



**FULLERTON**  
HEALTH



INNOVATION  
TEAMWORK  
PARTNERSHIP



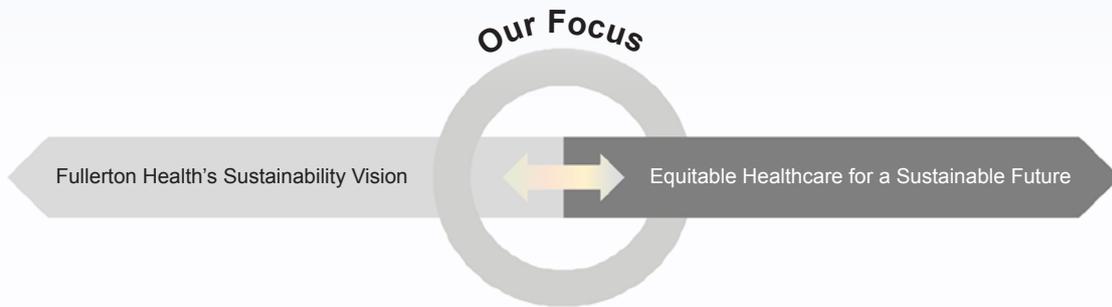
COMPASSION  
INTEGRITY

# FULLERTON HEALTH

SUSTAINABILITY  
REPORT FY2022

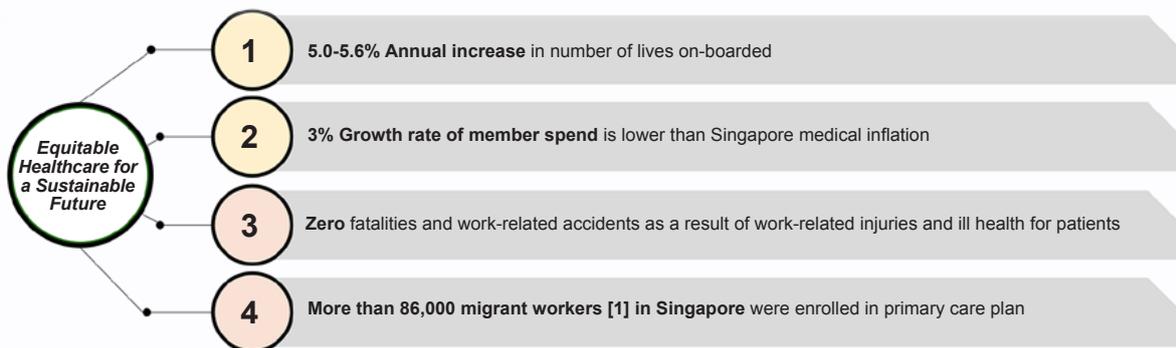
# EQUITABLE HEALTHCARE FOR A SUSTAINABLE FUTURE

## OUR FOCUS THIS YEAR



Harnessing our purpose and shared values of integrity, compassion, teamwork, partnership and innovation, we aim to provide affordable and accessible care for all in Asia.

## OUR KEY ACHIEVEMENT



<sup>[1]</sup> As in December 2022, there are approximately 260,000 migrant domestic workers in Singapore. (<https://www.mom.gov.sg/documents-and-publications/foreign-workforce-numbers>)

# OUR PROGRESS MADE

## ADVANCING HEALTH EQUITY, TO ENHANCING THE HEALTH OUTCOMES OF ALL INDIVIDUALS AND COMMUNITIES.

### CONTINUOUS JOURNEY OF CARE

#### DRIVEN BY OUR SUSTAINABILITY STRATEGY



- Upholding strong corporate governance and ethical business practices.



- Contribute to healthcare development and economic growth in Asia, while reducing inequalities in the provision of care.



- Promote the wellbeing and safety of our patients, employees and community, while developing human capital, supporting disadvantaged groups and advocating for environmental protection.



- Support the circular economy for resource efficiency and responsibly manages waste to ensure patient safety.

### WALKING THE TALK

#### MANAGED OUR BUSINESS AND OPERATION

- Zero fines and non-monetary sanctions for non-compliance with relevant laws and regulations.
- Operations in nine markets to strengthen and grow our presence in Asia.
- Earned our place in the Public-Private healthcare continuum in Asia.
- Developing an Energy Policy committed to capture opportunities green and clean energy opportunities.

### STAKEHOLDERS VOICE

#### ENGAGED STAKEHOLDERS TO UNDERSTAND OUR VALUE CREATION AND IMPACT



Fullerton Health, has the ability to impact the lives of many individuals as a healthcare custodian as they seek to live a healthier lifestyle and maintain good health.

**Mr. Ang Wei Neng**  
Nanyang Constituency MP



Fullerton Health was always a go-getter who mustered resources and deployed the top medical practitioners to immediately provide available solutions benefitted the community at large in circumventing the spread of the virus.

**Mr. Dinesh Vasu Dash**  
Group Director,  
Singapore's Ministry of Health

### LEADERSHIP COMMITMENT

#### THROUGH GROWTH IN SOUTHEAST ASIA TO PROMOTE UNIVERSAL HEALTH FOR ALL



We truly understand the need to making healthcare affordable and accessible to all. We stand by our role as advocates of universal equitable healthcare by leveraging our network, reputation and heritage.

**Mr. Ho Kuen Loon**  
CEO of Fullerton Health



# EQUITABLE HEALTHCARE FOR A SUSTAINABLE FUTURE



## OUR ESG FACTORS AND IMPACT GOALS

| ESG FACTORS | <br><b>GOVERNANCE PILLAR</b>   | <br><b>ECONOMIC PILLAR</b> | <br><b>SOCIAL PILLAR</b>   | <br><b>ENVIRONMENTAL PILLAR</b> |
|-------------|---|---|--|--|
|             | <ul style="list-style-type: none"> <li>• Responsible Business Practices and Collaborations</li> <li>• Data Governance, Security and Management</li> </ul> | <ul style="list-style-type: none"> <li>• Affordable and Accessible Care</li> </ul>                          | <ul style="list-style-type: none"> <li>• Training and Education</li> <li>• Patient Wellness</li> <li>• Employee Wellness</li> <li>• Corporate Citizenship and Partnership</li> </ul> | <ul style="list-style-type: none"> <li>• Medical Waste</li> <li>• Energy and Emission</li> </ul>                   |

| IMPACT GOALS |   |    |     |  |
|--------------|---|---|---|---|
|              |   |   |   |   |



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# OUR SUSTAINABILITY STORY

## ABOUT US

[GRI 2-1, GRI 2-2, GRI 2-6, GRI 2-28]

Founded in 2010, Fullerton Health Corporation Limited is a Singapore grown private enterprise. We are a leading vertically integrated healthcare platform with regional presence. With a track record of more than a decade in providing patients and clients with innovative healthcare solutions. Fullerton Health (“FH”) harnesses extensive resources, extending and deepening regional reach to provide affordable and accessible care for all in Asia – Singapore, Philippines, Indonesia, Malaysia, Vietnam, Cambodia, Hong Kong SAR, China and Papua New Guinea.

## OUR SCALE AND PRESENCE



# OUR SUBSIDIARIES



Alpha Joints & Orthopaedics is a specialist Orthopaedic clinic specializing in shoulder and knee conditions as well as sports injuries.

As a wholesale pharmacy business, AM Pharmacy is a reliable and reputable business partner which is related to the trading and retailing of pharmaceutical products and medical supplies.



Comfort Ambulance's vision is to provide Singapore's aging community with reliable and punctual transport services, to ease their medical transportation and emergency needs.

IN Surgery offers comprehensive and affordable private health care with a mission to provide the best surgical care for our patients, while minimizing the discomfort that comes with undergoing surgery in every way possible.



Integrated Health Plans Pte Ltd (IHP) provides managed healthcare services to corporate clients ranging from SMEs to MNCs. Their commitment is to provide quality medical care at highly-competitive rates regardless of business size.

Medisol is Singapore's leading teleradiology company offering a full suite of solutions to support radiology practices, with a vision to improve access to quality healthcare through affordable IT solutions.



Orchard Heart Specialist is a one stop cardiac specialist clinic for comprehensive screening, diagnosis, personalised care and holistic treatment of various cardiovascular problems.

Primary Care Asia is a General Medicine clinic that provides consultation and treatment for acute and chronic conditions, occupational health, health screening, travel health and vaccinations, medical examinations for insurance and work permits.



RadLink is Singapore's leading private diagnostic and molecular imaging service provider, comprising six Diagnostic Imaging centres, two PET centres and a Cyclotron facility.

Stanley Ear Nose Throat & Sinus Centre provides comprehensive management of ear, nose, throat, sinus and snoring ailments in a holistic way through personalised patient-centric care. Their business is guided by three core values which are practice, make and provide.



Urbanrehab is committed to providing a total package of care for all types of clients. They assess, diagnose, treat, and manage clients' condition, helping them to return to normal movement and function.

Vascular & General Surgery Centre is an one-stop specialist vein clinic specializing in the assessment and management of vein problems employing minimally invasive and safe treatment with minimal downtime.



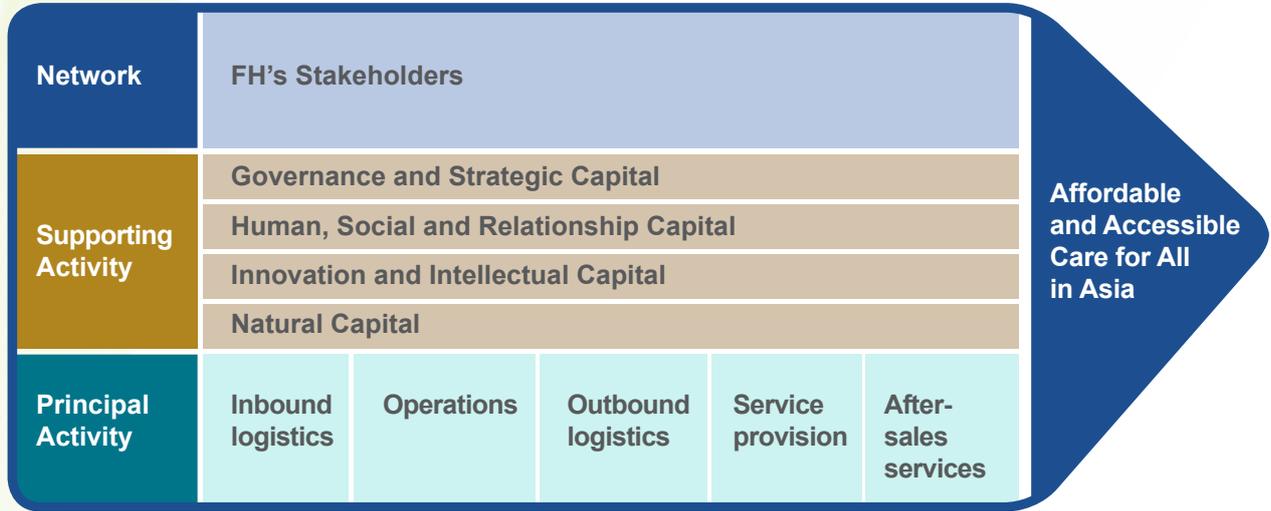
We are committed to our shared values of Integrity, Innovation, Compassion, Teamwork and Partnership. Our shared values create lasting positive impacts for stakeholders and strengthens business relations with local and foreign companies, the government, the public sector, and community based organisations. Our shared values also guide our investments in different capitals. These values ensures a well-governed organisation infrastructure that is supported by healthcare and non-healthcare professionals within and outside our network. This then allows us to vertically integrate and offer the best services across managed care, healthcare delivery, and ancillary care. The vertical integration of care is essential to transforming healthcare delivery and bridging the gap between person, payor and provider.

<sup>1</sup> Capitals include "Governance and Strategic Capital", "Human, Social and Relationship Capital", "Innovation and Intellectual Capital" and "Natural Capital".

## OUR PURPOSE AND SHARED VALUES



## OUR JOURNEY OF CARE



## MEMBERSHIP ASSOCIATION



Singapore Business Federation



Singapore Manufacturing Federation



National Volunteer & Philanthropy Centre, Company of Good

## ABOUT THIS REPORT

[GRI 2-3, GRI 2-4, GRI 2-5, GRI 2-14]

This inaugural Sustainability Report published by Fullerton Health is voluntarily produced with reference to the latest Global Reporting Initiative (the “GRI”) Standards on governance, economic, environmental and social performance., (<https://www.globalreporting.org/standards/>) under each of these pillars, the report also includes the Company’s contributions to the United Nation’s Sustainable Development Goals (UN SDGs).

This report covers business divisions and subsidiaries that the Company directly controls and has interest in. Company-wide practices and performance detailed are reflective from 1 January 2022 to 31 December 2022, unless otherwise indicated. Reporting scope and period are aligned with the Company’s financial statement.

This report is approved by the Board. Given that this is the first year of sustainability disclosure, no restatements, significant changes nor corrections were made to previous disclosures.

The Company will continue to communicate its sustainability performance and progress annually. In future reporting, other reporting standards will be adopted to tailor disclosure content for different stakeholders.

## WELCOME FEEDBACK

[GRI 2-3]

This report is available at our [website](#). For more information, please reach us at 6 Raffles Boulevard, #03-308 Marina Square, Singapore 039594 or contact us at +65 6333 3636 / [assistme@fullertonhealth.com](mailto:assistme@fullertonhealth.com).



# MESSAGE FROM THE COMPANY

[GRI 2-22]

## Dear Stakeholders,

On behalf of Fullerton Health, the Board of Directors (the “Board”) is pleased to present our inaugural sustainability report. This report highlights our progress towards our sustainability goals.

The Covid-19 pandemic was a global challenge. It exposed the gaps within healthcare systems and surfaced the urgent need for affordable and accessible healthcare. It made clear that accessible care for all, including the underprivileged segments of society was essential to keep all of society safe.

As responsible corporate citizens, we consider both the market needs for public health requirements for the pandemic response as we plan our business growth and continuity. We have developed a strong market presence during the pandemic and it has enabled us to expand our business operations. Our aim has always been to provide quality and affordable healthcare to all communities.

We endeavour to invest in robust infrastructures and forge strong partnerships to meet increasing market demand and exceed customer expectations. Hiring the right talents who are equipped with the right skills is at the top of our minds and we shall develop and implement strategies to attract, retain and develop talent.

The Board plays an instrumental role in providing oversight on the Company’s strategic formulation of sustainability initiatives. The new Board after the merger delivers a stronger balance sheet and a new capital structure which aligns the interests of all stakeholders.

In the pursuit of sustainable business growth, we galvanised our sustainability framework and roadmap to provide a structured way to shape, monitor and implement our strategies. This year, we present our performance and progress to our stakeholders.

Environmental, Social and Governance (“ESG”) were chosen as factors that mattered most to our stakeholders. Nine ESG factors are identified and mapped against the UN SDGs. Incorporating these ESG factors into the agenda of stakeholder engagement, it highlighted the perspectives and needs of our key stakeholders, helping us discover stories of value creation and impact.

Our value creation is guided by the four sustainability pillars - Governance, Economic, Social and Environment - each of which has an important bearing on our capacity to generate shared and sustainable value in the long run. The need to create value for our stakeholders must be balanced against the need for positive impact on society and the environment. We present details on our impact in “Our Purpose & Shared Values” and “Impact – Our Sustainability Performance” chapters.

We take a holistic approach. Combining the principles of business for profits and sustainability will contribute towards building a more resilient and sustainable future for all. We will enhance our stakeholder engagement and materiality assessment efforts to strengthen our impact on sustainability. Fullerton Health remains dedicated to creating long-term value and impact for our enterprise, by upholding our sustainable business strategy, incorporating ESG factors into our decision-making processes and improving the transparency and disclosure of our sustainability performance. We look forward to your continuous support as we strive towards a sustainable future beyond generations to come.

