

IGP  
international group program

# network news

December 2021



★ SEASON'S ★  
*Greetings*

&

HAPPY NEW YEAR



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# Farewell Peter, Welcome Marco

## Interview with the Retired and New Heads of the IGP Network

Per November 30, 2021, Peter deVries, has retired after spending 34 years with IGP. He handed his role as Head of the IGP Network over to Marco Giacomelli, who joined IGP on July 1, 2021. We talked with Peter and Marco about their career, their tenure as the Head of the IGP Network, accomplishments, challenges, goals and future plans.



### Peter, what prompted you to pursue a career with IGP?

I had been working in employee benefits for about eight years - six years with Nationale-Nederlanden in the Netherlands in their pooling department (I was an MIA network partner contact), and I then worked as a consultant for a couple of years. I came to Brussels 34 years ago, to become the Head of the IGP Europe office.

### Marco, what was your main driver to become Peter's successor?

I am particularly privileged and honored to take up this challenge and carry forward Peter's legacy in leading the IGP Network. In a way, it is perhaps

destiny, because I was born in October 1967 and that's exactly when the IGP network was set up. I am excited about joining the greatest international employee benefits network and contribute to writing our success story in the years to come.

### Peter, you mentioned you've been with IGP for 34 years. What was the biggest change IGP went through during your 34-year tenure?

When I came on board, I was asked to develop a European Marketing Plan, as there were no real business plans or marketing plans before that. The European Marketing Plan became sort of a launchpad for considerable growth and particularly out of Europe. When I joined IGP, there were eleven people in the IGP Europe office and today there are 28 - it's

*It's been quite a growth in terms of not only the people, but also the amount of business we do every year.*

- Peter de Vries

been quite a growth in terms of not only the people, but also the amount of business that we do every year.

I joined on January 1, 1988 and the Berlin Wall fell very shortly thereafter. I had been taken on to become responsible for Europe and all of a sudden, Europe got bigger - we suddenly had not just Western Europe to deal with, but we also needed to address the needs of our clients who were expanding into Central and Eastern Europe. We very quickly identified four markets where we felt we needed to be in: Russia, Poland, Hungary and what was then Czechoslovakia. We were the first employee benefits network to establish partnerships with Central Eastern European insurance companies.

In 1992, the single European market was created. A lot of insurance companies' groups were establishing strategic alliances and were going through mergers and acquisitions. A number of IGP Network Partners merged with other insurance companies which were maybe already part of another employee benefits network.

### What do you think are your biggest accomplishments?

Probably team building. Particularly the people in the IGP management team that is in place right now, who were all appointed within the last 16 years during my tenure as Head of the IGP Network. It's a group of (some relatively new) managers that are working, building and growing the network by cooperating with each other, in true partnership and "pushing the cart in the same direction". There is a degree of professionalism there that is to be envied.

### Marco, as you've come into the organization and learned more as an insider about IGP - have you experienced some of this?

That is certainly true. As a former outsider, certainly one of the traits that I envied was this cohesiveness and the sense of engagement, commitment and professionalism in the IGP team as a whole. Having had the opportunity to work together with the team for a couple of months now, I realize that this

is indeed a great accomplishment that should not be taken for granted. Our company culture is the key competitive advantage and what makes IGP stand above in our market.

IGP is also known in the market for its excellence in service. IGP has the ability to hold the hands of the clients throughout their insurance and employee benefits journey and always strives to find the best solution for them. This vocation for service is definitely part of IGP's DNA.

### Peter, what are some funny or meaningful moments that you remember from your IGP time?

Another throw-back to 1988, when we held the IGP Seminar in Berlin. We took five buses through Checkpoint Charlie into East Berlin. What was a relief and cause for some amusement in retrospect was when five buses came back, and everybody was on board plus we didn't have any extra passengers! It was not so amusing that the West Berliner driver of one of the buses had a bit of a hard time from the East German border guards. He got a little bit "mouthy" with them, and they left him standing there for a while, I think for more than an hour, so that was quite an experience.

Other things that I remember is that very early on, I learned quickly that one must not assume anything when dealing with partners in other parts of the world coming from different environments and cultures. I remember once spending more than an hour discussing Deposit Administration with somebody in Germany, only to discover after an hour that we had each been talking about two completely different things. Also, when we started talking in Poland about entering that market, I went to speak with somebody from the Ministry of Finance. I asked the question if premiums that are paid for life insurance policies were deductible. My counterpart in the discussion did not understand the question, so I posed it in a slightly different way. After four attempts, she still did not understand what I was talking about, and I eventually discovered that the reason that the

*One of the traits that I envied was this cohesiveness and the sense of engagement, commitment and professionalism in the IGP team as a whole.*

- Marco Giacomelli

question was not understood is there was no income tax in Poland. That was very clearly a lesson to be learned: don't assume anything and always go back to square one to make sure that you are both on the same wavelength.

### Of course, you will always remember the legendary IGP Seminars?

IGP Seminars are obviously some of the real fun things to remember. The business part of the meetings is always valuable - particularly valuable for our clients, prospects and advisors. It is also a great place to learn, to interact, to network with colleagues and peers from other companies in a short space of time with limited expenditure. You don't have to travel around the world - the world comes to you.

What we all actually remember *most* about the seminars though are the social gatherings: the dinners, the great places that we visited on tours and of course the time in the bar. I don't think that one should be childish and pretend it's not important - it is incredibly important to socialize with people that you do business with, that you're partnering with. That's where relationships are made and that's what makes IGP a network: the fact that we get together from time to time. You have a personal relationship with your partners, and you know each other. You're people, not just a name on an email. That builds trust, that builds a desire to cooperate, to work together.

That's one of the things that I think is also very important: we build partnerships and come to agreements with our partners, with clients, with advisors that are good deals for all parties involved - that's really the only basis for a long-term relationship.

We have long-term relationships with our network partners and with a lot of the advisors in IGP. We also have a lot of long-term clients. IGP has existed for 54 years, and we've got clients who have been with IGP... for 54 years. That's based on this mutual respect, and everybody getting something out of it.

