HælthTech
Ensuring Better Health

Health & Employee Benefits
Turning a challenge into a great opportunity.

HǣlthTech
omni

**HaelthTech OMNI is set to become Asia's leading 21st Century Group Health & Employee Benefits Platform, offering a full eco-system solution
on a modern, fit-for-purpose tech stack designed to help the industry transform.**

Delivering better benefits, at lower cost, to more employees, across Asia.

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Asia's Employee Benefit & Healthcare market is highly attractive

~US$20Bn
EB Mkt@2020
CAGR 20%

>US200bn
Out-of-pocket mkt

66% employers see EB as key to attraction & retention. BUT…
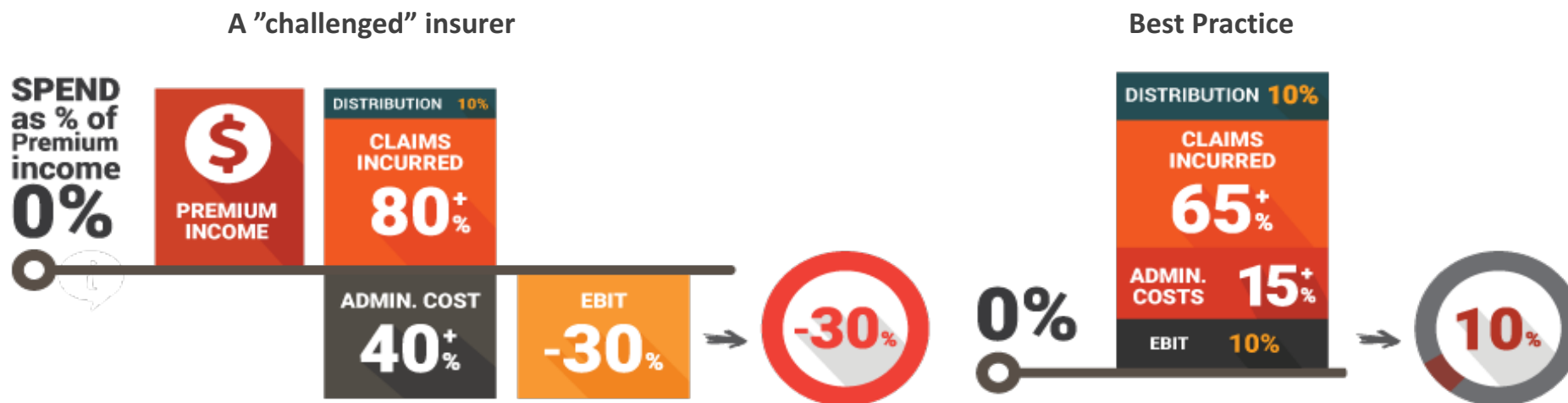
~US$197Bn
Health Protection Gap
@2020

US$5Tn
Mortality Protection Gap
@ 2014

The EB and healthcare market will see further strong growth in Asia.

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Yet historical problems continue to challenge the market

1. Poor profitability challenging many insurers despite very high growth in Asia - inefficient administration / weak claims mgt / challenging provider relationships

2. Low satisfaction and engagement of group scheme members - lack of mobile / long time to serve/claim and significant gaps

