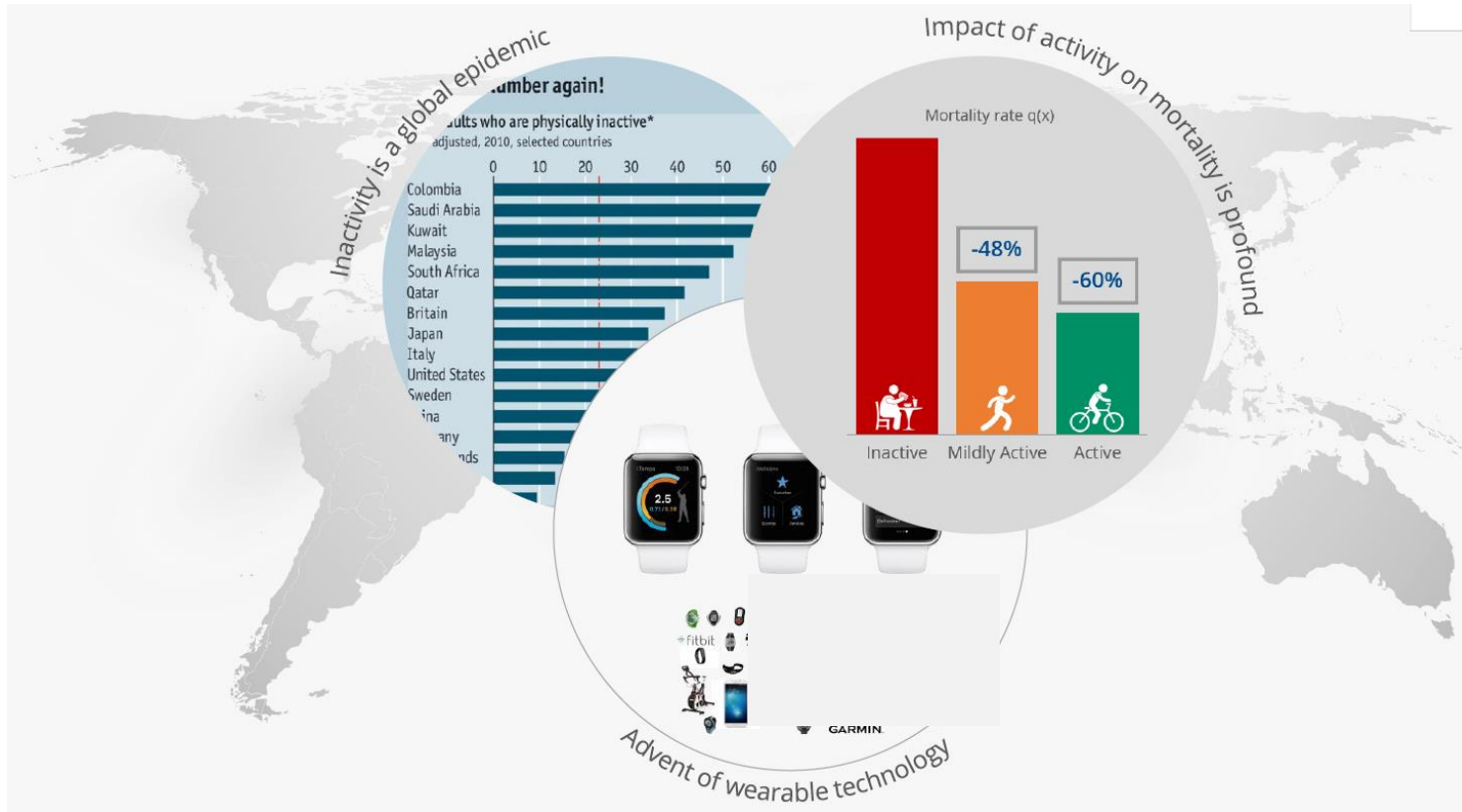




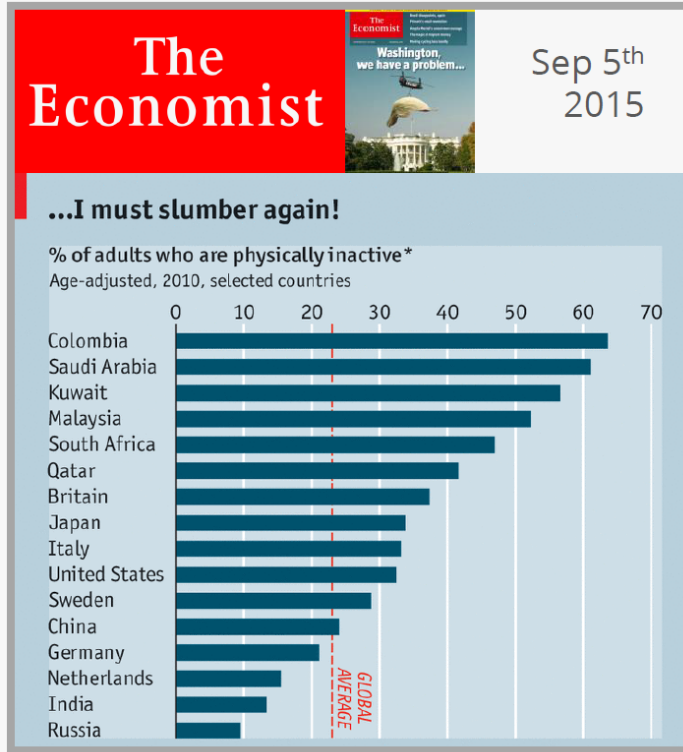
Digital Disruption in Healthcare

Vitality™

Three trends at play



1. Physical inactivity is a global epidemic



Sedentary living has reached epidemic proportions

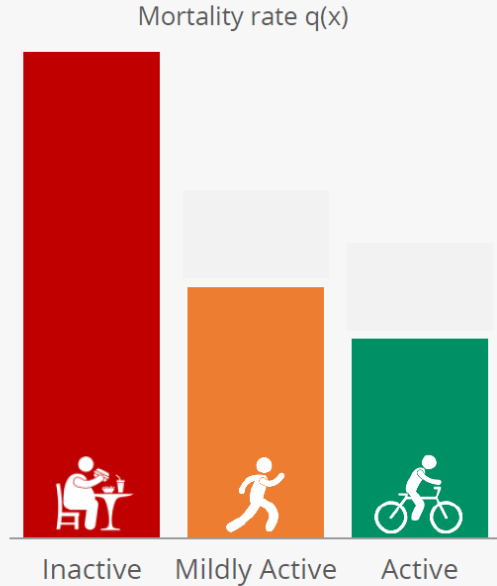
BRITAIN'S health department calls it **"the silent killer"**. Others have labelled it **"the new smoking"**