*“ We build partnerships and come to agreements with our partners, with clients, with advisors that are good deals for all parties involved - that's really the only basis for a long-term relationship. ”*

*- Peter de Vries*

### Peter, looking back at your career, knowing what you know now, is there anything that you would do differently?

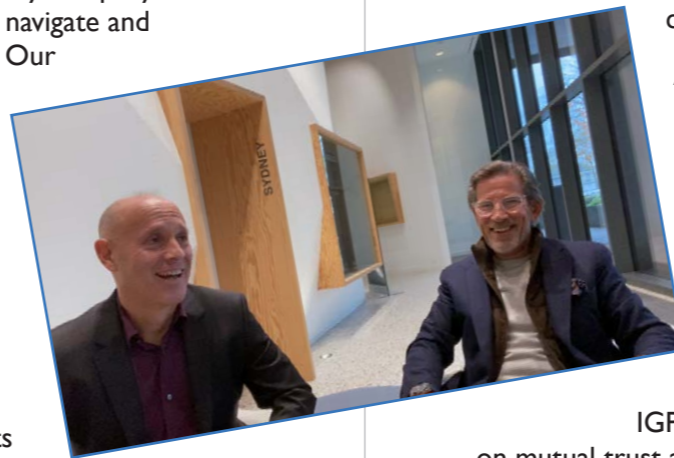
I would have entered the captive reinsurance market earlier. John Hancock/IGP was and is today perfectly placed to address the needs of Captives as we operate on the basis of reinsurance with the IGP Network Partners. It would have been very easy for us to have met the demands of our clients at an earlier stage.

We are up to speed now; we are there where we need to be today, and that's something that I know Marco is going to be focusing on considerably in the future. But we could have done it a few years earlier than we did.

### Marco, what do you think is IGP's biggest challenge and how prepared are we?

The employee benefits market today is rapidly changing, and we must be able to navigate and anticipate all the changing trends. Our main challenge is to ensure that we are recognized as the leading employee benefits partner for employers of any size and their advisors beyond our historical reputation as a provider of multinational pooling programs. We are not just a pooling network; we are a network that provides the widest range of employee benefits solutions.

Multinational pooling is a very important part of our core business, and we shall be equally active in the reinsurance to captive and global underwriting segments. IGP's global reach and flexible business model also enable us to be a provider of even more innovative employee benefits solutions, such as employee assistance programs, health and wellness



programs, second medical opinion, telemedicine and many others. Our growing ecosystem of partners includes in-house solutions through our affiliation with the Manulife group, and we're also in active discussion with external providers to partner with us.

This is a big challenge but an even greater opportunity: to be the leading employee benefits partner for all multinationals of any size.

### Marco, what do you think are IGP's biggest strengths for the moment?

Our reputation for service excellence and professionalism are certainly hallmarks which the whole employee benefits market recognizes and appreciates. The continuity of service of our management and staff is a great asset (which not all networks may have up to such a level) that creates trust and confidence with our customers. We operate in a B2B environment and our guarantee of professionalism is something we will continue to nurture and push.

At the same time, our global network of independent insurance partners, who are established leaders in their markets, is the most valuable asset we offer to our clients and their advisors. No other network can boast such strength and reputation for excellence at local level, and the long-term partnership with IGP is a testimony to an alliance built on mutual trust and our mission to safeguard and contribute to the wellbeing of our clients' employees and their families.

An important competitive edge which we may perhaps take for granted is the fact that IGP is deeply integrated with John Hancock USA (JHUSA), which operates as IGP's reinsurance vehicle for our multinational pooling, reinsurance to captive and global underwriting programs. JHUSA is effectively our home and,

*“ There is a need for a player like IGP. We have a reputation for excellence and the market wants to see what else we can bring to the table. ”*

*- Marco Giacometti*

again, this is not something all the networks can count on: a reputable single main reinsurer with the ability to operate in all the territories where IGP does business.

Another slightly more technical advantage that we have, specifically for the Captive segment, is that we are equipped to report data not only on a calendar accounting year but also by policy year. This is a fundamental advantage which is deeply appreciated by specialists such as risk managers and finance directors. Other networks are trying to develop this capability, whilst we are proud to be front runners.

### Peter, now that you are retiring, what advice do you have for Marco as the new Head of the IGP Network?

We've had the opportunity to talk and interact a lot over the past several months, we've had an extensive transition period. My objective was to make sure that Marco understood everything about how IGP operates (that's easy), but also a little bit about the culture in IGP. He's fully up to speed, he has a very intimate understanding of what makes us tick and indeed what our strengths are, but also the areas that need to be addressed.

We need to make sure that we are meeting the new demands in the market and don't rest on our laurels. We have considerable laurels, but we also need to develop the services and the products that IGP offers in the market. As Marco mentioned, we're not just a pooling network, and I think that's perhaps how we are incorrectly perceived in the market. We already have several global underwriting and captive clients in our portfolio, and we need to blow our trumpet a bit more.

The three pillars of core products should continue to be provided, but there are ancillary services that we should investigate as well. Focus on the provision but also the marketing of those areas is what I think Marco's focus needs to be on in the foreseeable future.

### Do you agree with this, Marco?

I fully agree with this. I think it's a very clear picture of where the challenges are for us but also the opportunities. Among all the advisors I've spoken with over the last few months there is a strong consensus: the market needs a player like IGP, and this fits our ambition for sustainable growth fueled by our reputation for excellence, flexibility and innovation in our products, services and processes.

### Peter, what will you miss most about the job?

The main thing that I will notice is the change in my lifestyle. I've been traveling extensively for the last several decades and I've been anticipating retirement. I thought I'd probably get used to not working, but not traveling was going to be a complete change in the way that I live.

Of course, COVID-19 kind of prepared me for that, because I went from traveling 50-55% of my working days abroad to being at home every day and working from a Home Office. When the first lockdown came in, it was the first time for decades that I had not had jet lag for a period of more than two months or so!

I will also miss having the opportunity to meet with people from around the world, from different countries, from different cultural backgrounds - that's a huge wealth and opportunity that I've had. I'm kind of jealous of Marco that he's going to get what I had. It's enriching - I've been privileged to meet a lot of beautiful, fantastic people.