3. Underinsured / protection gap is a large and growing problem across Asia for both life and healthcare. Needs are not close to being fully met and aging will bring further challenges
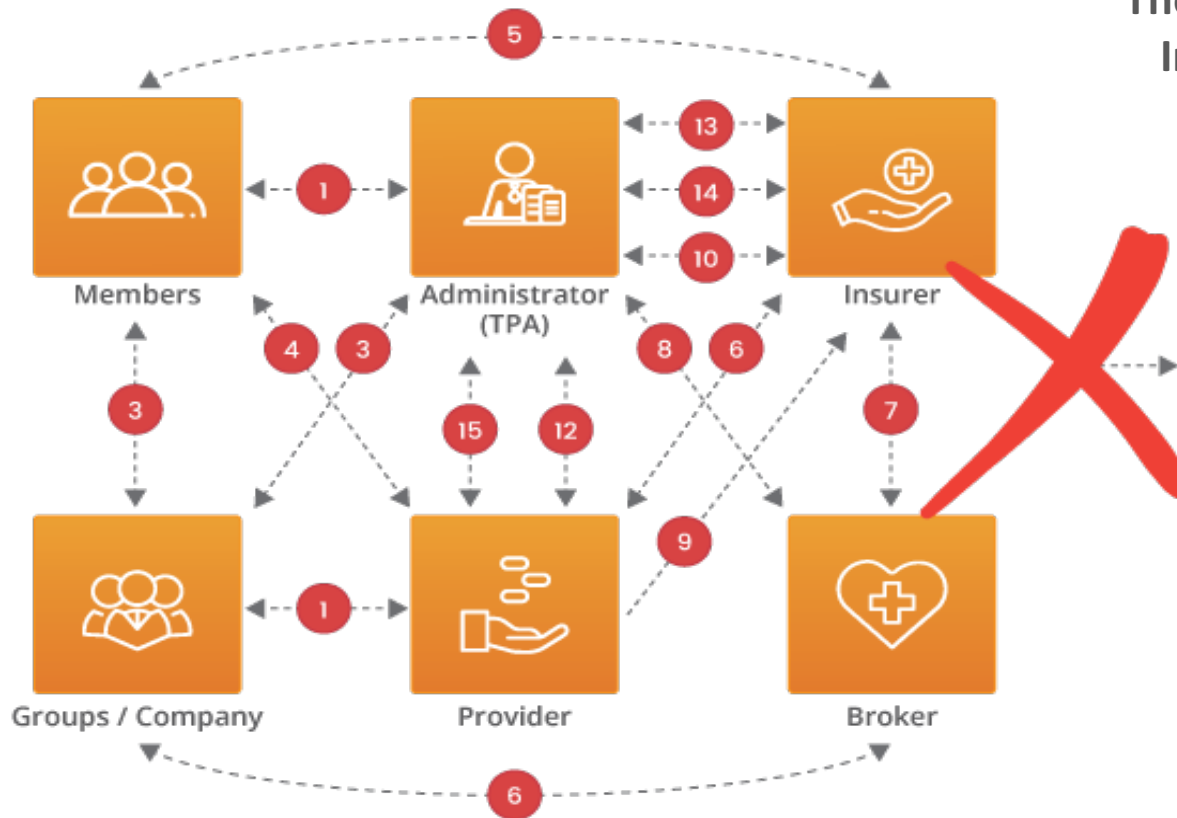
For every $100 in premium paid, here is what percentage is paid to each area.

A "challenged" insurer   Best Practice

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Fragmentation is a lot to do with the problems & Insurers have lost control of risk management

The current approach is Inefficient, Inaccurate and no-one is happy

Inconsistent user experiences
Different applications with different user experiences

Complex integration
Multi-application systems and process

Errors increase cost
Data passed through systems with errors or re-entry efforts

No real-time synchronization costs time and user satisfaction

Up to 16 system touch points across multiple systems

Data passed between systems subject to error and re-keying

Days to approve claims

Up to 90 days to pay claims

Claims & Admin staff costs up to 60% too high

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5

It's time to solve the problems and grasp the opportunity

These problems have been around for years.

What's stopped insurers solving them until now?

We believe the absence of a credible IT solution to solve the complexity is a root cause problem.

HaelthTech's EB platform, OMNI, can help solves all the main problems, and many more……helping turn the challenges into opportunities

OMNI is designed for the Cloud - Utilises a collaborative framework and built for the internet to allow access to any part of the health insurance system, real-time

Consistent user experience

Cloud-based software provides consistent and well-designed user experience
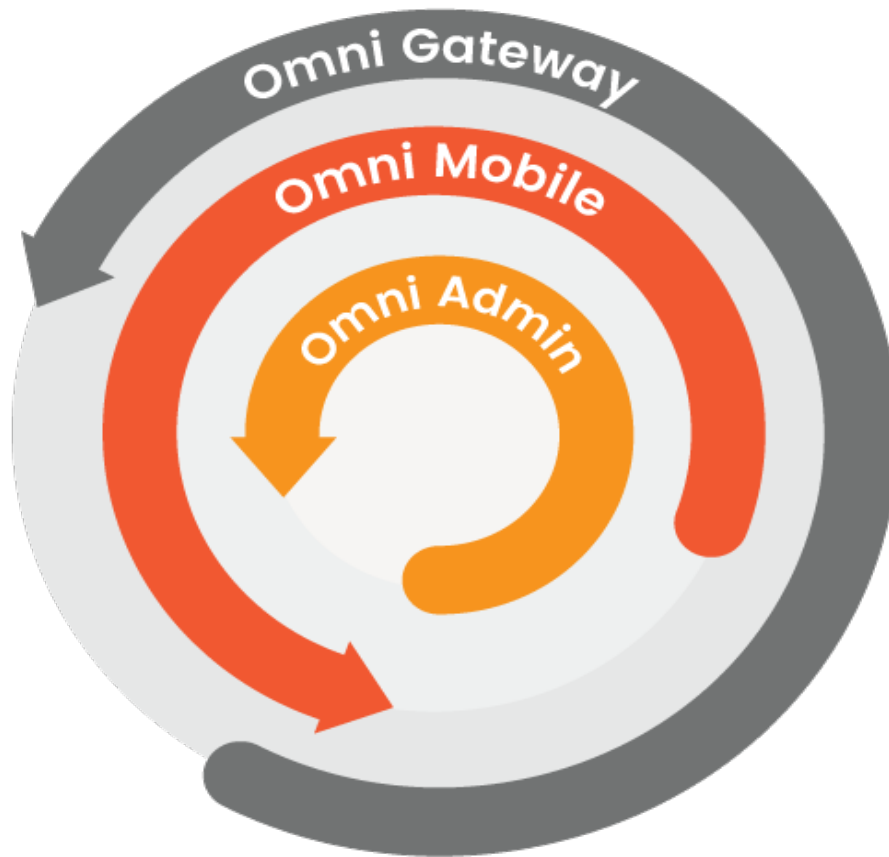
Simple service integration

