



# network news

July 2021



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# Editorial

## By Marco Giacomelli, Head of IGP Employee Benefits Network

Welcome to the latest issue of our Network News!

Please allow me to introduce myself: my name is Marco Giacomelli, and I am proud and honored to be appointed as the new Head of the IGP Employee Benefits Network.

In this role, I have the privilege of succeeding Peter de Vries, who has been involved in the management of IGP since 1988 and will be retiring towards the end of this year. Thanks to Peter's vision, strategic acumen, commercial flair and hard work, IGP today is the world's leading global employee benefits network, and I am looking forward to carrying this legacy forward and contributing to writing our mutual success story in the years to come.

Peter and I will be working side by side for the next few months, and I trust that when the time comes for him to embrace the next, exciting chapter in his life journey, all of you will join me and wish him well. I will treasure Peter's insight and knowledge, and I am grateful for his selfless commitment to handing over both his day-to-day responsibilities and the many lessons learned during his illustrious career.

From my side, I am bringing to IGP my academic background as an actuary (some may call it a curse...), and over 25 years of experience in the international Employee Benefits, Life, Pension and Health sectors, with senior leadership roles in the UK, US, Asia, Belgium and Italy. Curiously, my appointment as Head of IGP feels predestined, in a way, for both IGP and I share the same birthday: in fact, we were both launched in the market, so to speak, in October 1967.

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*I have the privilege of succeeding Peter de Vries, who has been involved in the management of IGP since 1988 and will be retiring towards the end of this year.*

As a former competitor and keen observer of the international employee benefits market, as well as through my industry affiliations, I can state with pride that IGP's reputation for superior service is unparalleled.

However, enough about myself, as this editorial and the content of this Network News is about you.

I would like to explore, based on my past experience and what I have learned over the past weeks, what makes IGP the best possible partner and provider of employee benefits solutions for you.

- **IGP is backed by John Hancock and Manulife's financial solidity**, some of the world's longest established and most robust financial organizations.
- **Our lean, simple corporate structure** is the foundation of IGP's ability to deliver true strategic alignment between all our clients and our shareholders, thanks to efficient processes, a clear operating model and individual accountability.
- **IGP is present in all the world's major insurance markets**, with network offices in Boston, Brussels, and Singapore. We are where your business is, and we speak your language too.
- **Our network of local insurance partners is unequalled**. IGP's Network Partners are for the main part independent companies which are leaders in their respective markets, and they have been selected without any corporate bias, on the strength of their reputation, financial solidity, quality of service and competitiveness. IGP's long-term association with its Network Partners is the testimony of a successful partnership that over the decades has earned the trust of thousands of global, regional and local clients.
- We leverage our group's ever-growing **ecosystem of service partners**, and we are keen on socializing the solutions they offer among all our customers, to further enhance IGP's value proposition.

- And last, but certainly not least, the **IGP worldwide teams**: our people are the most experienced, most knowledgeable, most "client obsessed" – in IGP's parlance – professionals in the industry. As a former competitor, I have envied their breadth of expertise, commercial sensibility and solution-minded commitment. As their leader, I am proud to carry forward our hallmarks of excellence.

In the post-COVID age, we at IGP are particularly sensitive to the new challenges that are impacting the global business community and society at large, because you have entrusted us with your most precious assets: the welfare of your people.

This is why we have been investing significantly in order to launch many exciting new developments in the coming months, focusing on improving what we already do, as well as further enhancing our range of solutions and servicing capabilities.

We are implementing a brand new, **end-to-end operating platform**, which will allow us to manage all our internal processes, data exchange with our network partners and production of global program reports in a more efficient, streamlined and accurate way.

We are launching a dedicated, **digitalized platform for the production of Health Claims Reports**, a suite of deep yet user-friendly information tools, featuring advanced analytics to better understand your medical claim trends in terms of benefit class and diagnostic category.

We will continue to offer our best-in-class **multinational pooling solutions for corporates of any size** and geographic presence, featuring an even more detailed and transparent reporting inventory. We will continue to deliver maximum flexibility, in the way our pooling solutions dynamically link multi-employer Small Group Pools (SGP) and larger, standalone pools, in order to follow a corporate's lifecycle through its business expansion.

We will further expand our offering of **Reinsurance to Captive** solutions, underpinned by our proprietary risk transfer structure facilitated by our parent group.

This is today one of the fastest growing lines for IGP, as we are rapidly pursuing leadership in a segment in which we have been active for a long time, although

the market might have not fully acknowledged our capabilities.

We will further grow our **Global Underwriting programs**, which are likewise one of our main areas for growth, thus providing an innovative multinational EB solution, whose long-term sustainability can only be ensured by the market's most experienced underwriting team.

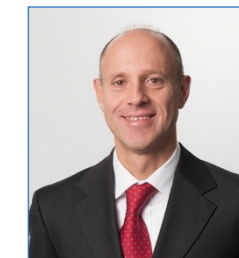
We will leverage our parent company's extensive **analytics solutions and value-adding services** such as wellbeing initiatives, health management and employee assistance programs, just to name a few, to provide an even more distinctive proposition for your employees and their families worldwide.

Finally, and more importantly, we will always keep you, our clients, at the centre of everything we do.

We will listen to your feedback and anticipate your needs, we will collaborate with your consultants and brokers to further improve on our servicing, and we will always be committed to deliver value to your organization.

On behalf of all of us at IGP, thank you for your continued trust in our partnership.

