

Our material matters

1. Deepen the social impact of our products and services.

Leverage product design and innovation to drive social good.

1. Increase access to healthcare coverage and financial services.
2. Harness technology to measure and reward healthy behaviours.
3. Drive healthy financial behaviours, increase resilience and reduce risk.
4. Enhance client partnerships through innovative guided engagement using technology
5. Support healthier businesses that support healthier economies.

Scale our businesses to achieve greater impact

1. Harness partnerships to achieve the goals of Ambition 2023.
2. Product innovations and development to broaden reach, including to lower-income groups and small and medium sized enterprises (SMEs).
3. Focus on leadership and critical skills development.
4. Leverage technology as a platform for growth.

2. Ensuring our people management strategies address broader social concerns.

Enhancing systems that support inclusivity.

1. Offer all employees a consistent and incredible experience.
2. Remove bias from the recruitment process.
3. Link management incentives to employment equity performance.
4. Provide leadership programmes that drive greater social awareness.
5. Educate the organisation on disability.

Developing talent to support business growth.

1. Develop a pipeline of leaders and critical skills, guided by employment equity
2. Change the leadership and learning framework to fast-track the development of required skills and support a culture of continuous learning.
3. Harness opportunities and managing risks inherent in the digital revolution.
4. Support the national YES initiative.

3. Leverage our capacity to support resilient ecosystems.

Support national objectives to enhance market sustainability.

1. Increase healthcare capability and skill to improve the healthcare system.
2. Support economic productivity through healthier workforces.
3. Target our procurement spend and enterprise and supplier development initiatives.
4. Maintain constructive and collaborative relationships with government and regulators.

Reducing the cost of healthcare and the burden on public healthcare infrastructure.

1. Leverage the proven ability of behaviour-based incentives to increase health outcomes.
2. Remove fraud and waste from the healthcare system.
3. Protect the principle of social solidarity by balancing the needs of individuals and the collective in healthcare insurance risk pools.
4. Provide advocacy and education to key stakeholders on policy development and outcomes-based healthcare delivery models.

4. Active corporate citizenship that aligns to our values.

Operating an ethical and compliant business

1. Expand the role of ethics management.
2. Focus on the ethical use of data.
3. Cooperate with regulators and ensure strong internal processes on compliance and Treating Customers Fairly outcomes.

Leveraging models, capabilities and skilled employees to support social innovation.

1. Target support for vulnerable communities.
2. Leverage the goodwill and skills of our employees through volunteering.
3. Document and leveraging working models to ensure inclusivity and drive healthier communities.
4. Enhance CSI governance structures and improve strategic alignment between projects and business.

Manage electricity and water consumption.

1. Implement efficient data monitoring systems for environmental reporting.
2. Raise environmental awareness among employees.
3. Focus on energy and water efficiency.