



THE IMPACT
of iCARE
BENEFITS

HPV VACCINATION PILOT

// VIETNAM
2016


EXECUTIVE SUMMARY

The formal workforce in Asian emerging countries more and more often can enjoy access to free basic healthcare services. According to World Health Organization, life expectancy in Vietnam is constantly increasing and the country advances in multiple health indicators. At the same time, probability of dying because of cancers is increasing among both men and women

Even with the labor reforms like social security and minimum wage, the frontline factory workers typically earning 175-400 usd per month still struggle to provide essential healthcare to themselves and their families. They face multiple barriers in accessing the information about the most common diseases, affordable prevention measures, and quality healthcare products and services.

Health products producers and service providers have not found effective ways to penetrate this untapped market. Average factory workers don't have enough knowledge about health nor purchasing power to buy the products and services costing a large part of their monthly income. Workers reach for medical services only when they or their relatives get sick. Often, black market is the only source of cash for the unexpected expenditures. They pay usurious interest rates from 10% to 30% per month and fall in vicious debt cycle.

iCare Benefits makes a constant effort to understand the needs and challenges of the factory workers and their families whom it serves. 94% of the workers participating in the survey in 2016 didn't know what HPV was, neither what health risks it carries. iCare Benefits partnered with Pasteur Institute in Vietnam to provide the most effective solution to help its members understand the issue and prevent the risk threatening them and their families.

A woman with dark hair, wearing a white lab coat over a red shirt, is smiling and holding up a white envelope. The envelope has three orange circular logos and some text in Vietnamese. The background shows a clinical or office setting with a whiteboard.

iCare Benefits, by way of an innovative zero-cost employee benefits solution, provides access to basic life changing products and services that will improve its members quality of life, and enable comfortable, healthy, smart and prosperous living both in the workplace, and at home.

Learn more at www.icarebenefits.com

This document presents the results of the pilot project between iCare Benefits and Pasteur Institute which aimed to increase awareness of factory workers about HPV and cervical cancer, and to provide access to affordable HPV vaccination.

PROJECT HIGHLIGHTS



5 employers participating



660 workers attending the workshops about HPV



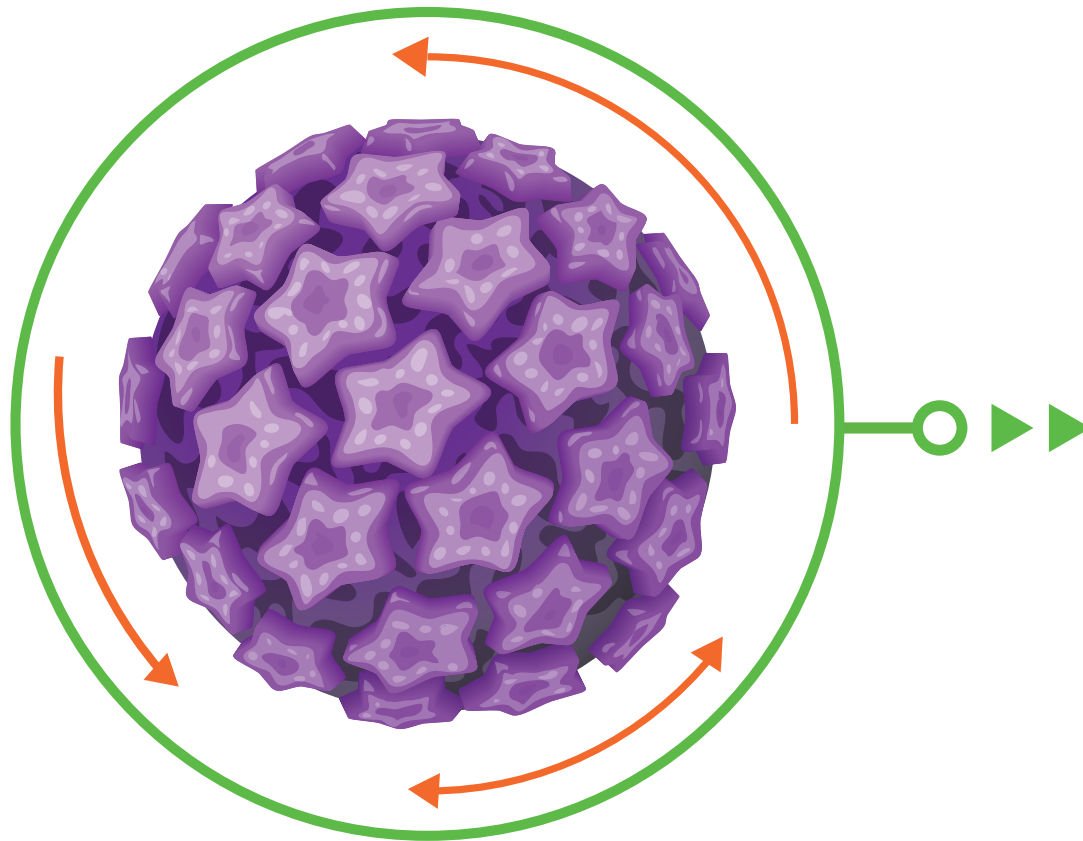
381 workers and their family members vaccinated



58 USD average cost saving for iCare Members



13 working hours average time saving for iCare members



WHAT IS HPV?

