



# network news

July 2022



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# Country News: Belgium

## A More Effective Wellbeing Policy Starts with a 360° Wellbeing Audit

### Some facts...

Studies\* show that the Belgian working population is struggling:

- Physically, they are 6.1 years older than their real age
- They spend more than 8 hours/day sitting
- 34% have trouble managing work stress
- 55% of employees in Belgium are overweight and 21% suffer from obesity
- Only 1 in 3 eat fruit or vegetables every day
- 1 out of 5 staff members aren't happy at work

Rapidly evolving digitalization, difficulties combining work and family life, and an increasing workload have had an impact on the wellbeing of Belgian employees, and they count on their employers for support: investing in employee wellbeing has become a key factor when implementing a future-proof HR policy

### The Need for a Sustainable and Holistic Wellbeing Policy

While the first focus was mainly on physical wellbeing and employee satisfaction, we are now experiencing a growing awareness that mental and social wellbeing are equally important. In addition, the exponential growth of hybrid work increasingly blurs boundaries between work and home life. If you want to know where you stand in terms of employee wellbeing, then you should also take people's lifestyle and personal circumstances into account. What's happening in someone's personal life also heavily influences their sense of wellbeing... and these things are often out of the employer's control.

Taking a holistic view is therefore crucial. AG Health Partner supports organizations in their efforts to enhance employee wellbeing by setting up a holistic action plan. Of course, employers can't give an answer when they don't know the question. That's why it all starts with capturing the actual needs of your working population. That part is delivered via My WellRi, a 360° wellbeing audit.

\* Absenteeism in Belgium: Causes, Costs and How to Prevent Long-Term Sick Leave. Survey by IPSOS, June 2020.

### Knowledge is Power

How do you track and monitor the wellbeing of your employees? Quantitative surveys show where you stand in terms of wellbeing and what the associated risks are within your company. This type of survey should be repeated regularly to make relevant comparisons, identify trends or even connect the dots to other KPIs that matter in your organization.

With My WellRi, you can identify employee needs to help you set the groundwork for a sustainable wellbeing policy:

- Collect feedback from your staff members in one go
- Use the findings to see where you stand in terms of wellbeing at your organization
- Raise employee awareness of their own professional and general wellbeing

The quantitative survey can be combined with a Wellbeing Lab and qualitative research such as focus groups to dive deeper into the findings:

#### Wellbeing Lab:

The first step for your Belgian Wellbeing Manager is to get a snapshot of your current situation by analyzing your in-house data and interviewing key stakeholders. This will give AG Health Partner a realistic picture of the level of wellbeing at your organization and identify the associated psychosocial risk factors.

During a "Wellbeing Lab Day" at an off-site location, AG Health Partner will work with you and your stakeholders to fine-tune your wellbeing vision and strategy.

Based on their analysis, AG Health Partner will give you a clear picture of the current level of wellbeing and the needs of your staff members. Inspired by innovative ideas in Belgium and further afield, AG Health Partner will help you draw up an action plan that will achieve your goals.

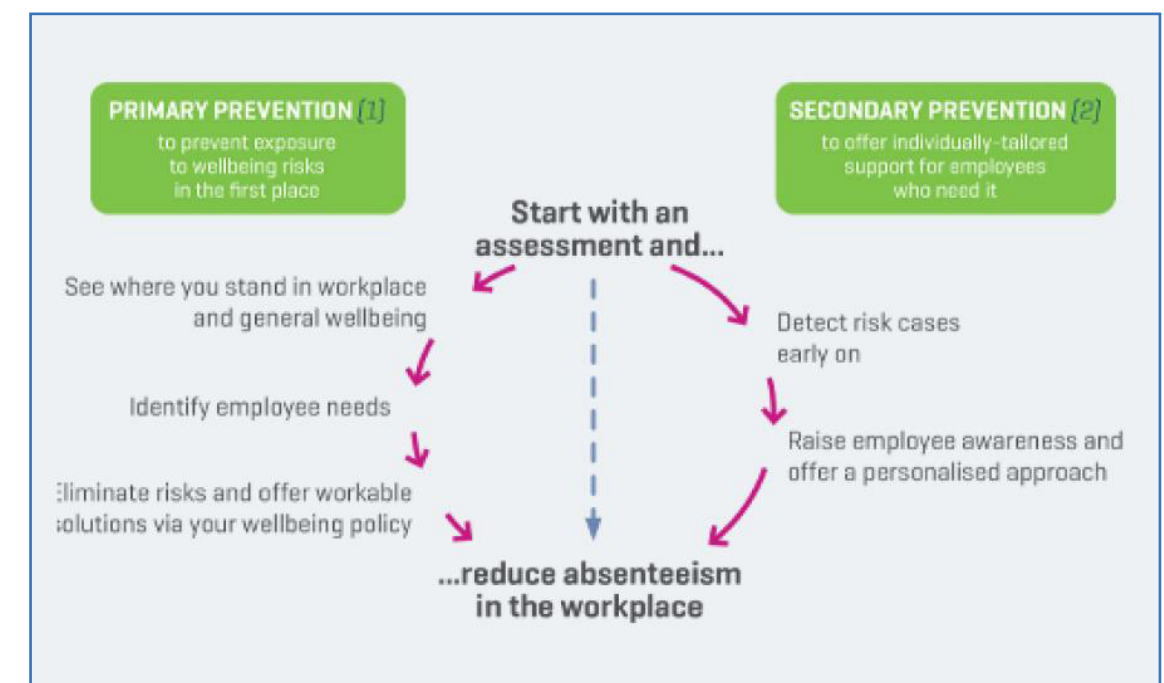
As an ultimate step, a report will be prepared with a detailed vision for wellbeing and an action plan. This report will contain key insights from the Wellbeing Lab, a clear overview of the priorities and a proposed action plan.