### What plans do you have for your retirement?

I will continue to travel, but a different type of travel. Anybody who's experienced business travel will understand that private travel and business travel are two very different things. Business travel is not like a touristic trip - if only that were true! I remember that after the IGP Seminar in Prague, my wife Anita and I spent the weekend in Prague afterwards and that was the first time that I'd ever been to the Castle in Prague, while I'd been traveling to Prague on and off for eight years before that.

I also look forward to having time to do things that I never had time for previously: things like taking a good photography course, getting my offshore skipper's license, kitesurfing, scuba diving. And yes, golf. About a year ago, I started taking it more seriously and for the first time took lessons (because it's mandatory, everybody knows that it's the law in Belgium that if you retire you must play golf...).

### Marco, do you have any final words for Peter?

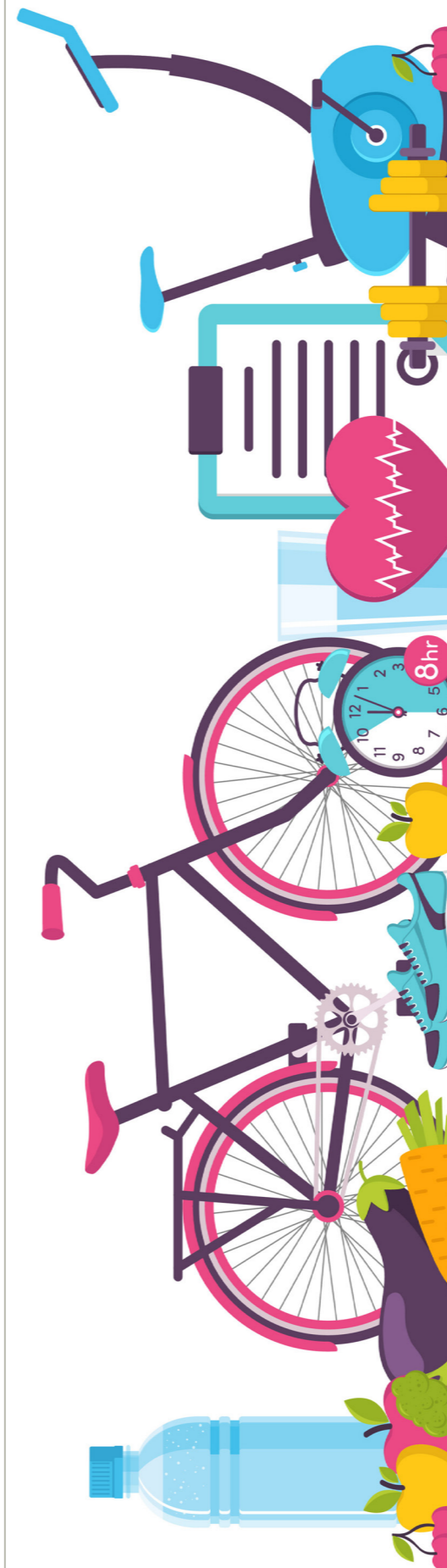
I am genuinely in admiration for Peter's contribution in building this organization to such a level of excellence and am extremely grateful to him for having taken the time and the effort in handing his accountabilities over in a selfless and enthusiastic way.

Peter, I am confident that your trust in my capabilities will be paid in full and more, and I really wish you all the best for your golden years to come: take advantage of this newly found free time, in full health, with the same spirit and with the same enthusiasm. And I am looking forward to seeing you manage to ride a kitesurf, hey, I may even give you a couple of lessons for a great price! Until then, thank you for everything, with my deepest appreciation, respect and affection.

### Thank you Peter and Marco!

*On behalf of everyone in IGP (and outside of IGP), we would like to thank Peter for all his contributions, his friendship and his team spirit.*

*Peter, we wish you a very happy, healthy and long retirement!*



## IGP GLOBAL EMPLOYEE BENEFITS SEMINAR

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# Sustainability and ESG

## The Growing Relevance in Employee Benefit Programs



The author of this article is Rose O'Donovan who is Business Development Manager, Corporate Solutions at the Further Group. Rose holds a Professional Certificate in Responsible and Sustainable Finance.

This article is provided by Further Group.

Guided by a vision of a world where healthcare is not defined by geography, Further Group partners with employer customers to give more people a better chance of a successful medical outcome. From out-of-country treatment for serious illness that covers all costs of treatment, travel and accommodation, to solutions covering specific treatments or markets, to virtual consultations, the Further Group represents a new category of healthcare, focused on accelerating access to the right medical expertise at the right time.

Because life matters most.

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### What is Sustainability?

The Cambridge Dictionary definition is 'able to continue over a period of time' and in 1987, the UN Brundtland described sustainable development as 'meeting the needs of the present without compromising the ability of future generations to meet their own needs'. In 2015, the United Nations developed 17 Sustainable Development Goals as an actionable set of responses to global challenges such as poverty, inequality and climate change. Targeted for fulfillment by 2030, they provide a blueprint for governments, communities, and businesses to create a more sustainable future.

Increasingly employers are focusing on the triple bottom line of people, planet and profit when setting strategic objectives. This approach recognizes the planet boundaries and negative impacts on the environment, while increasing benefits to society. In this article, we explore why Sustainability also matters for employees, and for ensuring success as an organization.

### An interconnected world

Although generally associated with "green practices" and reduced carbon emissions, Sustainability goes much further and can be a complex topic. The recognized sustainability pillars (Environmental, Social, Economic and Governance) are all interconnected, and when it comes to employees, each contains focus areas that help organizations identify and implement actions to create the foundations for good sustainability practices.

As shown in the graph below, Sustainability is much more expansive when we consider the interconnectedness of all four pillars, also the employee perspective:

- Benefits, healthcare and wellbeing fall under the Social pillar.
- Medical conditions caused or aggravated by pollution, poisonous air and other ecological or contaminating factors are part of the Environmental pillar.
- Financial hardship resulting from inadequate pay or illness-related loss of the ability to work, directly involve the Economic pillar.
- The Governance pillar comprises how an organization ensures the implementation of fair and just practices and conduct, which in turn affect each employee's safety, health and wellbeing.



