

**Date: March 29, 2023**

**Place: Chennai**

**Ref: SHAI/B & S/SE/245/2022-23**

To,  
The Manager  
Listing Department  
BSE Limited  
Phiroze Jeejeebhoy Tower  
Dalal Street  
Mumbai – 400001  
**Scrip Code: 543412**

To,  
The Manager  
Listing Department  
National Stock Exchange of India Limited  
Exchange Plaza, 5th Floor, Plot C/1,  
G Block, Bandra-Kurla Complex  
Mumbai – 400051.  
**Scrip Code: STARHEALTH**

Dear Sir/ Madam,

**Sub: Analyst(s)/Institutional Investor(s) Meet Schedule – March 29, 2023.**

In compliance with Regulation 30 read with Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find below the details of the meeting held as part of the Star Health Analyst Day with Analyst(s)/ Institutional Investor(s) on **Wednesday, March 29, 2023 at Chennai.**

Sl. No	Fund/Firm	Type of Meeting
1.	Spark	Physical Group Meet
2.	UBS	
3.	Ambit	
4.	Citi	
5.	Investec	
6.	Goldman Sachs	
7.	BNP Paribas	
8.	AMSEC	
9.	Jefferies	
10.	JP Morgan	
11.	Nuvama	
12.	DAM Capital	
13.	HDFC	
14.	Kotak	
15.	Emkay	

Sl. No	Fund/Firm	Type of Meeting
16.	Motilal Oswal	Physical Group Meet
17.	CLSA	
18.	BoFa	
19.	B&K	
20.	Haitong	
21.	Anand Rathi	
22.	Axis Capital	
23.	Phillip Capital	

The presentation made to the Analyst(s)/ Institutional Investor(s) is attached herewith.

The above disclosure will also be made available on the Company's website at [www.starhealth.in](http://www.starhealth.in)

Kindly take the same on record.

Thanking you,

**For Star Health and Allied Insurance Company Limited**

**S.Venkataraman**  
**Vice President - Compliance Officer**



## Star Health - Analyst day

March 2023

**Health Insurance Industry - India**

**Accounting**

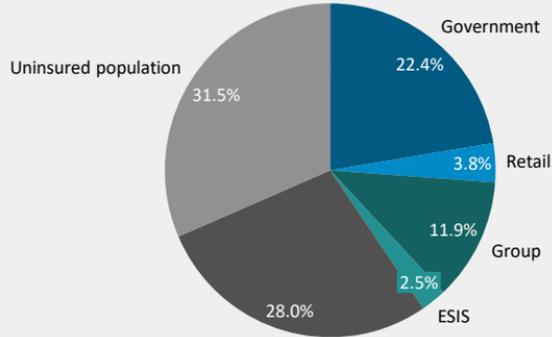
**Distribution**

**Underwriting, Actuarial & Human resource**

**Strategy**

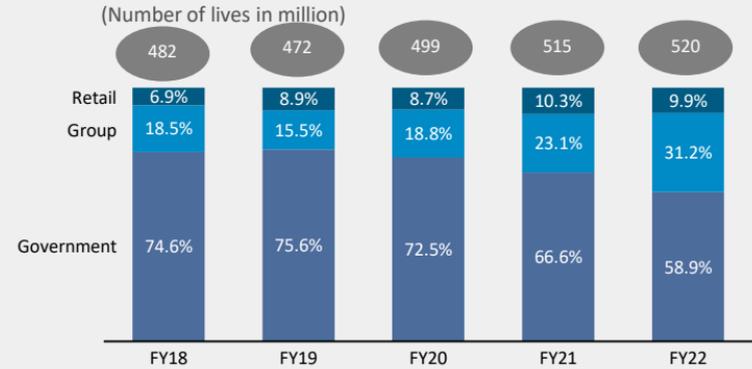
# Health insurance industry is under-penetrated

## India has a large uninsured population

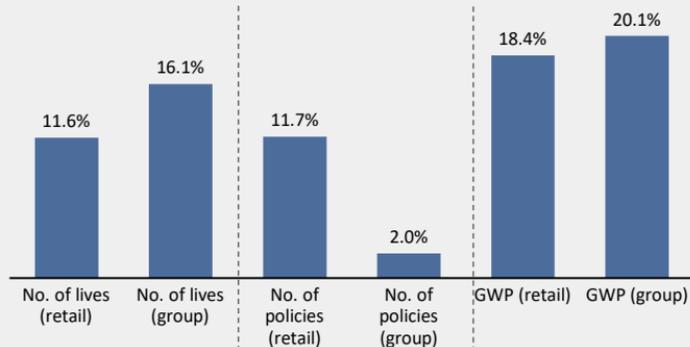


Additional lives that can be covered in AB-PMJAY

## The share of retail and group has been rising



## 2018-22 CAGR in lives, policy count and premium



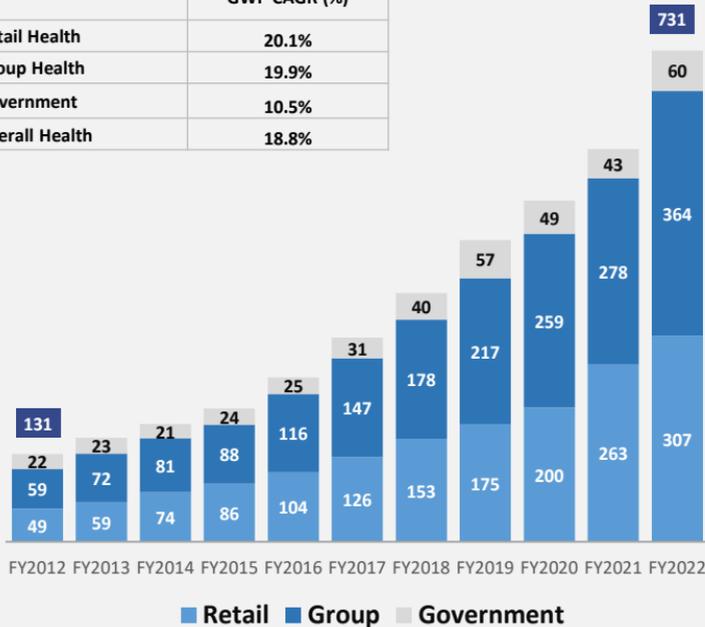
Source: IRDAI, Niti Aayog

# Retail Health is the fastest growing & SAHIs have grown rapidly

## Health insurance (Ex PA & Travel) industry category mix

	GWP CAGR (%)
<b>Retail Health</b>	<b>20.1%</b>
<b>Group Health</b>	<b>19.9%</b>
<b>Government</b>	<b>10.5%</b>
<b>Overall Health</b>	<b>18.8%</b>

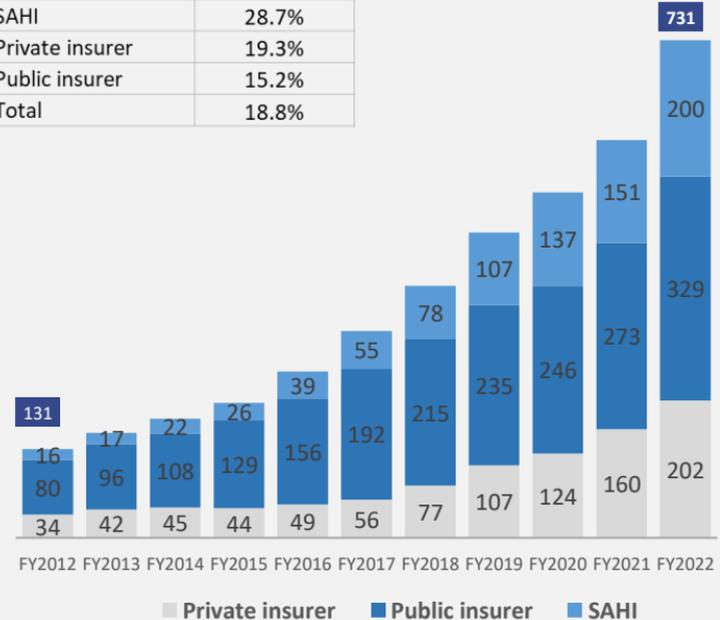
(INR bn)



## Health insurance (Ex PA & Travel) player wise mix

	GWP CAGR (%)
<b>SAHI</b>	<b>28.7%</b>
<b>Private insurer</b>	<b>19.3%</b>
<b>Public insurer</b>	<b>15.2%</b>
<b>Total</b>	<b>18.8%</b>

(INR bn)



# Expenses of Management – Large to Largest

## Regulations

- 35% for SAHI and 30% for GI players
- Actual EoM exceeds by =>10 percent of the projected EoM as per **Business Plan**, no variable pay to MD/CEO/KMP for the said FY

## Industry

- Many insurers are operating at higher cost and will have to control spends
- Insurers have profitability targets, companies cannot take higher EoM from current levels as the regulator will monitor this closely; Higher Combined Ratio needs to be controlled

