



Sustainability Report 2019

Sustainability Report for Raffles Medical Group ⁽¹⁰²⁻¹⁾



Board Statement

The Board of Raffles Medical Group (RMG) affirms that it provides strategic direction to the Group and specifically considers sustainability issues as part of its strategic formulation.

The Board also acknowledges its responsibility for the Group's sustainability reporting and believes that the following report provides a reasonable and transparent presentation of the Group's strategy as well as Environmental, Social and Governance (ESG) performance.



Scope of This Report ^(102-46, 102-49, 102-50, 102-51, 102-52)

Our third Sustainability Report ("Report") discusses the developments and progress of our sustainability journey in the year 2019. The Report references the Global Reporting Initiative (GRI): Core option issued by the Global Sustainability Standards Board, and is guided by the SGX-ST Sustainability Reporting Guide (Practice Note 7.6). In preparing the Report, we continue to focus on communicating value creation through our ESG strategies.

The Report covers the ESG performance of all business divisions and subsidiaries within RMG over the reporting period. Information is extracted from primary internal records to ensure accuracy and is presented using internationally accepted measurement units.



Reporting Process ^(102-48, 102-53, 102-54)

The Board has assigned the responsibility for monitoring and overseeing the Company's sustainability efforts to the Sustainability Committee (the Committee). The Committee comprises senior executives from major functions who provide the direction for reporting. It reviews, assesses and determines the sustainability context, material topics, scope, boundary, and prioritisation of issues included in the report. It considers formal and informal feedback from both internal and external stakeholders throughout the year to determine the material issues in the report. The Committee is supported by a cross-functional team that gathers and verifies the data.

Availability: The report is available for download at www.rafflesmedicalgroup.com. To conserve paper, we do not offer a print version.

Feedback: We welcome feedback at enquiries@rafflesmedical.com.

Restatement ⁽¹⁰²⁻⁴⁸⁾: This report does not include any restatement of previously published data.



About Raffles Medical Group (102-1, 102-2, 102-5)

Founded in 1976 and listed on the mainboard of the Singapore stock exchange (“SGX”) since 1997, RMG is a leading integrated private healthcare provider in the region, providing comprehensive services from primary to tertiary care. It is also the first in Asia to join the Mayo Clinic Care Network.

Raffles Medical clinics form one of the largest networks of private family medicine and health screening centres in Singapore.

Raffles Hospital, the flagship of RMG, is a private tertiary hospital located in the heart of Singapore offering a comprehensive range of specialist medical and diagnostic services for both inpatients and outpatients. Representing more than 30 disciplines,

our team of specialists constitutes a group practice combining subspecialty expertise and teamwork to ensure optimal, affordable and high quality care for our patients. The Group also has representative offices and patient liaison offices in Indonesia, Bangladesh, Vietnam and Myanmar.

Raffles Medical International operates medical facilities beyond Singapore in 13 cities in China, Japan, Vietnam and Cambodia, including an international hospital in Chongqing and another international hospital in Shanghai is slated to open in 2020.

Raffles Dental is a team-based multi-specialty dental group in Singapore and China.

Raffles Health Insurance provides healthcare insurance solutions to corporate and individual clients, and is an integrated Shield Plan provider. It is supported by RMG’s network of clinics and Raffles Hospital.

For more information, please refer to our website at www.rafflesmedicalgroup.com.

OUR REGIONAL FOOTPRINT



Location and Markets

(102-3, 102-4, 102-6)

- Headquartered in Singapore
- Operations in China, Hong Kong SAR, Japan, Vietnam and Cambodia
- Serving patients from over 100 countries, predominantly in Asia



Medical Facilities

- **Singapore**
- **China:** Beijing, Chongqing, Dalian, Nanjing, Shanghai, Shenzhen, Tianjin, Hong Kong SAR
- **Japan:** Osaka
- **Vietnam:** Hanoi, Ho Chi Minh City, Vung Tau
- **Cambodia:** Phnom Penh



Representative & Liaison Offices

- **Bangladesh:** Dhaka, Chittagong
- **Indonesia:** Jakarta, Semarang, Solo, Surabaya
- **Myanmar:** Yangon
- **Vietnam:** Hanoi, Ho Chi Minh City

Our Vision

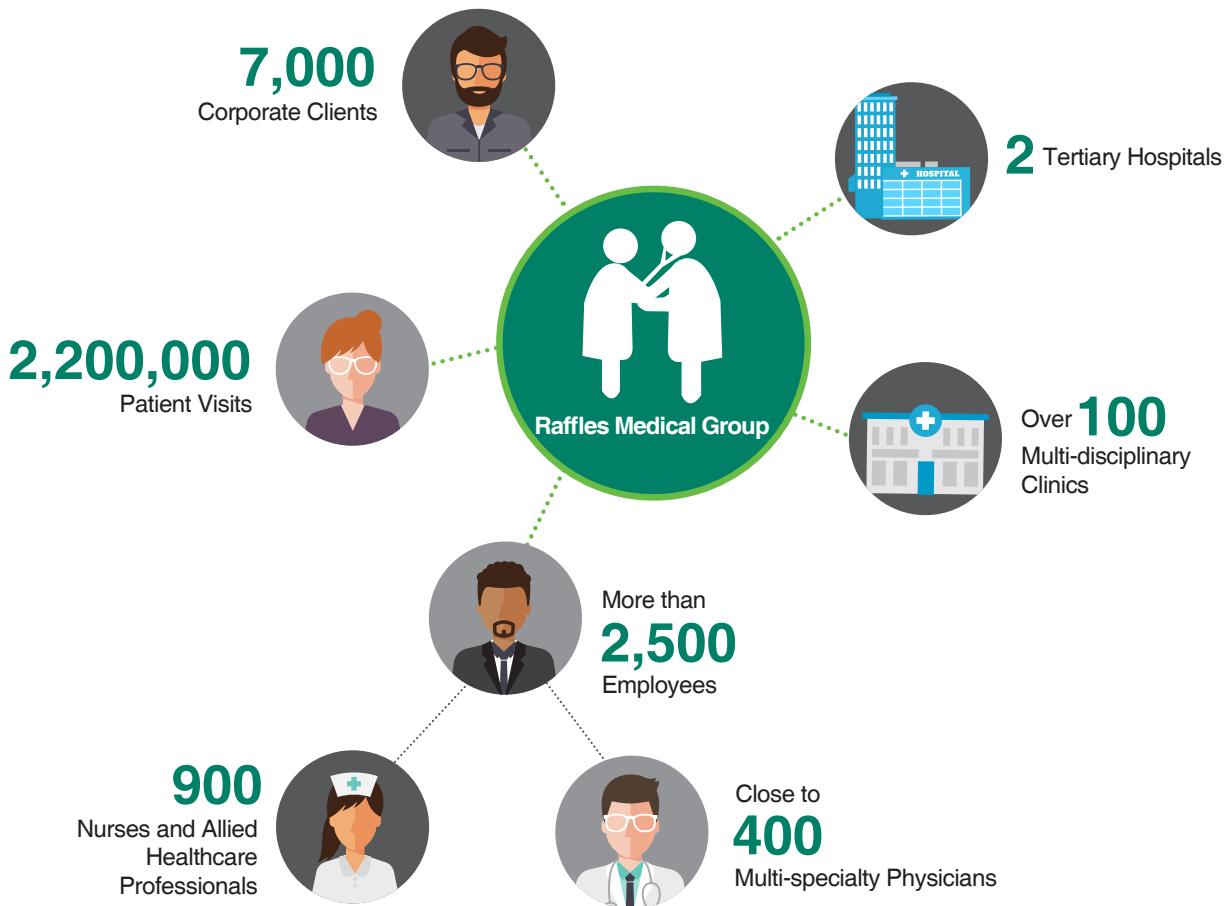
Your Trusted Partner
for Health

Our Core Values

At RMG, we strive to achieve sustainable growth across our operations that is in line with our core values.



Fact Sheet (102-7, 102-8)



Statement from Executive Chairman (102-14)



In the last four decades, we have been steadfast in our determination to bring quality and compassionate healthcare to more people around the world. Our desire to create long-term shared value for our stakeholders has guided us to drive operational excellence within the organisation through sustainable growth.

As Raffles Medical Group continues to expand in Asia, we have scaled up sustainability efforts across our various businesses and functions within the Group. We continue to leverage one another's strengths and resources, so as to seed the agenda of sustainability within our organisation. Together with the board of directors and senior management, the Group has set targets that help us play an even more active role in each strategic area towards this journey of sustainable excellence.

We stay committed to building an environment that is patient-centric, energy efficient and safe for our patients, employees, and our community. Through this report, I am pleased to share key highlights of 2019, in the four focused pillars of Customers, Environment, Employees and Marketplace. I trust that this report will provide insights to demonstrate some of the good progress we have made.

Partnering Our Customers

We endeavour to be a “Trusted Partner for Health”, and continuously strive to deliver best outcomes and enhanced value to our patients, customers and the community.

At RMG, we have built a patient-centric environment that is safe and holistic for rest and healing. The functional design in our facilities and work processes are moulded around the needs of our patients. Our group practice model allows patients to experience quality healthcare that is integrated and seamless.

