



# network news

December 2024

★ SEASON'S ★

*Greetings*

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HAPPY NEW YEAR

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# Editorial: Our journey together continues

## By Marco Giacomelli

*“Non chi comincia, ma quel che persevera”* - “Not those who start, but those who persevere”.

This motto, attributed to polymath genius Leonardo Da Vinci, adorns the tall ship Amerigo Vespucci, arguably the most beautiful ship in the world, which since 1931 has been serving as a training ship for generations of aspiring Italian Navy officers.

As a former Navy officer myself, I hold the value of perseverance deep, for it is the vital engine that drives every activity at IGP, be it a new strategic initiative or the relentless pursuit of excellence in service.

### Market expansion and strategic alliances

IGP's journey has reached new, important destinations in 2024. Our network of independent insurers who are recognized leaders in their market keeps growing. New and existing clients demand the best possible local service in more locations both in emerging and consolidated regions.

In the last 12 months, thanks to our regional partnership with [Old Mutual](#) and regional reinsurer [Africa Re](#), we have considerably expanded our presence in Africa, with [Ghana](#), [Malawi](#), [Nigeria](#) and [Uganda](#).

We have consolidated our presence in the [United Arab Emirates](#), which started in 2023 with our partnership with Daman for medical benefits, with [HAYAH](#) as our partner for Life benefits in the UAE and throughout the Gulf Cooperation Council region.

We are also particularly happy to be able to offer our clients and prospects the services of [ICICI Prudential](#) in [India](#) as our newest network partner for Life benefits and, last but not least, IGP is active again in the [Philippines](#), thanks to our new cooperation with [Pioneer Life](#).

### Industry engagements

The expansion and consolidation of IGP's geographic perimeter is by definition a work in progress, but it is also a key component of IGP's value proposition across all our product lines.

I am particularly proud of the fact that for two years in a row, IGP was awarded what were arguably the largest [Reinsurance to Captive](#) programs being tendered in the market each year.

This represents not only a significant boost and diversification in our global portfolio, but also a very tangible recognition by the market: IGP today is a credible, competitive and innovative player in the rapidly growing Captive segment, offering superior service both at local and central level.

Throughout the year we have showcased our multinational employee benefits solutions at all major events in the industry, such as the [IEBA Conference](#), the [IBIS Academy](#), and the [FERMA forum](#) to name a few, and we have co-sponsored and contributed to global and regional events organized by the main advisors in our markets.

IGP has an enduring legacy of organizing our own events as well, which provide some of the richest content and most interactive experience for participating advisors and clients. In 2024 we hosted several [IGP Forums](#), in key locations such as London and Hong Kong, and you can already mark your calendar for our new IGP Forum in London on May 13th, 2025.

### Future outlook

Navigating the uncharted waters of the employee benefits world can be a daunting task even for the sturdiest dreadnought, but we at IGP persevere in our mission to be the partner of choice for all multinational corporations: IGP today is the employee benefits network that offers [the most comprehensive](#)

range of solutions for multinational corporations, ranging from Multinational Pooling, to Reinsurance to Captive, to Coordinated Underwriting programs.

As this exciting year is coming to an end, I would finally like to thank you all for your support and trust in IGP, and I am looking forward to continuing our journey together, with each new challenge an opportunity to steer our course towards another success story.

Enjoy this newsletter, and on behalf of all of us at IGP, I wish you and your loved ones a wonderful festive season.




Marco Giacomelli  
Head of IGP Employee Benefits Network





# Country News: Belgium

## Minimum supplementary pension rate rises to 2.50%

### - what employers need to know

In Belgium, the Supplementary Pensions Act (WAP/LPC) mandates that deposits into supplementary defined contribution pension plans must yield a minimum return annually, ensuring that the contributions made by employers and employees into DC plans achieve a certain level of growth over time. This rate, known as the WAP/LPC rate, is recalculated yearly based on Belgian 10-year government bond (OLO) rates and must remain between 1.75% and 3.75%.

