



# network news

December 2020

*We wish you a happy, healthy  
and prosperous 2021!*



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# 2020: it was never boring!

## Editorial by Peter de Vries

I'm sure you've heard enough about how exceptional, how different than expected, how challenging in general the year 2020 has been, ... so I won't go there.

### Impact of the Coronavirus

However, it's certainly worth reflecting on the impact that the Novel Coronavirus pandemic has had in the international employee benefits environment and on IGP's role.

IGP and our Network Partners around the world were quick to respond to address the needs of our customers and their Plan Members. IGP provided extensive information about what is covered by Network Partners in each country and additional information, e.g. about Telemedicine capabilities, whether the cost of Covid-19 tests is covered, and so on. Many Network Partners extended their coverage, some even added cash benefits free of charge, continuing coverage during temporary lay-offs, extended or eliminated waiting periods, dropped pre-authorization requirements for suspected Covid-19 treatment, extended claims submission periods, eliminated pandemic exclusions, and so on (Refer to the [global overview](#) of the COVID-19 coverages provided by IGP Network Partners).

The activities of the IGP Network have naturally also been affected. Between March and September, we saw a dramatic drop in the number of policy renewal exercises. Our Clients were clearly focused on other, more pressing matters associated with the Coronavirus, which meant they postponed going to the insurance market for quotes for insurance contract renewal. The number of renewal exercises has picked up again since September, although volumes are not yet up to pre-pandemic levels.

While we saw virtually no new global studies performed by Consultants on behalf of multinational companies over a six month period, activity on that front has also nearly returned to prior levels. Multinationals seem to once again have the time and energy to investigate the possibilities of consolidating and rationalizing their employee benefits financing strategy.

We saw a dramatic drop in Medical and Disability claims levels over the summer. On the one hand,

hospitals and other medical facilities were inundated and focused on managing the influx of patients infected with Covid-19. Essentially, doctors and nurses in many countries had their hands full treating Covid-19 patients and were simply incapable of providing other treatment. Resources were stretched to the limit, and sometimes beyond.

Even where other treatment was possible, we have seen that Plan Members have been reluctant to seek medical treatment because they are practicing social distancing, or simply for a fear of infection.

This deferral of medical treatment is worrying, because the absence of preventive and remedial treatment could well result in higher claims in the long term.

Evidence very strongly suggests that there are illnesses that are simply not being diagnosed. For example, studies indicate that the number of cancer diagnoses has dropped during the Coronavirus pandemic in some countries by as much as 50%.

Also, the absence of rehabilitation treatment to help someone with a disability, whether it be associated with mental health or a physical condition, will extend the length of long term disability and the duration of associated benefits.

Since roughly around August, claims levels have picked up again, but in most countries still not to previous levels. Surgical backlogs are being addressed, but in some countries it is expected that it will take more than a year to clear the backlog. Here again, the delay in surgery can result in increased claims.

Then there's the risk of new claims as a result of Covid-19 infection of Plan Members, such as long Covid, heart disease and mental health.

In IGP to date we have not seen an increase in the number of death claims as a result of the pandemic though. This is likely because the lives insured under contracts included in IGP arrangements are members of the working population, younger than retirement age. Full or partial lockdowns, and the fact that many people are working from home, has in many countries actually reduced the mortality rate of people up to the age of 65.

The bottom line is that we will almost certainly see a lower level of claims incurred in 2020, but expect a material increase in 2021.

Another unknown is the impact that the reduction in multinationals' headcounts will have on premium volumes for employee benefits coverages in 2021.

### IGP Organization

As regards IGP's own staff around the world, they have continued to work from home, and we've experienced virtually no disruption or detrimental impact on service levels. IGP staff remains motivated and highly productive.

Despite the stagnation in the group insurance market over the summer, we sold more new business in 2020 than we did in 2019. We have been successful in winning a number of global studies over the past year and expanded our portfolio of Global Underwriting and Captive accounts. On the other hand, the market stagnation has meant that we have achieved an even better persistency ratio than our already impressive past results. Overall, we're pleased with the development of our portfolio and in fact, have not experienced any detrimental impact of the pandemic on that front.

