

Impact of Wellness Program on Health Insurance

CEO Round Table

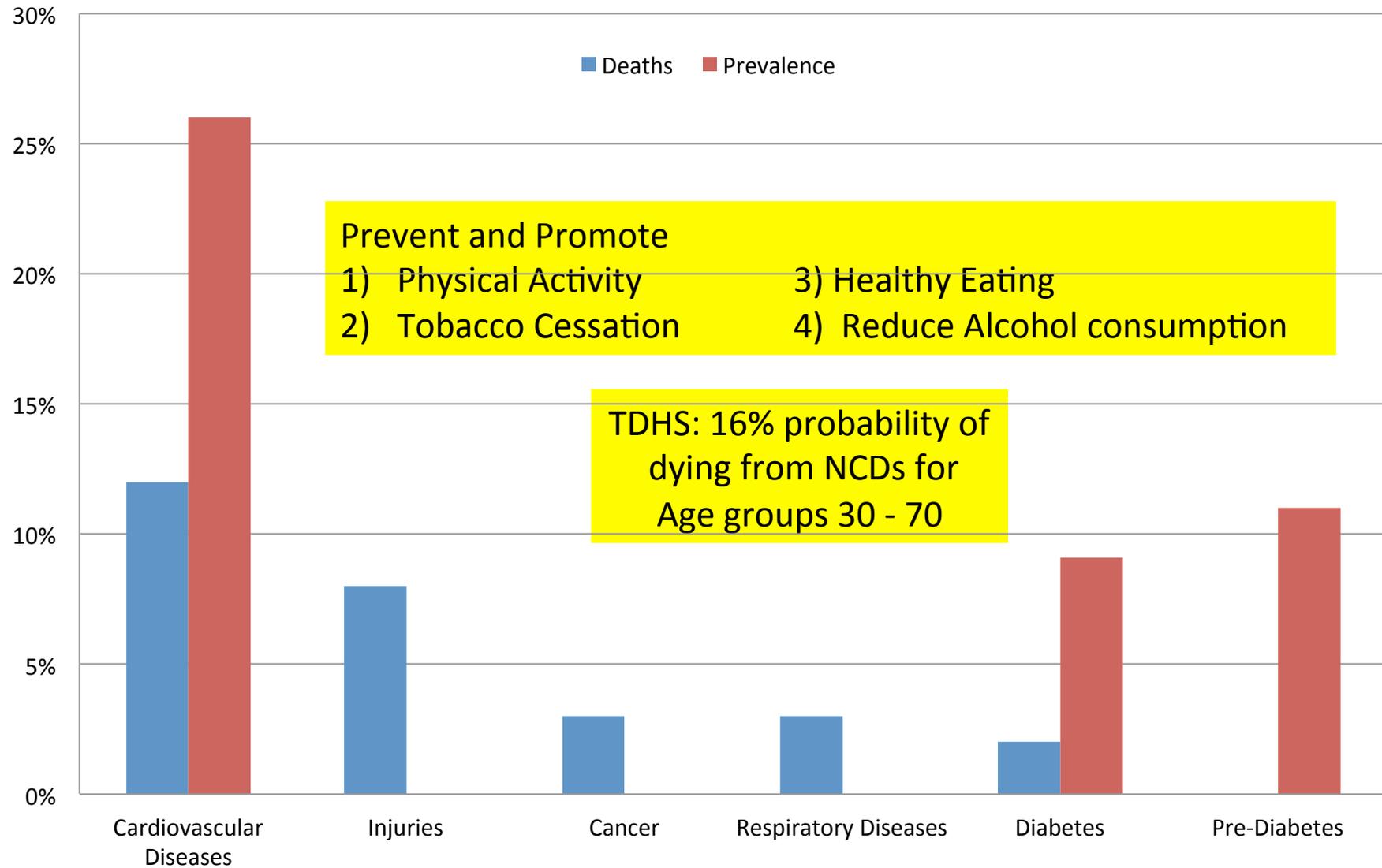
7th November, 2017

“The first way to think about the future is to know about the present.” *Hans Rosling*



