

## Who we are

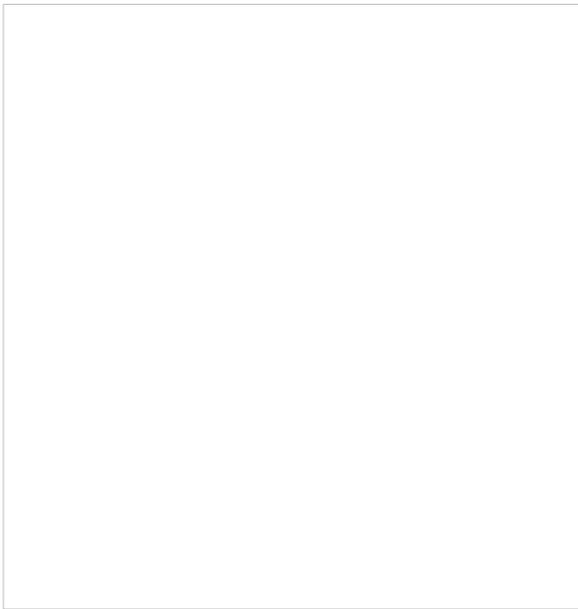
The market for healthcare services can be subdivided into hospital care and ambulatory care. Hospital care requires the patient to be admitted to a hospital for at least one night, whilst ambulatory care allows the patient to return home the same day.

Ambulatory care can be further subdivided into primary care and specialist care. Primary care is an interaction with a doctor or other medical professional who is a first point of contact for patients. These are typically family doctors, internal medicine doctors or (for children) paediatricians. Specialist care is provided by medical professionals who focus on a particular area of medicine.

More than 60 per cent of Healthcare Services revenues are generated by an integrated healthcare model, which is predominantly an employer funded employee benefit healthcare package. Medcover receives a contractual fixed fee and in return offers the employee or individual entitlement to a defined range of healthcare services. The care is delivered predominantly through Medcover's own network of clinics and medical facilities with a small reliance on third party health providers. Medcover is able to combine efficiently and seamlessly the financing of the services with managing access and demand to its services and providing high quality care, which drives high customer retention and loyalty. More than 30 percent of the division's revenue were generated through the strong and expanding fee-for-service ("FFS") services where customers pay direct out of pocket for healthcare services as used, and the remaining five percent from public funded sources.

Currently, Healthcare Services encompasses four hospitals, 96 healthcare centres and 18 fertility clinics spanning Poland, Romania, India, Ukraine and the UK and a partner network of more than 2,000 local healthcare service providers.





## **Key facts:**

7 countries

4 hospitals and > **100** medical centres

> **5.7** million medical visits per year

> **1 million** member

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