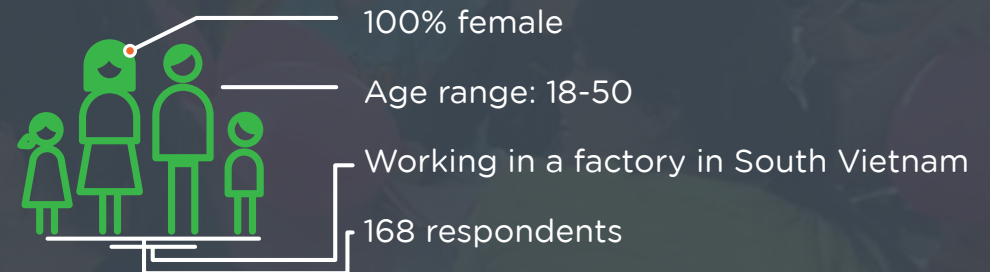
HPV is the most common sexually transmitted infection (STI). HPV is a different virus than HIV and HSV (herpes). HPV is so common that nearly all sexually active men and women get it at some point in their lives. There are many different types of HPV. Some types can cause health problems including genital warts and cancers. There are vaccines that can stop these health problems from happening.



AWARENESS ABOUT HPV BASELINE SURVEY

iCare Benefits in cooperation with local Labor Union conducted a survey in one footwear factory in South Vietnam to understand the HPV awareness level among factory workers. The full survey report available upon request.

BASELINE SURVEY HIGHLIGHTS



Majority of survey respondents have no awareness about what HPV is, what are the risks related, neither about the prevention methods. The survey results reveal that there is an overwhelming interest from the workers to learn about HPV and the majority wants to consider the opportunity to be vaccinated against it.

HPV AWARENESS SURVEY CONCLUSIONS

iCare Benefits provides access to essential HPV vaccine which most of workers would not access otherwise.

Answers of the respondents revealed multiple reasons why workers don't reach for the HPV vaccinations for themselves and their family members. The key reasons are: high cost of the vaccine, lack of awareness about the HPV and the importance of prevention, or lack of knowledge where the vaccines are available.

Urgent need for HPV awareness raising.

94% of respondents shared they didn't know what HPV was. It validates a strong demand for HPV awareness raising workshops in industrial zones.

Affordability expected to be a significant obstacle in accessing HPV vaccination.

Only 5% of respondents said they were not able to afford the HPV vaccination. Nevertheless, 94% of respondents didn't know about HPV vaccination at all therefore we may assume that they were also not aware of its price. Knowing that vaccination cost is equal to average 1 month salary of a factory worker, affordability may be another serious obstacle to access it.

Significant majority of workers and their children haven't been vaccinated against HPV.

Only 4% of respondents answered that they were immunized against HPV while 48% shared they didn't remember whether or not they were vaccinated. HPV vaccination is not obligatory nor popular among rural and industrial zone populations in Vietnam which suggests us that majority of the workers had not been vaccinated.

Respondents expressed a strong interest in the HPV vaccination program.

An overwhelming majority of respondents show interest in vaccines against HPV for themselves or their children. It proves a significant potential for iCare Benefits and Pasteur Institute to introduce the HPV vaccination product to iCare members across the country.

iCare Benefits provides the lowest total cost of access to HPV vaccination.

Thanks to the partnership with Pasteur Institute, iCare Benefits is able to offer its members the HPV vaccination at their workplace with interest-free 9-month installment payment option so they save about 58 usd and 13 working hours they would otherwise need to spend learning about HPV, finding the suppliers, traveling to the clinics, and applying for financing from other providers.

HPV AWARENESS RAISING WORKSHOP

iCare Benefits collaborated with factories and labor unions to organize a series of workshops. Doctors from Pasteur Institute provided presentations about HPV and cervical cancer to iCare members and their relatives. **660 workers and their relatives attended the workshops.**

Factories hosting workshops:

- Changshin
- Garmex
- Triple
- Samho

Labor Union members facilitated the invitation process to gather workers. iCare Benefits and Pasteur Institute provided simple educational videos which labor union shared with workers.