*Marco*



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## Singapore: Combating Workplace Stress & Burnout

Thursday, August 12, 2021

*IGP and our Network Partner in Singapore, Aviva, are pleased to invite you to our webinar on Combating Workplace Stress & Burnout. This webinar is specifically designed for multinational companies and their subsidiaries in Singapore.*

This one-hour event is an excellent opportunity for Human Resources professionals, benefits specialists and risk managers of all levels to quickly get an update on the status of Employee Mental Health in Singapore.

**Date:** Thursday, August 12  
**Time:** 1500 hr to 1600 hr  
 3 pm (SGT)

### Presentations:

#### The Definitive Guide to Combating Workplace Stress & Burnout

**Mr. Kevin Daniel Pillay**, Senior Mental Health Clinician at The Lion Mind, will discuss: Changes and uncertainties in the workplace in Singapore and their effect on employees' mental health; signs and triggers of anxiety, stress and burn-out; as well as how to care for one's mental health.

#### A New Group Psychological Benefit

With the demand for psychological services increasing, Aviva Singapore designed a new Group Psychological Benefit Rider for companies that want to ensure they are supporting the mental wellbeing of their employees. Learn how this benefit could be a key part of your solution to meeting the mental health needs of your employees.

#### For More Information

Please contact your IGP Account Manager or:

**Mr. Eric Chew**, Regional Director, IGP-Asia  
 Mobile : +65 9772 4551  
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*If you have colleagues in Singapore, we would be pleased to have them join us!*

#### Speaker Biography

##### Mr. Kevin Daniel Pillay

Senior Mental Health Clinician, The Lion Mind

Kevin is a registered Counselor and Psychotherapist with the Association of Psychotherapists and Councilors Singapore (APACS), and a Registered Social Worker with the Social Work Accreditation and Advisory Board (SWAAB).

As a mental health clinician, Kevin has many years of experience working with individuals from varied backgrounds (e.g., ex-offenders, family violence, mental health concerns, etc). Prior to joining The Lion Mind, Kevin worked as a counselor for several different family service centers.

Kevin has a Graduate Diploma in Social Work from the Singapore University of Social Sciences, and a Bachelor of Psychology from Griffith University.

Also, he is currently a graduate student for the Master of Arts (Applied Psychology) (Counseling Psychology) program with Nanyang Technological University. He recently completed an ACA/APACS Professional Supervision Course.

#### Aviva: Always Looking Out for You

Aviva is a leading composite insurer with a respected global brand serving over 33 million customers worldwide. In Singapore, Aviva is one of the biggest providers of employee benefits and healthcare insurance.

It has customized solutions for corporate clients, and offers a comprehensive array of life and health insurance products to suit various individual and business needs. Aviva can also provide insurance products that are customized to meet the needs of small and medium-sized businesses, as well as organizations with offices around the world.

With its years of underwriting experience and dedicated staff, Aviva continuously offers customers new products and services, such as flexible benefits and accelerated benefit options for major illnesses. It also offers an array of digital services such as virtual medical cards, electronic claims submission, a smartphone app for members (Aviva ClaimConnect) and an online portal for HR officers, brokers and advisers (Aviva EBConnect).

To learn more about Aviva and their new **Group Psychological Benefit Rider**, please contact your IGP Business Development Manager



# Country News: Canada

## The 2020 Wellness Report

### Overview

Manulife recently released the 2020 key findings of its first annual Wellness Report.

The Wellness Report is a comprehensive workplace wellness assessment tool that collects information from employees from a 30-minute online survey. It measures their physical, psychological and financial wellness, as well as their engagement and productivity. It also assesses workplace culture and wellness initiatives.

The Wellness Report survey results highlights key indicators to help organizations understand the overall health of their employees and how it impacts the organization's health and its productivity. It's a great tool to help plan sponsors get the data they need to measure the baseline of workplace wellness and act on what's important for their organization.

In 2020, 70 Manulife group sponsors participated in The Wellness Report, and 7,251 employees responded to the online surveys.

### 2020 Wellness Report Highlights

#### The Wellness Report key findings

- 70 organisations
- 7251 employees
- 3 surveys in 2020

Visit [manulife.ca/thehealthreport](https://manulife.ca/thehealthreport) to learn more

Manulife

Overview of employees' **physical, mental & financial health:**

**Mental health**

**48%** of employees are experiencing feelings of **loneliness**.

**56%** of employees are experiencing at least **one work-related mental health risk factor**.

**Financial health**

**54%** of employees **worry** about their **financial** situation.

**1 in 4** said **worrying about money** distracts them at work.

**Physical health**

**1/3** employees get **less than recommended 7 hours of sleep**

**#1** affecting employees' **sleep** is work-related **stress**.

**10%** of respondents are using **marijuana** (2% for medicinal purposes)

**40%** are **at risk** due to **low physical activity** levels.

**48%** of employees with 4 or more risk factors, think they are in **good** or **very good health**.

**Health stigma in the workplace**

Employees who are not comfortable discussing aspects of their health with their manager

**Impact on business productivity**

**40 working days lost** per employee due to health-related absences and presenteeism

All statistics and data within this document were pulled from the 2020 Wellness Report survey results. Manulife collaborated with PHASE 2 and RAND Corporation to conduct the Wellness Report surveys and reporting. 70 Manulife group sponsors participated to The Wellness Report in 2020 and 7,251 employees responded to the online surveys. The Wellness Report surveys were conducted in February, May and October 2020. Manulife, Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

### The Importance of Workplace Culture

A key differentiator of The Wellness Report is that, alongside the overall health indicators, it also looks at workplace culture and its impact on employees' lifestyle choices. The results suggest that creating a workplace environment and culture that promote and support healthy lifestyles can help improve employee's overall health and positively impact productivity.

