



Health insurance that
rewards healthy living

20
25

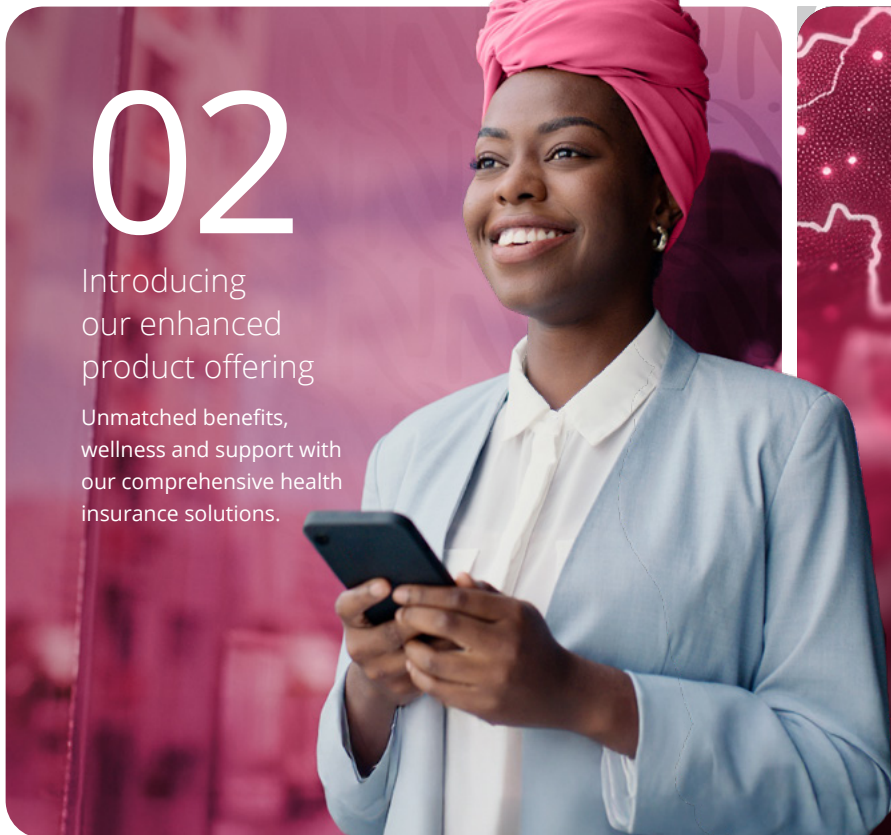
VITALITY HEALTH INTERNATIONAL
INSIGHTS



01

The value of
partnering with Vitality
Health International

The healthcare solution for
African employers.



02

Introducing
our enhanced
product offering

Unmatched benefits,
wellness and support with
our comprehensive health
insurance solutions.



03

Our networks &
value-added benefits

Innovative global healthcare
solutions, supporting your
employees wherever they travel.



04

Servicing excellence

Innovative digital solutions
for exceptional service.

05

Vitality programme

Incentivising a healthy workforce
with valuable rewards.

Why partner with Vitality Health International?

Vitality Health International offers comprehensive health insurance for companies in Africa. Our plans cover your employees' healthcare needs and include incentives, tools and rewards to help them live healthier lives.



01

Industry-leading expertise

Vitality Health International (VHI), a subsidiary of the renowned Discovery Group, which leverages over 30 years of financial services expertise and operates in more than 40 countries worldwide.

02

Comprehensive benefits and servicing excellence

Our health plans include comprehensive benefits, such as maternity cover, wellness benefits, and screening and prevention tests. We provide a seamless servicing experience, all employees have access to 24/7 telephonic, WhatsApp and email support in English, French and Portuguese.

03

Exceptional wellness days

An extensive wellbeing programme with on-site wellness days to ensure that your employees are cared for. We also provide data reports that captures every detail for a complete view of your employees' wellbeing. This gives you valuable insights into employee health.

04

Extensive provider networks

Vitality Health International has partnered to ensure direct access to over 6,000 healthcare providers in 52 countries across Africa, and the globe, including hospitals, clinics, pharmacies, laboratories and individual doctors.

05

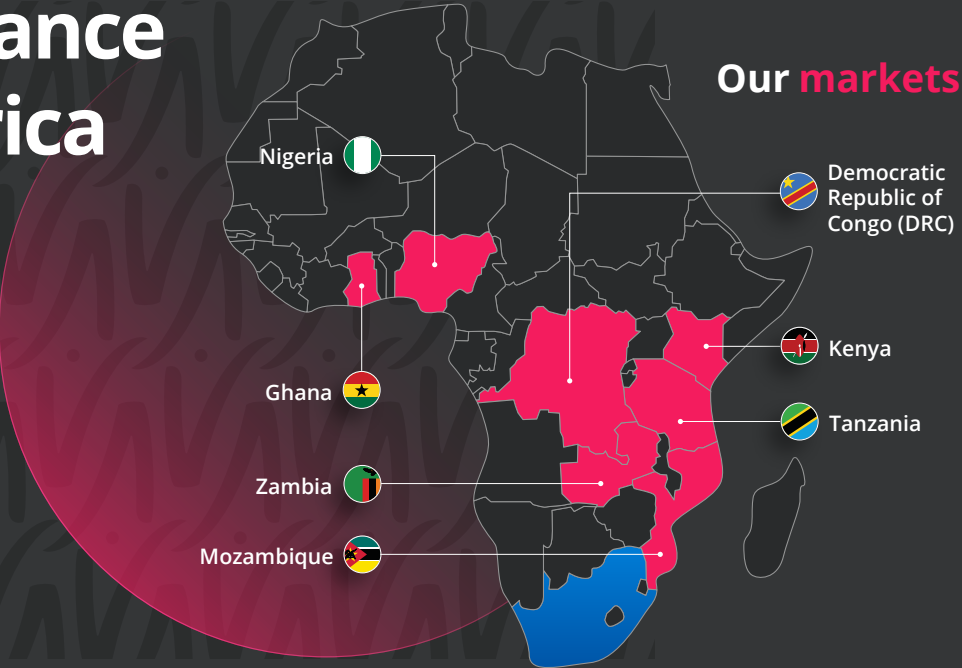
Vitality's, incentivised healthy living programme