We have also made significant progress in how we engage with our customers and provide them with improved experiences through innovation and the strategic use of technology. On our integrated digital healthcare platform, Raffles Connect, we launched eQueue, which is a system that allows patients to obtain a queue number before arriving at their preferred Raffles Medical clinic. This means they spend less time in the waiting room, and they have time saved to focus on their critical activities. This digital platform delivers a seamless experience that is conveniently available to our customers on their smartphones. It has also fostered change in how our employees work, resulting in more optimal use of our resources and opened up new markets for us.

Beyond Singapore, our global footprint continues to grow with the opening of Raffles Hospital Chongqing in January 2019. It has allowed us to bring trusted and quality healthcare to benefit more people in the region. With our second international hospital in Shanghai slated to open in 2020, we look to provide quality evidence-based medical services to Shanghai’s local residents, foreigners and international patients.

Partnering Our Employees

Our people are our asset and they form an important part of the Group. As an employer, we continue to be focused on developing their careers, taking care of their general well-being, and creating a safe and engaging working environment for our employees.

Key highlights in this critical pillar include conducting a Total Workplace Safety and Health (Total WSH) survey to assess our employee’s perception of safety. From the survey results, we have introduced new initiatives to improve safety and health practices for everyone.

In the year, the Group also underwent stringent audits such as bizSAFE level 3 certification to ensure no stones are left unturned in our efforts to address all risk and hazards in the workplace.

For our employees’ holistic well-being, RMG and the Health Promotion Board jointly introduced a Healthy Workplace Ecosystem at the Raffles Specialist Centre to encourage all employees to participate in a range of activities from physical workout sessions to healthy-cooking classes.

Preserving the Environment

We continue to look for innovative ways to do our part for the environment by minimising wastage and reducing our environmental footprint and energy cost. We have progressively implemented new initiatives to use energy more efficiently and reduce electricity consumption for the next three years.

Some efforts on this front have definitely paid off - our recycling programme showed an improvement of 62 per cent in recycling tonnage compared to 2018.

Partnering Our Community

To truly achieve sustainable excellence, we believe in giving back to the community we operate in. In 2019, RMG planned a series of corporate social responsibility outreach programmes such as helping the Foodbank provide food to the less fortunate, and bringing good cheer to seniors during the festive seasons. Our joint-government initiatives – Emergency Care Collaboration, Enhanced Screen for Life and Primary Care Network, have allowed us to treat eligible patients on our premises at subsidised rates. These partnerships allow us to play a meaningful role in providing critical healthcare services that are needed by the public living in our community.

Looking Ahead

We could not have grown responsibly from our humble beginnings to become the trusted partner for healthcare in Singapore and the region, if sustainability has not been progressively weaved into our blueprint. As we move forward, I want to reiterate that sustainability is not only a journey, but a commitment. And, this commitment in achieving sustainable excellence, will guide us to achieve even higher levels of operational efficiency for decades to come.

The Sustainability Journey ⁽¹⁰²⁻⁴⁹⁾



Sustainability Organisational Structure ^(102-18, 102-19, 102-20, 102-32)

The Group's sustainability programme is developed and directed by senior management in consultation with the Board of Directors.

The Committee comprises senior management and representatives from various departments. It oversees the development and implementation of our organisation-wide sustainability strategy. Its responsibilities include reviewing, assessing and determining the sustainability context, material topics, scope, boundary, and prioritisation of issues to be included in the report.

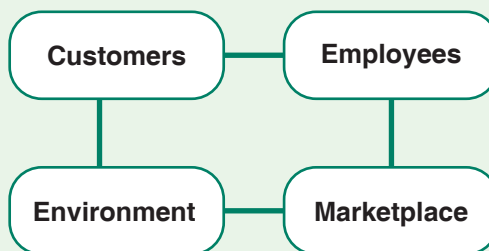
Pillars of Sustainability ^(103-1, 103-2, 103-3)

At RMG, we believe that continued value creation is essential for sustainable growth. As we continue to expand our footprint, we are committed to ensuring that RMG's medical facilities and network of healthcare workers across the globe adopt environmentally, economically and socially sustainable practices to deliver value to our stakeholders and safeguard their future.

The key stakeholders who form the pillars of our RMG's sustainability focus are:

We are committed to providing quality healthcare to our customers and strive to be their trusted partner for health.

We do our part to manage energy, water and waste responsibly for a greener environment.



We seek to be an employer of choice with sustainable HR practices for the well-being and development of our employees.

We are committed to best practices in governance and contribute in a meaningful way to provide critical healthcare services needed in the community we operate in.

Stakeholders Map ^(102-40, 102-42, 102-43)



Channels & Touchpoints (102-21)

The Group engages the four pillars by reaching out to relevant stakeholders as follows.



Key Sustainability Topics (102-12, 102-15, 102-29, 102-31, 102-44, 102-46, 102-47)

We are committed to providing quality healthcare to our customers and strive to be their trusted partner for health.

CUSTOMERS

Strategic Area	Value Created	Challenges	Key Indicators	Targets
Access to Healthcare	<ul style="list-style-type: none"> Comprehensive medical services Team-based care with integrated records Clinical governance <ul style="list-style-type: none"> Peer reviews Quality assurance & audits Location of services within reach <ul style="list-style-type: none"> Primary care services Satellite hubs with specialist services Tertiary care facilities 	<ul style="list-style-type: none"> Competition for manpower / talents 	<ul style="list-style-type: none"> Access points for patient care 	<ul style="list-style-type: none"> Number of access points to patient care
Patient Safety and Education	<ul style="list-style-type: none"> Quality healthcare Patient health advisories Access to healthcare information, services and goods 	<ul style="list-style-type: none"> Patient education Outreach to patients 	<ul style="list-style-type: none"> Digital engagement 	<ul style="list-style-type: none"> Digital outreach census
Data Protection	<ul style="list-style-type: none"> Compliance with regulatory requirements and mitigation of risk Safekeeping of patient, corporate and strategic data 	<ul style="list-style-type: none"> Patient understanding and consent 	<ul style="list-style-type: none"> Compliance with PDPA 	<ul style="list-style-type: none"> 100% compliance rate
Customer Experience	<ul style="list-style-type: none"> Customer satisfaction 	<ul style="list-style-type: none"> Patient expectations 	<ul style="list-style-type: none"> Annual Customer Satisfaction Index of Singapore 	<ul style="list-style-type: none"> Annual improvement

EMPLOYEES

Strategic Area	Value Created	Challenges	Key Indicators	Targets
Employee Safety and Security	<ul style="list-style-type: none"> Ensure the safety and security of employees 	<ul style="list-style-type: none"> Workplace safety advocacy 	<ul style="list-style-type: none"> Workplace Safety and Health (WSH) audit 	<ul style="list-style-type: none"> Successful completion of WSH audit
Employee Health and Wellness	<ul style="list-style-type: none"> Improved physical and mental well-being of our employees 	<ul style="list-style-type: none"> Programme advocacy 	<ul style="list-style-type: none"> Availability of physical and wellness programmes 	<ul style="list-style-type: none"> Increased percentage of employee participation
Employee Retention	<ul style="list-style-type: none"> Improved retention rates 	<ul style="list-style-type: none"> Competition for talents 	<ul style="list-style-type: none"> Retention rate 	<ul style="list-style-type: none"> Improvement of retention rate
Employee Volunteerism	<ul style="list-style-type: none"> A socially responsible workforce Strong community spirit 	<ul style="list-style-type: none"> Meeting employee expectations on the choice of programme 	<ul style="list-style-type: none"> Volunteerism hours 	<ul style="list-style-type: none"> Improvement of volunteerism hours
Employee Training and Talent Development	<ul style="list-style-type: none"> Broaden skillsets for employees to assume roles and responsibilities 	<ul style="list-style-type: none"> Multi-generational workforce Employees to build internal capabilities 	<ul style="list-style-type: none"> Training hours Course evaluation 	<ul style="list-style-type: none"> Training hours achieved Positive course evaluation

ENVIRONMENT

Strategic Area	Value Created	Challenges	Key Indicators	Targets
Energy	<ul style="list-style-type: none"> Reduced energy cost 	<ul style="list-style-type: none"> Create employee awareness 	<ul style="list-style-type: none"> Green mark building audit and compliance 	<ul style="list-style-type: none"> Compliance with green mark building criteria
Waste	<ul style="list-style-type: none"> Reduced disposal cost Reduced pollution to the environment 	<ul style="list-style-type: none"> Create employee awareness 	<ul style="list-style-type: none"> Increase recycling 	<ul style="list-style-type: none"> Improve awareness of recycling
Water Controls	<ul style="list-style-type: none"> Water conservation 	<ul style="list-style-type: none"> Create employee and patient awareness 	<ul style="list-style-type: none"> Water consumption 	<ul style="list-style-type: none"> To reduce the water consumption index by 10% in tandem with census

MARKETPLACE

Strategic Area	Value Created	Challenges	Key Indicators	Targets
Fair Market Practices	<ul style="list-style-type: none"> Transparent pricing schedules 	<ul style="list-style-type: none"> Competition 	<ul style="list-style-type: none"> MOH pricing guidelines 	<ul style="list-style-type: none"> Compliance with MOH guidelines
Procurement Practices	<ul style="list-style-type: none"> Contribute to economy and business growth 	<ul style="list-style-type: none"> Rising operating cost 	<ul style="list-style-type: none"> Tender evaluation criteria 	<ul style="list-style-type: none"> Compliance with tender and procurement practices
Risk Management and Internal Controls	<ul style="list-style-type: none"> Ensure adequate and effective risk management that is aligned with the Group's business objectives Mitigate business risks 	<ul style="list-style-type: none"> Keeping updated with the latest emerging threat and risk 	<ul style="list-style-type: none"> Code of conduct and business ethics Incident reporting mechanism Enterprise Risk Management (ERM) 	<ul style="list-style-type: none"> Annual risk assessment conducted Group-wide
Community Development	<ul style="list-style-type: none"> Stronger public branding 	<ul style="list-style-type: none"> Programme selection 	<ul style="list-style-type: none"> Health campaigns 	<ul style="list-style-type: none"> Completion of health awareness campaigns
Digital Transformation	<ul style="list-style-type: none"> Reach out and engage clients and patients 	<ul style="list-style-type: none"> Rapid technology changes Competition in the open market 	<ul style="list-style-type: none"> Digital engagement 	<ul style="list-style-type: none"> Digital outreach census

Prioritising Identified Aspects (102-29)



Raffles Value Creation Scorecard ⁽¹⁰³⁻³⁾

Value creation is the primary goal of any business. Guided by our desire to create value for our stakeholders, we are driven to make better investment decisions that will enhance our long-term competitiveness and growth.

