



Clientèle

FUNERAL • LEGAL • LIFE • HEALTH • LOANS • INVESTMENTS



**Low cost
Health Insurance
options for the
mass market**

A day in the life of a clinic queue

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Health Management
News
OurHealth



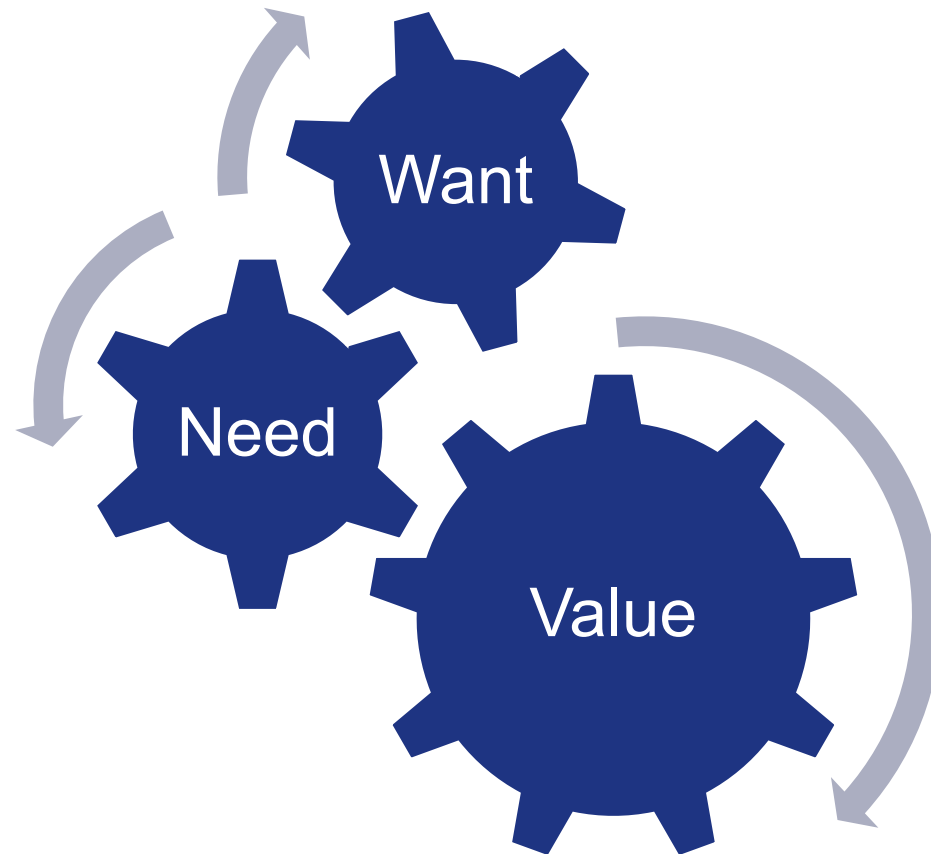
OurHealth citizen journalists line up at Gauteng and Limpopo clinics to see just how long clinic lines can get.

The alleged death of an elderly man while he queued at Daveyton Clinic outside Johannesburg helped spark a **July protest** at the clinic but it is not the first time long queues have been in the spotlight.

As part of national facilities audits, clinics and hospitals are evaluated on waiting times. In 2011, facilities **scored** an average of 68 percent when evaluated on criteria including whether or not queue marshals were present, whether waiting times for elective procedures were monitored and that waiting areas had adequate seating or heating.



