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MADISON LIFE INSURANCE COMPANY ZAMBIA LTD
Protecting you all the way

Vitality Health International

Welcome to Vitality Health International

Emma Knox
CEO Vitality Health International (Africa)

CEO, Africa
Emma Knox

Emma is very excited to be part of the team bringing international health insurance and Vitality to the rest of Africa. Emma is passionate about increasing access to quality healthcare for all those living on the African continent and brings a wealth of experience to Vitality Health International.

Emma Knox is the **CEO of Vitality Health International Africa,** leading the expansion of the Discovery Group's health insurance and Vitality offerings to the rest of Africa.

Emma has a rich experience of 18 years in the pharmaceutical industry and commercial healthcare. She has been involved in sales and marketing, and growing market access in various regions including the United Kingdom, Europe, Asia pacific and sub-Saharan Africa.

Education & Previous Roles:

- University of Oxford graduate.
- Served as Country Manager for Pharma and Vaccines at GlaxoSmithKline (GSK) South Africa between 2018 and 2022.
- Held the position of Vice President of the Innovative Pharmaceutical Association South Africa (IPASA).

Advocacy & Board Membership:

- Passion for access to quality healthcare and has worked for Project HOPE Foundation, a non-governmental organisation.
- Sits on the Board of Save the Children South Africa, contributing towards the welfare of children in the country.

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MESSAGE FROM BARRY SWARTZBERG