Strategic Area	FY 2019	FY2018	FY2017
CUSTOMERS			
Customer Satisfaction Index			
Raffles Hospital (Results from Customer Satisfaction Index of Singapore)	75.5	75.1	74.6
Raffles Medical Clinics (%)	70 [~]	80	89
Patient Safety			
Central Line-associated Blood Stream Infection Rate (zero per 1,000 patient days)	0	0	0
Ventilator Associated Pneumonia Rate (zero per 1,000 patient days)	0	0	0
Catheter Associated Urinary Tract Infection Rate (zero per 1,000 patient days)	0	0	0
Unscheduled Readmission Within 30 Days Rate	1.4	1.2	1.1
ENVIRONMENT			
Paper Consumption (ton)	50	41 [^]	39 [^]
Water Consumption Index (m ³ / GFA)	1.38	1.89	2.11
Electricity Consumption Index (kWh / GFA)	175	233	358
General Waste (non-hazardous) Consumption Index (ton / GFA)	0.013	0.018	0.023
Biohazard Waste Index (bins / GFA)	0.056	0.095	0.118
Paper Recycled (ton)	42	26	17
EMPLOYEES			
Permanent Employees	2,631	2,538	2,403
Average Training Hours Per Employee	16 [*]	27	24
Training Expenditure Per Employee (\$)	238	382	526
Course Evaluation (%)	96	95	95
Staff Turnover Rate (%)	28	30	20
Staff Performance Review Rate (%)	100	100	100
Hand Hygiene Compliance (%)	92	91	87
Workplace Injury Rate	19.5 [*]	12.5	12.5

Strategic Area	FY 2019	FY2018	FY2017
MARKETPLACE			
Revenue (S\$'000)	522,038	489,135	477,583
EBITDA (S\$'000)	105,428	102,508	95,078
Operating Profit (S\$'000)	76,168	84,235	80,086
Profit After Tax (S\$'000)	60,522	70,803	68,661
Operating Costs (including staff costs) (S\$'000)	448,956	410,036	401,330
Staff Costs (S\$'000)	266,883	246,182	247,600
Dividends Paid (including scrip dividends) (S\$'000)	45,697	44,926	39,847
Dividend Payout Ratio (%)	76	63	56
Local-based suppliers (%)	99	99	99 [^]
% of Actual Dollars Spent on Local-based Suppliers	99	99	99 [^]
Employee Volunteerism (number of hours)	214	162.5	94
Employee Volunteerism (number)	107	48	47
Community Investment and Donations to Charities (S\$)	17,324	638,600	410,400
Community Training Places	1,786 [#]	2,771	2,519
Internships and Clinical Attachments	528	483	352
Health Talks	63	28	25

[~] Decline in CSI weighted average is due to a lower number of responses received over higher patient census in 2019.

^{*} New RMG policy called for direct alignment of chosen training course to area of work and resulted in higher training relevancy but lower number of trainings.

⁺ Improved reporting process has facilitated the improved record-ability of incidences.

[#] The focus in 2019 was building awareness of the importance of life-saving courses, leading to more road shows being held than conducting actual courses.

[^] Figures are based on consumption in Singapore only.



Customers

Our Approach

Our customers are at the heart of what we do. We forge long-lasting relationships with our patients and customers. We do this by consistently delivering quality and reliable healthcare services and solutions that meet their expectations. Frequent engagements and multiple feedback channels ensure we stay relevant to their needs.

Our group practice model allows healthcare professionals to have seamless coordination across the continuum to deliver safe, effective, timely and

patient-centric care. To this end, we resolve to provide the best care possible for our patients, and deliver on our promise to be your trusted partner for health.

As we continue to grow our footprint in the region, we are committed to bringing more value to our customers through quality healthcare services. We are continuously striving for best outcomes for our patients, customers and the community.

Delivering High-Quality and Holistic Care

Customer Health & Safety ⁽⁴¹⁶⁾

Our group practice model allows our healthcare professionals to provide seamless, safe, effective, timely and patient-centric care across the continuum. To this end, we resolve to deliver on our promise to be your trusted partner for health.

RMG QUALITY FRAMEWORK

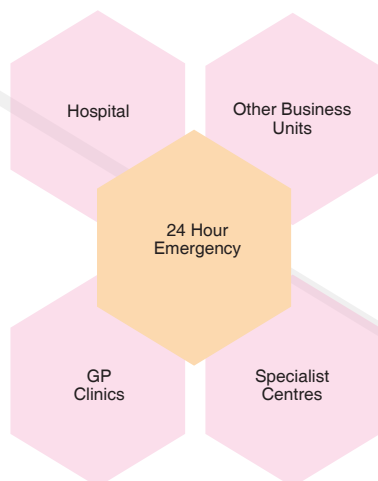


QUALITY COMMITTEE

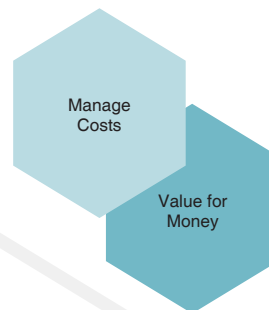
Clinical Quality



Operational Quality



Financial Quality



Service Quality



RMG quality framework governs how we work towards our patient's health and safety

WECARE

The WECARE initiative was introduced in the Emergency Care Collaboration (ECC) Ward at Raffles Hospital in February 2019. This project was developed with patient-centric care as its core approach, and involves anticipating patient needs and providing holistic care and experience at every contact point. For maximum patient care satisfaction, establishing carer-patient rapport is critical, in addition to performing regular two-hourly rounds to ensure the well-being of all patients.



- W**elcome with a smile & self-introduce
- E**valuate & anticipate patients' needs
- C**onduct environment review
- A**ssist in daily living activities
- R**eassess risks to patients (e.g. falls)
- E**xplain care plan & educate

WECARE improves patient safety, quality of nursing care, decreases fall incidences and increases carer-patient satisfaction. Due to its encouraging results, we have implemented the WECARE initiative in more wards at Raffles Hospital from October 2019.

Follow-up Phone Call on Discharge

Piloted at the Surgical Ward at Raffles Hospital in July 2019, this initiative aims to follow up on our patient's general well-being within three to four days of their discharge. In our bid to provide holistic care for our patients, we proactively seek to identify post-discharge issues early and provide intervention assistance as required. This initiative promotes:

- Increased patient satisfaction
- Building of rapport and trust with our patients
- Additional support required for our patients by their caregivers
- Reduced number of readmissions

Customer Service Excellence

In meeting national customer satisfaction levels, Raffles Hospital stayed true to our commitment to bring value to our customers through better service. We topped the Private Hospitals category in first position, beating other private hospitals in Singapore in the Customer Satisfaction Index of Singapore (CSISG) 2018.

In March 2019, Customer Experience Management (CEM) launched the Patient Engagement and Coaching Program (PEC). It aims to help our employees to be more service-oriented, inculcates the importance of empathy and enhance their communication skills through coaching. The Group also implemented a completely paperless patient feedback system across all business units from January 2019. This includes the introduction of QR codes to access feedback channels for our inpatients at the wards.

To further enhance customer experience for our patients, our CEM team also launched Service Roll Calls at all the specialist centres, inpatient wards, dental and business centres. The sessions were led by senior management at Raffles Hospital to emphasise service excellence to our customers, and acknowledge employees who have received compliments from patients for good services rendered.



Emergency Care Collaboration

Raffles Hospital is the first and only private hospital in Singapore to take in subsidised care patients brought in by SCDF ambulances through the Emergency Care Collaboration (ECC) scheme with the MOH. Since June 2015, the hospital has attended to and treated many patients who pay subsidised rates. In this way, RMG contributes to the national effort in ensuring that Singaporeans receive the needed care in a timely manner. As the collaboration has proven fruitful, MOH signed a five-year extension with Raffles Hospital in June 2017.

To assist with bed crunch situation at public hospitals, Raffles Hospital also collaborated with KTPH, TTSH and CGH for ECC transfer cases to help ease inpatient cases in public hospitals.