#### Focus Groups:

What are your staff member's top priorities for health and wellbeing? How do your employees feel about the current wellbeing initiatives on offer?

Focus groups are qualitative group interviews with a representative sample of your staff members. AG Health Partner uses them to identify their met and unmet needs. Think of them as an opportunity to gather valuable opinions, insight, feedback and suggestions.

Your staff members will see that you truly value their opinion and take their needs into account.





## My WellRi: Data-Driven Decision-Making

My WellRi is a science-based quantitative assessment you can use to measure employee wellbeing at work and at home. The questions have been drawn up according to the statutory requirements for assessing psychosocial risk, but also include key factors such as resilience and how employees spend their time outside of work.

Afterwards, it's all about using the data from the surveys to take meaningful action. It is highly recommended to involve your staff in the results and draw up an action plan together. Otherwise, they may feel like the survey was a waste of their time. And that, of course, can have a negative effect on the whole wellbeing policy and future initiatives.

- Scientifically based risk analysis: developed in cooperation with The Vigor Unit, a Ghent University spin-off

- My WellRi goes beyond the statutory requirements and focuses on other psychosocial factors.
- Sample topics with a focus on mental, social and physical wellbeing: technostress, optimism, sleep quality, ...
- The employer will also gain valuable insights into job satisfaction, turnover intentions, organizational engagement, motivation, self-confidence, ...
- Get a bird's eye view of what nourishes and depletes your staff members' energy levels and find out what your sticking points are as an organization.
- Consolidated and anonymized reports at the team, department and company-wide levels.
- Possibility to distribute individual reports and provide your staff members with additional personal guidance.

## Possible Governmental Subsidy of up to €10,000

Under specific conditions, enterprises in Flanders can apply for financial assistance through the Flemish "workability voucher scheme" to help them discover and improve workplace wellbeing outcomes. The Flemish government will fund up to 60% of their project, up to a maximum of €10,000, under this scheme. The services must be supplied by a licensed registered service provider such as AG Health Partner, which is a crucial prerequisite.



