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Joint Regional Seminar

Services Innovation & Platform Construction in
Overseas Medical Treatment

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Disclaimer

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Agenda

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- ❑ Medical Tourism in Asia
- ❑ International Medical Insurance
- ❑ Services Innovation & Platform Construction
- ❑ Future Outlook



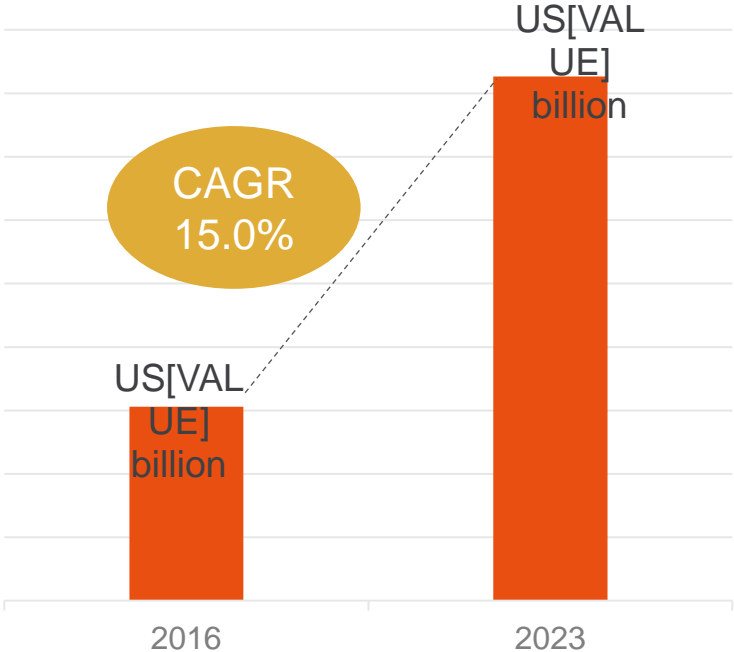
Medical Tourism in Asia

Global Medical Tourism

Overview



Global medical tourism market



Average cost per trip



Medical Tourism in Asia



Treatments that are Most Sought after



IVF



Dental care



Cancer



Cardiology



Oncology



Neurology



Orthopaedics



Organ transplant



Ophthalmology



Paediatrics

Top Medical Tourism Destinations in Southeast Asia



Advantages



Cost effective



Affordable travel and accommodation



High-quality healthcare system



Reputable medical personnel

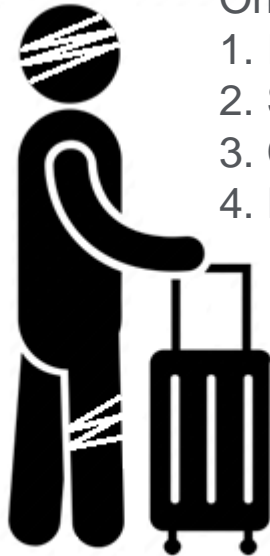


Medical Tourism in Asia

Malaysia



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Origin:

1. Indonesians
2. Singaporeans
3. Chinese
4. Indian

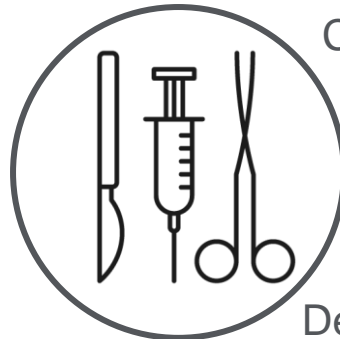
- 900,000 medical tourists
- Avg. US\$ 240 per visit
- Spend 2X as much of regular tourist



Revenue



US\$ 350 million (2018)



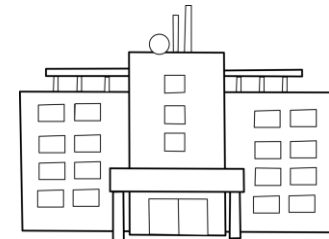
Cardiology

IVF

Oncology

Orthopaedics

Dental & cosmetic



13 JCI hospitals
& medical centres

Medical Tourism in Asia

Singapore



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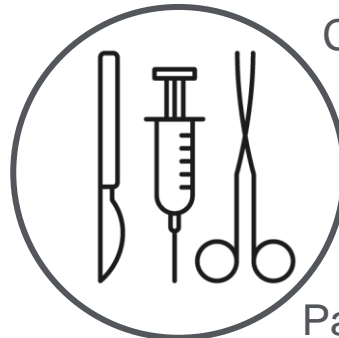


