



SUSTAINABILITY REPORT

— 2018 —

SUSTAINABILITY REPORT FOR RAFFLES MEDICAL GROUP ⁽¹⁰²⁻¹⁾



Board Statement

The Board of Raffles Medical Group (RMG or Group) 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 and environmental, social and governance (ESG) performance.



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

RMG is pleased to present its second Sustainability Report (Report), which discusses the developments and progress of our sustainability journey in the year 2018. 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 presented using internationally accepted measurement units.



Reporting Process ^(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 our website 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), 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 wide 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 sub-specialty 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, Vietnam, Cambodia, Brunei, Bangladesh and the Russian Far East, as well as associates throughout the Asia-Pacific region.

Raffles Medical International operates medical facilities beyond Singapore in 13 cities across China, Japan, Vietnam and Cambodia, including an international hospital in Chongqing and another international hospital under construction in Shanghai.

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.



Regional Network



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 & Liason 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 (102-1, 102-2, 102-5)

COMPASSION

We put you and your well being at the centre of all that we do, treating all with respect, compassion and dignity.

COMMITMENT

We uphold your trust by maintaining the highest professional integrity and standards.

EXCELLENCE

We will continually seek advancement and innovation to achieve better healthcare.

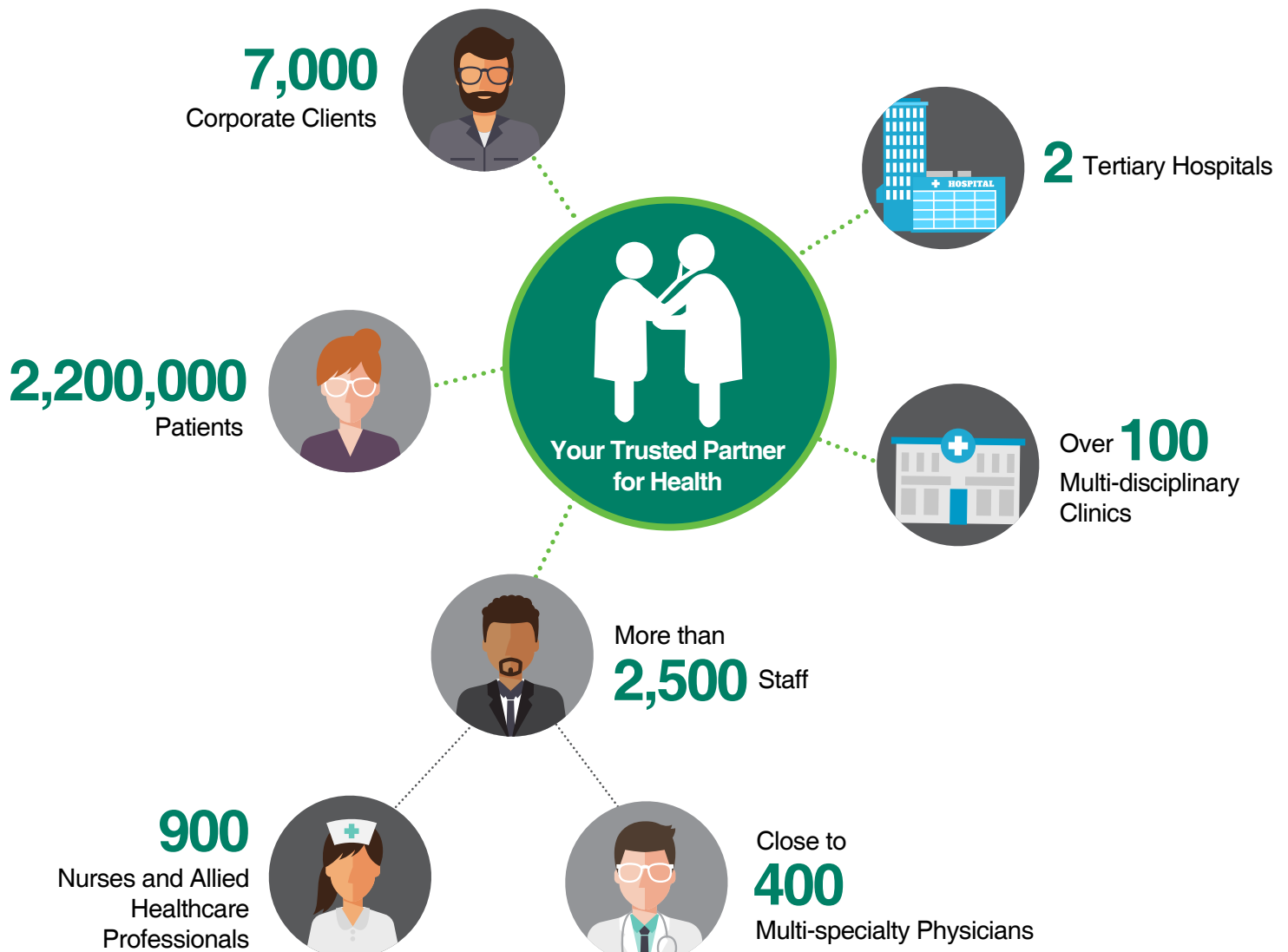
TEAM-BASED CARE

We dedicate and combine our skills, knowledge and experience for your benefit.

VALUE

We seek always to create and deliver value for you.

Fact Sheet (102-7, 102-8)



Significant Achievements

Opening of Raffles Specialist Centre in January 2018



First Private Hospital in Singapore to be Trauma Accredited



Raffles Hospital opened new private wards (Ward 10) and multi-bedded wards (Ward 13)



Raffles Hospital achieved Joint Commission International (JCI) reaccreditation for the 4th time



Staff provide pro bono services to Voluntary Welfare Organisations (VWOs) such as Zion Home for the Aged and PCF Sparklecare



Integration of Information & Technology systems under Raffles Clinic Management System (RCMS)

Launch Raffles Shield in August 2018



Raised a total of S\$30,000 through a staff donation drive for Hodgkin's Lymphoma patient

Awards

- ▶ Customer Satisfaction Index of Singapore 2018 (CSISG)
 - Top Hospital with score of 75.1



- ▼ Reader's Digest – Trusted Brands
 - Platinum – Family Clinics (2017 to 2018)



- ▼ Expat Living – Reader's Choice Awards
 - GP and Family Medicine – Silver
 - Cancer Specialist - Finalist



- ▲ Construction Quality Assessment System (CONQUAS) for Raffles Specialist Centre



- ▲ Universal Design (UD) Certification for Raffles Holland V Mall



- ▲ Building and Construction Authority (BCA) Platinum Green Mark for Raffles Specialist Centre



Statement from Executive Chairman ⁽¹⁰²⁻¹⁴⁾

As a Group, we are constantly looking at how sustainability can play a part in our business. Environmental, social and corporate governance (ESG) are important to the Group as we believe they will enable us to go further and make us stronger in the long run.

This is our second Report and I am pleased to share that in the past one year, we have improved. With the expansion of our regional presence in the year, we have also expanded our reporting to include more from our regional units. In addition, we strengthened the Sustainability Committee to include more operational units so that we have a comprehensive view of the ESG efforts of the Group.

Social responsibility is key to Raffles Medical. As a Group, we have chosen to focus on four key pillars, namely Customers, Employees, Environment and Marketplace. We recognise that our every little effort can play a role in making the world a better place to live in.

Growing with our Patients

Patients are at the centre of all that we do. When we take good care of our patients, we see the business

taking care of itself. Our patients and the community we serve in are central to our existence. Raffles exists for a cause greater than itself – to provide quality healthcare to our patients. As such, we seek to create value to the community and economy where we operate in.

2018 saw us expanding Raffles Hospital with the 22-storey Raffles Specialist Centre to meet our patients' growing needs. We have used the additional space to expand our range of sub-specialty services. In addition, the extension will offer a runway for the hospital's expansion and growth for the next 10 years.

As experts in the healthcare space, we chose to enter the Integrated Shield market in August 2018 to offer unique solutions that can help resolve issues that are plaguing the private shield market. For example, the Raffles Hospital Option allows you to enjoy treatment in Raffles Hospital without paying full private premiums, while the High Deductible Option can complement your company's benefits, resulting in no coverage overlaps and thus, even more savings.

We will continue to review how we can offer sustainable and quality services and products to our patients and customers to create win-win situations for all.

Growing with the Community

As a Group, we work closely with the Singapore government through collaborations such as the Primary

Care Network and the Emergency Care Collaboration. These partnerships help reduce the pressure on the polyclinics and hospitals, allowing more to be able to receive the medical attention they need promptly at subsidised rates. We support government initiatives such as the Community Health Assist Scheme (CHAS), Pioneer Generation and the Screen for Life schemes to make healthcare more accessible.

Healthcare organisations are able to support positive health outcomes through education and screening. We believe healthcare should be lifestyle driven and thus conduct talks and seminars, provide health education materials online and offline, and offer free and discounted screening to the community to encourage healthy living.

We intend to increase frequency of community activities through more structured CSR campaigns and projects both locally and regionally, where we have our facilities.

Growing Digital

In addition to offering exciting new opportunities, we believe digital platforms enable us to grow our business without growing our carbon footprint. We are constantly looking for ways to make healthcare more accessible to our patients by connecting with them. With digital platforms such as our e-commerce platform, we are able to do so in a sustainable manner – digitally, paperless, anytime, anywhere. In 2019, we will continue to develop new platforms to connect with our patients including paving the way for teleconsultations and e-health management.

Growing Regionally

Growing responsibly has always been one of our strategic thrusts. As we expand regionally, we become accountable to a greater number of communities. With the opening of Raffles Hospital in Chongqing, this continues to be the way we do business.

Selected management staff from Raffles Hospital Singapore have been seconded to Raffles Hospital Chongqing to ensure that the Hospital draws on established expertise, systems and service standards. Some of the locally hired senior staff and doctors were sent to Singapore for attachment to ensure that they are familiar with Raffles Hospital's system and service model.

Raffles Hospital Chongqing will draw on Singapore's expertise and clinical resources to develop training and research as pillars for its development as an eminent medical centre. The Hospital will leverage on the Group's Raffles Healthcare Institute to train local and foreign healthcare professionals, including accredited training and clinical attachments for local and foreign doctors, nurses, allied health professionals and healthcare managers.

The Group will be opening a second hospital in Shanghai, Pudong Qiantan in 2019. The two hospitals, strategically located in the eastern and western regions of China, offer access to the Raffles brand of care within China.

Conclusion

Trust is highly valued by Raffles. The only way to compete in this time and age is to be more professional and more honest than others. We are grateful for the trust accorded to us by our customers, employees, shareholders and the Board. As we continue to grow responsibly, we thank you for making us your trusted partner for health.