Sincerely,

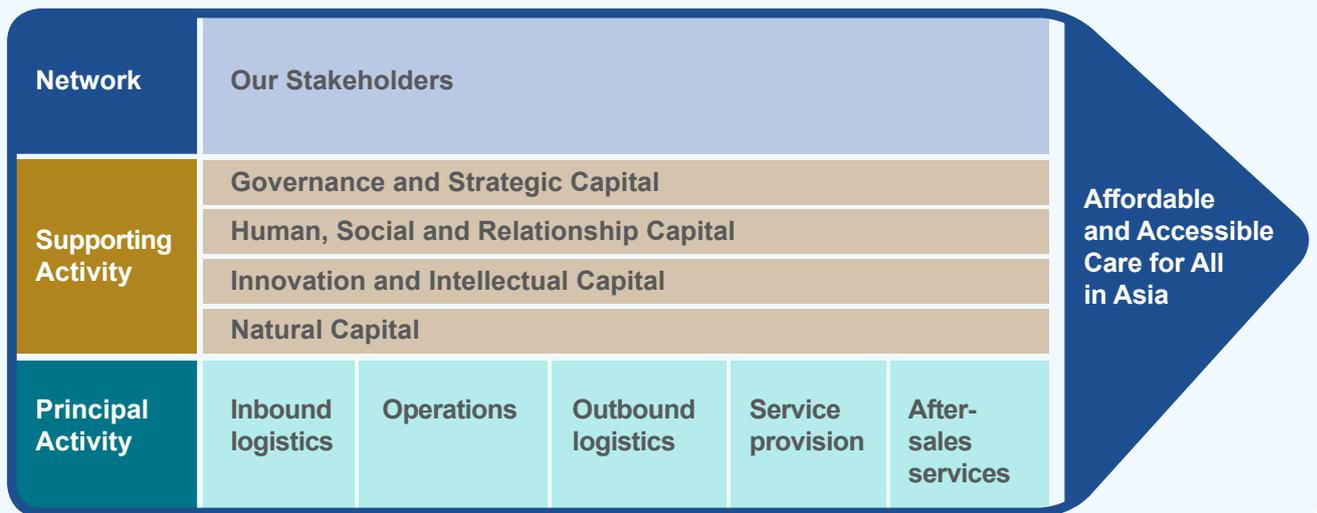
**Fullerton Health Corporation Limited**

# OUR PURPOSE AND SHARED VALUES | AFFORDABLE AND ACCESSIBLE CARE FOR ALL IN ASIA

We harness these resources to provide Affordable and Accessible Care for All in Asia  
[GRI 2-6]

VALUE CHAIN

## OUR JOURNEY OF CARE



VALUE CREATION

## SUSTAINABILITY FRAMEWORK

Our sustainability business strategies guide our practices. The strategies were developed to encompass the key material topics our stakeholders are concerned about

- [Sustainability Pillars and Enablers](#)
- [Stakeholder Capitalism](#)
- [Sustainability Snapshot](#)
- [Sustainability Roadmap](#)



### Ensure accessible healthcare for all

We ensure that affordable healthcare services are easily accessible for the community at large and promote a healthy lifestyle.



### Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

We value the importance of training and education to ensure that our employees are well-equipped for their roles and career development.



### Ensure sustainable economic growth of the Company

We work to strengthen our business performances by innovating and adopting technology in delivering quality healthcare services to customers.



### Ensure adoption of innovative solution to improve business processes

We employ innovative solutions and collaborate with our industry peers and government agencies to improve our healthcare delivery services.



### Ensure equitable and comprehensive provision of medical service for all

We actively collaborate with stakeholders to provide medical services to all walks of life and support the United Nations' Universal Health Coverage program.



### Ensure our products and services are environment friendly

We understand the importance of preserving the natural environment and have taken steps to manage our use of resources and wastages.



### Ensure appropriate work practices at workplace

We prioritise safe and methodical work practice in delivering services to customers and ensure that control measures are in place to identify, avoid and mitigate corporate risks at the workplace.



### Ensure comprehensive collaboration to promote good corporate governance practice

We collaborate with vendors and government institutions to collectively promote good corporate governance practice.

# SUSTAINABILITY FRAMEWORK

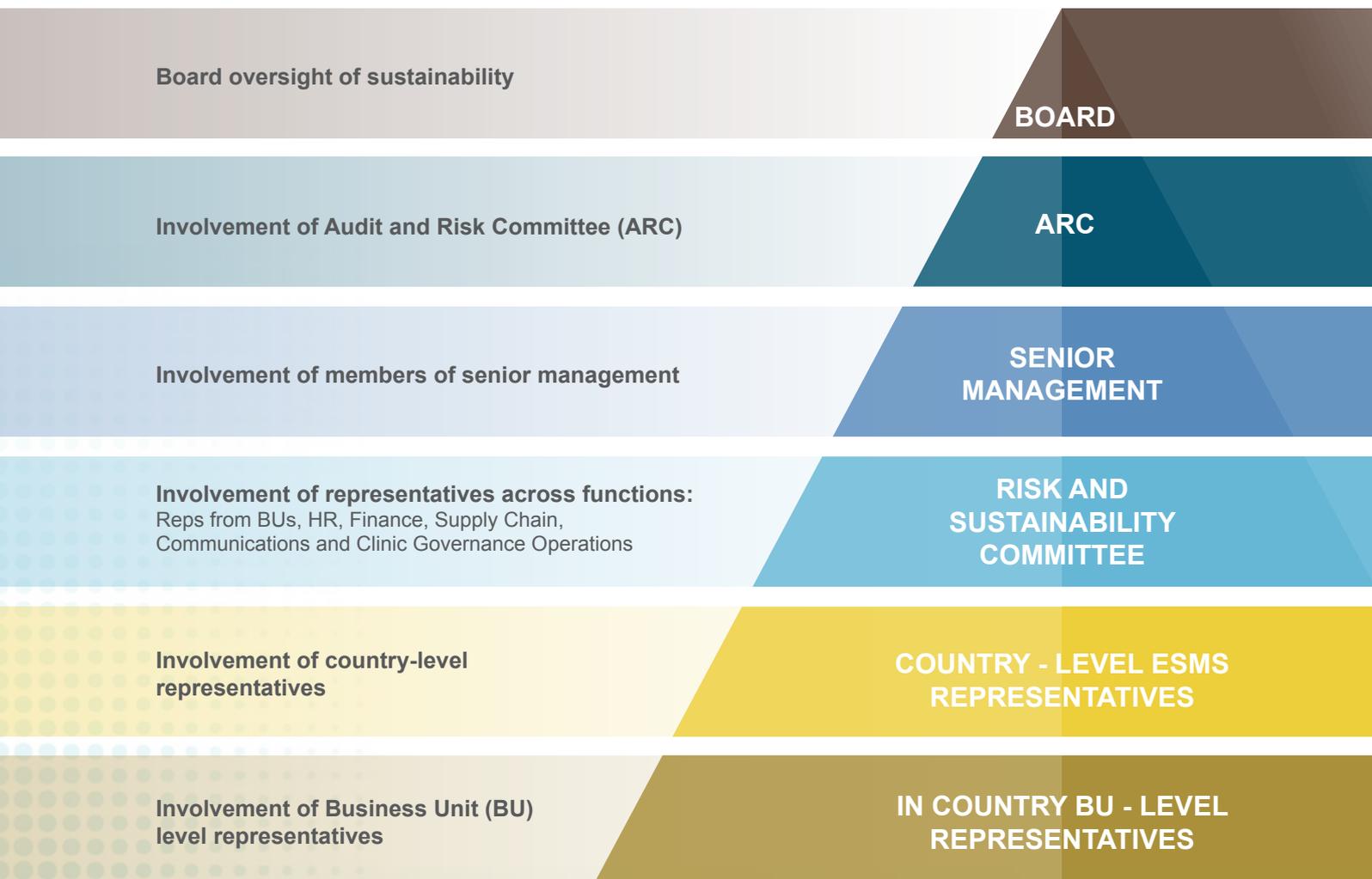
[GRI 2-12, GRI 2-22, GRI 3-1, GRI 3-2]

## Sustainability Pillars and Enablers

At Fullerton Health, we embed sustainability considerations in our business strategy to create long-term value for our stakeholders. The sustainability framework is the foundation for our sustainability roadmap.

We stay true to our purpose and shared values as we continue to provide affordable and accessible care for all in Asia. Governance, Economic, Social and Environmental are four key pillars that guide our sustainable business strategy. These pillars align not only with our shared values but also with the UN SDGs.

Implementing sustainability efforts require a buy-in from the Board, Senior Management and the workforce with clear roles and responsibilities. Our sustainability governance structure ensures the effective execution of Fullerton Health’s sustainable business strategy, where the Board is always kept up to speed on the Company’s sustainability performances.



Senior management specified nine ESG factors that are material and in line with the UN SDGs. They were incorporated into our business strategy. Key performance indicators and sustainability programs were developed to achieve them.

## STEPS TAKEN TO DETERMINE OUR ESG FACTORS

### Step One

#### Identification

Benchmark against market best practice and relevant sustainability standards to create an ESG topic inventory

### Step Two

#### Screening

Engage stakeholders to understand their needs and shortlist the ESG factors

### Step Three

#### Validation

Obtain the Board and Senior Management's input on relevance of factors identified and screened

Incorporates sustainability issues as part of the company's strategic formulation approves and oversees ESG factors material to the business

Reviews and endorses overall sustainability objectives, strategy and performance, reports to the Board

Develops sustainability objectives and strategy. Manages and monitors overall sustainability performance. Report to the ARC

Drives sustainability programmes across the Group. Includes representatives across functions and divisions

Spearheads the implementation and monitoring of the sustainability performance across all assets within the country of operation

Ensures the implementation and monitoring of the sustainability performance is maintained at the BU level

# OUR SUSTAINABLE BUSINESS STRATEGY

## Sustainability Vision

Harnessing our purpose and shared values of Integrity, Innovation, Teamwork, Compassion and Partnership. We aim to provide Affordable and Accessible Care for All in Asia.



## Shared Values and Our Value Chain

In partnership with our stakeholders, we drive sustainability performance in a collaborative manner within the Fullerton Health ecosystem.

### IMPACT



Minimise the negative impacts on the environment by adopting the Singapore Green Plan 2030's recommendations. Target and align our environmental efforts to achieve Sustainable Development Goals.



Ensure healthy living and promote well-being for all.



Ensure inclusive and equitable quality education. Promote lifelong learning opportunities for all.



Build resilient infrastructure. Promote inclusive and sustainable industrialisation and foster innovation.



Reduce inequality within and among countries.



Ensure accessible healthcare for all.



Ensure sustainable economic growth of the Company.



Ensure equitable and comprehensive provision of medical services for all.



Ensure appropriate workplace practices.



Ensure comprehensive collaboration to promote good corporate governance practice.

## Stakeholder Capitalism

We earn our customers’ trust and confidence as their healthcare service provider with the consistent quality of our care delivery. The relationship with all our stakeholders is built through constant engagement, keeping abreast of their needs and exceeding expectations when addressing them.

Understanding key stakeholders, knowing who can impact or be impacted by our business and operations is crucial. With this knowledge, we have programs and engagement channels in place for stakeholders to voice their concerns and protect their rights. Our three-pronged approach – Identification, Engagement and Capitalism – involves our stakeholders in a shared journey toward sustainability. We identify stakeholder groups and approach high-priority stakeholders by conducting in depth interviews to gauge their views on our sustainability efforts.

### THREE-PRONGED APPROACH TO LONG-TERM VALUE CREATION AND IMPACT

#### Step One



## 01

**STAKEHOLDER IDENTIFICATION**

Distinguish stakeholders who show interest in our businesses and operations

| Stakeholder Group      | Boundary |      |
|------------------------|----------|------|
|                        | EXT.     | INT. |
| Owner <sup>2</sup>     | ✓        | ✓    |
| Employee               |          | ✓    |
| Customer <sup>3</sup>  | ✓        |      |
| Government             | ✓        |      |
| Community <sup>4</sup> | ✓        |      |
| Industry <sup>5</sup>  | ✓        |      |

#### Step Two



## 02

**STAKEHOLDER ENGAGEMENT**

Consideration of materiality, priority and strategic importance per stakeholder group to design engagement programs

#### How We Engage

- General meetings
  - Shareholder meetings
  - Investor relations website and meetings
  - Investor forums/conferences
  - Roadshows
- Intranet
  - Onboarding orientation
  - Regular wellness events and activities
  - Regular training
  - Annual appraisals and performance reviews
- Service provisions and engagement
  - Websites and social media engagement
- Regular meetings for private-public partnership
  - Policy working groups
  - Public consultations
- Corporate social responsibility programmes
  - Regular meetings for private-public partnership
  - Website and social media
- Site visits
  - Ad-hoc meetings
  - Supplier/Vendor audits, assessments, and evaluation meetings
  - Industry forums/summits
  - Press conferences
  - Advisory groups



## Step Three

# 03

### STAKEHOLDER CAPITALISM

Design and improve sustainability programs to create shared values and impact for stakeholders

#### Relevance to Our Pillar

| GOV | ECON | SOCIAL | ENV |
|-----|------|--------|-----|
| ✓   | ✓    | ✓      | ✓   |
| ✓   | ✓    | ✓      |     |
| ✓   | ✓    | ✓      | ✓   |
|     | ✓    | ✓      | ✓   |
|     | ✓    | ✓      |     |
| ✓   |      |        |     |

**“**  
*We earn our customers' trust and confidence as their healthcare service provider with the consistent quality of our care delivery. The relationship with all our stakeholders is built through constant engagement, keeping abreast of their needs and exceeding expectations when addressing them.*  
**”**

<sup>2</sup> Owner includes the Board and Management, shareholders and investors.  
<sup>3</sup> Customer includes clients, patients and public.  
<sup>4</sup> Community includes community organizations and other special interest groups.  
<sup>5</sup> Industry includes potential and existing suppliers, contractors, business partners of Fullerton Health, as well as healthcare industry associations, academia, specialists and media.

## Sustainability Snapshot

Our sustainability targets guide intent to achieve objectives. The targets and initiatives in each pillar are designed to address ESG factors identified by our stakeholders. Progress and targets are monitored and reviewed by the Board and Senior Management.

### VALUE CREATION

#### GOVERNANCE PILLAR

**Zero fines and non-monetary sanctions** for non-compliance with relevant laws and regulations

**Zero major complaints** concerning breaches of patient privacy

#### ECONOMIC PILLAR

**5.0-5.6% Annual increase** in number of lives on-boarded

**3% Growth rate** of member spend is lower than SG medical inflation

#### SOCIAL PILLAR

**Zero fatalities and work-related accidents** as result of work-related injuries and ill health for non-frontline employees and patients

**Zero incidents of non-compliance** with regulations concerning the health and safety of frontline employees and patients due to **needle stick injury**

#### ENVIRONMENTAL PILLAR<sup>7</sup>

**One case of non-compliance** with regulations concerning improper disposal of waste

**One clinic that fail the audit** in relation to disposal of hazardous waste

<sup>6</sup> Incidents of non-compliance due to dispensing error were addressed in line with our standard operating procedures. For more information, read the chapters of "[ESG FACTOR – Patient Wellness](#)" and "[ESG Factor – Employee Wellness](#)".

<sup>7</sup> The case of non-compliance and failure in audit were settled in accordance to our internal control, compliance and risk management mechanism. For more information, read chapter – "[ESG FACTOR – Medical Waste](#)".