### The cycle of Social Sustainability

For benefits providers and HR professionals, the Social pillar tends to be the main focus. This is often considered the "inclusive" pillar, as it encourages employers to create employee programs that promote social change and wellbeing initiatives that are accessible for the many, not the few. In doing so, an organization helps play a part in sustaining the wellbeing of employees and their communities. Thriving employees and communities, in turn, can more meaningfully and productively sustain an organization and its business goals.



### A recipe for Social Sustainability: DEI

When we consider how we can achieve Social Sustainability as an organization, it may be helpful to think of it as a recipe whose steps must be followed in the right order:

1. Establish a culture of Equality
2. Create an Inclusive workforce
3. Cultivate and actively seek out Diversity

Starting with an open culture of respect and equality is a solid foundation. For an employer, it means treating every single employee on equal terms and placing the same human value on employees at one location as those at another, and the same core equality standards on the most junior member as on the most senior.

Once equality is established, an organization can work to create an Inclusive workforce. This is one that hears and values employees' views and individuality, and that actively seeks to enhance and shape ways of working that are flexible and continually responding to the actual employee base from the ground-up, as

opposed to processes that are generated only from the top-down.

It is only when Equality and Inclusion are present that the final component, Diversity, can emerge since it is only when employees feel equal and included in the organization's values and aims, that they can truly be themselves. Moreover, it is in an organization's fundamental business interest that Diversity exists. Since they are continually embracing and considering different perspectives to advance and meet their goals, diverse teams that encompass a span of cultures, ages, beliefs and skill sets are naturally more resilient and creative with a greater propensity for longer-lasting, sustainable success.

### Yes, but do talented employees really care about Sustainability?

The answer is a resounding "Yes". A Sustainable working environment is increasingly regarded as one where employees feel valued and know that their employer is invested in their health, wellbeing and development. In other words, a workplace where everyone's whole self, needs, rights, freedom and professional fulfillment is sustained and nurtured over time.

Sustainability is now a key feature for the hiring and retention of employees. Beyond being environmentally friendly, organizations that are viewed as equal opportunity, Inclusion and Diversity-championing employers who actively value the health, wellbeing and physical and emotional safety of employees, are attractive to Gen Z and other demographics. This means that employers must actively promote employee health and wellbeing by providing innovative benefits that stand out in the crowded recruitment market.



*If a multinational has an impressive spread of nationalities and cultures in its total count, yet fails to nurture individuality and freedom at any one location, are they truly Diverse?*

## What does this all mean for a multinational?

For a single-country organization, social sustainability means equal, inclusive activation of the mosaic of cultures, gender identities, beliefs, orientations and nationalities that exist within the employee population. Yet in the case of a multinational, other common assumptions may exist that miss the big picture including:

- “My company is equal-opportunity, inclusive and diverse at Headquarters”
- “My company spans several different countries and regions, so naturally we can say we are diverse and inclusive.”
- “My company pays its overseas employees really well for where they are located and has internal mobility programs in place, so we have done more than enough for equality.”

Successful sustainability means leveling the playing field so that everyone is equally valued at local level and when comparisons are made across all geographies. If those more developed countries are ensuring uniform access to opportunities at home, but not anywhere else, are they truly Inclusive? If a multinational has an impressive spread of nationalities and cultures in its total count, yet fails to nurture individuality and freedom at any one location, are they truly Diverse?

When it comes to benefits provision, the same holds true. Any one employee at any given location should feel they are being equally seen, recognized and valued as anyone else. Providing equal global benefits across the whole of the employee population can make this a reality, demonstrating an organization's true commitment to an Equal, Inclusive, Diverse and Sustainable culture.

## More than nice-sounding words

Policymakers and legislators have outlined plans to implement policies that ensure a transition to a more sustainable economy. Again, “sustainable” in all ways: greener, fairer, more circular, reflecting and giving back to local communities, and with no one left behind.

Organizations will have to provide and track more information, set targets and report on how effectively they are implementing their sustainability strategies across all the pillars. A published Corporate Social Responsibility policy which goes beyond mere lip



*Employers that offer both valuable and values-driven benefits are effectively sowing seeds that will grow long, deep roots, not just flowers. That is what true sustainability is all about.*

service is increasingly seen as essential. Signed off on by top management, and actively communicated and monitored at all levels, it sets out objectives ranging from reduced carbon footprint to Diversity, Equity and Inclusion initiatives. Featuring prominently on corporate and career sites, it is consulted and referenced by potential new talent as well as prospective business partners, business networks and supply chains, and investors. In fact, most RFP and bid processes now require bidders to demonstrate tangible, measurable sustainability, DE&I and CSR initiatives that offer more than a few lines of vague promises.

It is here in the policy area where well-chosen benefits, rewards and employee initiatives serve three core objectives:

- **Strategic:** inclusive and globally reaching benefits support the organization's sustainability and CSR statements, making it more attractive for talent and fulfilling what is now viewed as a must-have for any company participating in bidding processes, partnerships and deals.
- **Quantitative:** benefits that can be tracked and measured will contribute to an organization's sustainability and CSR objectives. The key here is ensuring that whatever benefits you choose include reporting that is both localized and globalized and can be efficiently streamlined by the provider to ensure not only ROI but your ability to demonstrate fulfillment of targets.
- **Qualitative:** benefits that provide tangible value to employees will improve lives and communities in ways that can be seen and felt.

Ultimately, if sustainability is to be meaningful and have lasting, community-driven results, this last objective is the most important of all. It requires giving employees benefits beyond an app to download,

or a perk that does not resonate with their own circumstances or available free time to enjoy it. What makes a difference to them in their lives? What helps their families and tells them “we see you”, wherever they are in the world? Employers that offer both valuable and values-driven benefits are effectively sowing seeds that will grow long, deep roots, not just flowers. This is what true sustainability is all about.

## Sustainability at IGP

We are proud that many of the IGP Network Partners have received industry recognition for their work in sustainability in past years.

In addition, Manulife, IGP's parent company, has developed four pillars for our sustainability strategy and identified two focus areas that cut across the pillars - namely, climate change and health and well-being:

- **Our customers and shareholders:** Manage our ESG risks and opportunities to benefit our customers, shareholders, and employees, and operate in an ethical manner.
- **Our environment:** Reduce the impact of our operations on the physical environment and support the transition to a net zero emissions economy.
- **Our people:** Invest in the health and well-being of our employees and continue building a diverse and inclusive workplace.
- **Our communities:** Create measurable social impact by investing in the health and well-being of our communities.