Due to persistently low interest rates, the WAP/LPC rate has been fixed at 1.75% for several years. However, starting in 2025, employers will need to guarantee a minimum return of 2.50%. This change has significant implications for employers and their pension plans.

#### Key distinctions

- **Branch 21:** For group insurance policies with guaranteed returns, the new minimum interest rate primarily applies to new premiums, as these policies typically use what is known as the "horizontal method."
- **Branch 23 & Branch 44:** For these group insurance types, the new minimum interest rate typically applies to the entire pension reserve, as they often utilize the "vertical method."
- Employers setting up a new scheme can choose between the horizontal or vertical method, but feasibility should be confirmed with AG beforehand. The default is to use the horizontal method for Branch 21 and the vertical method for Branch 23 or hybrid funding.

This distinction means that group insurance policies governed by the horizontal method will see the new higher minimum rate affecting new premiums only. Conversely, plans managed under the vertical method (primarily Branch 23 and hybrids) will have the entire pension reserve subject to the new rate. This can lead to significant implications for pension funding.

#### Impact on pension plans

The increase in the minimum interest rate means higher capital must be guaranteed for employees at retirement or when transferring reserves to a new employer's pension plan. The exact impact varies for each employee, depending on factors such as the type of pension plan and the duration of their membership.

A rise in the interest rate from 1.75% to 2.50% can result in a more than 20% increase in the minimum final payout for younger employees who stay with the same employer throughout their career.

- **Branch 21:** These solutions offer a guaranteed return, where premiums are capitalized at a guaranteed interest rate. While additional profit sharing may be awarded annually, it is not guaranteed and depends on the insurer's results and economic conditions.
- **Branch 23:** Investments are made in funds without any insurer-guaranteed return, with returns based solely on investment performance.
- **Branch 44:** This is a hybrid of Branch 21 and Branch 23, combining the security of Branch 21 with the growth potential of Branch 23. Employers can tailor the mix of guaranteed and non-guaranteed components to meet their specific needs and objectives.





## Challenges and steps for employers

For the first time in eight years, the statutory minimum return on supplementary pensions is set to rise. This presents significant challenges and opportunities for the second pillar of pension plans. Employers and HR managers need to understand the steps required to adapt and the potential impact on their pension schemes.

By staying informed and proactive, employers can ensure their pension plans continue to provide valuable benefits to their employees while meeting regulatory requirements.

1. **Examine current plans:** Assess your existing supplementary pension plans to understand how the new minimum interest rate will affect them.
2. **Evaluate pension investments and providers:** Consider the performance and flexibility of pension providers. For example, AG offers a diverse range of solutions with attractive returns.
3. **Communicate with employees:** Although not legally required, it is considered best practice to ensure your employees are informed about the changes and how they may impact their retirement savings.
4. **Thoughtful financing:** You may need to provision a financial buffer to meet the new minimum interest rate requirements.

## Why choose AG as your pension provider?

AG provides a variety of investment options within Branch 21, Branch 23, or Branch 44, with a track record of strong performance, yielding returns that are considerably higher than the statutory minimum.

### Branch 21: security and stability

- **A guaranteed return each year, with possible profit sharing:** Branch 21 policies offer a guaranteed return on premiums. The premiums are managed individually and linked to the AG Employee Benefits General Fund, which has consistently delivered stable yields. For example, the yield since January 2024 has been 1.75%. In addition to the guaranteed return, policyholders may benefit from additional annual profit sharing based on AG's financial performance.
- **Attractive net total return:** The average net total return on average growth through premiums in 2023 was at least 2.50%. In recent years during the low interest rate environment, the average net total return has always reached at least the level of 1.75%.
- **A highly diversified asset mix:** A well-diversified portfolio helps ensure stable growth and healthy cash flow, providing a balanced approach to a secure investment.

### Branch 23: growth potential

- **Investment flexibility:** Branch 23 policies allow investment in a variety of funds without guaranteed returns, offering the potential for higher growth. Employers and employees can select funds based on their risk tolerance and financial goals.
- **Professional management:** Funds are managed by some of the world's best fund managers, ensuring optimal performance.
- **Historical performance:** Branch 23 funds have shown excellent historical returns. For instance, the Rainbow Green fund (50% bonds and 50% shares) achieved a 3.87% return over five years as of June 30, 2024.