Trauma Accredited Hospital

Raffles Hospital was accredited and certified as a trauma hospital by the National Trauma Committee, Singapore in June 2018. We are the first private hospital in Singapore to receive this accreditation.

Our 24-hour Accident & Emergency department is equipped and ready to receive trauma patients and medical emergencies at any time. Supported by more than 100 specialists in Raffles Hospital, we tend to both private patients as well as patients brought in by SCDF ambulances through the Emergency Care Collaboration scheme with MOH.

Ensuring Quality Outcomes

RMG closely monitors patient safety indicators to gain insights and understanding of actual / potential issues. In addition to the international patient safety goals as defined by the Joint Commission International (JCI), Raffles Hospital also measures clinical performance on these key themes:

- Unscheduled readmission
- Hospital acquired infections
- Falls
- Medication related events
- Surgery related events
- Clinical outcome by speciality

These are discussed at the respective Quality Assurance (QA) committees to seek improvement measures.

Quality Promotion Platforms

Clinical

- Annual Infection Control cum Quality Day
- Annual World Hand Hygiene Day
- Infection control liaison coordinators
- Basic / Advance Infection Control Courses
- Advance Personal Protective Equipment (PPE) Course
- E-learning Courses

Operations / Services

- Training in workplace safety, JCI, Quality Tools
- Service quality
- Inter-departmental sharing of projects and highlights

Raffles Hospital also subscribes to the MOH clinical surveillance and reporting to promote transparent public reporting.

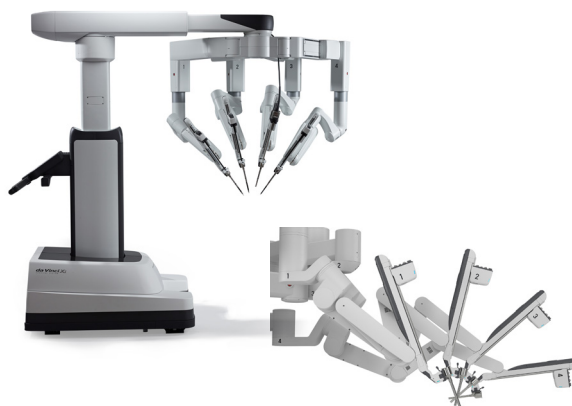
Access to Patient Education Materials & Health Advisory

The Group creates and shares publicly on various platforms, patient education information that can be beneficial to patients and members of the public. These platforms include the corporate website, social media channels including Facebook, Instagram and YouTube, electronic direct mailers and printed brochures and materials. Patients are provided with relevant patient education information when required or requested.

Delivering Enhanced Value

Clinical Advancements

In 2019, we started to establish Pharmacogenomics which focuses on individualising medicine to optimise the efficacy of a drug and/or to minimise its toxicity by understanding how genetic information can be used to predict, diagnosis and treat disease. Training of doctors, primarily family physicians, and building up of IT system capabilities and support commenced with the effort.



In another area of clinical advancement, Raffles Hospital launched robotic surgery in 2019. Consultant surgeons trained in this specialty are supported by the da Vinci Surgical System which is designed to facilitate complex surgery using minimally invasive approach. This technology allows our doctors to perform many types of complex procedures with more precision, flexibility and control than is possible with conventional techniques.

Clinical R&D

Raffles Hospital is involved in several clinical trials, which enable our local and overseas patients to access novel therapies and diagnostics. Raffles Hospital also supports academic and observational studies where our clinicians assess disease risk factors, observe the effect of diagnostic tests, treatments or interventions to develop better clinical guidelines and decision making.

24/7 Healthcare Access via Digital Platforms

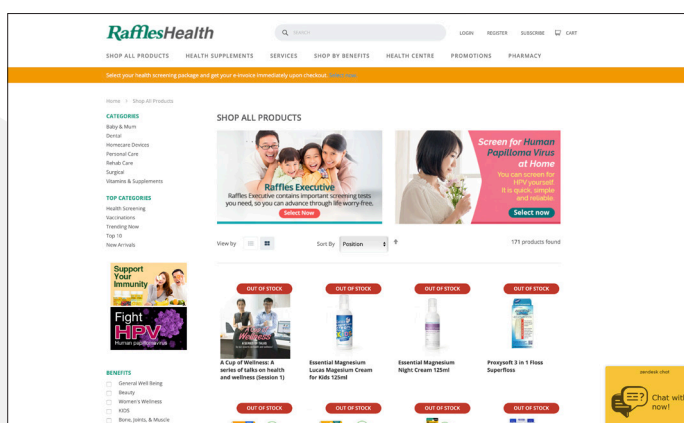
In line with digital technology, RMG launched two electronic healthcare platforms to bring improved healthcare access to the public. Raffles Connect is a secured integrated digital platform where patients can access critical healthcare services round the clock. The strategic use of technology gives our patients and customers access to RMG's healthcare ecosystem and improves patient experience.

eQueue, which is a digital personal queue system on Raffles Connect, allows patients to obtain a queue number before arriving at their preferred Raffles Medical clinic. This means they spend less time in the waiting room, and they have time saved to focus on their critical activities. This digital platform delivers a seamless experience that is conveniently available to our customers on their smartphones. Upon arrival at the clinic, patient registration is automatic and seamless. The patient is

then notified via the smartphone, when it is time for the doctor's consultation.

24/7 video consultation is also available on Raffles Connect, any time, and from anywhere, with a smartphone. With our integrated Electronic Medical Records and patient care system, our doctors have access to patients' medical records and information to provide seamless and continuity of care for our patients. If medication is required, it can be delivered to the doorstep of the patient. Medical certificate, if required, is also made available in electronic form, on Raffles Connect.

Other healthcare services available on this platform includes booking of medical appointments, accessing personal health records, receiving health advisories and purchasing health supplements.

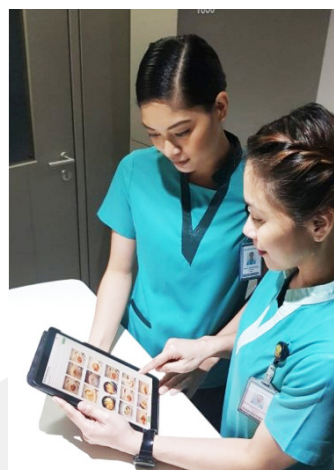


Another e-commerce service www.raffleshealth.com was launched in the year. This platform allows patients to purchase their health screening, vaccination, health supplements and other medical services online before they turn up at the respective medical centres. Patients can also easily procure Raffles health supplements on third-party retail platforms like Lazada.sg.

Digitalising Healthcare Systems & Services

The Group invests substantially in IT systems to provide safer medical care to our patients. RMG strives to achieve this in a socially ethical and environmentally green way. Some of the IT initiatives we have implemented are as follows:

- To give a seamless experience to Raffles Health Insurance (RHI) customers when processing claims, Raffles Shield was launched. This is an Integrated shield plan powered by the Policy Administration System (PAS) and is a single cloud platform which administers the business operation process. The system is also integrated with that of the Central Provident Fund Board (CPF Board) to streamline the handling of premium collections for Medisave. Our distribution partners can submit Raffles Shield application via an electronic form which reduces turnaround time.
- Electronic Meal Ordering System (ELMOS) was also implemented in Raffles Hospital, with the aim of transforming the traditional meal ordering process into a fully integrated experience. In 2018, the team at Raffles Hospital developed our own in-house



ELMOS after gathering information on our patient's meal ordering process with the aim of improving and speeding up our patient's meal-ordering experience. After implementation of ELMOS since January 2019, we now spend an average of 40 minutes from the time a meal is ordered, to the time a meal is served. As compared to 2018, this is

a significant 41 per cent savings in man hours that is now better spent on patient care.

- The launch of the e-Notification of Live Birth (eNLB) and e-Certificate of Cause of Death (eCCOD) is a collaboration between Immigration & Checkpoints Authority (ICA) and Raffles Hospital. These were launched via ICA's e-portal in April 2019 and July 2019, respectively, with the aim to convert all paper notification to electronic notification. With this initiative, human error as a result of illegible handwriting is eliminated. Employees at the Delivery suites as well as doctors are granted access to the respective e-portal to do the necessary notification with reduced turnaround time. This paperless initiative has also helped us to further contribute to a greener environment.
- RMG has completed the medical records unification of general practitioner (GP), specialist outpatient and inpatient into a single Discharge Summary system. GPs and specialists in clinics are now able to view a summary of an individual's inpatient visits electronically without the hassle of tracing physical case notes. This helps in improving productivity and allows more time to be spent on addressing patient care. It also brings about better continuity of care as our patients can seamlessly transit from tertiary care to primary care, and vice versa, as needed.