Among other things, 79% of respondents from the top 3 organizations indicated their managers demonstrate healthy lifestyle choices in comparison to 59% from other organizations. These top 3 organizations also reported a lower productivity loss due to health-related absences and presenteeism – 10 days less in comparison to other participating organizations.

They also scored better for the Vitality Age gap. In comparison to the other organizations who have 80% of employees with a Vitality Age higher than their actual age; the top 3 organizations have 74%.

The top 3 organizations are selected based on how they scored against a wide range of indicators. Their combined results give a good indication of where the healthiest organizations stand.

*"The new, and I think much more important, measure of your Group Benefits plan should be how well it helps your members attain and maintain their health."*

*– Donna Carbell,  
Head of Group Benefits, Manulife Canada*

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## The Wellness Report - Powered by Manulife Vitality

### Total wellness check of your organization at no cost!

The Wellness Report benefits the organization and its employees:

- It's a full organizational assessment that looks at existing workplace wellness measures and their effectiveness.
- It can give a comprehensive overview of the total health of an organization in a detailed but easy to read Organizational Health Report. Manulife needs a minimum of 25 participants to produce a report for privacy and confidentiality reasons.
- It offers incentives, provided by Manulife, to help increase employee participation and give them instant and meaningful results through their Vitality Age™ and their Personal Health Report.
- Not only will you get a real understanding of the impact your employees' overall health and wellness is having on your business productivity and engagement, you'll also be able to year-over-year and benchmark against other participating organizations in Canada.
- The Wellness Report powered by Manulife Vitality is endorsed by Excellence Canada.

### What's included in The Organizational Health Report?

The Organizational Health Report can give you a comprehensive picture of how healthy your organization is based on the survey responses. The report is about 60 pages long. It's divided into different sections based on the types of information which makes it easy to follow:

- Participation rates
- An executive dashboard
- 1 – 3 pages per subject complete with visuals and graphics, highlighted results, and short paragraphs of educational content to help you understand and interpret results
- A calculation of your organization's productivity loss
- Benchmarks against similar sectors, the top 3 participating organizations, and your previous year's results (if applicable)
- Results for any divisions you specified when registering your organization for the survey (maximum 6 reporting divisions). Any divisional results are only available in the report if at least 25 employees have participated in that division.
- A breakdown of the participant's demographic information
- Definitions and references

## Manulife Canada: Your Best Choice

- **Group Benefits Commitment:** "Making lives better, organizations healthier": Manulife is committed to being the industry's digital and customer-centric leader by making everything they offer as easy, intuitive and convenient as possible for their customers; by striving to improve the physical, mental & financial well-being of each plan member and their family; by being at the forefront and embracing new technology to advance the needs and interests of their customers; and by offering strong guidance so decisions can be made easier and with confidence.
- **Core Benefits Management** - Pharmacy benefits management programs including Specialty Drug Care and DrugWatch are core strengths of Manulife's extended health benefits management strategy. In addition to the health and dental plans, they offer a broad spectrum of plan design features to help manage costs and protect plans from fraud and abuse with comprehensive fraud detection systems.
- **Industry Leader in Short and Long-Term Disability Management and Absence Management Solutions** - Manulife was one of the first insurers to develop and implement a suite of absence management solutions. Their recent program enhancements better serve the needs of the customers by focusing on early intervention and collaboration. This approach can positively impact Short-Term Disability claim duration, improve the customer service experience, reduce Long-Term Disability claim incidence and better manage absence and disability claims costs.
- **Employee Health and Wellness** - Manulife's holistic Health Strategy and Portfolio, with Manulife Vitality Group Benefits as its foundation, delivers prevention and early intervention services such as the Employee and Family Assistance Program (EFAP), Lifestyle Health Coaching, Health Services Navigator®, Integrated Health and Disability Data Analytics, Health Risk Assessment campaign support and wellness program consulting.

Manulife recently launched a preferred provider network that offers worksite wellness services such as health screenings, wellness challenges and seminars to employers of all sizes. To promote psychologically safe workplaces, Manulife has a wide range of best-in-class educational resources at their Workplace Solutions for Mental Health website to help generate awareness, remove the stigma and encourage discussion around mental health challenges in the workplace.

- **Technological advancements** – Manulife clients expect all touch points to be completely integrated and intuitive. Manulife's multi-year technology investment is enhancing the enrollment, claims, reporting, and mobile experiences for Group Benefits customers. Enhanced reporting capability and online support services are also being further developed. Their investments in technology are customer centric, and always consider the specific needs of our clients.
- **Manulife's Healthcare Online** - gives members online access to healthcare professionals who support primary care, mental health, chronic disease and other health needs through web and mobile applications. Consults are conducted securely via text, chat and video, or for some solutions, by telephone. Members get the care they need when they need it so they can bring their best to work.
- **2019 Awards & Recognitions** -
  - Conifit ACE Awards in "Innovation" and "Voice of the Customer"
  - Quebec Marketing Association Flèche d'Or "Best Client Experience"
  - LinkedIn "Top Companies Where Canada Wants to Work"
  - Forbes Canada's "Best Employers"
  - Human Rights Campaign "Best Places to Work for LGBTQ Equality"
  - Bloomberg "Gender-Equality Index"
  - One of Canada's "Best Diversity Employers" by Mediacorp Canada Inc.