On the [AG EB Invest Dashboard](#), employers can monitor the performance of AG's Branch 23 funds at any time.

### Ensuring a smooth transition: the path forward for employers

Navigating the upcoming changes in Belgium's supplementary pension plans requires careful planning and strategic action. By understanding the new minimum return requirements and evaluating the best options for your organization's needs, you can ensure that your pension plans continue to provide valuable benefits to your employees while meeting the new regulatory standards. AG offers robust solutions across Branch 21, Branch 23, and Branch 44, ensuring a diverse range of options to meet varying risk appetites and financial goals.

Stay informed, stay proactive, and choose AG for a reliable and high-performing pension partner.

## Why partner with AG?

With a market share of 21%\*, AG is the leader in the Belgian insurance market. It owes this position to a broad and high-quality product range, commitment to excellent service and cooperation with a network of independent insurance brokers, Fintro agents and BNP Paribas Fortis agencies. AG employs over 4,400 highly trained staff members dedicated to providing outstanding service.

AG Employee Benefits, the group division of AG, is the leader in the Belgian second pillar market\*. It offers tailor-made solutions for supplementary pensions, collective healthcare and disability insurance: company plans, sector-wide plans, cafeteria plans, etc. It also offers an innovative range of products including Hospicare Flexible, Income Care, Ambucare Flexible, AG Care, AG Ascento, etc. More than 1,600,000 employees count on AG Employee Benefits for their supplementary pensions, and AG provides 1,300,000 people with complementary healthcare cover\*.

AG Employee Benefits is committed to developing competitive and innovative products and providing clients with high-quality service. In collaboration with IGP, you can count on AG Employee Benefits for a privileged partnership in the complex field of supplementary pension and healthcare benefits.

AG has been an IGP Network Partner since 1967.

\* Assuralia, December 31, 2023

For more information on navigating these changes and optimizing your pension plans in Belgium, reach out to your IGP Business Development Manager, or:

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<https://ag.be/employeebenefits/en>



# Country News: Malaysia

## AIA Bhd.: Empowering healthier, longer, better lives



AIA Bhd. is a leading insurer in Malaysia, where it has been privileged to do business since 1948. As one of the largest employee benefits providers in Malaysia, AIA Bhd., is committed to helping people live healthier, longer, better lives through benefits programs that include wellness and wellbeing initiatives and prioritize the principals of environmental, social, and corporate governance (ESG).

### Workplace solutions for employee wellness and wellbeing

AIA's corporate insurance solutions, anchored by the acclaimed **WorkWell with AIA** proposition, are designed to closely collaborate with clients to craft tailored employee benefits and services. It focuses on enhancing employee wellbeing across four key pillars: Live Well, Think Well, Plan Well, and Feel Well.

AIA's employee benefits offer a suite of solutions promoting physical, mental, financial, and social

wellness. This includes, **AIA Vitality**, AIA's health program that encourages members to adopt healthier lifestyle habits, contains mental health self-serve tools and coaching, and Employee Purchase Programs that address financial and protection gaps as well as community and workplace initiatives that promote inclusion and purpose.

AIA Vitality is a personalized, science-backed health and wellbeing program that empowers employees with the knowledge, tools, and motivation to make healthier choices every day.

Using the latest research in behavioral science and incentives, Vitality is designed to promote long-term behavior changes in health by encouraging people to move more, eat well, and complete regular health checks.

AIA Vitality motivates employees to make positive health choices via a sustainable and continuous 3-step cycle that encourages them to:

- Understand their current health status and discover their AIA Vitality Age. AIA Vitality Points can be earned by completing health assessments and health checks, as well as other activities.
- Set health goals and engage in healthy activities, like exercising and eating right, which allows employees to earn AIA Vitality Points. Members also enjoy offers and discounts from AIA Bhd.'s health and wellness partners.
- Earn AIA Vitality rewards – All AIA Vitality members start off with Bronze status and by earning points for making healthy lifestyle choices – they can move up to Silver, Gold or Platinum status. The more points they earn, the higher their AIA Vitality status and the greater the rewards.