Vitality is a gamified behavioural change programme that encourages healthier lifestyles through personalised incentives and rewards. This ensures that your employees make lasting positive changes to their health.

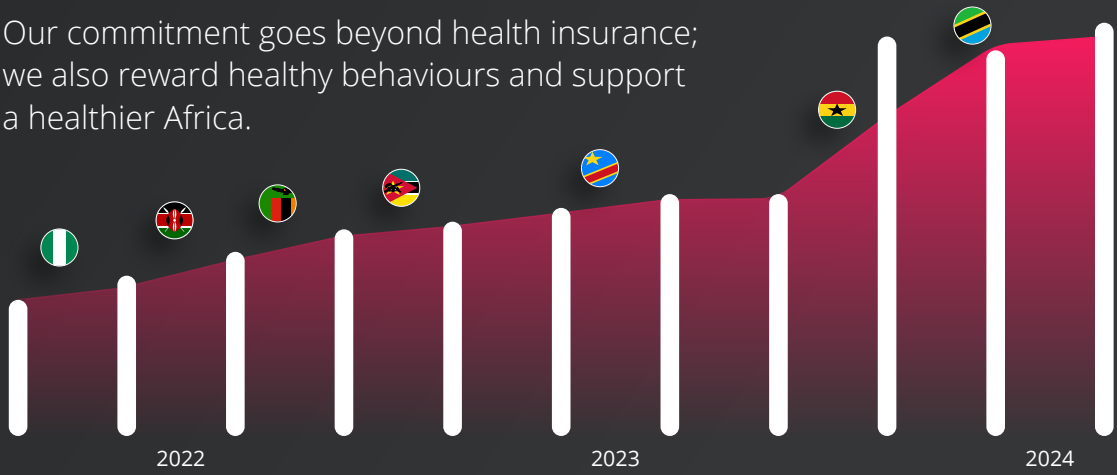
01

THE VALUE OF PARTNERING
WITH VITALITY HEALTH
INTERNATIONAL

Transforming health insurance in Africa



Our commitment goes beyond health insurance; we also reward healthy behaviours and support a healthier Africa.



GROWING INNOVATORS IN AFRICAN HEALTH INSURANCE

Since our 2022 launch, we've rapidly expanded to 7 African markets, providing high-quality, affordable insurance for lasting peace of mind. Our comprehensive health products, combined with the gamified Vitality programme, promote healthy living, enhance employee wellbeing, and cut healthcare costs for employers across the continent.

Operating across

7 African markets

Tailored healthcare offerings, engineered to provide country-specific solutions for employers across the African continent. Customised plans meet the unique needs of each region, ensuring exceptional healthcare for your employees.

Servicing over

13 industries

Catering to the diverse needs of our clients, we create products that are fit for purpose. From mining and telecommunications to FMCG, we have a product tailored to your industry and the needs of your employees.

Over 6,000 providers

Our extensive network can cover you no matter where you and your employees travel. With partnerships spanning across Africa and the globe, we ensure access to top-tier healthcare providers worldwide.