Sustainability at RMG

The RMG 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 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.

Board of Directors

Sustainability Committee

- Charity & Volunteerism
- Corporate Affairs
- Corporate Communications
- Customer Experience Management
- Digital Transformation
- Facilities
- Finance
- Human Resources
- Information Technology
- Investor Relations
- Materials Management Department
- Quality Management
- Raffles Dental, Chinese Medicine, Raffles Health
- Raffles Healthcare Institute
- Raffles Health Insurance
- Raffles Hospital Chongqing
- Raffles Hospital Singapore
- Raffles Medical Singapore
- Raffles Medical International
- Systems Improvement Department



Senior Management

Pillars of Sustainability ⁽¹⁰³⁾

At RMG, we believe that continued value creation is essential for sustainable growth. We focus on delivering value to four key pillars: Customers, Employees, Environment and Marketplace.

Providing quality healthcare to our customers so we can be their trusted partner for health

Customers

Employees

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

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

Environment

Marketplace

We commit to best practices in governance and contribute back to the community we operate in

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

Direct Internal

- Employees
- Board of Directors
- Shareholders

Direct External

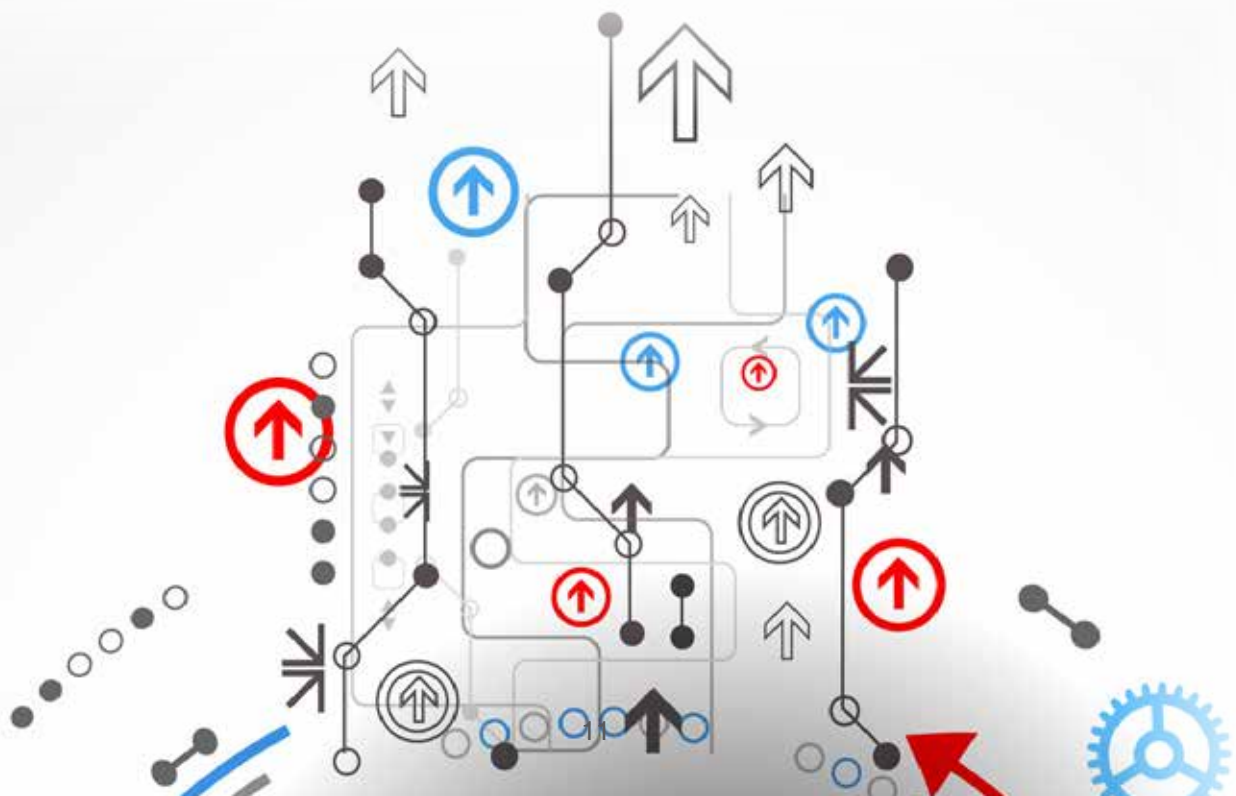
- Patients / Customers
- Corporate Clients
- Tenants
- Suppliers

Indirect External

- Government
- Authorities
- VWOs
- Local Communities
- Media

Indirect Internal

- Contractors



The Group engages the four pillars by reaching out to relevant stakeholders as follows ⁽¹⁰²⁻²¹⁾:

STAKEHOLDERS	HOW DO WE REACH OUT TO EACH GROUP?
 <p>Patients</p>	<p>Corporate website, social media, advertisements, seminars, quarterly newsletters, online surveys, SMS feedback, feedback forms, online feedback, emails, phone calls and face-to-face care</p>
 <p>Corporate Clients</p>	<p>Regular visit, client hospitality and networking, delivering of Raffles HealthNews, medical chits and other relevant documents, scheduled meeting, corporate events, interaction during Health talks and Onsite Wellness Programmes, emails, phone calls, Whatsapp chat etc</p> <p><i>* Engagement frequency will depend on their size, utilisation and profile</i></p>
 <p>Employees</p>	<p>E-newsletter, email, intranet, one-to-one appraisal, staff meeting, conference and employees' satisfaction survey. Events such as Nurses' Day, Annual Dinner and Dance, Annual Staff Meeting, Physician Summit, Annual Management Meeting, New Year Gathering and departments' quarterly social outings, Raffles Recreation Club activities including subsidised sports, healthy lifestyle, art and culture events, and family-oriented activities</p>
 <p>Government & Regulators</p>	<p>Periodic reports of various performance and clinical indicators, quarterly and half yearly updates with the ministries and regulatory bodies</p>
 <p>Suppliers & Contractors</p>	<p>Tenders, request for quotations and request for proposals, tender interviews, site visits and regular meetings, email correspondence</p>
 <p>Shareholders</p>	<p>Annual general meeting, quarterly briefing sessions and luncheons, conferences, small group and in-house meetings, emails and phone calls, website and SGX</p>
 <p>Media</p>	<p>Face-to-face meetings, emails, phone calls, media releases and briefings</p>
 <p>Local Communities</p>	<p>Corporate website, social media, advertisements, seminars, partners</p>
 <p>VWOs</p>	<p>Regular discussions with VWOs including the Asian Medical Foundation (AMF) to identify support needs, regular engagement with employees through e-mail blasts, e-newsletters and intranet on the community outreach initiatives</p>

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

The Group seeks to create value to its stakeholders and in its key strategic areas.



Customers

Strategic Area	Value Created	Challenges	Key Indicators
Access to healthcare	<ul style="list-style-type: none"> • Comprehensive medical services • Team based care with integrated records • Quality assurance (QA) of medical services (peer reviewed and medically audited) 	<ul style="list-style-type: none"> • Decentralising cost – location & infrastructure • Competition for manpower talents • Continuous upgrading of staff's knowledge and skills 	<ul style="list-style-type: none"> • Waiting time • Staff acuity
Continuum of care	<ul style="list-style-type: none"> • Continuity of care • Step down care • Seamless and integrated service 	<ul style="list-style-type: none"> • Competitive pricing • Accessibility to patient's information • Systems harmonisation 	<ul style="list-style-type: none"> • Product & service quality • Visit cycle time
Healthy workforce	<ul style="list-style-type: none"> • Better care for patients 	<ul style="list-style-type: none"> • Diverse workforce <ul style="list-style-type: none"> - Composition - Skills and training needs - Functions & performance • Appropriate roles and job fit 	<ul style="list-style-type: none"> • Presentism vs absenteeism • Workmen compensation
Patient Safety	<ul style="list-style-type: none"> • Safe quality healthcare 	<ul style="list-style-type: none"> • Safety culture • Advocate for patients 	<ul style="list-style-type: none"> • Medication events • Fall rates • Serious reportable events • Infection rate
Data protection	<ul style="list-style-type: none"> • Compliance to regulatory requirements and mitigation of risk • Safekeeping of patient, corporate and strategic data 	<ul style="list-style-type: none"> • Patient and Customer consent • Employee's cybersecurity awareness and acumen 	<ul style="list-style-type: none"> • Compliance with PDPA • Data security
Customer Experience	<ul style="list-style-type: none"> • Customer satisfaction • Timely resolution of patient issues 	<ul style="list-style-type: none"> • Patient expectations • Consistent service standards 	<ul style="list-style-type: none"> • Customer Satisfaction Index • CSISG Rating
Patient education	<ul style="list-style-type: none"> • Informed patients • Patient safety and health • Access to information 	<ul style="list-style-type: none"> • Keeping content up to date • Cost of translation 	<ul style="list-style-type: none"> • Readership • Health talks • Analytics • Discharge protocol



Employees

Strategic Area	Value Created	Challenges	Key Indicators
Employee Safety and Security	Ensure the safety and security of employees	<ul style="list-style-type: none"> • Ignorance of workplace safety • Failure to exercise personal responsibilities and care 	<ul style="list-style-type: none"> • Occurrences and incidents • Types of injuries
Employee Health and Wellness	Ensure the physical and mental well-being of our people	<ul style="list-style-type: none"> • Participation rates for the targeted health programmes and physical fitness 	<ul style="list-style-type: none"> • On-going health and well-being initiatives and programmes
Employee Code of Conduct	<ul style="list-style-type: none"> • Ethical conduct and practices • Discipline workforce • Harmonious working relationship • Set the minimum standards expected of all employees • Guide employees in carrying out their duties and responsibilities 	<ul style="list-style-type: none"> • Sustainability of awareness among existing and new employees 	<ul style="list-style-type: none"> • Disciplinary and / or criminal cases
Employee Retention	<ul style="list-style-type: none"> • Improve retention rates 	<ul style="list-style-type: none"> • Competitive war for talent • Progression opportunities 	<ul style="list-style-type: none"> • Attrition rate
Employee volunteerism	<ul style="list-style-type: none"> • Socially responsible workforce • Strong community • Esprit-de-corps 	<ul style="list-style-type: none"> • Volunteerism cost • Meeting employee expectations on the choice of programme 	<ul style="list-style-type: none"> • Volunteerism numbers • Volunteerism hours
Employee Training and Talent Development	<ul style="list-style-type: none"> • Broaden our people's skillsets to assume higher roles and responsibilities • Provision of clinical experience • Exposure to private sector standards of service excellence and business management 	<ul style="list-style-type: none"> • Multi-generational workforce • Succession planning and leadership development • Staff to build internal capabilities • Accord protected time from clinical areas to supervise / train healthcare professionals 	<ul style="list-style-type: none"> • Training expenditure • Training hours • Course evaluation • Types of training attended • Competency assessments