Co-founder of Discovery Limited and the CEO of Vitality Global

OVERVIEW OF VHI AFRICA

THE AFRICA OPPORTUNITY

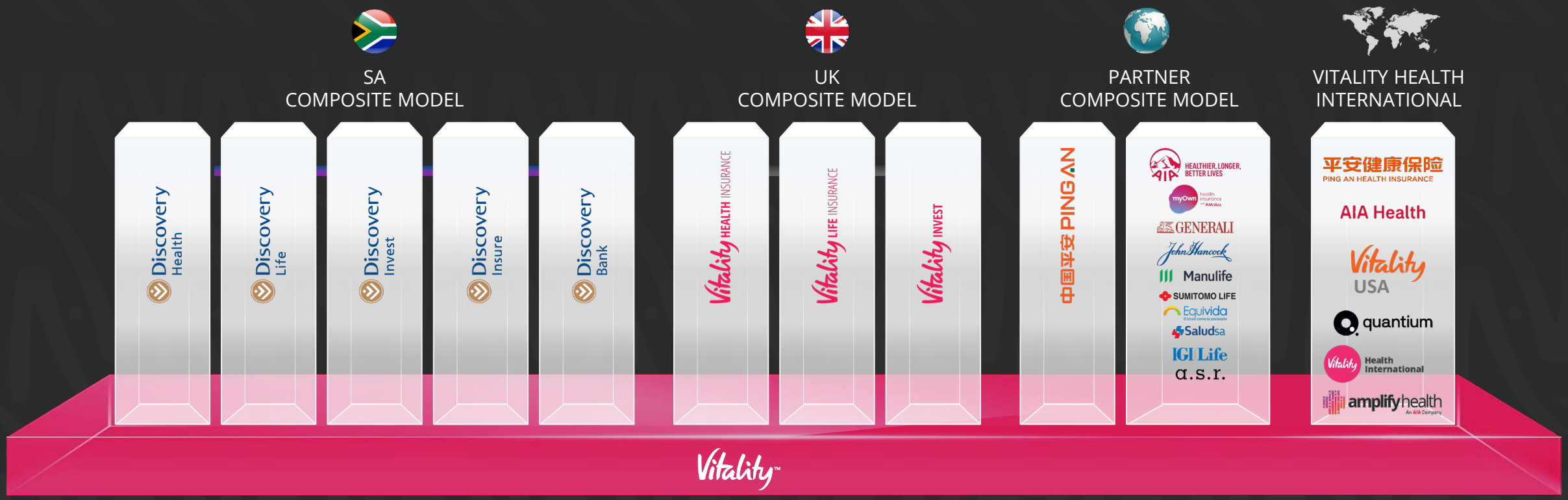
WHY PARTNER WITH VHI

Vitality Health International

Overview of VHI Africa

Overview of Discovery's Global Insurance Business

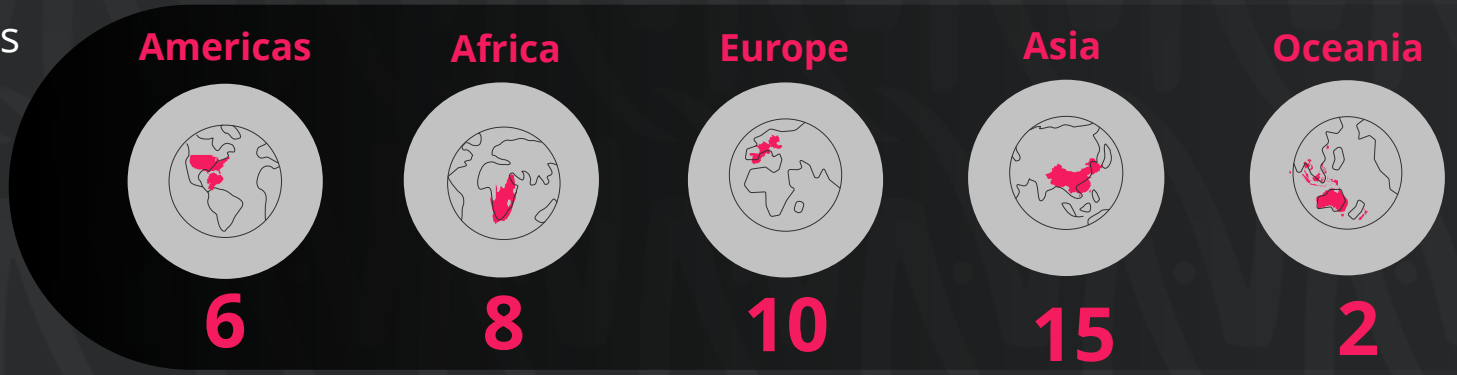
Vitality Health International



Largest global footprint of wellness provision

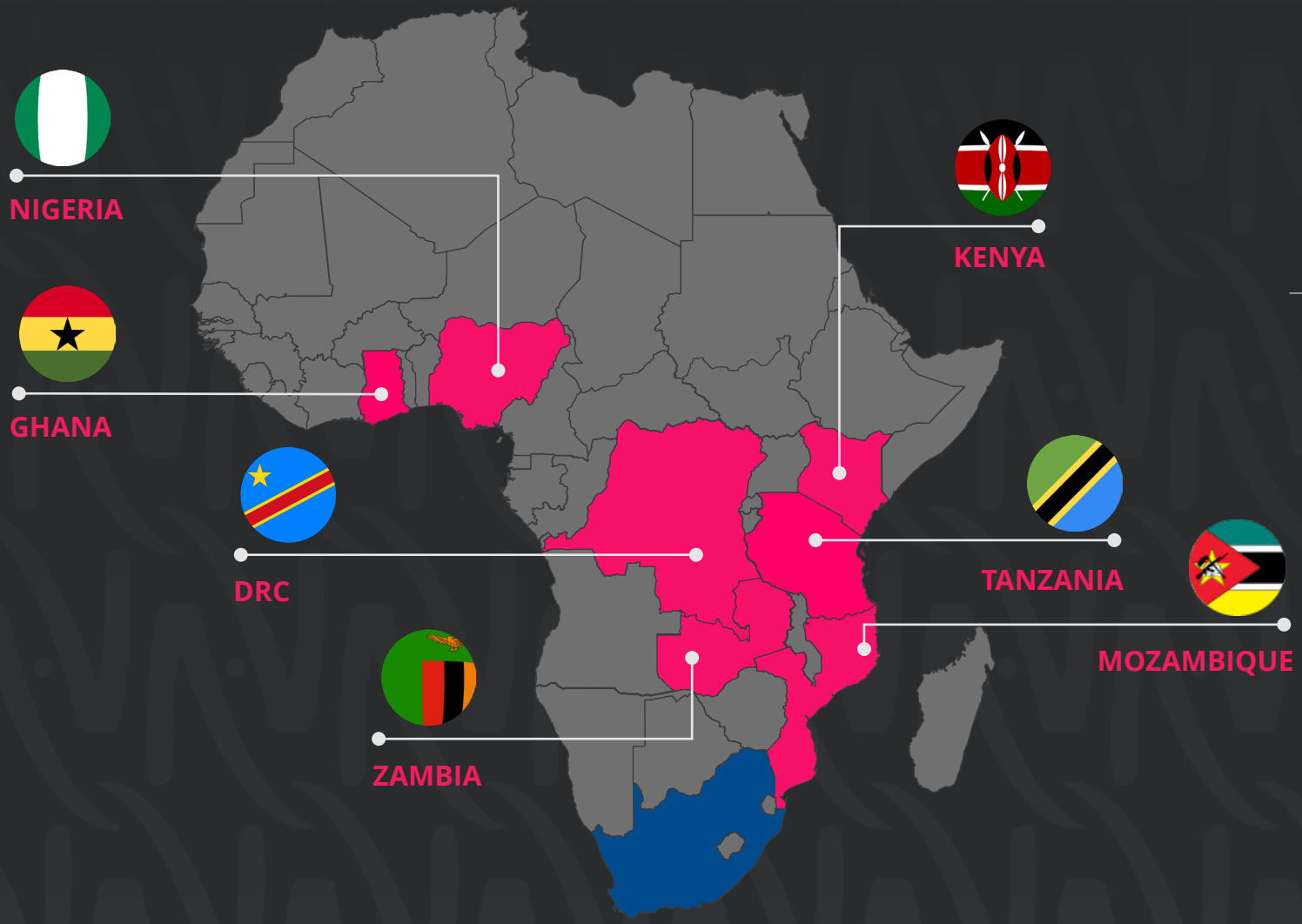
40 Vitality Markets

