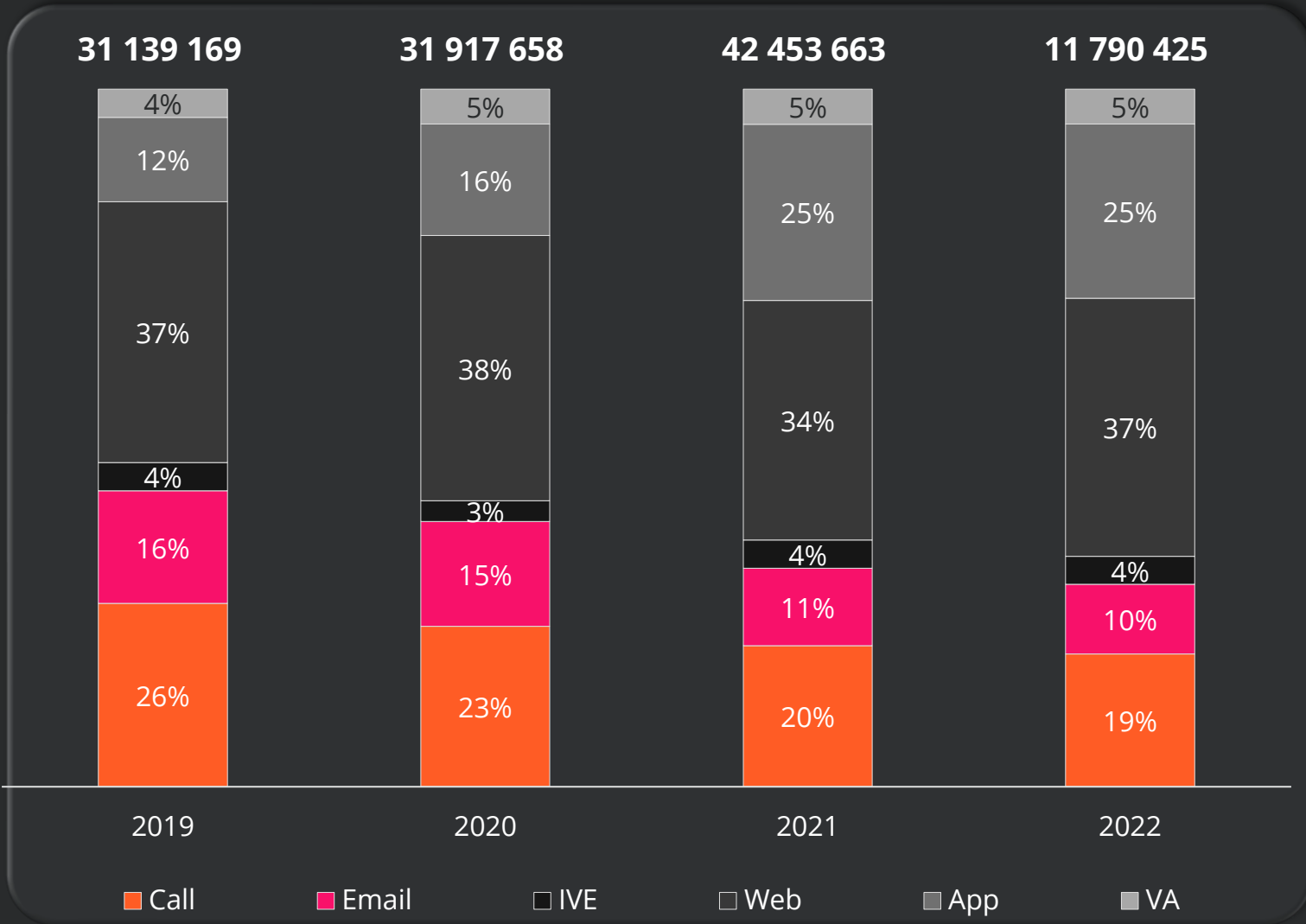
CUSTOMERS

- 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








CHANNELS

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

STRONG FOCUS ON MIGRATION TO DIGITAL SERVICING CHANNELS



HEALTH OPERATIONS STRUCTURE

	CENTRAL SERVICES	HEALTH OPERATIONS			THE SERVICE LAB	SERVICE TEAMS	HEALTH OPERATIONS
		DISCOVERYCARE OPERATIONS	CLINICAL CARE INTEGRATION	INTEGRATED BUSINESS SOLUTIONS			
Function	 <p>New and Specialised Operational Function</p> <ul style="list-style-type: none"> • Executive Office • Social Media • Non-Disclosure • Underwriting • Purple Service 	 <p>Clinical and Managed Care Operations</p> <ul style="list-style-type: none"> • Doctors • Nurses • Pharmacists • Case Managers 	 <p>Complex Funding and Member Management</p> <ul style="list-style-type: none"> • Complex Funding • Legal Defence of Funding • Ex Gratia • Care Co-ordination • CCP and MCP • End of Life (AIB) 	 <p>Care and Service Functional Support</p> <ul style="list-style-type: none"> • Specialist Research • Monitoring/Planning • Manage Projects • Operational Support • Specialised Claims • Managing Member Care 	 <p>Shared Central Group Services and Strategic Initiatives</p> <ul style="list-style-type: none"> • Research & Benchmarking • Workforce Planning • Product ownership on servicing systems • Communication & Knowledge Management • Quality Assurance & iQS 	 <p>Large Scale Mainstream Operation</p> <ul style="list-style-type: none"> • Call Center • Data Capturing • Processing • Billing Services • Relationship Management 	 <p>Focus on seamless and memorable customer experiences, while maintaining operational efficiency at all time. Deploying the latest in digital technology, underpinned by great people that support high-touch interactions with great care and compassion.</p>
Team Size	108	439	106	144	185	2 607	3 589

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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)

SUPPORT FOR FINANCIAL ADVISERS



Adviser insights and reporting

Dedicated website page with marketing support collateral

Account management support

Dedicated Corporate Health Manager (CHM) who is your central point of contact

WALKTHROUGH THE THREE SERVICING STAGES



QUOTE



CONTRACT
ISSUE



ONBOARDING



BILLING AND
PREMIUM



ACTIVATION



SERVICING



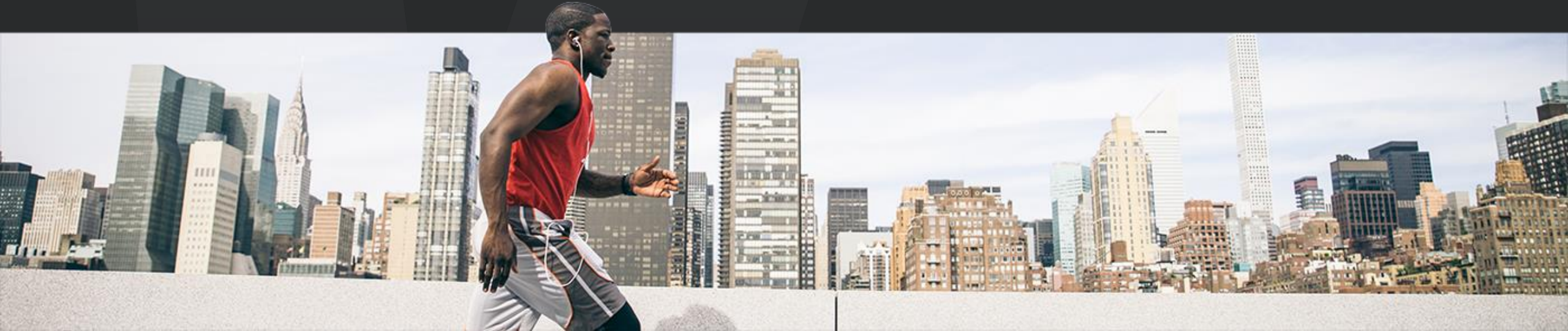
WELNESS DAY
BOOKING



1

2

3



PHASE 3 | BOOKING A WELLNESS DAY



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.



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.



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.



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.