- Top medical tourism destination in SE Asia
- Most-sought-after by international patients
- At the cutting edge of new medical

Revenue



US\$ 730 million (2017)



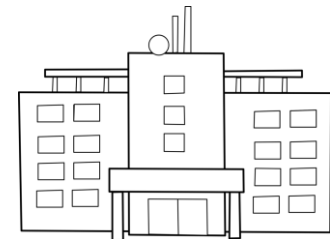
Cardiology

Neurology

Oncology

Organ transplants

Paediatrics



21 JCI hospitals
& medical centres

Medical Tourism in Asia

Thailand



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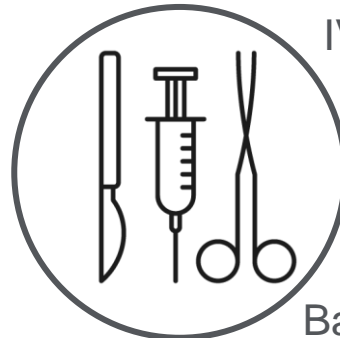


- Low-cost yet high quality medical treatments
- More than 1.2 million patients visit per year
- Accounts 50% of medical tourists in SE Asia

Revenue



US\$ 600 million (2018)



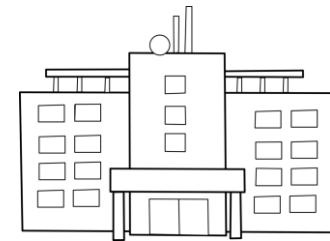
IVF

Dental & eye

Cardiology

Cosmetic & plastic

Bariatrics

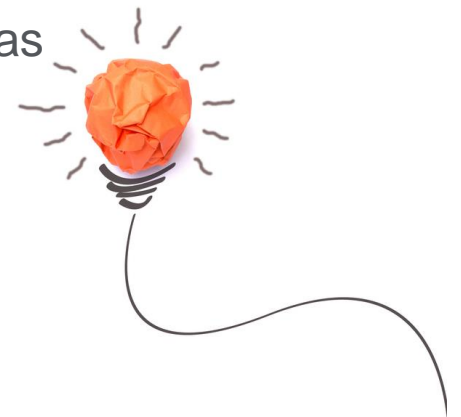


33 JCI hospitals
& medical centres

Medical Tourism in Asia

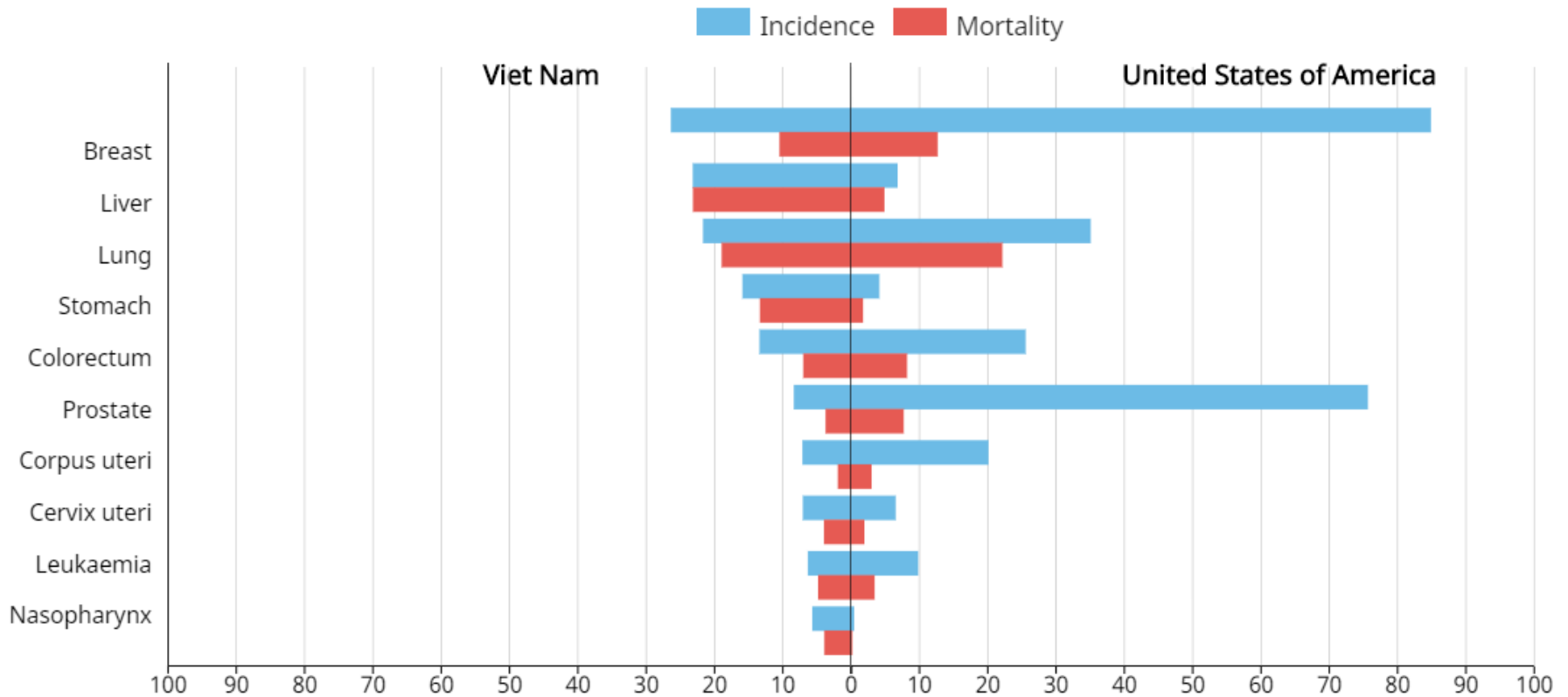
Motivations of medical tourism

- Cost savings
- Quality of healthcare
- Unavailability of services/drugs/surgery methods in the country of origin
- Long waiting lists associated with appropriate medical treatment
- Ability to remain anonymous and maintain privacy overseas
 - e.g. cosmetic surgery, IVF, etc.
- Empathetic and informative consulting services