Software as a service fulfills all needs from parties with well-defined services protocol

Data Single Source of Truth

Single data repository decrease processing Time and errors

The **HaelthTech OMNI** Solution – 3 Integrated Platforms

Omni Gateway
Omni Mobile
Omni Admin

- **Admin** : Take control of the basics and manage risks

- **Mobile** : engage with your members and add voluntary options

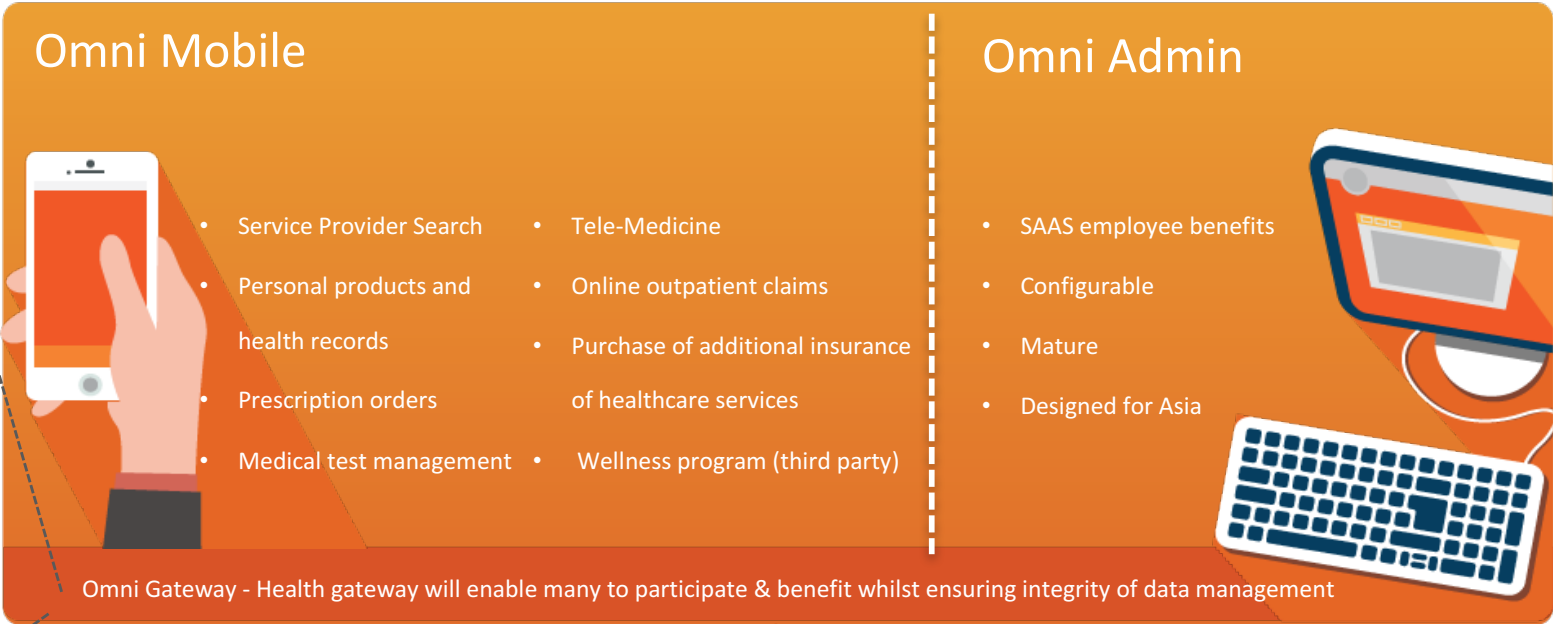- **Gateway**: bring in your preferred partners for differentiated health and wellness

Use Omni to create your own connected health insurance solution

Insurers can implement any or all of these integrated platforms depending on their business objectives and priorities

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OMNI - More detail on the platform