## Opportunity Areas

- Large PSU and Pvt Banks are operating with JV partners. With new EoM there will be pressure from shareholders to improve insurance revenues with Existing/New partners
- Scope for Star Health to penetrate in Banca/NBFC channel. New regulations provides flexibility

# Unit economics of Retail Health business under various scenarios

## Scenario A

Post-tax ROE  
**28%**

Pre-tax ROE  
**38%**

### Underwriting leverage

Underwriting ROE  
**20%**

### Investment result

Investment ROE  
**18%**

Claims ratio  
**63%**

Expense ratio  
**29%**

Combined ratio  
**92%**

Investment yield  
**7%**

Investment leverage  
**2.5x**

## Scenario B

Post-tax ROE  
**22%**

Pre-tax ROE  
**29%**

### Underwriting leverage

Underwriting ROE  
**13%**

### Investment result

Investment ROE  
**17%**

Claims ratio  
**65%**

Expense ratio  
**30%**

Combined ratio  
**95%**

Investment yield  
**7%**

Investment leverage  
**2.4x**

## Scenario C

Post-tax ROE  
**16%**

Pre-tax ROE  
**21%**

### Underwriting leverage

Underwriting ROE  
**5%**

### Investment result

Investment ROE  
**16%**

Claims ratio  
**67%**

Expense ratio  
**31%**

Combined ratio  
**98%**

Investment yield  
**7%**

Investment leverage  
**2.3x**

Note: Assumed solvency = 2.0 in all scenarios. On underwriting year basis i.e. NWP=NEP. Source: Company data

# Accounting - IGAAP and Ind AS

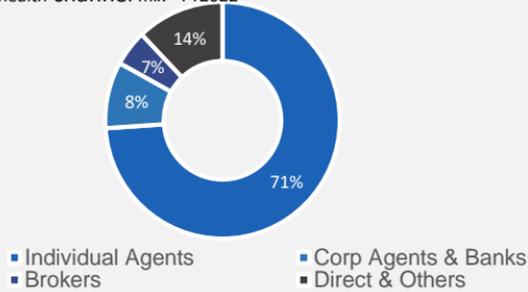
Assumption	Indian GAAP	22%	22%	22%	
		Year 1	Year 2	Year 3	Year 4
	GWP	100	122	149	182
	NWP	95	116	141	173
	NEP	40	104	127	154
	<b>Business Mix 58:42</b>				
64.0%	Claims	26	66	81	99
20.0%	RI comm	1	1	1	2
22.5%	Procurement Cost	23	27	33	41
7.0%	Opex	7	8	10	12
	UW Profit	-14	3	3	4
	Investment income	7	9	10	13
	PBT	-7	11	14	17
	PAT	-5	8	10	13
	Networth	40.0	48.5	58.9	71.8
	Solvency Capital @2	2.0	2.0	2.0	2.0
	Investment book	100.0	121.2	147.3	179.5
	Loss ratio	64.0%	64.0%	64.0%	64.0%
	Expense ratio - NWP	30.0%	29.9%	29.8%	29.6%
	<b>Combined ratio</b>	<b>94.0%</b>	<b>93.9%</b>	<b>93.8%</b>	<b>93.6%</b>
	<b>RoE</b>	<b>-13.2%</b>	<b>17.5%</b>	<b>17.7%</b>	<b>17.9%</b>

IND AS	22%	22%	22%	
	Year 1	Year 2	Year 3	Year 4
GWP	100	122	149	182
NWP	95	116	141	173
NEP	40	104	127	154
<b>Business Mix 58:42</b>				
Claims	26	66	81	99
RI comm	0	1	1	2
Procurement Cost	9	25	30	37
Opex	7	8	10	12
UW Profit	-2	5	7	9
Investment income	7	9	10	13
PBT	5	14	17	21
PAT	4	11	13	16
Networth	40.0	50.5	63.5	79.4
Solvency Capital	2.0	2.1	2.1	2.2
Investment book	100.0	121.2	147.3	179.5
Loss ratio	64.0%	64.0%	64.0%	64.0%
Expense ratio - NEP	40.2%	30.7%	30.6%	30.5%
<b>Combined ratio</b>	<b>104.2%</b>	<b>94.7%</b>	<b>94.6%</b>	<b>94.5%</b>
<b>RoE</b>	<b>10.2%</b>	<b>20.8%</b>	<b>20.4%</b>	<b>20.1%</b>

# Largest and Well-spread Distribution

## Retail health business is Agent driven

Industry Retail health channel mix - FY2022

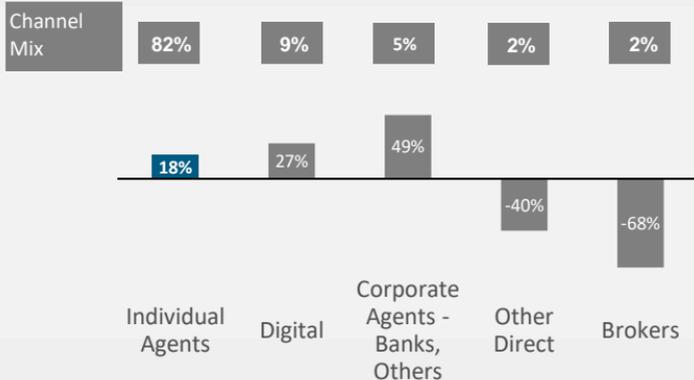


## Focused on growing 'Agency channel'

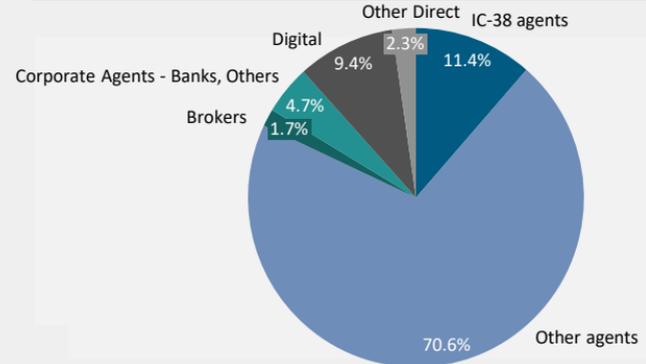
Star Health's total agency force



## Star Health Channel Mix and Channel growth, 9MFY23



## Channel mix as of 9MFY23



Note: Corporate agents includes banks, Digital includes web-sales, tele-sales, web aggregators and online brokers. SAHI refers to Stand-alone Health Insurer Source: IRDAI, Company data

# Renewal Retention Cell - Snapshot

## RRC Network



01

Centers

18 across the country

02

Callers

200+ callers across 18 centers

03

Calls volume

40K per day across India

04

Renewal Volume- FY23

No of Policies: 68 lacs

# RRC Key Initiatives



## Initiatives :

- Well Trained & best performers identified as dedicated callers for FHO renewals
- CIBIL Usage- Scrub for latest contactability & for better understanding of customer persona
- Moving high propensity renewals to digital platforms for conversions – Usage of BOT & IVR
- Advance follow-up's on 1<sup>st</sup> & 2<sup>nd</sup> year renewal
- Automation and digitisation of consumer journey

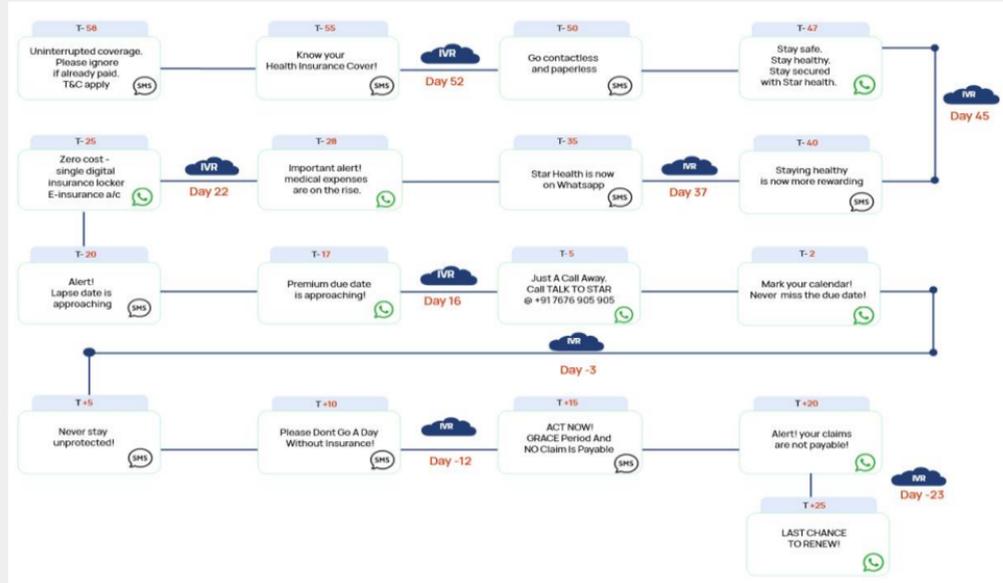
## Key Performance Indicators (KPIs)