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



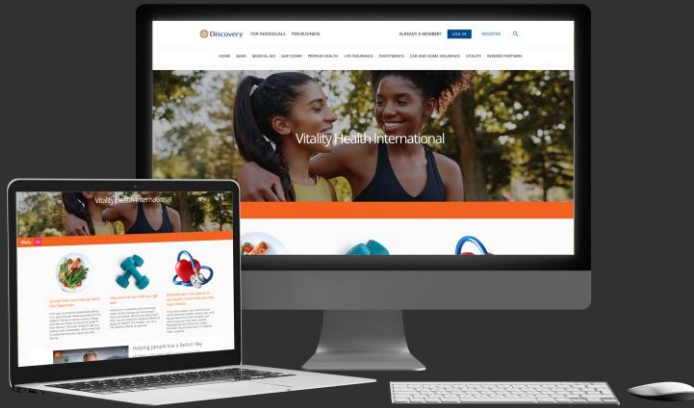
POST WELLNESS DAY ENGAGEMENT

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

EMPLOYER & EMPLOYEE SEAMLESS SUPPORT

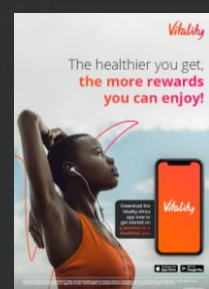
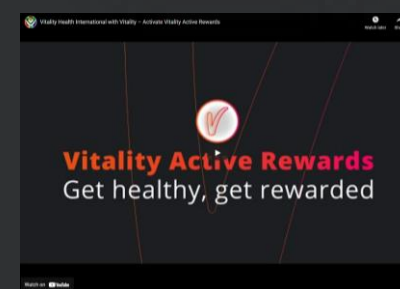
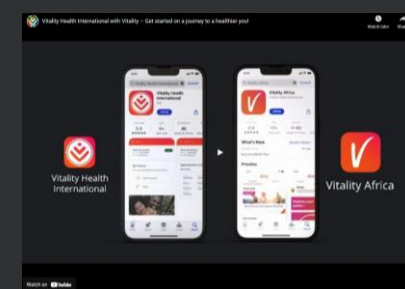
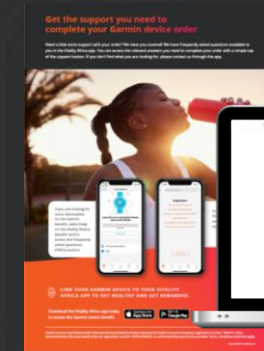