Comprehensive insurance plans

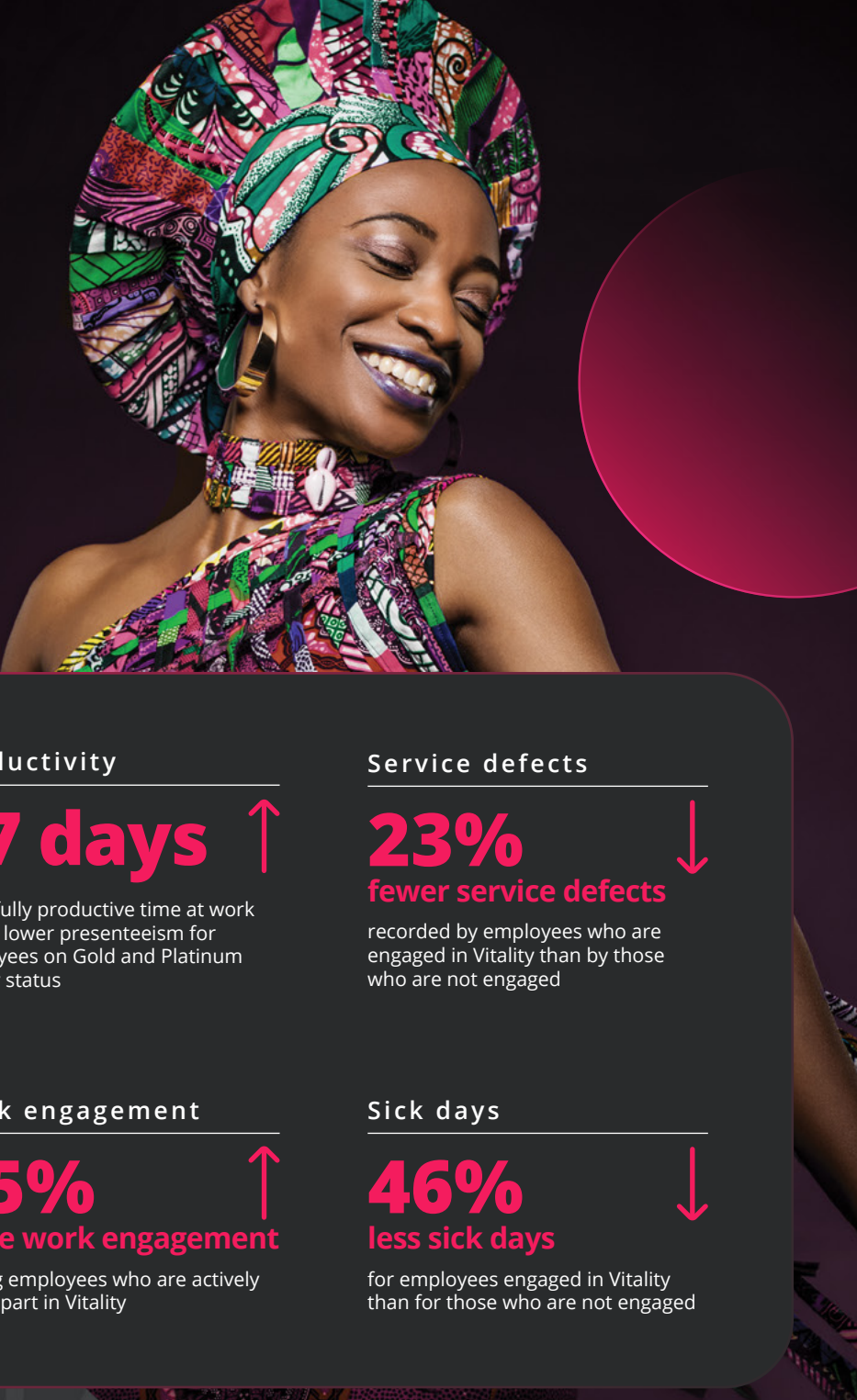
5 plans

Providing cover for employees across your organisation. From local care to worldwide coverage, we have you covered.

01 THE VALUE OF PARTNERING WITH VITALITY HEALTH INTERNATIONAL

Investing in the health and productivity of your workforce

Discover unparalleled support with our value-added services, designed to enhance employee wellbeing and optimise your workforce's health and productivity.



Wellness days

Tailored on-site Vitality Wellness Days for all employers. Measuring and testing employees' blood pressure, BMI, blood glucose, cholesterol (LDL, HDL and triglycerides) and doing voluntary HIV testing and counselling.

Employer cashback

Earn up to **10%** of your premium amount back when your employees actively participate in the Vitality programme and you maintain a claim loss ratio below 65%.

Vitality Health Fund

Allows employees to boost their current healthcare cover for out-patient healthcare services and treatment once they've reached the limits of their health insurance.

Employer insights and reporting

We give comprehensive reports with metrics and unique insights to help employers improve outcomes for their employees.

Vitality

Access to the world's leading wellness programme based on behavioural science – a gamified programme that rewards your employees for living healthy lives.

Productivity

~7 days ↑

more fully productive time at work due to lower absenteeism for employees on Gold and Platinum Vitality status

Work engagement

35% ↑
more work engagement

among employees who are actively taking part in Vitality

Service defects

23% ↓
fewer service defects

recorded by employees who are engaged in Vitality than by those who are not engaged

Sick days

46% ↓
less sick days

for employees engaged in Vitality than for those who are not engaged

Introducing our enhanced product offering

Discover Vitality Health International's extensive product offering, designed to equip both employers and members with unparalleled benefits, wellness, and servicing support.

DIFFERENTIATED HEALTHCARE BENEFITS

Extensive plan range

Comprehensive coverage, from Africa to the rest of the world. Clients receive unparalleled value, flexibility, and innovation from the five plan options offered by Vitality Health International.

New Flex option on In-country plans

Our new Flex option on in-country plans provides an additional choice for employers seeking lower premiums and greater flexibility.

Differentiated member benefits

Experience our differentiated member benefits, including Evacuation Cover, the Vitality Health Fund, Malaria Benefit, and Medical Second Opinion services, all tailored to meet the needs of employers across African countries.

WELLNESS FOCUS

Onsite wellness

A focus on making employees healthier.

Employers receive a comprehensive on-site wellness assessment for their employees conducted by our experienced medical team, which includes essential health tests to assess and enhance employees' health.

Vitality rewards

Rewarding healthy living.