- Upsell & Cross- sell
- Increasing Renewal collections through digital mode
- Increasing daily customer connect from current levels of 40K call per day to 50K with use of technology



# Digitization – Renewal Retention Cell

- Truecaller Integration helped to increase connectivity rate from 75% to 80%
- Automated Renewal reminders i.e IVR/ Bot has reduced dependency on call centre
- Cross-sell of PA, Extra protect etc. now at the checkout page across platforms
- ML based Predictive model being used to identify and prioritize the customers for renewal calling
  - Increased focus on low propensity renewals



# FHO price revision impact – Predictive Analytics

- Analyzed Impact for period Aug-17 to Jul-18
- NOP Retention came down by 4% from 91.4% to 87.5%

- **Method 1** : Based on Premium Co-relation : Impact in FY24
- FHO retention expected to impact by 2-3%
- Impact lower as contribution of 1<sup>st</sup> year renewal has reduced

- **Method 2** : Based on Claims Co-relation : Impact in FY24
- FHO retention expected to impact by 3-4%

**Overall Maximum impact on FHO renewals not to exceed 3-5%**

# Customer Engagement calendar



**T+90 days**

**Assurance of the purchase made- KYC & How to claim**



**T>90 to T< 180 days**

**Wellness + VAS Services like Talk to Star, Telemedicine etc.**



**T>180 to T< 270 days**

**Cross Sell of PA/OPD & Rewards  
Outcome ~ 7%  
upsell/cross-sell**



**T>270 to T< 365**

**Renewal reminders with focus on Advantages of renewal / early renewal and Renewal journey**

- SMS/Whatsapp on festivals.
- SMS/Whatsapp/Emailer on birthday and anniversary
- SMS/Whatsapp/Emailer on product specific information
- IVR call for non-financial endorsements like change in contact details encouraging for Cross sell

# Our channel partners – Opportunity with New EoM

## PSU and Pvt Banks



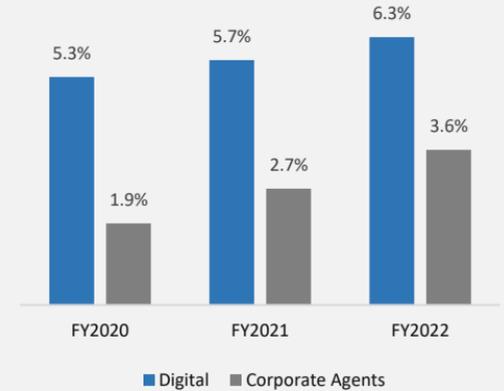
## NBFC and Brokerages



## Leading Fintechs



Digital & Corporate agents contribution to GWP consistently increasing



Note: Corporate agents includes banks. Digital includes online brokers

# Underwriting Philosophy

- Become the most preferred insurer in the country – making Star Health synonymous with Health Insurance
- Introduce innovative products / covers to suit the evolving requirements of the various segments of the society
- Achieve Growth with quality and profitability through careful selection of risks-  
**Cherry picking**
- Charge only optimal and affordable price as approved by the IRDAI
- Provide appropriate Health, PA and Overseas Travel cover to the target segment with clarity and transparency

# Underwriting Safeguards

- Agent's Confidentiality Report
- Document Management System (DMS)
- Proof of age for Proposals above 45 years
- Alert in Premia (If, Agents / SMs incurred claims ratio is adverse)
- Centralized Medical Underwriting portal
- Tele Verification Cell
- Zonal Underwriting Audit Cell -100% audit of fresh cases
- Surprise audit by Corporate UW cell
- PA proposals above Rs 3 crs SI are underwritten post Vigilance department report
- System based Approval authority matrix for prudent underwriting of Health policies

## Tele-verification - Automation



Step 1



Step 2



Step 3



Step 4



Step 5



Step 6



Tap to start

English

Allow permission

Allow Application to Access Microphone and camera

Allow

Geo location

Allow

Proceed

PERSONAL DETAILS



E-Mail  
suren53.s@gmail.com

Mobile number  
9952161253

Address  
100,300,300,600096

Agree Disagree

Welcome, Mr.SURENDRAN SURENDRAN SURENDRAN S



Product Name  
Medi classic Insurance Policy (Individual)

Proposal / Policy Number  
R/121411/01/2023/002188

Policy Sum Insured : 300000

Policy Type : PORTABILITY POLICY

Agree Disagree

PROPOSAL DETAILS

NAME: Mr.SURENDRAN SURENDRAN SUREN

DOB: 27-05-1988

PEB: NIL

Agree Disagree

VIDEO CONSENT

Please ensure that you are in bright and well-lit area.

Please smile to complete your business check.



Face Detection Liveness check

I have by agree that the given details are correct

If there is suppression of any material fact in the proposal, the contract shall become null and void ab-initio.

Agree Disagree

# Centralized Medical Underwriting Department - CMU

- Medical underwriting is fully Centralized in Head office and process PAN India proposals
- Team of 67 doctors, Supported by Super Specialist doctors panel
- Team of Executives and Paramedics for supporting UW team
- All Fresh Proposals with PED and / or adverse Medical History will be underwritten by our CMU Team through lab portal
- All Migration or Enhancement of sum insured during renewal with PED and / or Claim will be underwritten by our CMU team

# Regulatory Actuarial Work

## ➤ **Product Pricing**

- New product pricing
- Repricing of existing products
- Experience Analysis

## ➤ **Valuation of liabilities**

- Estimation of Incurred But Not Reported (IBNR) reserve
- Estimation of Premium Deficiency Reserve (PDR) estimation

## ➤ **Analytics & Management feedback**

# Product Pricing

- **Products** – Designed based on the market needs and evolving trends
- **New product pricing** – Internal data, Reinsurer data, Industry data and inputs from medical professionals
- **Repricing of existing products** – product's current experience and projected future experience
- **Regular experience analysis** – Actual vs Expected analysis and feedback to Management

# Actuarial Analytics

- Product sales and ICR trend analysis
- Asset-Liability – Duration analysis
- Business projections for the Company
- CAT exposure analysis
- Expense ratio analysis
- Others like Capital Requirement analysis, Solvency Projection etc.

# Strong domain expertise - Investment in Talent Capital

## Employee Dashboard

**14,034**  
Employee base

**27%**  
Women employee base

**38.2**  
Average age

**88.1%**  
Retention rate

## Strong organizational culture

- Believes in a culture of empathy, resulting in a recall around 'family values'
- Drawn employees from different ethnic backgrounds, enhancing a diversity of perspectives
- Focus on training-led employee development



## Talent Development

- Focus remains on developing of key talent, creating a succession plan across levels
- Competence Framework extended from the organizational to the functional to the role level
- Training institutionalized under a 110-member Star Insurance Academy

## Knowledge strength

- Experienced 'Leadership Team' with strong Domain knowledge repository in the form of its think tank



## Technology enablement

- Invested in HR Tech and Digital Transformation for employee life cycle management, automation of HR processes