If you would like more information or wish to discuss your employee benefits plans in Canada, please contact your IGP Account Manager or:

**Manulife**  
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T (1) (416) 687 34 32 | E [kajan\\_ramanathan@manulife.com](mailto:kajan_ramanathan@manulife.com)  
W [www.manulife.ca](http://www.manulife.ca)

 **Manulife**





## Network Partner News: Malaysia

### AIA Bhd. Helps Customers Lead Healthier, Longer, Better Lives

AIA Bhd. is the leading employee benefits provider in Malaysia with a wide range of group insurance coverage and tailor-made solutions for employees. This includes comprehensive benefits and features from a range of insurance schemes such as Group Medical & Hospitalization, Group Term Life and Group Personal Accident.

The organization is committed to its purpose of helping people live Healthier, Longer and Better lives. Which is why its employee benefits members are given the right support and solutions to help them through times of financial adversity and illness, as well as offering options to save for retirement.

AIA Bhd. has developed innovative programs and services to engage with members and support them through life's challenges and opportunities, as well as providing employers with the right tools to enhance and efficiently manage their employee benefits programs

#### Dedicated & Specialized Teams

- **Employee Benefits Consultants**

A dedicated team of employee benefits consultants recommend solutions that are based on detailed research and comprehensive analysis covering the employees' needs and taking into account the demographics and business environment of the company.

- **Experienced Case Management Team**

An experienced team that looks into optimization of utilization across the different portfolios to ensure charges are fair, reasonable, and customary for the disability, as well as to enable the use of the cashless facility.

The primary purpose is to ensure that members are able to receive the right care, and that medical inflation is managed through review of cases and ongoing feedback between AIA and its partners.

#### Technology & Innovation

- **My AIA Corporate Portal** is a self-serve portal for HR personnel, while **My AIA Customer Portal** is an employee self-serve portal.

Both portals enable convenient and hassle-free access for e-claims submission, checking of benefits and claims usage, as well as to receive e-notification on the status of claim payments.

- **My AIA Mobile App**

The App comes with eMedical card facilities which allow members to pre-register their clinic visitations, view medical bills and submit claims. Members can easily view their policy coverage and utilization, submit requests for an Outpatient Letter of Guarantee, and access other digital health features. Available on iOS, Android, and Huawei App Gallery.

- **Cost-Benefit and Utilization**

Significant information on employees' cost-benefit and utilization data gathered by AIA is analyzed and benchmarked against industry standards and compiled into various reports that allow for better management of employees' health, as well as related costs.

#### Network Coverage & Management

- **Provider Management**

AIA partners with more than 1,700 panel GP clinics nationwide and has a Letter of Guarantee arrangement with most major hospitals, providing cashless convenience for AIA's covered members.

- **AIA Platinum Hospital Network**

Includes hospitals that have been carefully selected based on their quality standards, affordability, and customer experience to ensure the delivery of quality healthcare at a sustainable cost for all AIA medical card holders. Members will enjoy exclusive benefits such as waiver of admission deposits, hospital administrative fees and a fast lane/special counter for AIA members at selected Platinum Hospitals.

- **24/7 Call Centre**

AIA's customer care line is available 24/7 to serve members who have inquiries about their medical benefits and coverage, as well as information on AIA's panel GP clinics and hospitals.



**Exclusive Services for Members**

- **Digital Health Telemedicine** supported by Doc2us. Live chat with doctors or healthcare providers at any time, and from anywhere. Medication is prescribed digitally and delivered to your employee's doorstep seamlessly.
  - **Group MedCare**  
Exclusive access to Personal Medical Case Management services, ensuring your employees receive the best possible treatment and on-going medical support from diagnosis to recovery.
  - **AIA Med Express**  
Doorstep delivery service of long-term medication at no added cost, exclusively for AIA covered members.
  - **AIA VIP Card Program**  
Differential benefits and features designed to provide value-added services to employers and employees.
  - **AIA Vitality**  
First in Malaysia, AIA Vitality is a unique health program that rewards its members for the healthy choices that they make. AIA Vitality empowers members with the knowledge, tools, and motivation to achieve their health goals.
- In 2017, AIA Bhd. launched Malaysia's Healthiest Workplace by AIA Vitality – a comprehensive workplace survey in Malaysia that captures data on the health and well-being of employees, as well as health strategies and activities practiced by employers in the country.

**AIA Vitality**  
Whatever living your best life means, we're here to help you make it happen.

**How it works**  
AIA Vitality motivates you to make healthy choices through a sustainable and continuous 3-step cycle.

- Know your health**  
Understand your current health status and discover your AIA Vitality Age.  
You will also earn AIA Vitality Points by completing health assessments and health checks.
- Improve your health**  
Set your health goals and engage in healthy activities, like exercising and eating right.  
You can earn more AIA Vitality Points to move up your AIA Vitality Status.
- Enjoy the rewards**  
Enjoy fantastic rewards as you progress. The higher your AIA Vitality Status, the greater your reward.



**AIA Bhd.: Your Best Choice**

AIA Bhd. is a leading insurer in Malaysia, where it has been privileged to do business since 1948.

AIA Bhd. offers a suite of financial solutions, including: Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products, to meet customers' needs for protection and financial security at every life stage.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service center network and a well-trained team of more than 2,600 staff to serve its 4 million customers nationwide.

As of 30 June 2020, AIA Bhd.'s total assets were worth RM 57.45 billion (USD 13.8 billion), with a paid-up capital of RM 810 million (USD 195.1 million).