Sustainability is the future. More news about ESG programs at the IGP Network Partners will be available in follow up articles.



# Country News: Belgium

## Implementing a Sustainable Wellbeing Solution

In the past few years, it has become increasingly clear that physical, mental and social wellbeing are key factors underlying employee performance and motivation. The COVID-19 public health crisis has also made it clear that for all companies, regardless of their size, a workplace wellbeing policy has become a building block for an effective HR policy.

### Why Invest in Employee Wellbeing?

How do you, as an employer, ensure that you increase and maintain the well-being of your employees and keep them that way? Studies show that 1 in 5 employees in Belgium do not feel good at work. 1 out of 4 indicate they are likely to leave within the next 3 years due to stress. These are worrying numbers.

Stress-related disorders are occurring more and more frequently. They are responsible for a third of long-term absences. People are also staying at home longer and longer. 460,000 Belgian employees have been absent for more than 1 year. That number unfortunately continues to grow every year.

The causes of this stress vary: the digital express train, the difficult work-family puzzle, the increasing workload, etc. The implications are significant: the productivity of the company drops, and the cost of absent employees quickly rises.

### Belgian employers

Stress-related illnesses are at an all-time high. The level of long-term absenteeism keeps on rising. With over 150,000 open vacancies in Belgium, attracting new talent and certainly retaining the current workforce has become a top priority for all employers.

-  More than 7% are absent every day
-  Cost of a sick employee >1,000€/day
-  28% don't feel happy at work
-  426,000 Belgians are on sick leave during over 1 year
-  1/3 of long-term absences are due to stress-related conditions



### Belgian employees

Various studies reveal disturbing statistics about the physical, mental and social wellbeing of Belgian employees. Rapidly evolving digitalisation, difficulties combining work and family life and an increasing workload have had a clear impact: 28% of Belgians aren't happy at work. They also count on their employers to help them recover their happiness and good health.

-  Physically we are 6.1 years older than our real age
-  We spend more than 8 hours a day sitting
-  34% experience difficulty managing work stress
-  60% of Belgians are overweight
-  Only 1 in 3 people eat fruit or vegetables every day



AG Health Partner helps organizations empower their staff members to take an active role in their wellbeing and have a long-term impact on their business and personal lives.

### A Holistic Wellbeing Policy with Sustainable Solutions

Investing in employee wellbeing has become an important factor when implementing a future-proof HR policy. AG Health Partner supports organizations in their efforts to enhance employee wellbeing by setting up a holistic action plan. This is delivered via a digital wellbeing solution with scientifically proven programs developed by experts in their field.

- 1

#### Step 1: Analysis & Strategy

Do you want to map out the needs of your employees? Through the My WellRi survey and Focus Groups, you get an overview of the current wellbeing level within your organization via both qualitative and quantitative feedback from your employees.

During the Wellbeing Lab, AG Health Partner will work with you and your stakeholders to shape your wellbeing vision and strategy. You then receive a comprehensive report with important eye-openers and a proposal for an action plan.
- 2

#### Step 2: Communication is key

Keep your staff engaged. Turning your wellbeing initiatives into a success only works if your staff members know about it. That's why AG Health Partner foresees not only personalized online & off-line communication campaigns in the activation phase, but also recurring newsletters to keep them engaged in the long-term.
- 3

#### Step 3: Time to implement your vision

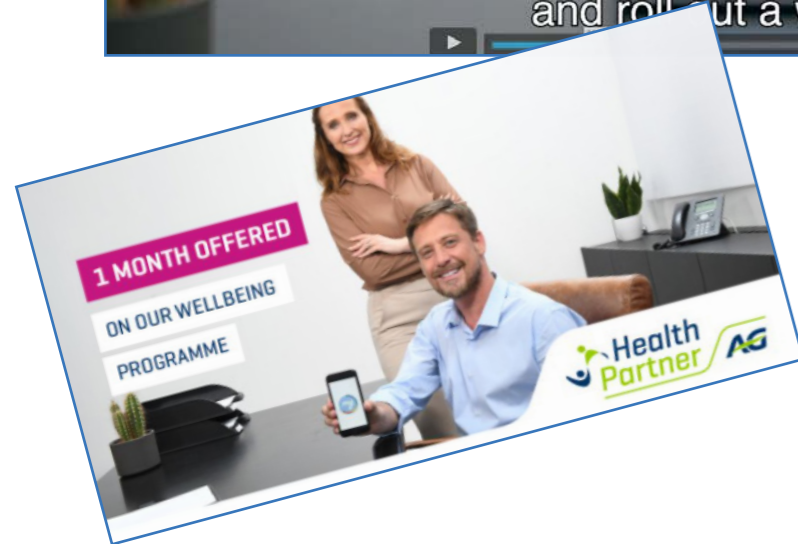
AG Health Partner makes it easy for you to put your wellbeing vision and initiatives at the center of the My Health Partner Platform & App. This way, your employees can see immediately how you can help them go through life happy and healthy. The My Health Partner digital wellbeing hub includes:

  - Keynotes, webinars, coaching programs around all aspects of wellbeing or hybrid working.
  - Your staff members see immediately how you support them, they sign up for what they feel would be the most beneficial for themselves and receive all the information in their mailbox.
  - For a clear vision of your ROI, your dedicated Wellbeing Manager closely monitors it all and updates you regularly on the results through the in-depth dashboard.



## Activate Your Wellbeing Strategy: Get One Month Access for Free

Start your wellbeing program with My Health Partner before the end of the year and enjoy an exclusive offer: get one month access for all your employees for free! For more information about the conditions of this action, contact your IGP Account Manager to coordinate a demo and discussion with an AG Health Partner's Wellbeing Manager.