The Vitality Rewards Program makes healthy living fun and engaging through weekly goals and rewards. With new partners Momo and MPesa, employees are further incentivised with mobile money vouchers for achieving health goals.

SEAMLESS CLIENT EXPERIENCE

Innovating for servicing excellence. Enhancing member experiences, supporting advisors, and optimising healthcare provider operations, ensuring excellence for all stakeholders in the health ecosystem.

Member

Members benefit from exceptional service with the Vitality Health International App, and the Ask Vitality Health WhatsApp service for instant health advice and servicing support.

Adviser

Advisers are provided with streamlined client management and access to various adviser tools through the Adviser Portal, designed to enhance service delivery and client engagement.

Employer

Employers receive comprehensive tools for managing employee wellness programs and bespoke reporting services that provide detailed insights into employee health trends and program effectiveness.

Healthcare provider

Digitised member and claims management systems improve efficiency and ensure timely processing of claims and member information for providers.



World-class benefits
designed for people
across **Africa**

OUT-PATIENT BENEFIT

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

- Consultations with GPs and specialists
- Prescribed medicine
- Diagnostic tests
- Consultations with allied healthcare providers
- Adult and child immunisations
- Prosthetics and external devices and equipment
- Second-opinion services
- Evacuation services

IN-PATIENT BENEFIT

Private hospital cover, subject to the overall yearly limit

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

SCREENING AND PREVENTION

Cover for a defined list of clinically relevant health checks (depending on age and sex), subject to day-to-day limit.

CHRONIC ILLNESS BENEFIT

Cover for a defined list of chronic conditions subject to each plan and overall plan limits

- Chronic medicine
- Consultations
- Pathology tests
- Basic radiology tests

MAJOR DISEASES

Cover for a defined list of major diseases, subject to the overall yearly limit

- Cancer (including palliative care)
- HIV/AIDS
- Organ transplants
- Kidney dialysis

02 INTRODUCING OUR
ENHANCED PRODUCT
OFFERING

MATERNITY BENEFIT

Comprehensive prenatal healthcare services for maternity

- In-hospital procedures (birth, complications, sterilisation), subject to the overall plan limit
- Prenatal and postnatal care, subject to the out-patient limit
- Infertility treatment (on certain plans)
- Neonatal care, subject to sub-limits

MALARIA BENEFIT

Enhanced Wellness cover for personal malaria management

- Rapid diagnosis self-tests available at the employer premises. Not subject to limits.
- Over-the-counter malaria medication. Subject to the outpatient medication limit.



In partnership with
Goodbye Malaria

OPTICAL & DENTAL BENEFITS

Cover for dental and optical care

- **Optical:** sub-limit for frames which accumulates to the optical benefit limit. Optical claims accumulate to the overall day-to-day benefit limit
- **Dental:** accumulates to the overall day-to-day limit

02 INTRODUCING OUR
ENHANCED PRODUCT
OFFERING

VITALITY

Access to the world's leading behavioural-science-based wellness programme

- Up to 40% off Garmin fitness devices
- Access to Vitality Active Rewards
- Weekly rewards for getting active
- Personalised lifestyle and mental wellbeing goals to encourage healthier living



VITALITY HEALTH FUND

A fund to enhance the current healthcare cover for out-patient healthcare services and treatments once overall plan limits are reached

- Unlock Vitality Health Fund by completing a Vitality Health Review
- Vitality Health Fund has an immediate balance of \$25
- Increase Vitality Health Fund by \$25 when moving up a Vitality status
- Vitality Health Fund is limited to a total fund value of \$100

ALLIED HEALTH BENEFIT

Cover for services provided by healthcare professionals (other than doctors, dentists, or nurses), to support overall health. These claims accumulate to the overall day-to-day benefit limit

This benefit shall provide cover for:

- Chiropractic
- Physiotherapy
- Speech and Occupational therapy
- Out-patient consultations with a psychologist or psychiatrist.

Comprehensive health insurance coverage

	START	CORE	PLUS	AFRICA ROAMING	WORLDWIDE
	Essential cover for everyday healthcare	Enhanced cover for everyday healthcare	Premium cover for everyday healthcare	Comprehensive cover across the continent	Extensive benefits globally
	In-country	In-country	In-country	Africa & India	Worldwide (excl. USA)
In-patient	✓	✓	✓	✓	✓
Out-patient	✓	✓	✓	✓	✓
Chronic Conditions	✓	✓	✓	✓	✓
Major Diseases (Cancers, HIV, etc.)	✓	✓	✓	✓	✓
Maternity	✓	✓	✓	✓	✓
Dental & Optical	✓	✓	✓	✓	✓
Mental Health Support	✓	✓	✓	✓	✓
Evacuation Cover	Optional add-on	Optional add-on	Optional add-on	✓	✓
Flex Option of 80% reimbursement	✓	✓	✓		
Health Fund			\$100 Out-patient benefits enhancer	\$100 Out-patient benefits enhancer	\$100 Out-patient benefits enhancer
Vitality programme	Optional	✓	✓	✓	✓
On-site Wellness Days	✓	✓	✓	✓	✓
OVERALL ANNUAL PLAN LIMIT	\$25,000	\$100,000	\$600,000	\$1,000,000	\$3,000,000

02 INTRODUCING OUR
ENHANCED PRODUCT
OFFERING

Five plans to choose from

Vitality Health International offers five health insurance plans, with comprehensive cover across all benefits.