~35M Lives Impacted



Vitality Health International Africa | The time is now

Launched 1 January 2022



7 MARKETS

6 000

providers in over 52 countries

3 LANGUAGES

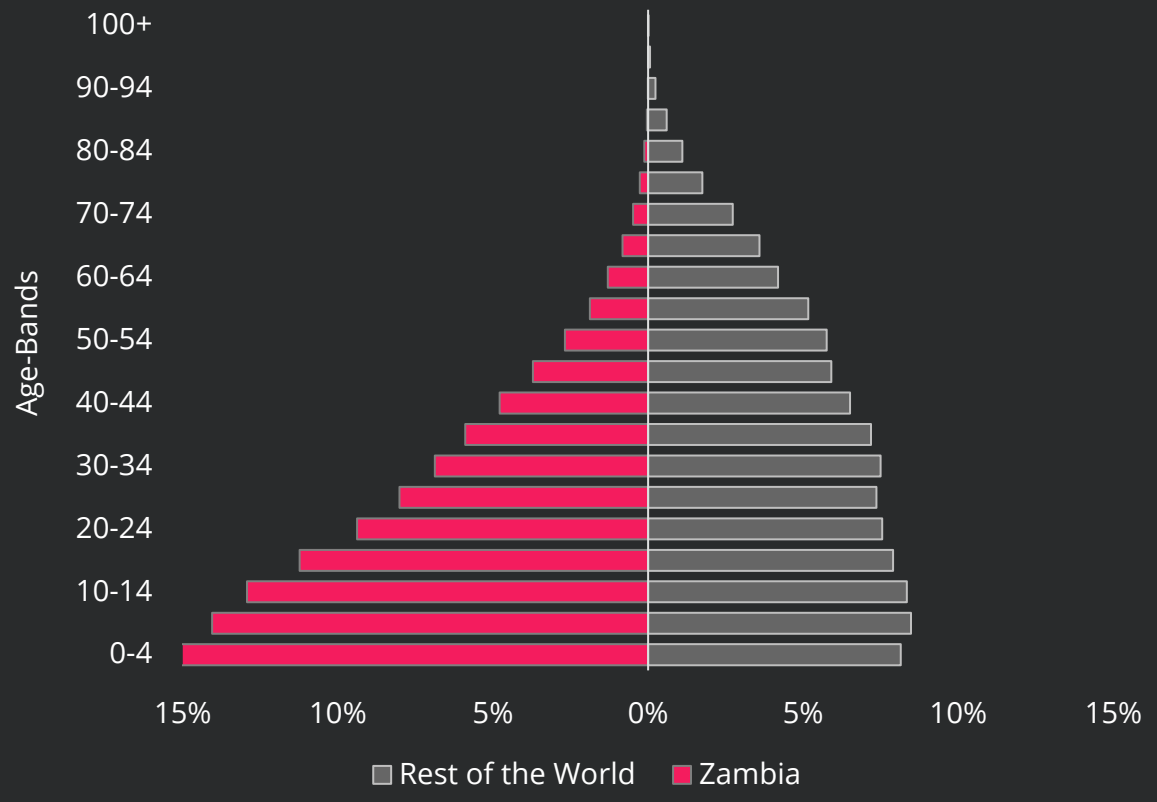
MULTIPLE INDUSTRIES

Vitality Health International

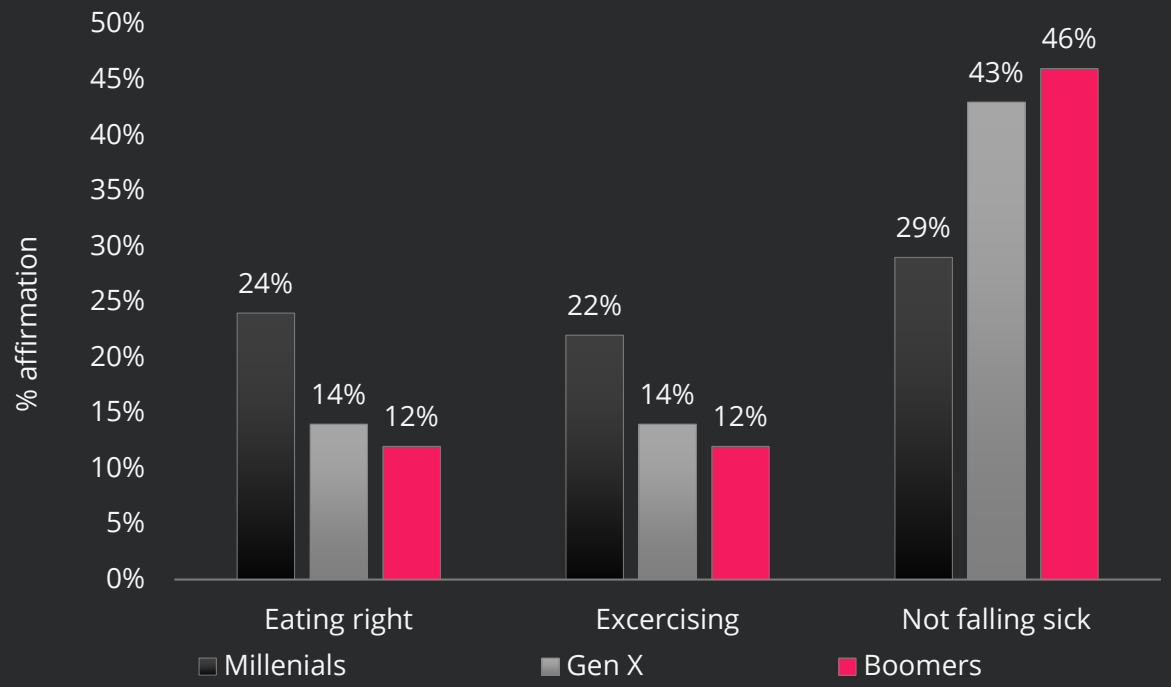
The Zambia Opportunity

Zambia is Young and Ready for healthy living

Zambia's tech savvy millennials are poised for a healthcare that aligns with wellness



What is your definition of 'Healthy'?