For more information about AIA Vitality, click [here](#).

### More effective care management for mental well-being

Breaking away from conventional corporate insurance approaches, WorkWell with AIA also unveiled a groundbreaking initiative: **AIA Mental Health Solution**, an innovative program, Malaysia's first in the market with a sole focus on mental care.

AIA Mental Health Solution strives to revolutionize employee mental health support with its comprehensive approach via two distinctive core features:

- **Digital mental wellness access**  
Powered by ThoughtFull™, a leading Southeast Asian digital mental health platform, providing one-on-one professional mental wellness coaching, self-guided content, wellness tracking, mental wellness webinars and programs, and 24/7 wellness hotline for crisis interventions.
- **Comprehensive mental health benefits**  
Covering consultations, medication, and treatment cost for mental health conditions, ensuring support for employees and their dependents.

AIA Mental Health Solution enables employers to provide end-to-end support for their employee's mental wellbeing. It offers a suite of solutions and services that provides guidance to organizations who are seeking to prioritize their employees' mental health and wellbeing.

With the AIA Mental Health Solution, employees have the support to achieve an overall state of wellbeing in the four key areas of: physical, mental, financial, and social.

### Levels of support include:

- **Preventive support**  
Self-guided learning and wellness trackers
- **Curative support**  
1-on-1 coaching with certified mental health professionals
- **Crisis support**  
24/7 Wellness hotline for crisis interventions
- **Medical treatment**  
Mental health hospitalization and outpatient coverage

For more information about WorkWell with AIA, click [here](#).

### Building better integrated health and wellness outcomes

A strategic priority for AIA is to build on their leading integrated health and wellness solutions and reward customers for making changes to improve their health.

Mental health issues, the second-leading cause of disability-related time loss<sup>1</sup>, are being exacerbated by life pressures, poor nutrition, lack of exercise, increased use of digital media, and social isolation. Addressing mental health is a complex challenge, further complicated by the stigma surrounding mental health disorders.

<sup>1</sup> McKinsey 2022; as cited in AIA\_ESG\_Report\_2022.

A wellness study commission by AIA covering its markets in Asia, sought to understand the extent of the issue. AIA's health and wellness offerings through AIA Vitality and WorkWell with AIA play a crucial role in addressing the problem. For more information, see AIA's *Healthier Together Whitepaper*.







## Creating value for all stakeholders

### Technology & Innovation

**AIA+ Corporate Portal and AIA+ Customer Portal** – a self-serve portal for HR personnel, and AIA+ Customer Portal is self-serve portal for employees. Both portals provide convenient access for submitting claims, checking of benefits and claims usage as well as to receive e-notification on the status of claim payments.

**AIA+ app** – allows members to pre-register their clinic visitations, view medical bills, submit claims, check policy coverage and utilization, and access other digital health features.

**Analysis of employees' cost-benefit and utilization** – AIA's data is analyzed and benchmarked against industry standards and compiled into various reports that allow for cost management and better management of employees' health.

### Exclusive Services for Members

- **Digital Health Telemedicine** – Live chat with doctors or healthcare providers at any time, and from anywhere.
- **Group MedCare** – Access to Personal Medical Case Management services, ensuring 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** – Benefits and features designed to provide value-added services to employers and employees.

### Network coverage & management

AIA partners with more than 4,300 panel GP clinics in Malaysia and offers a Letter of Guarantee facility that is accepted by most major hospitals, providing cashless convenience for AIA-covered members.

### Personal Medical Case Management

Personal Medical Case Management (PMCM) is a medical support service offered by AIA Bhd. to ensure our customers receive the best possible treatment and personalized ongoing support throughout their medical journey when diagnosed with a serious or complex condition.

Customers have access to care and advice delivered via teleconsultation or in-person, depending on the needs of the patient.

## Embracing digital innovation to drive efficiency and improve the customer experience

In August 2024, AIA Malaysia was honored with the **Digital Transformation of the Year** award at the 9th Asia Trusted Life Agents & Advisers Awards in recognition of its innovative use of artificial intelligence (AI) technology.