During 2020, we also expanded IGP's geographic scope. We're particularly pleased to have added Kenya to our list of IGP countries this year. The relationship with UAP Old Mutual in Kenya opens up the ability to provide coverage in many sub-Saharan countries through their regional plan.

We're also continuing to expand the lines of coverage in countries in which we are already active, e.g. Medical insurance in Russia.

While IGP continues to seek new opportunities on all fronts, an important focus over the past year has been in the development of improved IT systems. We're developing a brand new IGP mainframe system which will continue to streamline our processes, which will benefit both our customers and IGP Network Partners. We're also upgrading our claims reporting platform to enable us to deliver invaluable data faster and better. You'll be hearing more about this in the coming months.

- 2020: Clearly, it was never boring!
- 2021: It will be a year of challenges and a degree of uncertainty. There's plenty of work still to be done.

As we move into the new year, I wish you and your loved ones health and prosperity.

Stay well!

Peter



Peter de Vries  
Vice President  
Head of the IGP Network





## Network Partner News: Canada

### Manulife Introduces: Health By Design — A Proactive Care Model for Healthy Employees

*Imagine a completely proactive way of thinking about benefits – using the latest in science, technology, and predictive analytics to design an individual health journey for each employee. Delivering the right care, at the right time, in the right way to help them stay healthy at work.*

Health by Design combines Manulife's pharmacy, wellness and disability programs to help improve your employees' health.

#### It focuses on all aspects of an employee health journey:

##### 1. Prevention: Inspire healthy living

The first step in any health journey is to live a healthy lifestyle – reducing the risk of chronic conditions that often lead to disability.

**Manulife Vitality Group Benefits**, for example, uses behavioral science to inspire healthy habits. Studies by Vitality show that the program can lead to fewer sick days (about 2 days less days a year), higher workplace engagement, and stronger job performance (Source: Vitality US Corporate data, 2016).

##### 2. Intervention: Disrupt illness when sickness happens

When employees are at high risk for disability – intervening quickly with the right support can

## Health by design blueprint

### 1 PREVENTION

Inspire healthy living



- State-of-the-art Manulife Vitality app
- Healthy living incentives
- Latest in behavioural science

### 2 INTERVENTION

Disrupt illness



- Early intervention
- Active chronic disease management
- Pharmacogenetics

### 3 RECOVERY

Guide recovery



- Absence/disability management
- Digital and in-person mental health programs
- Specialty drug care

make all the difference. For example, our **Early Intervention Program**, to be launched in early 2021, uses predictive analytics to identify employees at risk of going on leave.

Employees get individualized care to improve their condition, to help them stay at work. This strategy involves a small investment – and may potentially save over \$30,000 (per case) in disability costs a year.

#### 3. Recovery: Guide recovery

The reality is, some employees get sick despite all efforts – and need industry-leading absence-and-disability management.

Manulife's Short Term Absence Solution offers a unique end-to-end absence and disability management solution - from early intervention, to return to work and regular health.

Experienced case managers focus on abilities, positive goals and the best possible outcomes for the employer and their employees.

Manulife identifies and works through the medical and non-medical factors affecting your employee's health event at the earliest stages. Technology is leveraged to optimize the case management of your employees' claims to improve the outcome and successful return to work.

Manulife stays on top of the issues that often prolong absence and works with the employer to resolve them. All of which helps you to understand the risks that face your employees and manage your business better.

#### Revitalize Your Organization with Manulife Vitality Group Benefits!

**Manulife Vitality Group Benefits** is a technology-based platform, which integrates with almost every wearable device – such as Apple or Garmin smartwatches – and inspires and motivates people to make healthy choices.

Through meaningful actions, personal goals and science-based motivation techniques, the healthiest choices become the easiest choices. And people are rewarded for it with discounts and gift cards.