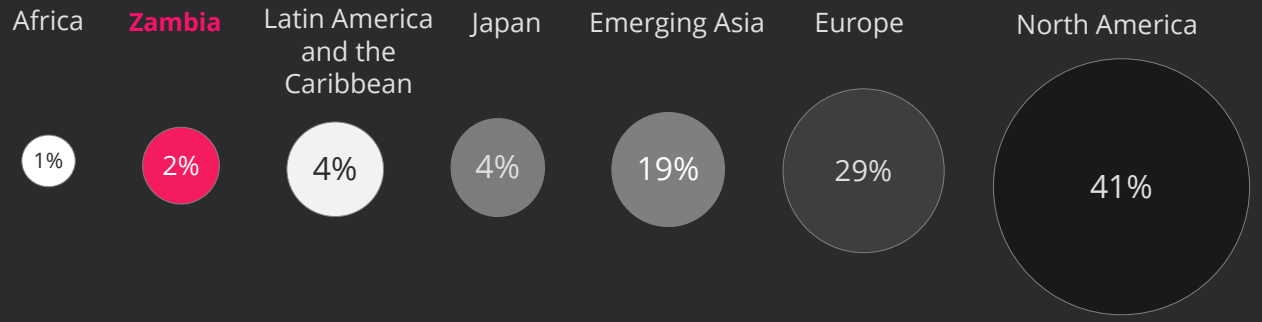
Zambia has a young population compared to the rest of the world – with the dominant working population being millennials.

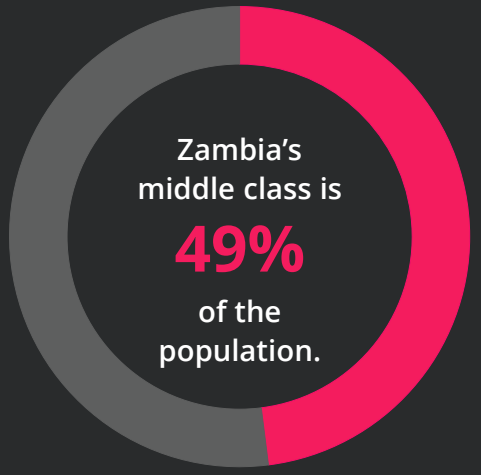
"For Millennials, **wellness is a daily, active pursuit**. They're **exercising more, eating smarter and smoking less** than previous generations. They're using apps to **track training data**, and online information to find the **healthiest foods**."