Tanzania Health Report

Lifestyle Diseases



Source: Tanzania NCD Strategy

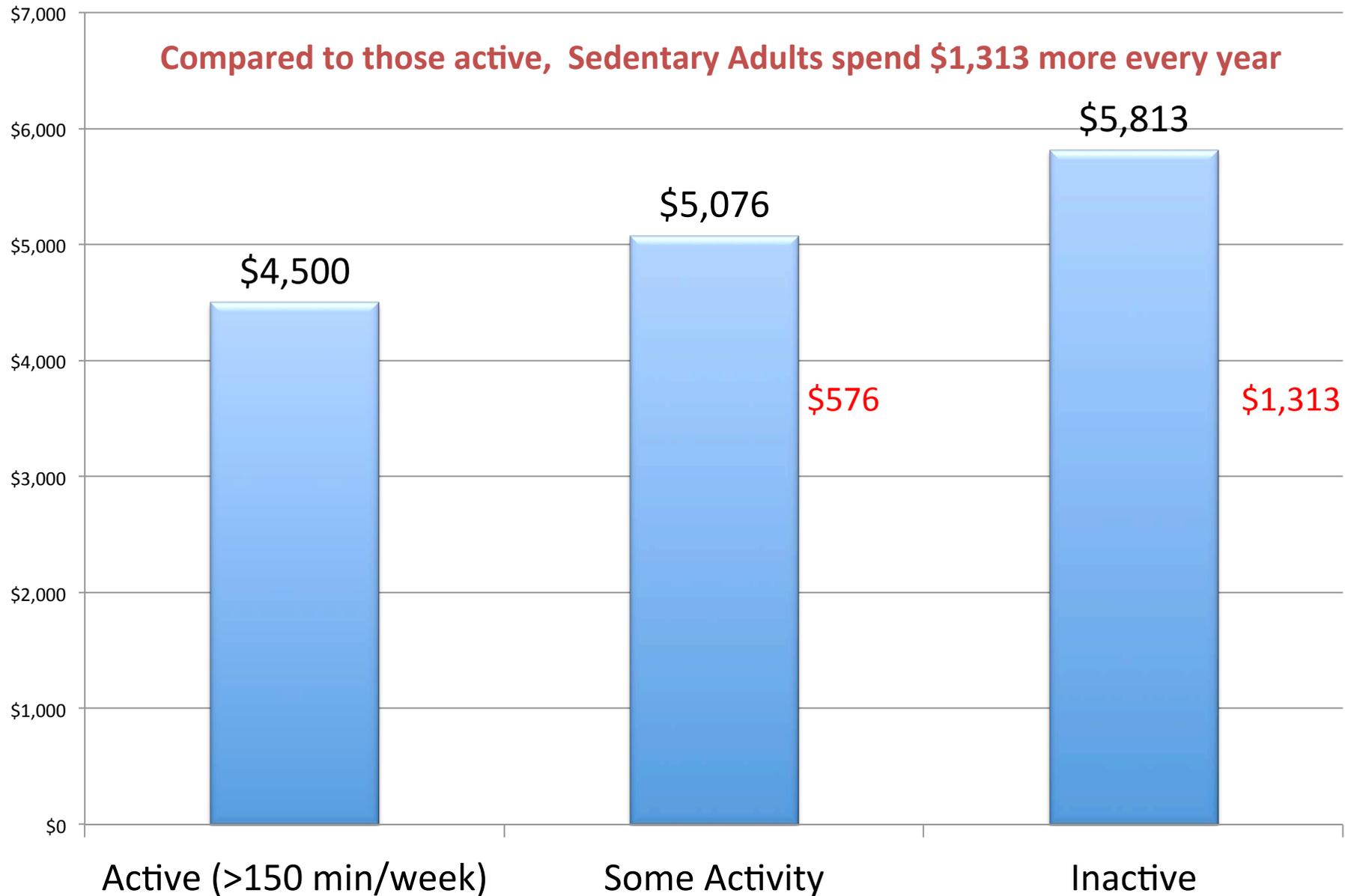
Current Practice



Health Insurance, Out-patient Visits, Hospitalization

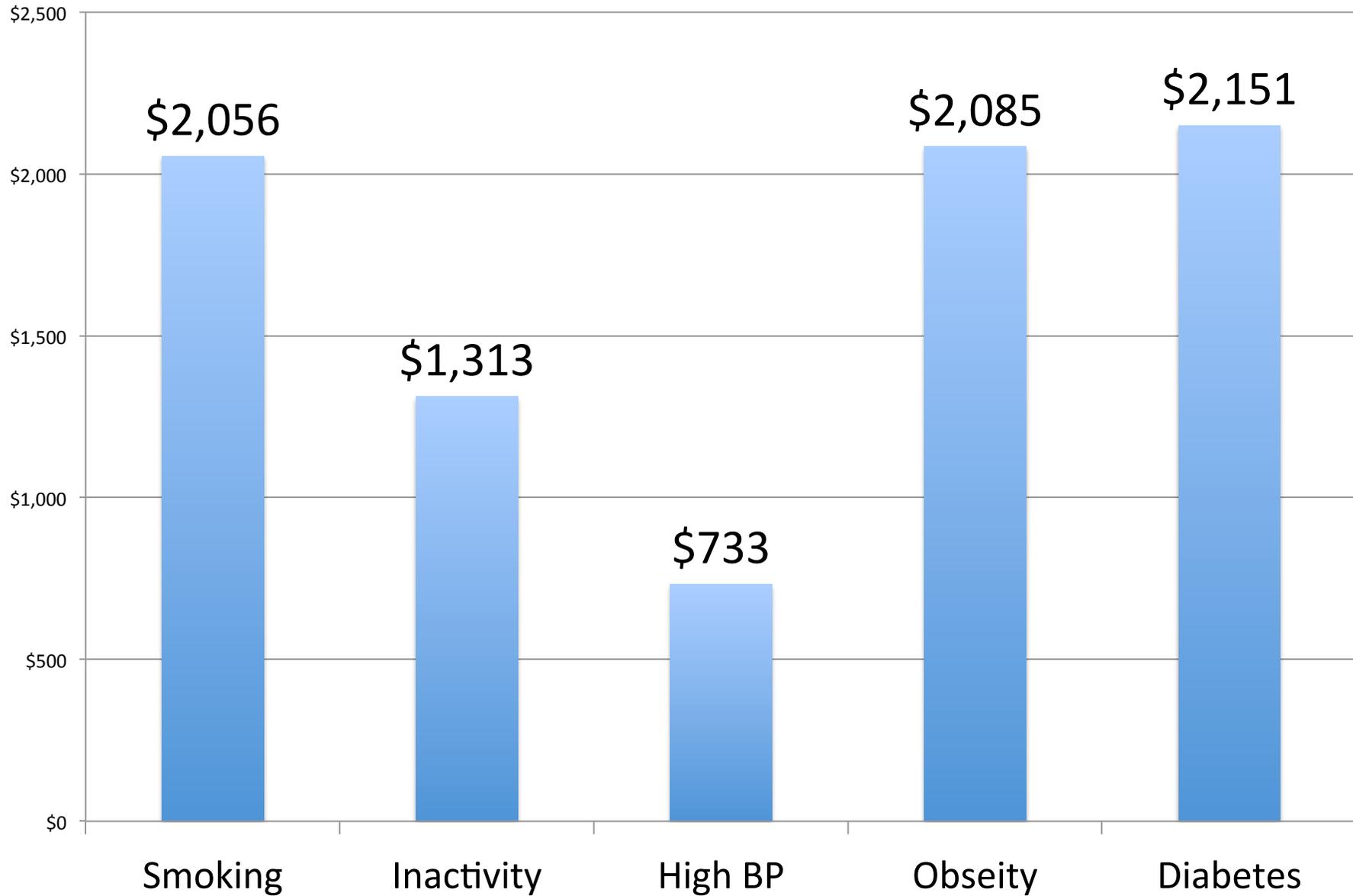
Fix what is broken instead of keeping it from breaking in the first place

Impact of Wellness on Health Costs



Source: Centers for Disease Control, 2016

Additional Health Costs Per Condition Per Year



Source: Dr Steve Aldana, Wellsteps, USA

East Africa Statistics

Country	Suicide Female per 1,000	Suicide Male per 1,000	Diabetes National Prevalence	Tobacco Use Male	Tobacco use Female
Burundi	12.5	34.1	4.17%	N/A	N/A
Kenya	8.4	24.4	3.60%	26%	1%
Rwanda	7.2	17.1	5.45%	N/A	N/A
Tanzania	18.3	31.6	7.95%	21%	3%
Uganda	12.3	26.9	4.42%	16%	3%