For more information on employee benefits in Malaysia, please contact Account Manager or...

**AIA Bhd.**  
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## Network Partner News: The Netherlands

### a.s.r.: Strengthening its Brand, Preparing for Pension Reform and Nurturing a World-Class Workplace

On April 1, 2021, **ASR Nederland N.V. (a.s.r.)** completed the acquisition of **Brand New Day Premiepensioeninstelling N.V.** (Brand New Day IORP).

With this transaction, a.s.r. strengthens its position in the Dutch pension market and fulfills its ambition to grow as a provider of capital efficient pension solutions.

In August 2020, a.s.r. and Brand New Day Houdstermaatschappij N.V. agreed that a.s.r. would acquire the remaining 50% interest of Brand New Day in the IORP of Brand New Day.

a.s.r. already had a 50% interest in the IORP of Brand New Day and with this acquisition becomes the full owner of the occupational pensions joint venture.

The joint venture between a.s.r. and Brand New Day was established in 2011 and is an important and fast-growing player in the field of pensions in the Netherlands.

More than 6,500 employers with 165,000 employees have opted for a pension scheme operated by the Brand New Day IORP.

Assets under management amounted to over EUR 1.4 billion at the end of 2020. The employees of the Brand New Day IORP (53 FTE) will join a.s.r. as a result of

this acquisition. Brand New Day IORP will continue under a different name.

**Jos Baeten, CEO of a.s.r.:** "This acquisition is in line with our strategy and with a.s.r.'s intention to use capital for sustainable value creation. It offers us the opportunity to strengthen our expertise and expand our pension offering in the SME market. This step increases a.s.r.'s market share to approximately 15% in the Dutch market for defined contribution plans and offers an attractive proposition for advisers, employers and employees."

"The customers of Brand New Day IORP, both employers and all pension plan participants, can be confident that a.s.r.'s services and solid operational management will continue unabated. Finally, I would like to extend a warm welcome to the new colleagues of the Brand New Day IORP at a.s.r."

#### The De Amersfoortse Brand will Continue Under the Name a.s.r.

On April 19, 2021, a.s.r. discontinued the De Amersfoortse brand, and the income and health insurance policies for self-employed persons and employers will be offered under the a.s.r. brand. With this step, a.s.r. wants to further strengthen its brand.

*The name change has no consequences for the customers of De Amersfoortse. They will retain the products and service they are used to, but will receive information about their insurance policies in the name of a.s.r. from now on.*

Nothing will change for intermediaries. They will keep the same contacts at a.s.r. and can also continue to count on the support they are used to.

**Jos Baeten, CEO of a.s.r.:** "Since the merger in 1997, De Amersfoortse has been part of a.s.r. and since the merger of the business units in 2009, both brands have been working together as one team. By moving forward with one brand for self-employed persons and employers, we will strengthen our brand and further enhance our market position."

"The unique character of De Amersfoortse as a reliable and supportive insurer in the field of income and health insurance will certainly not be lost: a.s.r. will continue to be a reliable partner for self-employed persons, employers and advisors with the same employees, the same insurance policies and the same services."



The De Amersfoortse brand and associated expressions will disappear from the market as of April 19. All information on income and health insurance can then be found on [asr.nl](http://asr.nl). Customers can also contact their insurance advisor for advice and information.

#### In Anticipation of 2027 Pension Reform, a.s.r. Centralizes and Modernizes its Pension IT Systems

a.s.r. is taking this important step in preparation for the national pension reforms, which will be fully effective from January 1, 2027.

The new platform will provide pension administration for more than one million a.s.r. participants, which is now divided over three different systems.

a.s.r. expects the full transition to be completed by mid-2025.

**Folkert Pama, Director of Pensions a.s.r.:** "We are pleased to announce this step. The transition of our system is critical to facilitate a smooth transition in view of the upcoming pension reforms. This transition offers both our customers and a.s.r. convenience, simplicity, good digital customer service and also makes it possible to continuously innovate and respond quickly to the changing needs of the market."



## World-Class Workplace Award in the Financial Services Sector

This year, a.s.r. was proclaimed a World-Class Workplace in the financial services sector. This award is the result of a large-scale survey by *Effectory* into good employment practices.

Using an employee questionnaire, *Effectory* evaluated various financial service providers on, among other things, organizational direction, pride in work and utilization of talent.

Employees gave a.s.r. a score of 8.4, the highest score in the financial services sector. This high rating had already earned a.s.r. the "Best Employer" quality mark in January.

**Jolanda Sappelli, Director of Human Resources at a.s.r.:** "It is great to see that employees appreciate a.s.r.'s employment practices so positively that we have even achieved the highest score in the sector. Especially in this period when we are not working at the office, I find it a confirmation that we

are doing the right things to keep in touch with our employees."

*Effectory's* World-Class Workplace award is the largest independent quality mark for good employment practices in the Netherlands.

### Other Awards & Recognitions

- a.s.r. was voted by advisors as the best income insurance provider in 2020 for the 3rd year according to the IG&H.
- a.s.r. is increasingly recognized as a sustainable company. a.s.r. is included in the Dow Jones Sustainability World Index, making them one of the 10% best performing insurers worldwide in terms of sustainability.
- The Fair Insurance Guide ('Eerlijke Verzekeringswijzer') awarded a.s.r. as the No. 1 sustainable insurer for the 4th year in a row (2017-2018-2019-2020).