The program is designed to improve your employees' health – using proven behavioral science. This is the first evidence-rich program of its kind in Canada.

*Manulife Vitality Group Benefits is embedded in group benefit plans with extended health care – at no extra cost to you or your employees!*

The Vitality Group has proven its program over the past 20 years, and is now in 26 countries, with 10 million members across the globe. No other program in Canada has this history and science behind it.

*The more employees engage with Manulife Vitality Group Benefits, the greater the benefit to your organization.*

The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife Vitality Group Benefits program. Vitality is a trademark of Vitality Group International, Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under license. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company, and are used by it, The Vitality Group Inc. and its affiliates under license. PO Box 2580, STN B Montreal QC H3B 5C6.

## Health Challenges Facing Canadian Employers



Work absences account for **15% to 20%** of payroll dollars.<sup>1</sup>



**Only 15%** of adults meet physical activity guidelines.<sup>1</sup>



**Inactivity** leads to many conditions that cause disability.<sup>2</sup>



**½ million** Canadians miss work every week due to mental health issues.<sup>3</sup>



**Only ½** of people with major depression get adequate treatment.<sup>4</sup>

<sup>1</sup> The Conference Board of Canada: A Road Map to Health System Sustainability: CASHC Compendium Report, 2011-16

<sup>2</sup> World Health Organization Guidelines on Physical Activity and Sedentary Behaviour, 2020

<sup>3</sup> The Mental Health Commission of Canada, 2018

<sup>4</sup> The Canadian Journal of Psychiatry: Major Depression in Canada: What Has Changed over the Past 10 Years?, 2016

Manulife's disability organization is unparalleled with over 1,200 dedicated team members spread across nine offices, coast to coast.

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.

*A study of a larger client showed that Manulife's disability program decreased employee time away for mental illness by 19%. Mental illness makes up 70% of disability costs in Canada (Source: Mental Health Commission of Canada).*

As one of the top providers of disability management solutions in Canada, we have the tools and talent to help optimize your organization's short-term absence approach.

*Health by design is about cost management through keeping employees healthy, and acting quickly to intervene when sickness happens – to help them lead better lives and be successful contributors for your organization.*

### Manulife Group Benefits: Your Best Choice

The Canadian Division of Manulife provides life, health and savings plans to more than one in five Canadians and is one of the largest group insurers in Canada.

It is also a leading provider of life, health, disability, and travel insurance to professional, alumni, and retiree associations as well as retailers and financial institutions.

Manulife Canada's Group Benefits Division offers businesses of all sizes a range of traditional and flexible benefits programs that includes life, critical illness, disability, health, and dental coverages.

More than 30,000 Canadian businesses have entrusted their employee benefits programs to Manulife Group Benefits. It provides coverage for businesses of all sizes, from two employees to Canada's largest employers.

An industry leader in electronic services and transactions, Manulife Group Benefits provides a broad range of coverage including health and dental care, emergency travel assistance, short and long-term disability, absence management solutions, life insurance, and accidental death and dismemberment coverage.

Incorporated in 1887 as The Manufacturers Life Insurance Company, Manulife and its worldwide affiliates have grown to become a leading Canadian-based financial services group with millions of customers in 22 countries and territories worldwide.



### Awards & Recognitions (2019)

- Confrim 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.

Manulife Canada is located on the internet at: <http://www.manulife.ca>  
(Information is available in English and French.)

Group Benefit products and services are offered by The Manufacturers Life Insurance Company (Manulife).

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# Network Partner News: Denmark

## PFA Pension Launches PFA Climate Plus

### Customers with PFA can now make their pension even greener

PFA has launched PFA Climate Plus - a sustainable pension product that makes it possible to save for retirement based on specially selected climate-friendly investments. The green ambitions are underpinned by clear, concrete climate goals. For example, the entire portfolio aims to be CO<sub>2</sub>-neutral by 2025.

Today, when saving for retirement with PFA, pension savings are invested based on a number of considerations, including social responsibility, corporate governance, climate and the potential environmental impact. PFA has upped this endeavor by launching a new savings solution. PFA Climate Plus is specifically targeted at climate-friendly investments.