Research presented on August 30th at a cardiology conference in London suggests that **walking fast for 25 minutes a day can buy three to seven years of extra life.**

A bigger study by a team at Cambridge University tracked 300,000 Europeans over 12 years, and found that a brisk **daily 20-minute walk, or the equivalent, cut the annual death rate for people of normal weight by a quarter, and for the obese by 16%.**

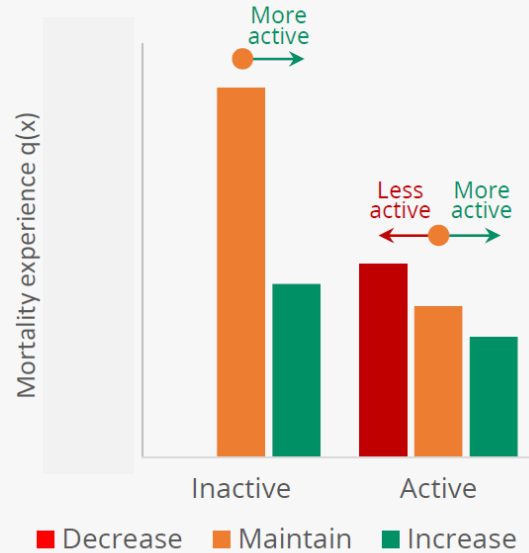
2. Triggering physical activity has a profound impact on mortality risk