MEMBER
(employee / patient / individual)

Omni Mobile

- Service Provider Search
- Personal products and health records
- Prescription orders
- Medical test management

- Tele-Medicine
- Online outpatient claims
- Purchase of additional insurance of healthcare services
- Wellness program (third party)

Omni Admin

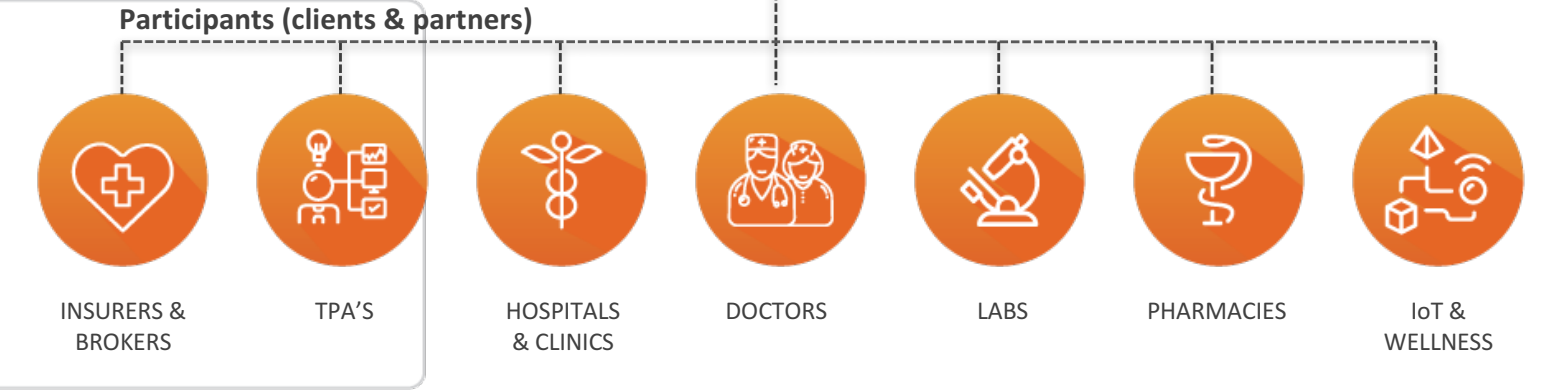- SAAS employee benefits
- Configurable
- Mature
- Designed for Asia

Omni Gateway

- Web Services API layer
- Eco-system integration – add in your partners and your innovations
- Distributor co-branding
- Enable distributors to build own customers propositions

Omni Gateway - Health gateway will enable many to participate & benefit whilst ensuring integrity of data management

Omni benefits

- Multi-tenanted cloud & ultra low cost platform that works
- Each partner maintains their own IP within the platform & can innovate using open platform architecture
- Network generates revenue opportunities and cost savings for all

Participants (clients & partners)

| INSURERS & BROKERS | TPA'S | HOSPITALS & CLINICS | DOCTORS | LABS | PHARMACIES | IoT & WELLNESS |

HaelthTech will be a "friends to everyone" to create a networked healthcare solution that enables better health outcomes

HaelthTech OMNI enables a 3-point turnaround plan for insurers to turn very real problems into great opportunities

01

INCREASE PROFITABILITY

02

IMPROVE SERVICES

03

EXTEND COVERAGE

In Asia, only OMNI allows insurers to turnaround their employee benefits business and provide a platform to take advantage of the future growth opportunities

"Omni has allowed Pacific cross to manage, and take control, of a complex range of health benefits across Asia ."

- John Casey , CEO , Pacific Cross-

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FEATURES WE THINK YOU WILL REALLY LIKE

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1. A comprehensive employee Benefits and health admin solution – driven by product configuration

2. A rules based claims adjudication engine – with beta development for AI and other enhancements . Put simple flexible world claims health claims management

3. Take back management of healthcare providers with virtual TPA networks

4. User friendly analytics and dashboards – with an open architecture allowing AI and machine learning to be added

5. A platform for voluntary benefits – unlock the value of your group schemes

6. Out-of–pocket solutions – help your customers get good and affordable health care even if they, or their family members, are not covered

> **i** HælthTech is live with an installed base approaching 1 million members and is available for demos and evaluation . Our product development is evolving as new features are implemented and new opportunities are identified. The appendix provides a high level view of some of the key features

OMNI is an enabler to your business

We can be 100% white labelled

Our fees scale with your business and are not a barrier to adoption

We are open to accept your innovations on top of and around the OMNI core services

BOTTOM LINE : We don't compete with insurers but provide a reliable platform that performs well and allows insurers to build out their own distinctive competitive strategies

Overview on key benefits

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Plug & Play

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THANK YOU