## Talent productivity

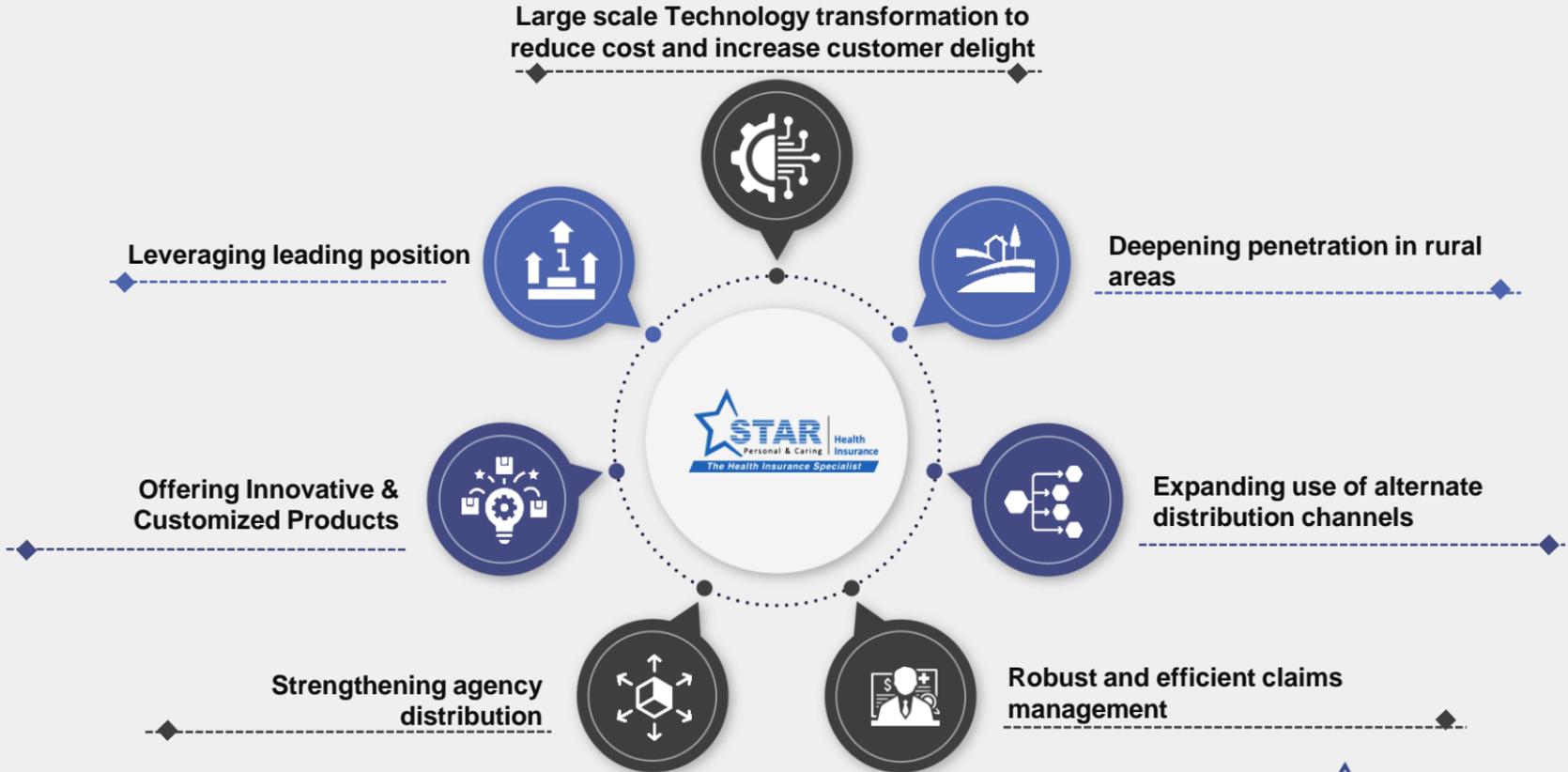
- Sharp increase in revenues per employee: from INR 53 Lakh in 2019-20 to 82 Lakh in 2021- 22



## Recruiter of specialized talent

- Talent profile comprised medically qualified and trained doctors who facilitate insurance product development
- They are specialized in understanding of medical underwriting, claims management with hospitals, fraud detection cum mitigation and grievance handling

# Our Strategy



***THANK YOU !***



# Claims Capabilities-Our Strengths

Wednesday 29<sup>th</sup> March 2023



- Over **8.8 Million** Claims handled since inception - In-house
- **37037 crores** Paid since Inception
- **300 +** Medically Qualified resources for claims



- 3 - 4 claims approved every minute
- **13.3 lac** Claims paid in the last 11 months
- **6869 Crores** paid in the last 11 Months

### Customer Care



- Proactive hand holding-Intimation to discharge
- **20,700** transactions Per Day
- Automation of request for Policy documents

### Empanelment Diversified

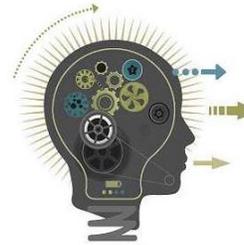


- **14,808** Network Hospitals
- **10,491** Agreed Network Hospitals
- **712** Valuable Service Providers
- **7** Home care Service Providers
- End to End Online empanelment ensuring transparency-**6000 +**



### Loss Minimization

- First to implement **Hospital Scoring**
- **1671** Hospitals Actioned,**1711** cautioned,**452** Flagged
- **436 Error Proven** Channel Identified



### Technology

- Auto allocation of Claims - Adjudicators
- Auto Adjudication being scaled up
- Auto Approval TAT **<10 Milliseconds**



**Talk to Star**  
— From Illness to Wellness —

### Telemedicine

- **> 8.5 Lac** people benefitted through our Free Tele-Consultation Facility
- Fever Help line | COVID Help line
- Electronic Second Opinion

### Process Upgradation

- Paperless DMS
- Claims Settlement based on soft copies
- Colour coding of Loss prone Agent / SM
- Area Specific Processing
- Specialty wise processing



# Claims Initiatives | Wider Coverage | Innovative Products



# Claims Delivery



## Geography based

- 3 Commands
- 12 Divisions



## More than 300

- Medical Professionals Specialized in various Disciplines



## Battery of

- Specialist doctors
- Investigators



## Claims coordinators

- ZOCA
- ZCC



## Coordination with Hospitals

- CFM
- HRM
- FVO

# Our Enablers, Facilitators & Accelerators



## Pricing with Hospitals

- ANH
- Mini SOC
- Discounts



## Empanelment

- Transparent & Online
  - 14,808 NWH
  - 10,491 ANH
  - 712 VSP
  - 7 HHC



## Fraud Mitigation

- SAS Platform
- DTI



## Disciplinary Action

- Hospitals - 3834
- Channel- 436
- Employees -11



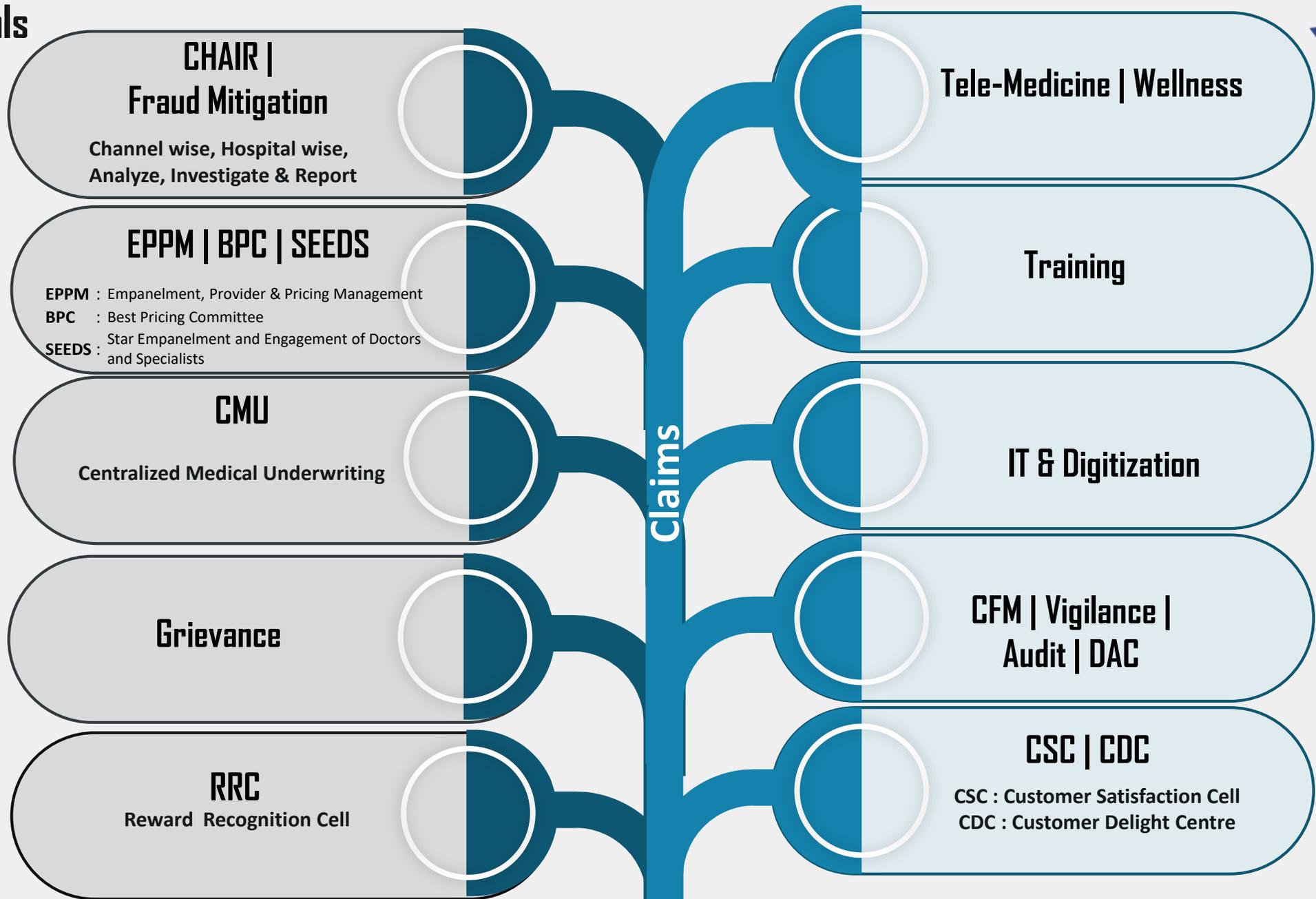
**Talk to Star**  
— From Illness to Wellness —