**Zero major data security breaches**  
relating to the Personal Data Protection Act (the “PDPA”)



**Operate in nine markets**  
to strengthen and grow our presence in Asia

**21 incidents of non-compliance<sup>6</sup>**  
with regulations concerning the health and safety of frontline employees and patients due to **dispensing error**



**100% of full-time employees** receiving regular performance and career development reviews



**Developing an Energy Policy**  
committed to capturing opportunities for green and clean energy in 2023

- 01
- 02**
- 03
- 04
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## Sustainability Roadmap

Our sustainability roadmap identifies opportunities in the landscape that the organisation can leverage for positive impact. Enables us to deliver high standards of healthcare services while reducing costs. Thus, making healthcare more affordable and accessible.

|  |  | ESG FACTOR  |   |
|--|--|---|---|
|  |  | Value Creation  | Impact  |
|  <p><b>GOVERNANCE PILLAR</b></p> | <ul style="list-style-type: none"> <li><a href="#">Responsible Business Practices and Collaborations</a></li> <li><a href="#">Data Governance, Security and Management</a></li> </ul>                            |   |   |
|  | <ul style="list-style-type: none"> <li><a href="#">Affordable and Accessible Care</a></li> </ul>   |   | <p><b>Affordable and Accessible Care</b></p> <ul style="list-style-type: none"> <li><a href="#">Adopt a culture of care</a></li> </ul>  |
|  <p><b>ECONOMIC PILLAR</b></p>   | <ul style="list-style-type: none"> <li><a href="#">Training and Education</a></li> <li><a href="#">Patient Wellness</a></li> </ul>   | <p><b>Training and Education</b></p> <ul style="list-style-type: none"> <li><a href="#">Through business collaboration to form a team with professional medical practitioners</a></li> <li><a href="#">Public- Private partnerships that expands the talent pool within the industry</a></li> </ul> <p><b>Employee Wellness</b></p> <ul style="list-style-type: none"> <li><a href="#">Covid-19 arrangement to boost employee wellness</a></li> </ul> <p><b>Patient Wellness</b></p> <ul style="list-style-type: none"> <li><a href="#">Quality healthcare service remains the priority</a></li> </ul> <p><b>Corporate Citizenship and Partnership</b></p> <ul style="list-style-type: none"> <li><a href="#">Continuous community care deliveries</a></li> </ul> |   |
|  | <ul style="list-style-type: none"> <li><a href="#">Medical Waste</a></li> <li><a href="#">Energy and Emission</a></li> </ul>  |   | <ul style="list-style-type: none"> <li><a href="#">Clinical Governance and Waste Management</a></li> <li><a href="#">Energy and Emission Reduction</a></li> </ul>   |
|  <p><b>SOCIAL PILLAR</b></p>   |   | <ul style="list-style-type: none"> <li><a href="#">Medical Waste</a></li> <li><a href="#">Energy and Emission</a></li> </ul>  |   |
|  |  |   | <p><b>ENVIRONMENTAL PILLAR</b></p>  |



## MANAGEMENT RESPONSE

| Near-Term   | Mid-Term   | Long-Term   |
|---|--|---|
| <p>Integrate business non-negotiables with long-term value creation and impact</p>  | <p>Build strong governance to support sustainable business growth</p>                                      | <p>Collaborate with industry players and build a strong healthcare network focused on sustainability</p>                  |
| <p>Communicate impact of our sustainable value creation</p>   | <p>Develop sustainable business strategies with full materiality assessment and stakeholder engagement</p> | <p>Advocate our purpose and shared values in Asia to create long-term value and positive impacts for all stakeholders</p> |
| <p>Develop, enhance and implement patient wellness protocols and strategies</p>  | <p>Communicate with the team to build an all-inclusive talent strategy</p>                                 | <p>Embrace a culture of growth to support business development through wider market outreach</p>                          |
| <p>Environmental impact studies on relevant Fullerton Health operations</p>   | <p>Address environmental issues with cost efficient approaches</p>   | <p>Address indirect environmental impact</p>  |

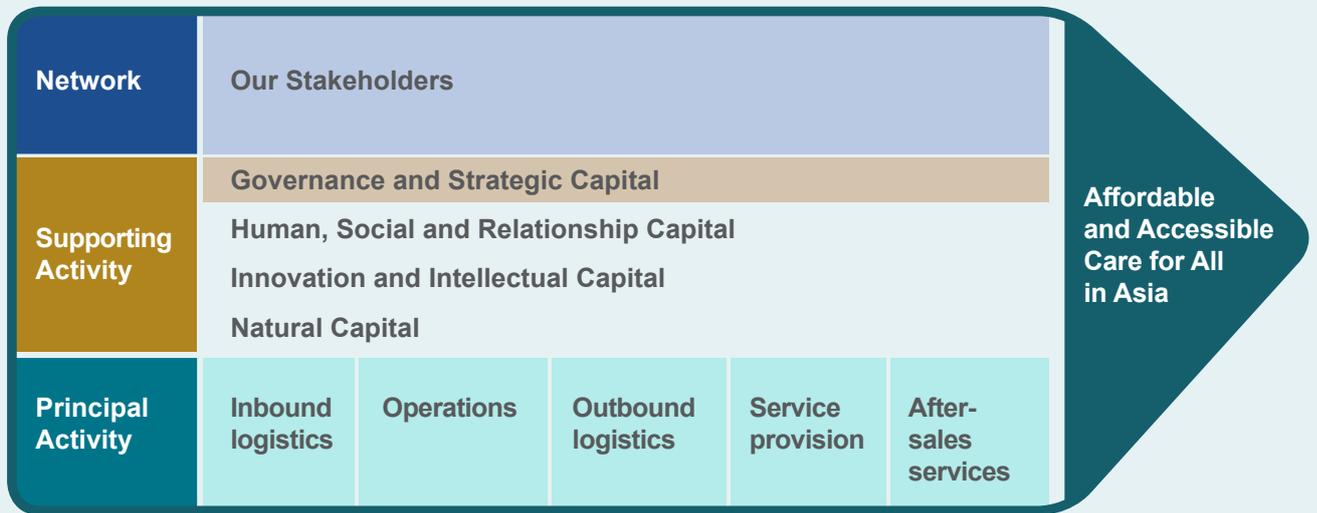
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# GOVERNANCE PILLAR | INTEGRITY

We do the right thing and we “walk the talk” through governance.  
[GRI 2-6, GRI 203, GRI 205]

## OUR JOURNEY OF CARE

VALUE CHAIN



VALUE CREATION

### RESPONSIBLE BUSINESS PRACTICES & COLLABORATIONS

We have strict corporate governance practices to deliver safe and quality healthcare services.

- [Accountability](#)
- [Transparency](#)

### DATA GOVERNANCE, SECURITY AND MANAGEMENT

Control measures are in place to protect company information including personal data, and physical or technological company assets.

- [Data and Information Governance](#)
- [Information Security Management](#)

# ANNUAL PERFORMANCE HIGHLIGHT

## PERFORMANCE INDICATORS

## TARGETS

## STATUS

### Responsible Business Practices & Collaborations

|                              |  |                 |
|------------------------------|--|-----------------|
| Fines and Penalties          | Minimal cases of significant fines and non-monetary sanctions for noncompliance with relevant laws and regulations                         | Target achieved |
| Registration with Government | 100% of Panel clinics/doctors to be registered under Singapore Medical Council (“SMC”) and the Ministry of Health (the “MOH”) of Singapore | Target achieved |
| Certification                | 100% of fully owned clinics pass the MOH of Singapore license certification/renewal  | Target achieved |

### Data Governance, Security and Management

|                     |  |                 |
|---------------------|--|-----------------|
| Customer Complaints | Zero major complaints concerning breaches of patient privacy | Target achieved |
| Data Security       | Zero major data security breaches relating to the PDPA       | Target achieved |

VALUE CREATION



### Ensure appropriate work practices at workplace

We prioritise safe and methodical work practice in delivering services to customers. We ensure that control measures are in place to identify, avoid and mitigate risks at our workplace.



### Ensure comprehensive collaboration to promote good corporate governance practice

We collaborate with vendors and government institutions to collectively promote good corporate governance practice.

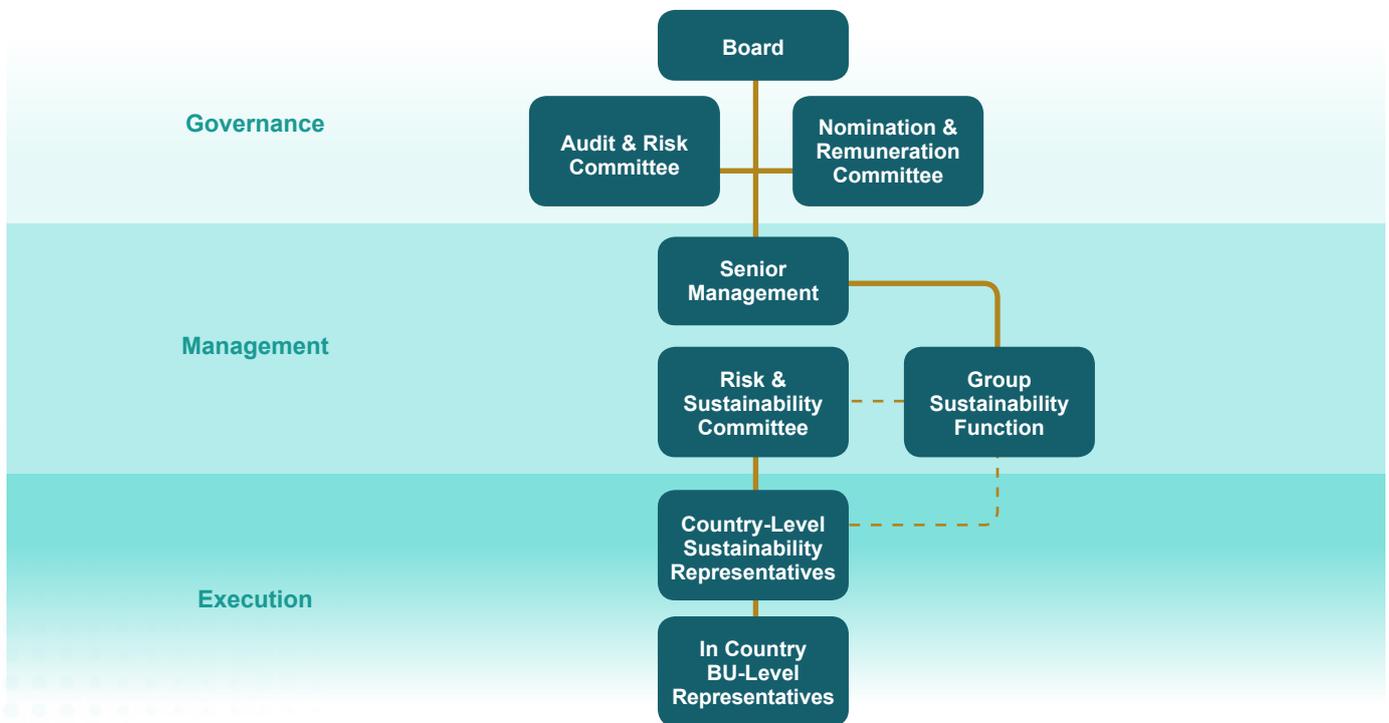
IMPACT

## MANAGEMENT APPROACH – INTEGRITY AT FULLERTON HEALTH

[GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-18, GRI 2-19, GRI 2-20, GRI 2-23, GRI 2-24, GRI 2-25, GRI 3-3]

Fullerton Health’s governance approach is integrated into our sustainability plan, which covers policies and processes, establishes partnerships with employees and external stakeholders, and strengthens overall accountability. We have established a hierarchical framework - governance, management, and execution - to demonstrate the integrity of achieving our sustainability goal.

At the highest level of governance sits, the Board of Directors which oversees sustainability issues and strategic sustainability initiatives. The Board relies on a frequent internal reporting process to be informed of industry and regulatory developments, as well as the company’s sustainability performance. The Audit and Risk Committee (the “ARC”) and the Nomination and Remuneration Committee (the “NRC”) assist the Board’s role in rolling out the sustainability agenda. The ARC is responsible for analysing sustainability objectives, strategy, and performance and reporting to the Board on its findings. Regular sustainability training workshops are scheduled for ARC members to ensure the committee is adequately prepared to fulfil this duty. The NRC, on the other hand, is responsible for addressing governance concerns, including the appointment and performance of directors, as well as relevant remuneration packages, which are pertinent to our sustainability management.



Our senior management team, led by the Group CEO, is responsible for developing sustainability objectives and strategy, managing and reviewing overall sustainability performance as well as reporting to the ARC. The “Risk and Sustainability Committee” is established to promote standard sustainability measures across the Group, enabling smooth integration and risk management. This group is made up of senior representatives from various business units, including human resources, finance, supply chain, communications, and clinic governance and operations. A separate Group Sustainability division, led by the Sustainability Lead and reporting to the Group’s Chief Sustainability Office, coordinates these sustainability operations.

Given that our operations cover numerous countries, it is imperative that we link the implementation of initiatives with our sustainability plan. As such, country-level Sustainability Representatives are assigned the responsibility of leading the implementation and monitoring of sustainability performance across all assets within the country’s operations, as well as maintaining regular communication with the Group Sustainability function. In-Country Business Unit (“BU”)–level Representatives champion the implementation and monitoring of sustainability performance at the BU level within our operational countries.

By streamlining the internal reporting and communication systems, this framework will enable our business to efficiently manage sustainability projects and ensure governance.

## ESG FACTOR – RESPONSIBLE BUSINESS PRACTICES AND COLLABORATIONS

[GRI 2-15, GRI 2-16, GRI 2-24, GRI 2-25, GRI 2-26, GRI 205-2]

### Value Creation Through Firm Infrastructure

“ Given the rising market demand for quality healthcare and increasing customer expectation, firm infrastructure, strong industry partnership and network become business essentials that can impact Fullerton Health’s bottom-line now and in the future. ”

Mr. Ho Kuen Loon, CEO of Fullerton Health

### Value Creation Through Customer Data Governance

“ Healthcare delivery will be increasingly reliant on tech to support quality care and simultaneously, personal data privacy will be under the spotlight. Risks associated with processing customer’s health data forms an important factor in the safe delivery of healthcare services. ”

Ms. Serena Wee, CEO of ICON Cancer Centre

### Value Creation Through Openness Culture

“ Regular communication between the management team and the frontline staff helps to align expectations and crystallise the contributions all team members within Fullerton Health have to make to drive the organisation’s purpose and shared value. ”

Ms. Serene Lim, Nurse

## ACCOUNTABILITY

Our commitment to good corporate practices is the foundation for enhancing our customers' quality of life. Our policies cover all Fullerton Health offices, clinics and facilities, to ensure we provide safe and quality services to our customers and patients.

To ensure compliance, all stakeholders, both internal and external, are required to adhere to the clauses outlined in our policies. Our business partners are expected to comply with laws, statutory requirements, authority rules and regulations as per our Supplier Code of Conduct. Regular audits are conducted to ensure that our policy mechanism is effective while promoting valuable business relationships and supply chain management.

### GROUP-WIDE POLICY MECHANISM AT FULLERTON HEALTH SERVING AS OUR CORNERSTONE

#### WHISTLEBLOWING POLICY



We encourage employees to immediately raise genuine concerns regarding malpractice or misconduct. We will act promptly and appropriately, while maintaining the anonymity of the sender.

#### FRAUD POLICY



This policy defines and prevents fraudulent activities within Fullerton Health. The policy is relevant to any misconduct, or suspected misconduct which involves Fullerton Health's direct and indirect employees, shareholders, business partners and other entities that maintain a commercial relationship with Fullerton Health.

#### TRAVEL, GIFTS AND ENTERTAINMENT POLICY



Prevents staff from engaging in corrupt activities such as soliciting, receiving, or giving gratifications to gain business advantages in the course of their employment. This policy applies to all Fullerton Health employees as well as their family members.

In addition to these six policies, we have additional procedural guidelines which provide guidance for our staff. We have established targets to gauge the efficacy of implemented policies and guidelines. Having built a culture of responsibility, the monitoring process has to date identified one medication dispensing error and three medication errors. These incidents are crucial in identifying operational deficiencies and enables Fullerton Health to implement corrective measures, including intensified auditing across all clinics, improving workflows and staff training.



**PROCUREMENT  
POLICY**

Ensures a transparent process when sourcing for services and products. Based on site specific directives, policies, procedures, work instructions, laws and regulations.



**ANTI-MONEY  
LAUNDERING  
("AML") AND  
SANCTIONS  
POLICY**

This policy concerns our stance on preventing the illicit use of funds. We adhere to global regulations and norms concerning sanctions to carefully monitor and restrict any violation or doubtful transactions involving specific nations, governments, entities and individuals.



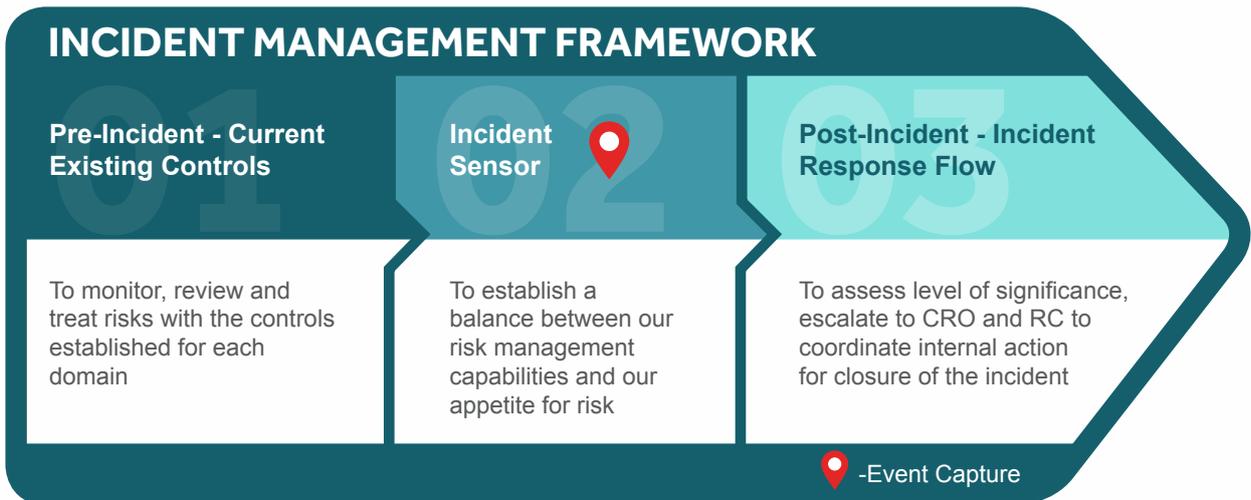
**SOCIAL  
MEDIA  
POLICY**

The purpose of this policy is to establish guidelines for all employees when using social media, which ensures consistency and mitigates the risk of misuse or unauthorised disclosure of sensitive information, as well as safeguarding the reputation of the Company.

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## TRANSPARENCY

To operate in a responsible manner, it is essential to foster a transparent and open work culture. Ethical values are communicated effectively. Personnel who wish to report an incident may do so as indicated in our incident reporting policy which maintains the anonymity of the reporting party. The Incident Management Framework openly addresses any incidents, circumstances or situations that may impede the delivery of our healthcare services. The framework offers direction on how to detect and manage risks, establish an appropriate risk appetite and coordinate control measures with the involvement of Senior Management.