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

**AG**

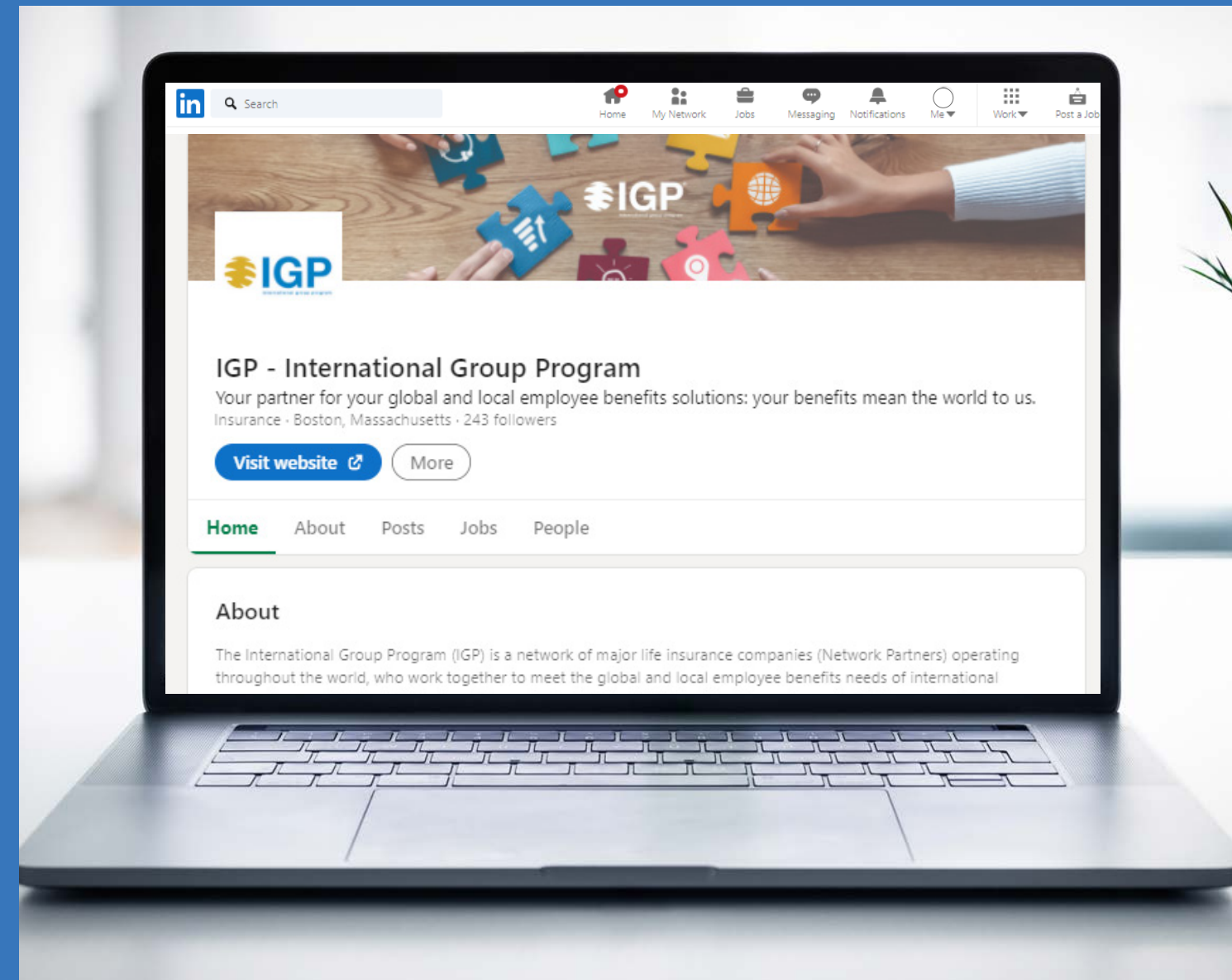
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# Network Partner News: Canada

## Manulife's Group Benefits Offers Personalized Medicine to Support Healthier Lives

*Manulife's Personalized Medicine program combines access to advanced pharmacogenetics and pharmacist assistance to help members find the most effective medication for their condition.*

When someone has a mental health condition such as anxiety and depression, chronic pain, attention deficit hyperactivity disorder (ADHD) or a neurological condition, finding the right medication can be tough. Sometimes it's a process of trial-and-error, and it may even involve unwelcome side effects.

Genetics play a big role in how a person responds to drugs. But now, medicine has gotten more personalized and treatment more precise. A company's group benefits plan can help.

### Defining Personalized Medicine

Personalized Medicine is about understanding how genetics can affect a person's response to medication. And it can be included in your company's group benefits plan with Manulife Canada.



If someone is about to start or is currently using drugs to treat a mental health condition, chronic pain, ADHD, or a neurological condition, Personalized Medicine could help their doctor prescribe the best drug for them.

The Personalized Medicine program provides access to a pharmacogenetic test, which helps to identify how a person may respond to medications

The test results are only provided to the individual, Personalized Prescribing Inc., the Canadian company that runs the test, and anyone else the individual gives consent to share it with, such as their doctor.

To do the test, a small saliva sample must be submitted. A pharmacist from Personalized Prescribing Inc. will look at the person's genetics in the sample and create a report for them and their

doctor – should they consent to share the results with the doctor.

The report shows which drugs are more likely to help and which may have side effects. It may also recommend changes to the person's medication. Their doctor can use these results to help prescribe the right drug at the right dose.

### How Personalized Medicine Tests Work

An individual's DNA contains the blueprint for all the proteins in their body, including enzymes. Enzymes are very important in how a person's body reacts to medicine.

The activity level of these enzymes varies from one person to the next. This is one of the main reasons why a drug may work well for one person but have significant side effects for another.

By understanding a person's genetics, the program aims to determine how compatible an individual's body may be to a particular drug.