*With PFA Climate Plus we want to give our customers the opportunity to increase the proportion of their retirement savings invested in particularly green enterprises. PFA Climate Plus is targeted at companies actively working to reduce the world's CO<sub>2</sub> emissions, thereby making a positive impact on parks and sustainable properties. No investments will be made in oil, coal, or gas.*

Kasper A. Lorenzen, Group CIO at PFA

### Good returns with a green conscience

At the same time, Kasper A. Lorenzen stresses that he does not believe the focus on climate will undermine PFA's ambitions when it comes to good returns. On the contrary, he believes that considerations vis-à-vis returns and climate are inextricably linked.

*"The ability to manage climate risks is becoming an increasingly important parameter if a company is to thrive and achieve success in the long run. Our decision to up our efforts in this area is not only based on consideration for societal development, but also because we believe that good returns are increasingly*

### PFA Climate Plus: Facts

- Shares in PFA Climate Plus will emit 60% less CO<sub>2</sub> than the average
- The goal is for PFA Climate Plus to be CO<sub>2</sub>-neutral by 2025, and CO<sub>2</sub>-negative by 2030.
- No investments will be made in oil, coal, or gas
- We will strive to achieve the same level of risk and return potential as the current market rate product

*going to be green. For the same reason, our climate investment endeavors are not only part of PFA Climate Plus, but also a strong priority in the rest of our investment portfolio,"* says Kasper A. Lorenzen.

He adds that in PFA Climate Plus, the risk and return potential are basically the same as PFA's current market rate product. However, as there are various investment pools, the returns will also vary. Likewise, the return in the Climate Plus pool may fluctuate more as it is focused on fewer assets.

### Customers receive recommendations via PFA's investment guide

The choice of PFA Climate Plus is made by using PFA's Investment Guide where, besides answering the typical questions about risk and finances, customers also need to answer questions about their climate preferences. Based on their answers, they get a recommendation on whether they should place some or all their savings in PFA Climate Plus. In this regard, it is important to mention that in PFA's other investment, universe consideration of the climate is also included and that PFA Climate Plus will therefore be recommended to those who want to up their green investments.

*"In PFA Climate Plus, the primary focus is on companies that have come so far with their green agenda, while in the remaining investment universe we have the same high degree of focus on creating*



change through investments in companies with green potential. These are two different paths towards the same goal. As some people prefer the one approach and others the second, we would like to give our customers the option to choose for themselves. For example, this includes also choosing a fifty-fifty solution, so they have one foot in each camp," says Kasper A. Lorenzen.

Since the launch in the end of May, approximately DKK 2.5 billion has been invested in PFA Climate Plus. Approximately 26% of PFA's customers have taken PFA's investment guide's recommendation and have chosen to transfer their pension to PFA Climate Plus - corresponding to approximately 7,500 customers.

### More information?

Learn more about PFA Climate Plus and sustainable investments in PFA:

- Become more knowledgeable about PFA Climate Plus [here](#)
- Sustainable property - Pakhusene in Aarhus, Denmark [here](#)
- Sustainable hybrid ferries – Scandlines [here](#)

## PFA Pension: Your Best Choice

PFA Pension was founded in 1917 and is the largest privately owned life insurance company in Denmark. PFA is also the leading underwriter of group insurance and pension plans in Denmark with a 19.6% share of the overall financial services market. PFA Pension has assets of close to DKK 600 billion, and its premium income exceeds DKK 39 billion from approximately 1,3 million customers who have chosen one or more of PFA's pension products.

Independent agencies have given PFA high scores for the financial returns on its retirement products, pricing of products, and high level of service. PFA is strongly committed to being involved in public and legislative matters concerning the status of pensions in Denmark and to providing service based on ethical guidelines.

PFA Pension has been an IGP Network Partner since 1982.