Source: WHO

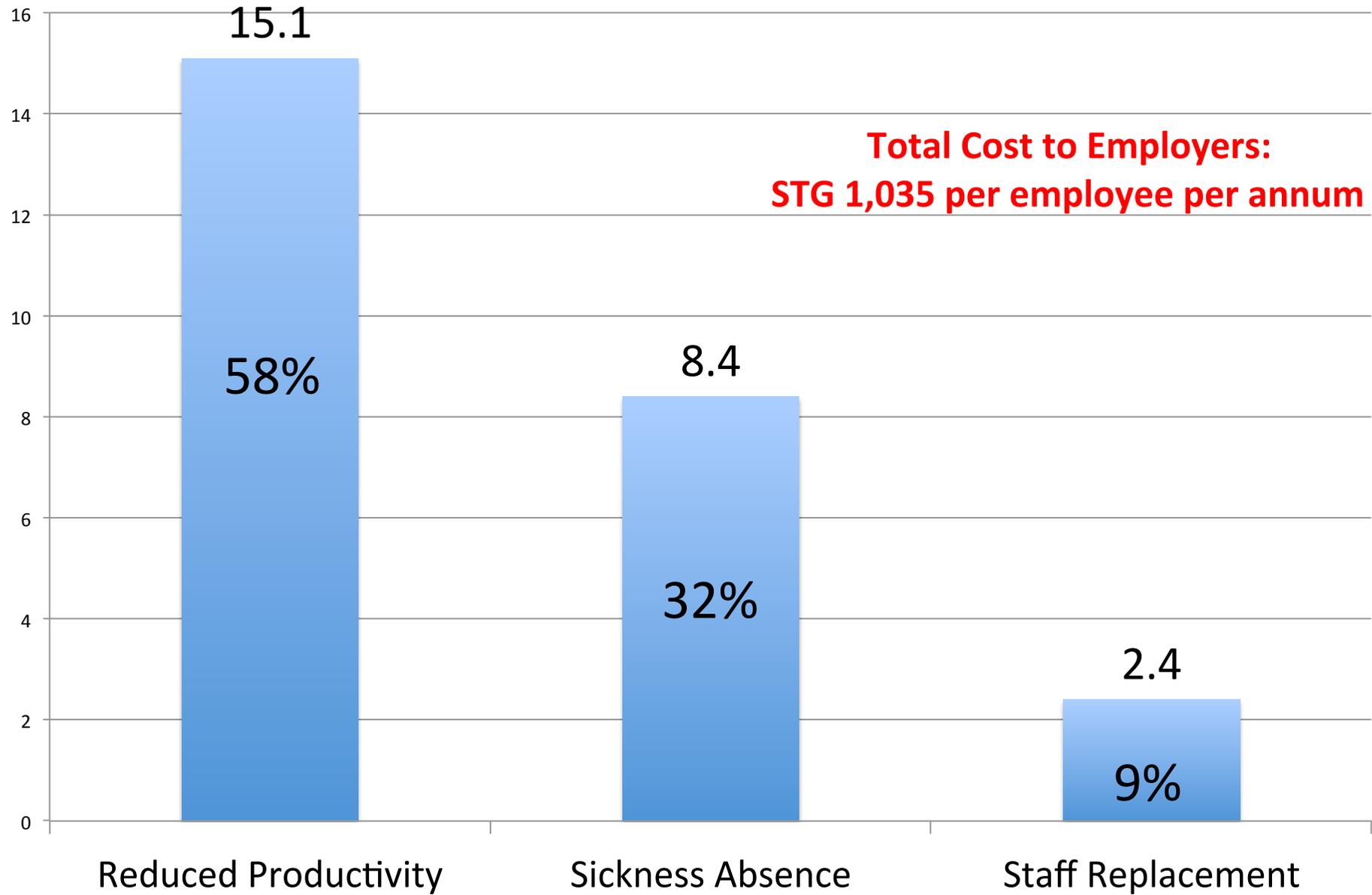
Mental Health



Chronic Stress results in :

