



Committed to Employee Wellbeing

ZIHRM Conference – November 2024

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The value of the Hollard Group



Purpose driven organisation



Treating everyone with care and dignity



Financially sound with an AA+ GCR credit rating



Fully invested in Africa



Largest independent insurer in Africa

- 6m policyholders
- 3,000 employees across the globe
- \$2.5bn premium income



The Product – It's modular

Step 1 - Basic	Option 1	Option 2	Option 3	Option 4	Option 5
Inpatient Condition Management Wellness & Preventative Care Evacuation & Out of Country Care	\$75 000	\$200 000	\$750 000	\$3 000 000	\$10 000 000

Step 2 - Enhanced	Option 1	Option 2	Option 3	Option 4	Option 5
Outpatient	\$1 500	\$2 500	\$4 000	\$6 000	Paid in full

Step 3 - Complete	Option 1	Option 2	Option 3	Option 4	Option 5
Dental	\$500	\$750	\$1 500	\$3 000	\$4 500
Vision	\$100	\$150	\$300	\$450	\$600

You can choose if you want only Step 1 which will give you our Basic Plan. Thereafter you can decide if you would like to add Step 2 and have the Enhanced Plan and finally you could add all 3 steps and so have our Complete Plan. Within each step you can choose the option that you require. In case it was not clear, you cannot skip a step but you can mix and match your options.

This is a very high-level summary of the benefits we offer, for the full details of all that we cover, the limit, sub-limits and any other limitations, please refer to the complete benefit overview.

It's International



You choose the
Area of Cover

Area 1
Africa & India

Area 2
Africa, India and Europe

Area 3
Worldwide
(excl. the USA)

Area 4
Worldwide



Wellness Matters

You can tell this not by what we say
But by what we do!

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In our benefits

No matter the options you choose everyone has full cover

Wellness & preventative care

Routine annual adult physical examination

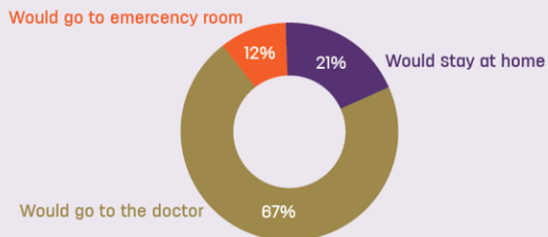
Pap smear, mammograms, prostate screening, hearing test and well child developmental tests

Paid in full

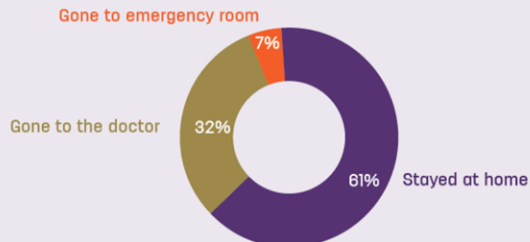
Telehealth for all

2/3 of the patients stayed at home after the consultation with Teladoc

What would you have done if you had not used this service?



What did you actually do after the call with our doctor?



Source: All Henner cases until December 2022

GP Consultation

- **24/7 Access to medical advice** and guidance by a qualified doctor
- Service in English, French, Portuguese & more
- Get a **medical prescription**



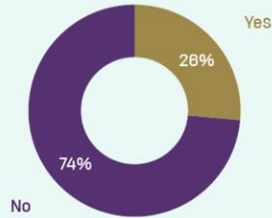
- Avoid waiting time and travel to a doctor's office
- Appointment scheduling service or call-back for emergencies
- Video consultation in an entirely secure and confidential environment
- Teledoc platform fully integrated into the Hollard member portal
- Providing a prescription is subject to the local legislation allowing it



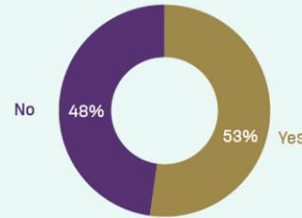
Second Medical Opinion easy to access

1/2 of the cases included a change in the suggested treatment

Cases with change in Diagnosis



Cases with change in Treatment

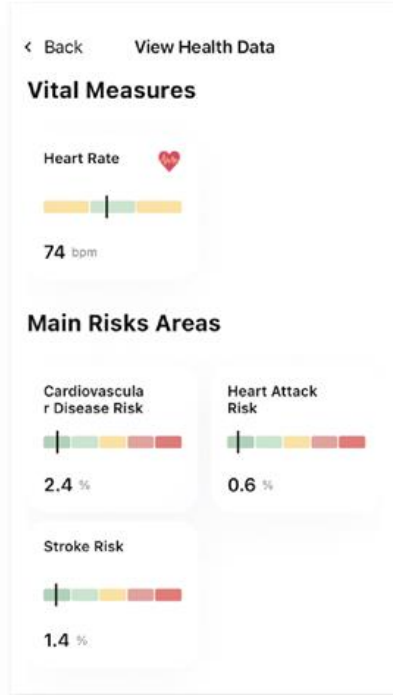
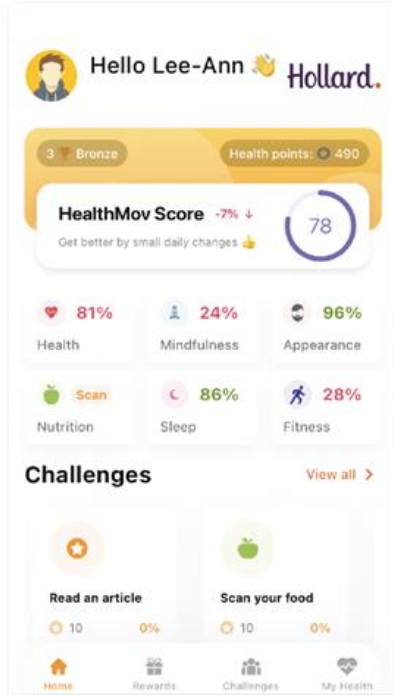