## ESG FACTOR – DATA GOVERNANCE, SECURITY AND MANAGEMENT

[GRI 2-24, GRI 2-25, GRI 2-26, GRI 403-3, GRI 3-3, GRI 418]

### Data and Information Governance

Technological advancement has provided businesses the ability to thrive and extend their reach and the internet has become a valuable tool for connecting people with essential services. However, with the growing popularity of Telehealth, it is crucial to ensure that customers' data privacy is not compromised. Fullerton Health is dedicated to safeguarding the personal data of customers and we manage patient personal data according to the Fullerton Health Personal Data Internal Policy and other relevant organisation policies. We are fully compliant to the PDPA and other local healthcare or medical-related laws, regulations and guidelines.



Our employees are trained to collect and process personal data in accordance with relevant data privacy laws and internal policies, to safeguard personal data that the organisation collects or holds in its possession from misuse. Inquiries or complaints regarding personal data are handled in accordance with regulatory and internal procedures.



All individuals and companies that work with Fullerton Health, including vendors, suppliers and business partners must follow data protocols to protect confidential information of Fullerton Health, its employees, patients and customers. The Data Protection Officer, Business Unit, Functional Leaders and Data Owners, with the support of the Data Protection, Information Security and Procurement functions, are responsible for overseeing and managing third-party compliance with contractual terms, relevant personal data laws and other regulations.



All suspected or detected data breaches will be handled according to the Fullerton Health Personal Data Internal Policy CARE model:

1. Contain the breach
2. Assess risks and impact of the breach
3. Consider if the data breach should be Reported and to whom
4. Evaluate the organisation's response and recovery to prevent future breaches

The breach response team consists of relevant personnel from within the organisation who will assess the incident and take appropriate action. This includes incident investigation, mitigation, rectification and making necessary breach notifications. As per our incident reporting framework, the ARC will be informed if deemed necessary.

# INFORMATION SECURITY MANAGEMENT

Fullerton Health has obtained ISO 27001 certification for Information Security Management System (“ISMS”). This certification is the world’s best-known standard for information security management systems.

## THE ISMS COMPONENTS UNDERGONE RISK ASSESSMENT

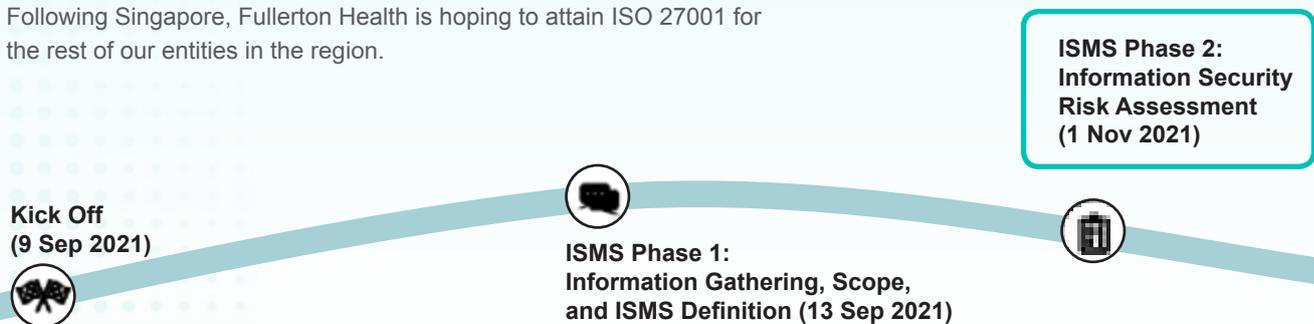


## ENQUIRY – WHERE IS FULLERTON HEALTH HEADING TOWARDS TO BETTER PROTECT OUR DATA?

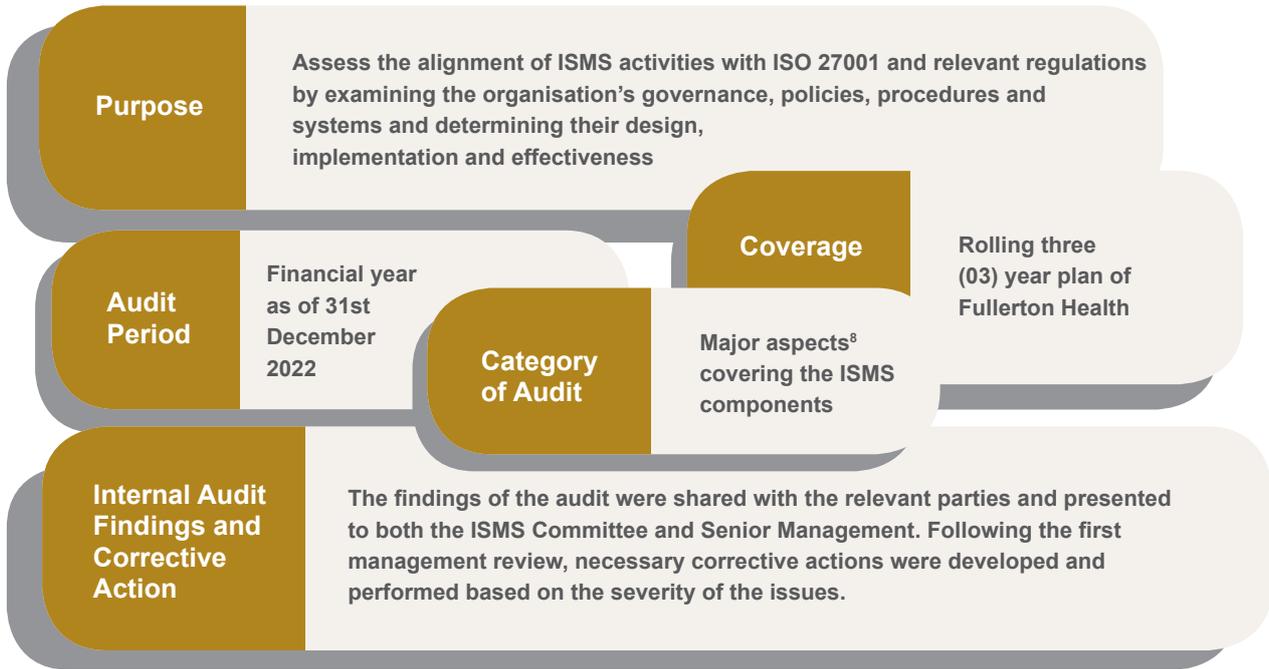
Our operations in Singapore achieved the ISO 27001 certification which involved several phases, including data collection, defining the scope based on ISMS and an on-site audit to evaluate our information system.

We are pleased to have received the ISO 27001 certification, which demonstrates our dedication to protecting information and data.

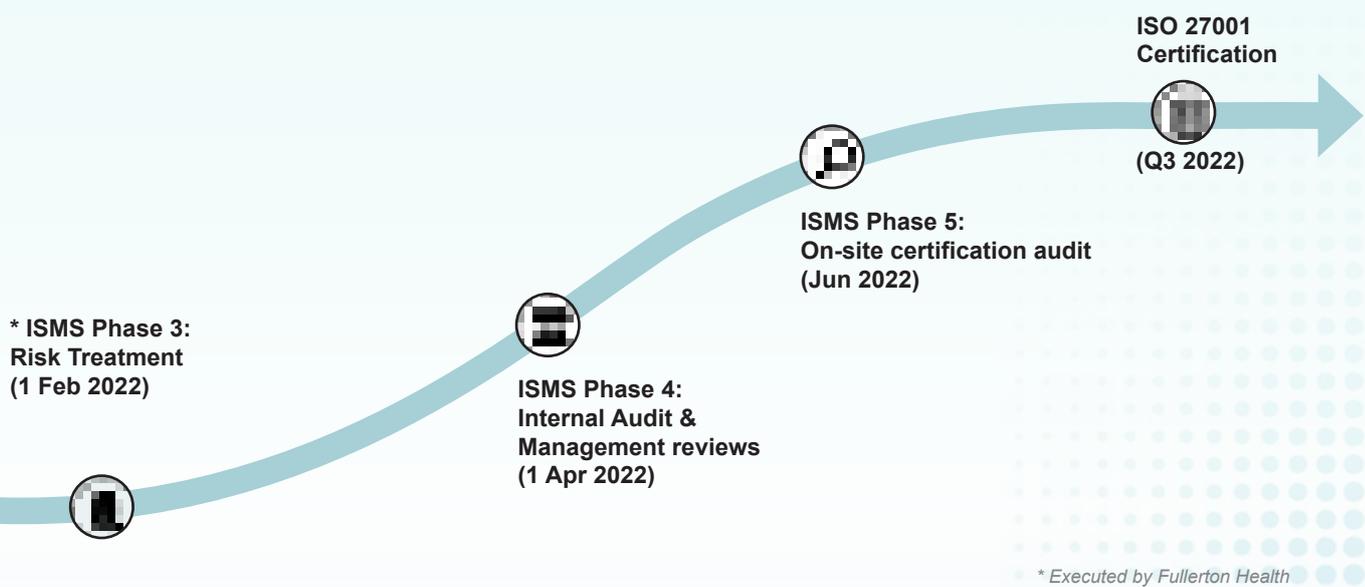
Following Singapore, Fullerton Health is hoping to attain ISO 27001 for the rest of our entities in the region.



## OUR ISMS INTERNAL AUDIT TRACKER FOR DATA GOVERNANCE



<sup>8</sup> The annual audit program contains an assessment of the importance of the ISMS component in the audit plan, audit criteria, high-level audit objective, resources required for the audit and auditees.

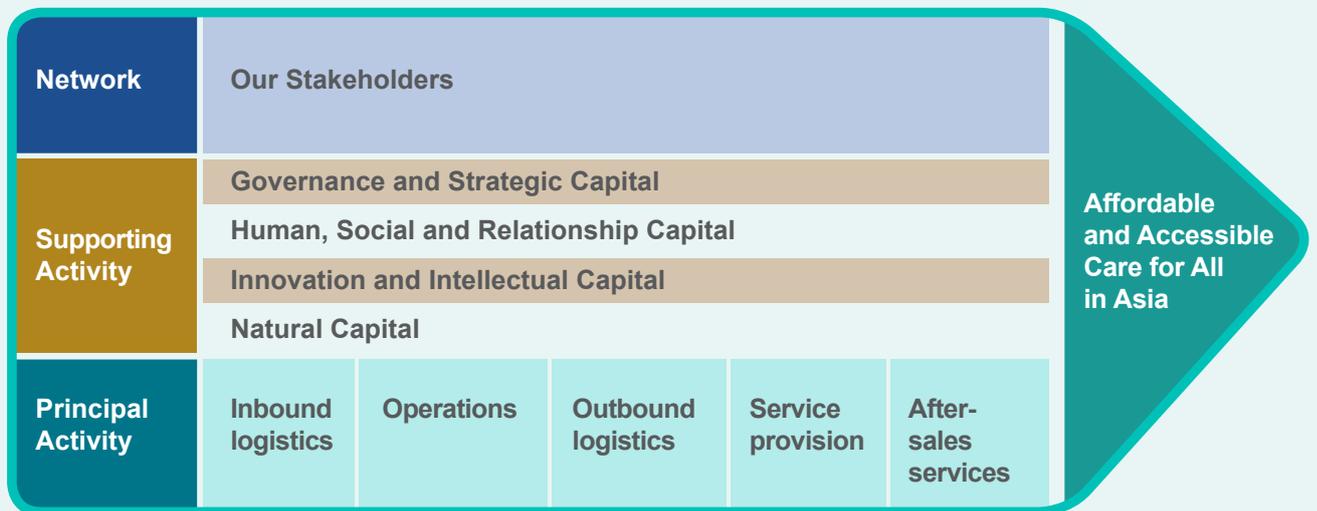


# ECONOMIC PILLAR | INNOVATION

We dare to create and to embrace change  
[GRI 2-6, GRI 305]

VALUE CHAIN

## OUR JOURNEY OF CARE



VALUE CREATION

## AFFORDABLE AND ACCESSIBLE CARE

We provide accessible and affordable healthcare for all in Asia and create value for our stakeholders by delivering world-class services to our patients and effectively respond to key market movements.

- [Digital Strategy](#)
- [Supporting Local Suppliers](#)
- [Public-Private Partnership](#)



## ANNUAL PERFORMANCE HIGHLIGHT

### PERFORMANCE INDICATORS

### TARGETS

### STATUS

#### Affordable and Accessible Care

Lives On-boarded

Annual increase in number of lives on-boarded: MBMS/NET – 5%

Target achieved

Medical Inflation

Growth rate of member spend is lower than SG medical inflation

Keeping the increase in annual healthcare cost for our members lower than the rate of medical inflation in SG

VALUE CREATION



### Ensure accessible healthcare for all

We ensure that affordable healthcare services are accessible for the community at large and work to promote a healthy lifestyle.



### Ensure sustainable economic growth of the Company

We strengthen our business performances by innovating and adopting technology to deliver quality healthcare services to our customers.



### Ensure equitable and comprehensive provision of medical service for all

We actively collaborate with our stakeholders with the goal of providing healthcare to all walks of life and support of the United Nations' Universal Health Coverage program.

IMPACT

## MANAGEMENT APPROACH – INNOVATION AT FULLERTON HEALTH

[GRI 2-17, GRI 2-23, GRI 3-3, GRI 203]

As a leading name in Asian healthcare we aim to foster an equitable environment amongst the communities in which we operate. With the ever-evolving healthcare landscape, providers like us need to anticipate and meet challenges. With demographic changes in non-communicable diseases, where prevalence has risen amongst the younger middle class, more sophisticated diagnostic technology is needed for earlier detection of illnesses, effective prescription and administration of drugs. Digitalisation will be fundamental for better healthcare journeys.

Fullerton Health is committed to staying ahead of the curve by continuously innovating, while actively engaging our board. With a board of Directors composed of healthcare experts, the board covers the entire innovation cycle, from strategy to execution, with a focus on essential healthcare innovation. To sustain our momentum,

our Senior Management team and all business units continually identify, prioritise and implement impactful changes to improve the healthcare experience of our customers.

Our dedication to providing affordable and accessible healthcare in Asia remains unwavering, with a specific focus on bolstering our presence in Asia, where health disparities are prevalent. Fullerton Health boasts an extensive network of healthcare facilities spanning nine markets in Asia, allowing us to leverage our industry network, infrastructure, reputation and partnerships to enhance our efforts to vertically integrate.

As part of our expansion plan in Asia, Fullerton Health strategically acquired South Asia Services Limited Liability in Vietnam and Gunung Sahari Laboratory Centre in Indonesia.



## ESG FACTOR – AFFORDABLE AND ACCESSIBLE CARE

[GRI 2-9, GRI 2-24, GRI 3-3, GRI 203, GRI 413-2]

### Value Creation Through Growth in Asia to Promote Universal Health for All

“ We truly understand the need to making healthcare affordable and accessible to all. We stand by our role as advocates of universal healthcare by leveraging our network, reputation and heritage. ”

Mr. Ho Kuen Loon, CEO of Fullerton Health

“ As industry players in healthcare delivery, we can see the evolution in the business-to-business market landscape. It is highly probable we will need to establish more than just customer partnerships in order to tap into the potentials of emerging markets. ”

Ms. Serena Wee, CEO of ICON Cancer Centre

### Value Creation Through Public-Private Partnerships to Cope With Rising Public Demands for Preventive Healthcare in Post Covid-19 Phase

“ The healthcare system will move towards a patient-centred approach to achieve patient autonomy, resulting in a shift of care from hospitals to a more integrated healthcare system that seamlessly combines public and private healthcare services. ”

Ms. Serena Wee, CEO of ICON Cancer Centre

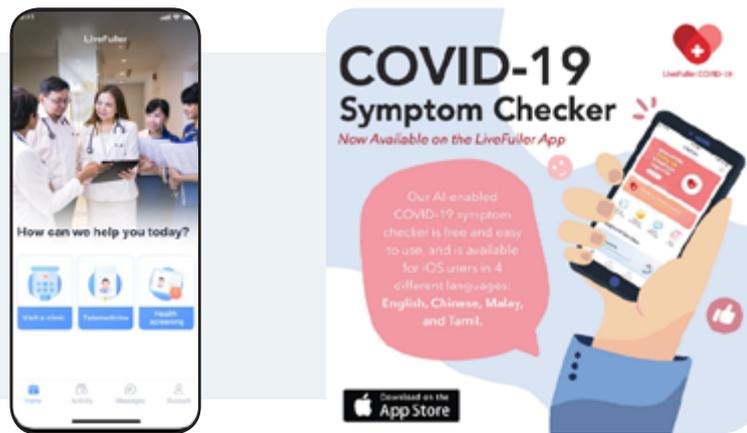
### Value Creation Through Home Care Delivery Model

“ Looking ahead to the future of nursing in Singapore, healthcare is envisioned as coming close to home. For instance, for an elderly person living alone, hospital care may not be necessary, but regular health check-ups would improve their quality of life. Aided by technology, providing home-based care remotely is more efficient than expanding hospital care and nursing homes. ”

Mr. Ang Wei Neng, Nanyang Constituency MP

## DIGITAL STRATEGY

As medical services become more integrated with technology, we have enhanced our healthcare protocols, procedures and services. For instance, during the Covid-19 pandemic, our team in the Philippines developed a Covid-19 symptoms checker on our “LiveFuller” mobile app platform. This free-to-use app offers suggestions on the next steps for users who have contracted the virus. The Artificial Intelligence enabled app can also refer patients to government services should they seek additional care or information.