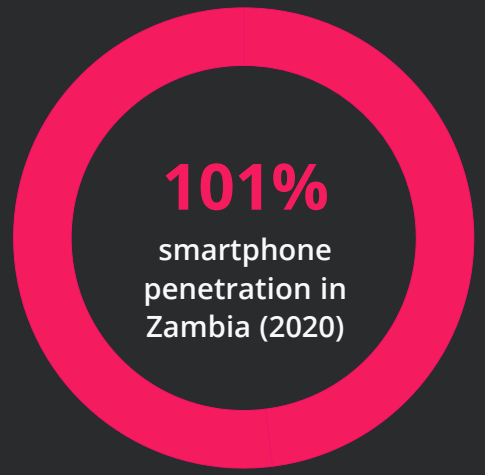
Sources: Populationpyramid.net; United Nations, 2019 Population Revisions, *Goldman Sachs; Monitoring the Future*

Zambia's growing middle class

Insurance penetration in Africa and the rest of the world (measured as Global premium split)







Zambia at **2% insurance penetration** in presents a great and growing opportunity for Vitality Health International to make a difference.

Levels of insurance penetration in Africa are **half the world average** measured as a percentage of GDP, and **premiums per capita are 11-fold lower than the world average**. This points to significant scope for growth.

(Sources are Swiss Re, World Bank Group, and insurance regulators)

The **steady growth in middle class** in Zambia is driving the demand for quality health insurance.

COVID-19 has highlighted the inadequacy and leaks in Africa's public healthcare system. This has sensitised the middle class to the need to adequately and privately provision for their healthcare needs.

The increase in middle class is an indicator for **increasing affordability for health insurance**.

Sources: statista middle class projections, smartphone adoption numbers from Global System for Mobile communications

Zambia faces a double burden of infectious and chronic diseases

11.9% diabetes prevalence in Zambia and by 2030 we will be looking at a **10.9%** rise.

Source: IDF (2021)

Hypertension prevalence in Zambia is **32%** among adults aged 30-79 years.

Source: WHO (2023)

On average **20 000** malaria cases per day in Zambia.

Malaria incidence **340** per 1000 people in Zambia.

Source: WHO (2021)

4% depressive disorders prevalence in Zambia.

There are **32.05** per 100 000 people who are patients attending routine outpatient care services

Source: WHO (2017,2020)

Physical inactivity & poor diets are **linked with several health conditions** including cardiovascular diseases, cancers, diabetes, overweight, obesity and depression

Physical inactivity is prevalent in many African countries. In 2016, it was estimated that **22.1%** of adults aged 18 years and above were insufficiently active

Source: WHO (2020)

Vitality Health International

Why partner with VHI

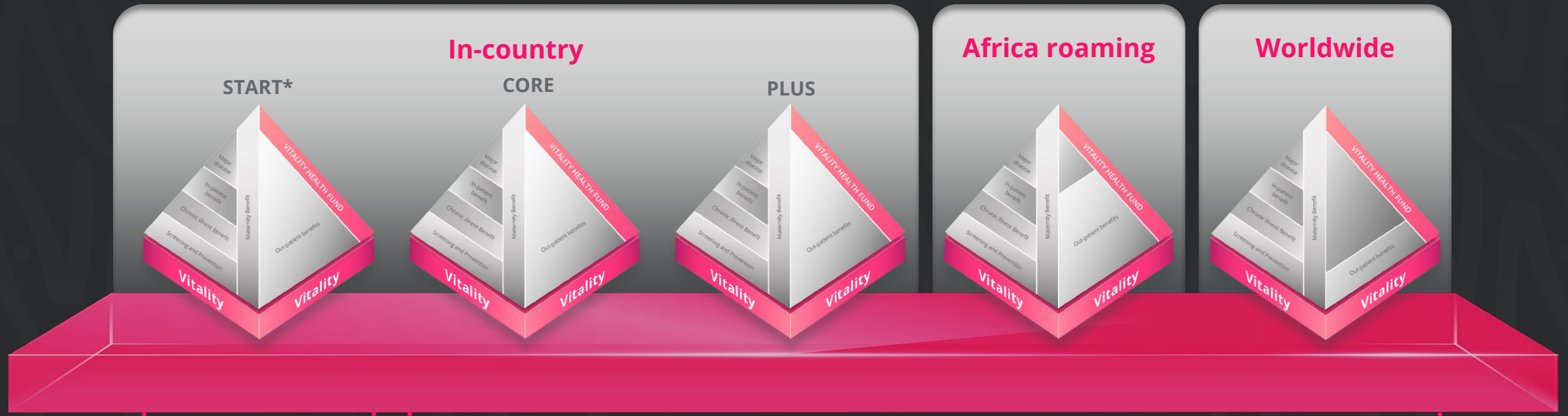
Comprehensive Health Insurance that gives your employees peace of mind

Vitality Health International

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)