Marketplace

Strategic Area	Value Created	Challenges	Key Indicators
Fair market practices	Transparent pricing schedules	<ul style="list-style-type: none"> • Competition • Manpower required • Management of schedules 	MOH Pricing Guidelines
Procurement Practices	<ul style="list-style-type: none"> • Contribute to local economy and business growth • Create indirect local jobs 	<ul style="list-style-type: none"> • Rising operating cost • Constraints in capacity and capital for expansion and innovation 	<ul style="list-style-type: none"> • Approved Vendor Listing • Tender Evaluation Criteria
Risk management and internal controls	<ul style="list-style-type: none"> • Ensure adequate and effective risk management, aligned with the group business objectives with an systematic approach in risk management • Better corporate governance • Mitigate business risks 	<ul style="list-style-type: none"> • Creating a risk aware culture • Keeping updated with the latest emerging threat and risk • Awareness for existing and new employees 	<ul style="list-style-type: none"> • Workplace Health Safety & Environment Committee • Security Steering Committee • Workplace Safety and Health Policy • Whistle-Blowing Policy • Code of conduct and business ethics • Incident reporting mechanism • Enterprise Risk Management
Community Development	<ul style="list-style-type: none"> • Stronger corporate branding • Benevolence • Resilient organisation 	<ul style="list-style-type: none"> • Resources • Programme selection 	<ul style="list-style-type: none"> • Health screening • Health awareness campaign



Environment

Strategic Area	Value Created	Challenges	Key Indicators
Energy	<ul style="list-style-type: none"> • Reduce energy cost • Reduce damage to environment 	<ul style="list-style-type: none"> • Create staff awareness • Cost of upgrading equipment / technology 	<ul style="list-style-type: none"> • Energy conservation initiatives • Green building certification • Energy audit • Energy saving
Waste	<ul style="list-style-type: none"> • Reduce disposal cost • Reduced pollution to the environment 	<ul style="list-style-type: none"> • Create staff awareness • Regulatory requirement 	<ul style="list-style-type: none"> • Recycling • Waste monitoring
Water	<ul style="list-style-type: none"> • Reduce water cost • Available water for generations 	<ul style="list-style-type: none"> • Create staff and patient awareness • Cost of upgrading equipment / technology 	<ul style="list-style-type: none"> • Water monitoring • Water conservation

Prioritising Identified Aspects (102-29)

Significance to Company	High	Occupational Health & Safety	Employees Access to Healthcare	Compliance Patient Safety
	Medium	Energy, Water	Procurement Practices Risk Management Training & Education	Economic Performance Customer Experience Data Protection
	Low	Effluents & Waste Local Suppliers	Community Patient Education	
		Low	Medium	High
		Importance to Stakeholders		

Raffles Value Creation Scorecard

Value creation is the primary aim of any business. By producing value for our stakeholders, we are able to better invest in items that will enhance our long-term competitiveness and growth. The Group has selected key areas under environment, social and financial by which we measure our efforts in value creation.

CUSTOMERS	FY 2018	FY 2017	FY 2016
Customer Satisfaction Index			
Raffles Hospital Inpatient (%)	93	92	92
Raffles Hospital Outpatient (%)	84	92	95
Raffles Medical Clinics (%)	80	89	95
Patients			
Central Line-Associated Blood Stream Infection Rate	0	0	0
Ventilator Associated Pneumonia Rate	0	0	0
Catheter Associated Urinary Tract Infection Rate	0	0	0
Unscheduled Readmission within 30 days Rate	1.2	1.1	1.1
EMPLOYEES			
EMPLOYEES – Group			
Staff Strength	2,538	2,403	2,447
EMPLOYEES – Singapore			
Average Training Hours per Employee [#]	27	24	28
Training Expenditure per Employee (S\$) [#]	382	526	471
Course Evaluation (%)	95	95	94
Staff Turnover Rate (%)	30	20	17
Staff Performance Review Rate (%)	100	100	100
Hand Hygiene Compliance (%)	91	87	87
Workplace Injury Rate [^]	12.5	12.5	15.5

[#] Exclude doctors

[^] Workplace Injury Rate = $\frac{\text{Workplace Injuries} + \text{Sharps Injuries} + \text{Body Fluid Splash Incidents}}{\text{No. of Employed Persons}} \times 1,000$

ENVIRONMENT	FY 2018	FY 2017	FY 2016
ENVIRONMENT – Singapore			
Water Consumption Index (m ³ / GFA)	1.89	2.11	2.21
Electricity Consumption Index (kwh / GFA)	233	358	506
General Waste Index (non-hazardous) (ton / GFA)	0.018	0.023	0.030
Biohazard Waste Index (bins / hospital and clinic GFA)	0.095	0.118	0.115
Paper Consumption (ton)	41	39	39
Paper Recycled (ton)	26	17	10
MARKETPLACE			
Financial			
Revenue (S\$'000)	489,135	477,583	473,608
EBITDA (S\$'000)	102,508	95,078	96,611
Operating Profit (S\$'000)	84,235	80,086	81,946
Profit After Tax (S\$'000)	70,803	68,661	67,946
Operating Costs (including staff costs) (S\$'000)	410,036	401,330	395,191
Staff Costs (S\$'000)	246,182	247,600	241,736
Dividends Paid (including scrip dividends) (S\$'000)	44,926	39,847	35,027
Dividend Payout Ratio (%)	63	56	50
Local-based Suppliers (%)	99	99	98
% of Actual Dollars Spent on Local-based Suppliers	99	99	99
Community			
Employee Volunteerism (number of hours)	162.5	94	2,050*
Employee Volunteerism (number)	48	47	331*
Community Investment and Donations to Charities (S\$)	638,600*	410,400*	15,400
Community Training Places	2,771	2,519	2,813
Internships and Clinical Attachments	483	352	461
Health Talks	28	25	24

* In celebration of RMG's 40th Anniversary, extended efforts were taken to increase employee volunteerism and community investment.

Customers



Our Approach and Targets

As “your trusted partner for health”, RMG endeavours to assure best outcomes and provide good value for patients, clients and the community. RMG’s group practice model allows healthcare professionals to have seamless coordination across the continuum to deliver safe, effective, timely and patient-centred care.

To this end, the Group resolves to provide the best care possible to its patients, allowing RMG to be your trusted partner for health.

Achievements in 2018

IMPROVEMENT PROJECTS

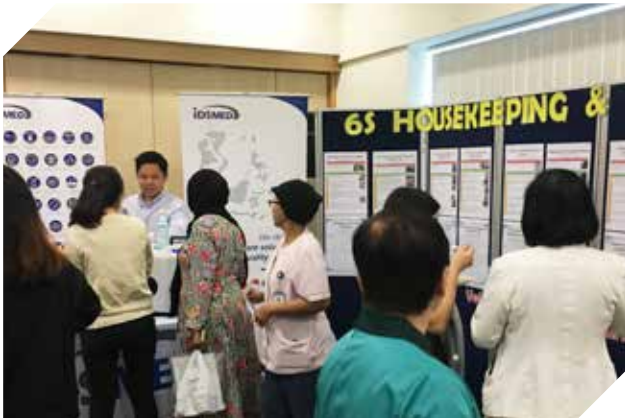
Total Workplace Safety & Health (Total WSH)

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

New initiatives in 2018 include:

- Adopt healthy activities at work and at home
 - Participated in the Health Promotion Board (HPB) “National Steps Challenge”
 - Group workout before clinic opening time
- Rec Club promotions
 - Health Talk series during lunch break
 - Gym membership corporate promotion
 - Dragon boat practice
- Training
 - Fatigue management

To achieve a cohesive and innovative WSH culture, RMG works together with internal and external stakeholders to enhance the safety and health practices.



Workplace Safety & Health (WSH) Training

WSH-related training is a regular training where staff will be equipped with the knowledge on how to perform their work safely and efficiently, including the importance of competency. One of the training programmes i.e. 5S Housekeeping, a common training in most industry, has been customised to include safety, thus changing it to 6S Housekeeping. Apart from imparting knowledge in identifying wastages and redundancies to streamline and improve its processes and systems, focusing on safety promotes stronger staff commitment and ownership. Learning outcome is evidenced with submission from each participant on the improvement actions carried out at their respective department / unit.

Construction Activities for New Hospital Extension Building and Renovation Work Sites

Adhering to the additions and alterations (A&A) policy, all risk assessment and its supporting documents submitted by contractors are evaluated prior by the Safety team, Facilities team and the Infection Control team to ensure all possible WSH 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 annual Risk Assessment review, which is higher than the national regulatory requirement i.e. once in three years. This rigorous effort is to enforce and ensure that staff 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 its risk assessment to mitigate potential terror threats aligning itself to the national movement.

INFECTION CONTROL

Emerging infectious diseases are a growing concern. With the fast changing trend where remote travelling destinations become more accessible, people are travelling more frequently and to greater distances. Maintaining strong vigilance and surveillance helps with early detection and containment of infectious diseases outbreak.



Hand Hygiene

In 2018 and its preceding years, emphasis on hand hygiene has been relentless. Alcohol handrub dispensers are prominently placed and equidistant to the next handrub dispenser, giving no room for inaccessibility. Coupled with hand hygiene training during orientation, induction, update at regular meetings, and result sharing, hand hygiene compliance reached 91% in 2018, a 4.5% improvement from the previous year.

Achievements in 2018 (cont'd)

Air Quality

2018 also saw the hospital undergo massive renovation and construction works. With new wards created and an entirely new medical centre building connected to the existing building, keeping the air clean and in check was a priority to prevent outbreaks associated with construction dust / fungus such as Aspergillosis and Legionellosis, which are susceptible to immuno-compromised patients. Devices were installed to aid in cleaning the air in rooms that are already equipped with HEPA filters and the recommended air exchange. No patient acquired any infection associated with construction dust and / or fungus.

Antimicrobial Stewardship Programme

Raffles Hospital participated in the government-funded Phase 1 study on Singapore Point Prevalence on Healthcare-associated Infections and Antimicrobial Prescriptions. The study was beneficial to Raffles Hospital as it helped us validate our infection prevention efforts, initiatives and programmes. The report from this study enabled us to compare our result to other healthcare institutions in Singapore.