Correlation between activity and mortality is evident



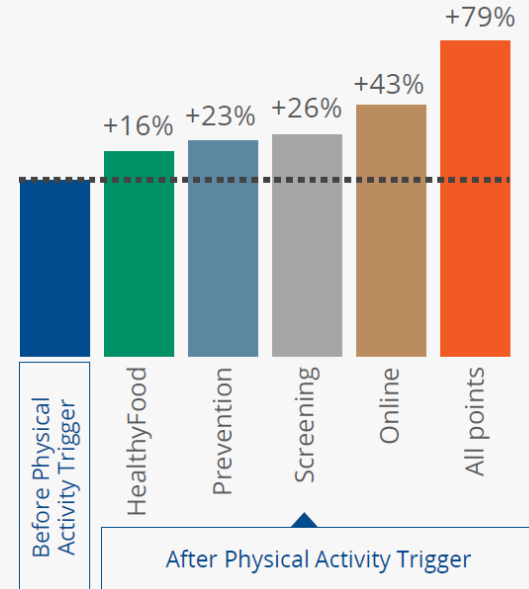
Impact of improvement in activity levels

Observed mortality experience by changes in current levels of physical activity



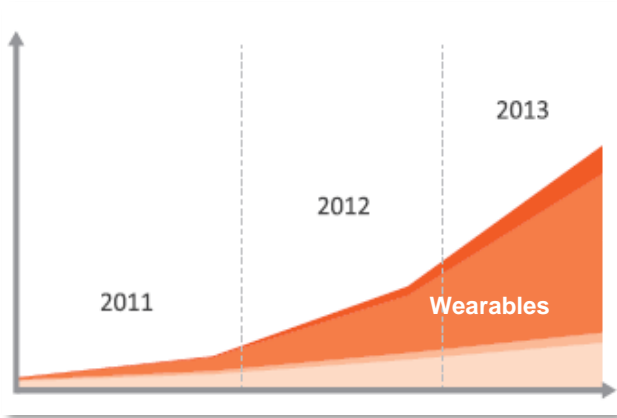
Physical activity is a trigger for other wellness engagement

Indexed improvement after becoming physically active

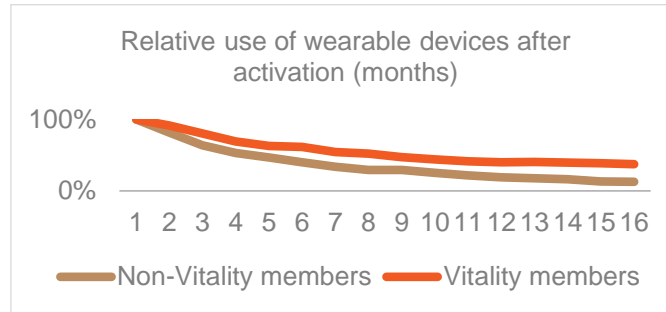


3. Growing evidence of impact of wearables

Increasing uptake of wearables at Corporates



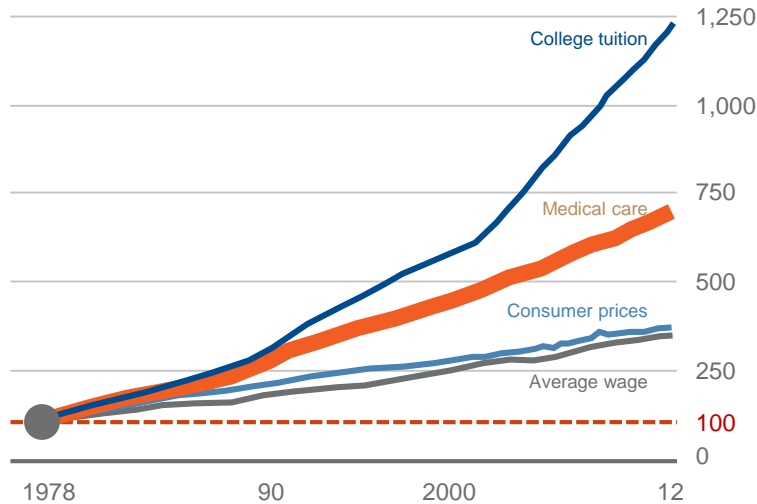
Vitality incentives promote usage



Healthcare | “State of the nation”