As one of the first in the industry to embrace AI technologies, this milestone underscores AIA Malaysia's commitment to leveraging digital innovation to create a more seamless and convenient experience for customers as well as demonstrate AIA Malaysia's unwavering commitment to innovation and excellence.

AIA Malaysia's AI innovations were also recognized at the prestigious **Insurance Asia Awards 2024** with the **AI Initiative of the Year – Malaysia** award.

### Other awards in 2024 include:

- **Insurance Asia Awards 2024**
  - Health Insurance Initiative of the Year – Malaysia
  - AI Initiative of the Year – Malaysia
  - Technology Excellence Initiative of the Year – Malaysia
  - Mobile App of the Year
- **Human Resources Online HR Excellence Awards 2024**
  - Excellence in Corporate Wellness (Silver)
- **National Human Resources Leadership Forum 2024**
  - Top Employers' Excellence Award

### Privacy Information:

AIA Privacy Statements are available at: <https://www.aia.com.my/en/search.html?keyword=privacy>  
AIA Vitality Privacy Statement: <https://www.aia.com.my/en/index/aia-vitality-privacy-statement.html>

- **ESG Positive Impact Awards**
  - Good Health & Well Being (Gold Winner)
  - Social Category - Large Companies
- **9th Asia Trusted Life Agents & Advisers Awards**
  - Winner - Digital Transformation of The Year

## Why partner with AIA Bhd.

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

Through their wide and diverse distribution footprint which comprises of more than 17,000 strong Life Planner force, exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, AIA provides their customers with the choice of deciding how, when and where they connect with them.

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 2,400 employees to serve our 5.2 million customers nationwide.

AIA Bhd. has been an IGP Network Partner since 1982.

For more information on employee benefits in Malaysia, please contact your IGP Business Development Manager, or:

### AIA Bhd.

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# Country News: The Netherlands

## a.s.r.Vitality: For fitter, more sustainable employees

At the IGP Employee Benefits Forum in London back in April 2024, multiple sessions highlighted that well-being and vitality are key priorities for employers in today's world. Five years ago, our Dutch partner a.s.r. launched a.s.r.Vitality to help employees better understand their health and encourage them to lead more active lifestyles.

### Healthier and happier employees with a.s.r.Vitality

Vitality is an international well-being program active in over 40 countries, with more than 42 million members.

a.s.r. is the exclusive partner of Vitality in the Netherlands, offering a.s.r.Vitality to employers and their employees. The program motivates both employers and employees to stay active and make healthier choices both in the short and the long term, supporting the physical, mental and financial health of employees.

This is critical, as healthy employees are the foundation of every successful organization. Higher vitality not only correlates lower absenteeism but also enhances mental and physical fitness, contributing to increased effectiveness, higher productivity, and greater job satisfaction. Therefore, a.s.r.Vitality is a valuable addition to any employer's well-being program.

### a.s.r.Vitality: rewarding healthy choices

The significant health benefits of a.s.r.Vitality are crucial for both employees and employers. But why does the program work so effectively?

a.s.r.Vitality is about: knowing your health, get moving and be rewarded for actively engaging in your health. The more employees invest in their health and increase their physical activity, the greater the rewards they earn. By taking steps and raising their heart rate through physical activity, they achieve goals and enhance their Vitality Status.

In the a.s.r.Vitality Webshop, employees can redeem weekly, monthly, and status-based rewards, including discounts on a variety of products and activities. This approach is supported by research showing that rewarding healthy behaviour has a strong motivational effect:

- 23% of participants become consistently active within one year
- 72% report that Vitality has improved their lives.
- 90% state that the program has enhanced their physical health and mental well-being.

(Source: Vitality Research Worldwide)

### Widely accessible starting in 2025

In today's world, these topics are increasingly pressing – not only because of the rising retirement age, which extends employees' working years, but also due to the heightened daily pressures employees face. As such, investing in additional vitality and fostering a healthier workforce is more important than ever.