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Luxuries



Necessities



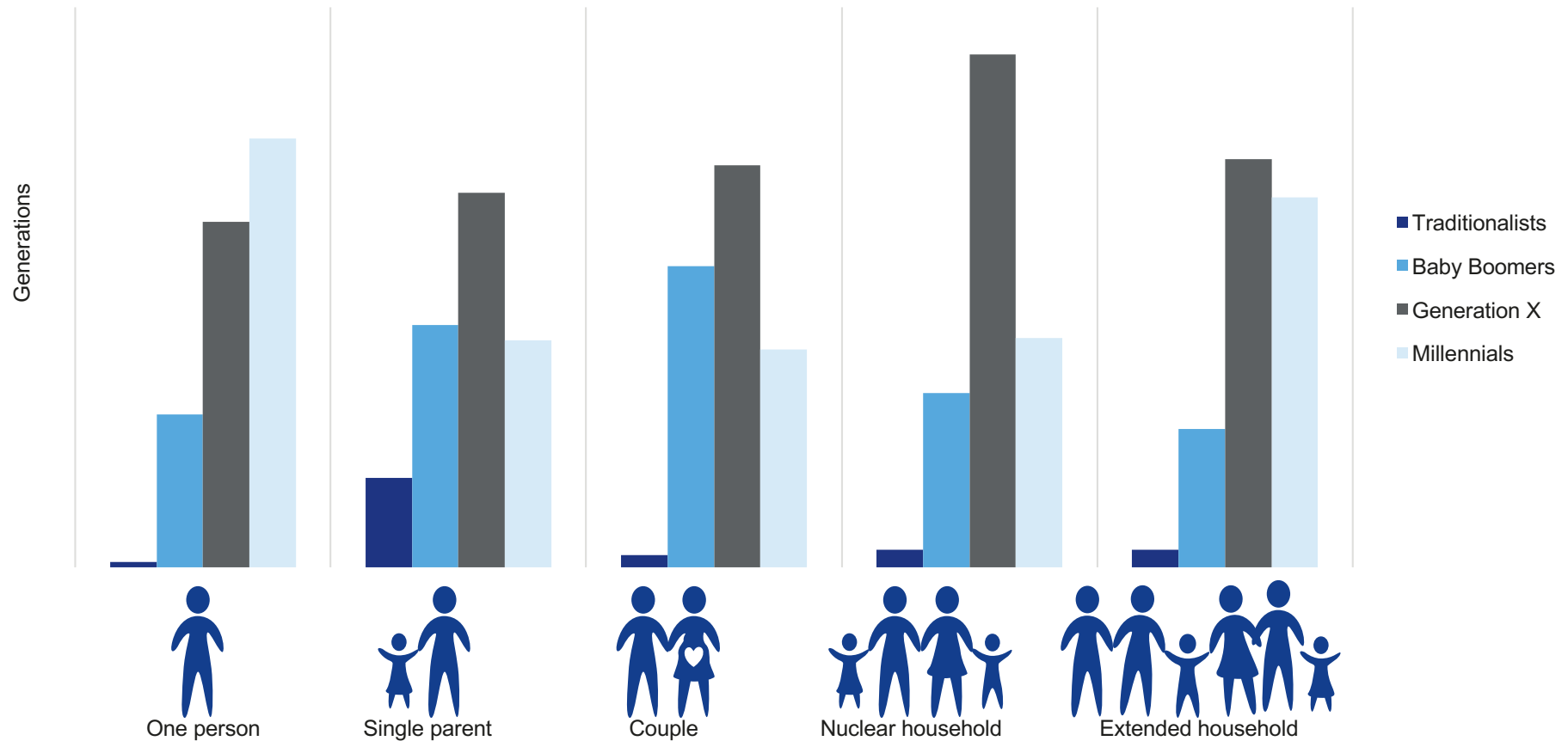
Protection





#knowyourclient

Segmentation





Hospital

Lump Sum payment – 10 days
Daily Cash Benefit (Day 11+)



Life

Accidental Disability
Accidental Death
Dread Disease

Individual and family plans (up to 4 children)
3 month waiting periods
Easy application – no underwriting
12 month condition specific exclusion on pre-existing conditions