- a.s.r. was voted the most sustainable investor by VBDO in 2019 and 2020.

### a.s.r. Signs Diversity Charter

The Executive Board of a.s.r. has signed the Diversity Charter of Diversiteit in Bedrijf. This is a declaration of intent by which a.s.r. commits itself to its own goals of promoting diversity and inclusion in the workplace.

Part of the Charter is to draw up a plan of action to achieve more diversity and inclusion at a.s.r. The basis for this approach is the new diversity, equality and inclusion policy plan. Various initiatives have already been launched to raise awareness of the issue within a.s.r., such as dialogue sessions and ethics cafés. Attention is also paid to thinking and acting inclusively in the Leadership Education Programme (LE) for managers.

**Jos Baeten, CEO of a.s.r.:** "Last year we started a joint dialogue on what a diverse and inclusive company is and how to get there."

"The basic principle is that we do not exclude anyone and that we treat everyone equally. At a.s.r., all employees are given the scope to use their unique talents to achieve our objectives. We recognize that it is an irreversible process that requires time. The Diversity Charter gives us an extra incentive to discuss this subject with each other on an ongoing basis."

### a.s.r.: Your Best Choice

A financially strong, socially desirable Dutch insurance company for all your insurance needs.

- a.s.r. is a large, top five, full-service, listed company with a multi-label strategy:
  - The a.s.r. branded products are distributed via the intermediary channel. In the case of pensions, a.s.r. offers a unique, fully online, sharply priced DC pension scheme in which

employees can choose between investments and the guaranteed option (most products are poolable).

- a.s.r. offers complete solutions with a wide product range in case of sickness, disability and reintegration programs. These are sold exclusively through intermediaries (most products are poolable).
- Through Ditzo, Europeesche Verzekeringen and Ardanta, a.s.r. offers several individual insurance products in the private sector. These products are not poolable.
- **Financially strong** – with a solvency ratio of 199% at the end of 2020, a.s.r. is one of the leading insurance companies for financial strength in The Netherlands.
- **Socially desirable insurer** - a.s.r. cares for the people and the environment through, e.g., sports competitions for children and the elderly to encourage exercise, poverty prevention in Ghana through People Pension Trust (PPT), and start-up support through a crowdfunding platform ([www.doorgaan.nl](http://www.doorgaan.nl)). The Fair Insurance Guide confirms the use of ethical and sustainable criteria in a.s.r.'s investment policy.
- **Simple and transparent products** – a.s.r. aims to make life simple for you and your employees by keeping their products simple and transparent so you can concentrate on your core business.
- **Effective communication** – a.s.r. considers it important that both employers and employees know what they are covered for. They therefore invest in various communication channels, e.g., online employee portals, webinars, presentations, and a well-trained Customer Contact Centre (email, telephone, chat services and WhatsApp)
- **Dedicated local IGP team** – a.s.r.'s multinational pooling experts communicate in your own language.

For more information on employee benefits plans in the Netherlands, please contact your IGP Account Manager or...

**a.s.r.**

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# Country News: Ukraine

## The Changing Employee Benefits Landscape in Ukraine

The social security system in Ukraine provides for mandatory employee benefits, including medical benefits, sick leave benefits, occupational accident and disease benefits, survivor's pension, long term or permanent disability pensions, old age pensions, unemployment benefits and childcare allowances.

While the level of social security benefits is not sufficient to ensure a minimum standard of living, the corporate life insurance and health insurance market in Ukraine is still quite young but growing. The primary drivers for the increase in insurance penetration are the changes in legislation and expected improvements in the overall insurance culture. Supplementary employee benefit plans include group life, accident, disability, medical and critical illness.

### The Growing Importance of Employee Benefits

Health insurance is considered one of the most important benefits in Ukraine. Although the social security system provides for free medical care, the standard is low. Supplementary health insurance gives access to better medical facilities and better quality of services in both outpatient and inpatient care beyond the levels covered by state clinics (improved hospital accommodations, extended post hospital and extended rehabilitation programs, etc.). Along with health insurance, the market for private and public medical services is developing simultaneously.

A typical health insurance coverage would include:

- Out-patient services
- In-patient services
- Ambulance care
- Dental care
- Prescription drugs
- Additional special programs could cover: pregnancy package, vaccinations, vitamins, medical screening, derma cosmetology, etc.

Over the last two years, the market has seen a surge in demand for employee benefits. According to statistics of the leading insurance companies in Ukraine\*, employee benefits increased by 25% in

2020, health insurance increased by 25% (19% for the first quarter of 2021). Of course, this growth was partly due to the pandemic: employees began to think more and more about issues related to their own health and the health of their loved ones. Therefore, employers began to pay more attention to employee benefits, which, in addition to its main function - financial support for the employee or his family and providing quality health care in times of deteriorating health, also became an effective motivational tool and an integral part of the benefit package.

The growth of health insurance was also facilitated by the fact that a large number of regional and network private medical institutions entered the market. Given today's challenges, insurers are now actively working to improve employee benefits programs, supplementing them with a variety of popular options (including insurance coverage for the risk of Covid-19, rehabilitation of postpartum complications, etc.), expanding the list of partner healthcare institutions, involving more and more private medical institutions, etc. An important innovation in Ukraine was also the active introduction of telemedicine – a set of measures aimed at providing quality remote medical consulting services.

Health claims payments increased by an average of 10-12% compared to the "pre-pandemic" period, which is due to both the coverage of the coronavirus itself and the increase in exacerbations of other diseases.