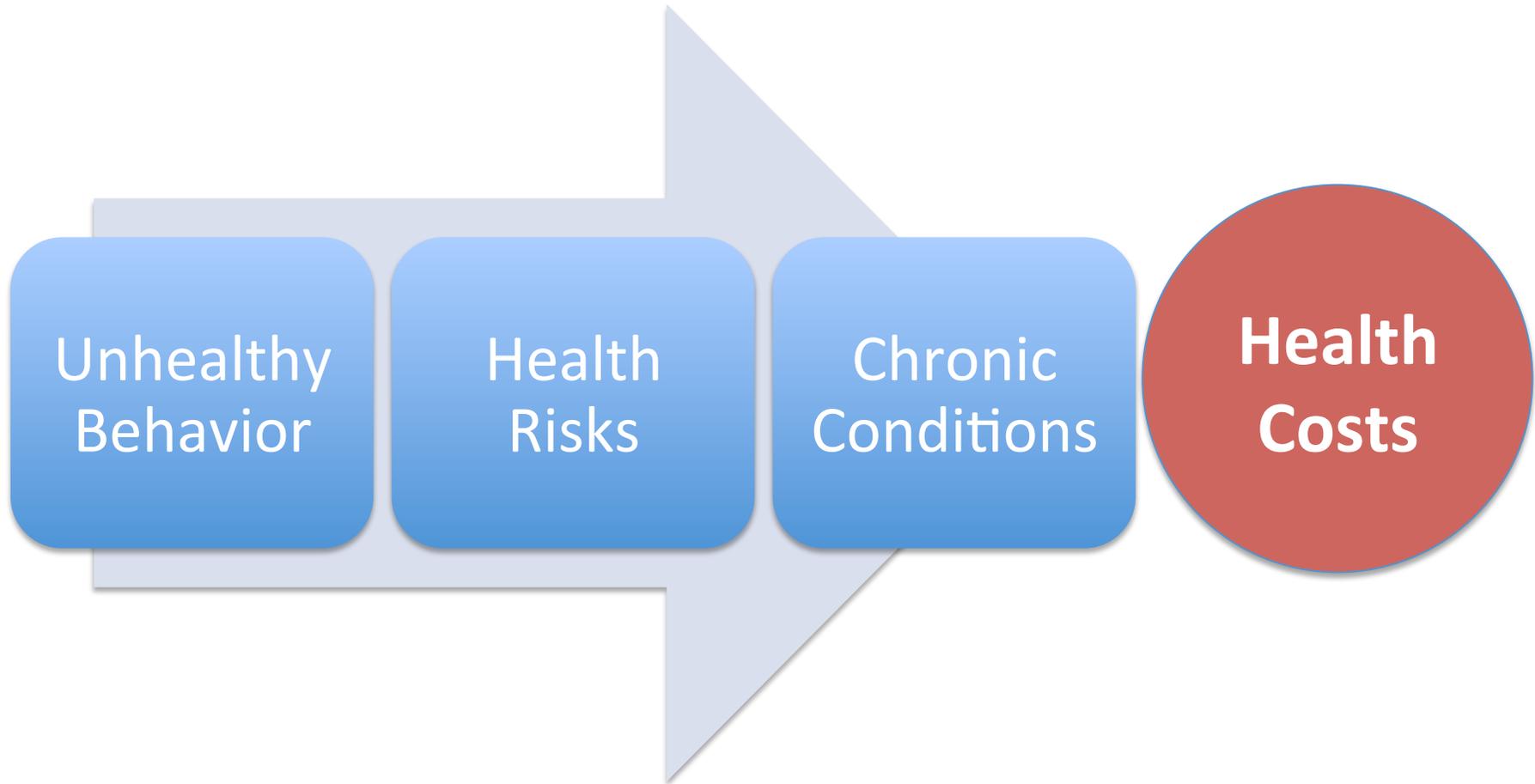
- Mental Health Issues – Depression, Aggression, Anxiety, lack of focus, Addictions
- Physical Health issues- heart disease, Diabetes, Obesity, low immunity, *Cancers (?)*

Business Cost of Mental Ill Health (in STG Billions)