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

**AG**

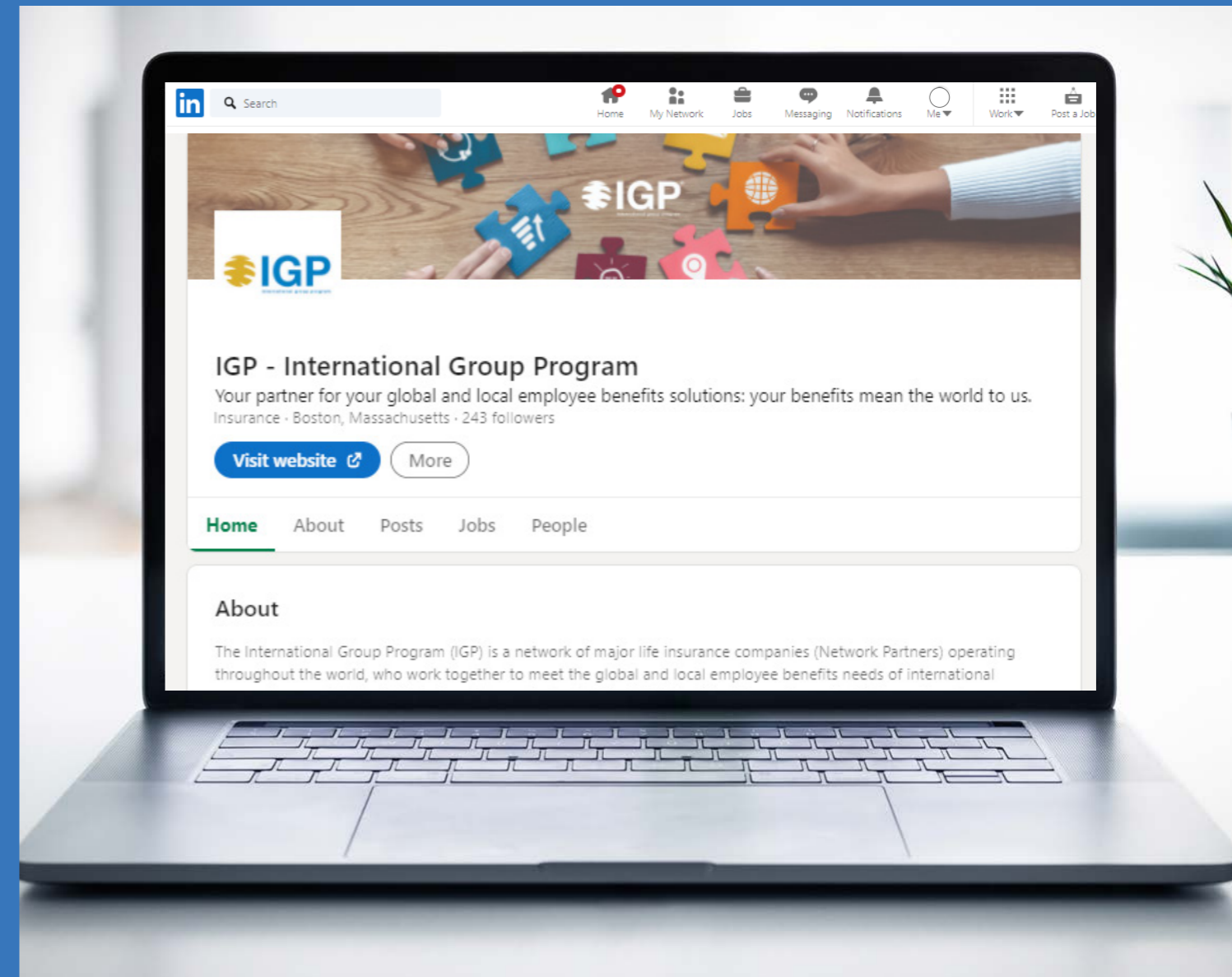
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## Why health and wellbeing is going digital



## Network Partner News: Irish Life Health Ensuring Employees Have Access to Healthcare When and Where They Need it

*We understand that as an HR professional, the health and wellbeing of your employees is one of your biggest priorities. Part of this is ensuring they have access to healthcare if and when they need it. But the world is changing and so too is healthcare.*

To continue offering your employees the best support and services, you must stay abreast of changes in the delivery of healthcare - and Irish Life Health wants to help you. That's why they've provided this update on the impact, the developments and the future of healthcare in the Covid world and beyond.

From telephone calls and virtual appointments, to digitized medical records and lifestyle advice, virtual healthcare really does have the potential to change the world both from a provider and from a patient perspective.

The overarching benefit to this digital transformation is efficiency.

Digital healthcare is faster and simpler, giving people quick and easy access to the information and services they need, such as diagnosis, selfcare, lifestyle recommendations and referrals for further treatment. In today's always-on digital world, it seems that waiting has become a thing of the past. People want rapid responses. In the context of a small neighborhood GP clinic, this agility and speed is not always possible.

But, when digital solutions are introduced (and placed into the patients' hands via a telephone app or phone number), this type of response is more than achievable - and that is why virtual healthcare is set to become the norm.

### Covid-19 Accelerated the Move to Digital

In October 2020, 21% of the Irish population was using telemedicine - an increase from just 4% in March 2020.<sup>2</sup>

Of those who utilized these services, 68% used telephone consultations with the remaining 32% using video consultations.<sup>3</sup>

As with all things though, it's not enough to be offered an alternative, it has to be similar or better than the existing solution in order to cement its place as a viable option going forward.

In the case of virtual healthcare, it seems to have been welcomed with open arms. 80% of those who used telemedicine were either satisfied or very satisfied, and a majority (55%) suggest that they are likely to use telemedicine more frequently in the future.<sup>3</sup>

David Jennings, Commercial Director at HealthHero, said that the Covid-19 pandemic had accelerated the digital transformation of the healthcare industry by as much as 5-10 years.