Healthy employees who feel good about themselves and enjoy their work are less likely to experience absenteeism and are more likely to maintain their vitality throughout their careers. a.s.r. recognizes the urgency of contributing to a healthier society. Their experience with the program shows that employees find it an accessible and appealing way to focus on their health.

That is why a.s.r. is excited to announce that, starting in January 2025, a.s.r.Vitality will be available for all employers with health, income, or pension insurance through a.s.r., with no additional contribution required.

This expansion aims to lower participation barriers and encourages more customers to engage with the program, ultimately inspiring employees to actively improve their physical, mental and financial well-being.

### Why partner with a.s.r.?

With roots dating back to 1720, a.s.r. boasts a centuries-long tradition of providing insurance solutions. a.s.r. offers a broad range of simple and transparent products and services designed to complement Social Security benefits for both consumers and commercial customers. a.s.r.'s comprehensive portfolio includes non-life, life, and income protection insurance, group and individual pensions, health insurance, travel and leisure insurance, funeral insurance, and mortgages. Additionally, a.s.r. is active in developing and operating real estate.

Each of a.s.r.'s brands offers a unique mix of products and distribution channels tailored to meet sustainability needs (<https://www.asrnl.com/about-asr/our-brands>). a.s.r. integrates sustainability across its entire organization, focusing on three core themes where it can make the greatest social impact: climate change and energy transition, vitality and sustainable employability, and financial self-reliance and inclusiveness.

As one of the largest insurers in the Netherlands, a.s.r. is committed to helping people. The company aims to fulfill several key roles within society: being a dependable insurer for its customers, a stable financial institution, a people-focused employer, and a valuable member of the community.

a.s.r. has been an IGP Network Partner since 1991.

The Vitality method has proven successful in over 40 countries. If you are interested in experiencing the benefits of a.s.r.Vitality for your organization or would like to discuss possibilities for your company, please contact your IGP Business Development Manager, or:

**a.s.r.**

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**a.s.r.**







## Global News: Further Accelerating access to precision medicine for cancer

Guided by a vision of a world where healthcare is not defined by geography, Further creates specialized, innovative solutions, with the latest treatments and technologies to give more people with serious illnesses access to a better chance of a successful medical outcome.

From expert second medical opinions and oncology services to out-of-country treatment for serious illnesses, Further represents a new category of healthcare, focused on accelerating access to the right medical expertise at the right time.

### Further provides access to expertise, wherever it may be, through a series of service and insurance solutions:

#### Service solutions:

- Access to best-in-class international medical expertise for a **second medical opinion** for all major diagnosed conditions in the areas of cardiology, neurology, traumatology, dermatology, etc.

- And for **oncology**, genetic testing performed in world-leading laboratories using the latest Next Generation Sequencing techniques to understand the genetic profile of each individual's cancer and provide a personalized treatment plan.

#### Insurance solutions:

- Different levels of insurance benefits available, from 'Gap' cover which provides overseas treatment where a cancer medication is not approved in an individual's home country, to full overseas treatment expenses for any **oncology, heart surgery, neurosurgery or transplant** procedure.
- Access to the latest novel treatments in worldwide Centers of Excellence
- End-to-end travel and accommodation

New developments in cancer treatments are advancing at a rapid pace but patient access to them is often limited, complex and costly.

Further is on a mission to change this with its new precision medicine product for cancer: [Precision CancerCare](#).

### Personalized treatment options to better fight cancer

Rather than using a generalized 'one size fits all approach' to treating cancer, precision medicine revolutionizes cancer care by enabling customized treatments to be delivered based on an analysis of the patient's specific type of cancer.

Using advanced molecular testing, such as Next Generation Sequencing, to screen the individual DNA and RNA of each tumor, precision medicine can identify the mutations and changes on a molecular level that have resulted in the cancer.

This enables physicians to determine the best approach for treating the individual's unique type of cancer. A targeted treatment plan can be developed that focuses on eliminating the malignant cells and sparing the healthy ones, resulting in fewer side effects and a better quality of life for the patient both during and after treatment.