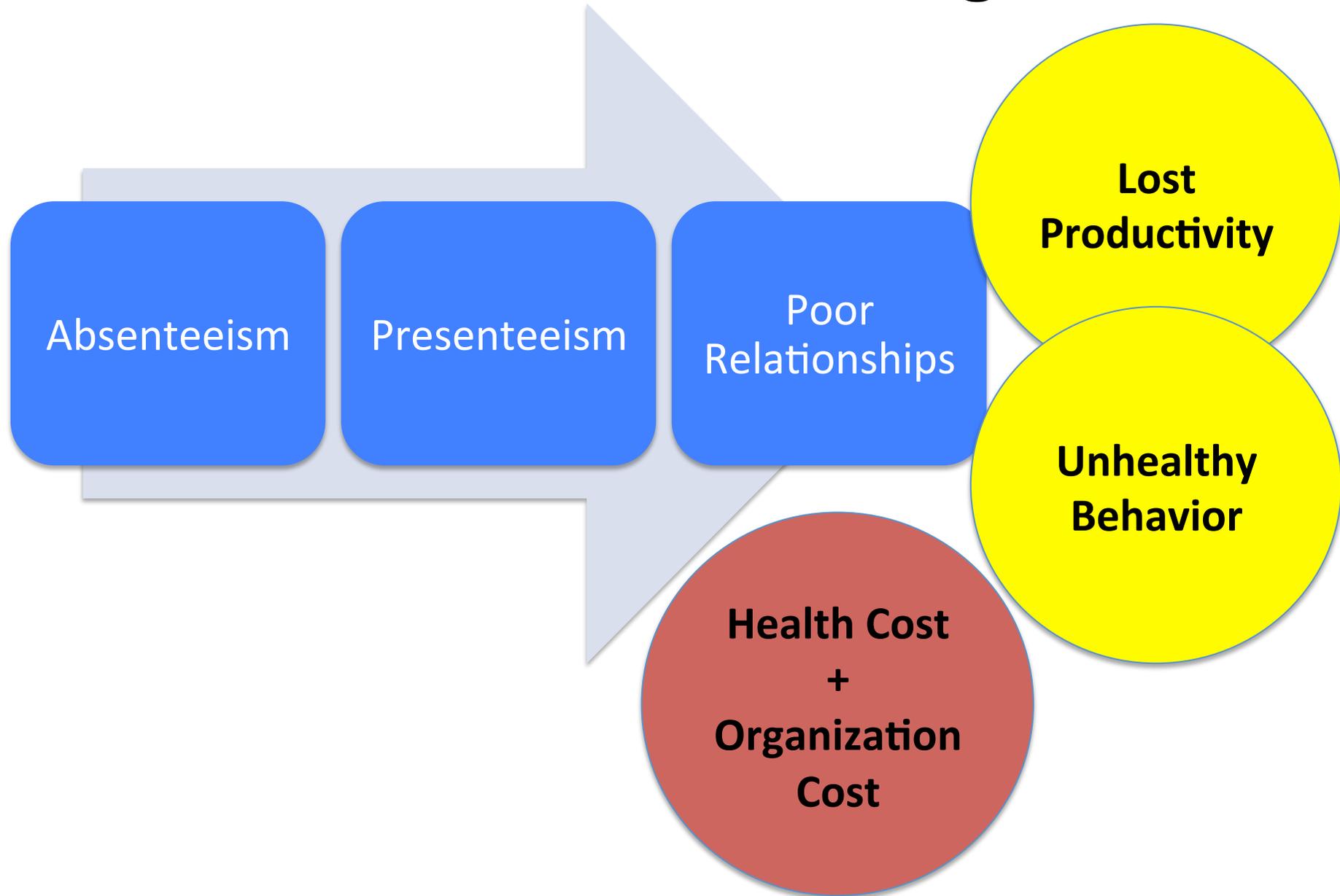


Source: Mental Health at Work, Center for Mental Health, UK

Physical Well-Being



Mental Well-Being

