

Complaints Handling Policy

Cayman Integrated Healthcare Limited (referred to as CIHL or the “Company” is committed to conducting business with the highest level of personal and corporate ethics while providing an exceptional standard of client service. An effective process for managing complaints has tangible advantages for our company. We recognize CIHL’s duty to provide stakeholders with accessible means with which to communicate complaints and will make every effort to respond accurately, fairly and timely. CIHL’s Complaints Handling Policy (the “Policy”) is designed to be compliant with relevant regulations, industry guidance and legislation. All complaints and personal information collected will be handled in a timely, professional, and confidential manner. This includes that we have robust systems and controls in place to handle complaints timely and effectively.

Purpose and Scope of the Policy

The Policy provides guidelines which are directed to meet the following objectives:

- Recognize customers’ right to file a complaint;
- Provide a clear and consistent approach to the recording and handling of complaints;
- Provide information on CIHL Complaint Handling Process;
- Make filing a complaint is a simple process, following a well-documented, easily understood procedure;
- Everyone that works with or for the Company knows how to handle complaints by stakeholders;
- Ensure that our framework for resolving Complaints is efficient, fair, and easily accessible to all stakeholders; and
- Ensure we learn from complaints to assist the Company in improving the quality of our products and services for all stakeholders.

Member Commitment

At CIHL, excellent service is at the heart of our business values. Although we strive to attain the highest level of customer satisfaction, we know that sometimes errors or misunderstandings can occur. When that happens, we endeavor to do our best to resolve any issues or clearly communicate why an outcome occurred. We use the complaint feedback to improve our products, services and for training opportunities.

Resolving complaints timely, effectively and completely helps ensure that our members receive excellent experience.

Confidentiality

All information provided as part of a complaint submission will be kept confidential and CIHL will adhere to the provisions the Data Privacy & Protection Rules and Regulations applicable in the Cayman Islands . All complaints will be treated confidentially, fairly, and uniformly.

How to Make a Complaint

We offer several avenues to for you to submit a complaint that is most convenient for you. If you are not pleased with our claims or service, you can submit a complaint in one of the following methods:

- By calling us - Contact Us
- By emailing us at complaints@onehealth.ky
- By letter - Contact Us
- In person by speaking to our customer service team members.

What information is needed to file a complaint?

To investigate a complaint, CIHL will rely on information provided by you and in conjunction with any information that CIHL may already have. To investigate the complaint without delays, the complaint should include the following information:

- Your personal details including first/last name, company name, your email address, phone number, preferred means of contact etc. All formal communication from CIHL regarding your complaint will be via your preferred contact method.
- Complete details of your complaint which should include the date/time of your engagement, names of the individuals involved, events that occurred and any other relevant and key details.
- If the complaint is regarding a specific claim, you should include the claim number, your member ID and any other relevant data regarding the claim.
- Details regarding how you would like us to resolve your complaint.
- If you are making a complaint on behalf of another person, include that person's name and contact details in addition to your details.

Complaint Handling Procedures

We have designed our complaint handling policy to be fair, efficient, and complete. Our procedures will ensure that we:

- Provide a prompt acknowledgement of your complaint;
- Complete a thorough and impartial review of your complaint;
- Provide prompt communication to you if further information is needed;
- Strive to resolve your complaint as soon as possible; and
- Provide written correspondence to you informing you of the outcome of our review and advise you of any action we may take in reference to your complaint.