📞 7676-905-905  
8 AM to 10 PM on all days

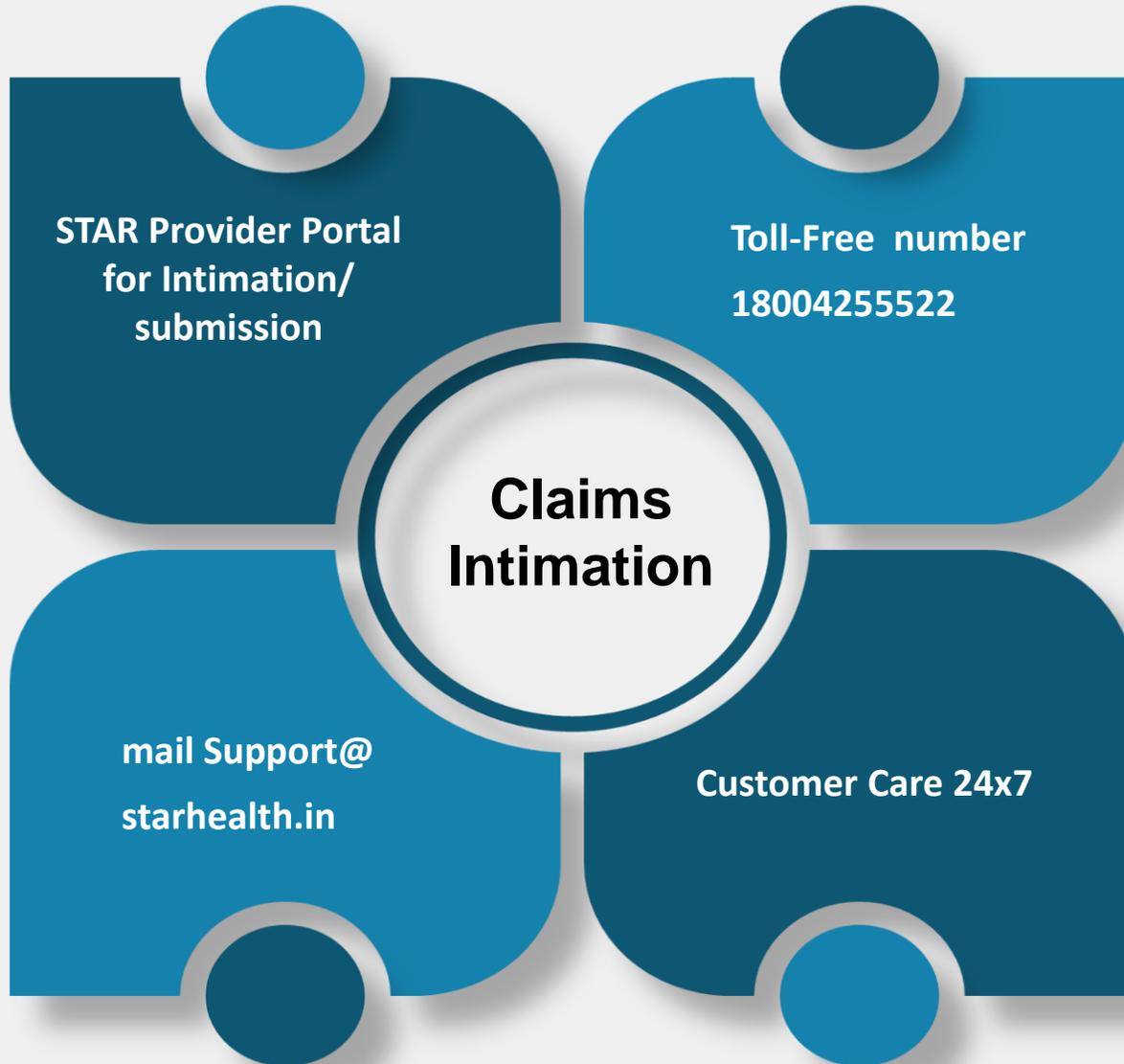
## Telemedicine | Wellness

- > 8.5 Lac benefitted
- Fever / COVID Help line
- CMP
- Electronic Second Opinion