*The global telemedicine market size is expected to grow by 23.5% by 2026 to \$185.6 billion.<sup>1</sup>*

### What Services Make Up Virtual Healthcare?

*Virtual healthcare is much more than just GP consultations - it covers prevention, diagnosis, treatment, monitoring and aftercare.*

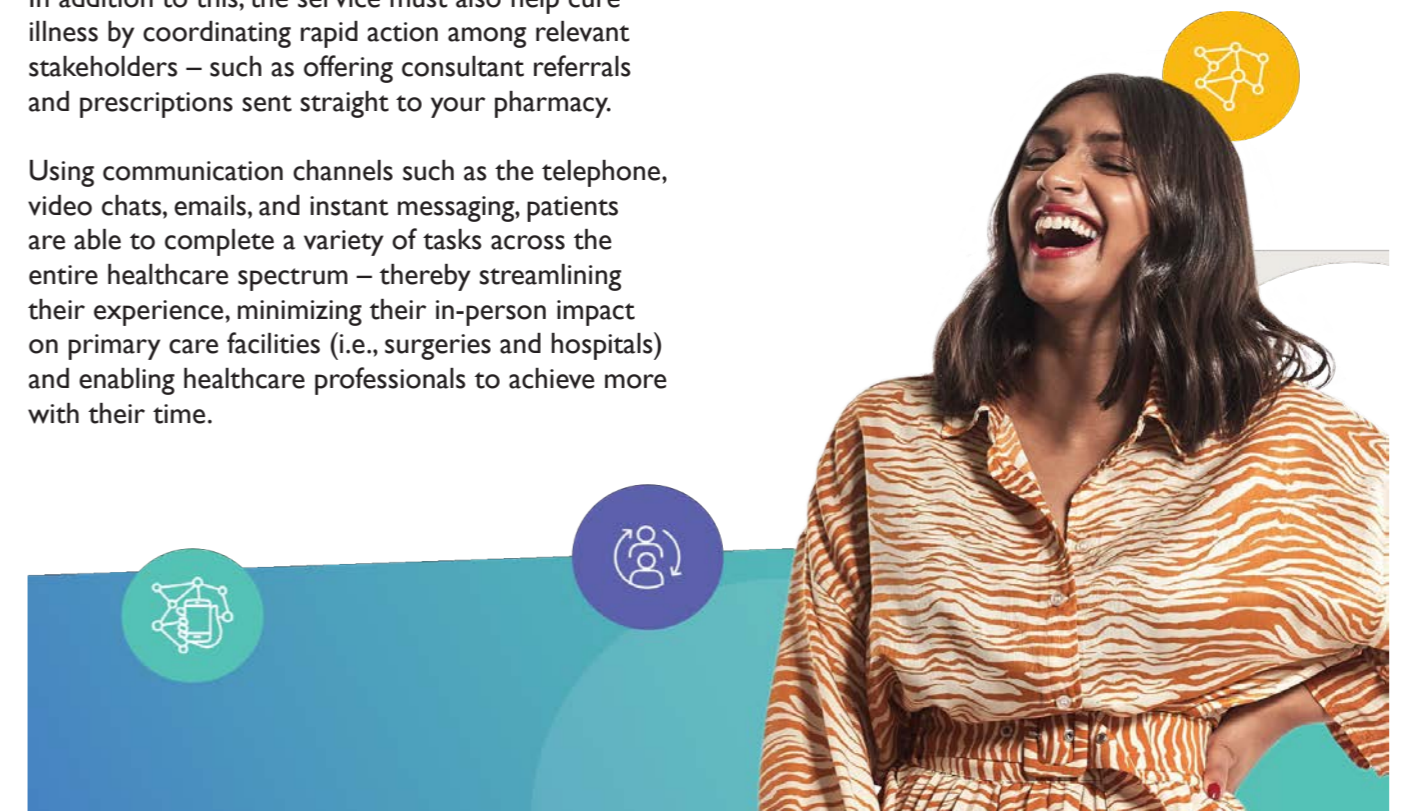
Split into two key objectives, virtual health needs to help prevent illness via the likes of risk prevention, monitoring, digital therapeutics, and healthy lifestyle advice.

In addition to this, the service must also help cure illness by coordinating rapid action among relevant stakeholders - such as offering consultant referrals and prescriptions sent straight to your pharmacy.

Using communication channels such as the telephone, video chats, emails, and instant messaging, patients are able to complete a variety of tasks across the entire healthcare spectrum - thereby streamlining their experience, minimizing their in-person impact on primary care facilities (i.e., surgeries and hospitals) and enabling healthcare professionals to achieve more with their time.

At its core, virtual health enables patients to "meet" with doctors, nurses, pharmacists, consultants and physiotherapists (to name but a few) without having to visit a surgery or even leave their homes or workplaces.