The study also impelled Raffles Hospital to establish the Antimicrobial Stewardship Programme, which is increasingly becoming inevitable worldwide. Raffles Hospital will continue to participate in the Phase 2 of the study in 2019, which will focus on –

- Validation of data collection for the Infection Prevention & Control indicators including hand hygiene compliance for comparability of data;
- Study the utilisation of isolation room and adequacy of isolation rooms to establish norms and plan for isolation needs; and
- Review the effectiveness and impact of the recommendations in the 'Strengthened National Carbapenemase Producing-Carbapenems Resistant Enterobacteriaceae (CP-CRE) Containment Plan.'



MAYO CLINIC CARE NETWORK (MCCN)

In 2018, RMG's engagement with MCCN derived several exciting exchanges. Clinical specialty such as Oncology, Haematology and Orthopaedics had dedicated exchanges on new medical technologies and treatment modalities specific to their specialties while other specialists conferred with Mayo Clinic experts via eConsult. Through the learning and sharing of knowledge with MCCN, it enhanced the Group's treatment and care for its patients. From healthcare management to patient safety and care delivery, RMG moved forward in areas such as nursing leadership structure and governance, healthcare management training, clinical trials, research, culture of safety, Infection Control standards and practices, sustaining JCI, Family Medicine education, and Radiology new advances. New areas of interest have been lined up for 2019.



TRAUMA CERTIFIED HOSPITAL

Raffles Hospital was accredited and certified as a trauma hospital by the National Trauma Committee, Singapore on 28 June 2018. It is the first private hospital in Singapore to undergo the accreditation process.

With this, Raffles Hospital has been assessed to meet national standards in trauma patient management both locally and regionally. In addition, the 24-Hour Accident & Emergency department is equipped and ready to receive trauma patients and medical emergencies at any time. It has an active mechanism to activate a multi-disciplinary trauma team to manage acute trauma patients.

Supported by more than 100 specialists in Raffles Hospital, the Emergency team department sees both private patients as well as public patients brought in by Singapore Civil Defence Force (SCDF) ambulances through the Emergency Care Collaboration (ECC) scheme.



CUSTOMER SERVICE EXCELLENCE

The Group replaced paper feedback forms with online surveys at all its GP clinics, Health Screeners, Dental clinics, RCM clinics, Specialist Outpatient Centres and 24-Hour Emergency Department. Since the conversion of paper feedback forms to online surveys in August 2018, we have been receiving a total monthly average of 1,300 to 1,400 feedback across all channels, as opposed to 850 to 900 feedback a month before the conversion.

With the elimination of paper feedback forms in the clinics and centres, the Group now has a truer picture of its patients' sentiments of their service experience. The larger feedback sample size has also given RMG a more accurate measure of its Customer Satisfaction Index.



In 2019, the Group will similarly convert paper feedback forms to online surveys in its hospital wards.

E-COMMERCE

The Group launched an e-commerce service allowing patients to purchase their health screening, vaccination, health supplements and other medical services online before they turn up at the respective medical centres. Take up rate has been encouraging as patients find this service convenient.

RAFFLES CLINIC MANAGEMENT SYSTEM

RCMS, the Group's custom-built centralised clinic management system rolled out its claims module in 2018.

RADIOLOGY INFORMATION SYSTEMS

Raffles Diagnostica (Radiology) launched a new Radiology Information System (RIS) in November 2018. This system manages all patient demographics, orders from physicians, imaging workflow & procedures and Radiologist reports. It is fully integrated with existing IT and allows data mining to track productivity, scan times and quality control. It also includes a dashboard function to show real time waiting and reporting times. This has improved our productivity and patient satisfaction.

Customers

Customer Health & Safety ⁽⁴¹⁶⁾

Being “your trusted partner for health” is RMG’s working ethos to assure best outcomes, providing good value for patients, clients and the community. Its group practice model allows healthcare professionals to have a seamless coordination across the continuum to deliver safe, effective, timely and patient-centred care.

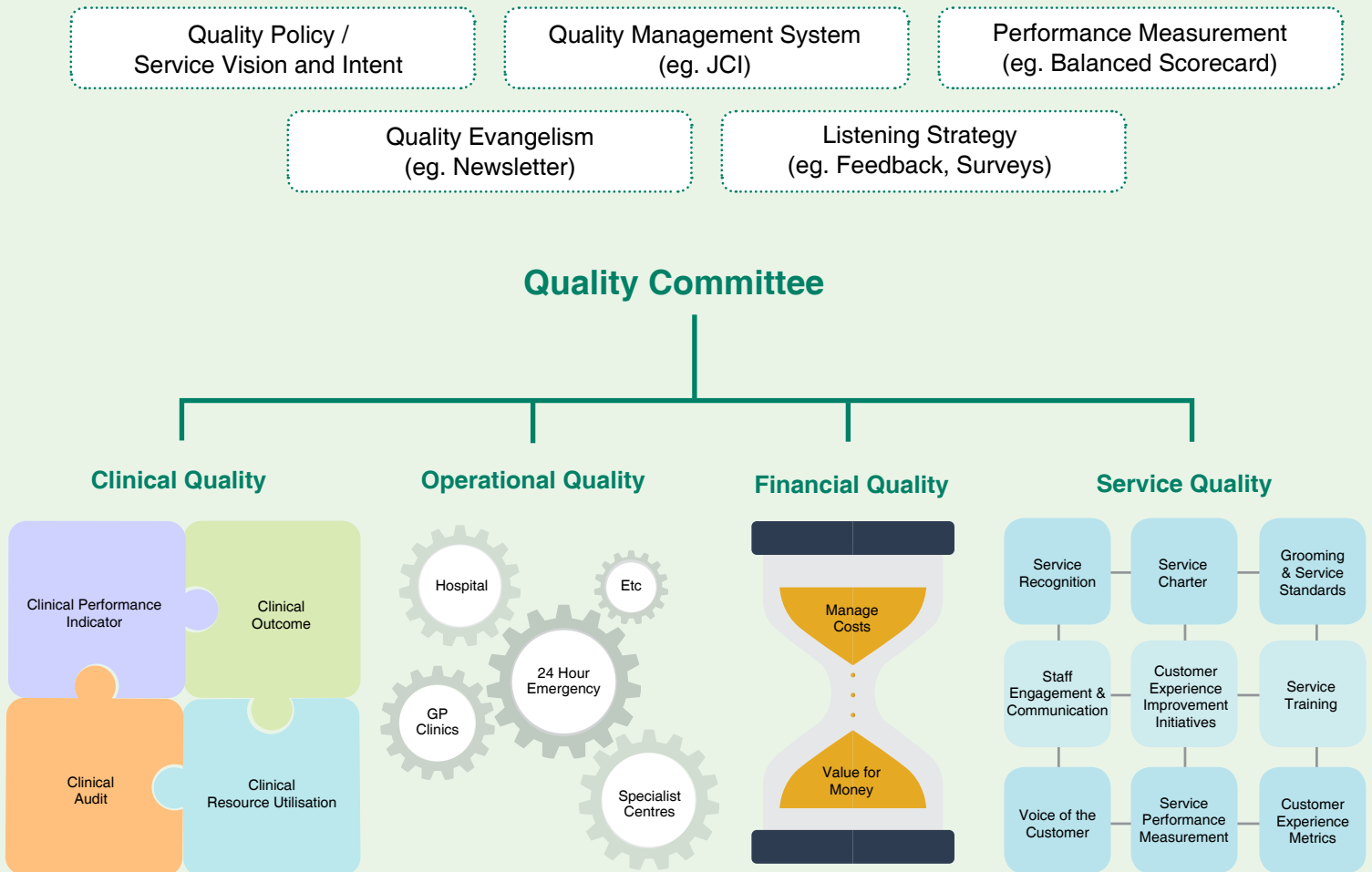
Our Challenges

The multidisciplinary set-up drives the Group’s nurses to be versatile and adapt to the demanding care needs. Hence training programs have to be rigorous and must commensurate with the care demands and needs.

Our Success

The institutional group practice model promotes team based care whereby the doctors, nurses and allied health professionals work together for the benefit and the interest of the patient.

RMG QUALITY FRAMEWORK



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

ASSURING BEST OUTCOME

RMG closely monitors patient safety indicators to better understand actual and potential issues to improve patient care. In addition to the international patient safety goals, defined by the 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 then discussed at the respective QA committees.

Clinical Audits

Clinical audits are done as part of the Group'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 the 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 QA committee's terms and reference to continually look into accessibility to the services through the use of data. This allows Raffles Hospital to optimise limited resources to accommodate patients' needs.

Incident Reporting

Leadership supports healthcare professionals across all spectrums in Raffles Hospital to speak up and report any event, process or condition that causes harm or has the potential to cause harm or injury. These are opportunities to improve current practices to prevent future occurrences. There is proactive review for clinical incidences / feedbacks where a team of healthcare professionals relevant to that process to come together for general consensus following an in depth deliberation. There is a process for group-wide escalation and standardisation.

Quality Promotion - Building a Quality Culture

Clinical:

- Annual Infection Control cum Quality Day
- Annual World Hand Hygiene Day
- Infection Control Liaison Coordinators
- Basic / Advance Infection Control Course
- 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

Additionally, to promote transparent public reporting, Raffles Hospital subscribes to MOH's clinical surveillance and reporting.

Build a seamless service

- Ensuring continuity of care is provided to the patient as he / she is referred to a service which best meets his needs. The patient is able to move easily from primary services to tertiary services and back to primary services to optimise value for the patient. There is a follow through throughout the process as RMG adopts team-based care.

ACCREDITATION & COLLABORATION

Joint Commission International (JCI)

Raffles Hospital has been accredited by the JCI since 2008; a strong testament of its commitment to patient safety and care continuity.

Staff 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 the JCI latest 6th edition standards. The 6th edition, which includes several new requirements, raises the expectations and stimulates Raffles Hospital to deliver care that is evidence-based, uniformed, and of high standard taking in consideration the local needs, its law and regulation, and its diverse culture and religion.