Vitality optional

Vitality is included on options at no additional cost

- End-to-end cover for your company and employees
- Comprehensive benefits across our product suite
- Malaria benefit
- Inclusive maternity offering
- A strong network of partners across Africa
- Industry leading screening and wellness days
- Digital servicing and claims management; offered in multiple languages

*Available in selected countries

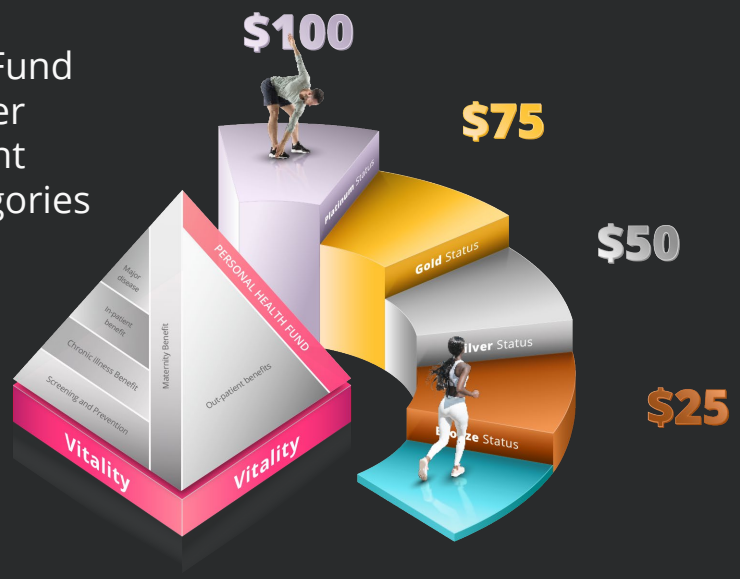
Shared value for employers and employees

At the intersection of better health and better care are our unique shared-value benefits, which manifest in enhanced value for employers and employees

Employees | Vitality Health Fund for employees

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 | Vitality Health cashback for employers

Employer reward for making employees healthier

Up to **10%** **employer cashback** off your renewal premium

0%	2.5%	5%	10%
Bronze	Silver	Gold	Platinum

Cashback calculated on current year's engagement and premium

A Differentiated wellness experience fully funded by your policy

Wellness Day

Registration

On-site wellness assessment

Spot prizes and completion gifts

Wellness report

On-site wellness assessment

Health and Lifestyle questionable
- Medical history
- Lifestyle
- Physical wellbeing
- Emotional wellbeing

Body Metrics
- Height
- Weight and waist circumference
- BMI
- Body fat percentage
- Posture assessment
- Eye assessment

Blood Tests
- Lipogram (total Cholesterol, LDL Cholesterol, HDL Cholesterol, Triglycerides
- Blood pressure)
- Glucose

HIV
- Voluntary HIV testing and counselling

Member feedback

Awesome

Very Professional

Fast

I need to visit the Dr later today

Exciting

Wake up call

Learned a few things about myself

Exceeded my expectations

Courteous

Bespoke wellness reports | for your company

Your company's health status based on the employees that attended the Corporate Wellness Day

Vitality Health International

Tailored insights

Your company compared to global average standards. ***30% or more*** *of your workforce shows out-of-range results, your company is* ***at risk*** *as these employees will have a decreased life expectancy, and an increased number of* ***sick days*** *which will directly* ***impact productivity, work engagement and service delivery."***

We screen for 5 critical health metrics at a corporate wellness day. Employees can also opt in for voluntary HIV testing and counselling

Blood Glucose
In-range: < 7.8 mmol/L

Blood Pressure
In-range: < 130/80 mmHG

Cholesterol
In-range: < 5 mmol/L

Body Mass Index (BMI)
In-range: 18.5 < BMI < 25

Smoking
Non-smoker for at least 12 months

Based on research from WHO (World Health Organization),
4 lifestyle risk factors
(low physical activity, unhealthy diet, smoking and excess alcohol)
leads to the
4 main non-communicable diseases
(chronic respiratory disease, diabetes, cancer and cardiovascular disease)
which are the cause of 60% of deaths worldwide.