# Verticals



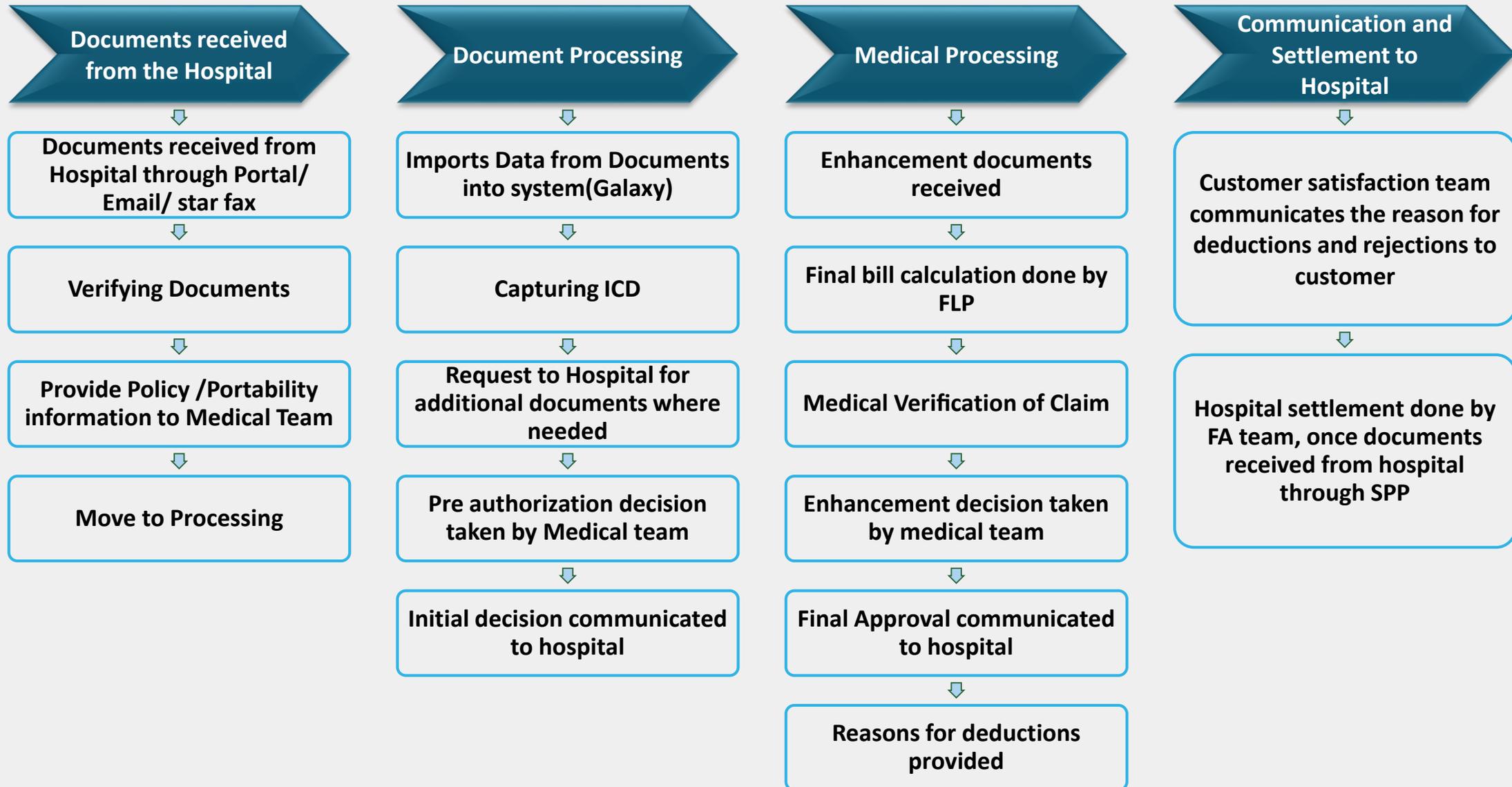
# Claim Intimation Process



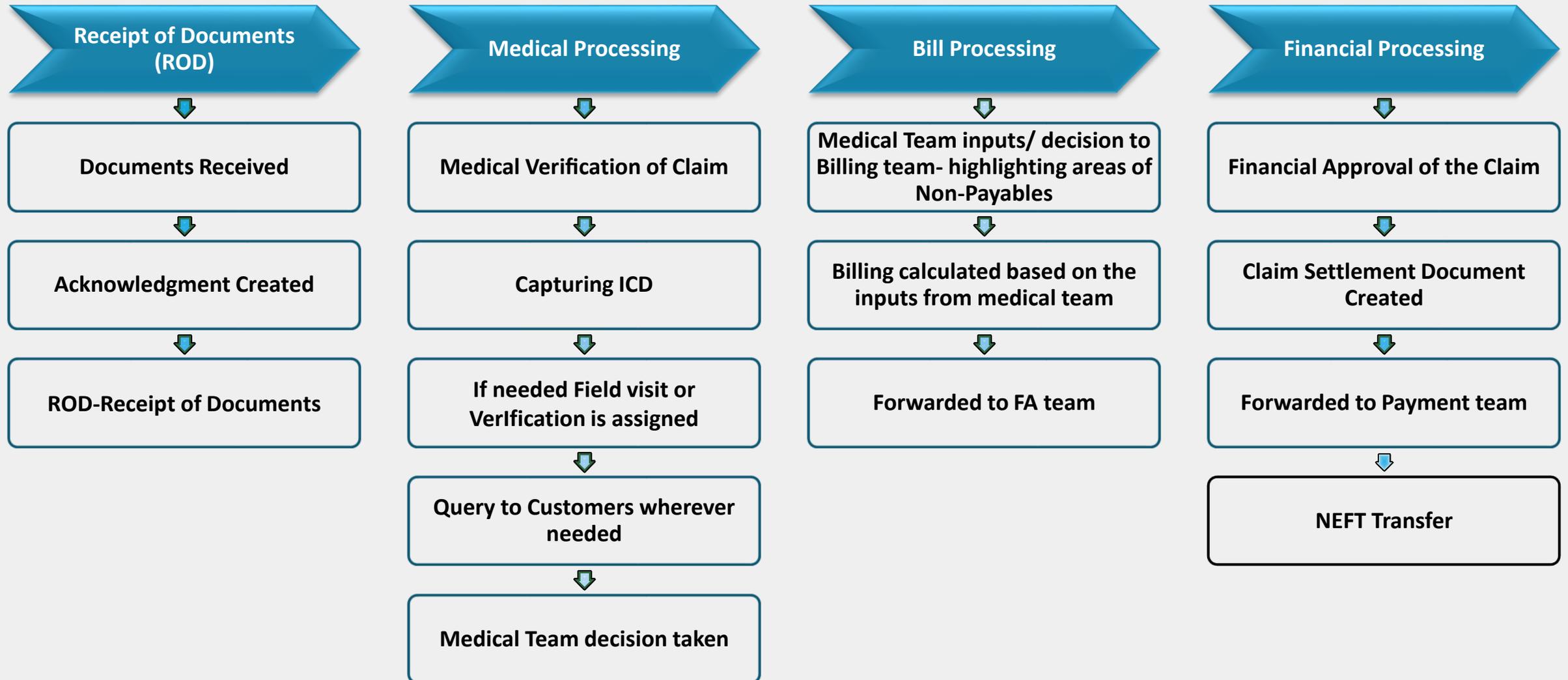
## Omni Channel – Intimation of Claims

-  STAR Health Website
-  Twinkle Chatbot
-  24 \* 7 Helpline
-  Agent's STAR Atom 2.0 Beta Portal | App | Customer Portal
-  STAR Power APP
-  What's APP 9597652225

# Cashless Claim Processing



# Reimbursement Claim Processing



## Treatment in Network Hospital



**Cashless Pan India TAT- 90% <2 hours  
Hub and Spoke Model**

- **Claims Processed by a dedicated team of Doctors and specialists**
- **Turn around Time (TAT)**
- **Preauthorization form must be Complete in all respects**
- **Complete medical history of the insured, whether or not related to present ailment needs to be provided by the Hospital**



# Pre Authorization – Digitization



## Key Information

Page Number 1 2 3 4

TO BE FILLED BY TREATING DOCTOR/HOSPITAL

A. Name of the treating Doctor: Dr. Mohd. Suhel

B. Contact number: 0512-2355991

C. Nature of illness/Disease with presenting complaint: Pain in ~~lower back~~ lower  
abd.

D. Relevant Critical Findings: \_\_\_\_\_

E. Duration of the present ailment: 4-5 Days

iv. Date of First consultation: \_\_\_\_\_ (DDMM/YYYY)

vi. Past history of present ailment: into surgery

F. Provisional diagnosis: Renal stone.  
ICD 10 code \_\_\_\_\_

G. Proposed line of treatment:  
I. Medical Management: No Any.  
II. \_\_\_\_\_  
III. \_\_\_\_\_  
IV. \_\_\_\_\_  
V. \_\_\_\_\_

H. If investigation and/or Med: Renal stone.

I. If surgical, name of surgery: URS + DJ Stenting.  
L. ICD 10 PCS code: PK6-

J. If other treatment, provide details: \_\_\_\_\_

K. How did injury occur: \_\_\_\_\_

L. In case of accident:  
i. Is it RTA: Yes  No   
ii. Date of injury: Yes  No   
iii. Report to Police: Yes  No   
iv. FIR NO: Yes  No   
v. Injury/Disease caused due to substance abuse/alcohol consumption: Yes  No   
vi. Test conducted to establish this (if yes, attach report): Yes  No

M. In case of Maternity:  
I. expected date of Delivery: \_\_\_\_\_ (DDMM/YYYY)

Health ID Card No. :  NA 13016624-1

Date of admission :  NA 04/27/2022

Room Type :  NA Single Room A/C /Private A/C

Claimed Amount: 58800

Treating Doctor Name :  NA - Dr. Mohd Sumer .

Qualification :  NA ms . Gen - surgery

Signature Availability : Yes

Proposed Line of Treatment :  NA Surgical Management X

Provisional Diagnosis :

Past History :  NA

Illness Name \_\_\_\_\_ Duration (Since month/year) \_\_\_\_\_

- Health ID Card No
- Date of admission
- Room Type
- Claimed Amount
- Signature Availability
- Proposed Line of Treatment
- Provisional diagnosis
- Past History
- Treating Doctor Name
- Qualification

CLOSE

# Why Auto adjudication?

- Rise in Cashless claims
- Reduce Claim Processing time from minutes to seconds
- Scale up without Manpower limitations
- Move from People to Process/System driven minimise Errors
- Enhance Customer experience

## Preauthorisation Auto Mode

- Hospital enters key data points in the Adjudication Portal
- Approval where rules are met within milliseconds
- Generation of Communication letter from Core IT Platform to the Hospital

## Out of Scope & Enhancement

- Hospital enters key data points in the Adjudication Portal
- Manual Adjudication by the doctors
- Generation of letter to the Hospital

# Auto Adjudication Progress



- 2800 + Hospitals onboarded into Adjudicated Portal
- 25% of the onboarded volumes received through portal are Auto Adjudicated
- Average Time taken per Pre auth is less than 10 milliseconds

## Pricing Audit

- Existing Pricing arrangement with Hospitals
- Healthy dialogue
- Pricing Committee

## Claims | Hospital Audit

- Expert Panel of doctors
- Billing Parameters across various line items, ALOS, Average Paid, Mortality & Morbidity studied
- CHAIR