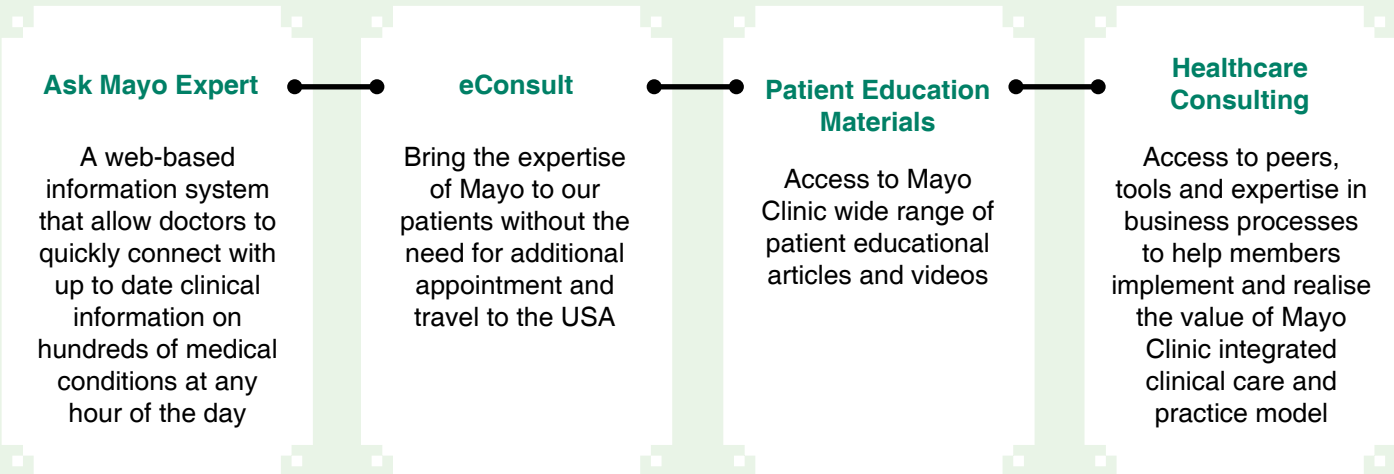
Mayo Clinic Care Network (MCCN)

The Group is the first in Asia to join the Mayo Clinic back in July 2015. This collaboration meant that RMG’s doctors can use electronic communication tools to access the latest Mayo Clinic knowledge and expertise for the benefit of our patients. This collaboration also promotes physician teamwork, complementing local expertise.

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

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

Bridging the finest medical expertise from Mayo Clinic to RMG, the MCCN offers RMG’s patients easy access to experts from Mayo Clinic without the need to travel.



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 ECC scheme with the Ministry of Health. Since June 2015, the hospital has attended to and treated many patients who pay subsidised Class C rates. Government subsidies help defray some of the costs. 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 2018. The extended scope includes Raffles Hospital's 24 Hour Emergency being accredited by MOH to take in trauma cases. This allows more Singaporeans to benefit from the collaboration. To improve patient care, the hours of service were extended from 8am to 4pm, to 7am to 5pm.



CHAS

All Raffles Medical and Raffles Dental clinics participate in the PG and CHAS subsidy programmes to support the Singapore government's efforts to serve the less privileged in the community. The Government introduced the PG Package in 2014 to honour and thank the pioneers for their hard work and dedication. About 450,000 Singapore citizens will benefit from the PG Package, which will help them with their healthcare costs for life.

CLINICAL R&D

Raffles Hospital is currently participating several clinical trials. These are in the areas of Chemotherapy medication, Haematology and Oncology. Participants are able to access latest, cutting medication through participation in these trials. Raffles Hospital is also supporting observational studies, where anonymised patient data is gleaned to improve patient outcomes.

ACCESS TO PATIENT EDUCATION INFORMATION

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 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.



IT Systems

The Group invests substantially in IT systems to provide safer medical care and delivering value to its patients. RMG strives to achieve this in a socially ethical and environmentally green way.

Out of many, the two main RMG enterprise systems are:

- (1) Raffles Clinic Management System (RCMS)
- (2) Electronic Medical Records (EMR)

The main scope of RCMS is clinic management and operations functions: registration, billing & dispensing. On the other hand, EMR facilitates the Medical & Consultation workflows. The two systems interface with each other seamlessly.

The systems cut down the reliance on paper significantly. Registration, consultation, prescribing, retrieval of lab & radiology reports are a few of the paperless workflows.

EMR provides all the benefits of a centralised system. Medical records are instantly available for consults at any RMG clinic island wide. Once a clinician specifies a medical alert such as allergies, it is immediately effective and clinicians will be alerted for subsequent visits.

Furthermore, RCMS and EMR have built in customised workflows for joint initiatives with the Government such as ECC or others like CHAS and Primary Care Network (PCN):

- While RCMS can automatically check the CHAS benefits of a patient, EMR will alert physicians if a patient has a chronic diagnosis history and is eligible for PCN scheme.
- When a PCN diabetes patient is due for lab blood test, EMR will alert the physician.

RMG's IT systems are constantly being enhanced. The Group listens to patients and employees to review the processes and realign the systems.

Employees



Our Approach and Targets

In 2018, the Group focused its attention on overseas hiring and establishing common standards for its employees, an important step as it continues to expand its services regionally.

From 2019, the Group will conduct annual basic health screening and seasonal influenza vaccinations for all employees to support their wellbeing. The annual screenings would give employees and the Group more data points to provide interventions to improve their health.

The RMG scholarship was launched in 2012 to groom healthcare professional and business leaders. As the Group continues to expand its regional presence, it will offer scholarships to both local and international students over the next three years with the aim of nurturing a pipeline of talents who can be posted to its overseas offices.

In addition, a committee has been tasked to implement talent review and talent management to develop leaders through overseas postings.

Achievements in 2018

HIRING, RECRUITMENT & RETENTION ⁽⁴⁰¹⁻¹⁾

In 2018, RMG took efforts to develop a talent pool for its new facility, Raffles Hospital in Chongqing. Various avenues and platforms were tapped on to extend outreach to professionals from different countries and medical specialties. Flexible modes of interviews were carried out to suit the profile of its candidates. This includes video calls through social platforms such as WeChat, Skype or WhatsApp, and face-to-face interviews in Singapore or in Chongqing. To date, the medical panel and management of Raffles Hospital Chongqing comprise a mix of reputable local professionals and top international talents in the healthcare industry including specialists, physicians, nurses, allied health professionals and managers from Singapore, Hong Kong, Taiwan, Malaysia, Australia, Canada, Britain and Europe.



In addition, 20 Supervisors were groomed by RHCI through the fifth intake of Supervisory Training Programme (STP) between July and November 2018, showcasing four workplace improvement projects.

During the year, in-house courseware were refined to incorporate blended learning and experiential modes of facilitation, leveraging on e-learning to complement classroom facilitation. Customer centricity elements were infused to clinical and professional practice to enhance personable service.

As the Group expanded into China, RHCI broadened its outreach by extending its in-house curriculum to Raffles Hospital in Chongqing. Selected curricula were translated and contextualised to meet the learning needs of employees in China.



TRAINING AND EDUCATION ⁽⁴⁰⁴⁾

In 2018, Raffles Healthcare Institute (RHCI) offered 2,192 training places for RMG employees, who attended training courses and workshops organised by the 11 training divisions of RHCI, which comprise Specialist Medicine, Family Medicine, Dental, Nursing, Allied Health, Life Support, Quality Management, and General Management.

RHCI leveraged on the Group's collaboration with Mayo Clinic and invited Senior Advisers from Mayo's teaching faculty to facilitate workshops on service leadership and human resource management.



Trips were organised to Chongqing to deliver customised onboarding and service training programmes to induct new hires, introduce them to RMG's core values and culture, and to propagate the service standards of the Group. These sessions served as Train-The-Trainer Sessions, empowering the regional team to sustain future runs for its employees.

The investment in local and regional training exemplifies the enduring commitment of RHCI to grow and develop the Group's employees, with the goal of improving the quality of healthcare.





WE CARE

To maintain the Group's high service standards, a Group-wide service campaign was launched in Singapore in August 2018. The We Care campaign aims to enable employees to live up to the Group's core values and service charter. Following positive feedback from employees, the campaign will be rolled out to the Group's overseas units in 2019.



GROOMING STANDARDS

Following the change of uniform in 2017 and as part of the Group's pursuit for service excellence, an updated grooming guide was published in 2018 to align employees to a common set of grooming standards. The guide includes frontline and backroom employees and covers areas such as uniform, hair, accessories and footwear.

WORKING CONDITIONS

Raffles Specialist Centre and HPB have come together to introduce a Healthy Workplace Ecosystem at Raffles Specialist Centre. This allows for employees to participate in a wide range of physical activities, health seminars and healthy cooking classes at their workplace.



SGSECURE

The Group invited the Singapore Police Force to give a talk on SGSecure in November and December 2018. All employees are encouraged to download the SGSecure app which would allow them to keep track of terrorist related news or emergencies that may affect the Group. Training was also provided to employees on how to respond and handle emergency situations related to terrorists' attacks.

The Group will be planning joint exercises in 2019 with the authorities to strengthen its response to emergency situations.

Employees

RMG wants to be an employer of choice. The ability to continuously attract, retain and develop talent is the key to the Group's success. Its core values of compassion, commitment, excellence, team-based care and value (CCETV) underpin how it does business. Each member of its medical, clinical, administrative and support teams brings a level of experience, expertise and commitment to patient care that is unmatched in its industry.



HIRING, RECRUITMENT & RETENTION

The Group recognises that recruitment can prove challenging in some areas including nursing and allied health positions due to the opening of new hospitals and a shortage of suitably qualified healthcare professionals. In this regard, it regularly partners with e2i, Workforce Singapore, local universities, polytechnics and ITE to provide employment opportunities.

As part of its strategy to attract and retain diverse talent, RMG offers employees a range of flexible work arrangements (FWAs) that enable them to work efficiently and have time for personal pursuits. These include flexi-time, part-time work, contract basis, project-based work, amongst others. The application process for FWAs has been simplified to encourage take-up rate. This has made the organisation, attractive to individuals with personal responsibilities, including working mothers.

One key thrust of the HR policy is the formalised, structured selection process that RMG has devised for the screening and hiring of new employees. Interviewers are provided with clear written guidelines that include recruitment & selection, hiring, retirement and re-employment policies and a standard method to assess competencies.



Employee retention practices are also formalised in written policy, for easy reference by staff. These include a grievance handling workflow, disciplinary, whistle-blowing and performance management policies as well as training and development programmes.

Employees can be expected to be treated fairly and to receive prompt responses to problems and concerns. For this reason, RMG provides a grievance procedure to promote prompt and responsible resolution of issues raised by employees and line managers.



Scholarship

In 2018, four students were awarded the RMG Scholarship. These students are pursuing nursing, physiotherapy and business management courses. In total, the Group has granted 34 scholarships.



FAIR EMPLOYMENT PRACTICES

RMG is committed to maintaining harmonious labour relations. It respects its staff's right to freedom of association. In Singapore, RMG is guided by the Singapore Employment Act that balances employees' rights with business requirements.



The Group aims to eliminate discrimination on any grounds and promotes equal opportunities and a fair working environment. The Group adopts 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.

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

The Group is committed to ensuring that the welfare of workers and labour conditions within its supply chain meet or exceed recognised standards.

DIVERSITY

RMG provides a diverse workforce, ensuring that the remuneration is equitable which has no gender bias and we are supportive of the Tripartite Guidelines on the Re-employment of Older Employees from 1 July 2017 which offer re-employment to all eligible employees up to the age of 67.