### Innovations in the Ukrainian Market

- Transition to online assistance – development of individual mobile applications or viber bots to simplify the procedure of using medical services and facilitate communication with customers
- Corporate life insurance programs are actively supplemented by wellness options such as medical examinations, online lectures and trainings on healthy living and sports.

\* Source: <https://forinsurer.com/ratings/>

- To ensure maximum customer convenience, insurance companies have recently been actively introducing various innovations in the field of claims settlements, including simplified procedures for submitting documents for reimbursements in electronic form, so that customers do not need to waste any time by visiting the insurer's office.

### TAS Life Insurance Company and TAS Insurance Group: Your Best Choice

The above innovations are fully embraced by the TAS Insurance Group and TAS Life Insurance Company, which are consistently among the top-three largest insurers in the Ukrainian insurance market. Over the last two years, their number of clients has increased significantly, and their numbers continue to grow due to excellent service, prompt claims settlements, quality customer support at all stages of the insurance contract:

- **Market-leading** - Today, the TAS companies are the leading insurance companies in Ukraine, offering their clients a wide range of modern and innovative programs of individual and corporate life and health insurance together with high-quality professional services. TAS Life Insurance Company and TAS Insurance Group are members of "TAS GROUP", one of the largest financial and investment groups in Ukraine.
- **Principles:**
  - Partnerships: each client is considered to be a partner whose needs are a priority of the company;
  - Long term strategy: The company is consistent in its decisions and actions and seeks to establish long-term relationships with customers, employees and business partners;

- Innovations: in order to achieve maximum results in its activities, the company creatively uses the acquired knowledge and practical experience, constantly introduces the latest technologies and is always ready for change;
- Reliability: the company reacts responsibly to all tasks and decisions, executing agreements and commitments in a qualitative and timely manner;
- Building a strong team: the company provides each employee with the opportunity to realize their personal potential and promotes the development of professional knowledge and skills;
- **Objectives** - To be a highly qualified financial planning consultant and a reliable life safety partner for every client.
- **Development of Branch Network** - the companies built their own network of agents and continue to expand to the entire territory of Ukraine.



If you would like more information or wish to discuss your employee benefits plans in Ukraine, please contact your IGP Account Manager or:

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TAS life



## Network Partner News: United Kingdom

### AXA Health Supports Employees on the Road to Recovery from Long COVID

*If someone on your team is struggling with long COVID, they shouldn't feel alone. AXA Health can help. They've brought together leading experts in long COVID and have a specialized rehabilitation program ready to support your team on their road to recovery.*

#### What is Long COVID

While most people recover fully from COVID-19, for some, it's a long road to recovery, with symptoms that continue several weeks after they caught the virus. These effects are now being recognized as a new condition – long COVID.

1 in 5 people who tested positive for COVID-19 have symptoms for five weeks or longer, but 1 in 10<sup>1</sup> report symptoms lasting 12 weeks or more. The National Institute for Health and Care Excellence describes symptoms lasting 4-12 weeks after initial

infection as “ongoing symptomatic COVID-19” and symptoms after 12 weeks as “post-COVID-19 syndrome”, also known as long COVID.

<sup>1</sup> The prevalence of Long COVID symptoms and COVID-19 complications - Office for National Statistics.

#### Why Long COVID Matters to Your Business

Long COVID isn't just a long recovery from the original virus. Even people who have relatively mild cases can be left with lasting and severe health problems that render them unable to work and require them to adapt their lives to cope with the symptoms. It may prevent one person from doing daily activities such as exercise, while another will find it impossible to return to work.

#### Common Symptoms of Long COVID Include:

- Extreme fatigue
- Muscle and body aches
- Shortness of breath or difficulty breathing
- Loss of hearing
- Confusion
- Cognitive impairment: problems with memory and concentration
- Sharp or sudden chest pain
- Insomnia
- Heart palpitations
- Depression and anxiety

Despite these common symptoms, the condition can affect people in very different ways, and there's no clear relationship between the severity of a person's COVID-19 symptoms and the likelihood that they'll be affected with long COVID.

#### Supporting Your Employees with Long COVID

If a member of your team is suffering from long COVID, it's important to remember that one size doesn't fit all. Coping can feel like an uphill battle both mentally and physically. Consider everyone's individual situation, as you would for any illness.

*Even in milder cases, some degree of fatigue is common following coronavirus, so when supporting employees, it can be useful to apply the three P's – pace, plan and prioritize:<sup>2</sup>*

- Pace – encourage employees to not push themselves too hard and get plenty of rest
- Plan – spread most tiring activities across the week
- Prioritize – decide what is needed to be done and what can be put off

Remember: Employees may take a few weeks to return to their usual levels of energy. They may need to rest more or work more slowly than usual.

<sup>2</sup> NHS: Managing Daily Activities | Your COVID Recovery

#### AXA Health Helps Long COVID Sufferers on The Road to Recovery

AXA Health understands the impact that long COVID can have on your business, so they have introduced a new service to support members affected by the condition. If your employees have been referred with long COVID by a GP, specialist or an approved Occupational Health Physician/Adviser, AXA Health is here to help with their road to recovery.

*Once an employee has been referred for support, they can have a remote consultation with a specialist. And because they're led by a team of experts experienced in long COVID, they'll be able to recommend the best treatment – whether that's an appointment with a specialist or a referral into a Long COVID rehabilitation program.*

AXA Health has worked with leading experts in long COVID to develop specific, dedicated care. AXA Health will give you and your employees access to a team of multi-disciplinary experts who will listen, support and identify the most clinically appropriate treatment for your employees.