The Fullerton Health ecosystem connects the payor, service providers and patients together, creating a synergistic environment for innovation. Each stakeholder in the ecosystem benefits from positive changes, which is crucial for successful adoption of telemedicine as a preferred medical consultation tool. The use of telemedicine reduces waiting times and patient backlog at healthcare facilities, allowing practitioners to focus on providing quality healthcare.

Fullerton Health has incorporated telemedicine as part of its business strategy, offering seamless online healthcare services to patients. As a trusted healthcare provider, our mobile applications are customised to meet the diverse needs of healthcare systems and consumer behaviour in Asia. With telemedicine, patients can easily schedule a teleconsultation with their preferred medical professionals and specialists as well as book physical follow-up consultations, and arrange medication delivery at one's convenience.

# RE-DISCOVERY OF HEALTHCARE SERVICES DELIVERY THROUGH DIGITALIZATION

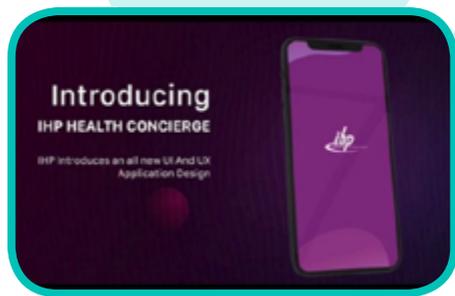
## IHP

- Use of illustrations and icons to make the buttons stand out
- Improved profile information display
- Upload and view policy documents
- Input and view banking information
- Marketplace populated and curated by geographical location and patient needs.
- Ask for 2nd Opinion when deciding on a major surgery
- Chat with doctors for any illnesses – acute or chronic
- Integrated with our drugs marketplace



## AGORA

- Map – Find nearest accredited hospitals and clinics in your area
- Directory – Search for affiliated doctors and dentists
- Teleconsultation – Connect with our telemedicine provider to call a doctor anywhere, anytime
- Virtual Health Card (Member Information), account profile and benefits
- View your account information and details including your dependents
- Utilisations – Keep track of your approved and posted utilisations
- Electronic Referral Control Sheets (E-RCS)
- Request for Electronic RCS for consultation
- Generation for diagnostic procedures
- Reimbursement feature - File reimbursement through AGORA
- Intellicare Delights/AVEGA Treats - View exclusive promos from our wellness and merchant partners



Country of use:  
**Singapore and Malaysia**

Country of use: **Singapore**

Country of use: **Singapore**

Country of use:  
**Indonesia**

Country of use:  
**Philippines**



## FHN3

- Cashless medical visits via e-health card
- Clinic locator
- Easy-to-use e-claim submissions
- Access to quality healthcare through telemedicine
- 24/7 medical concierge



## TELEKONSULTASI

- Teleconsultation service with General Practitioners (GPs) and specialists
- Mobile App White-labelled under client's name to service members
- Call back from doctors, no communication costs for members
- Video, chat or voice calls
- Callers can have their medicine delivered anywhere in Indonesia by our distribution pharmacy partner, expanding our eco-system further
- Free advice and referral to other medical facilities if requested by member – Referral capabilities are nationwide using our network of over 5,000 facilities in Indonesia (Including hospitals, clinics, dental care, optical services)
- Arrangement for a face-to-face appointment with the Telemed doctors, when practicing in our FHGI clinics
- Ground ambulance transfers can be arranged



## LIVEFULLER

- On-demand digital consultations
- In-person appointment scheduling and wellness services
- Medical certificates
- Health benefits and medical records can also be viewed in the app, allowing people to take better control of their health
- Covid-19 symptom checker that provides recommendations to users and directs them to where they can seek care or additional information

## SUPPORTING LOCAL SUPPLIERS

It is important to source from partners who share our goals. Collaborating with like-minded vendors allow better management of the procurement process and maintain the value of services offered to customers.

Fullerton Health aims to procure more than 90% of the materials, services and maintenance required for operation from local suppliers. To date, we have supported three social enterprises, who are members of the *raiSe* Singapore<sup>9</sup>. As a homegrown Singaporean enterprise, we are proud to contribute to the national agenda of enabling social enterprises and supporting local economic growth. As our business grows, we plan to expand the list of local suppliers and vendors that we work with, in line with our commitment to supporting the social enterprise sector in Singapore.

### FACTBOOK

### PROUD TO SUPPORT LOCAL SOCIAL ENTERPRISE

#### Our Local Suppliers

#### Agape Services

#### Project Dignity

#### Watchman's Home



#### About the Service

Agape is a contact centre created to provide employment opportunities for disadvantaged individuals who wish to turn their lives around. The centre employs rehabilitated inmates who have served time, physically challenged persons, single mothers, and exoffenders.

A social enterprise in Singapore which trains, finds jobs for and employs a range of people with physical, intellectual disabilities and social challenges.

A private halfway house in Singapore which provides shelter, counselling, residential programs and biblical teaching for the homeless, ex-convicts, jobless, drug addicts and outcasts of society.

#### Details of Collaboration

Contact Centre support

Baked goods for gifting

Mover service

<sup>9</sup> *raiSE* was set up in 2015 to develop the Social Enterprise sector in Singapore through a cross-sector collaboration between the Ministry of Social and Family Development, National Council of Social Service, Social Enterprise Association and Tote Board to develop the social enterprise sector in Singapore.

## PUBLIC-PRIVATE PARTNERSHIP

Fullerton Health establishes a good relationship with key stakeholders such as regulators and government bodies. We recognise the importance of supporting healthcare initiatives or programs introduced by them and strives to resource and provide services which complement national health agendas. We foster a productive Public-Private partnership that benefits the community.

During the peak of the Covid-19 pandemic, Fullerton Health was at the forefront of Singapore's pandemic response as primary care providers. As one of the first organisations to come forward to run a vaccination centre, in alignment with national vaccination efforts, Fullerton Health has completed three million vaccinations for the community. We continue to run joint vaccination and testing centres in Singapore today. The Covid-19 vaccination centre operating procedures we developed are still being implemented across various Covid-19 screening sites at vaccination centres. Throughout the Covid-19 pandemic, we actively participated in over 25 national Covid-19 projects, including caring for the health of 100,000 migrant workers.

Access to proper and equitable healthcare is a fundamental human right regardless of ethnicity and background. Before the Covid-19 pandemic, affordable healthcare services were not readily accessible to migrant workers. In response, the Ministry of Manpower (the "MoM") mandated that employers purchase the Primary Care Plan ("PCP") as part of the work pass requirements to address this issue.

The PCP mandate has come into effect since April 2022 which requires employers to purchase PCPs for migrant workers who live in dormitories or who work in the Construction, Marine Shipyard and Process sectors. Fullerton health is proud to have lobbied for this change and is honoured to be appointed as the Anchor Operator for the Tuas region. We are grateful for the opportunity to provide healthcare services to the migrant workers who form an important part of Singapore's social fabric.

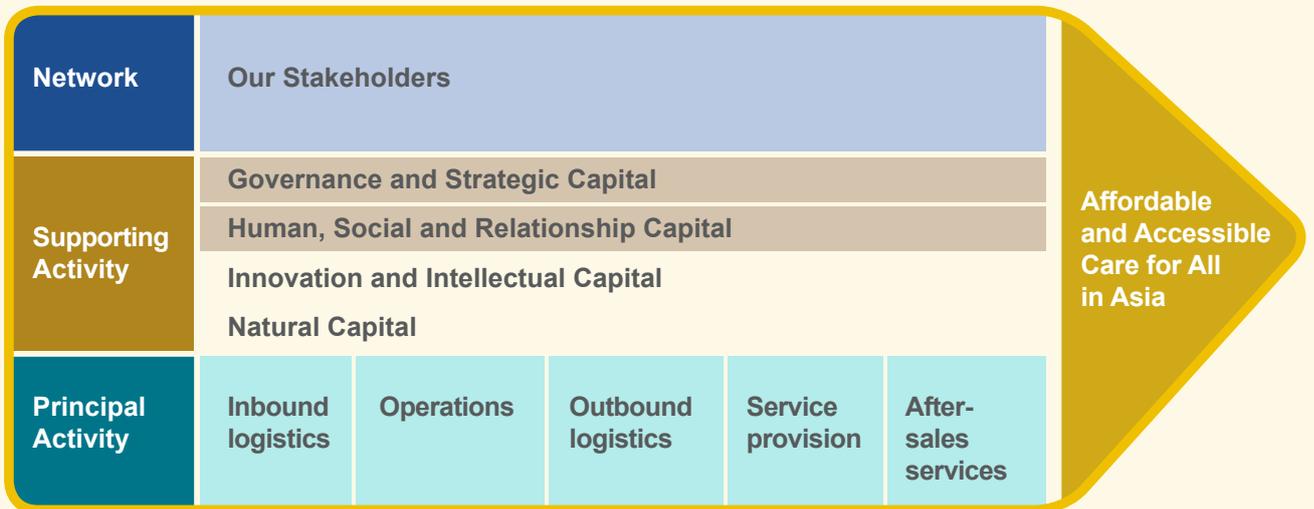
Want to know more? Read the chapter – [“ESG FACTOR – Corporate Citizenship & Partnership”](#) for details regarding our position in the Public-Private partnership healthcare continuum in Asia.

# SOCIAL PILLAR | TEAMWORK

We value and nurture our people to achieve excellence together  
[GRI 2-6, GRI 403, GRI 404]

VALUE CHAIN

## OUR JOURNEY OF CARE



VALUE CREATION

### TRAINING AND EDUCATION

We value the importance of training and education to ensure that our employees are well-equipped for their roles and career development

- [Team Growth](#)
- [Career Development](#)

### EMPLOYEE WELLNESS

We ensure that our employees and community are safe on the premises of Fullerton Health by upholding world-class standards in employee safety

- [Workplace safety and health](#)
- [Healthy Lifestyle](#)

# ANNUAL PERFORMANCE HIGHLIGHT

## PERFORMANCE INDICATORS

## TARGETS

## STATUS

### Training and Education

|   |   |                           |
|---|---|---------------------------|
| PDPD & Cyber Security Training                  | 100% completion of PDPA and cyber security training   | Target partially achieved |
| Performance Reviews (Singapore only)            | 100% of full-time employees receiving regular performance and career development reviews  | Target achieved           |
| Fair Employment Practices                       | Fair employment practices by ensuring our hiring processes remain stringent and offer equal opportunities to all potential candidates | Target achieved           |
| Female Representation in Senior Management Team | Ratio of 50% female employees in Senior Management team   | Target Partially achieved |

### Employee Wellness

|                     |   |   |
|---------------------|---|---|
| Fatalities          | Zero fatalities as result of work-related injuries and ill health for employees                 | Target achieved                         |
| Accidents           | Zero work-related accidents   | Target achieved                         |
| Needle Stick Injury | Zero incidents of non-compliance with regulations concerning the health and safety of employees | Target achieved                         |
| Dispensing Error    | Zero incidents of non-compliance with regulations concerning the health and safety of employees | Target not achieved (21 cases reported) |



### Ensure healthy lives and promote well-being for all at all ages

We care deeply for our employees and place them at the core of everything we do. We ensure that there is a safe workplace in Fullerton Health's premises by upholding world class standards in employee safety.



### Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

We value the importance of training and education to ensure that our employees are well-equipped for their roles and career development.

VALUE CREATION

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IMPACT

## MANAGEMENT APPROACH – TEAMWORK AT FULLERTON HEALTH

[GRI 2-23, GRI 3-3, GRI 403, GRI 403-1, GRI 403-4, GRI 403-7]

Each employee plays a key role in driving the of Fullerton Health's development and accomplishments. By mastering the "art of people", we aim to establish a strong and enduring team.

At Fullerton Health, it is important for everyone including management, from the board to employees, to understand the Company's purpose and shared values. The human resource team is responsible for assisting the board and the ARC to manage risks related to human capital, environment, health and social issues, in accordance with the Risk Management Manual.

It is important that our employees follow our Code of Conduct Policy as it upholds organisational reputation, and our high standards in work ethics, integrity and conduct. Non-compliance with the internal policies may lead to disciplinary action.

Fullerton Health strives to cultivate an environment of open communication and transparency. A place of psychological safety where employees can express their views and concerns without fear. We established a grievance mechanism that enables employees to raise any issues they may encounter, through the ARC and human resource team. An inquiry Committee ensures timely, effective and amicable resolution of such matters.



**SUSTAINABILITY**

## ESG FACTOR – TRAINING AND EDUCATION

[GRI 2-24, GRI 3-3, GRI 404-2]

### Value Creation Through Talent Development and Internal Communication

“

In face of the industry’s complexity, recruitment and development of talented healthcare professionals are at the top of our minds. It is essential to provide ongoing training for employees at all stages of their employment to safeguard our reputation in healthcare and ensure compliance with legal requirements. ”

Mr. Ho Kuen Loon, CEO of Fullerton Health Group

## TEAM GROWTH

Fullerton Health is committed to creating a work environment that is open, dynamic to foster growth for our personnel. Our annual appraisal process is designed to encourage open communication between employees and their supervisors, allowing for the alignment of desired expectations on performance and

the reinforcement of our purpose and shared values. Collaboratively, employees and their supervisors co-develop appropriate performance standards, and indicators, advocating ownership over personal growth. Additionally, the Company encourages coaching and mentoring to support the continuous development and growth of our employees.

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## CAREER DEVELOPMENT

Amid the constantly evolving landscape of healthcare, the key to providing exceptional services lies in the dedication and expertise of our talented team members. We are committed to supporting our personnel as they navigate their career paths. Providing them with the tools, training and resources they need to excel in their roles. With Fullerton Health, our staff can grow and thrive as they work towards achieving their professional goals.

Our human resource team uses analytics to collaborate with other functional teams to identify career advancement opportunities for our employees. We then create competency plans and training modules to meet their needs. As part of our supplier code of conduct, we encourage our affiliates to invest in human development and work with them to establish long-term collaborations which creates value for all.

In 2021 and 2022, a range of learning solutions developed in-house and externally curated, enhanced our people's professional edge:

- Based on each department's competency development plan, employees and supervisors identify and undertake mandatory and elective learning curriculums to be future-ready.
- In 2022, the HR department collaborated with the Clinical Services and Clinical Quality Governance teams to create a competency roadmap for frontline workers, with particular emphasis on their functional abilities. The team is currently working on a comprehensive development pathway for medical practitioners and healthcare personnel, which will cover a range of domains such as functional, technical, managerial and leadership skills.
- By utilising the National Library Board and Udemy business platforms, Fullerton Health is able to offer a wider range of programs to its employees, for self-paced learning on a flexible platform.
- Based on program ratings and training feedback collected via questionnaires. We use this information to continually review effectiveness of training programs and identify areas where improvements are needed for talent development.

Mirroring Fullerton Health's commitment to lifelong learning, we provide learning sponsorships to encourage our talents to attend externally accredited courses that are relevant to their current job or career advancement. We also offer sponsorships for the renewal of practicing licenses to support professionalism of registered medical practitioners.

## FACTBOOK

**11**  
TRAINING  
SESSIONS

### Number and Topics of Training Conducted in 2022

Conducted 11 training sessions to clinical service staff related to medication safety, infection control, incident reporting, critical results, dispensary labelling and patient privacy and confidentiality

**4.3**  
AVERAGE  
RATING

### Employees' Opinion on Learning and Development Programs Conducted in 2022

Received an average rating of 4.3 out of 5 from more than 200 participants who have attended our learning and development programs

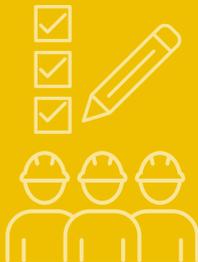
## ESG FACTOR – EMPLOYEE WELLNESS

[GRI 2-24, GRI 2-25, GRI 2-26, GRI 3-3, GRI 403-1, GRI 403-3, GRI 403-4, GRI 403-5, GRI 403-6, GRI 403-7]

### Workplace Health and Safety

Our commitment to workplace health and safety is backed up by policies in line with our risk management framework. All safety policies and procedures are introduced to employees during their onboarding process. In addition, we implement Safe Work Procedures (SWPs) to reinforce these policies.