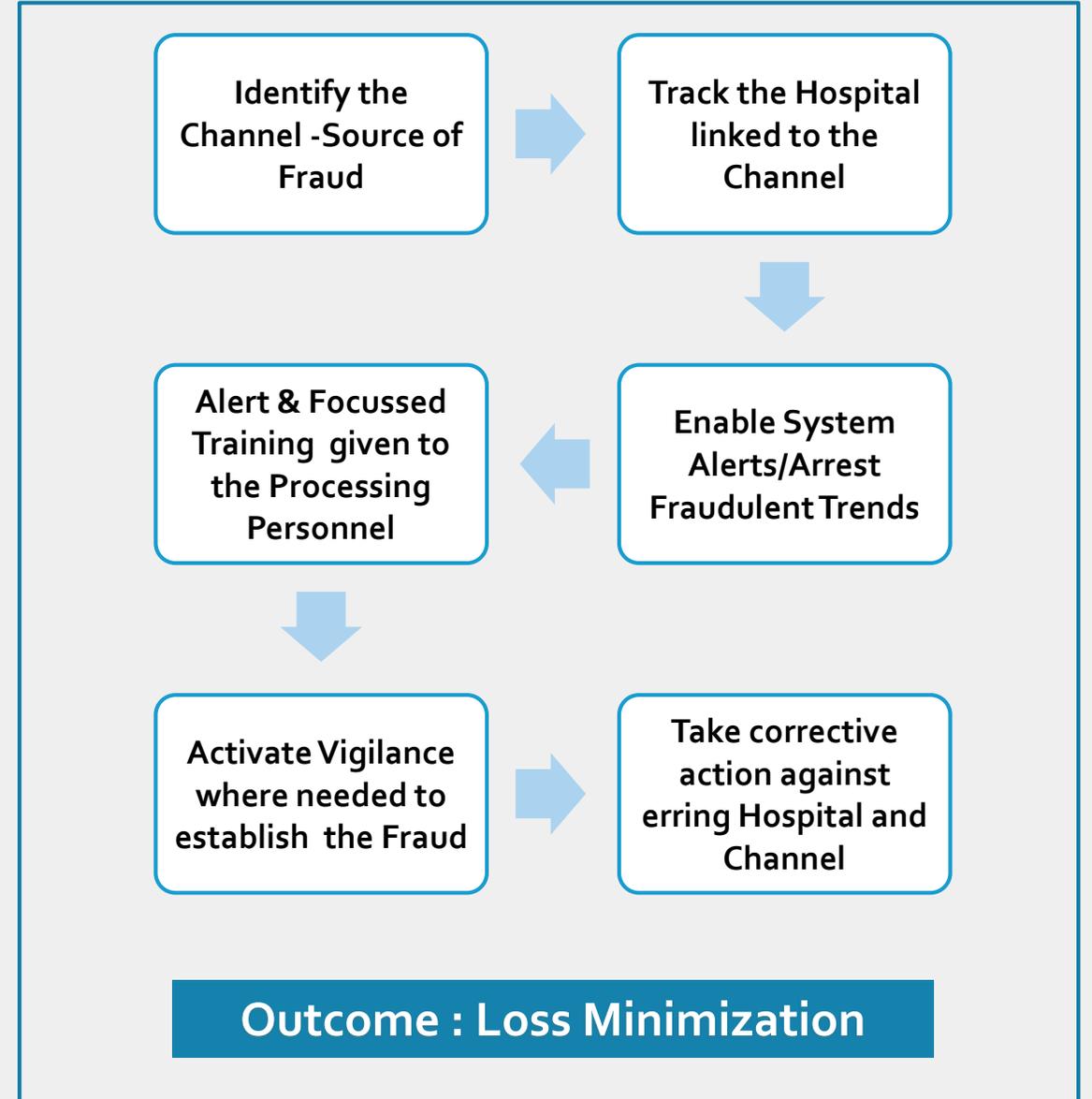
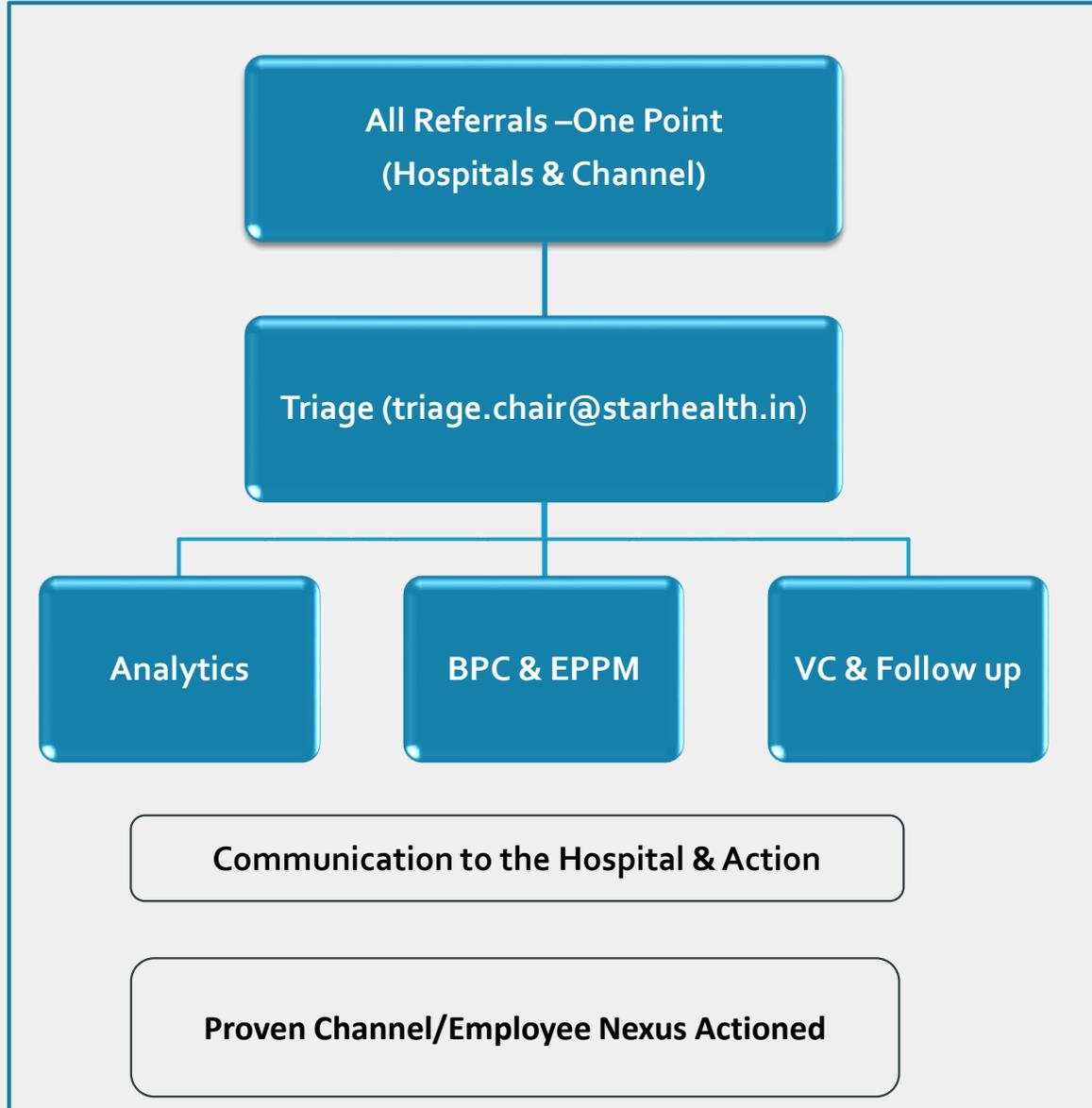
## Verification

- System based Fraud Alerts
- Field Visit/Tele-verification
- Claim Investigation
- Customer Relations Cell

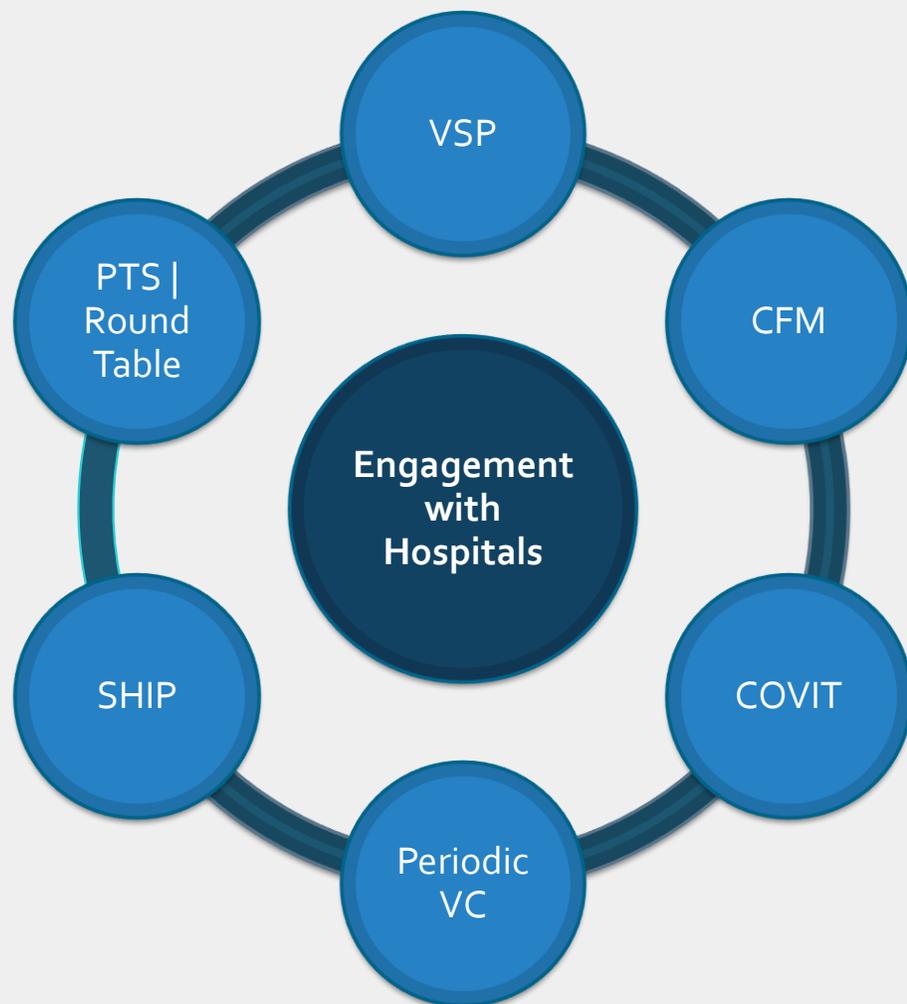
## Internal Rating

- Recognising Hospitals who are working towards IPSPG
- Hospital Score-Customised NW | NNW
- Net Promoter Score

