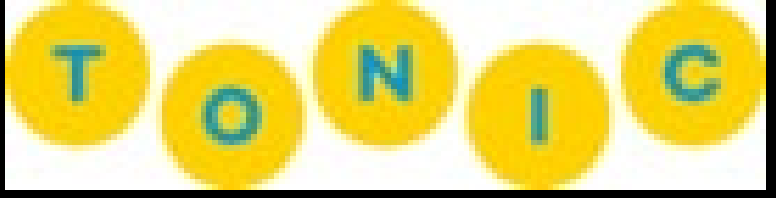


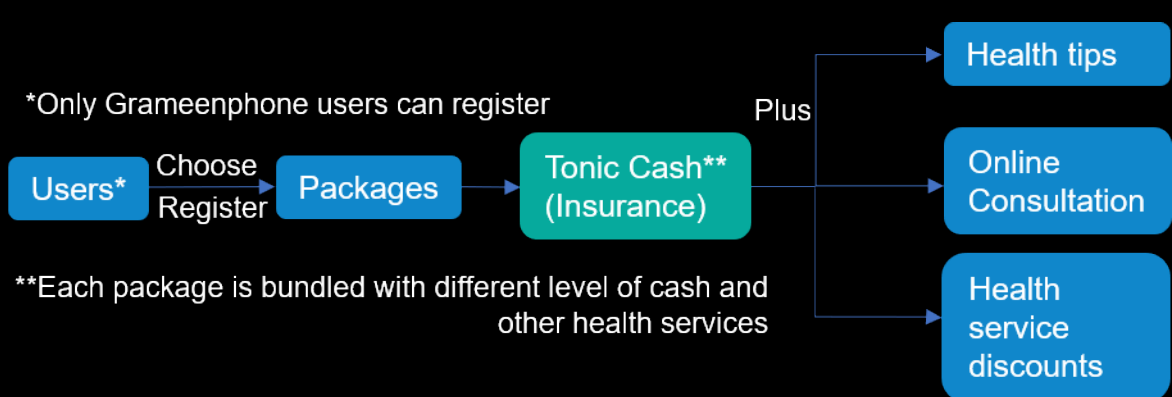
Case study: Tonic (Telenor Health)



Company Description

Telenor Health is the digital health subsidiary of the leading telecommunications company Telenor Group. In 2016, Telenor Health launched its first product Tonic. As a digital healthcare service, Tonic provides a mixture of health information, advice and service through mobile operator Grameenphone. Telenor Health is currently operating in Bangladesh but plans to target other emerging markets.

Tonic Main Offerings



Solution Type: InsurTech - Micro-Insurance*

Product Offered: Tonic Cash serves to mitigate financial risk for Bangladeshi families as well as play a role in building credibility of insurance providers. The subscriber can claim cash if the subscriber gets hospitalized due to qualified medical conditions for 3 consecutive nights or more at government registered hospital

Access:

Telenor Health is partnering with Grameenphone to bring Tonic to the mobile network operator's 57 million customers free of charge

Advantage:

Easy access micro-insurance with bundled healthcare services

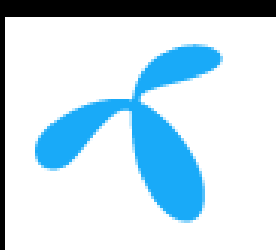
Charging Model:

There are four packages, Tonic free, Asha, Astha and Shurokkha with monthly charge of 0/47/126/296 BDT. Each package is an integrated offering including health insurance ('Tonic cash') and other health services. While Tonic Free subscribers only have charged online consultation and Tonic Discount service (healthcare service discount), other three packages have more value-added services such as SMS health tips, Health wallet, free consultation, and appointment booking.

Beneficiaries

Customer Base: Over 5 million subscribers

Customer Profile: The users of Grameenphone are typically the low income segment, where subscription fees are nominal



Partnership

Grameenphone (Telenor's mobile operator)

Results of Success

Over 5 million subscribers

Over 1 million phone-based consultations

Approved 25 thousand discounts on medical service