02 INTRODUCING OUR ENHANCED PRODUCT OFFERING

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING (Incl. India from East Africa and Portugal for Mozambique)	WORLDWIDE (Excl. United States of America)
		START	CORE	PLUS		
Provider Network		Start plan restricted network	Standard network	Standard network	Standard network	Standard network
Region of Cover		In-Country	In-Country	In-Country	Africa	Worldwide excluding USA
Annual plan limit per person per year	Overall plan limit	\$25,000	\$100,000	\$600,000	\$1,000,000	\$3,000,000
IN-PATIENT BENEFIT	Specialised radiology	Cover up to \$600 per person year, subject to pre-authorisation	Cover up to \$600 per person year, subject to pre-authorisation	Cover up to \$2,000 per person per year, subject to pre-authorisation	Cover up to the overall plan limit, subject to pre-authorisation	
	Mental health admission	Cover for up to 10 days per person per admission			Cover for up to 20 days per person per admission	Cover for up to 50 days per person per admission
	All hospital admissions are subject to the overall plan limit	- Cover for accommodation, the surgery, theatre and ward fees, treating specialists and nursing care - Cover for intensive care - Cover for acute dialysis - Cover for the all medicines, consumables & diagnostic tests that form part of an admission - Cover for devices and appliances - Cover for necessary physiotherapy, speech and occupational therapy that forms part of the hospital admission				
	Emergency transport	Cover for ambulance services to an appropriate medical facility; up to overall plan limit				
	Family accommodation	Cover for up to 30 days of accommodation for the parents of an admitted child (a person under the age of 22)				

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING (Incl. India from East Africa and Portugal for Mozambique)	WORLDWIDE (Excl. United States of America)
		START	CORE	PLUS		
MAJOR DISEASE	Conditions are covered up to the overall plan limit	The following major disease conditions are covered: - Consultations and treatment of cancer - In the case of breast cancer, treatment includes reconstructive and replacement surgery - cover for palliative care - HIV/AIDS - Organ transplant - Kidney dialysis				
MATERNITY	Procedures covered up to overall plan limit	The following procedures are covered up to the overall plan limit: - Complications arising during maternity journey - Sterilisation				
	Cover for normal vaginal delivery (NVD) and only medically necessary C-section. Elective C-sections will not be covered	NVD Limit: Cover up to \$1,500 per person per year	NVD Limit: Cover up to \$1,700 per person per year	NVD Limit: Cover up to \$1,900 per person per year	NVD Limit: Cover is subject to the overall plan limit	
	Pre- and post-natal care	Covered up to the Outpatient limit				
	Neonatal care	Cover up to \$5,000 per person per year	Cover up to \$5,000 per person per year	Cover up to \$20,000 per person per year	Cover up to \$75,000 per person per year	Cover is subject to the overall plan limit
	Infertility Treatment	No cover			Cover for diagnostic consultation and tests. The yearly out-patient limit applies	Up to \$10,000 for each Insurance Year and \$5,250 per fertilization attempt
CHRONIC ILLNESS BENEFIT	Cover for medicine, consultations, pathology tests and basic radiology tests for certain conditions, subject to pre-authorisation and clinical protocols	Cover is subject to the overall plan limit				
PROSTHETICS AND EXTERNAL DEVICES	Cover for prosthetics and external devices or equipment (combined in and out of hospital limit)	Cover up to \$1,000 per person, per year	Cover up to \$1,200 per person, per year	Cover up to \$3,000 per person, per year	Cover up to \$4,500 per person, per year	Cover up to \$5,000 per person, per year

02

INTRODUCING OUR
ENHANCED PRODUCT
OFFERING

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING (Incl. India from East Africa and Portugal for Mozambique)	WORLDWIDE (Excl. United States of America)
		START	CORE	PLUS		
OUT-PATIENT BENEFITS (Members on the Flex option* are covered at 80% of the out-patient limits and sub-limits indicated here)	Out-patient benefits	\$1,350 per person per year	\$2,450 per person per year	\$3,900 per person per year	\$4,500 per person per year	\$5,950 per person per year
	Dental limit Cover for dental care (tooth fillings, extractions and more)	Cover up to \$250 per person per year	Cover up to \$500 per person per year	Cover up to \$725 per person per year	Cover up to \$725 per person per year	Cover up to \$975 per person per year
	Overall optical limit Cover for 1 x eye test per person per year Frames and lenses every 2 years and/ or set of contact lenses	Cover up to \$100 per person per year with frames sub-limit of \$50 per person per 2 years	Cover up to \$150 per person per year with frames sub-limit of \$50 per person per 2 years	Cover up to \$175 per person per year with frames sub-limit of \$70 per person per 2 years	Cover up to \$275 per person per year	Cover up to \$475 per person per year
	Screening Benefit: Cover for a defined list of screenings, segmented according to appropriate age groups	\$500 per person per year				
	Out-patient sub-limit	\$500 per person per year	\$1,300 per person per year	\$2,500 per person per year	\$3,000 per person per year	\$4,000 per person per year
	GP & Specialist consultations	Cover for in-person and virtual consultations, up to the outpatient sub-limit				
	Prescribed medication	Cover up to \$200 per year	Cover up to \$300 per year	Cover up to \$500 per year	Cover up to \$1,500 per year	Cover up to \$2,000 per year
	Diagnostic consultations: Cover for blood tests, X-rays, scans and other diagnostic tests. Specialised radiology (such as MRI and CT scans) is subject to preauthorization	Cover up to \$300 per person per year	Cover up to \$450 per person per year	Cover up to \$750 per person per year	Cover up to \$2,000 per person per year	Cover up to \$3,000 per person per year
	Allied healthcare professionals: - Chiropractic therapy - Physiotherapy - Speech and Occupational therapy - Out-of-hospital consultations with a psychologist or psychiatrist	Cover up to \$100 per person per year	Cover up to \$200 per person per year	Cover up to \$300 per person per year	Cover up to \$1,000 per person per year	Cover up to \$1,500 per person per year
ENHANCED WELLNESS COVERAGE FOR PERSONAL MALARIA MANAGEMENT	Rapid diagnostic self-tests	Unlimited rapid diagnostic self-tests that will be made available at the employer premises. This is a ‘free’ benefit that does not accumulate to any of the individual limits				
	Over-the-counter Malaria Medicine	Claimed at the pharmacy as per the normal claims process or at a member reimbursement basis (pay and claim). Medication claim will accumulate to the outpatient medicine limit				