Personalized Medicine can help people get the right medication earlier and get back to living a healthier life sooner.

### How Personalized Medicine Helps

Medication can help with mental health issues and chronic pain. But some of these medications can cause adverse side effects. Others aren't very effective for some people. Genetic differences can play a big role.

There are an estimated 200,000 severe adverse drug reactions in Canada each year, though it is estimated that 95% of adverse drug reactions are not reported. Each year, they cost the Canadian healthcare system between \$13.7 and \$17.7 billion and kill up to 22,000 Canadians.<sup>1</sup>

Over the past 2 years, Manulife ran a Personalized Medicine pilot program. After getting the results, 44%

<sup>1</sup> Adverse drug reaction Canada, May 2020.

<sup>2</sup> Manulife pharmacogenetics pilot program – 2018-2020

of people in the program changed their medication or dosage.<sup>2</sup> These changes led to better health outcomes.

The test may be covered for an individual and their family under their Manulife group benefits plan. But there are a few rules for coverage, and not all plans cover the test.

### What Conditions are Covered

The test is only covered for certain conditions:

- A mental health condition, such as depression or anxiety
- Chronic pain
- Neurological conditions
- Attention deficit hyperactivity disorder (ADHD)

And the test is only covered for people who are:

- Starting a new medication
- Taking a medication that isn't working
- Taking a medication that's causing side effects

Tests may be ordered from Manulife. Individuals are advised to contact their doctor before ordering the test.

Personalized Prescribing Inc. will have one of their pharmacists get in contact with the individual. The pharmacist will:

- Help the individual fill out the consent form

### How Personalized Medicine Works



Convenient access to advanced pharmacogenetic testing



Helps find the most effective medication fit



Reduces time & side effects from trial-and-error finding the right medication



Helps the patient live a healthier life sooner





- Ask the individual about any relevant health history
- Answer any questions the individual may have

Within about 2 days, the test will arrive in the mail by courier. The test has instructions on what to do and how to send it back.

It takes about 7 days to get the results. Results will be available through Personalized Prescribing's online portal.

### Results are Confidential

Results are only provided to the individual, Personalized Prescribing Inc., and anyone else the individual gives consent to share it with, such as their doctor.

Without consent, Personalized Prescribing Inc. won't share a person's individual results with anyone else.

So, neither the employer nor Manulife will see the results. Taking part in this program is voluntary. It won't affect the individual's current or future claims with Manulife.

### Support After the Test

A Personalized Prescribing Inc. pharmacist can meet with the individual and their doctor or specialist to talk about the results of the test and treatment.

If the individual changed medications because of their test results, and they share this with their Personalized Prescribing pharmacist, the pharmacist will reach out to them to ask how they're feeling and if they have any side effects.

The test result may show that a change in a person's medication (dose or type of drug) could be suitable. So individuals are strongly encouraged to share their results with their doctor. But they aren't obligated to.

The individual's version of the report won't have any specific recommendations for changing drugs. These will only appear in the healthcare provider's version. Only a doctor or pharmacist should make decisions related to changing medication.

### 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 striving to improve the physical, mental & financial well-being of each plan member and their family;
- Being at the forefront and embracing new technology to advance the needs and interests of their customers
- 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, Manulife offers 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. Recent program enhancements better serve the needs of customers by focusing on early intervention and collaboration. This approach can have a positive effect on the duration of short-term disability claims, improve the customer service experience, reduce the incidence of long-term disability claims and better manage the cost of disability claims.

- **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'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.

- **Manulife's Healthcare Online**

Members have 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.

*Manulife helps members get the care they need, when they need it, so they can bring their best to work.*

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

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 Manulife



# Country News: Italy

## Are Italians Health-Conscious Enough?

### Italians and Prevention: Still a Complicated Relationship

The UniSalute Health Observatory in collaboration with Nomisma<sup>1</sup>, investigated the propensity of Italians to keep their health status under control. Based on the survey, Italians are likely to neglect regular checkups and other preventative measures, with the pandemic creating a significant blow to the frequency of visits and specialized examinations for prevention.

According to the research, only one in three Italians (33 percent) have regular checkups to monitor their health status; the prevailing attitude is to seek care only when they begin to suffer from a disorder or disease, an attitude shared by nearly one in two Italians (48 percent). And while many confess to postponing visits when they have a negligible problem (46 percent), some (13 percent) explicitly say that they prefer to do as little as possible. It should come as no surprise, then, that the majority of Italians (54%) have never had a basic checkup such as a dermatological examination to assess moles.