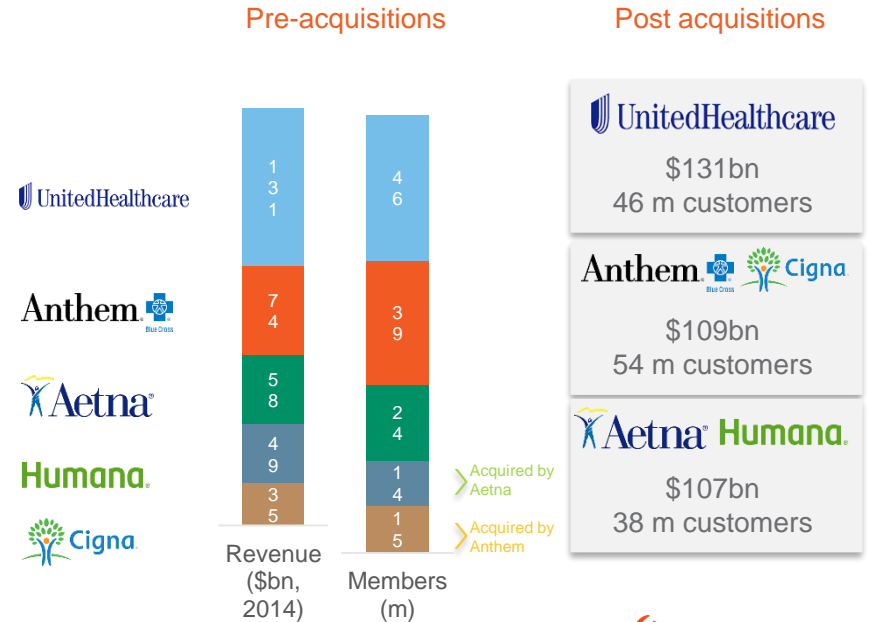
Rising healthcare costs

The cost of progress
US inflation, 1978 = 100



Players seek to aggregate

Industry consolidation



UnitedHealthcare

\$131bn
46 m customers

Anthem **Cigna**

\$109bn
54 m customers

Aetna **Humana**

\$107bn
38 m customers

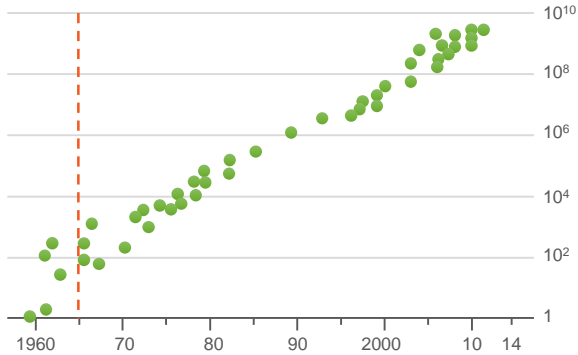


Consumer health | “State of the nation”

