



We've changed
for the better

Hollard.
health



Hollard Health has evolved, and this means **great things for you and your clients**

Recent changes within Hollard Health have given us the opportunity, and freedom, to make our product offering the best in the African market. Here is more information on how the new Hollard Health product will lead to happier clients and healthier members.

Why change the product?

We were extremely proud of our product when we launched five years ago – it provided unrivalled health insurance to Africans and people living in Africa. Now, five years on, we have been given the opportunity to take our flagship product and make it even better.

Hollard Health is African – we are from Africa, we have our roots here and have our feet on the ground.

After five years of being in the market, it became abundantly clear, that on a continent that is changing and evolving as rapidly as Africa, we needed to make some changes for the better.

Let's be direct:

Our offering is just better

Better than our previous one, and better than the rest

At Hollard Health, we embrace change because we believe in growing and learning and evolving.

In 2022, we took a long, hard look at our offering, we spoke to our brokers, our clients and our members.

We listened. Then, we created a medical insurance offering that we know offers full medical and wellness support and cover that is also designed to be customisable for the specific needs of people living in Africa.



The original proposition already introduced some groundbreaking offerings. We offered medical insurance that was unlike what any other international carrier was offering.



We had no exclusions for congenital and hereditary defects



We came up with the Inpatient-Outpatient Treatment Method for people who had cancer, HIV and chronic conditions, giving them the full benefit available under the Inpatient annual maximum benefit



We had no epidemic and pandemic exclusions



We had no limitations for newborn babies

We were proud of these offerings and because we know it's still what the market needs, we have kept them.

Now, five years on, **we've improved even more**



Optionality

It became clear that there was a high demand for customisation. Our proposition is now **modular at its core, and can be customised** to what our members' needs are.

They may need a certain limit for when the big things happen in hospital, but a different limit for the Outpatient proposition and day-to-day costs, and then another option in Dental and Vision.

Our members will never be forced into a having to pick from limited plans that don't suit their needs.



Limit increases

We'd been in the market for five years with a proposition that ranged from \$50,000 to \$6 million, but the limits didn't increase over this time. We realised it was time to up these limits, in most cases by 50%. This means that **members are being offered up to 50% more cover in the Inpatient section.**

We've also made it easier by upping many of our sub limits to simply: paid in full.

We will continue to take an aggressive approach to increasing these limits annually so that **members don't suffer from the effects of medical inflation.**



Inpatient proposition only

There was also a clear demand in the market to have just an **Inpatient proposition.** The Hollard Health offering still takes care of the core base of health as well as **including Chronic Conditions management and Preventative Care.**

We know that the foundation to good health lies in prevention, and we want to help members stay out of hospital – we offer members the right screenings and tests to manage their health. **Wellness and Preventative Care** is subject to the full policy limit and there is no limitation on Preventative Wellness.





Accessibility

We learned that the best way to get members actively participating in improving their health is by making it easy to understand and engage with.

We made sure all information is available in one digital place, via the Hollard Health App or the Member Portal.

We undertook rewriting the policy wording into plain English so that members know and understand what they are covered for, and we have made all information and support available to members in multiple languages.



Maternity benefits

We saw that there is no need to split the Maternity Benefits – we integrated them into the Inpatient section, thus removing the lower sub-limit for natural births.

The prenatal checks are included in the Outpatient section so that it's all taken care of.

The only limitation is on elective caesarians – which range from \$2,000 to paid in full.



HealthMov

We know that it's the daily habits that contribute to long-term health and we want to support this in a way that our members require. We have a wellness smart app called HealthMov, to support members to engage with their wellness.

It drives behavior and rewards members for making changes from the convenience of their smart phones.

This enables us to give employers feedback on the general wellbeing of their employees and their dependents.



Telehealth and 2nd medical opinion

These benefits are included for everybody and are completely integrated into the Hollard Health App so that everything is in one place.



Palliative care

Palliative is included under all the options, because we believe there must always be some level of cover. The limits range from \$5,000 to paid in full.



Dental and vision

People wanted more options and higher limits. We moved from three to five options, ranging from \$500 to \$4,500 for Dental and Vision ranges from \$100 per year, up to \$600 over a two-year period.





These changes are not small changes

They are big, meaningful ones that will make big improvements to how clients and their employees engage with their health going forward.

We truly do believe that our offering leads the market and that it heralds a new era for health insurance in Africa.

We are confident that this will be your favourite health insurance product.

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