## Why is PFA Pension your best choice?

- **Ambition** – PFA's ambition is to ensure people in Denmark have the freedom to live their lives. This is done by working to make the pension savings grow, but also by offering insurance cover, saving plans for private customers and various products within health and housing, among other things. All of this is done in order to live up to PFA's customer pledge: More for you.
- **Market Leading** – With approximately 1.3 million private customers, 5,450 corporate and organizational customers and a market share of 19.6% of gross payments, PFA is Denmark's largest commercial pension company.
- **Investment Returns** – With close to DKK 600 billion under management, PFA is the largest customer-owned pension company in Denmark. The size allows PFA to manage the money of the customers in the best possible way. As a customer, the investments are handled by possibly the best investment team in the sector, planning the right strategy, concluding the best deals and keeping the expenses at a minimum.
- **PFA shares the profit with the clients** – PFA is an independent company with a business model which makes it possible for PFA to create more value to the customers. PFA was founded by the labor market parties in 1917 in order to create mobility in the Danish labor market and to ensure the people in Denmark the freedom to live the life that they want. Due to the fact that PFA was not established for the benefit of its owner's wealth, the greater part of the value created will be returned to the customers. This is the very core of PFA's business model.
- **PFA Plus** - PFA Plus is a complete pension solution that offers both savings and insurance cover in one package. A flexible investment concept, PFA Plus

ensures that your employees can save their money at market interest rates, and that risk is gradually reduced as retirement age approaches.

- **Customer Satisfaction** – To ensure PFA creates the greatest possible value for our customers, PFA monitors customer satisfaction in its annual customer surveys in order to tailor its offerings to customer needs.
- **PFA gives the customers a qualified recommendation** – For many people, there is a great difference between how important pension is, and how interesting they find it. This makes the role of PFA particularly important. As the customer's company, PFA takes responsibility for finding the solution that suits the customer best. This is done by transforming its knowledge and experience into qualified recommendations for the clients.
- **Health and prevention activities** – PFA's obligations for their clients reach beyond the financial aspect. Over the years, PFA has acquired solid experience and profound competences within the health arena, and PFA shares its knowledge and expertise with its customers as well as the community in general through more public forums. In the strategy for health at the workplace, PFA especially focuses on preventive measures and early intervention.

If you would like more information, please contact your IGP Account Manager or:

### PFA Pension

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**PFA**  
More for you



# Network Partner News: United Kingdom

## AXA PPP healthcare Rebrands as "AXA Health"

### Supporting Members' Health & Wellbeing at Every Step



**AXA believes that by going a little further every day, all of us can bring out our best selves. And by continually making improvements to its business, AXA can make things simpler and easier for plan sponsors and members.**

That's why in October, AXA brought together three of its trusted brands – **AXA PPP healthcare**, Health on Line and Health Services/ICAS UK – under one name: **AXA Health**.

The new name reinforces AXA Health's goal of helping members become the best version of themselves.

It will also facilitate the introduction of health and wellbeing programs that reflect members' changing needs, especially in the areas of achieving and maintaining good health and preventing disease.

Plan members look to AXA Health for support to help them throughout their lives, supporting them every step of the way – keeping them well and being there when they are needed.

*AXA Health has been providing healthcare services to businesses for 80 years. Its corporate customers include some of the leading organizations in the UK.*

#### The Wellbeing Cycle

AXA Health's understands what generates results and creates year-on-year improvement. This knowledge led to the creation of AXA Health's Wellbeing Cycle.

*The Wellbeing Cycle creates a shared wellbeing solution for businesses – no matter what size.*

#### Proactive Health Gateway

Proactive Health Gateway is a digital platform that not only informs the employer's wellbeing strategy, but also helps employees make changes they can stick to.

The Proactive Health Gateway supports employees with their wellbeing goals. It's packed with interactive tools and responds with tailored content to their choices and interests.

It helps employees make the little changes that really count. *The Proactive Health Gateway is included as part of Advance, AXA Health's corporate health insurance, or available as a standalone purchase.*

The Gateway includes numerous features that enable employees to build a plan perfectly suited to their goals – making it more integral to their lifestyle.