02

INTRODUCING OUR
ENHANCED PRODUCT
OFFERING

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING (Incl. India from East Africa and Portugal for Mozambique)	WORLDWIDE (Excl. United States of America)
		START	CORE	PLUS		
MEDICAL SECOND OPINION SERVICES	Access to a medical second opinion from the VHI South African Specialist Network or The Clinic by Cleveland Clinic	Limited to one usage for each person, every year; subject to pre-authorisation,clinical protocols and the overall plan limit				
MEDICAL EVACUATION	International and cross-border emergency evacuation and treatment	Not covered			Cover up to \$50,000 for medical emergency to the appropriate and nearest facility within Africa	Cover up to the overall plan limit for medical emergency to the appropriate and nearest facility within Africa
	Compassionate travel	Not covered			An individual accompanying the evacuee will have access return economy class ticket and an allowance of up to \$150 per day for accommodation and other associated costs, limited to 10 days	An individual accompanying the evacuee will have access return economy class ticket and an allowance of up to \$200 per day for accommodation and other associated costs, limited to 10 days
	Repatriation of mortal remains	Not covered			Cover up to the overall plan limit	
ELECTIVE ROAMING	Elective roaming outside of country of residence	Not covered			Subject to overall limit and appropriate sublimits	
VITALITY	Access to Vitality programme	Optional opt-in	Access to the world’s leading behavioural science-based wellness programme that rewards healthy behaviour through a growing partner network			
STANDBY-U FUNERAL COVER	Last Expense Coverage Powered by Madison Life (Available in Zambia only)	ZMW 25,000 lump sum payment at a loss of covered loved one ZMW 375 airtime Affected family members will have access to Healthy Company for up to 3 months for emotional and physical support Three telephonic or virtual counselling consultations with a professional based in South Africa for the family				
VITALITY HEALTH FUND	Cover enhancer that can be used to extend cover for out-patient healthcare categories	No benefit		Access to up to \$100 outpatient benefits enhancer		

*The Flex option on in-country plans: Out-patient benefits are paid at 80% of the relevant limits

NOTE:

- 01. All annual/yearly limits and sub-limits are applied per insured person for a 12-month period, calculated from the date of policy commencement, subject to policy terms and conditions.
- 02. ‘person’ refers to an insured person on the policy (either a main member or dependant) as defined in the Policy Schedule
- 03. Outpatient benefits GP&Specialist consultations, immunizations, prescribed medicine, allied health professionals and diagnostics benefits accumulate to the outpatient annual sub-limit
- 04. For the medical evacuation benefit, the treatment of the medical emergency in the destination country related to the medical emergency evacuation will be covered as part of the relevant benefit category of the plan i.e. Inpatient), and subject to the relevant benefit category sub limits and overall plan limit; and any clinical protocols and pre-authorisation that may be applied

02 INTRODUCING OUR ENHANCED PRODUCT OFFERING

Expanding access to quality healthcare across the globe

Extensive Africa-roaming and Worldwide cover; underpinned by enhanced healthcare provider networks

Vitality Health International has partnered with Medical Services Organisation International (MSOI) to manage and expand healthcare networks available to clients.

Direct-access agreements with high-quality providers across the world, including hospitals, clinics, pharmacies, laboratories and individual doctors.

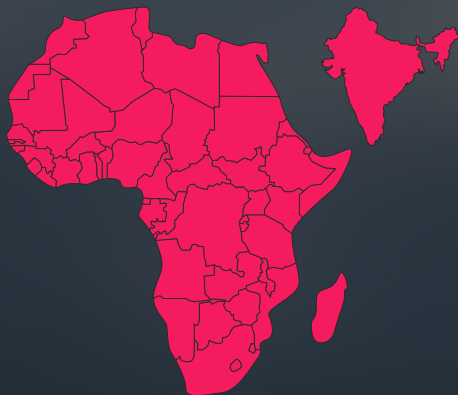
Vitality Health International aims to provide the best healthcare provider networks locally, regionally and globally

IN-COUNTRY

-  Kenya
-  Ghana
-  Nigeria
-  Zambia
-  Tanzania
-  Mozambique
-  Democratic Republic of Congo (DRC)

In-country cover across our major markets, covering your workforce for services ranging from those of in-hospital specialists to optical and dental professionals.