The pandemic has further lowered the level of prevention: in the last two years one in five (20%) checkups has been canceled, and almost one in three

(29%) postponed, for a total of almost one in two visits skipped or otherwise delayed. In the majority of cases (about 6 in 10), this was due to the person's own decision. In particular, the one that suffered the most was the preventive test par excellence, namely blood tests: almost one in four (24%) of these checkups, which are essential for the diagnosis of so many diseases, was postponed or canceled. But routine checkups such as dermatological and cardiological examinations were also reduced, with a postponement or cancellation rate of 17 percent and 14 percent, respectively.

<sup>1</sup> CAWI (Computer Assisted Web Interviewing) survey conducted by Nomisma research institute in early 2022 on a sample of the Italian population stratified by age (18-75 years), gender and geographic area with oversampling in the provinces of Milan, Turin, Padua, Bologna, Naples

Survey conducted in early 2022 by Nomisma research institute, in collaboration with UniSalute Health Observatory

### Prevention? A habit for the few...



**1 in 3**

Italians get regular checkups



**48%**

start treatment when they have a disorder or disease



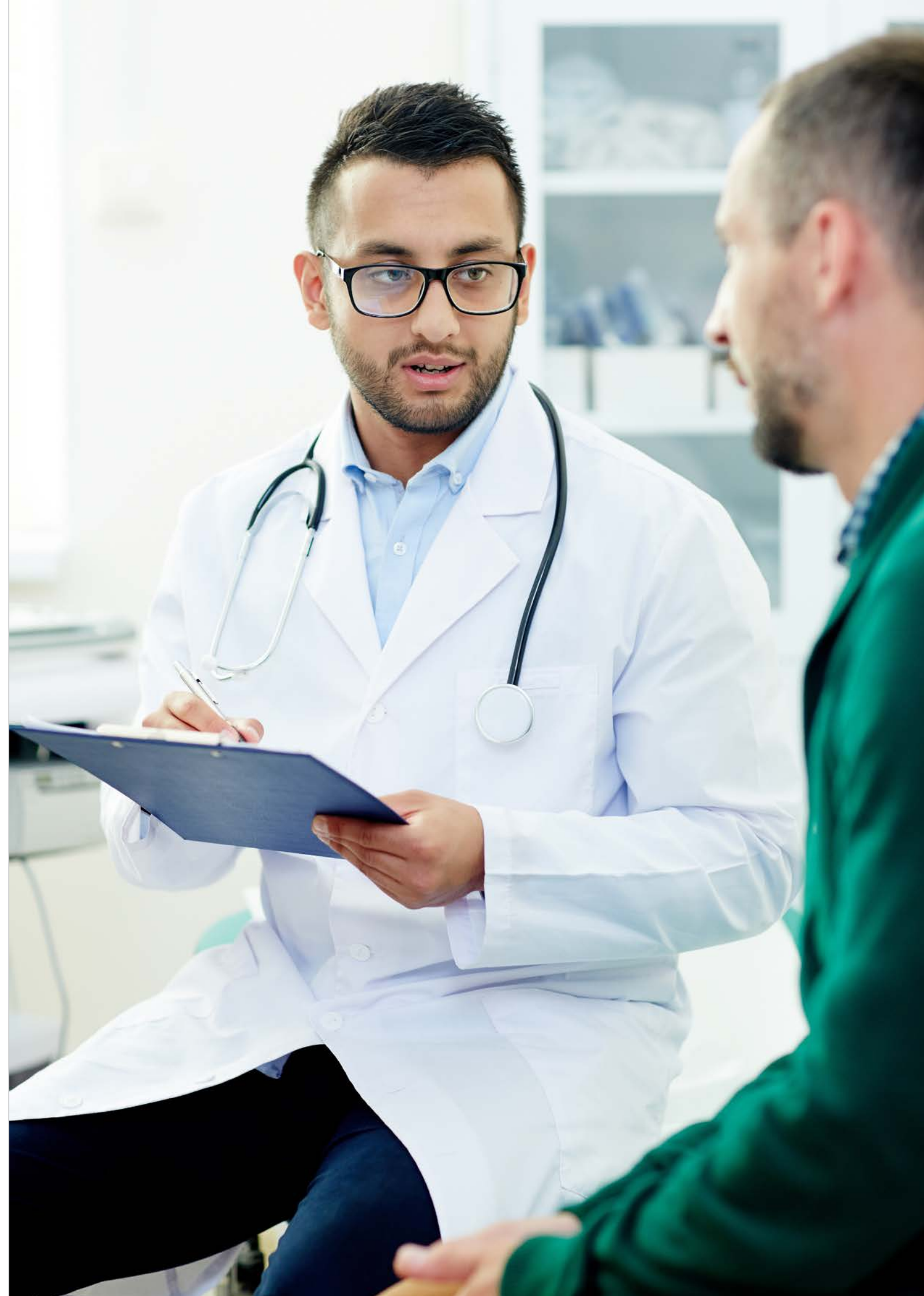
**46%**

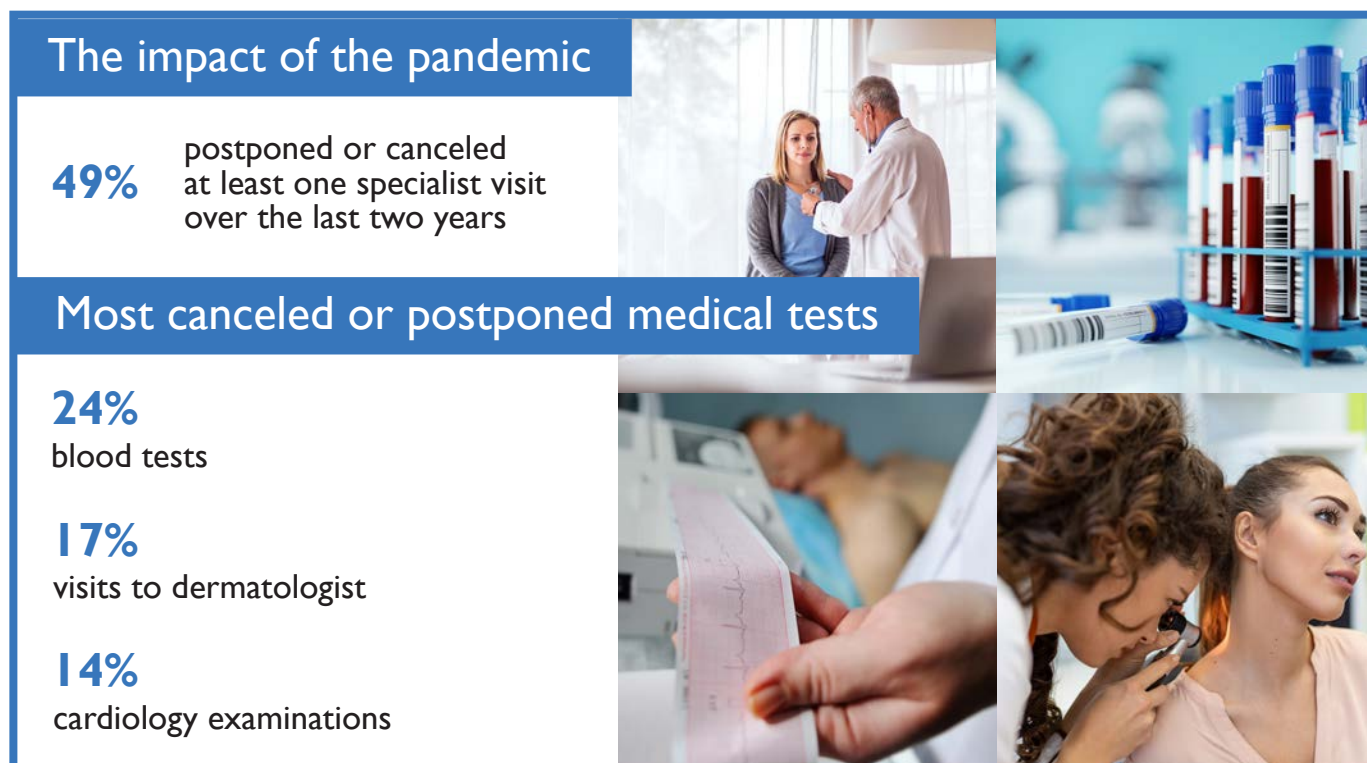
put off visits when they have a negligible problem



**13%**

explicitly say that they prefer to do as little as possible





Survey conducted in early 2022 by Nomisma research institute, in collaboration with UniSalute Health Observatory

## The Effect of the Pandemic

Looking at the reasons, it is clear how all this is a direct consequence of the health emergency: in fact, the 38 percent of Italians who have had fewer checkups in the last two years motivate their choice either by a desire to avoid health facilities (21 percent), fearing a possible contagion, or citing the longer timeframe caused by the pandemic (17 percent). Considering only the past year, it is however consoling to find that the vast majority of the sample (83%) went to their primary care physician at least once.