# CHAIR (Channel wise , Hospital wise - Analyse, Investigate and Report)



# Engagement With Hospitals To Promote Topline and Protect Bottom line



- **VSP Valuable Service Provider (712 Hospitals)**
- **PTS Progress Through Synergy (87 Sessions )**
- **CFM Claims Facilitation Managers (200)**
- **COVIT Centralized Online Verification of Infrastructure team (6000+ IVs Completed)**
- **SHIP Star Helpline for Insurance Service Providers- Empanelment Support and Pricing Negotiations ( 7305-851-272 ,7305-859-848)**
- **VC Periodic Video Conferencing with Hospitals (940)**

# Progress Through Synergy-Provider Engagement Platform

Pune



Mumbai



Delhi



Bangalore



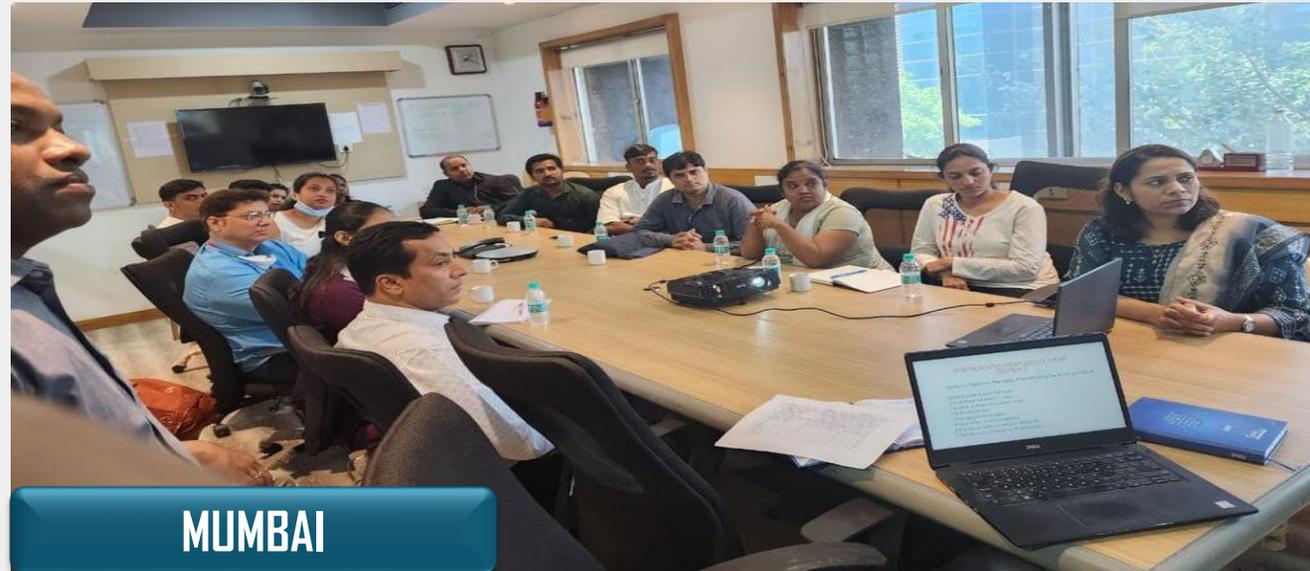
# Hospital Front Desk Training



DELHI



PUNE

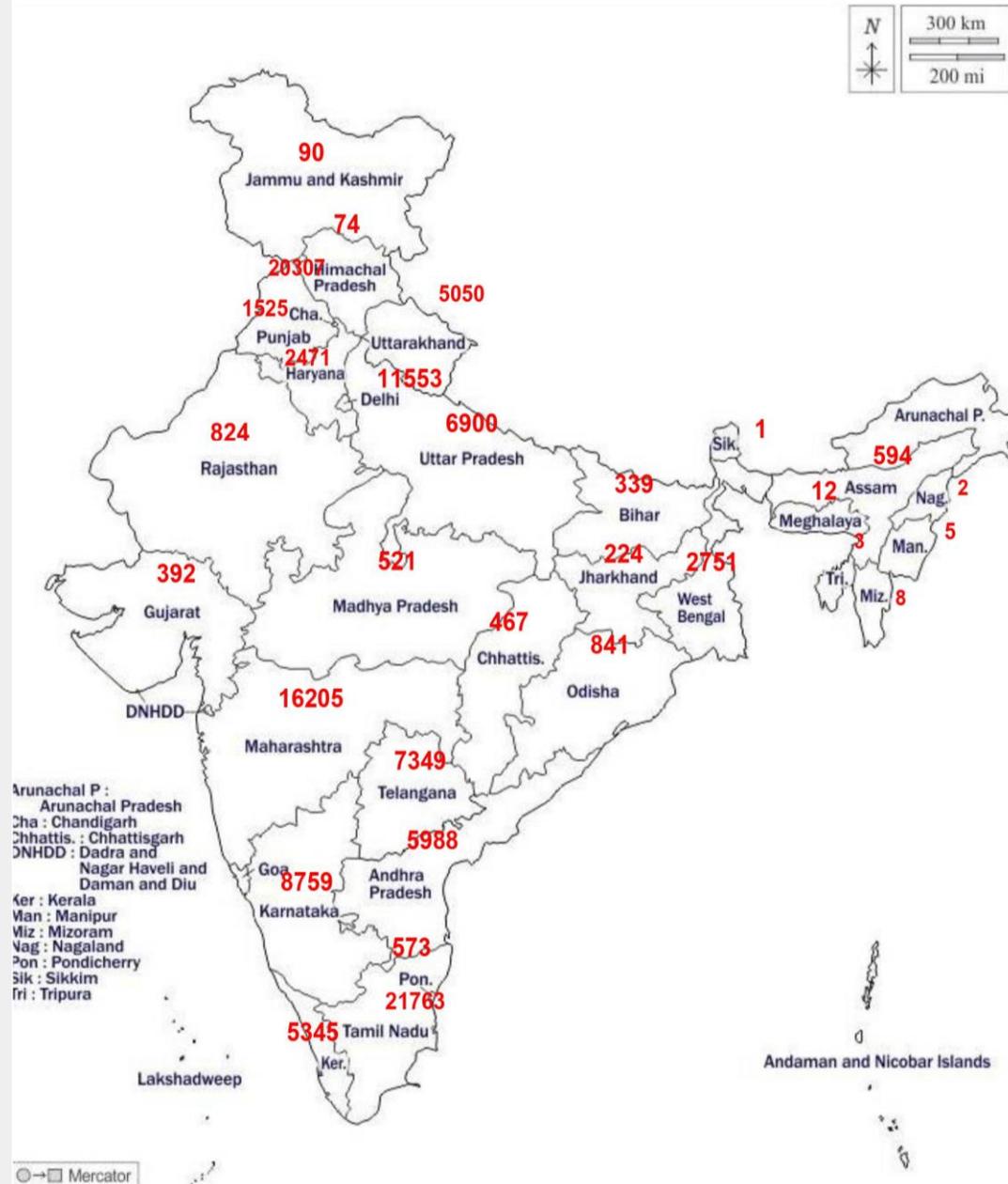


MUMBAI

Total No. Of Doctors : 1,05,748

❖ To create a Network by Empanelling individual General Practitioners, Specialist Consultants and Individual clinics to provide OPD service, Diagnostics and E-Pharmacy as CASHLESS to Star Customers

❖ As on Feb 2023 Star Health has empanelled 1,05,748 Doctors



## Preventive Health Check Facility

- PHC benefit Can be availed at Existing Network Hospitals and **2518** Diagnostic centers
- PHC cashless Benefit can be availed at selected Walk-in Diagnostic center

### ➤ Major Lab Chains

- ✓ Lal Path
- ✓ Metropolis
- ✓ Thyrocare
- ✓ Healthians
- ✓ Neberg
- ✓ I2H
- ✓ Safeguard

# Telemedicine Service Highlights



## Primary Care + Specialists

*Consultations offered*

## 6 Channels

7676905905, Direct, App (Audio + Video), Chat, Appointment

## Post discharge Advice for Star Policy Holders

## Exclusive Channel initiated for Employee Consultation

## Providing Specialist Consultation for Star Arogya Digi Seva

- Launched 14/02/2020-USP of STAR
- 8.5 lakhs+ Total consultations as of now
- 80,000+ Specialist consultations
- 1000+ customers treated under Home Quarantine during Pandemic
- Recognized by the Tamil Nadu as a COVID-19 Telemedicine unit
- Second Opinion prevents unnecessary Hospitalisation
- Accordance with HIPAA guidelines
- Wellness-Condition Management Program for identified high risk customers, HRA for employees well being (up to 1000), Current Focus on Mental wellbeing and Work life balance for employees and select Customers & Screening of Employees for Cancer



*Thank You*