Medical Tourism in Asia

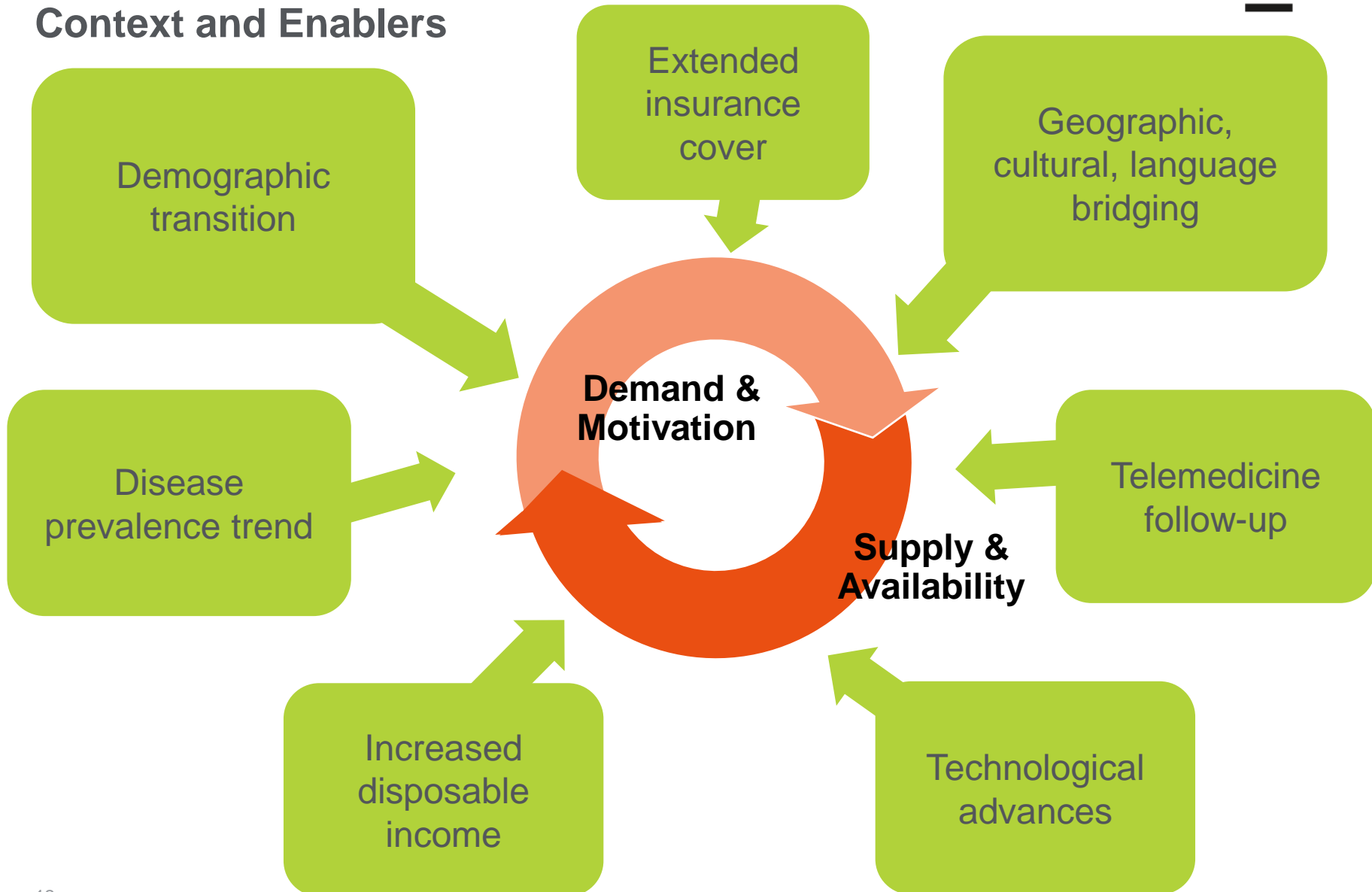
Motivations of medical tourism



Estimated age-standardized incidence and mortality rates by Cancer in 2018

Medical Tourism in Asia

Context and Enablers



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A stylized graphic featuring a mountain range at the bottom with several peaks of varying heights and shades of green. Above the mountains, a sun is represented by a vertical line and two diagonal lines forming a partial circle. Two horizontal lines are positioned below the sun, one on the left and one on the right. In the top right corner, the text 'PartnerRe' is displayed in a white serif font.

International Medical Insurance

International Health Market

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Product Offering



PRUDENTIAL



International Health Market

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Challenges for customers



- Limited insurance cover
- Lengthy complex claims process
- Currency risk
- Cost accumulation
- Cross-border travelling

International Health Market

Customer expectation