To support the HPV awareness raising in factories in 2016, iCare Benefits included 1-page information about HPV in over 100,000 catalogs distributed to iCare members. Moreover, iCare staff distributed over 10,000 leaflets from the "Stop HPV" campaign.



"Say Yes To Stop HPV" campaign video was presented to workers in factories partnering with iCare Benefits

 **Video link 1 — HPV Vietnam**

 **Video link 2 — HPV vaccination iCare Benefits program**



Printed materials about HPV were distributed to over 100,000 iCare members.



HPV VACCINATION PROGRAM'S DEMOGRAPHICS

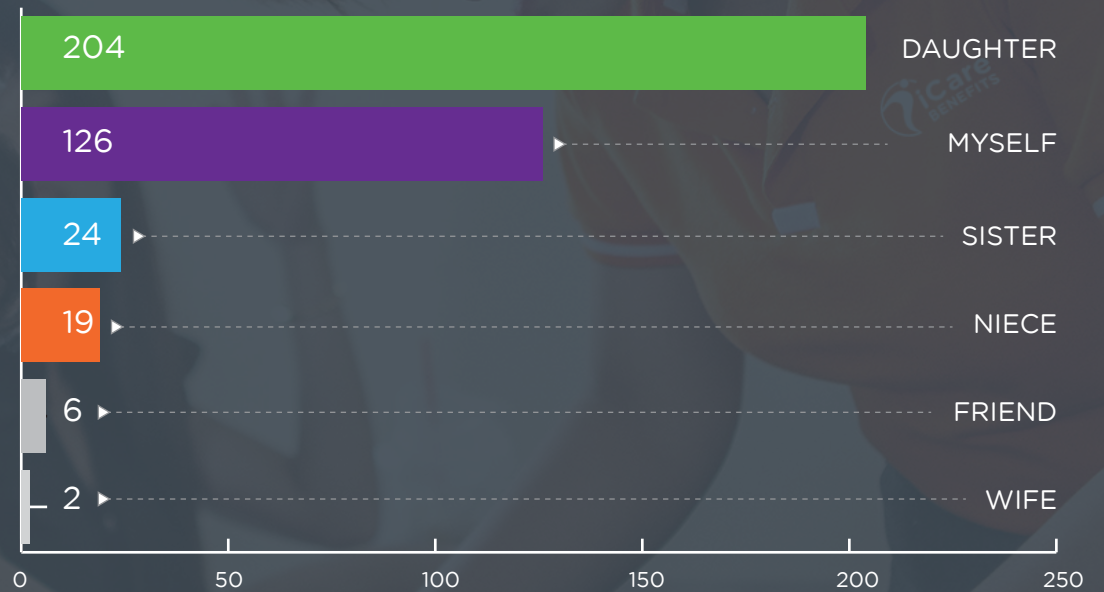
Three employers hosted the vaccination days

- iCare Benefits Vietnam — 56 participants
 - Garmex — 87 participants
 - Changshin — 238 participants
- iCare Benefits team worked with Labor Union in each factory to select the most convenient day for the workers (Saturday or Sunday, outside the production hours). Labor Union supported in registering workers who were interested in the vaccination program.
 - On the vaccination day, doctors from Pasteur Institute came to the factory to conduct examination and vaccination to pre-registered workers.
 - The vaccination cost: 3.6 million VND (~158 USD) with payment spread in 9 equal installments of 400,000 VND via iCare Benefits program.



HPV VACCINATION PROGRAM'S DEMOGRAPHICS

Relationship of the iCare Member making the registration the vaccinated person.

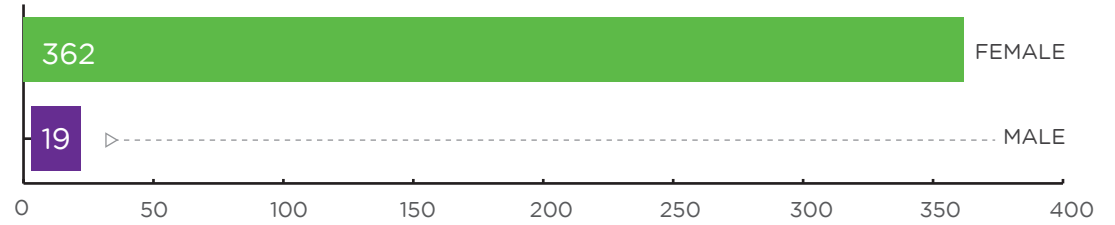


- 67% of the vaccination program participants are relatives of iCare Benefits members.

Workers willingly use iCare Benefits to purchase the vaccination for their children and family members.