CHAS, PG & MG

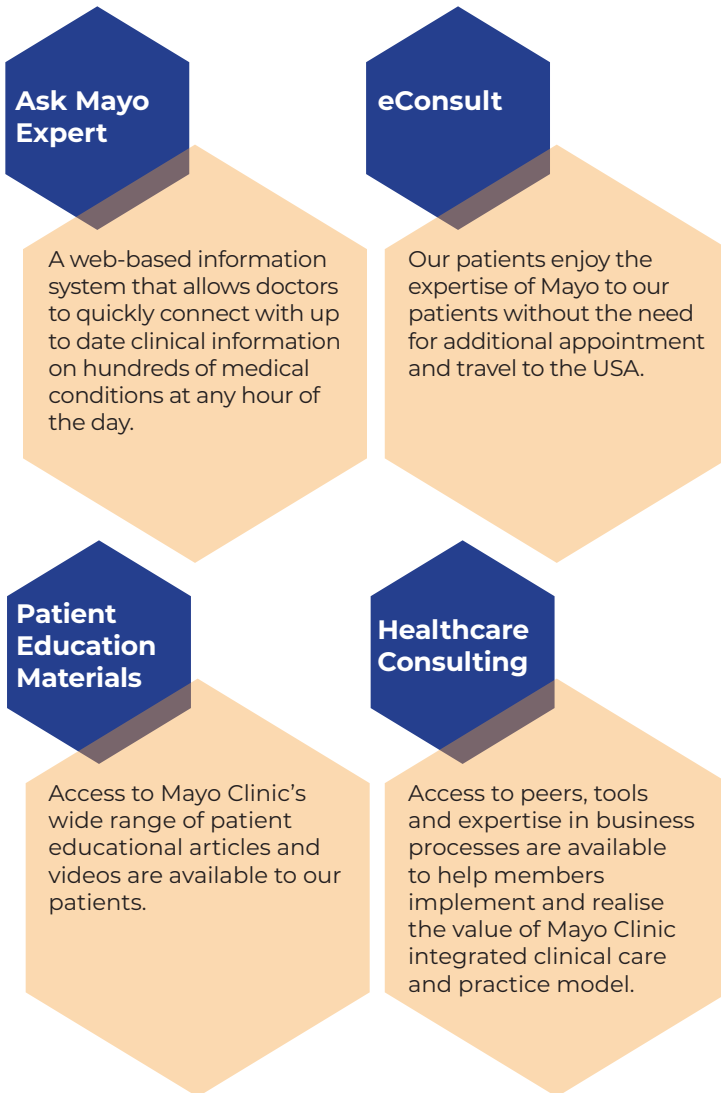
All Raffles Medical and Raffles Dental clinics participate in the CHAS, PG and MG subsidy programmes to support the Singapore government's efforts to serve the less privileged in the community. Singapore Citizens from lower-to middle-income households, Merdeka Generation, and all Pioneers, receive subsidies for their healthcare needs.

For patients with chronic conditions, CHAS complements the Chronic Disease Management Programme (CDMP) which allows patients to tap on their Medisave to defray part of the chronic conditions outpatient treatments covered under CHAS and also enjoy CHAS subsidies for treatment.

Mayo Clinic Care Network

RMG is the first private medical network in Asia to be invited to join the Mayo Clinic Care Network (MCCN) in July 2015. Bridging the finest medical expertise from Mayo Clinic to RMG, this collaboration offers RMG's patients easy access to experts from Mayo Clinic without the need to travel.

This collaboration means that RMG doctors have access to electronic communication tools to access the latest Mayo Clinic knowledge and expertise for the benefit of our patients. The partnership also promotes physician teamwork and complements our local expertise.



The Group was invited to join MCCN because of the shared philosophy, commitment and mission to improve the delivery of health care through high quality, data-driven, and evidence-based medical care and treatment. In addition, the Group has also passed MCCN's rigorous review process based on quality, service and operational criteria.

The MCCN is a unique collaboration that connects RMG with their subject experts and resources. Under the collaboration, there are regular exchanges of knowledge between our specialists and MCCN doctors.

Delivering Best Outcomes



Accreditations - Joint Commission International

Raffles Hospital has been accredited by the Joint Commission International (JCI) since 2008; a solid testament of our commitment to patient safety and care.

Our employees adhere to the six International Patient Safety Goals (IPSG) as follows:

- IPSG 1 - Identify patients correctly
- IPSG 2 - Improve effective communication
- IPSG 3 - Improve the safety of high-alert medications
- IPSG 4 - Ensure safe surgery
- IPSG 5 - Reduce the risk of healthcare-associated infections
- IPSG 6 - Reduce the risk of patient harm resulting from falls

The JCI standards are revised every three years to ensure that they remain current and address the changing healthcare demands for better care and patient safety. Raffles Hospital is accredited to JCI's sixth edition and latest standards. The sixth edition, which includes several new requirements, raises the expectations and stimulates Raffles Hospital to deliver care that is evidence-based, uniformed, and of high standards taking into consideration local needs, laws and regulations, and diverse culture and religion.

Clinical Audits

Clinical audits are done as part of RMG's medical professional clinical governance. In addition to mortality and morbidity review, the following committees look into the different areas of clinical quality programmes:

- Medical Audit Committee
- Surgical Audit Committee
- Pharmacy & Therapeutics Committee
- Infection Control Committee
- Operating Theatre Committee
- Blood Transfusion and Tissue Review Committee
- Patient Case Review Committee
- Critical Care Committee
- Trauma Committee
- Transplant Committee

The Quality Committee, who has overall oversight of these committees, reviews and evaluates their activities and programmes with collective decision that benefits the organisation to promote patient safety.

Clinical Resource Utilisation

Resource utilisation is embedded in the Quality Assurance committee's terms and references to help the Group to look into accessibility of services through the use of data. This allows Raffles Hospital to optimise limited resources to ensure we meet our patients' needs.

Incident Reporting

The Group's leadership advocates sharing of feedback by our healthcare professionals across all spectrums in Raffles Hospital. This includes reporting on an event, a process or condition that causes harm or has the potential to cause harm or injury to our patients and customers.

In addition, there is proactive review of clinical incidences / feedback where a team of healthcare professionals relevant to that process comes together for general consensus following an in depth deliberation. There is also a process for group-wide escalation and standardisation. This culture of maintaining open conversations and self-checks ensures we have the opportunity to improve on current practices.



Employees

Our Approach

RMG is a holistic employer that focuses on developing the careers of our employees, as well as ensuring their physical and emotional well-being. Every year, we conduct basic health screening, seasonal influenza vaccinations, and also organise other health and wellness activities to engage our employees. The annual health screenings provide employees with greater awareness of their health status while exercise classes and various wellness activities organised by the Raffles Recreation Club provide a platform for employees to adopt a healthier lifestyle.

Since 2012, we have been offering RMG scholarships to groom healthcare professionals and future business leaders. As we expand our regional presence, we will

offer scholarships to both local and international students over the next three years with the aim to nurture a pipeline of talents. In addition, we will continue to nurture and sponsor high-potential employees to help them strengthen both their technical and leadership skills for personal development and career advancement.

In 2019, a Talent Management Board was put together to look into management and leadership development at the Group level, and succession planning. To enhance our capabilities and meet our expansion plans in the region, we have grown our key management team with the addition of key management personnel at the Group level, for both our Singapore and overseas offices.

Talent Development & Retention

Hiring, Recruitment and Retention

In 2019, RMG strengthened hiring for key business functions in the hospital, primary care networks, and health insurance to meet the needs of our customers, patients and stakeholders.

To meet the diverse manpower needs of our business, the Human Capital department held two walk-in career fairs at Raffles Hospital in April and October 2019. The fairs attracted more than 300 applicants with interest in nursing, allied health, ancillary, hospital operations, sales and administration. The team also reached out to applicants in the neighbourhoods by participating in community job fairs for vacancies at various Raffles Medical clinics.

We continued to strengthen our engagement with the local polytechnics and universities by bringing the Raffles brand to schools and students. RMG participated actively in career talks, attachments, sponsorships and recruitment with Ngee Ann Polytechnic, Nanyang Polytechnic and Republic Polytechnic, to name a few. RMG organised tea sessions at Raffles Hospital with specialised groups such as our Nursing team to share our vision and what we do to inspire the students. We have also successfully organised a small-scale targeted recruitment drive for Raffles Health Insurance.

Overall, various avenues and platforms were tapped into to extend outreach to clinical and non-clinical professionals from different medical specialties and functions. To date, the staff strength of Raffles Medical is diverse and comprises a mix of reputable local professionals, top international talents, and functional leads in the healthcare industry. They include specialists, physicians, nurses, allied health professionals, and managers from Singapore, Malaysia, Vietnam, Philippines, China, and Europe.

Training Learning and Development

The Group strongly believes in developing people by growing our own timber. We are committed to nurturing and developing employees who can continue to enhance and embody our values and culture. Therefore, Raffles Healthcare Institute (RHCI), the education arm of RMG, was commissioned in 2013 with the objective of training local and overseas healthcare professionals and operation staff.

We will continue to invest in developing our employees through specific knowledge and skills they need in their jobs. Building a world-class team with high-level capabilities not only helps the business, it also supports us as a choice employer.

Employees are also offered various training initiatives such as mandatory core training, department specific functional training, on-the-job training, cross-training in multiple functions, and mentoring.

At RMG, it is vital for employees to keep themselves abreast of the latest technological and industry developments. The Group is constantly creating opportunities for employees to grow through continuous training and professional development. Employees are given the opportunity to upgrade their skills and qualifications through study sponsorships.



Leadership Development – Rising In Strategic Excellence (RISE) Programme

Apart from RHCI's training offerings, RMG continues to invest in grooming our middle managers and senior management team.

There were 20 managers who were groomed by RHCI through the seventh intake of the RISE Programme from July to November 2019 that showcased four business management projects. This programme is a leaders-train-leaders programme designed to nurture RMG's managers to become business leaders, equipping them with leadership development skills and to sharpen their business acumen.