VHI WEBSITE & SOCIAL MEDIA ACCOUNTS



BROCHURE AND MARKETING MATERIAL

AVAILABLE IN 3 LANGUAGES



LEVERAGING DISCOVERY'S DIGITAL SERVICING CAPABILITY TO CREATE A SEAMLESS MEMBER EXPERIENCE



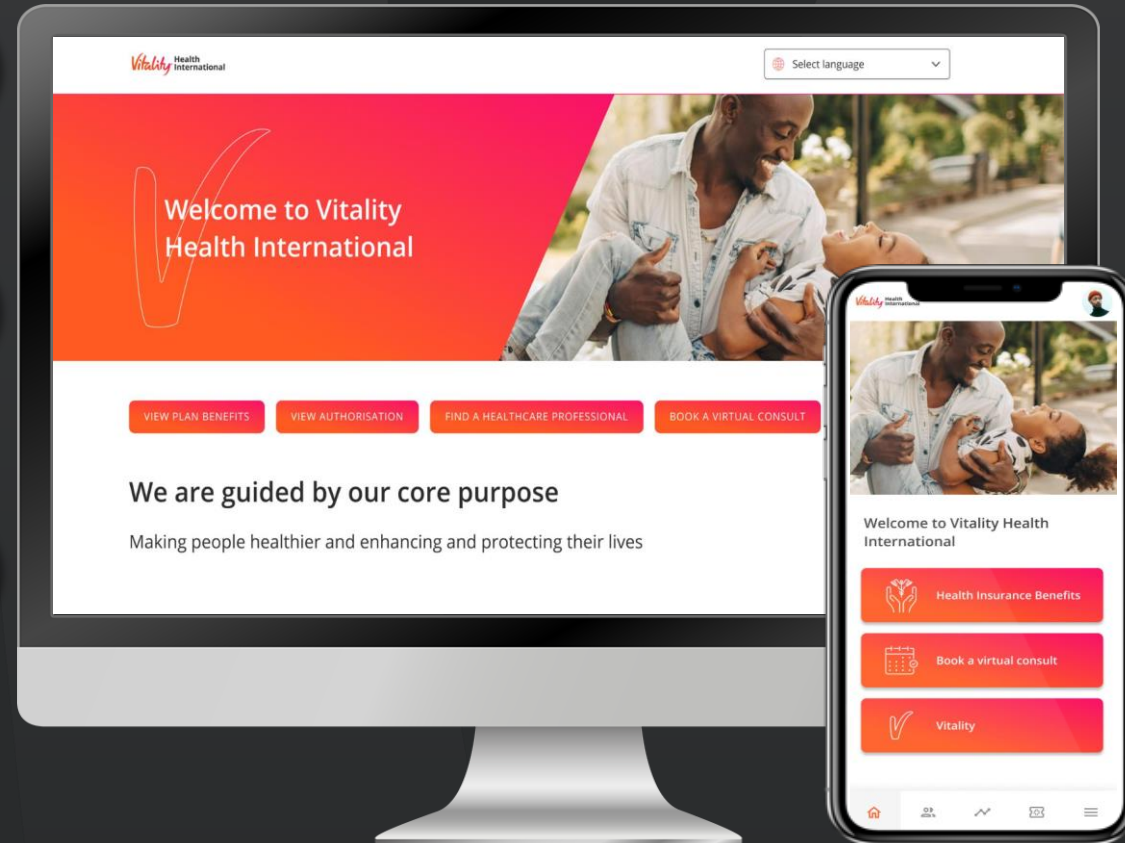
View health insurance benefits & coverage, and authorisations