#### An integral part of that is the Health Age Calculator

This helps employees discover their "Health Age" versus their real age. After discovering the employee's real age, the Gateway provides in-depth guidance and suggestions to improve their health.

AXA Health works with employers to identify the gaps in their existing program to keep employees continuously engaged.

It helps the employer to choose the right activities in each stage - from Insight to Intervention - and ensures they are delivering across the Five Drivers of Wellbeing: Health, Fitness, Nutrition, Lifestyle and Mindset.

*Every business is as unique as its people. That's why AXA Health takes time to understand each organization and works with them to create strategies that drive an ever-improving wellbeing cycle.*

#### Insight

Understanding the organization's wellbeing challenges is key to solving them. AXA Health's experts become fluent in the employer's data and can use a suite of products to provide additional insight.

#### Engage

When it comes to wellbeing, everyone knows you get out what you put in. That's true from advocacy at management level, to employees of all levels.

AXA Health helps employers with expert tools, campaigns and content to generate interest, improve knowledge and drive interaction. One such innovative tool is its digital platform, the Proactive Health Gateway (see above).

#### Assess

People and businesses alike can only improve if they know their current level of health and wellbeing.

AXA Health's healthcare professionals will work with the employer to benchmark their current wellbeing levels, providing data-points against which success can be measured.

#### Intervene

It's important to know when to step in to help your employees. As healthcare experts, AXA Health will recommend how and when to get directly involved in improving the wellbeing of your employees.

Working together, whether through workshops and training, or implementing a program of health coaching, AXA Health and the employer will drive wellbeing outcomes.



## AXA Health's Cycle of Wellbeing



### Support

AXA Health knows people need different things at different times. That's why it will provide support that can help when the everyday doesn't go according to plan; as well as helping those who need ways to stay on-track with their wellbeing journey.

### Other Health & Wellbeing Services and Tools AXA Health can offer

- **Health Assessments** – combine the best of digital technology with blood analysis and personal encouragement
- **Seminars and events** – led by qualified clinical experts
- **24/7 mental health app** – helps to boost mental wellbeing, manage mood and build resilience
- **Employee Assistance Program (EAP)** – Counselors can help with more serious concerns, such as; anxiety, stress, depression, loss or family and relationship matters. They'll offer initial

emotional support, and determine whether short-term scheduled counseling\* is right for the employee. Alternatively, they'll point them towards the right professional help.

The **LifeManagement™** service can give practical, impartial information on home and family issues, as well as financial and legal matters.

**Health at Hand** pharmacists, midwives and nurses are there to talk through concerns, diagnosis or treatment.

Calls are answered 24/7, 365 days a year\*\*

*Counseling is available through EAP Premier only.*

*\*\*Pharmacists and midwives are available Monday to Friday 8am-10pm, Saturday 8am-4pm and Sunday 8am-12pm. The LifeManagement™ team is available Monday to Thursday 8.30am-11pm, Friday 8.30am-8pm and Saturday 8.30am-4pm.*

- **Realise Health Plans** – combining clinical data, lifestyle information and health coaching to help employees understand their health and make lasting changes

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

AXA Health 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.*

- **Health Coaching** – from the launch of the wellbeing program to promotion of every initiative – via effective and timely communications
- **Employee Engagement** – from the launch of the wellbeing program to promotion of every initiative – via effective and timely communication. Health Coaching – removing barriers to change for those employees that need extra help and support

### Recent Awards & Recognitions

AXA Health's innovative and customer first approach to healthcare has meant that it has received a number of commendations and accreditations, including:

- 2020 Defaqto 5\* rating for Business Health Plan
- 2019 Health Insurance and Protection Awards – Best Group PMI Provider
- 2018 Moneyfacts Consumer Awards – 2018 Health Insurance Provider of the year
- 2018 COVER Excellence Awards – Best Group Private Medical Insurance Provider
- 2018 DMA Gold Award in the Health and Wellbeing category

*\*AXA Health's Business Health Plan has been rated 5 Stars by independent financial information business, Defaqto. The Defaqto 5 Star Rating is based on an assessment of the overall product including all options. If some of the options are not selected, this will affect the product's Star Rating.*

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

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# IGP Virtual Training Series

## Exclusive for Our Corporate Contacts

### Unlock your company's potential!

Join us for a series of six webinars, organized exclusively for our corporate client contacts, during which we will guide you through the international employee benefits landscape, including market trends & analysis, solutions, reporting and corporate governance.