Mayo Workshops – Quality, Leadership and Human Resource Management

Leveraging the Group's collaboration with the Mayo Clinic, RHCI organised a series of workshops on quality improvement, leadership and human resource management. Senior Advisers from Mayo's teaching faculty were invited as keynote speakers, and the Institute tailored the workshops to achieve specific learning outcomes for RMG's executive and management team.

The facilitators deployed a variety of teaching methodologies to promote action learning, and empower participants to apply their newly acquired skills and knowledge to direct improvements at the workplace.

These contextualised workshops held by the Mayo team served to expose managers, executives and supervisors to best practices in healthcare and acquire fresh insights on quality, leadership and human resource to enhance people management and quality improvement initiatives for the Group.

New Training Offering – Human Resource Management

RHCI introduced two new Human Resource topics for line managers, namely Mastering The Employment Act and Triumphant Over Staff Grievance.

The workshop on Employment Act serves to equip line managers with holistic knowledge on the various provisions of the Employment Act and its applications on day-to-day dealings at the workplace. On Grievance Handling, participants were taught the nature of staff grievances and the dire consequences of mishandling grievances. Line managers were introduced to the company's code of conduct, and learnt to apply the hot stove rules of exercising progressive discipline to address disciplinary infractions. With a clear understanding of the legal rights surrounding the termination of service, department managers were empowered to defuse sensitive disciplinary matters professionally and foster positive working relationships at the workplace.

Advocating Workplace Safety

Total Workplace Safety & Health (WSH)

Total WSH, is an integrated approach to managing safety, health and employee well-being at the workplace. Because safety and health are inter-related, a healthy workforce is a safe and productive workforce. The Group conducted a baseline survey in 2018 to assess staff perception and understanding of Total WSH. The survey resulted in new initiatives implemented in addition to the existing and ongoing employee health programmes.

At RMG, WSH-related training is a regular training where our employees are equipped with knowledge on how they can perform their work safely yet efficiently. One of the training programmes, 5S Housekeeping, which is a common training in most industries, has been customised for our employees to include safety. The programme is renamed as 6S Housekeeping. Apart from imparting knowledge on identifying wastages and redundancies to streamline and improve our processes and systems in a safe manner, the training also promotes stronger employee commitment and ownership.

Occupational Health & Safety⁽⁴⁰³⁾

Since 2013, RMG is a certified BizSAFE Level 3 Company awarded by the Workplace Safety and Health (WSH) Council Singapore based on an independent audit by a Ministry of Manpower (MOM) approved WSH Auditor.

As a commitment towards maintaining a safe and healthy work environment for our employees in compliance with legislative requirements, the Group is committed to:

- Comply with all statutory safety and health requirements, and other existing standards and guidelines.
- Eliminate hazards or adopt reasonably practicable means to reduce the risk of injury to its employees to an acceptable level.
- Seek the involvement of various stakeholders to effectively implement WSH Policy objectives.
- Improve continuously through on-going reviews of WSH mechanisms.
- Provide adequate resources to ensure compliance to WSH Act and its Regulations.
- Prepare its employees and build up organisational resilience to manage and respond to terror threats.

RMG is also represented in the national Workplace Safety & Health Council (Healthcare) that works closely with the MOM and other government agencies, the industry, unions, and professional associations to develop strategies to raise WSH standards in Singapore.



New Hospital Extension Building and Renovation Work Sites

All risk assessment and supporting documents submitted by contractors are evaluated prior by the Safety team, Facilities team and the Infection Control team to ensure all possible Workplace Safety & Health risks associated with construction and renovation projects are adequately addressed. Regular inspections carried out by these teams ensure all areas of non-compliance are rectified immediately to safeguard the well-being of the staff, patients and visitors.

Annual Review of Risk Assessments

The Group adopts Risk Assessment review annually, which is above the national regulatory requirement of once in three years. This rigorous effort enforces and ensures that our employees take ownership to:

- Assess their respective work processes and activities
- Identify process change, new workplace hazard and / or patient safety concerns
- Revise and update the organisational risk register

The Group has also incorporated SGSecure component into our risk assessment to mitigate potential terror threats, which is in line with the national movement. In August 2019, a combined exercise was held with the Singapore Police Force and Singapore Civil Defence Force. The purpose was to improve the preparedness of our staff during terrorist attacks. The two simulated scenarios were held on our premises where participating employees proved that they were well-prepared to respond to emergency situations.



Strengthening the RMG Culture

Fair Employment Practices

RMG aims to eliminate discrimination on all grounds and promotes equal opportunities, and a fair working environment for all our employees. We adopt a human resources policy that combines a role-based system that grades individual employees based on the extent of their roles, with a performance-based approach to evaluation, and compensation based on the outcomes of their job performance within their respective roles.

We respect the right of employees to adhere to normal or agreed working hours in accordance with the Company Policy established in compliance with the laws and regulations.

The Group is committed to ensure that the welfare of workers and labour conditions within its supply chain meets or exceeds recognised standards.

Diversity

At RMG, diversity in our workforce is critical in giving us the added advantage of strength and local knowledge because of the diverse markets and patient-groups that we serve.

The Group supports the Tripartite Guidelines on the re-employment of older employees.

Conducive Working Environment

The Group works hand in hand with our employees to build a conducive workplace. Employees' inputs are important which is why various feedback channels are provided for them to contribute to the improvement of the workplace. RMG adopts an inclusive culture and open approach so as to keep the team aligned with the Group's actions and directions, in our journey to shape the future of healthcare.

At RMG, employees' views are actively sought after and acted upon, creating an inclusive work environment based on mutual trust and respect. The senior management values employees' feedback and takes the lead in creating an inclusive work culture.

Large-scale meetings such as the Annual Staff Meeting and Annual Management Meeting are held to keep employees posted on the Company's results and performance as well as important developments that are in the pipeline. At the same time, these platforms help employees to forge closer working relations and engagement across teams.

Quarterly social engagements are funded by RMG to encourage the respective departments to hold social activities for the employees. Professional consultation and referrals under the Employee Assistance Programme (EAP) are also available to help employees gain insights on their emotional well-being and seek treatment if necessary.

Staff Wellness & Benefits ⁽⁴⁰¹⁻²⁾

RMG aims to provide a work environment that is safe and conducive for every employee. Each year, the company provides free health screening and vaccination for all employees with an option to enhance to a comprehensive health screening with their flexi-benefits. RMG understands that every employee has different needs, and therefore, offers benefits packages with different options and flexibility to meet the needs of eligible employees and their family members.

Employee benefits include:

- Medical and dental consultation and / or treatment reimbursement
- Hospitalisation benefits
- Comprehensive health screening applicable to employees above 40 years old
- Additional insurance coverage (other than Work Injury Compensation insurance coverage)
- Transport allowance
- Training and development
- Reimbursement for professional fees with professional associations
- Long Service Award

Part-time employees enjoy pro-rated benefits in accordance with their working hours.

Parental Leave ⁽⁴⁰¹⁻³⁾

RMG employees are eligible for parental leave, maternity leave, paternity leave and shared parental leave in line with the Ministry of Social and Family Development's guidelines.



Environment

Our Approach

Climate change is an issue affecting everyone on earth, and it is of critical urgency that organisations adopt increasingly environmentally friendly ways of operations.

At RMG, we recognise that a low carbon business strategy is not only good for the environment but enables us to respond to climate change regulations swiftly, and manage our business more efficiently. We have worked

with our partners, government agencies and suppliers to continuously advance our efforts in this area.

As we expand our global footprint, we continue to advocate the pursuit of energy efficiency practices with lower environmental impacts, including energy and water conservation, and increased recycling activities at all our facilities.

Energy & Resource Conservation

(302-1, 302-4, 302-5)

Raffles Hospital – Green Mark Certification

Raffles Hospital received the Green Mark certification in 2019, awarded by the Building & Construction Authority (BCA) of Singapore. As a Green Mark certified building, Raffles Hospital abides by a comprehensive framework for the authorities to assess the overall environmental performance of our building. In terms of building systems and design, we are required to achieve sustainable operations goals and to reduce adverse impacts of our building on the environment. Besides our building, the assessment criteria evaluates energy efficiency, water efficiency, environment protection, indoor environmental quality and other green or innovative features.

To maintain Green Mark features of our building, the Group has committed to:

- Maintain the temperature of public areas within 24 to 26 degrees and relative humidity less than 65 per cent
- Carry out annual Indoor Air Quality audit
- Use of PBC* (Polybutylene terephthalate) reduced free luminaires in 90 per cent of our habitable areas
- Artificial lighting provision for tenant space to fall within maximum design wattage

Raffles Specialist Centre – Universal Design Award

Raffles Specialist Centre has been awarded the Universal Design certification in June 2019, by BCA. This award accords recognition to the Group for incorporating user-friendly features in our building, creating an environment that considers the needs of a broad spectrum of demographics to encourage an inclusive society. This includes groups like the young, elderly, and persons with limited mobility.

Better Energy Management

To work towards our target of reducing the electricity consumption index in the next three years, the Group has implemented smart meters, timers and motion sensors installed in Raffles Specialist Centre. All lightings, chillers and air handling units are scheduled for automatic power on and off at specific timings according to their required usage pattern. This allows the Group to efficiently control the usage and conserve energy overall.