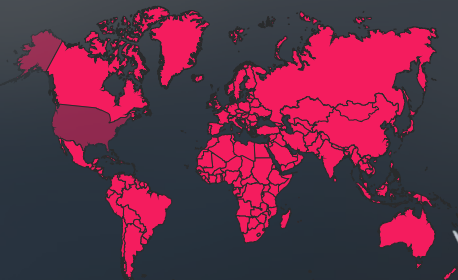
ACROSS AFRICA AND INDIA



Over 6,000 healthcare provider facilities in 52 countries across Africa.

The Africa Roaming Plan enables roaming across African countries and India.

AROUND THE WORLD



Access to comprehensive quality healthcare through leading **provider networks across the world.**

MEDICAL EVACUATION



International and cross-border emergency evacuation and treatment offered when you need it.

Included on Worldwide and Africa-roaming plans, with options to be added to in-country plans.

03 OUR NETWORKS & VALUE-ADDED BENEFITS

On-site Vitality Wellness Experience for employers

**A complimentary addition to all plans
with no impact on your benefits.**

A strategic initiative designed to assess and enhance your employees' health. Conducted on-site by our experienced medical team, this comprehensive wellness experience includes a range of essential health tests.

Comprehensive Health Screenings

Our Wellness Days feature a range of essential health screenings that are vital for the early detection of health issues. These screenings enable timely intervention and support, and include:



Blood pressure
measurement



Height, weight, waist circumference
and BMI measurement



Blood glucose
measurement



Total cholesterol, HDL, LDL
and triglycerides measurement



Voluntary HIV testing
(rapid test) and counselling



Non-smokers
declaration



03 OUR NETWORKS &
VALUE-ADDED BENEFITS

The Value to Employees

Employees can begin their wellness journey by understanding their health with the Vitality health assessments:

- Health screening on-site at work
- Results and feedback regarding their health risks
- Actions to improve their health, guided by a healthcare professional
- The Vitality programme to manage and reward healthy behaviours

BOOK YOUR WELLNESS EXPERIENCE

STEP

01

Sign up to any of the Vitality Health International plans

STEP

02

Talk to your key account manager to book a Wellness Day

STEP

03

The Vitality Health International team conducts the wellness experience at your premises

STEP

04

You receive a bespoke report and data of your employees' health and risk areas

STEP

05

The Vitality Health International team meets with you to discuss tailored interventions and risk areas

The Value to Employers

Employers receive incredible value from the wellness experience:

- Comprehensive employee health screenings on-site
- Bespoke reports and data showing employee health
- Suggested health actions and next steps for employees
- Ongoing support and intervention tools for employees

By prioritising wellness, companies can foster a more engaged and resilient workforce.



VITALITY WELLNESS EXPERIENCE REPORTING

Employers receive comprehensive employee health reports, offering detailed insights and key intervention strategies. These reports enable employers to make informed decisions, enhancing workforce health and productivity.



03 OUR NETWORKS & VALUE-ADDED BENEFITS

Saying Goodbye to **Malaria**

Supporting the fight against malaria

Our malaria impact is driven by the embedded malaria benefits available on all plans and our partnership with Goodbye Malaria.



01

VITALITY MALARIA BENEFIT: AVAILABLE ON ALL PLANS

THE INNOVATIVE VITALITY MALARIA BENEFIT CATERS TO THE MALARIA NEEDS:

Vitality Health International incorporates cover for malaria through dedicated malaria benefits included in all plans. This approach aims to reduce the time between infection and treatment, lower the incidence of complications, and prevent the spread of malaria, ultimately promoting a healthier workforce and reducing health claim costs.



**Malaria rapid
diagnostic self-tests
available to employees**



**Over-the-counter
malaria medicine up to
the yearly medicine limit**



**Preventative malaria
screening (included in
Wellness Days)**



**Malaria
education**

02

UNITE AGAINST MALARIA WITH VITALITY AND GOODBYE MALARIA

PARTNERING FOR IMPACT

Vitality has joined forces with Goodbye Malaria to combat malaria through the MoveToGive campaigns. Members earn points by exercising and they can then donate these points to help eliminate malaria across Southern Africa. Vitality Health International supports Goodbye Malaria in funding multi-vector campaigns, making a significant impact in the region.



THE IMPACT OF THE MOVE-TO-GIVE CAMPAIGN IN 2023:

17 963 homes sprayed, protecting

71 850 people

4 560 rapid diagnostic tests donated

03 OUR NETWORKS &
VALUE-ADDED BENEFITS

Digital innovations for servicing excellence

Vitality Health International is continuously innovating to provide stakeholders across our markets with the latest technologies.

We work hard to give everyone in the health ecosystem the best, from enhancing member experiences and supporting advisers to optimising operations for healthcare providers.

Experience hassle-free support with Ask Vitality Health on WhatsApp today!



01 MEMBER

Member-serving excellence

We've launched Ask Vitality Health on WhatsApp.