Additional Benefits



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Maternity Benefit

Cover for 4-7 days in hospital



Airtime Benefit

USD 4 per valid claim



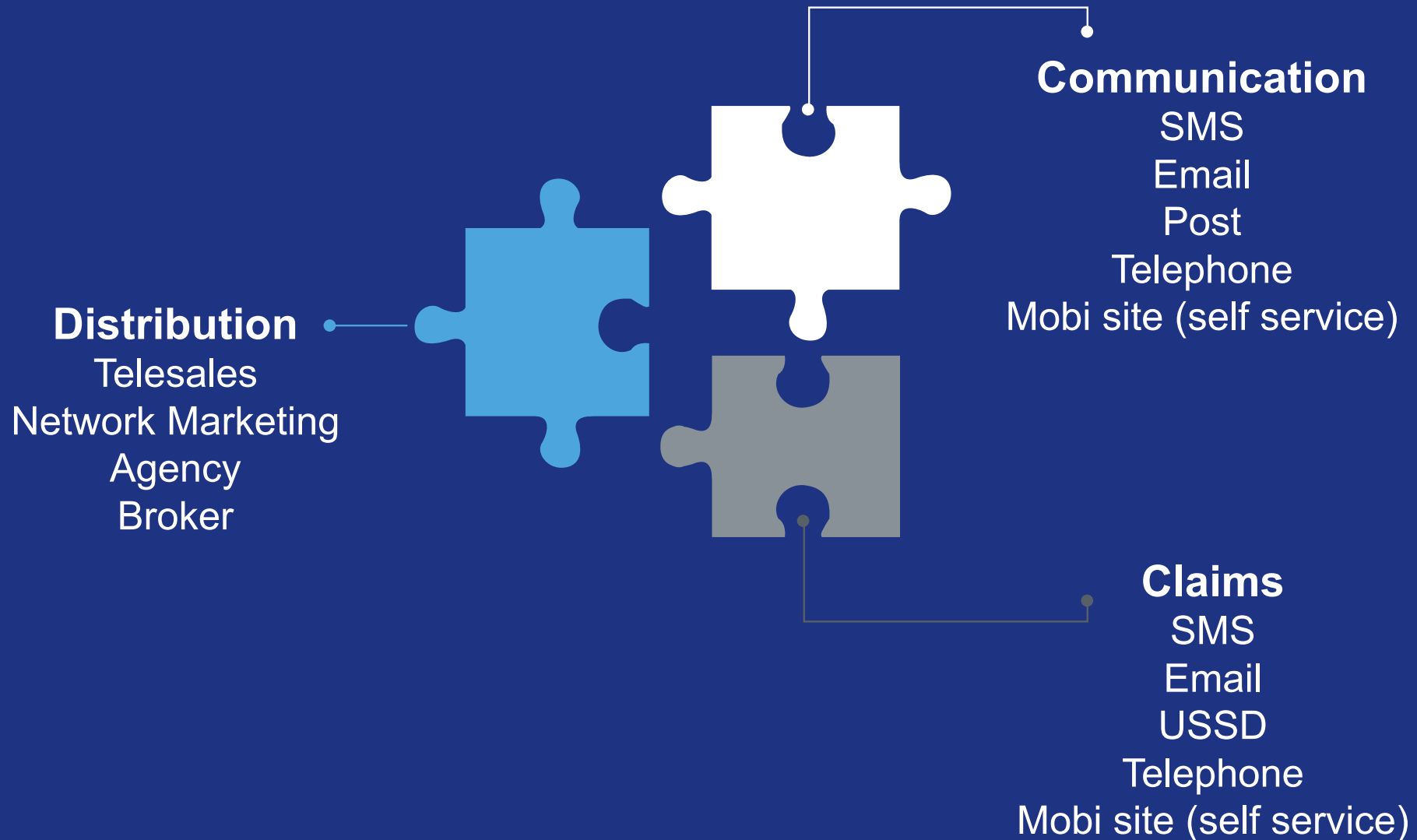
Emergency Medical Services

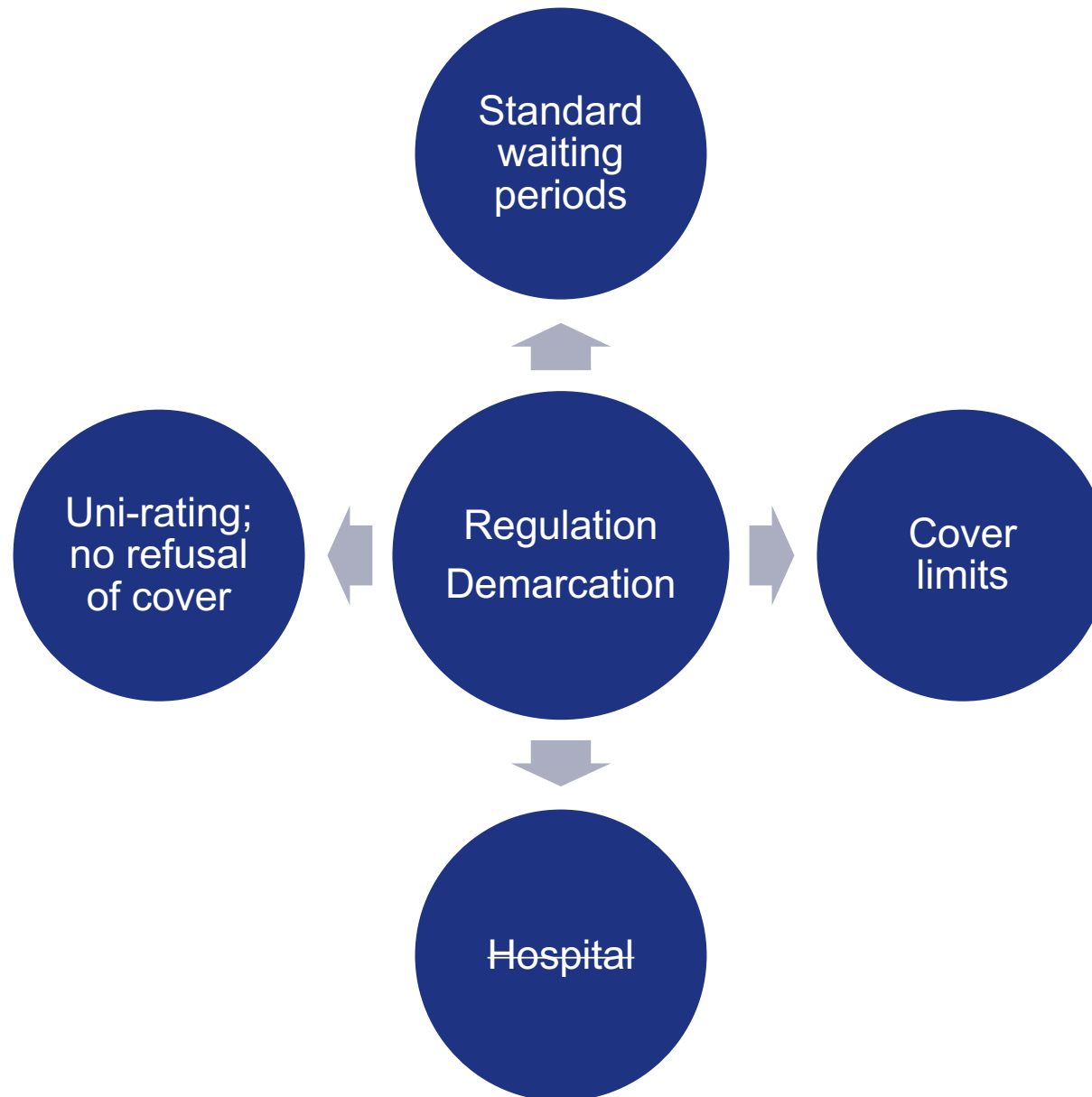
Including Trauma counselling, HIV support and Personal Health Advisor

Simplicity



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Clientèle
H.E.L.P



**Health
Event Life
Plan
(H.E.L.P)**

Clientèle H.E.L.P Plan

Health Insurance that pays non-medical expense cover as a result of hospitalisation.