Less Paper, More Seamless Service

More digital initiatives have been progressively introduced by the Group as part of our efforts to reduce paper use as well as manpower cost. The Group has digitised internal systems to enable paperless processes such as online job requests for inter-department job orders, and online submission of digital forms for raising internal change requests.

For increased manpower efficiency, RMG's Raffles Connect automates the queuing and registration

processes for patients who want to consult a doctor at a RMG clinic. Raffles Connect is a secured integrated digital platform where patients can access critical healthcare services round the clock. For instance, eQueue, which is a digital personal queue system on Raffles Connect, allows patients to obtain a queue number before arriving at their preferred Raffles Medical clinic. Upon arrival at the clinic, patient registration is automatic and seamless. The patient is then notified via the smartphone when it is time for the doctor's consultation.

With our integrated Electronic Medical Records and patient care system, our doctors have access to patients' medical records and information to provide seamless and continuity of care for our patients, eliminating much manual labour that would have been needed to trace and reconcile patient records across different facilities within the RMG network. This helps in improving productivity and allows more time to be spent on addressing patient care. It also brings about better continuity of care as our patients can seamlessly transit from tertiary care to primary care, and vice versa, as needed.

The Electronic Meal Ordering System (ELMOS) was also implemented in Raffles Hospital, with the aim of transforming the traditional meal ordering process into a fully integrated and paperless experience. In 2018, the team at Raffles Hospital developed our own in-house ELMOS and launched it in January 2019. Massive time savings of over 40 per cent has been recorded as compared to pre-ELMOS period. With ELMOS, our team takes an average of about 40 minutes to process a meal order from the time a meal is ordered, to the time a meal is served. This significant manpower savings is now better invested in patient care.

Recycling

Waste Minimisation and Recycling

Our general waste index has increased slightly in 2019 due to increased occupancy and footfall at our facilities.

The Group's increased efforts in heightening employees' awareness of recycling programmes in all our buildings have paid off. In 2019, we registered an increase in recycling tonnage by about 62 per cent as compared to the year before.



Water Conservation (303-3)

Improved Water Efficiency & Awareness

Despite the increase in the tenancy occupancy rate, our water consumption index has improved. Even then, we will continue to roll out awareness, education and advocacy materials to help our tenants and employees understand the importance of water conservation.

To achieve RMG's target of reducing the water consumption index, the following steps are adopted:

- Water efficiency courses within the RMG network will be conducted with more frequency.
- Increased internal awareness, education and advocacy of water conservation among RMG employees through appropriate communications materials and activities.
- Regular checks within the RMG buildings will be conducted to ensure that faulty water fittings are replaced with water-efficiency labelled fittings.

In May 2019, as part of our emergency plan, the Group also carried out a combined exercise with the Public Utilities Board (PUB) to supply water to Raffles Hospital during a water emergency situation. Several scenarios were simulated, and water supplies to Raffles Hospital were provided through the nearby hydrants and PUB water pumps. This exercise has helped to prepare the team at RMG to respond to and manage water emergency situations in the future.



Marketplace

Our Approach

In 2019, the Group continued to grow financially and contributed positively to the economy through creation of rewarding jobs in Singapore and regionally. Through efficient use of resources coupled with strong financial management, we were able to grow responsibly as a company in order to provide our employees, shareholders and partners with positive economic returns.

RMG doctors, dentists and nurses continued to engage in community outreach activities such as conducting basic health screening sessions, giving health education talks and advice on healthy ageing to senior citizens. Participants are encouraged to share their knowledge within their social

circles, thereby raising awareness of healthy ageing in the community. Our doctors are also involved in running clinics for foreign workers on a regular basis.

In addition, we invested in strategic corporate social responsibility programmes to contribute to the well-being of the Singapore community.

Moving forward, we target to maintain a financially strong and healthy balance sheet and cash flow to create long-term value for our stakeholders.

Our Community ⁽⁴¹³⁻¹⁾

RMG is proud to do our part as a responsible corporate citizen, investing time and resources to make a positive impact to the communities that we operate in. Among our employees, we promote and organise corporate volunteerism activities that focus on instilling a culture of giving-back. This is in line with our core value of Compassion.



Volunteerism

Since June 2015, doctors and TCM physicians from RMG have visited the Zion Home for the Aged on a monthly basis to provide medical consultations, acupuncture service and advice for the residents. Residents who require further specialist consultations are referred to Raffles Hospital for X-rays, laboratory tests and medication by specialist doctors at no expense.

Zion Home for the Aged

In early December, our volunteers treated residents at the Home to an early Christmas lunch consisting of a buffet meal. Volunteers also engaged with the residents over a sing-along session of Christmas carols.

PERTAPIS Senior Citizen Fellowship Home

Our volunteers from RMG organised a jumble sale to raise funds for PERTAPIS Senior Citizen Fellowship Home. Donation of a variety of new and gently-used items were donated by our employees to help more than 3,000 needy families who are looked after by this home.



The Food Bank Singapore

Foodbank collects excess food from food suppliers and re-distributes them to organisations such as old folks homes, family service centres, and soup kitchens. Our team of 20 volunteers spent a Saturday afternoon in December sorting out donated food items at the Food Bank, in preparation for delivery to needy families.

Community Investments

The Asian Medical Foundation was created in 2003 by a group of doctors and nurses in RMG with the aim to serve the medical and healthcare needs of the poor and the under-privileged. Our investments in these strategic corporate social responsibility programmes contributed to the well-being of the Singapore community.

Outreach

RMG doctors and nurses regularly engage in community outreach activities such as conducting basic health screening sessions, giving health education talks and advice on healthy ageing to senior citizens and distributing masks at community centres in various parts of Singapore. Participants who attend the talks are encouraged to share their knowledge among their social circles, thereby raising the awareness of healthy ageing in the community. Some of our doctors are also involved in running clinics for foreign workers on a regular basis. In addition, RMG supports the early detection of top cancers in Singapore through various initiatives. These include issuing free FOBT kits and discounted mammogram screening packages.

Enhanced Screen for Life (SFL)

Raffles Medical supports SFL, the national screening programme by the Health Promotion Board that offers Singaporeans and Permanent Residents health screening recommendations and the necessary follow-up based on age and gender. From September 2017, Pioneer Generation cardholders, Community Health Assist Scheme cardholders, and all other eligible Singaporeans can access subsidised Chronic Disease blood test, Colorectal Cancer test and Cervical Cancer test with one post-screening consultation at a subsidised fee at Raffles Medical's CHAS clinics.

Primary Care Network (PCN)

Raffles Medical has been officially awarded under MOH PCN Scheme for five years. MOH will provide funding of operational and administrative support to Raffles Medical General Practitioners for managing patients with chronic disease conditions. Raffles Medical's PCN has nurse counsellors, care coordinators, and chronic disease registries to help manage patients with more complex chronic conditions and care needs. New services offered are Diabetes Foot Screening, Diabetes Retinal Photography and Nurse Counselling.

Health Supplements

RMG provides complimentary supplements to members of the community through various events such as health talks and charity events. This effort helps to raise awareness on the importance of health and wellness, and provides an avenue for those in need of such support to receive the needed help.

Bursaries, Scholarships and Sponsorships

Scholarship and Sponsorship

Since 2013, the Group has granted a total of 38 scholarships and six sponsorships to help students who may need an extra boost in reaching their life's goal. In 2019, four students were awarded the RMG Scholarship and two students were awarded the RMG Sponsorship. These students were pursuing nursing, radiology and business management courses.



Bursary Award

Introduced in 2011, the RMG Bursary provides financial assistance to our employees for their children's education, giving them a head start in their life and career.

Clinical Training and Internships

RMG trains physicians, nurses, allied health and healthcare managers in collaboration with local medical schools, polytechnics and vocational institutions to provide clinical training for undergraduates and postgraduates. These include clinical attachment and supervision for residents enrolled under the NUHS Family Medicine Residency Programme, as well as Family Medicine training postings for medical students from the National University of Singapore's Yong Loo Lin School of Medicine and Duke-NUS Graduate Medical School, and the Nanyang Technological University's Lee Kong Chian School of Medicine.

In addition, we partner Nanyang Polytechnic, Ngee Ann Polytechnic, Singapore Polytechnic, Temasek Polytechnic, Republic Polytechnic, Singapore Institute of Technology and Institute of Technical Education to offer clinical placements in diverse areas including nursing, radiography, pharmacy, laboratory and physiotherapy.

As a private healthcare institution, we add value to the educational experience of each student / trainee by providing not only clinical experience, but also exposure to private sector standards of service excellence and business management.

Precautionary Principle or Approach ⁽¹⁰²⁻¹¹⁾

The Group does not explicitly refer to the precautionary approach or principle in its risk management framework. We seek to contribute to society through responsible profit generation, which ties in with our core values.