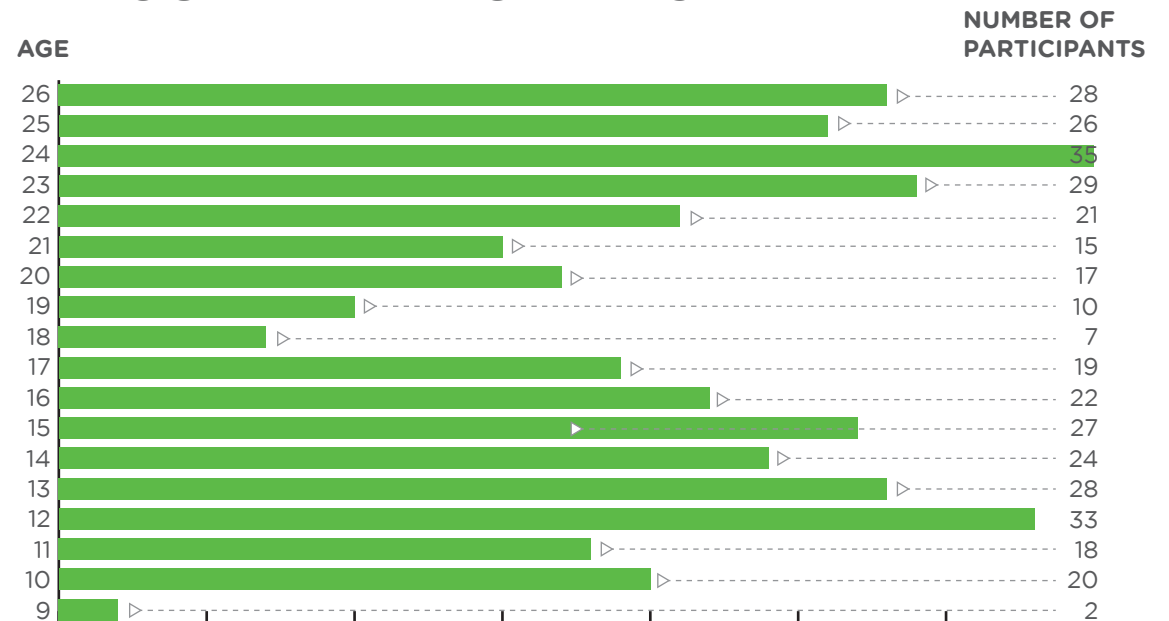
HPV VACCINATION PROGRAM'S DEMOGRAPHICS



- **95% of the iCare Members who purchased the vaccination were women.**

Overwhelming majority of iCare members who purchased the vaccination for themselves or their relatives are women. It indicates the need for iCare Benefits and Pasteur Institute teams to explore further why female are more likely to purchase the vaccination for their relatives than men.

AGE OF THE HPV VACCINATION PROGRAM PARTICIPANTS



TIME AND MONEY SAVINGS FOR THE iCARE BENEFITS MEMBERS IN THE HPV VACCINATION PROGRAM

	iCare Benefits	The nearest clinic
💰 Cost		
Price	3,600,000	3,915,000
Traveling	No	50,000 - 140,000 VNĐ
🕒 Time		
Traveling*	No	60-90 mins
Waiting in line	5-10 mins	50-90 mins
🔗 Other benefits		
Breakfast for participants	Yes	No
Installments cost	9 month, 0%	~20%(~700k)**
Monthly travel to pay installments***	0	360 minutes
📊 Savings summary**		
Money savings	1,330,000 VNĐ (58 USD)	
Time savings	772.5 minutes	

* 3 shots of vaccination require 3 visits

** Average lenders offer average 12 months installment — 12 trips to pay installments

*** Reasonably low cost consumer finance loan 20% per interest rate



TESTIMONIALS



MY NAME IS CHI PHUONG

24 years old, Accountant

I vaguely knew about HPV, and I didn't pay much attention to it because I thought only married women need to be vaccinated against this virus. After attending an educational workshop jointly organized by iCare Benefits and our Labor Union, I am now more knowledgeable of associated risks and learned how a HPV vaccine can prevent the virus. So I decided to register for the vaccination program. The cost of this vaccine is relatively high, but thanks to the 0% interest installment payment offered by iCare Benefits, the monthly rate is affordable as well. I also decided to register my sister for the vaccination series.





MY NAME IS THUAN

46 years old, Father, Quality Control Division

My daughter is 14 years-old. We knew about HPV from the media but we haven't managed to take her to the hospital for the vaccination yet since my wife and I are busy with our work while my daughter goes to school during the weekdays. It is great that iCare Benefits helps coordinate the vaccination program right at my factory during the weekend. This is very convenient for both my daughter and I, and we registered without any worries. I will definitely tell my sisters and nieces about HPV and encourage them to get vaccinated to protect themselves and their families.