Ask Vitality Health is our new WhatsApp channel designed to provide seamless and efficient customer support to our members. It caters to members across all our markets and is available in English, French and Portuguese.

HOW DOES ASK VITALITY HEALTH ASSIST MEMBERS?

Members can now chat directly with one of our service consultants using WhatsApp to:

Get detailed information about:

- Their health insurance benefits.
- Their Vitality benefits and active rewards.
- Their Chronic Illness Benefit (CIB).

Ask how to:

- Submit and query claims.
- Get a membership card.
- Get proof of medical cover (membership certificate or policy confirmation).

Ask us about the providers on our provider networks.

04 SERVICING EXCELLENCE

02 ADVISER

Adviser-servicing excellence

We've enhanced our adviser tools and revised the adviser online support.

Introducing our web-based Adviser Portal that is designed to empower advisers with tools that streamline operations, enhance efficiency and support client satisfaction.

ADVISER PORTAL

Comprehensive support for advisers through an integrated platform. The platform caters to advisers through the following innovative capabilities:

Member and policy management

Efficiently manage members and their policies.

Quote creation

Easily generate accurate quotes for clients.

Insights dashboard

Gain valuable insights with a user-friendly dashboard.

Commissions view

Track and manage commissions effortlessly.

Member communication hub

Streamline communication with members through a centralised hub.

ADVISER TOOLS

Game-changing adviser tools provide unique industry insights to our trusted advisers.

Tools:



PRODUCT
COMPARE



MARKET
INSIGHTS



NETWORK
FINDER



LEARNING
HUB

03 HEALTHCARE PROVIDER

Healthcare provider servicing excellence

Introducing our new seamless, biometric-enabled member verification and claims management system. Designed for instant benefit confirmation and streamlined provider experience.

- **Real-time claims:** Submit your claims electronically with real-time responses.
- **Biometric-enabled member verification:** Check if a member is valid and access their current details using biometrics.
- **Member benefit check:** View current member benefits to determine if a member has cover or needs to pay cash for specific services and items.
- **Authorisations:** Request authorisations electronically from Vitality Health International and send them directly for processing.

A system implemented for our providers with servicing excellence in mind.

Seamless care, better member experience: Integrated systems mean faster service, personalised support, and easy access to care.

04 SERVICING EXCELLENCE

Exciting new **Vitality** Rewards Partners

The Vitality Programme is designed to make healthy living fun and engaging through rewards.

New Vitality partners

Mobile wallet vouchers

Vitality incentivises members to engage in a healthy lifestyle. Now members are incentivised even further with goals rewarded with mobile money vouchers.



01

Know your health

Start with a Vitality Health assessment – members are provided with assessments through their employer Vitality Wellness Days.

02

Improve your health

Personalised weekly physical activity target in the Vitality Africa app. By tracking their physical activity using a compatible fitness device, they can see their progress in the app.

03

Get rewarded

Members can enjoy a range of instant and ongoing rewards for achieving their personalised weekly goals.

NEW!

Get rewarded for achieving your weekly lifestyle and physical activity goals with mobile through **MoMo** and **Mpesa**.

05

VITALITY PROGRAMME

The power of rewarding wellness – **Vitality**

CASE STUDY



Meet Amari

Amari joined our In-country Plus plan in January 2024 with his employer.

Amari receives value from the Vitality programme through overall improved health and rewards for meeting his weekly exercise and lifestyle goals.



Amari attends the Vitality Wellness Experience at the employer's premises. His screening comes back with high blood pressure.

Amari's blood pressure: 140/90

01



Amari's employer receive an aggregated report with the overarching themes for their employees (no confidential data) and are told that there is a problem with high blood pressure. Vitality provides a list of interventions that the employer can use.

03



Amari starts taking his medication and uses the Vitality App. He follows his weekly exercise and lifestyle goals.

05

Amari attends another Vitality Wellness Experience. It is clear that the Vitality programme is effective and that Amari has been working hard – his blood pressure has improved. Amari has been rewarded for living healthier and getting his Vitality Rewards goals!

Amari's blood pressure: 120/80

07



02

The professional Vitality medical team recommends that Amari see a doctor and change to a healthier lifestyle. They show Amari that the Vitality Rewards goals can assist him.



04

Amari visits his doctor, a professional within the extensive Vitality network. The doctor provides a medication script and recommends that Amari follows a healthy lifestyle. The doctor's cost is paid for by his health insurance plan benefits.

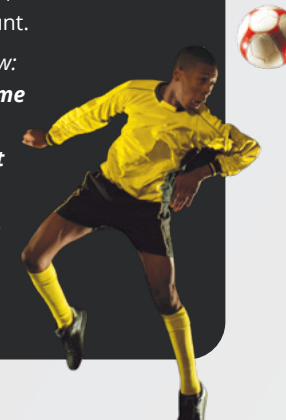


06

Amari starts getting his weekly goals and the Vitality app rewards him. He receives vouchers and Mpesa mobile money for his rewards!

Vitality rewards members for getting their weekly exercise and lifestyle goals:
By walking for 20 – 30 min 3x a week and playing soccer once a week, Amari increases his step count.

Did you know:
a 60min game of football can amount to up to 8,640 steps.



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Contact us

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