The hope is that having returned to normalcy with a greater awareness of the importance of good health, Italians will increasingly make prevention a healthy habit.

## How can UniSalute help?

UniSalute S.p.A., a sister company of UnipolSai Assicurazioni S.p.A. and a member of the Unipol Group, has been dedicated exclusively to providing healthcare insurance products and services for more than 25 years. UniSalute S.p.A. joined the International Group Program (IGP) in 2019.

- UniSalute offers some of the best healthcare facilities available in the market. Their network encompasses thousands of affiliated healthcare facilities across Italy, including:
  - Hospitals and Clinics;
  - Diagnostic Centers;
  - Dentists;
  - Psychotherapeutic Centers;
  - Social Welfare Workers, Also at Home
  - Spas
- UniSalute provides customers with integrated multi-channel tools to facilitate the use of services and improve integration. The website, app and call center are different contact channels that are complementary and closely linked to provide the maximum efficiency of the services offered. These tools allow insureds to:
  - Book services at affiliated healthcare facilities;
  - Update personal information and bank details;
  - Request refunds by uploading or taking a picture of the documentation;
  - Consult their own healthcare plans;
  - Receive advice on the selection of the most suitable facility and quick confirmation of booking at that facility;
  - Obtain information on their account statements and the status of refund requests;
  - Receive medical advice and tips on health and wellbeing;
  - Access the benefits of the exclusive UniSalute club with special discounts and promotions.
- UniSalute provides far more benefits than what is typically covered in traditional policies. They offer innovative, customized and flexible healthcare plans, designed to meet the specific needs of the corporate world. UniSalute offers hospitalization, specialist services, high specialization and diagnostics and other innovative coverage, including:
  - Dental care;
  - Telemonitoring of common chronic diseases;
  - Annual check-ups for prevention;
  - Prevention of metabolic syndrome;
  - Specific services for maternity, wellbeing and children;
  - Home nursing aid;
  - Emergency psychotherapeutic treatment
  - Assistance services 24/7.
- UniSalute's specialized staff of telephone operators and doctors is always at your service:
  - 50 consultants address and evaluate costs and quality of care at affiliated facilities and doctors provide medical advice;
  - UniSalute was the first insurance company in Italy to set up a scientific committee made up of 11 medical specialists in various fields for consultation and trend analysis.

If you would like more information or wish to discuss your medical plans for your employees in Italy, please contact your IGP Account Manager or:

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**UniSalute**  
 SPECIALISTI NELL'ASSICURAZIONE SALUTE





## Network Partner News: Thailand

### Muang Thai Life Assurance Keeps the Customer at Heart and Transforms the Thai Insurance Industry

Having celebrated its 70th anniversary in 2021, Muang Thai Life Assurance Public Company (MTL) is a leading provider of life insurance in Thailand and has worked tirelessly to adapt its products and services to the changing needs and preferences of customers – taking into account changes in social structures, the aging of society, and the recent digital transformation, driven in part by COVID-19, which accelerated on-line transactions and reliance on technology.

MTL was the first insurance company to be honored with the Royal Garuda emblem presented by the King of Thailand. The emblem is considered one of the highest honors in Thailand and has been awarded for decades to recognize companies that provide exceptional services and are committed to the best interest of the people of Thailand.

In addition, MTL was the first life insurance company to have attained the International Standard Certification ISO 9001:2000.

MTL's corporate strategy is 'MTL Trusted Lifetime Partner' and through innovative life, health and investment solutions puts customers at the heart of everything it does.

As part of its commitment to enhance the customer experience, Muang Thai has introduced new services and applications designed to take advantage of technological innovations and partnered with leading providers of digital solutions to optimize services and performance.

*In the insurance industry in Thailand, MTL has been at the forefront of fostering new products and services to enhance its own processes and interactions with customers and to bring the Thai insurance sector to a new level.*

#### Fuchsia Innovation Centre

In 2017, MTL launched the **Fuchsia Innovation Centre**, a special unit to develop and implement innovative solutions that focus on customers' needs and to partner and collaborate with insurtech companies and start-ups that can enhance the process.

#### A Digital Leader

Muang Thai aims to be a leader in digital and non-digital sales channels, meeting a variety of customers' needs and working towards perfecting all customers' journeys, for example, by launching a video call service that enables customers to make transactions from anywhere and purchase or inquire about MTL's products in real time.

With its dedicated commitment to digital transformation and in partnership with leading technology providers and developers, MTL launched the **MTL Click** application, the **MTL Fit** application, and many other services.