#### SAFE WORK PROCEDURE



Our personnel are equipped with company procedures which provide guidance for their day-to-day work operations which include:

- Office ergonomics & safety
- Electrical safety
- Safe driving
- Manual handling
- Handling blood/ body fluid spillage
- Safe handling of sharps
- Using autoclave
- Terrorism management

#### AWARENESS-RAISING AND CAPACITY BUILDING



We ensure adequate training and education in safe work practices for new hires and current employees to prevent workplace injuries. Our in-house training covers a wide range of areas from ergonomics, infection controls, proper lifting and prevention of terrorism.

#### REPORTING MECHANISM



If an employee observes any unsafe conditions, practices, or incidents such as injury, accidents, or safety hazards, they are required to report them to their supervisor immediately.

#### INTERNAL CONTROL, COMPLIANCE AND RISK MANAGEMENT



The Company's health and safety agenda is overseen by the Board risk committee, which is aided by risk champions and risk owners. These individuals are responsible for identifying workplace health and safety hazards, assessing the effectiveness of current risk controls and reporting the findings of the risk assessments to the Board.

## OUR LATEST RISK ASSESSMENT TRACKER FOR WORKPLACE SAFETY AND HEALTH

Assessment Period : Financial year as of 31st December 2021

RISK ASSESSMENT RESULT AND RISK MEASURES

| Major Hazard Identified   | Hazards and Risk Control  |
|---|---|
| <b>Preventing Terror Strike</b>   |   |
| <p>Terror strikes in the forms of: Vehicle Ramming, Arson, Explosives, Mass Slashing and Stabbings, Mass Shootings and Mass Poisonings</p>  | <ul style="list-style-type: none"> <li>• Formed an SGSecure and crisis response team, led by Senior Management, to ensure an effective process chain for terrorism management</li> <li>• Upgraded and invested in systems and infrastructure, including:               <ul style="list-style-type: none"> <li>• Advance security and monitoring systems</li> <li>• Real-time vehicles GPS tracking system</li> <li>• IT security protection programme and software</li> <li>• Appointment of licensed security service providers</li> </ul> </li> </ul>   |
| <b>Covid-19</b>   |   |
| <p>Biological hazards including: Viral Spread at Workplace, Ill-Health Due to Incidental Exposure to Virus or From Close Contact With an Infected Person</p> <p>Psychological and Mental Health</p> | <ul style="list-style-type: none"> <li>• Adhered to national requirements to maintain strict safe management control measures</li> <li>• Provided clear labelling, informative posters and adequate personal protective equipment in all clinics and workplaces as per national advisories</li> <li>• Where possible, allowed work-from-home and split team arrangements</li> <li>• Conducted internal safe management audit</li> <li>• Developed clear and mutual expectations on work delivery</li> <li>• Kept employees informed of the Covid-19 safety requirements, updates and measures</li> <li>• Provided healthy lifestyle tips to maintain employee's well-being in the new normal</li> </ul> |
| <b>Office Safety</b>  |   |
| <p>Risk of Toppling When Retrieving Objects From Cabinets</p>   | <ul style="list-style-type: none"> <li>• Conducted non-routine inspections to increase compliance to protocol</li> <li>• Displayed maximum load per cabinet</li> <li>• Provided ergonomics training</li> </ul>  |

## FACTBOOK

### BE A "WALK THE TALK" EMPLOYER WHO PRIORITISES EMPLOYEES' HEALTH AND SAFETY

Since 2013, we enrolled in the nationwide bizSAFE programme. A national initiative aimed at enhancing our capacity to ensure high standards of workplace safety and health.

Over the years, Fullerton Health has streamlined its internal processes and procedures to foster a culture that prioritises health and safety. We have taken steps to integrate safety into our Enterprise Risk Management, building up our risk management capabilities and implementing a robust workplace safety and health management system.

We take pride in achieving a bizSAFE Level four certification for all our clinics and other general medical services, while Radlink was awarded a bizSAFE Level three certification for its fire protection system and maintenance practices.

## FACTBOOK

### OUR EXTERNAL AUDIT REPORT FOR WORKPLACE SAFETY AND HEALTH RISK MANAGEMENT

|  |  |
|--|--|
| <b>Purpose</b>                                       | Fulfill the BizSafe Level four requirements against the workplace safety and health (risk management) regulations and the code of practice on workplace safety and health risk management. |
| <b>Audit Period</b>                                  | Financial year as of 31st December 2021.   |
| <b>Coverage</b>                                      | Three-year validated external audit for all Fullerton Health's clinics and other general and specialised medical services.   |
| <b>Category of Audit</b>                             | Total workplace safety and health approach for continuous improvement.   |
| <b>External Audit Findings and Corrective Action</b> | External auditors reviewed our internal documents and conducted interviews and physical inspections. The audit concluded with no significant findings or unresolved issues identified.     |

<sup>10</sup> Initiated by Singapore's Workplace Safety & Health Council ("WSHC"), bizSAFE is a five-step programme to assist companies build up their WSH capabilities in order to achieve quantum improvements in safety and health standards at workplace. Refer to the website for the details of the programme.

<sup>11</sup> The approach covers workplace safety and health audit, audit planning, checking and corrective action, implementation and operation, continual improvement, and the issuance of audit report.

## HEALTHY LIFESTYLE

At Fullerton Health, we prioritise employee wellness as demonstrated by our adoption of “Tripartite Standards”<sup>12</sup>. Our commitment to shaping a positive work environment includes providing flexi-work arrangements to promote work-life balance.

In addition to establishing sound employment practices, we encourage and motivate our employees in both their work and personal lives through our wellness initiatives and engagements. Our programs are diverse and include team-building activities, as well as wellness programs:



### PHOTOBOOTH – OMNI-DIRECTIONAL COMMUNICATION WITHIN FULLERTON HEALTH



OKR Live Workshop



HQ Huddle



SG Townhall

#### Bi-annual Townhall



All employees were invited to join the OKR Live Workshop, HQ Huddle and Townhalls.

#### Lunch and Learn



Series of team-bonding and networking events, including team lunch, team hikes, year-end parties were organised.

#### Wellness Activity



We arranged wellness activities on “Wellness Wednesday” for all employees with activities ranging from yoga, spin classes, badminton to group running.

<sup>12</sup> Endorsed by the tripartite partners (Government, Unions and Employers), Tripartite Standards are a set of good employment practices that employer should implement at its workplaces. In 2022, Fullerton Health is one of the organizations that have adopted 7 Tripartite Standards, including the Standard on Employment of Term Contract Employees, Flexible Work Arrangements, Grievance Handling, Recruitment Practices, Age-Friendly Workplace Practices, Unexpected Care Needs, and Work-life Harmony.

## FACTBOOK

### THE MIGHTY STORM AND WE ROSE TO THE CHALLENGE

Covid-19 has changed the world irrevocably, highlighting the importance of access to primary healthcare. During the peak of the Covid-19 pandemic, we took action by deploying over 200 employees to provide necessary healthcare services at necessary healthcare services.

Prioritising the safety of our staff while they performed their duties during the pandemic, we collaborated with our regional counterparts to develop safety protocols, contingency plans and staff safety procedures. Our human resource department ensured that all employees were regularly updated on the latest developments and government requirements. This practice was crucial for non-medical staff who volunteered to work at our Covid-19 facilities. We also gathered and distributed medical supplies, including personal protective equipment (“PPE”) and special Covid care packages to all employees.

Following the national vaccination agenda, Fullerton Health informed and educated its staff on the significance of being vaccinated. Eighty percent of our employees stepped forward to be vaccinated when the first vaccines became available. As healthcare providers they knew the community looked to them as leaders. They had to set an example to serve the community. We are battle tested and will continue to be pandemic ready.

Our people are the cornerstone of our Company and have enabled us to achieve all that we have. The Board and ARC recognise that the Covid-19 pandemic may have psychological impacts on our employees and has included Covid-19 as part



of the Company's risk inventory. We will evaluate and address any health risks associated with the pandemic as required.

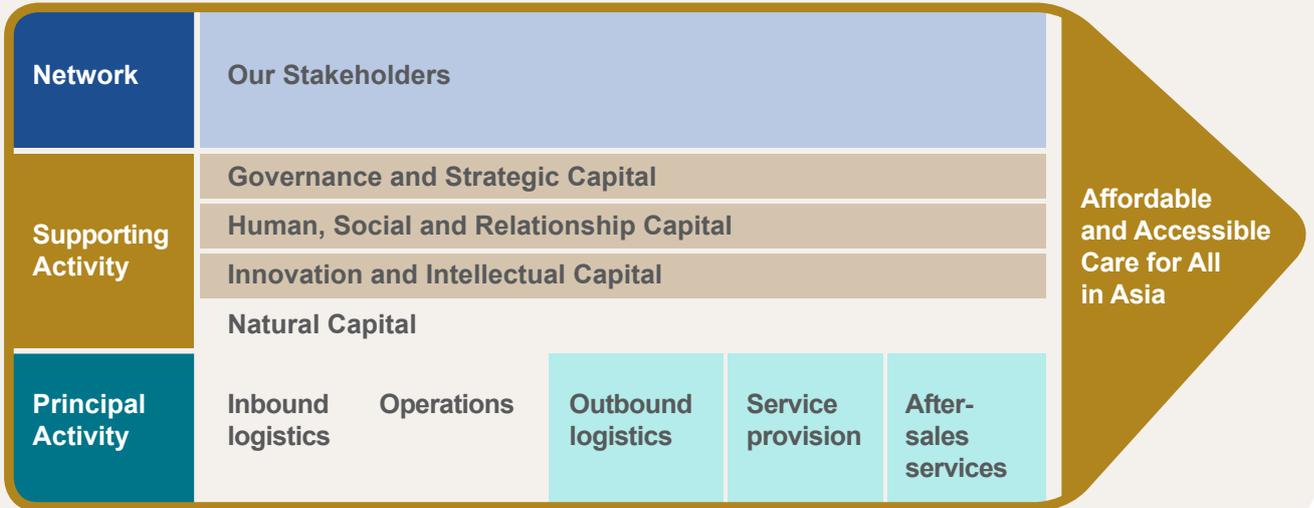
Want to know more about our role in championing access to healthcare during the rise of Covid-19 challenges? More stories in the chapter – [“ESG FACTOR – Corporate Citizenship and Partnership”](#).

# SOCIAL PILLAR | COMPASSION

We care deeply for our patients and place them at the centre of everything we do  
[GRI 2-6, GRI 416]

## OUR JOURNEY OF CARE

VALUE CHAIN



VALUE CREATION

## PATIENT WELLNESS

We ensure that our communities are safe in all Fullerton Health premises by upholding world-class standards in patient and employee health and safety.

- [Medical Ethics](#)
- [Clinical Operations, Clinical Governance and Service Quality](#)
- [Professional Training](#)

IMPACT



### Ensure healthy lives and promote well-being for all at all ages

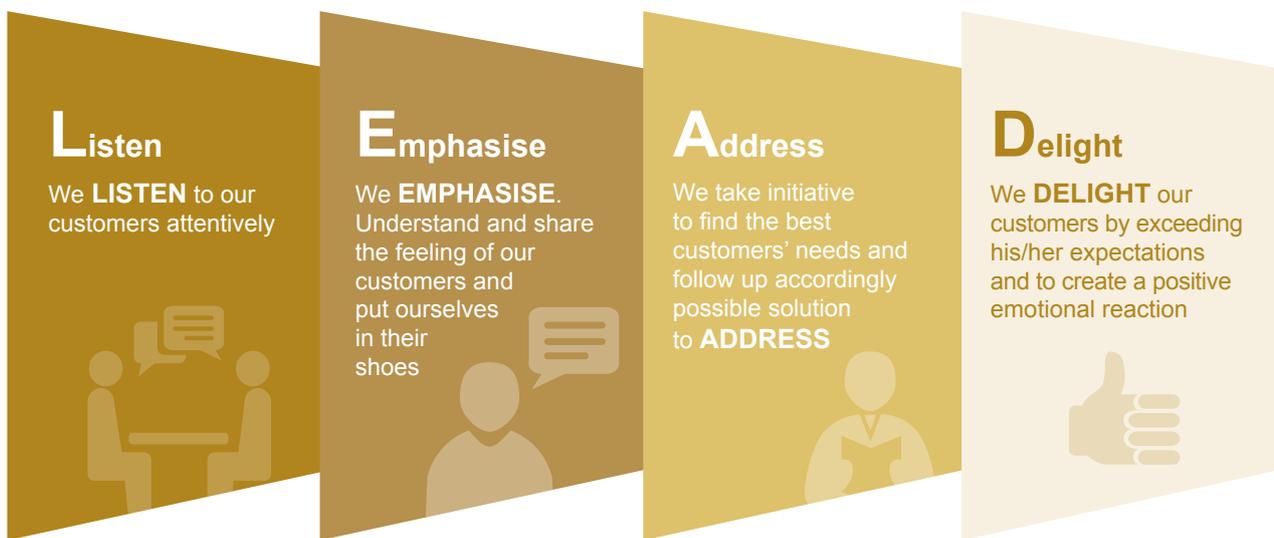
We care deeply for our patients and place them at the center of everything we do. We ensure that our community is safe at Fullerton Health's premises by upholding world class standards in patient safety.

# MANAGEMENT APPROACH – COMPASSION AT FULLERTON HEALTH

[GRI 2-23, GRI 3-3, GRI 418, GRI 416]

We adhere to the L.E.A.D framework – Listen, Empathise, Act and Delight – to bring about positive changes in our patients’ lives with our compassionate approach. This framework helps us to comprehend our patients’ requirements and desires, allowing us to offer customised care in a secure setting.

Against this background, we aligned our Enterprise Risk Management mission statement with the aim of safeguarding patients while enhancing enterprise value. Our group-wide SOPs outline the control processes for ensuring service quality. By adopting a mindset of “how can we help”, we strive to maintain our high standards of health and safety.



## FACTBOOK

### GUARANTEED QUALITY OF OUR KEY DIAGNOSTIC ARM

RadLink, a subsidiary of Fullerton Health operates a network of six diagnostic imaging centers, two PET centers and a Cyclotron facility, making it one of the largest medical diagnostic imaging service providers in the region.

RadLink has established, implemented, and continuously improved its quality management system. It has certified equipment, infrastructure and internal controls in place. Furthermore, its quality management system and processes have been certified as ISO 9001 compliant.



## ESG FACTOR – PATIENT WELLNESS

[GRI 2-24, GRI 2-25, GRI 2-26, GRI 3-3, GRI 416, GRI 418]

### Value Creation Through Embracing Health Tech in Service Offerings

“ Professional expertise forms the core foundation when delivering quality diagnostics services. Coupled with technology and data-based healthcare solutions, the accuracy and efficiency of service delivery can be strengthened further to capture the rising demand in the market. ”

Ms. Serena Wee, CEO of ICON Cancer Centre

### Medical Ethics

Our multi-disciplinary team, consisting of medical practitioners and healthcare personnel exhibits unwavering professionalism and ethics, ensuring that our patients will always receive thoughtful care.

Our patients trust our registered medical practitioners, who uphold ethical standards in their practices. They are accredited and are bound by the SMC ethical guidelines and all regulatory requirements.

Our medical practitioners’ strong ethical conduct towards patients is a hallmark of our responsible business ethics.

### Clinical Operations, Clinical Governance and Service Quality

Our clinical governance framework provides a strong foundation for our healthcare service delivery. There are respective teams responsible for clinical services, clinical quality and governance in addition to service quality. To maintain our social license to operate, we align our approach to the highest level of patient safety.

Fullerton Health adheres to requirements set out in the infectious disease act, infection prevention and control guidelines, and directives for reviewing serious reportable events by MOH Singapore.



### MEDICAL STANDARD OPERATING PROCEDURE



Our personnel are equipped with company procedures that provide guidance for their day-to-day work operations. Some of which include:

- Patient identification
- Patient and family rights and responsibilities
- Incident reporting
- Infection control standard
- Needle stick/ sharps injury protocol

### SERVICE QUALITY ASSURANCE



We have a patient registration and triage framework in place at all patient-care settings, which enables us to determine the nature of the patient's visit and prioritise their treatment accordingly

Our medical practitioners, nurses and other clinic staff are equipped to provide top-notch care at the front lines. To prevent the spread of infectious diseases, and other health and safety hazards, healthcare personnel must adhere to SOPs in their day-to-day operations. Any feedback, concerns or complaints are managed by our CRMC team, consisting of Environmental Risk Management ("ERM") and Clinical Quality Governance ("CQG") members, business leaders and practicing clinician.

### INCIDENT REPORTING



Within the framework of our Enterprise Risk Management and incident reporting SOPs, we have a system for reporting adverse events and near-misses. If an incident occurs, the Clinical Manager or Supervisor will take immediate action within 24 hours. Investigate to elicit root cause, and communicate where applicable with all parties involved, including patients, customers, internal cross-functional teams and regulatory bodies.