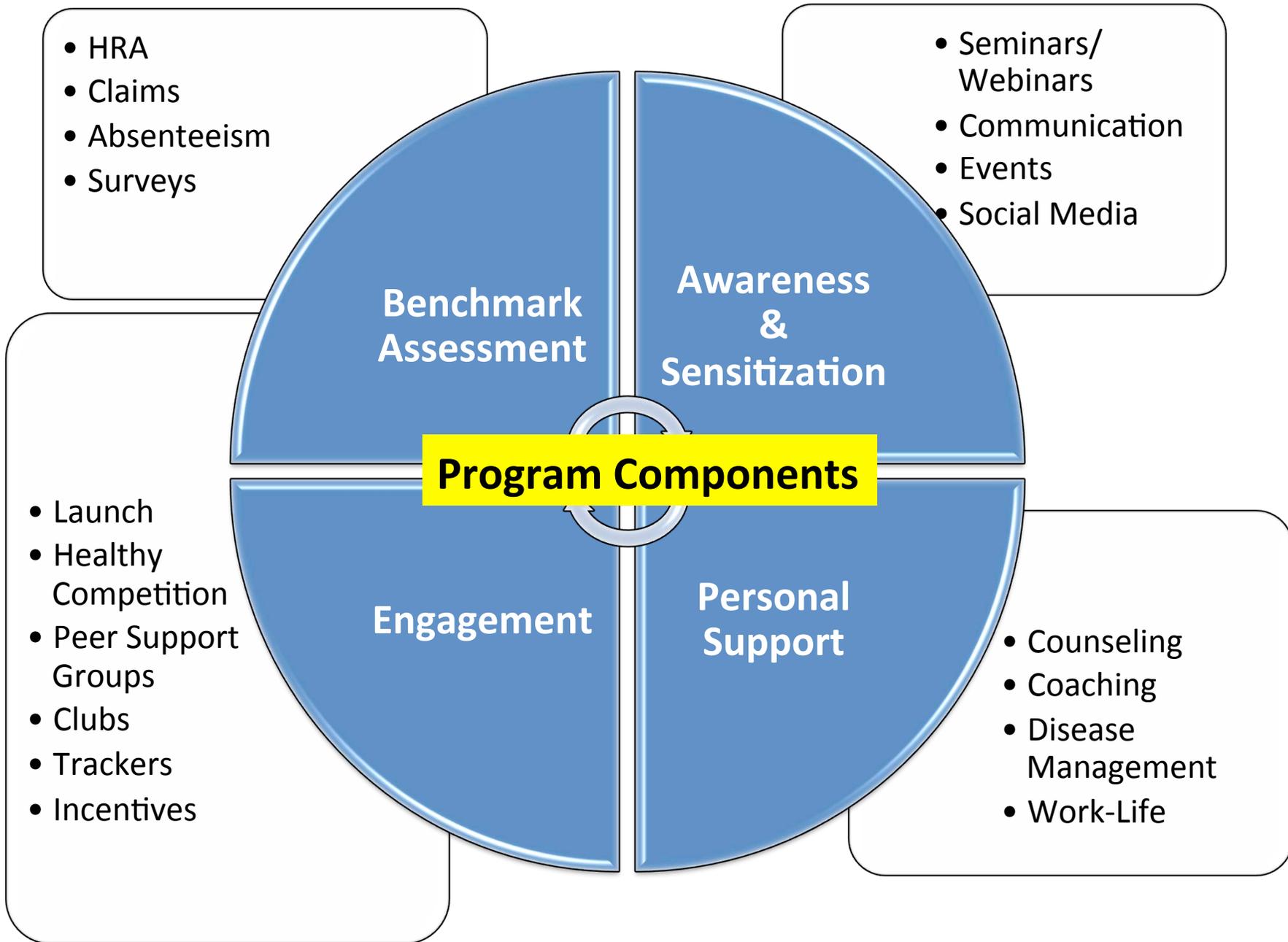


Why Wellness?

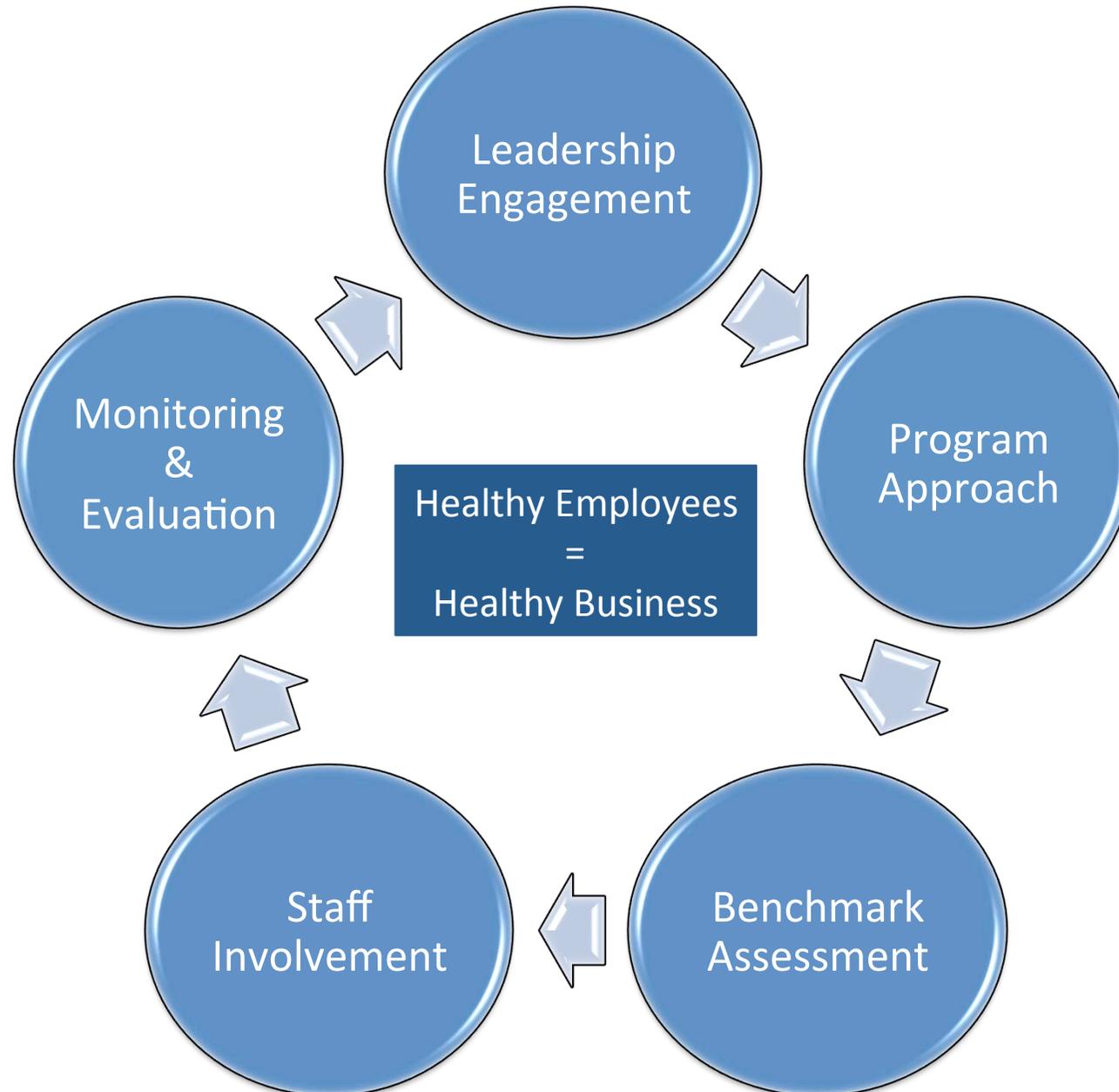
- Reduce Absenteeism
- Reduce Presenteeism
- Contain Health Costs
- Improve Productivity