Costs dropping dramatically

Industry response: Proliferation

Always Moore
Number of transistors in CPU*
Log scale



Players seek to personalise



*Central processing unit

These “two cities” frame Corporate Wellness today

Healthcare



Costs go up due to new technology, medicine and scarcity of skills

Industry players seek to **aggregate** and scale

Industry is therefore undergoing consolidation across providers and payors

Consumer Health



Costs go down due to improvements in technology and production methods

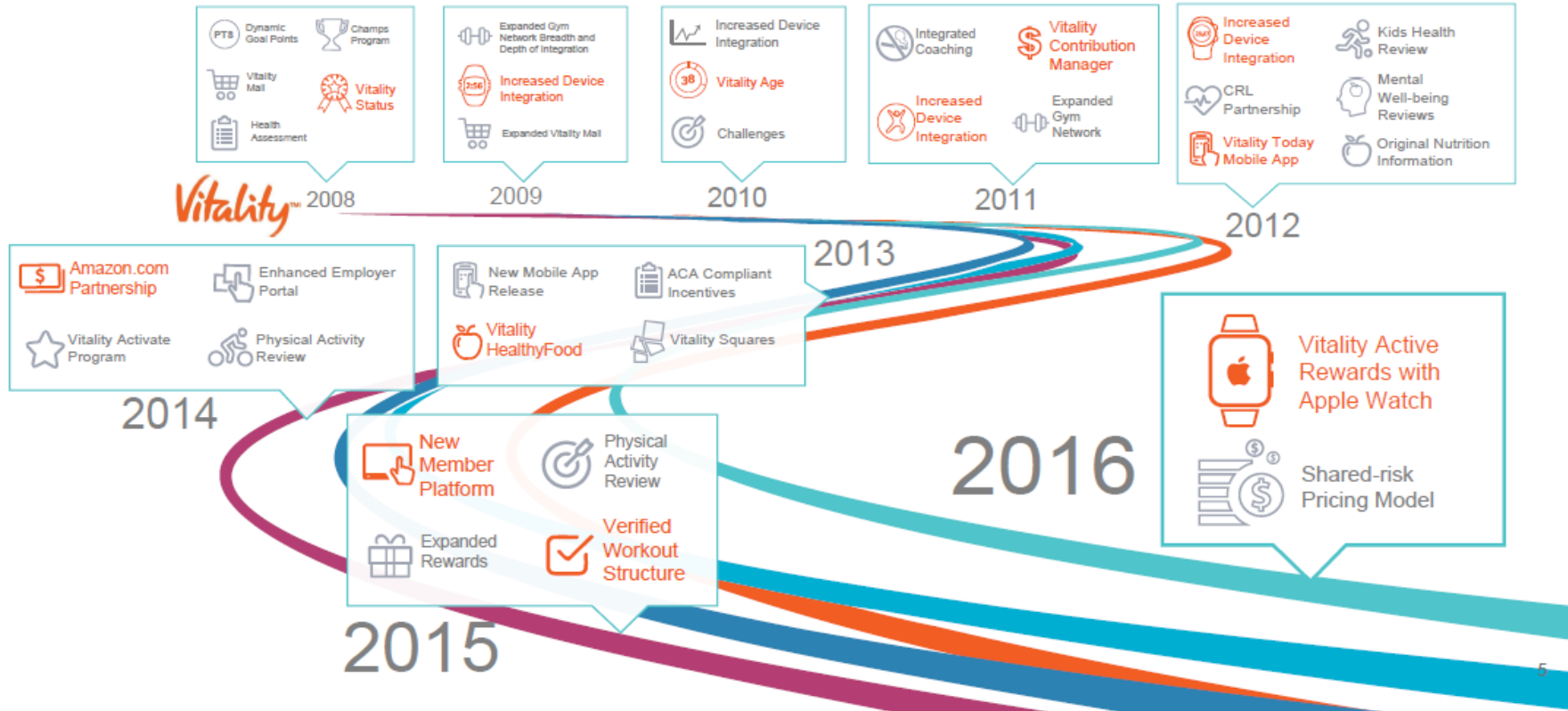
Industry players seek to **personalize** their technologies ('quantified self')

Industry is undergoing **proliferation**

People continue to live longer, but in poorer health – chronic disease levels continue to rise, despite increases in life expectancy