- Clarity of information, services and price
- Informative & engaging treatment plan
- Highly specialized hospitals and doctors
- Cashless transactions
- Latest IT and remote access to medical advices
- Secure privacy data handling





Services Innovation & Platform Construction

If you were diagnosed with a Critical Illness, how would you react and what questions would you ask?

What treatment do I need?

Can I recover?

Where can I get the treatment?

Can I afford the treatment?

More Options ... But at a Cost



Incredible advances in medicine improve our chances

But are debt & bankruptcy the rewards for Cancer Survivors ?

High Treatment Costs

- ✓ Cancer care costs have increased two to three times faster than other healthcare expenses in recent years in the U.S.
- ✓ The average monthly cost of a new cancer therapy agent is now \$10,000 and can be as high as \$60,000.



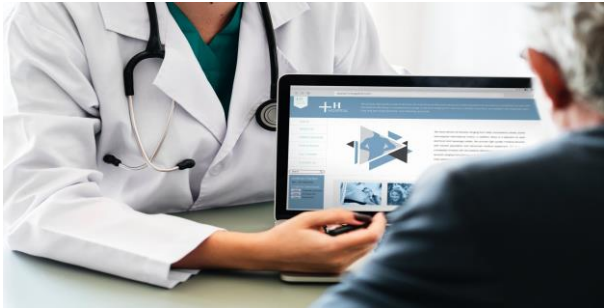
Leading to Financial Toxicity

There is a high level of **anxiety associated with costs**, and the **financial distress** alone can impact a patient's health.