Submit requests for key services, such as Travel-for-Treatment



Search for healthcare practitioners, and book virtual consultations



Conduct virtual consultations with in-network healthcare practitioners



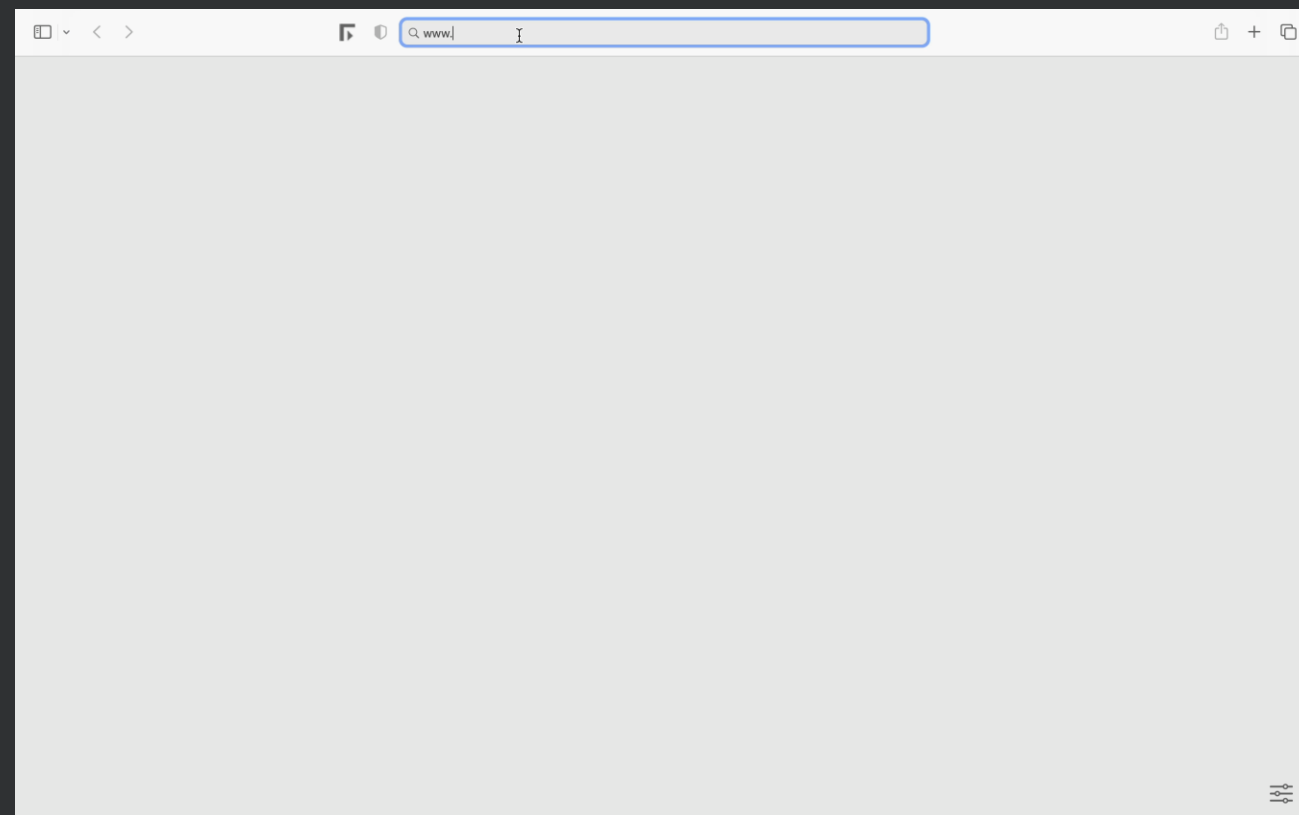
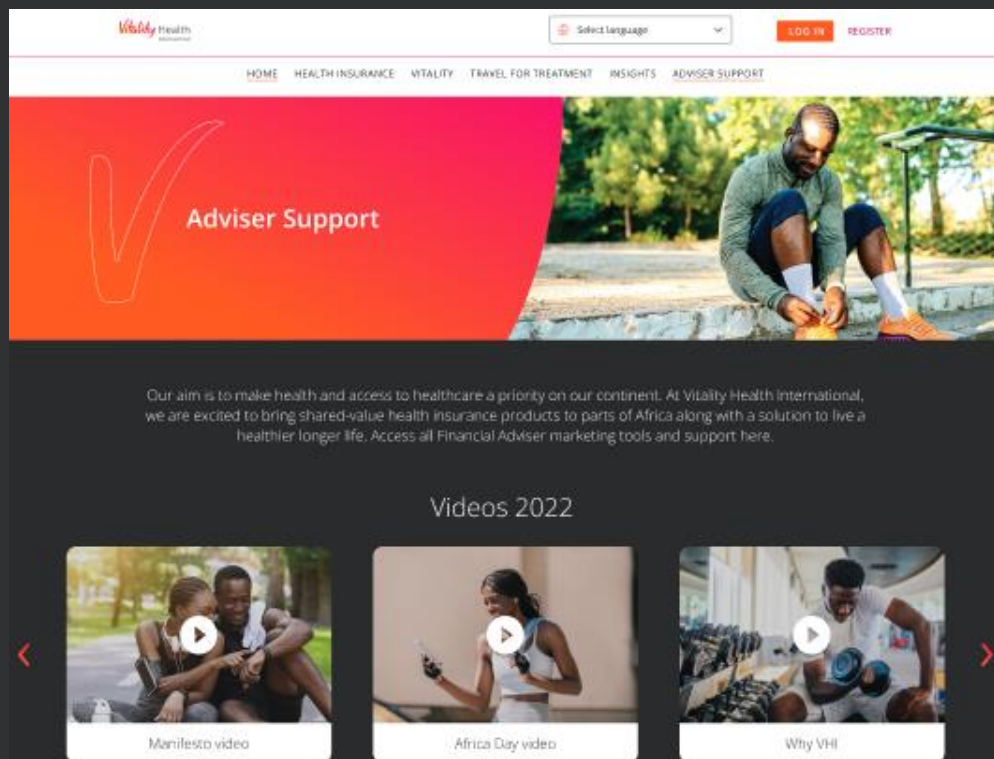
Access digital membership card



Link to Vitality Active Rewards Africa app

SUPPORT FOR YOU, OUR ADVISERS

DEDICATED WEBSITE PAGE WITH MARKETING SUPPORT COLLATERAL



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