1. Once your employees have been referred for long COVID treatment by a GP, specialist or an approved Occupational Health clinician, call AXA Health.
2. Personal Advisers will arrange a remote consultation with specialists led by a team of long COVID experts. They are ready to guide your employees through the most appropriate treatment – whether that's further diagnostics or a rehabilitation program. Where clinically appropriate, employees can take part in a physiotherapist-led 12 week remote rehabilitation program. It features a blend of physical and emotional support.
3. Long COVID can make life a lot more challenging, so AXA Health has made sure the rehabilitation program gives employees access to as much support as possible from home, fitting around their working day. This might include weekly calls with a specially trained rehabilitation physiotherapist, online group support and plenty of tailored resources – because everyone experiences long COVID differently.



### Important Factors for Businesses to Consider

- How to effectively support employees returning to work with a diagnosis of long COVID, ensuring that the most relevant and reasonable adjustments are put in place and a clinically appropriate rehabilitation period is provided.
- How to support managers so they understand the impact of long COVID on employee health and know what actions they can take.
- Statutory factors, such as ensuring compliance with the Equality Act and Health and Safety legislation.

AXA Health's occupational health clinicians<sup>3</sup> can help employers navigate the complexities of long COVID and work. They're trained to deal with long COVID and follow the latest published guidance. Their expertise informs AXA Health's recommendations to employers.

*For more information, you can talk to your account manager at AXA Health about your occupational health needs.*

<sup>3</sup>This service is separate to your healthcare scheme and is offered through, and provided, by AXA ICAS Occupational Health Services Limited. Registered office: 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales No. 1336017.

### Useful links

You can share these resources with your employees if they are suffering from ongoing coronavirus symptoms:

- NHS - Online COVID Recovery Program
- NHS - Managing Daily Activities | Your COVID Recovery
- The ME Association - post-COVID fatigue leaflet. Employees can also call them on 0344 576 5326 for further support
- Asthma UK and British Lung Foundation - Post-COVID HUB for people with ongoing breathing problems
- Department for Business, Energy & Industrial Strategy - GOV.UK ([www.gov.uk](http://www.gov.uk))
- Public Health England - GOV.UK ([www.gov.uk](http://www.gov.uk))

### AXA Health: A Great Choice for Your Business!

AXA Health (as AXA PPP healthcare) has been helping people to look after their health for longer than the NHS. It is part of the Global AXA Group, one of the world's largest insurers, meaning members benefit from additional financial strength and expertise.

AXA Health was the first to introduce a hospital network and continues to lead the way with initiatives such as heart and cancer programs, Fast Track Appointment Service and Healthcare Pathways.

Today, it provides a full range of solutions that help businesses to build a coherent strategy to address employee health and wellbeing, including:

- Private medical insurance that provides protection for the health of your employees should they fall ill, helping to get them back to health and back to work promptly
- Occupational Health products to protect employees' health at work and help the employer meet their duty of care

AXA Health operates a network of over 250 hospitals and almost 450 scanning centers and has extended the network to cover treatments such as specified oral and cataract surgery.

It offers clients great customer service, simple administration processes and prompt claims settlement with "claim form free" processing.

***Partnering with AXA Health supports you in building a stronger, healthier business and provides peace of mind when you need it most.***

For more information, please contact your IGP Account Manager or...

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Mark Your Calendar!

# IGP International Employee Benefits Seminar

Westin Copley Place Hotel

May 10 - 12, 2022

We are pleased to announce that IGP and our Network Partners will be hosting our market-leading International Employee Benefits Seminar on May 10-12 at the Westin Copley Place Boston.

During the Seminar, participants can attend their choice of country presentations during which IGP Network Partners provide information on their country's social security and typical employee benefits practice. Attendees are encouraged to ask questions and share solutions.

The newcomer will acquire a working knowledge of employee benefits practice, while the experienced benefits specialist will ensure that he or she remains current on legislative and other important developments in specific countries.

*Unpaid International Dividends can be used to pay for registration fees and hotel! Ask your IGP Account Manager for details.*

*Come early for the Complimentary Training Program on the afternoon of Monday, May 9 and learn about solutions for managing your overseas employee benefits.*

*We look forward to welcoming you to the 2022 IGP Seminar!*

Mark Your Calendar!

# IGP International Employee Benefits Seminar

Westin Copley Place Hotel

May 10 - 12, 2022

The program will also feature Special Interest Sessions during which guest speakers will discuss topics of interest to those involved with international employee benefits.

In addition to the formal agenda, there will be a Complimentary Training Program on the afternoon of Monday, May 9. Come early and learn more about possible solutions for your international employee benefits (multinational pooling, global underwriting & pricing and captives), as well as tools for managing and reporting on your international account.

Recognized as the premier international employee benefits conference, the IGP Seminar offers a unique opportunity to learn about country-specific employee benefits...and much more!

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The Westin Copley Place Hotel

10 Huntington Ave., Boston, MA 02116

IGP Daily Room Rate: USD 329 (plus tax)

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Registration Fees:

First Attendee:	USD 1,100	Until March 31
	USD 1,200	April 1 - May 1
	USD 1,300	After May 1
Second Attendee: <i>(same company)</i>	USD 1,000	Until March 31
	USD 1,100	April 1 - May 1
	USD 1,200	After May 1

For every two paid attendees from the same company, the registration fee is waived for a third person from that company.

Registration will open in 1Q 2022.

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