Source: All Henner cases until December 2022

Global panel of experts

- Analyse medical records, images and test results
- Confirm the accuracy of the diagnosis and treatment plans

- Provide a medical protocol for the patient and their physician/medical team
- Obtain reassurance and support when seeking treatment
- On the fully integrated Teledoc platform within the Hollard member portal
- Bringing support to an over-burdened medical treatment sector in Africa



Wellness day by day

- Smart App tracks, monitors and provides real-time feedback to employees
- Facial scan provides measure of heart rate, blood pressure, vascular capacity and cardiac workload
- Scans food for calories and nutrition
- Integrates with fitness devices
- Rewards making the recommended small daily changes
- Employer dashboard provides anonymised view of employee's heart attack and stroke risk, BMI profile, sleep health, activity levels etc
- Target specific interventions needed for the employee group





We want you

To experience it!!!

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Join Our Step Challenge for a Chance to Win a Garmin!

Use the date of birth **06 Nov 2000**



Register your details with us



Scan the QR code and download healthmov



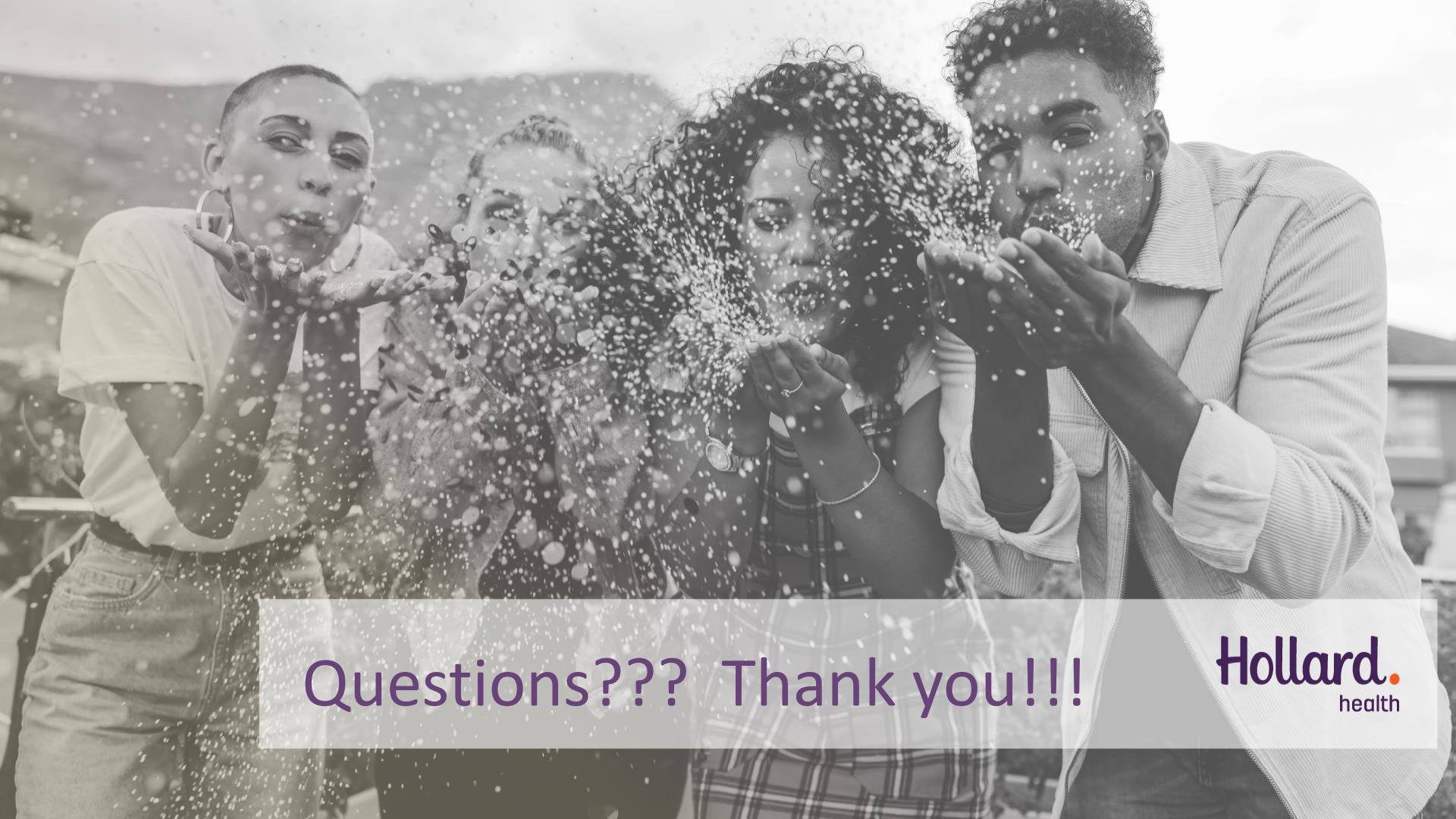
Take your first steps!

To kick this challenge off

- ✓ How about joining us at 06h30 tomorrow morning to walk to the wonderful Heritage site we have on our doorstep here
- ✓ Benefit not only from the value of exercise to your body, as well as the important benefit to your mental well-being of experiencing awesome natural beauty
 - ✓ We have the lesser seen site of the full rocks beneath the falls – with the mist showing on the Zimbabwe side



Will we see you there?



Questions??? Thank you!!!

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