“financial toxicity”



The Paths of a CI Patient



A Gap in Market Consumers Have Clear Need

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Immediate financial demand is covered by the lump sum CI benefit

AND...

Overseas Treatment when no local treatment plan is suitable

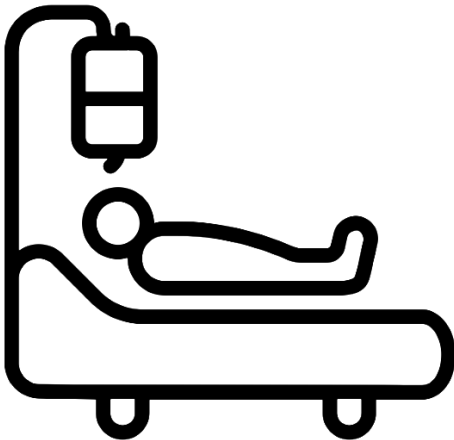
What if your insurer can help you get the best available treatment and cover your costs?

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Local Treatment

Where local options are available and illness can be treated at a high standard locally



OR

World Class Overseas Treatment

Providing easy and **affordable** access to the **very best international healthcare** by **removing the burdens** of arranging and paying for **treatment, travel and accommodation.**

Example:

Critical Elite

100% SA

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PLUS OPTION



Additional 100% of SA

OR

Overseas Medical Treatment

No Co-Payment | No out-of-pocket | 100% Cashless

Option for overseas medical treatment on cancer

Option to be exercised within 36 months from diagnosis of cancer



What is Critical Advantage®?

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Fully Reimbursed For Treatment Costs



Up to **US\$ 1,000,000** insured/year

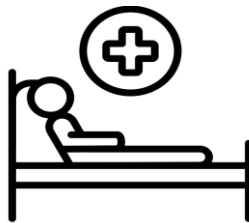
US\$ 2,000,000 insured/lifetime

Travel Expenses



Flights and accommodation fully covered for insured and a companion.

Hospital Cash



US\$ 100 per overnight stay for hospitalization. Maximum 60 days.

Fully Reimbursed For Medication



US\$ 50,000 lifetime limit for medications purchased in country of residence

Because life matters most.

further

How does Critical Advantage® work?

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Because life matters most.

Entire process powered by **further**

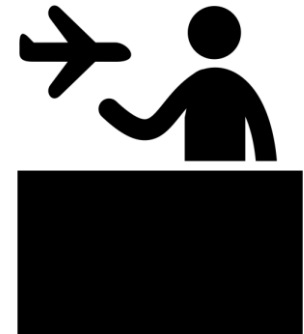


Further confirms diagnosis & treatment plan with one of the world leading experts.

You decide if you wish receive treatment abroad.

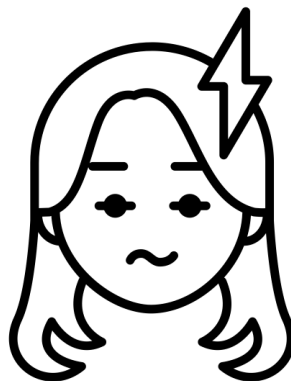
Further identifies most appropriate doctors and treatment centre.

Further arranges all travels



Critical Advantage® covers all costs

Case Study



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Name: Elena **Age:** 36

MRI brain scan revealed a brain tumour.

- **Initial Treatment Plan:**

Surgery but **impossible** to remove the tumour entirely due to a serious risk of damage.

- **Medical Second Opinion:**

The best surgeon was found for Elena, who has conducted over 5000 brain operations to remove tumours in the past, and was able to confidently remove the tumour entirely and successfully.

- **Total cost of treatment was €121,000, fully covered:**

- ✓ Medical consultations
- ✓ Diagnostic testing, including MRI and further medical hospitalisation.
- ✓ Surgical procedure at Boston hospital and further follow-up consultations.
- ✓ Flights, private transfers and accommodation for Elena and her husband.
- ✓ Concierge services, including interpretation and translation for her entire stay.



Future Outlook

Future Outlook



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