To minimise the likelihood of similar events and their impact, subsequent intervention, escalation and corrective action will be taken by the Board and learning points will be shared by the Clinic Manager or Supervisor with medical practitioners and staff.

### INTERNAL CONTROL, COMPLIANCE AND RISK MANAGEMENT



We adhere to the risk management manual to ensure that all our assets are compliant and meet the requirements for health and safety within our organisation. We conduct routine internal clinic audits to detect and assess potential health and safety risks associated with our medical facilities, equipment and procedures, as well as the work environment and patient-care settings.

**FACTBOOK**

**OUR CLINIC AUDIT TRACKER FOR CLINICAL QUALITY GOVERNANCE**

|  |  |
|--|--|
| <b>Purpose</b>                                       | Compliance check to ensure no risk of license suspension from regulatory bodies.   |
| <b>Audit Period</b>                                  | Financial year as of 31st December 2022.   |
| <b>Coverage</b>                                      | Annual audit plan of all Fullerton Health’s fully owned clinics.   |
| <b>Category of Audit</b>                             | Major aspects <sup>13</sup> covering clinical operations, clinical governance and service quality  |
| <b>Internal Audit Findings and Corrective Action</b> | The internal audit corrective action report (the “IACAR”) was conducted at 26 clinics, revealing 244 findings related to environmental concerns, infection control, expiration dates of drugs and consumables and waste management. Of these findings, 20% were deemed critical and required immediate action, while the remaining 80% were categorised as moderate to mild which had to be rectified within two-weeks of the audit. On average, each clinic had nine corrective actions that needed to be taken based on the IACAR. |

<sup>13</sup> Under each aspect, auditing of clinical operations included cash handling, inventory checks and general clinic maintenance; clinical governance audit covered equipment maintenance, medication management, infection control and competency checks; service quality audit covered client communication and uniform conformance. The list of sub-categories per aspect are non-exhaustive. (Source: [EXT] Clinical Quality Governance (CQG) Audit Framework.msg)

# PROFESSIONAL TRAINING

The Clinical Quality and Governance (CQG) team has recognised the significance of patient wellness and has come together to create and deploy various training sessions and modules for medical practitioners and healthcare personnel. Through the development of our team, we strive to instil the appropriate conduct, skill sets and knowledge necessary to deliver the human-centred care and attention across all settings.

| TYPE                        | TOPICS RELATING TO PATIENT WELLNESS                                    | TARGET PARTICIPANTS         |
|-----------------------------|--|-----------------------------|
| General Training Module     | Service quality  | All employees               |
|                             | Clinical services e-training   | All employees               |
| Specialised Training Module | Phlebotomy   | Selected Clinic staff       |
|                             | Basic Cardiac Life Support + Automated External Defibrillation ("AED") | Medical/ nursing staff      |
|                             | Cardiopulmonary resuscitation + AED                                    | Clinic staff                |
|                             | Life support course for nurses   | Nursing staff               |
|                             | N95 respirator mask fitter workshop                                    | All front line Clinic staff |

## ENQUIRY – HOW WE BUILD, MAINTAIN, AND OPTIMISE THE DOCTOR-PATIENT RELATIONSHIP REMOTELY?

Training is a crucial aspect in maintaining a positive doctor-patient relationship while maintaining high-quality care through telehealth services. To ensure that our registered medical practitioners and healthcare personnel can provide remote care to patients without compromising the trust and loyalty between our medical professionals and patients, we invest in training our people.

Prior to offering teleconsultation and telemonitoring, our medical practitioners undergo video training and mock patient sessions as part of their onboarding process. Our training also covers knowledge on administration and operational support of our telemedicine service.

Patient data collected during teleconsultation, is treated with the same sensitivity as patient data collected in physical clinics. To safeguard the privacy of patient information, our Clinical Quality and Governance Team and IT Team provide training to all employees on the PDPA, cybersecurity and data collection.

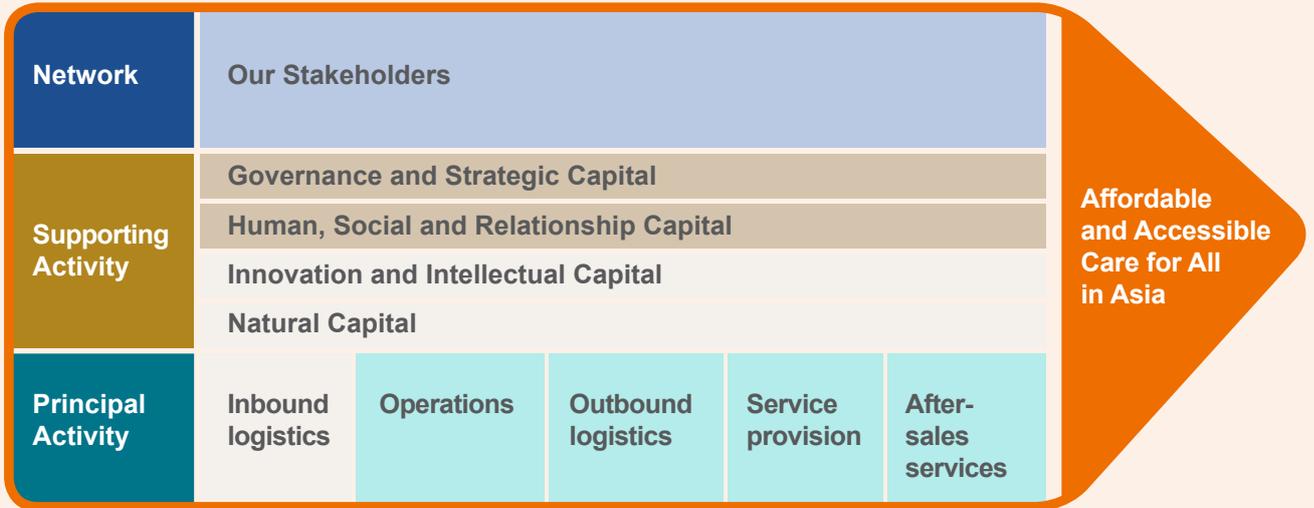
*Want to know more? Read the chapter – [“ESG FACTOR – Data Governance, Security and Management”](#) for details regarding our information technology infrastructure.*

# SOCIAL PILLAR | PARTNERSHIP

We build long-term relationships with our partners and healthcare community  
[GRI 2-6, GRI 413]

## OUR JOURNEY OF CARE

VALUE CHAIN



## CORPORATE CITIZENSHIP AND PARTNERSHIP

VALUE CREATION

Fullerton Health strives to create social value within our communities and support vulnerable and marginalised groups.

- [Corporate Citizenship](#)
- [Public and Private Partnership](#)

### ANNUAL PERFORMANCE HIGHLIGHT

| PERFORMANCE INDICATORS              | TARGETS  | STATUS          |
|-------------------------------------|--|-----------------|
| Local community engagement projects | Two local community engagement projects with active employee participation | Target achieved |



### Ensure healthy lives and promote well-being for all at all ages

Fullerton Health is driven to provide accessible and affordable care for all in Asia. We ensure that our communities are safe on the premises of Fullerton Health by upholding world class standards in safety.



### Reduce inequality within and amongst countries

Fullerton Health supports the involvement of more private companies in providing accessible and affordable healthcare, particularly in Asia where over half the world's population resides. It is crucial to have Asian perspective and participation. Fullerton Health is dedicated to supporting the communities it serves and promotes inclusivity through its procurement of services. The Company collaborates with social enterprises, to provide employment to the disadvantaged, empowering them with opportunities to reintegrate into society and enhance their quality of life.

## MANAGEMENT APPROACH – PARTNERSHIP AT FULLERTON HEALTH

[GRI 2-23, GRI 3-3, GRI 413]

At least half of the world's population lacks access to essential health services and households are being pushed into poverty due to the cost of healthcare. The Covid-19 pandemic exposed gaps in the healthcare system and presented new challenges such as the spread of fake information and the need to maintain quality of care in the face of overwhelming demand and strained resources.

The provision of affordable and accessible healthcare for all is pressing and demands attention. The United Nations has established the goal of Universal Health Coverage by 2030 to prompt countries to facilitate access to quality healthcare for all.

Guided by our purpose and core values, Fullerton Health is committed to facilitating the provision of health services to as many as possible without the need to incur financial hardship. We play a crucial role in advocating for healthcare access through:

|  |  |
|--|--|
| <p><b>Uphold <u>Corporate Citizenship</u> to Promote Healthcare for the Marginalised</b></p> | <ul style="list-style-type: none"> <li>• Our efforts are focused on enhancing the lives of those who are disadvantaged</li> <li>• By providing education amongst the community and regions where we operate</li> </ul>                                   |
| <p><b><u>Public and Private Partnership</u> to Strengthen Healthcare Systems</b></p>         | <ul style="list-style-type: none"> <li>• Better co-ordination and collaboration between public and private health entities and partners to initiative, assist and/or organise any forms of medical or healthcare relief for the target groups</li> </ul> |

Following our strategy, we collaborate with social enterprises, non-profit organisations, as well as public and private sectors to support our communities. We implement the highest ethical standards through our procurement policy, which governs all our partnerships at Fullerton Health. While the Procurement Department is in charge of all partnerships, evaluation and approval of partnerships is overseen by all levels of governance, including the Board and Senior Management Investment Committee.

## ESG FACTOR – CORPORATE CITIZENSHIP AND PARTNERSHIP

[GRI 3-3, GRI 413-2]

### Corporate Citizenship

We are committed to making a positive impact on the communities where we operate. Drawing on the expertise gained from experience, Fullerton Health endeavours to improve access to care to those who require it most.

## COVID-19 FRONTLINE FIGHTERS FOR THOSE IN NEED

### FACTBOOK

#### OUR EMPLOYEES' EFFORT TO FIGHT AGAINST COVID-19 PAID OFF

25

NATIONAL PROJECTS

Since 2020, we have taken part in 25 national projects, managing public health facilities during the Covid-19 pandemic.

20

DORMITORIES AND SITES MANAGED

>80K

MIGRANT WORKERS CARED FOR

200

MEDICAL AND ADMIN STAFF DEPLOYED

>8K

AMBULANCE TRIPS

~500

LIVEFULLER COVID-19 SYMPTOM CHECKER FORMS

>4.1K

SWAB TESTS

>500

TELECONSULTATIONS

>22K

SEROLOGY TEST

19

CLIENTS ON WORK-FROM-HOME/ RETURN TO WORKPLACE PROGRAMME

>10K

CONSULTATIONS

31

WEBINARS CONDUCTED

Since beginning of the Covid-19 pandemic, the construction, maritime & processing sectors (CMP) have been severely impacted by restrictions on the inflow of migrant workers. Work in these industries stalled.

Fullerton Health responded to the challenges by working with regulators and industry partners. Redirecting resources to run projects in India and Bangladesh to screen and ensure the safe arrival of migrant workers into Singapore. The Testing & Quarantine Facility (“TQF”) in Dhaka, Bangladesh had a capacity and capability to test and quarantine up to 4,000 migrant workers per month. In Chennai, India, our Pre-departure Preparatory Program also brought thousands of workers safely to Singapore.

We also alleviated over-crowded hospitals by managing an extension of the hospital’s emergency unit, we operate medical outposts in community care facilities and conduct mass swabbing and serology exercises. By taking on these responsibilities, Fullerton Health was a key partner in the nation’s efforts to combat Covid-19, keeping Singapore safe. As a home-grown enterprise, the Company takes pride in being at the forefront of this fight.

## PHOTOBOOTH

– FACING THE STORM TOGETHER WITH THE PEOPLE IN NEED



The Fullerton Health team at TQF



Migrant workers undergoing tests and health screening at the TQF

## AS A COMMUNITY HEALTH ADVOCATE WITHIN ASIA

By providing grants to non-profit organisations and the commitment of in-kind resources, each of our philanthropic initiatives has made strides in addressing healthcare needs at the grassroots level. We generate impact-driven social and relationship capital for the healthcare ecosystem.

### SG CARE GIVING WEEK



We took part in the SG Cares Giving Week, a national giving movement distributing 200 care packages to migrant workers in honor of International Migrant Workers Day. In addition, we provided Christmas gifts to 37 children and young people from low-income families through the Children’s Wishing Well.

[#GivingMonth](#) [#EveryLittleBitCounts](#) [#SupportingCauseSG](#)

### MOUNTBATTEN SENIORS’ FESTIVAL



35 Fullerton Health employees took part in the Mountbatten Seniors’ Festival at Katong Community Centre as volunteers. The event was jointly organised by Fullerton Health’s Corporate Social Responsibility (“CSR”) Team and the Wellness Team. The activity offered seniors a range of health and wellness games, as well as nutrition education and health checks. Both the participants and our team found it to be a rewarding and satisfying day.

[#SeniorsDay](#) [#PreventiveHealth](#) [#HeathcareSG](#)

## DENTAL HEALTH WORKSHOP FOR MIGRANT WORKERS



To cater to the increasing dental care demands of migrant workers which is often neglected, we partnered with Aligned Technology to provide a dental health workshop for marginalised workers. During the workshop, workers learned about common dental issues, various oral hygiene tools and techniques and effective ways to prevent oral diseases. #MigrantFriends #PreventiveOralCare #DentalHealthSG



## BRINGING LIGHT TO UNDERPRIVILEGED CHILDREN

Jointly organised by WWF and in support of World Environmental Health Day, we put together a total of 125 solar-powered LED lamps for underprivileged children in Cambodia. We also penned heartfelt notes of encouragement for these children to let them know that we care. #ChildrenDay #WorldEnvironmentalHealth #LightUpCambodia

## WELLNESS BAZAAR AT HILLVIEW COMMUNITY CLUB



On 9th August, we celebrated Singapore's National Day with a wellness event at Hillview Community Club, engaging 300 residents. Our wellness bazaar offered a variety of activities for everyone, including calculating BMI, eye health checks and an activity to make watermelon juice. #SGNationalDay #CelebrateWithCommunity #CommunityHealthSG #LightUpCambodia

## KAMI SATU ORPHANAGE



Since 2016, our Indonesian Medical Team has partnered with Global Assistance & Healthcare to support Yayasan Kami Satu, an orphanage for abandoned children. The Project 'Better Health Better Life' initiative has ensured that our continuity care for the children has never stopped. During each of our visits, we conduct sessions such as health talks, rapid antigen swab and test screenings and medical check-ups and consultations for the orphans. In addition, we donated basic medical supplies and equipment in 2022. We are committed to bringing healthcare to these children and believe that our small acts of kindness, multiplied over the years, can significantly improve their lives #ChildrenDay #CareForYears #ChildrenHealthIndonesia

## INTELLICARE “HEALS” PROGRAMS



“HEALS” which stands for Health, education, Aid, Livelihood and Sustainability is a CSR programme by Intellicare, Fullerton Health’s Philippines counterpart. They have a partnership with non-government organisations (“NGOs”) such as Philippine Business for Social Progress to curate social aid programs, this is an example of how the private sector can work hand-in-hand with NGOs to address social issues to create a positive impact. #HEALS #CorporateCitizenship #CSRinPhilippines

## PUBLIC AND PRIVATE PARTNERSHIP

With increasing demands for health services and the challenge of recurring pandemic, Public-Private partnerships are being seen as the way forward.

As Healthcare providers in Asia, we are able to harness resources and operational capabilities to respond to the rapidly evolving healthcare landscape. We had innovative solutions for effective deployment and have earned our place in the Public-Private healthcare continuum in Asia.

## CATERING TO THE HEALTHCARE NEEDS OF MIGRANT WORKERS UNDER THE PRIMARY CARE PLAN

Months after being appointed by the Ministry of Manpower to be the Primary Care Plan Anchor Operator for the Tuas region, we achieved a significant milestone by inaugurating a Health Medical Centre for Migrant Workers located at Gul Circle.

This new medical centre is equipped with a robust and reliable framework, which includes pandemic-ready infrastructure and advanced technology to provide high-quality primary care health services and medical diagnostics all in one place. In addition to medical diagnostics, examinations and health screenings, we also offer a 24/7 teleconsultation service to ensure prompt and efficient healthcare delivery to migrant workers.

### FACTBOOK

### INCREASING ENROLMENT OF MIGRANT WORKERS UNDER THE PRIMARY CARE PLAN

**86K**  
MIGRANT WORKERS

Including the new medical centre at Gul Circle, we now operate three medical facilities in the area specifically to provide for migrant workers' healthcare needs. To date, more than 86,000 migrant workers have enrolled in the Primary Care Plan.



## PARTNERING WITH THE INTERNATIONAL AND PUBLIC SECTOR IN INDONESIA FOR TUBERCULOSIS (“TB”)

Fullerton Health is addressing the issue of TB in Indonesia, which is the fourth leading cause of death in the country with over one million people being infected annually. The disease is treatable with appropriate medical care and Fullerton Health is assisting Indonesian communities with screening and providing access to treatment.