#### MTL Click

The MTL Click Application was developed as a comprehensive application combining all Muang Thai's services together, and to digitally enable the strategy of being ready to assist customers at every stage of life, as part of the strategy: "MTL Everyday Life Partner".

**MTL Click** provides customers with a one-stop application to access a full range of its insurance services, including 24/7 access for **video consultations** with medical providers and **delivery of medication**.

- Consult Physician from Network Hospital via VDO Call 24/7 nationwide
- Save time and expenses for traveling
- Cashless – Member can select to claim eligible physician fees and medicine expenses from his/her OPD benefit via app
- Delivery of medicine to your door (Member pays delivery charge)

Other services provided via MTL Click include:

- Check policies and benefits
- Link policies for family members with MTL cover for ease of access
- Submit claims and track status





- Reduce HR workloads and expenses in handling claims for employees
- Member can check claim status from the app
- Reimbursement within 3-5 official days after completed documents received online
- Submit premium payments and renewals
- Locate nearest network hospitals

During the COVID-19 pandemic, MTL Click allowed MTL to continue to provide easy and convenient access to customers and provide them with services to mitigate the effects of the pandemic.

### MTL Fit

MTL Fit is a health application that helps people understand more about their health, set fitness goals and work to reach them. MTL Fit users can also participate in fitness challenges. The MTL Fit app is available to anyone, but MTL policyholders get additional rewards.

MTL Fit can also provide users with their health score, which takes into account:

- Average Weekly Exercise
- Average Weekly Steps
- BMI
- Cholesterol Ratio
- Fasting Blood Sugar
- Blood Pressure

### Muang Thai Smile Plus

Privilege for employees holding Muang Thai Healthcare card. Just present the card and redeem discounts from 500 participating shops, restaurants and hotels nationwide.

### Key Products Offered by Muang Thai

#### Life

- Life Insurance
- Accidental Death and Dismemberment
- Group Critical Illness Rider (Group CI)

#### Disability

- Total Permanent Disability Rider (Caused by Accident or Sickness)
- Total and Permanent Disability Rider (Caused by Accident Only)

#### Medical

- Hospital and Surgical
- Outpatient
- Dental Care
- Major Medical
- Maternity
- Daily Hospital Benefit or HB Incentive
- Health Check-Up
- Vaccine
- Vision

#### Other

- Group Personal Accident
- Online Services, Group Web Access
- Wellness Care

### Recent Awards & Recognitions

- Muang Thai Life Assurance won “Superbrands Thailand 2021” for 16 consecutive years
- Muang Thai Life Assurance won 2 awards from “Product of the Year Awards 2021” for 2 consecutive years
- Honorary Outstanding Insurance Company Award of 2017 Winner and Honor of the Prime Minister’s Insurance Award – 4 consecutive times (2008, 2011, 2015 and 2019)
- Life Insurance Company with Outstanding Management – 1st Place Award for 15 consecutive years (2006-2020) From Office of Insurance Commission
- Life Insurance Company of the Year – 2014, 2017 and 2018
- NACC Integrity Awards 2019 by National Anti-Corruption Commission
- The Thai Chamber of Commerce Business Ethic Standard Test Awards 2005 and 2019 from The Thai Chamber of Commerce & Board of Trade of Thailand
- Brand of the Year 2015 – 2016 Life Insurance Industry from World Branding Forum
- Information Security Management System ISO 27001:2013 Ref. No. IND17.0416/U
- Business Continuity Management System ISO 22301:2012 Ref. No. 44 756 150640
- International Standard Certification ISO 9001:2015 Ref. No. TH98/1709

### Muang Thai: Your Best Choice

**Muang Thai Life Assurance Public Company Limited** has been committed to providing life insurance products and services to the people of Thailand with fairness and honesty for 70 years.

Since 1951, Muang Thai has had a strong commitment to relieving the government’s burden for social welfare, promoting long-term savings and building the security of the Thai people.

- **Fully integrated customer service system** – State of-the-art customized group insurance services system to provide one-stop integrated service to clients. Fast, flexible and efficient.
- **Excellent claims processing** - One of the most advanced computer systems in Thailand, resulting in an efficient medical claims processing system.
- **International quality service standard** - ISO 9001:2015 certification for group insurance service. Muang Thai aims to continuously deliver quality services.
- **Quality staff** – Experienced and talented professional staff deliver innovative solutions and quality service. The service teams include physicians and nurses, who provide claims support, 7 days a week.
- **Flexible solutions** – Extensive experience to help companies develop and deliver customized employee benefit solutions to meet corporate needs and objectives.
- **Stability** – High financial stability with RBC level of 309% in Q3 2020.



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

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