WORKING CONDITIONS

The Group partners its employees to make RMG a happy place to work in. 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 the 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 employee feedback and takes the lead in creating an inclusive work culture.

The various engagement channels include:

- Large scale meetings such as Annual Staff Meeting and Annual Management Meeting, to keep staff posted on the Company's results and performance as well as important developments that are under the way. At the same time, these platforms help to forge continued bonding and engagement.
- Quarterly social engagement funds are provided where departments are encouraged to hold social engagement events or activities for branding purpose. The utilisation rate for 2018 is 88%.
- Professional consultation and referrals under our Employee Assistance Programme (EAP) where staff have an avenue whereby he / she can gain more insight into their current emotional state and how to obtain relevant help or treatment if necessary.



STAFF BENEFITS (401-2)

Benefits are an important part of an employee's compensation package. RMG offers a benefits package with choice and flexibility to meet the needs of the eligible staff and their family members.

Full time staff benefits include medical and dental consultation and / or treatment reimbursement, hospitalisation benefits, comprehensive health screening, additional insurance coverage other than Work Injury Compensation insurance coverage, transport allowance, training and development, claim for annual subscription fees for joining professional associations, Long Service Award, Annual Dinner and Dance event, entry passes for places of interest, and tokens of appreciation for special occasions. Part-time staff will have their benefits pro-rated in accordance with their working hours.

Another significant initiative is the Raffles Flexible Benefits Scheme that comprises core and flexible benefits. Staff may choose to spend their allocated flexi dollars to either enhance their medical benefits or claim from a list of reimbursable items.

PARENTAL LEAVE (401-3)

Staff are eligible for parental leave, which includes maternity leave, paternity leave and share parental leave. All parental leave entitlements are in line with Ministry of Social and Family Development's guidelines.



OCCUPATIONAL HEALTH AND 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 approved WSH Auditor. As a commitment towards maintaining a safe and healthy work environment for its 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; and
- 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 WSH Council (Healthcare) that works closely with the Ministry of Manpower (MOM) and other government agencies, the industry, unions, and professional associations to develop strategies to raise WSH standards in Singapore.

RMG regularly assess potential health and safety risks, take preventive measures and increase employee awareness about safety. The Hospital QA Committee and Safety and Health committee periodically review safety and health policies, procedures and practices. The Risk Assessment Team works with the appointed Risk Management Champions to assess risks for every work activity and process carried out at the workplace.

RMG conducts regular workplace safety and health training to enhance staff competency and awareness. E-learning programmes were also developed to ensure that all staff are orientated to workplace safety and health knowledge. The safety and health committee provides oversight for staff-related incidents.

For employee wellness, all employees have access to EAP which includes a free helpline and confidential counselling service to address personal or work-related problems directly with a counsellor or referred specialist.



TRAINING AND EDUCATION ⁽⁴⁰⁴⁾

Employees are part of the Group's human capital, and their competencies are fundamental to RMG's operational effectiveness. RMG aims to develop their potential to drive innovation and organisational excellence. As an employer, RMG finds ways to engage staff to support them in delivering in the future. As a healthcare business, the Group has great staff in all locations and at all levels.

The Group strongly believes in developing people by growing its own timber. It will continue to invest in developing all staff – both through the specific knowledge and skills they need to do their jobs. Building world-class staff and capabilities will not only help the business, it will also support the employer brand.



The Group has a tailored training and development support for its diverse workforce via a structured Total Learning Plan for all staff, developed through a transparent, systematic Learning Needs Analysis process. Staff are valued for their performance and competence on the job, and the management focuses on helping staff identify their core strengths, along with raising their knowledge and skill levels. This is done through various training initiatives such as professional coaching, mentoring, on-the-job training, cross-training in multiple functions, as well as job rotation.

It is vital for employees to keep themselves abreast of the latest technological and industry developments. The Group is constantly creating opportunities for staff to grow through continuous training and professional development. Employees are given the opportunity to upgrade their skills and qualifications through sponsorship of training courses and academic programmes. The acquisition of professional skills and knowledge empowers staff to add greater value in their respective roles and to enhance service quality to patients and customers.

All employees will receive ongoing in-service education, training and developmental opportunities to increase their competency level to meet patient needs and perform greater job responsibilities for career advancements.

Medical staff need to meet the compulsory Continuing Medical Education (CME) which consists of educational activities that helps those in the medical field maintain competence and learn about new and developing areas of their field. Dental professionals will need to fulfil the Continuing Professional Education (CPE) hours for renewal of license. Nursing staff also pursue CPE to maintain their competencies through various nursing educational activities.

In line with the Group's core values of excellence, team based care and value, it seeks to give patients the best in medical and nursing care. RMG's doctors and nurses attend periodically local and overseas conferences to stay abreast of the latest updates in technology and practices. This ensures RMG is on the forefront of care delivery for the benefit of its patients.



As the training arm of RMG, the RHCI leverages on the expanding base of clinical and management expertise and resources of Raffles Hospital and the network of specialists, family medicine and dental clinics.

In addition, its institutionally-based group practice model affords a structure of clinical leadership and governance and a membership of medical staff which supports teaching and education.

RHCI brings together all the training initiatives and activities for medical, dental, nursing, allied health, and healthcare management under one umbrella. For ease of reference, RHCI has organised the training programmes under the following categories:

- Medical
- Dental
- Nursing
- Allied Health
- Life Support Training
- Healthcare - General and Management

RHCI currently offers programmes in CME, clinical attachments for nursing and allied health students and trainees, courses and workshops related to clinical skills, patient safety, service quality, healthcare management, and professional and continuing education.

As the Group grow geographically, continuous learning opportunities are created for staff as they move within departments and across businesses or regions, equipping them with a myriad of skillsets to prime them for their respective new roles.



As the Group grows geographically, it supports internal mobility, job rotations and other experiential learning opportunities. Staff can move within departments and across businesses or geographies to gain lateral exposure or acquire different skillsets and experience.

Raffles Healthcare Institute (RHCI)

RHCI was set up on 1 July 2013 with the objectives of supporting RMG's growing manpower development needs, and contributing to training of local and foreign healthcare professionals to increase competency and professionalism.

Environment



Our Approach and Targets

In 2018, RMG continued to focus on ways the business can reduce its environmental footprint and energy cost. We promoted the efficient use of resources and energy through systematic monitoring and management. Efforts were made to improve buildings under the Group to be greener and universally accessible.

Moving forward, the Group commits to undertake utilities tracking for all properties under the Group. With better understanding of usage levels, it will be able to propose different methodology and controls to reduce overall consumption.

Achievements in 2018

WATER ⁽³⁰³⁻³⁾

Collaboration with PUB

In 2018, the Group worked closely with Public Utilities Board (PUB) to establish a process for any water emergency situation in Raffles Hospital. With recommendations from PUB, the Group installed several emergency pipe connectors and would be able to connect PUB external water sources should the hospital experience a water emergency situation.

New water meters were installed in hospital which allow us to identify areas of usage which was not possible previously.

As the Group invested in water saving sensors, the overall water consumption per square metre of space has decreased from 2.11m³ in 2017 to 1.89m³ in 2018.

Water usage for building equipment increased due to the installation of new water-cooled chillers that have high water consumption but in turn provide higher energy efficiency.



The Group utilises energy-saving LED lights to reduce its carbon footprint.

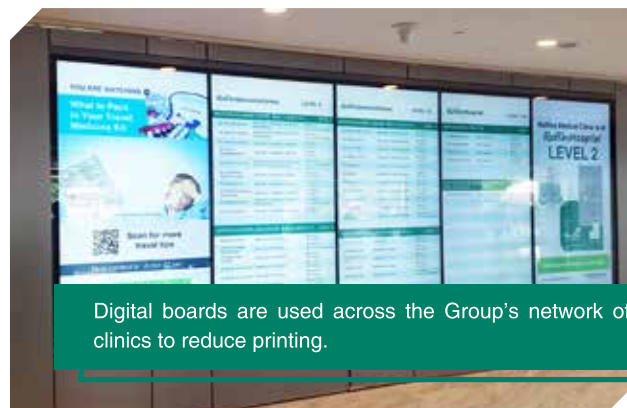
ENERGY ^(302-1, 302-2, 302-4, 302-5)

Notwithstanding the opening of the Raffles Specialist Centre in January 2018, the Group was able to reduce electricity consumption by 2%.

Other energy conservation efforts include changing lightings to energy saving lights for facilities under the Group. With the completion of A&A works for levels 2, 10 and 13 of Raffles Hospital, all lights have been changed to LED lighting as part of the Group's effort to conserve energy. This is estimated to save 15,000kwh in energy per year.

Management of Energy

Power meters have been installed on all completed floors for better management of energy consumption in Raffles Hospital. Other floors will follow suit as A&A works in Raffles Hospital continue in 2019.



Digital boards are used across the Group's network of clinics to reduce printing.

Move to Digital

In the Group's bid to reduce printing and manpower cost for hardcopy posters, digital panels have been installed in 90% of all clinics outside Raffles Hospital. This move also allows for speedy sharing of information to our patients. The platform also allows for multiple health education content to be shared at any one time. All new clinics are equipped with digital panels.

WASTE MINIMISATION

The general waste consumption index has improved from 0.023 in 2017 to 0.018 in 2018. The Group notes that with new food and beverage outlets opening in the Raffles Specialist Centre, food waste generated has increased. The Group is working with the tenants to manage the situation.

With more planned A&A works in 2019, construction waste is another key area that the Group will focus on in the new financial year.

Recycling

With increased awareness in sustainability, the Group launched a pilot recycling programme in Raffles Specialist Centre by installing recycling boxes in the Specialist Clinics. In 2018, RMG achieved an increase of 53% in its annual recycled volume.

Moving forward, the Group is looking at expanding the recycling projects to all properties of RMG.

RMG is constantly looking for initiatives to go green and will be exploring changing disposable consumables to recycled products, such as styrofoam cups to paper cups.