The sessions will be repeated in different time zones and will be available in English, German and/or French.

#### January 21, 2021: Trends & Development of the International Employee Benefits Market

What are the trends that we see in the international employee benefits market, and what is the impact of COVID-19? This session also includes a market analysis, as well as an overview of the different types of global programs that are available.

#### February 18, 2021: Introduction to Pooling

How does IGP pooling work? What are the hard and soft dollar savings delivered by pooling? What products are available?

#### March 18, 2021: Introduction to Global Underwriting & Pricing

What is Global Underwriting & Pricing and how does the IGP Guaranteed Global Advance product work? How does this influence local underwriting, pricing and local rebroking? Is this a fit for your company and are you ready?

#### April 22, 2021: Introduction to Captives

IGP's tailored captive program addresses the specific needs and objectives of corporations that have a centralized approach and increased risk appetite. Why should you include employee benefits in your Captive and how does it work in practice (including implementation, annual renewal cycle, financial settlements and detailed quarterly reporting).

#### May 20, 2021: Review of an IGP International Experience Report

IGP's annual International Experience Reports are provided in a unified format and show you how your employee benefits dollars are being spent in each country. This session will give you a better insight of the timings and procedures to produce this type of report, as well as a detailed explanation of the type of information that is included and how the numbers should be interpreted.

#### June 17, 2021: Management of a Global Employee Benefits Program

How to develop an international employee benefits strategy, and link this with a global network program. Includes tips on action plans and available resources.

[register here](#)

If you would like more information, please contact your IGP Account Manager or:

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# Unlock your company's potential

## Free Virtual Training Series

Join us for a series of six webinars during which we will guide you through the international employee benefits landscape, including market trends & analysis, solutions, reporting and corporate governance.

- **January 21, 2021**  
Trends & Development of the International Employee Benefits Market
- **February 18, 2021**  
Introduction to Pooling
- **March 18, 2021**  
Introduction to Global Underwriting & Pricing
- **April 22, 2021**  
Introduction to Captives
- **May 20, 2021**  
Review of an IGP International Experience Report
- **June 17, 2021**  
Management of a Global Employee Benefits Program



[click here for information  
and session registration](#)