4 MAIN RISK FACTORS
- Low physical activity
- Unhealthy diet
- Smoking
- Excessive alcohol

4 NCDs
- Respiratory disease
- Diabetes
- Cancer
- Cardiovascular disease

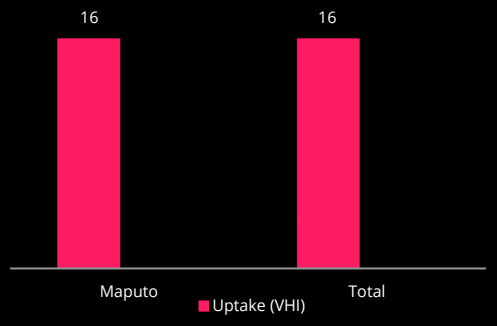
60% of all deaths worldwide

Sight of employee health & wellness

VHI provides you with extensive reporting of your employee health & wellness

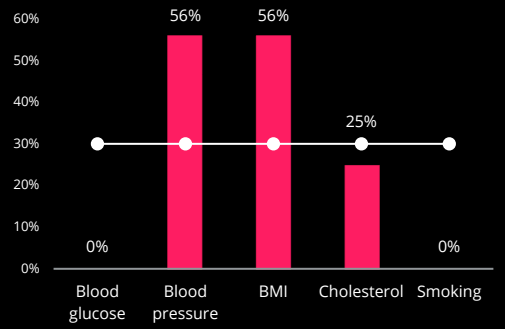
WELLNESS DAY UPTAKE

16 of your employees attended the wellness day, achieving a **80%** uptake rate against the total staff complement



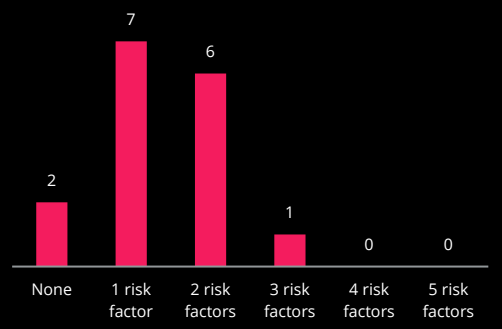
HIGHEST RISK FACTOR

Blood Pressure has been identified as the highest risk for your employees



RISK FACTOR PREVALENCE

44% of your employees have been identified as having 2 or more risk factors

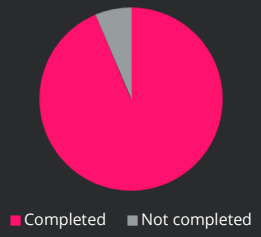


VHI Supports your employees through innovative interventions too improve their health

- **Online Assessments**
- **Educational Papers**
- **Videos**
- **Vitality Insights & Reports**
- **Webinars**
- **V Talks**
  Interactive health talks
- **Champs Programs**
- **Health Campaigns**
  Diabetes, Malaria

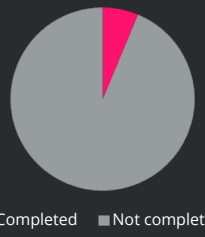
HIV TESTING AND COUNSELLING

94% of your employees opted for voluntary HIV testing and counselling

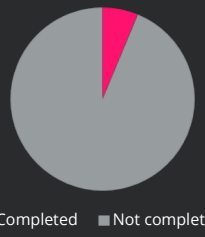


HOW YOUR EMPLOYEES VIEW THEIR HEALTH

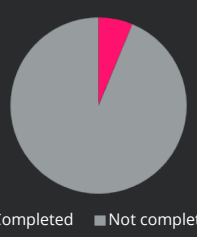
15% of your employees indicated that they consume less than the recommended services of wholegrains, fruits and vegetables



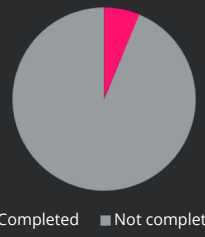
40% of your employees are exercising less than the recommended 150 minutes



60% of your employees are consuming more than the recommended alcohol consumption allowance



39% of your employees are at risk of developing depression and/or anxiety and screenings.



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Travel for Treatment

EVERY YEAR MILLIONS OF PEOPLE TRAVEL OUTSIDE THEIR HOME COUNTRY TO ACCESS HEALTHCARE

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Exponentially growing market

14
Million
People traveled to access healthcare

25%
Percent
Growth on an annual basis

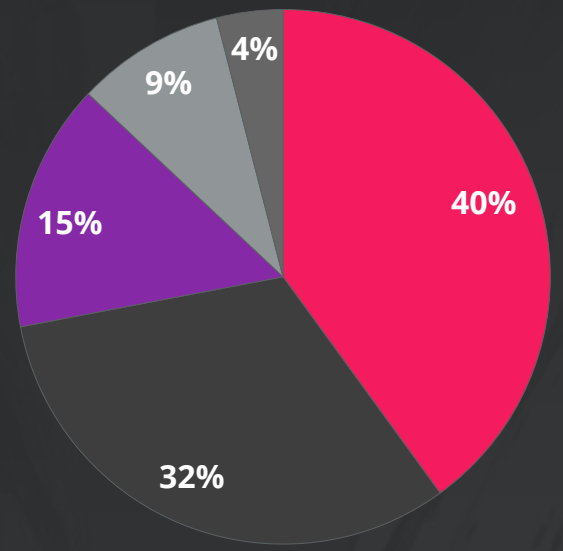
$45 - $72
Billion
Current market value

>2
Million
Patients from Africa travelled to SA in past 5 years

Source: Patients beyond borders

40% of people travel to access superior medical technologies

Relative size of medical-traveler segments (49,980 patients)