Membership of Associations ⁽¹⁰²⁻¹³⁾

The following is a non-exclusive and non-exhaustive list of associations we are members to:

Cambodia

- Cambodian Federation of Employing Bodies Association (CAMFEBA)
- Japanese Business Association (JBAC)

Japan

- All Japan Hospital Association
- Japan Medical Association
- Japanese Society of Travel and Health
- National Federation of Health Insurance Societies
- Osaka Medical Practitioner's Association

People's Republic of China

- Alpha Omega Alpha Honor Medical Society (Elected)
- American Chamber of Commerce (AmCham) (China (Beijing) / (Dalian) / (Nanjing))
- American Federation of Medical Research
- American Society of Nephrology
- American Society of Pediatric Nephrology
- Canadian Association of Pediatric Nephrologist
- Canadian Chamber of Commerce (East)
- Canadian Pediatric Society
- European Chamber (Nanjing)
- French Accueil (Shanghai)
- German Chamber of Commerce (China North)
- International Society of Hemodialysis
- International Society of Peritoneal Dialysis
- Japanese Association (Tianjin)
- Japanese Chamber (Beijing)
- Japanese Club (Beijing)
- Nanjing International Club (Nanjing)
- National Kidney Foundation
- Sacramento Pediatric Society
- SingCham (Beijing)
- Society of Pediatric Research (Elected)

Singapore

- Allied Health Professions Council
- Duke-NUS Medical School
- General Insurance Association of Singapore
- Lee Kong Chian School of Medicine (NTU)
- Institute of Singapore Chartered Accountants (ISCA)
- Management Development Institute of Singapore (MDIS)
- Mayo Clinic Care Network
- National Healthcare Group Board
- Singapore Business Federation (SBF)
- Singapore Dental Council (SDC)
- Singapore Institute of Management (SIM)
- Singapore Medical Association
- Singapore Medical Council
- Singapore National Employers Federation (SNEF)
- Singapore Nursing Association
- Singapore Nursing Board (Insurance / overseas)
- Traditional Chinese Medicine Practitioner's Board (TCMPB)
- Workplace Safety and Health Council (Healthcare)
- Yong Loo Lin School of Medicine (NUS)

Vietnam

- Australian Chamber of Commerce (AusCham)
- Japanese Business Association of HANOI (JBAV)
- Japanese Business Association of Ho Chi Minh City (JBAH)
- The British Business Group (BBGV)

Our Suppliers & Contractors

Our business thrives because of strong, ethical and mutually beneficial relationships we maintain with our suppliers and contractors.

Our support for local-based businesses have contributed to the national economic development. We advocate ethical business practices through establishing policies and practices that ensure a fair selection and procurement process. We maintain good relationships with our vendors through on-going engagement during meetings and tender interviews, to ensure continuity of services and to keep them abreast of our latest developments.

Local vendors have always been our preferred option in procuring products and services. They are preferred due to proximity, shorter turnaround time, and delivering reliable products and services. Our business activities with them had supported indirect job creations and sustained local businesses.

Supply Chain ^(102-9, 102-10)

We are committed to ensuring that the welfare of workers and labour conditions within their supply chain meet or exceed recognised standards. There are no significant changes to our organisation and supply chain.

Ethics and Ethical Trading ⁽¹⁰²⁻¹⁷⁾

We are committed to managing our vendors ethically and effectively to ensure safe and sustainable practices, which create value for all our stakeholders. At RMG, we ensure that our employees uphold professional standards, workplace standards and behaviours that are consistent with the Group's policy and practices. We are committed to working against corruption in all its forms, including extortion and bribery.

All new hires at RMG are required to attend the RMG Onboarding Programme and Creating Service Delight within the first three months of employment. Employees are briefed on values, principles, ethics, standards and norms of behaviour.

Procurement Practices ⁽²⁰⁴⁻¹⁾

We work with suppliers, sub-contractors and other service providers to adopt responsible business policies and practices for mutual benefit, while not compromising the Group's policies and guidelines. At RMG, we have a centralised procurement team handling purchases of our network of clinics located island wide. This has enabled us to achieve economic of scales and operational efficiencies. These efficiency gains are passed on to our patients and customers in the form of more affordable healthcare products and services.

We collaborate with suppliers and contractors to achieve our policy aspirations in the delivery of products and services. We encourage vendors to adopt responsible business ethics and practices for mutual benefits. We are also committed to ensuring that the welfare of workers and labour conditions within our supply chain meet or exceed recognised standards. For material projects, tenders are

called and evaluated by the Tender Evaluation Committee to ensure fair competition.

Job Creation

Where we operate, RMG generates employment, partnerships, and contracts for local small-medium enterprises and tax revenues for governments. This in turn contributes to the development of the economy where we operate.

Corporate Governance

Customer Privacy ⁽⁴¹⁸⁻¹⁾

Patient confidentiality is an important aspect of healthcare and we strive to maintain it. We have clear policies pertaining to the Personal Data Protection Act (PDPA) drawn up since 2014. We obtain patient consent for collection and use, and disclosure and processing of personal data for exclusive healthcare related use. We work closely with third parties who support the healthcare delivery (including insurance companies and other healthcare companies) to ensure compliance to the RMG PDPA policy. Patients can at any point in time choose to unsubscribe or opt out from SMS reminders. Staff are guided to call patients only for matters related to direct patient care. The Group's privacy statements can be found on the corporate website (www.rafflesmedicalgroup.com).

In line with the PDPA act, RMG has appointed Data Protection Officers to ensure that adequate action is taken to protect customers' personal data. Policies are in place to address data protection issues.

As a Group, we received zero substantiated complaints in the year. No complaints were raised to regulatory bodies. No incident of leak, theft or loss of customer data has been identified in the year.

The IT department and the Medical Record Office manage secure databases to safeguard personal data and patient records. We adhere to security best practices in the Healthcare and Financial Institutions industry. The Group has been audited against the Monetary Authority of Singapore Technology Risk Management Framework. We engage Managed Security Services Providers to counsel the Group accordingly. Employees undergo orientation, e-training and are regularly updated on the latest cybersecurity threats and best practices.

In order to protect the data of our patients or corporate clients, we have various security technologies in place such as Web Application Firewalls (to detect DDOS, web application cyber-attacks), Next Generation Firewall (to prevent unauthorised intrusions), Advanced End Point Prevention (to prevent zero day exploits) and Security Monitoring by a Managed Security Provider. This is in addition to the alignment of industry security best practices with our people (through security awareness programmes) and processes.

Compliance ⁽⁴¹⁹⁻¹⁾

The Group is committed to comply with all the relevant statutory and regulatory requirements. Management submits periodic reports and updates on such compliance to the Ministry of Manpower as well as other relevant government agencies and regulatory bodies.

Policies and processes have been set in place for compliance and adherence to national standards and regulations including those of licensing, infection control, workplace safety and other statutory requirements.

We are committed to exercise the utmost vigilance wherever our products and services are involved, whether or not they are distributed by one of our distribution channels or externally. This vigilance extends to third party products and services where, for example, the Company is acting as the distributor.

All Raffles Health Insurance staff complete an e-learning programme from an accredited Institute of Banking and Finance training provider. The training modules include:

- a. Anti-Money Laundering and Counter-Terrorism Financing (APAC)
- b. Fraud Prevention (Global)
- c. Sanction for Insurance Firms (Global)
- d. Anti-Bribery and Anti-Corruption (APAC)
- e. Compliance Induction (Global)
- f. Personal Data Protection Act (Singapore)
- g. Business Continuity Management (Global)

Socioeconomic Compliance ⁽⁴¹⁹⁻¹⁾

RMG is a responsible and leading provider of integrated healthcare services. We are committed to work closely with government agencies and regulators to comply with the statutory and regulatory requirements in the regions that we operate in.

The management is committed to make regular periodic reports and updates to the MOH and MOM in Singapore as well as other relevant government agencies and regulatory bodies in the regions that we operate in.

Policies and processes have been set in place for compliance and adherence to national standards and regulations including those of licensing, infection control, workplace safety and other statutory requirements.

The Group has not identified any significant non-compliance with national standards and regulations.

Anti-Corruption ^(205-1, 205-2)

We recognise the need to manage our exposure to corruption risk through good corporate governance, business ethics and strong internal controls in our business processes.

We conduct an annual enterprise risk assessment applicable to all business units in the group. The assessment allows us to identify and mitigate areas of high risk, including corruption. All identified business risks include residual risks, are reported to the Audit and Risk Committee and subsequently to the Board of Directors.

Staff undergo e-learning on anti-corruption and bribery during the year. The various whistleblowing channels are also highlighted during the training.

We provide guidelines on suitable staff responses to gifts from customers or business associates. These guidelines serve to protect and uphold the reputation, professionalism and integrity of RMG and its staff. This is to avoid any corporate obligation to customers or business associates resulting from gifts or favours received.

All members of senior management, physicians as well as staff who are involved in procurement make an annual declaration of any conflict of interest. For risk management purposes, certain group of staff except physicians and nurses are required to take block leave break of at least five consecutive working days at least once a year. The block leave should be scheduled at the beginning of the year.

We conduct annual vendor evaluation to ensure that contractors and suppliers comply to certain performance standards as required by the Group.

Whistleblowing

We have a whistleblowing policy and procedures that enable staff and other persons to raise in-confidence, whether anonymously or otherwise, concerns on possible improprieties relating to any wrongdoing or malpractice within the Group, without fear of reprisal in any form.

Under these procedures, all reports will be listened to, investigated and treated in confidence. To facilitate and encourage reporting, the whistleblowing policy together with the dedicated whistleblowing communication channels such as RMG's email and postal address are available on the Group's intranet. They are easily accessible by all staff. Necessary safeguards are also taken to protect whistleblowers.

Direct email channels to the Audit and Risk Committee or the Executive Chairman, General Managers are also available for reports involving any director and / or senior management.

NOTE: Disclosures marked in green are core to report, and 'AR' refers to the RMG Annual Report 2019.

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