Valuable benefits

Annual cover of up to R200,000

It is affordable insurance cover that pays up to R200,000 per year. R200,000 cash – to use as you wish. To pay for the unforeseen expenses related to your stay or pay for everyday expenses. Payment is made regardless of whether you go to a public or private facility, as per the approved list on our website. You will also receive airtime when you claim.

Up to R20,000 annual lump sum cover

The Clientèle H.E.L.P Plan pays out a lump sum of up to R20,000 per annum for stays longer than 72 hours.

Plus daily cash benefit

In addition to the lump sum amount, you will also receive a daily cash benefit of up to R2,000 per day, for stays longer than 10 days. It includes a maternity benefit.

Plus additional cover!

We pay up to R200,000 cover per year, plus additional cover:

- Up to R200,000 Dread Disease cover
- Up to R200,000 Accidental Death cover
- Up to R200,000 Accidental Disability cover

Affordable plans

We have an affordable range of plans available, including Individual and Family Plans. Four children covered at no additional cost. Rates examples are on pages 4 and 5.

Easy application

No physical examination or blood tests are required.

Pre-existing conditions covered

Pre-existing medical conditions are covered under the plan, pending a 12 month waiting period. For more details, please refer to your policy documents.

Enhanced Benefits

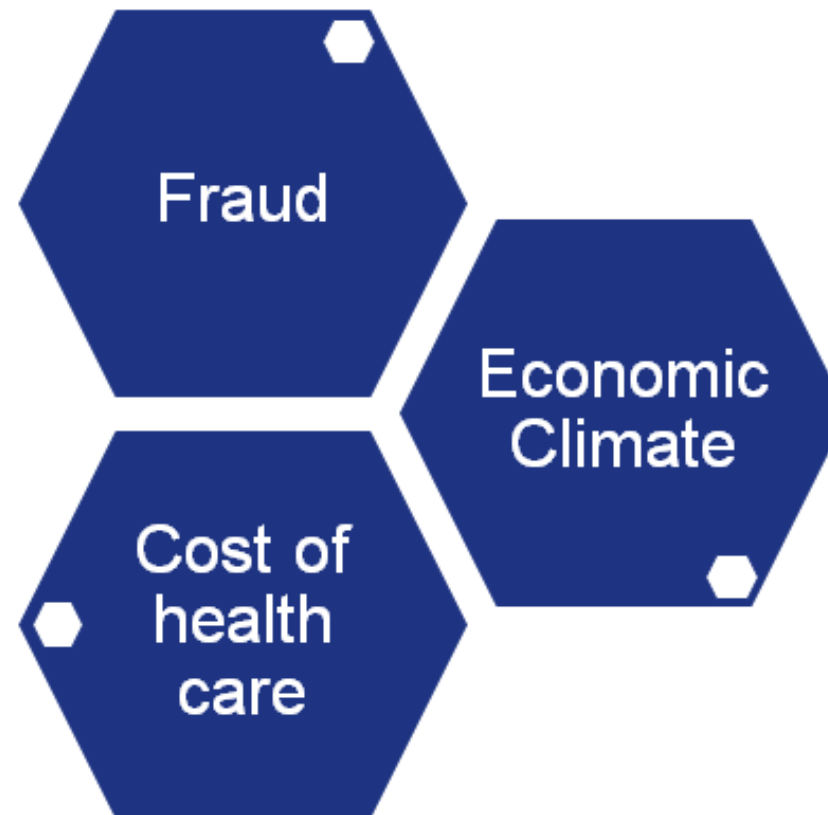
Access to a 24 hour emergency line with personal health advisors (nurses), as well as emergency flight and ambulance services, trauma counselling and HIV support.

Performance Indicators	
Active book (June 2017)	> 100,000
Growth rate (6 months)	6.7%
New Business	10-15%
Market Share	roughly 25%
Break even	roughly 3 years
Loss ratio	losses on a risk basis, not overall

Remaining Challenges



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Questions



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