### Precision CancerCare™

A high-value, high-impact full solution for their clients and employees that provides a personalized approach to cancer care.

#### Here's how it works:

- Further works with the world's most advanced laboratories and precision medicine experts for molecular profiling of cancer; results of the testing are provided in an Expert Clinical Report.
  - Case Navigators work with the patient throughout the treatment journey, from diagnosis to personalized treatment to ensure timely access to the most effective cancer treatments.
  - The Case Navigator arranges for a tissue sample to be sent to a specialized lab for genetic sequencing.
  - The results are interpreted by an expert medical team made up of leading international

### Precision CancerCare™

- **Optimized cancer treatments**  
Genetic data identifies the optimal approach for each unique tumor.
- **Better medical outcomes**  
Enhanced overall survival and progression-free survival vs. standard treatment.
- **Improved quality of life**  
Targeted therapies reduce side effects and avoid unnecessary treatments.complications.

oncologists, pathologists and genetic experts who will recommend the most appropriate treatments based on the patient's own genetic profile.

Their report will also indicate if the patient is resistant to any treatments. The patient's oncologist is invited to a peer-to-peer consultation with the expert medical team to facilitate delivery of the treatment plan.

- The Case Navigator will explain the different treatment options to the patient.

If there is no approved treatment available, the patient will be matched (if eligible) to relevant clinical trials. The Case Navigator will provide support with enrollment and travel logistics for the patient to participate in the trial.

- If the genetic testing identifies a hereditary cancer gene that can be passed on through a family, Further will test eligible family members for the presence of the mutation so that appropriate genetic counseling can be provided.
- If the policy includes insurance cover and if the best treatment is not available locally, or the patient wishes to be treated overseas, Further will arrange for the patient to have their treatment in world-leading cancer facilities.

This innovative approach underscores Further's commitment to transforming cancer care and ensuring that patients receive the most effective and personalized treatments available.





By leveraging advanced molecular profiling and collaborating with world-renowned medical experts, Further strives to enhance the quality of life for cancer patients and to significantly improve their chances of positive outcomes.

### The impact of precision medicine on healthcare benefits and DE&I

As cancer is increasingly becoming a priority for employers due to its rising prevalence and significant impact on healthcare costs, precision medicine is beginning to emerge as a true game-changer for organizations, the health of their people, and their bottom line.

At the same time, organizations are looking at their benefits plans through a Diversity, Equity & Inclusion (DE&I) lens to ensure health inclusivity and equity, offering benefits that are accessible and valuable to employees across different population groups and geographies. More employers are looking to level the playing field and offer equitable benefits.

Giving your employees access to precision medicine removes geographical and eligibility barriers by providing access to a service that may otherwise be unavailable to them.

### Why Precision CancerCare™ is key to positive outcomes

- 84% of advanced cancer tumors have actionable genetic alterations as determined by genetic sequencing.<sup>1</sup>
- 1/4 of patients experience adverse side effects from standard cancer therapies.<sup>2</sup>
- 10-20% of hospitalizations for cancer patients stem from preventable treatment complications.<sup>3</sup>

### Why partner with Further?

Further Group is a global leader in the design and development of multimarket, specialized health insurance products and service solutions. Their mission is to give more people the opportunity to access the very best healthcare for serious illnesses and conditions.

For employers, Further delivers a high-impact, unique employee health benefit that can be deployed on a single or multiple market basis, removing financial and geographic barriers for employees to access the best medical care across the globe in a timely manner.

Further has been an IGP Global Service Provider since 2019.

### Further Group joins the UN Global Compact

In October 2024, Further Group joined the United Nations Global Compact, committing to its Ten Principles on human rights, labor, the environment, and anti-corruption, as well as its 17 Sustainable Development Goals (SDGs).

The UN Global Compact, launched in 2000, strives to advance United Nations values and responsible business practices globally.

Further's products aim to provide equal access to cutting-edge care for serious medical conditions, supporting the UN Sustainable Development Goal of promoting good health and well-being (SDG 3).

More information: [unglobalcompact.org](https://unglobalcompact.org).

#### Sources:

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#### Further

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