Achievements in 2018 (cont'd)

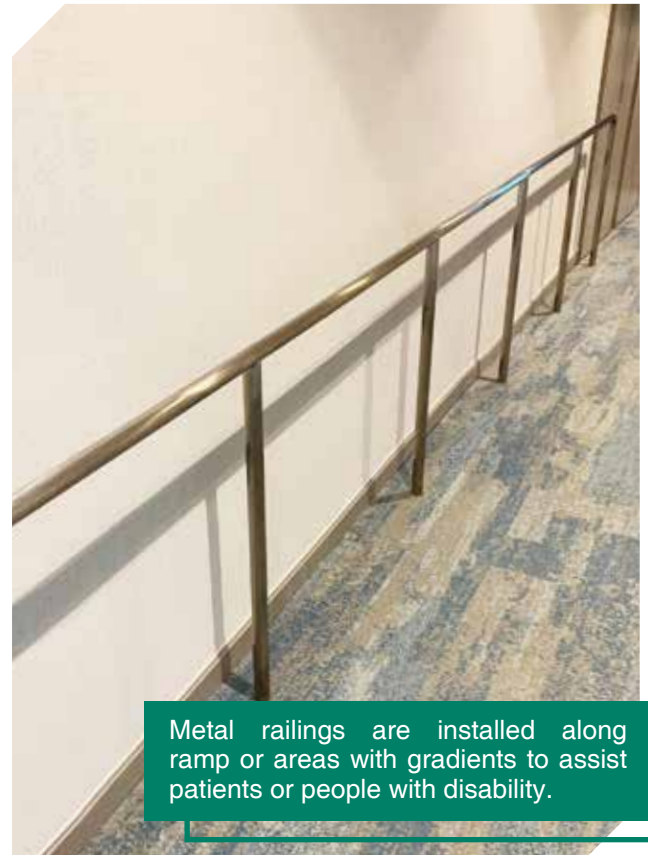


BCA GREEN MARK

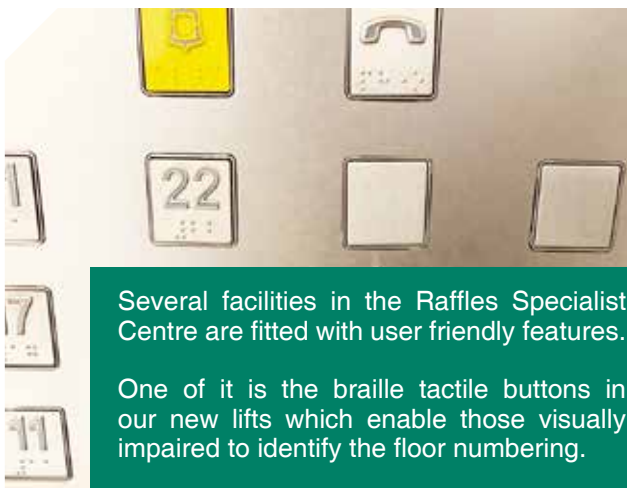
BUILDING MANAGEMENT

Green Mark Building

Following Raffles Specialist Centre's achieving the Green Mark Platinum Award by the BCA, Raffles Hospital started application for Green Mark in 2018. The Group is in the midst of submitting BCA compliance documents and tests reports. The Group expects to receive its Green Mark certification in 2019.



Metal railings are installed along ramp or areas with gradients to assist patients or people with disability.



Several facilities in the Raffles Specialist Centre are fitted with user friendly features.

One of it is the braille tactile buttons in our new lifts which enable those visually impaired to identify the floor numbering.

The fire escape staircases handrails are also installed with braille tactile.

Universal Design

In an effort to build a safe environment for the public, the Group has embarked on a voluntary Building and Construction Authority Universal Design (BCA UD) certification scheme for its new buildings in Singapore. UD buildings have user-friendly provisions to ensure safety and accessibility for all, including barrier-free accessibility for those with disability.

In 2018, Raffles Holland V Mall was accorded the BCA UD certification as it was deemed to have UD features such as braille / tactile handrails and indicators, non-slip nosing flooring, proper way finding signage, step-less entry to mall, bicycle parking lots, handicap toilets, baby changing room as well as persons with disability evacuation lobby.

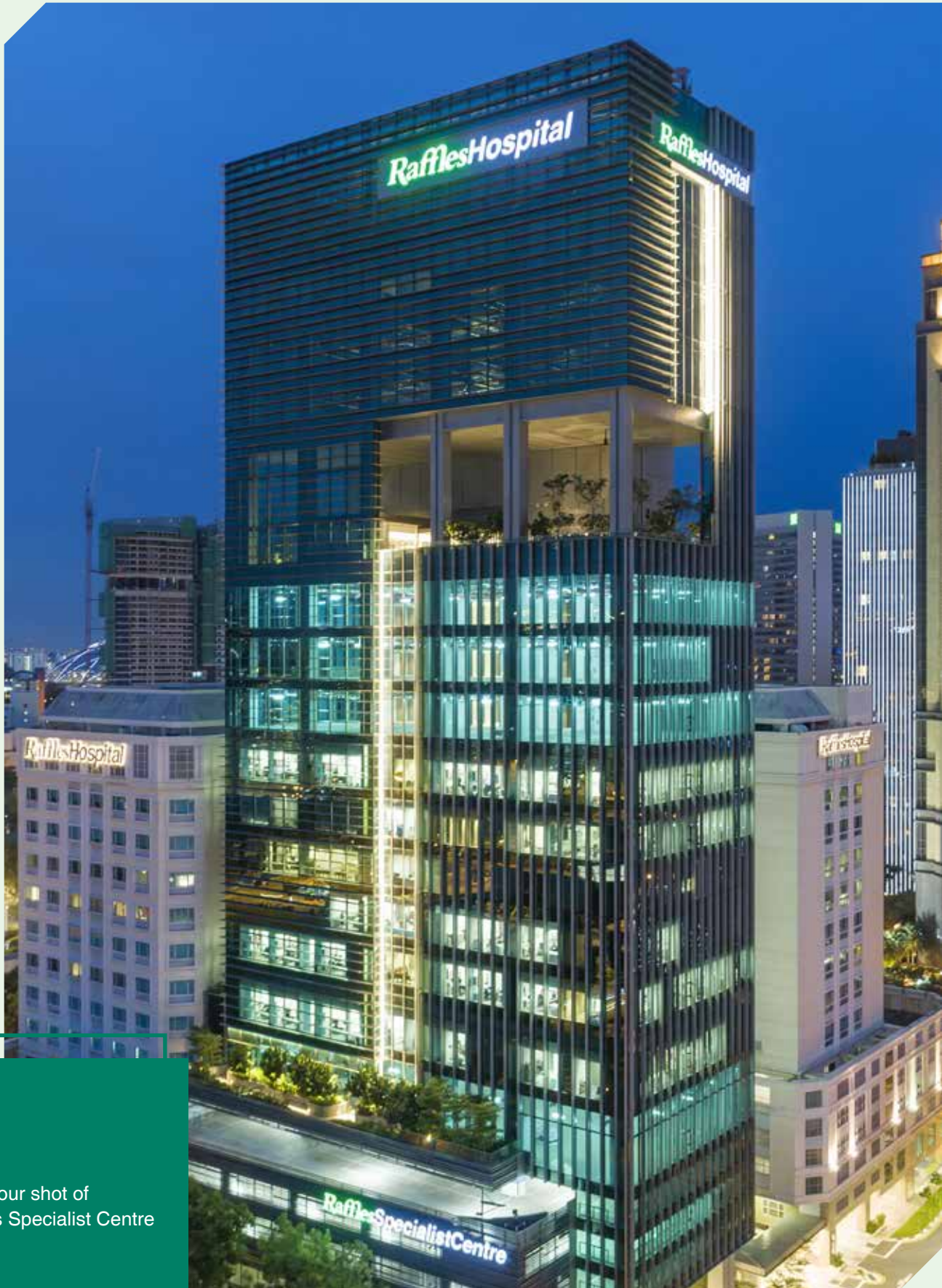
Raffles Specialist Centre is in the midst of getting certification for BCA UD certification with similar features as in Raffles Holland V Mall.

Construction Quality Assessment (CONQUAS)

BCA has reviewed the Group's construction quality in architectural, structural and mechanical, and electrical installations. Raffles Specialist Centre was awarded the CONQUAS certification with a score of 92 out of 100.



To promote healthy living, RMG has a collaboration with HPB to utilise our level 19 sky garden for regular work out session.



Blue hour shot of Raffles Specialist Centre

Environment

As a healthcare organisation, RMG appreciates the importance of having a clean and green environment for greater sustainability and health benefits.

RMG continually looks into ways to reduce our environmental footprint and energy cost. As such, the Group is committed to regular audits and corrective actions to reduce any adverse environmental impact. It promotes the efficient use of resources and energy, as well as continually improve the management of its surrounding environment.



RMG has set up a recycling point in the hospital building to encourage all our staff to recycle all paper waste. The central collection point makes it convenient for staff to deposit their non-confidential documents for recycling.

WATER ⁽³⁰³⁾

The Group is aware of the importance of water conservation and works with PUB regularly to identify areas of improvement in Raffles Hospital in Singapore. With the help of appropriate monitoring systems, the Group is able to identify high water consumption areas and implement the appropriate measures to reduce water consumption.

ENERGY ⁽³⁰²⁾

The Group endeavours to ensure that business operations comply with all applicable environmental, legal, health and safety requirements. The Group works closely with the WSH Council, SCDF, PUB, NEA and other relevant authorities to adopt the best practices for environment sustainability.



WASTE MINIMISATION ⁽³⁰⁶⁾

As the Group grows, the Group is conscious of its annual waste volume.

The Group is actively working with the National Environment Agency's (NEA) two key thrusts on waste minimisation and recycling under the integrated solid waste management system.

Throughout the years, new waste minimisation systems are in place to reduce prints and to promote a more sustainable society.

The Group is pro-actively exploring recyclable consumables and materials to do its part for the environment. All staff are encouraged to recycle their papers with recycling bins located conveniently within the facilities.

Marketplace



Our Approach and Targets

In 2018, 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, it was able to grow responsibly as a company in order to provide its staff, shareholders and partners with positive economic returns.

RMG's 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 and distributing masks at community centres in various parts of Singapore. Talk participants are encouraged to share their knowledge among their social circles, thereby raising the 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, the Group targets to maintain a financially strong and healthy balance sheet and cash flow to create long-term value for its stakeholders.

Achievements in 2018

RAFFLES SHIELD

As part of the Group's strategic expansion plan, Raffles Health Insurance entered into the integrated shield market by launching the Raffles Shield in August 2018. The main aim of the Raffles Shield is to provide hospital and surgical coverage, as well as promote healthcare by providing policyholders access to affordable health management and wellness programs. Raffles Shield is intended to encourage responsible and appropriate healthcare consumption across various stakeholders to reduce premiums payable by policyholders in the long run. Entering the integrated shield plan market will allow the Group to expand its customer base upstream and increase sales on both the insurance and health fronts, in addition to creating a positive impact on the industry by addressing certain gaps in the market.

LOCAL VENDORS

To support local vendors, the Group chose to procure from Chinese local suppliers for Raffles Hospital Chongqing. The Group maintained the local-based suppliers procurement level at 99% in terms of expenditure and supplier-based for local-based suppliers. This allows us to give back to the community where we operate in.