- Improve Retention
- Improve Resilience
- Attract new talent
- Improve Brand image
- Competitive Advantage

ROI : US\$3 to US\$8



Critical Success Factors



Employee Wellness in Tanzania

- Add-on with Health Insurance coverage
 - Screenings
 - Health Talks
 - Gym membership

- Wellness Program
 - Screenings
 - Health Talks
 - Gym membership
 - Promote Physical Activity
 - Onsite aerobics/yoga classes
 - Running Clubs / Sports Clubs /Cycling Clubs
 - Counseling

Sameer Africa, Kenya

Personal Well-Being Awareness Campaigns



- Ebola
- ENT
- Kidney Disease
- Cancer
- Personal Financial Management

Chevron Nigeria Cardiovascular Health



- Smoking
- Excessive Stress
- Poor nutrition
- Overweight/Obesity
- Diabetes
- Sleep Issues
- Health Risk Assessment

Dow Chemicals, SA

Good Health for Whole Self



- Smoking Cessation
- Stress Management
- Cancer Screening
 - Nutrition
- Active Lifestyles

Lamplighter Programme

Nutrition, Fitness, Mental Resilience



Hindustan Unilever Limited

- Annual Health Checks
- Color codes based on Health quotient
 - Support and Treatment
- Mental fitness – Toll free help lines and counseling
 - Living Room – Relaxation Zone
 - Specific Workshops

Tata Consultancy Services



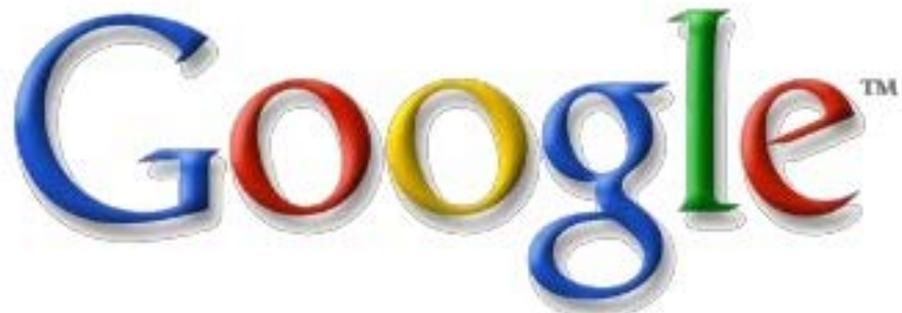
TATA

TATA CONSULTANCY SERVICES

- Health Screenings
- Counseling
- Physical Activity
- Stress Management
- Sleep Management

Yoga, Meditation, Mindfulness

Individual benefits at Google



"To address the challenges of an always connected working life, I decided to support my own and my team's ability to reduce stress and gain focus by implementing corporate mindfulness.

We have developed a regular mindfulness practice and have positively altered the way we work, use emails, conduct meetings etc.

We are learning to become more present, and with more **presence** comes greater **engagement, meaning** and **productivity.**"

Loren I. Shuster - Country Director
Singapore & Emerging Markets
Google Asia Pacific



Movement



Ergonomics

1.
Eyes to
source

ERGONOMICS and **WORKPLACE DESIGN**



Benel

Healthy Food Selection



Nap-Pods



Social Media, Gamification, Trackers



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"every life deserves to be healthy"

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