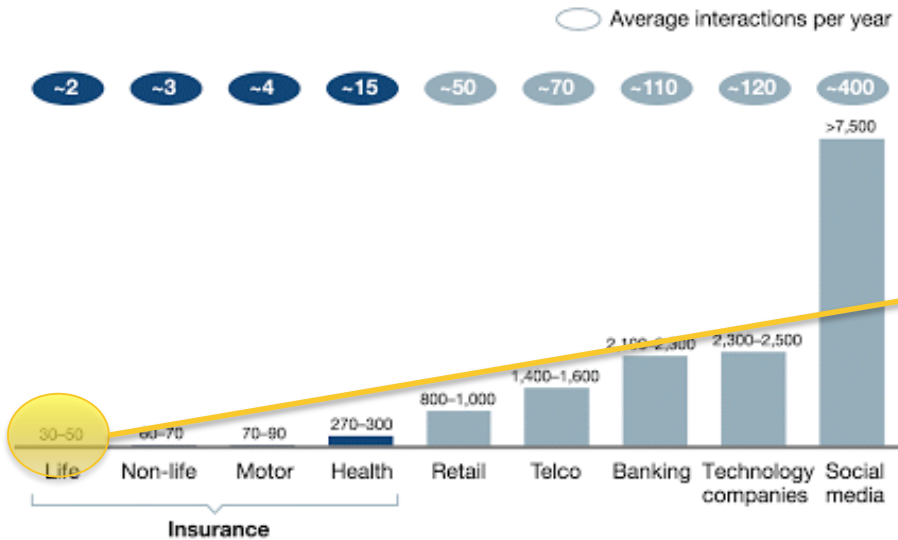


Vitality's progressive response



Traditional relationship models

Estimated average number of customer contacts over 20 years (and average per year)



Customer Journey Map

Customer / Journey Type – e.g. Life Insurance Customer



Bridging the divide

John Hancock

Vitality

THE JOHN HANCOCK VITALITY PROGRAM CAPTURED
SEVERAL INDUSTRY AWARDS IN 2015

STRATEGY MEETS
ACTION (SMA)
**2015 INNOVATION
IN ACTION
AWARD WINNER**

THE
MEDIA MAVEN
AWARDS
**BEST USE
OF DIGITAL
MEDIA**

INSURANCE NETWORKING
NEWS (INN)
**#1 ON LIST OF
TOP INSURANCE
"INTERNET OF THINGS"
PROJECT**

INSIGHT AND
INNOVATION SABRE
AWARD
**BEST USE OF
INNOVATIVE
CHANNELS**

2015 ADWEEK
MEDIA PLAN OF
THE YEAR
**MOBILE
CAMPAIGN**

INTEGRATING MARKETING
+ TECHNOLOGY (IM+T)
AWARDS
**WINNER FOR
SOCIAL MEDIA
INNOVATION**

Vitality

Member reaction

Rosita Volpe @RositaVolpe · Instagram · Sunday at 8:26 PM · Instagram · 1

My new obsession! Loving my #applewatch took a few days to track this baby down, gold frame...only a few in the country, thank you to the @istorecresta for the great assistance! #discoveractiveawards #discovervitality @discover_sa



Vitality Active Rewards with Apple Watch, exclusively for Discovery Vitality members

Vitality Active Rewards with Apple Watch, exclusively for Discovery Vitality members

Like Comment Share


Duran Vivandrea and 42 others like this.

Nooivie Mofa Nxumalo Looks hot!!! This is you loving the brand... Sunday at 8:47 PM · Like · 1 · Reply

Evagene Poplat I LOVE MY APPLE WATCH! Changed my outlook on every day fitness Sunday at 8:54 PM · Like · 1 · Reply

Chelsey Dribbin with Dylan Edel @ChelseyDribbin · Instagram · 5 hrs · Instagram · 1

Thanks for our watches @discover_sa 😊 great incentive to keep healthy! 🍌🍎🍏 @dede1



22 likes

Dominique Krause @fashnfit · 3h

Thanks @Discovery_SA! Super-motivated to get my sweat on! #applewatch #vitality #activerewards



Like Comment Share

2 likes

Marc Forrest @MarcForrest · Dec 1

So the new @Discovery_SA Apple Watch deal is actually pretty sweet! Just walking a couple of extra steps a month you get an Apple Watch

Like Comment Share

2 retweets 3 likes

Richard Schroder @RichSch · 19h

@rebelleoire for them to subsidize cost of watch (R5.8k) is nothing compared to reduced health risk by people being active. Win-win.

Like Comment Share

1 like

Bradly Howland @bradlyhowland · 2m

In my books, @Discovery_SA is definitely the most innovative SA brand of 2015. The latest #AppleWatch reward programme is just genius.

Like Comment Share

Pieter Visser @vtelep · 1d

@Discovery_SA thanx guys! I think I'll celebrate the new Apple Watch with a smoothie :) #VitalityActiveRewards

Like Comment Share

1 like

View conversation

Craig Parker @widd_pivets · 6h

@TeamVitalitySA @Discovery_SA Boom, it's only Thursday and it's crushed thanks to #applewatch



Like Comment Share

1 like