PROCUREMENT

Raffles Hospital in Chongqing adopts similar procurement practices and procedures as Singapore, while incorporating their local customs and regulations.



GREEN INVESTMENTS

In its recent A&A works at levels 1, 2, 10 and 13 of Raffles Hospital, the Group spent close to half a million dollars on green investments – expenditure that has positively direct or indirect impact on environment and are potentially cost saving in the long run. These include water saving sensors and energy saving lights.

DIRECT JOBS CREATIONS

As at 31 December 2018, RMG provided 2,538 direct jobs. Our total operating costs (including staff costs) amounted to \$410.0 million in the Year 2018. This contributes to the respective local economies and communities.

LOCAL COMMUNITIES CHARITY ⁽⁴¹³⁻¹⁾



Zion Home for the Aged

The Zion Home for the Aged is a shelter and home for aged females that was established in 1979. 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 with costs borne by Raffles Hospital.

Memories Café

In 2018, RMG through AMF continued to support the Alzheimer's Disease Association through the Memories Café. This social event provides a change in environment for caregivers and persons with dementia to share their experiences in a safe and supportive setting.

PCF Sparklecare

RMG's specialists, doctors and staff made quarterly visits to two PCF Sparklecare centres in Simei and Yew Tee. They interview, consult and examine the elderly dementia and stroke patients together with PCF's physiotherapists and occupational therapists to determine adjustments with their rehabilitation programmes onsite.



Project Kidney

RMG supported students from Raffles Girls School with funding, doctors and equipment to educate, assess and assist 15 elderly with kidney problems at Tembusu ElderCare Centre.

Shop for a Cause

To spread the festive cheer, close to 20 staff of RMG went shopping on 22 December 2018 for daily necessities to be given to 30 less privileged families under the auspice of Bethesda Care Services as well as for residents of the Zion Home for the Aged. The group also sang Christmas carols and treated the elderly residents of Zion Home for the Aged to a yummy festive lunch.



South Central Community Family Service Centre (SCCFSC)

RMG's nutritionists conducted a cooking demonstration and a supermarket tour to help less privileged families under the SCCFSC to eat well without expensive ingredients and fuss-free cooking.

COMMUNITY PCF Dental Screening

Raffles Dental provided free basic dental check-up for pre-school children in 2018. The volunteer dentists would indicate the children's oral hygiene on an assessment sheet for them to bring back to their parents. Goodie bags comprising of a set of kids' toothbrush and toothpaste were also given out to the children during the event.



Health Screening

In 2018, a total of 96 persons underwent free Faecal Occult Blood Test (FOBT) screening conducted by the Group. Those who are found to have blood in their stools are encouraged to further do a colonoscopy or gastroscopy with packages that can be fully covered by Medisave.

In conjunction with Breast Cancer Awareness Month in October, RMG offered discounted mammogram screening packages. 1,405 packages were taken up between 1 October and 31 December 2018.



Enhanced Screen for Life (SFL)

Raffles Medical supports SFL, the national screening programme by the HPB that offers Singaporeans and Permanent Residents health screening recommendations and the necessary follow-up based on age and gender. With effect from 1 September 2017, PG cardholders, CHAS 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

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

The Group provides complimentary supplements to members of the community through various events such as health talks and charity events.



EDUCATION

Bursary Award

56 bursaries were disbursed to the Group's staff for their children's education under the Raffles Medical Group Bursary. The financial assistance aims to give them a head start in their life and career.

Clinical Training and Internships

RMG provided clinical supervision to 404 students and received 70 internship students from various post-secondary educational institutions such as National University of Singapore, Nanyang Technological University, Singapore Management University, Singapore Institute of Technology, Nanyang Polytechnic, Ngee Ann Polytechnic, Singapore Polytechnic, Temasek Polytechnic, Republic Polytechnic and Institute of Technical Education.



These clinical and internship placements comprise diverse areas, which include nursing, radiography, laboratory, pharmacy, biomedical engineering, business management, communications, accounting, finance and information technology.

In 2018, RMG trained 1,336 corporate clients as well as healthcare professionals in Life Support courses such as Basic Cardiac Life Support, Automated External Defibrillator, First Aid Awareness and Standard First Aid.

The local outreach programmes exemplify the enduring commitment of RMG to contribute to the development of healthcare professionals, with the goal of improving the quality of healthcare.

Marketplace



RMG is committed to create direct and indirect economic value for our stakeholders including patients, staff, investors, the community and the environment continuously. Through our business polices and operations, RMG

- Delivers financial returns to the investors;
- Supports infrastructure through taxes and other payments to government; and
- Contributes to the local economics and communities by creating jobs, generating income and transferring efficiency gains.

For information on our financial performance, please refer to the Annual Report 2018.

SUPPLY CHAIN (102-9, 102-10)

The Group is committed to ensuring that the welfare of workers and labour conditions within its supply chain meet or exceed recognised standards. There are no significant changes to organisation and its supply chain.



ETHICS AND ETHICAL TRADING (102-17)

The Group will ensure that its staff uphold professional standards and workplace standards and behaviours that are consistent with the Group's requirements. It is committed to working against corruption in all its forms, including extortion and bribery.

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

The Group collaborates with its suppliers and contractors to achieve its policy aspirations in the delivery of products and services. It encourages vendors to adopt responsible business ethics and practices for mutual benefits. The Group is also committed in ensuring that the welfare of workers and labour conditions within its supply chain meet or exceed recognised standards. For material projects, an open tender is compulsory to ensure fair competition.

PROCUREMENT PRACTICES (204-1)

The Group works with suppliers, sub-contractors and other service providers to help achieve its policy aspirations in the delivery of products and services. To this end, it encourages vendors to adopt responsible business policies and practices for mutual benefit.

The Group is committed to ensuring that the welfare of workers and labour conditions within its supply chain meet or exceed recognised standards.

SUPPORTING LOCAL VENDORS

The Group contributes to the national economic development by supporting locally-based businesses. We advocate ethical business practices through the establishment of 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.

Our business activities with them had in turn supported a significant number of indirect jobs creations. The choice of local vendors is always a first option due to proximity, product availability and the trusted quality of products. Working with local vendors is also a standard practice across all healthcare organisations in Singapore and abroad.



ANTI-CORRUPTION (205-1, 205-2)

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

We conduct an annual risk assessment applicable to all business units in the group. The assessment allows us to identify and mitigate areas of high risk, including corruption.

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



We provide guidelines on how staff should respond appropriately pertaining to gifts from customers or business associates. These guidelines serve to protect and uphold the reputation, professionalism and integrity of RMG and its staff, as well as to avoid 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 procurements make an annual declaration of possible conflict of interest. For risk management purposes, certain group of staff except physicians and nurses are required to take a 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.

WHISTLE-BLOWING

The Group has a Whistle-Blowing Policy and procedures which enables staff and other persons to raise in-confidence, whether anonymously or otherwise, concerns on possible improprieties relating to accounting, financial reporting, internal controls, auditing or other matters, without fear of reprisal in any form.

Under these procedures, arrangements are in place for independent investigation and for appropriate follow-up actions to be taken. To facilitate and encourage reporting, the Whistle-Blowing Policy together with the dedicated whistle-blowing communication channels such as email and postal address as well as telephone contact numbers are available on the Group’s intranet, and are easily accessible by all staff and other persons. Necessary safeguards are taken to protect whistle-blowers.

Direct channels to the Audit and Risk Committee as well as to the Executive Chairman are also available for reports involving any Director and Senior Management.

TRANSFERRING EFFICIENCY GAINS

We have a centralised procurement team handling purchases of our network of clinics located island wide. This had enabled us to achieve economic of scales and operational efficiencies. These efficiency gains were passed on to our patients and customers in the form of providing more affordable healthcare products and services.

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 the Group and its staff 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 Pediatric Society
- European Chamber (Nanjing)
- 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 / Chongqing / Shanghai)
- 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)

LOCAL COMMUNITIES CHARITY ⁽⁴¹³⁻¹⁾

RMG strives to be a good corporate citizen and has developed various CSR programmes over the years. One such initiative is the creation of a charity organisation, AMF, in 2003. The Foundation, initially founded by a group of doctors and nurses in RMG, reaches out by serving the medical and healthcare needs of the poor and the under-privileged. Beyond AMF, RMG also supports various worthy causes.

Health Screening

RMG supports the early detection of top cancers in Singapore through various initiatives. These include free FOBT kits and discounted mammogram screening packages.



Community Outreach

RMG's 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 the doctors are also involved in running clinics for foreign workers on a regular basis.

COMMUNITY INVESTMENTS

AMF was created in 2003 by a group of doctors and nurses in RMG, to reach out by serving 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.

EDUCATION

Bursary Award

Introduced in 2011, the Raffles Medical Group Bursary provides financial assistance to the Group's staff for their children's education, thus 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, RMG partners with 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, RMG adds 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.



CUSTOMER PRIVACY ⁽⁴¹⁸⁻¹⁾

Patient confidentiality is an important aspect of healthcare and the Group strives to maintain that. On top of that, RMG has clear policies pertaining to PDPA drawn up since 2014. The Group ensures it obtains patient consent for collection and, use and disclosure and processing of personal data for healthcare related use only. 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, RMG received zero substantiated complaints in the year. No complaints were raised to regulatory bodies. No leaks, thefts, or losses of customer data have been identified in the year.



The IT department and the Medical Record Office manage secure databases to safeguard personal data and patient records. RMG adheres 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. The Group engages Managed Security Services Providers to counsel the Group accordingly. RMG staff undergo orientation, e-training and are regularly updated on the latest cybersecurity threats and best practices.

For protection of our patients and corporate client data, we have various security technologies in place such as Web Application Firewalls (to detect DDOS, web application cyber-attacks), Next Generation Firewall (to prevention 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 as well.



COMPLIANCE ⁽⁴¹⁹⁻¹⁾

The Group is committed to comply with all the 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.

RMG is committed to exercise the utmost vigilance wherever its products and services are involved, whether or not they are distributed by one of its distribution channels. 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;
- (b) Personal Data Protection Act (Singapore);
- (c) Sanction (Global);
- (d) Fraud Prevention (Global); and
- (e) Business Continuity Management (Global).



SOCIOECONOMIC COMPLIANCE (419-1)

As a responsible and a leading provider of integrated healthcare services, the Group is committed to work closely with government agencies and regulators to comply with the statutory and regulatory requirements in the regions that the Company operates.

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 the Company operates.

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.

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NOTE: Disclosures marked in green are core to report

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NOTE: Disclosures marked in green are core to report

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