# IGP Network Partners

Argentina	SMG LIFE
Australia	AMP Life Limited
Austria	ERGO Versicherung AG (in association with BONUS Pensionskassen AG)
Belgium	AG
Brazil	MAPFRE Vida S.A.
Brunei	Aviva Ltd. <sup>2</sup>
Cambodia	Manulife (Cambodia) Plc. <sup>1</sup>
Canada	Manulife Financial Corporation – Canadian Division
Channel Islands (Health)	AXA Health
Channel Islands (Life & Pensions)	Canada Life Limited
Chile	MAPFRE Compañía de Seguros de Vida de Chile S.A.
China	Manulife-Sinochem Life Insurance Co. Ltd.
China	Taiping Pension Company, Limited
Clipperton	See France <sup>3</sup>
Colombia	MAPFRE Seguros de Colombia
Costa Rica	MAPFRE Seguros Costa Rica, S.A.
Denmark	PFA Pension
Dominican Republic (Life)	MAPFRE BHD Compañía de Seguros, S.A.
Dominican Republic (Health)	ARS Palic Salud, S.A.
Ecuador	MAPFRE Atlas Compañía de Seguros S.A. <sup>1</sup>
El Salvador	MAPFRE Seguros El Salvador S.A.
Finland	Mandatum Life Insurance Company Limited
France	Malakoff Humanis
French Guiana	See France <sup>3</sup>
French Polynesia	See France <sup>3</sup>
French Southern & Antarctic Lands	See France <sup>3</sup>
Germany	Gothaer Lebensversicherung AG
Greece	The ETHNIKI Hellenic General Insurance Company
Guadeloupe	See France <sup>3</sup>
Guatemala	MAPFRE Seguros Guatemala, S.A.
Honduras	MAPFRE Seguros Honduras, S.A.
Hong Kong	AXA China Region Insurance Company Limited
Hong Kong	Manulife Hong Kong
Hungary	Aegon Hungary Composite Insurance Company
India	Max Life Insurance <sup>1</sup>
Indonesia	PT.Asuransi Jiwa Manulife Indonesia
Ireland	Irish Life Assurance plc
Italy (Life)	UnipolSai Assicurazioni S.p.A.
Italy (Medical)	UniSalute S.p.A.
Japan	The Dai-ichi Life Insurance Company, Limited
Kenya	UAP Old Mutual Group
Korea	Samsung Life Insurance Company, Ltd.
Liechtenstein	See Switzerland
Luxembourg	Cardif Lux Vie S.A.
Macau	AXA China Region Insurance Company Limited
Macau	Manulife Hong Kong
Malaysia	AIA Bhd.

# IGP Network Partners

Martinique	See France <sup>3</sup>
Mauritius	Swan Life Ltd.
Mayotte	See France <sup>3</sup>
Mexico	Seguros Monterrey New York Life, S.A.
Monaco	See France
Namibia	Via The Old Mutual Life Assurance Company (South Africa) Limited
Netherlands	a.s.r.   De Amersfoortse
New Caledonia	See France <sup>3</sup>
New Zealand	Fidelity Life Assurance Company Limited
Nicaragua	MAPFRE Nicaragua, S.A.
Norway	Storebrand Livsforsikring AS
Panama	MAPFRE Panama, S.A.
Paraguay	MAPFRE Paraguay Compañía de Seguros S.A.
Peru	MAPFRE Perú Compañía de Seguros y Reaseguros
Philippines	The Insular Life Assurance Company, Ltd.
Poland	Unum Życie TUIR S.A.
Portugal	VICTORIA Seguros, S.A.
Réunion	See France <sup>3</sup>
Russia	Welbi
Saint Barthélemy	See France <sup>3</sup>
Saint Martin	See France <sup>3</sup>
Saint Pierre & Miquelon	See France <sup>3</sup>
Singapore	Aviva Ltd.
Slovenia	ERGO Življenjska zavarovalnica d.d. <sup>1</sup>
South Africa	The Old Mutual Life Assurance Company (South Africa) Limited
Spain	Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)
Sweden	SPP
Switzerland	AXA Life Ltd.
Taiwan	Shin Kong Life Insurance Company, Ltd.
Thailand	The Muang Thai Life Assurance Public Company, Ltd.
Turkey (Health)	Allianz Sigorta A.Ş.
Turkey (Life & Pensions)	Allianz Yaşam ve Emeklilik
Ukraine	TAS Life Insurance Company
United Arab Emirates	Abu Dhabi National Insurance Company (ADNIC)
United Kingdom (Health)	AXA Health
United States (Life)	Prudential Insurance Company of America
Uruguay	MAPFRE Uruguay Seguros S.A.
Venezuela	MAPFRE La Seguridad, C.A. <sup>1</sup>
Wallis and Futuna	See France <sup>3</sup>
International Mobile Employees	AXA - Global Healthcare (medical)
International Mobile Employees	AXA Luxembourg (life, disability, pensions)

<sup>1</sup> Correspondent Network Partner

<sup>2</sup> Coverage can be provided via Aviva Singapore provided the Singaporean subsidiary is the beneficiary under the contract

<sup>3</sup> Malakoff Humanis can quote provided plans also underwritten on the mainland.

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