Since 2019, Fullerton Health Group Indonesia has been the appointed the Implementor Partner by the MOH of Indonesia for TB screening. The programme covers a population of 150,000 people in high-risk population groups such as factories, boarding schools and prisons.

To pilot the ZeroTB Yogyakarta programme, we collaborated with local organisations, including the Yogyakarta City Government and Yogyakarta Provincial Health Office, to screen adults and children in boarding schools. Furthermore, we worked with The Global Fund, an international partnership organisation, to conduct the Tantang Tuberculosis Project, which aims to increase tuberculosis detection in Indonesia. Patients diagnosed with TB were given prompt treatment through close collaboration with the Regional Health Authorities. As a result, Fullerton Health has completed a total of 900 screenings and 865 X-rays and has reached over 278,000 people in factories, city slums, prisons, boarding schools and rural villages

### CHRONICLES OF OUR COVID-19 RESPONSE



In May 2022, an e-book was released that documented our journey through the Covid-19 pandemic, highlighting important milestones and sharing the personal experiences of our employees and partners. The book contains the perspectives of Fullerton Health’s doctors, nurses, corporate employees and operational personnel, offering insight into their struggles, emotions and thoughts as they

faced the challenges posed by the pandemic. The book also serves as a tribute to frontline workers for their heroic and selfless contributions.

Refer to the book – [“The Mighty Storm: Fullerton Health Rise to the Challenge”](#) to listen to impact stories from our people and supportive partners.

### TACKLING PANDEMIC CRISIS AND ENHANCE RESILIENCE OF PUBLIC HEALTH SYSTEM IN ASIA

The Covid-19 pandemic has strengthened Public-Private partnerships in healthcare. As a member of the Pandemic Supply Chain Network, we are working with the Covid-19 Action Platform (“CAP”) under the World Economic Forum to mobilise the global healthcare ecosystem, ensuring that quality essential health services for Covid-19 are available, accessible, and affordable for everyone.

The collaboration between Fullerton Health and public sectors can bring positive changes in addressing gaps in public healthcare systems. Cooperating with like-minded organisations in the healthcare network can greatly alleviate the load on the public health sector and also offer more choices to everyone, in peace times of peace or crisis.

## ASIA

We repurposed our proprietary commercial technology to meet public needs by launching the first regional AI-driven Covid-19 symptom checker in Singapore, China, Hong Kong, Indonesia, Malaysia and the Philippines. This App includes an in-app chat function for users to interact with our team about their Covid-19 concerns, as well as incorporating localised information and languages to help citizens navigate information and direct them to the right resources, including subsidised care at public health clinics or mental health services. By providing our symptom checker and chat function for free to the public, we improved access to accurate and updated information regarding Covid-19 in Asia.

### SINGAPORE

We worked closely with the MOH of Singapore and various public health care institutions for over 25 private-public projects for national Covid-19 initiatives – ranging from conducting large-scale Covid-19 testing exercises for underserved populations, augmenting public sector healthcare facilities by setting up and operating onsite medical posts and hospital extensions, to the deployment of largest fleet of private sector ambulances to ferry patients to National Centre of Infectious Diseases.

At the peak of the Covid-19 pandemic in Singapore, we managed the care for over 100,000 patients and tested up to 600 patients within a day, having optimised our operational workflows to achieve an average processing time of five minutes per patient.

### PHILIPPINES

For the community, we conducted rapid screening tests and vaccination from clinics, at homes and onsite at our clients' company premises. During this critical time, we were able to keep services open for our patients and clients. Our partnered medical providers could also access the online crediting of medical reimbursement and online banking option for payment.

### INDONESIA

In Jakarta and Kalimantan, we increased the number of our laboratories to perform mass PCR tests, as well as deployed onsite teams to support clients with Covid-19 related measures, manage isolation centres and conducting rapid screening and serology tests. Even at the peak of the pandemic, all-in-one Covid-19 continuity care including the vaccines, equipment, ambulances, advisory and planning services were provided to our clients.

### AUSTRALIA (Divested in 2021)

With our expertise in chronic disease management, we applied these capabilities across the healthcare value chain in Australia. We partnered with the Australian government to provide a 24/7 Covid-19 call centre service to Australian residents, where the public could call in to find out information and advice relating to Covid-19. Healthcare delivery also continues to transform as a result of the Covid-19 pandemic, with social distancing becoming the new normal and consumer behaviour shifting online. In Australia, our primary care and allied health clinics are equipped to deliver telehealth services to supplement the public health system. They have delivered telehealth consultations, including video-based physiotherapy consults.

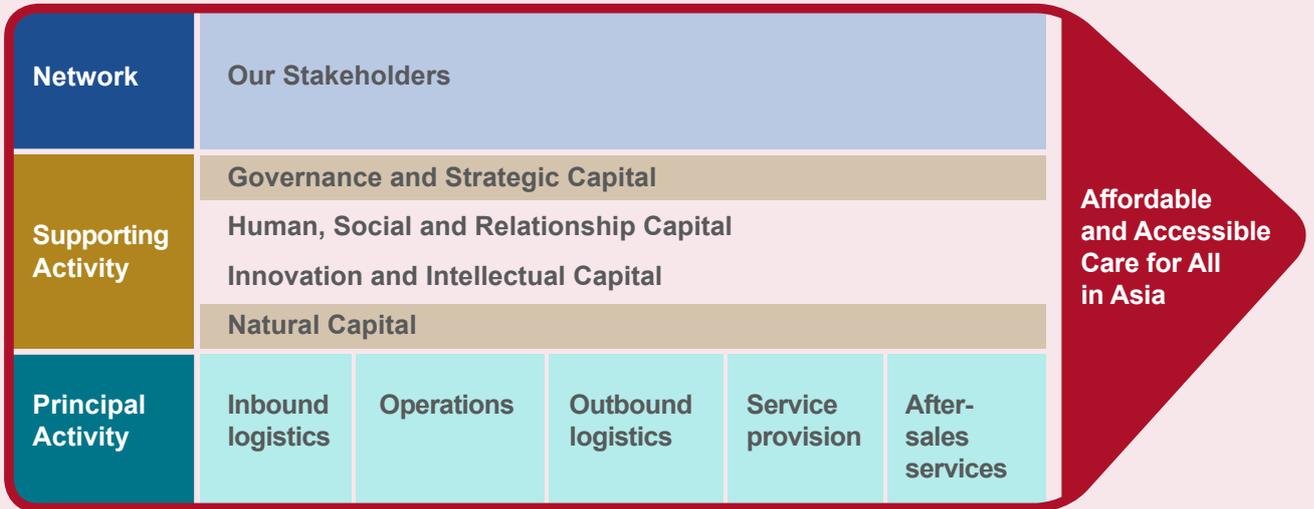
All in all, we mobilised over 300 nurses and paramedics to deliver over 5,000 service hours and addressed over 10,000 calls weekly. We also continue to serve the Australian public by providing over 35,000 primary care and allied health teleconsultations.

# ENVIRONMENTAL PILLAR | INTEGRITY

We do the right thing and we “walk the talk” through environmental management  
[GRI 2-6, GRI 302, GRI 305, GRI 306-1]

## OUR JOURNEY OF CARE

VALUE CHAIN



VALUE CREATION

### MEDICAL WASTE

We support the circular economy for resource efficiency and waste management.

- [Clinical Governance and Waste Management](#)

### ENERGY AND EMISSION

We monitor and optimise our energy consumption to reduce environmental impacts as well as greenhouse gas emissions.

- [Energy and Emission Reduction](#)

# ANNUAL PERFORMANCE HIGHLIGHT

VALUE CREATION

| PERFORMANCE INDICATORS | TARGETS   | STATUS   |
|------------------------|---|--|
| <b>Medical Waste</b>   |   |  |
| Audit Non-Compliance   | Zero clinics non-comply with the audit in regards to disposal of hazardous waste<br>i. Clinical services<br>ii. Radlink | Target not achieved<br>One (01) clinic raised non-compliance |
| Disposal of Waste      | Zero cases for improper disposal of waste<br>i. Clinical services<br>ii. Radlink  | Target not achieved<br>One (01) case reported                |



## Minimise the negative impacts on environmental

To minimise the negative impacts on the environmental by adopting Singapore Green Plan 2030 recommendations and targets, and to align our environmental efforts to contribute to achieving sustainable development goals; especially SDG 12: responsible consumption and production.

IMPACT

## MANAGEMENT APPROACH – ENVIRONMENTAL IMPACT AT FULLERTON HEALTH

[GRI 2-23, GRI 3-3, GRI 302, GRI 305, GRI 306-2]

We aim for resource efficiency through the circular economy and to responsibly handle waste.

Following the risk management manual, Fullerton Health evaluates and analyses environmental risks as part of its risk management process. Our Board and ARC monitor our business operations' risk exposure to the environment and seize risk opportunities to create value.

As a Singaporean business, we fully support the Singapore Green Plan 2030, which sets out a series of ambitious goals for the next decade. We are committed to playing our part in creating a sustainable future by reducing our environmental impact in areas such as medical waste management, energy consumption and emissions.

### FACTBOOK

#### ENVIRONMENTAL FINES OR PENALTIES

No environmental fines, penalties, or legal proceedings imposed on any of our business units this year.

## ESG FACTOR – MEDICAL WASTE

[GRI 2-24, GR 2-25, GRI 2-26, GRI 3-3, GRI 306-1, GRI 306-2]

### Value Creation Through the Reduction of Medical Waste

“ As a business also in the healthcare industry, medical waste is the first and most apparent environmental issue that catches everyone’s attention. In the process of providing healthcare, we create waste. It is necessary to make an industrial move, to proactively address this issue, or at least, reduce medical waste as much as we can.

Ms. Serena Wee, CEO of ICON Cancer Centre

## CLINICAL GOVERNANCE AND WASTE MANAGEMENT

We recognise the various risks associated with inadequate clinical waste management, including the transmission of harmful microorganisms and the potential for cross-infection or outbreaks. It is important to note that improper handling and disposal of waste can also pose physical, biological and ergonomic hazards to our employees. Considering the high costs of clinic waste management, waste management is a material component of our clinical governance.

To ensure the safety of our patients and employees, we have established Hazardous Materials and Waste Management and Laboratory Quality and Safety Programs that provide essential guidelines for safe work

procedures for all clinic staff. These programs clearly communicate our expectations for each team member to identify, segregate, dispose and transport hazardous and non-hazardous materials and waste according to the waste inventory.

Furthermore, we require our suppliers to have a suitable waste management system in place, as outlined in our Supplier Code of Conduct. This requirement ensures that the safe handling, storage, movement, recycling, reuse, or management of waste is extended throughout our value chain. Any violations of our standards will result in disciplinary action, including the potential termination of agreements until the non-compliance has been addressed.

## SAFE WORK PROCEDURE



Guidance for day-to-day work operation includes but not limited to:

- Waste management
- Disposal of expired or damaged drugs
- Managing blood/ body fluid spillage
- Safe handling of sharps
- Incident reporting

## WASTE HANDLING



We outline the responsibilities of personnel dealing with waste and provide general precautions for handling different types of waste. Personnel should be familiar with the waste classification and inventory, make sure that waste is managed in line with the manufacturer's instructions and take steps to reduce the health and safety risks that arise from the use of, spillage of, or exposure to hazardous materials and waste.

## WASTE SEGREGATION, LABELLING AND STORAGE



Under the guidance of the clinic's waste segregation scheme, both local and international waste management guidelines, including the use of specimen bags, disposal bags and containers during transport, storage, treatment and disposal are color-coded according to waste type. Personnel undergo training on the proper segregation and labelling of healthcare wastes using color-coded disposal bags and containers. These bags and containers are handled and stored in designated waste assembly areas.

## DISPOSAL OF EXPIRED OR DAMAGED DRUGS



The disposal of expired or damaged drugs is critical in preventing potential medication errors. The head of the clinic, medical professionals or assigned staff must submit a request to dispose of expired or damaged drugs before doing so. With that, the operations administrator will update the inventory write off and adjustment tracker. Expired/damaged drugs are segregated, quarantined away from main dispensary to ensure no accidental dispensing of these drugs to patients.

**PERSONAL  
PROTECTIVE  
EQUIPMENT**



Personnel are required to don PPE to protect them from exposure to infectious waste or to contamination by clinical materials and waste – pegged to prevailing DORSCON status of the country.

Mask/ face shields are also necessary when handling blood or blood-related products and other infectious bodily fluids/ material spillages.

**AWARENESS-  
RAISING AND  
CAPACITY  
BUILDING**



Respective personnel, including supporting staff, maintenance personnel and workers at all levels, are trained in basic waste management policies and handling procedures. After undergoing training, it is the responsibility of individuals to adhere to specific procedures related to their jobs and tasks.

**INCIDENT  
REPORTING**



In case of any incidents involving hazardous materials or waste, including spills or exposure, immediate and continuous action must be taken. If workplace hazards or incidents arise due to improper waste management, personnel should notify their supervisor or manager and seek medical attention promptly.

Our incident reporting mechanism, outlined in the Enterprise Risk Management including incident reporting SOPs, is used to manage the reporting and investigation of such incidents, which is overseen by the Board.

**INTERNAL  
CONTROL,  
COMPLIANCE  
AND RISK  
MANAGEMENT**



As part of our Enterprise Risk Management, any consequence, outcome, or implication of an incident due to waste management that occurs due to non-compliance or hindered workplace safety will be assessed. Within the scope of our internal clinic audit, we evaluated the following waste handling-related risks:

- Disposing of radioactive waste.
- Clearing of body fluids/blood spills upon the provision of patient assisting services.
- Cleaning/dressing wounds that may trigger blood or bodily fluid spillage in medical consultation and nursing.
- Clearing of sharp needles/objects after workstation intravenous administration.

## ENQUIRY – HOW FULLERTON HEALTH ENSURE THAT ITS RELEVANT EMPLOYEES ARE INFORMED OF THE WASTE MANAGEMENT POLICIES AND HANDLING PROCEDURES?

Refresher training and orientation courses are conducted to build risk awareness and competencies of all personnel. Such programs cover the aspects of:

- The hazards of healthcare waste.
- The safe procedure for dealing with chemical, pharmaceutical and radioactive waste and sharps.
- The proper waste segregation, handling, packaging, transportation and disposal.
- The action and notification to supervisors when an accident occurs.

## ESG FACTOR – ENERGY AND EMISSION

[GRI 2-24, GRI 3-3, GRI 302, GRI 305]

### Value Creation Through Green Clinics in Response To the Rise of The Eco Friendly Consumer

“

With the rise of millennials, eco-friendly products and services enable all sector players, including Fullerton Health, to capture revenue streams. Eco friendly patients tend to opt for not only the best possible care services, but also green clinics. In light of the ever-changing patient and customer demand, Fullerton Health should consider capturing this opportunity by reducing medical waste and by-products of waste management. ”

Mr. Dinesh Vasu Dash, Group Director, Singapore's Ministry of Health

### Value Creation Through Global and National Call for Climate Change

“

Climate change is a global issue. Being a global citizen, Fullerton Health may want to join the global call. In the short term, climate change will be one of the key priorities for government. Fullerton Health could be a first mover in this industry to lead other players to address climate risks and opportunities. ”

Mr. Dinesh Vasu Dash, Group Director, Singapore's Ministry of Health

## ENERGY AND EMISSION REDUCTION

Reliable access to energy is crucial for the provision of essential healthcare services. In line with our commitment to sustainability, we will strive to monitor our emissions and optimise energy efficiency to reduce environmental impacts caused by our business operations. Our Board and Senior Management Team are dedicated to pursuing opportunities of green and clean energy, as set out in our energy policy. We will work closely with the ARC to identify our environmental actions in line with policy commitments. As part of our management operations, we will establish an Energy Committee to create targets and a timeline for reducing energy use in line with national objectives. This committee will oversee the implementation of energy-saving projects and evaluate their success in meeting the established targets.

### AWARENESS-RAISING AND CAPACITY BUILDING



We will organise energy-saving campaigns within Fullerton Health clinics to reduce electricity consumption, as well as educational activities for employees to increase employees' awareness.

### DIGITALISATION



Reducing paper consumption and carbon footprint by moving towards digital transformations to facilitate paperless transactions between provider, network and payor.

### GREENER TRANSPORTATION



We encourage employees to choose green vehicles when riding in Grab cars under the Grab Green program. In 2022, more than 60% of our total rides were "Green rides"<sup>14</sup>, resulting in a shift of employees' behaviour to support green actions.

We aim to operate in environmentally sustainable buildings, and partner with suppliers or vendors that have energy policies aligned with Singapore Green Plan 2030.

<sup>14</sup> According to Grab Green program, "Green rides" refers to the rides allocated to a lower emission vehicle.



**FULLERTON**  
HEALTH

**FULLERTON HEALTH PTE LTD**

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