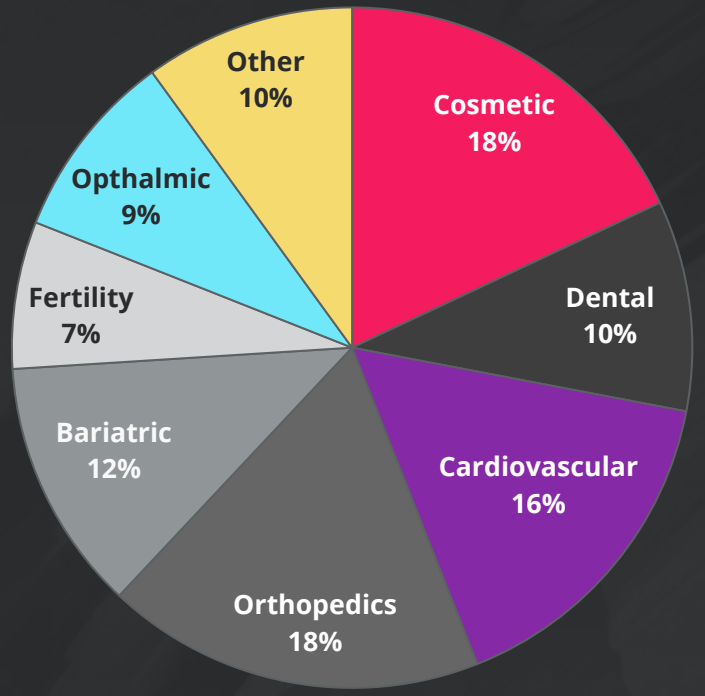


- Most advanced technology
- Better quality care for medically necessary procedures
- Quicker access for medical necessary procedures
- Lower-cost care for medically necessary procedures
- Lower-cost care for discretionary procedures

Source: WHO - Patient Safety Program; 2013

Orthopedics, cardiovascular, cosmetic most common treatment types

Medical travel market:
Revenue share (%) by treatment type, 2019



Source: Medical tourism market; Mordor Intelligence; 2019

Introducing Travel for Treatment

Vitality Health International

End-to-end clinical concierge service in top medical destinations for people living on the African continent

Destination country — **South Africa**

Accessible, quality healthcare

Medical treatment packages

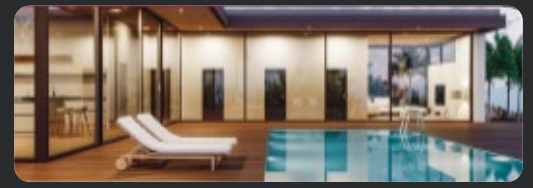
Pre-trip, in-hospital and post operative expenses

Cover for complications

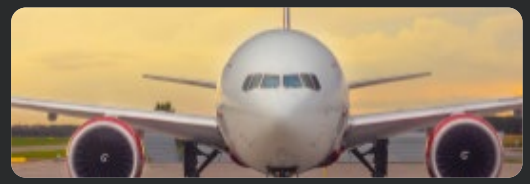
Case management

Comprehensive concierge and support services

Travel support



Accommodation



Flights

Transport

Vitality Health International | A healthier Zambia

Vitality Health International

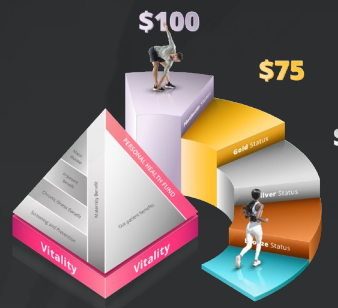
Why choose VHI?

- End-to-end cover for your company and employees
- Comprehensive benefits across our product suite
- Malaria benefit
- Inclusive maternity offering
- A strong network of partners across Africa
- Industry leading screening and wellness days
- Digital servicing and claims management; offered in multiple languages

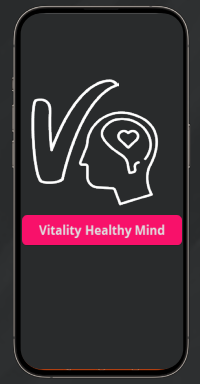
MTN

unicef for every child

1. Enhancing Shared-Value for employers and employees
2. Employee Wellbeing: Focus on both physical and mental wellbeing
3. Vitality rewards: Enhancing the suite of rewards partners



10% Employer cashback



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Thank You

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1 Discovery Place, Johannesburg, South Africa 2196.