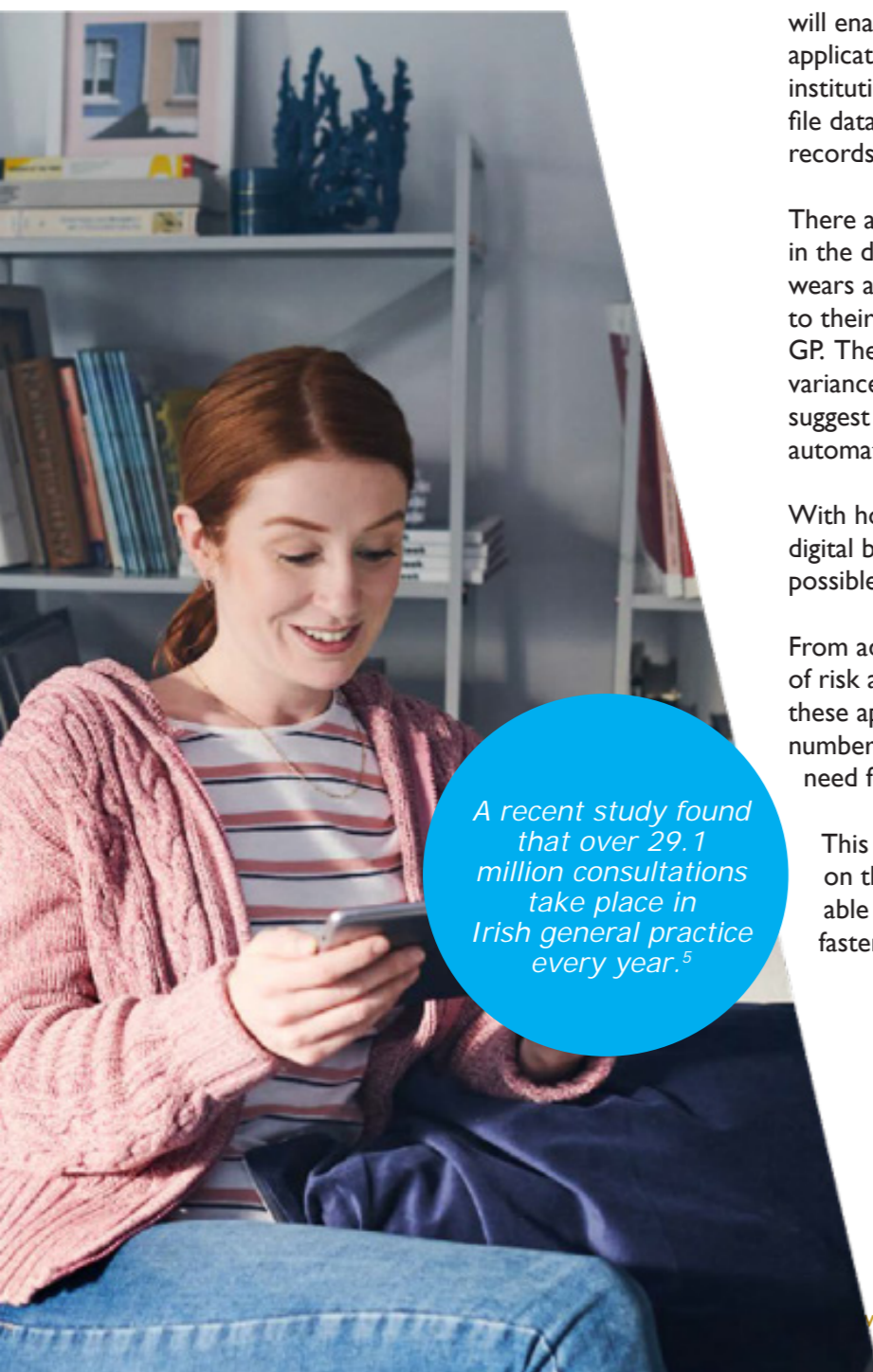
Virtual health removes the need to take time off work, arrange childcare, travel to various locations, and of course, wait for long periods of time for appointments or results.



Using the camera on a patient's smartphone, doctors can effectively identify and diagnose eye problems and even screen for skin disorders to determine the presence of cancer. It truly is a wonderful blend of medical knowledge and everyday technology.

In Australia, developers and medical professionals have developed a smartphone app that enables doctors to identify respiratory issues simply by listening to a patient cough into their phone.

In Africa, this blend of technology and knowledge is being used to triage patients in remote areas with medication being delivered by drone – virtual health is making the world a smaller (and some might say healthier) place.



*A recent study found that over 29.1 million consultations take place in Irish general practice every year.<sup>5</sup>*

Even without the presence of a doctor or medical professional, patients can digest large amounts of wellbeing and lifestyle information via apps that will help motivate them to live healthier lives.

### What the Future Looks Like for Virtual Health

Virtual health is here to stay. Over the past 18 months, it has proved beyond doubt that its benefits outweigh any concerns and that it's a welcome solution for both patients and medical professionals.

As with all digital technologies though, it's likely to continue developing at a rapid pace. According to David Jennings, Commercial Director at HealthHero, over the next 5 years, we'll see the rise of 'Open Healthcare'.

Similar to open banking, this technical development will enable third-party developers to build applications and services around a core medical institution, using APIs that capture and file data in central databases i.e., medical records.

There are already products in development in the diabetic space where the patient wears a patch on their arm that connects to their phone and feeds data to their GP. The patch will highlight changes and variances in the patient's metrics and suggest they eat something or can even automatically release an insulin shot.

With home testing products such as pin pricks and digital blood testing kits that plug into a phone, it's possible to see digital results in real-time.

From advising medical treatments to highlighting areas of risk and the suitable lifestyle changes required, these apps and technical programs can carry out huge numbers of processes and procedures without the need for a medical professional.

This means doctors and nurses are free to focus on the more critical scenarios, while patients are able to self-serve and find a solution/treatment faster.

*49% of people believe that being able to track symptoms or use monitoring devices to assess health concerns, was important and helpful during the pandemic.<sup>4</sup>*

### The Long and Short-Term Benefits of Virtual Health

As with most digital tools, ease and convenience are the obvious benefits, but there are plenty more when it comes to virtual health.

The first and most advantageous for everyone involved is earlier intervention. As opposed to waiting for a GP appointment or potentially leaving the issue unchecked altogether, patients can now consult with a medical professional quickly and efficiently – thereby minimizing the time before treatment begins.

There's also the reduction in mental health issues such as anxiety that can occur alongside other medical issues.

For example, trouble sleeping, tiredness and low mood, plus concerns about diagnosis can all be minimized with earlier engagement with a GP or nurse.

What's more, virtual care can dramatically reduce costs for patients. In fact, some health insurance providers are now offering unlimited virtual GP visits as part of their plans, removing a financial barrier that often prevents people from seeking help in the first place.

From the viewpoint of the healthcare industry, the digitization of process and communication channels helps streamline the connection between primary and secondary care. For example, should a patient be referred to another service or require specialist treatment, the relevant documents and test results can be sent/shared almost immediately.

*84% of the Irish public believe there should be a single digital view of healthcare records throughout the health system.<sup>6</sup>*

*Research has found that two of the top reasons for using virtual healthcare are convenience and speed.<sup>7</sup>*



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Your employees can also access all their virtual healthcare needs via MyClinic on the Irish Life Health app.

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### Sources:

<sup>1,2,3,4</sup> Behaviour & Attitudes, Medical Council Press Release

<sup>5</sup> Med-Tech Innovation | <sup>6</sup> BMC | <sup>7</sup> Ignite Data

To find out more about Irish Life's health insurance plans and benefits such as MyClinic, speak to one of their experts today at: 01-5625248 or visit [irishlifehealth.ie](http://irishlifehealth.ie)

Irish Life Health dac is regulated by the Central Bank of Ireland.

\*Professional counseling is provided through Lifeworks by Morneau Shepell and is available to age 16+. Virtual Physiotherapy and Virtual Dietician services are provided by Spectrum Health. Members must be aged 18+.

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For more information on Irish Life's products and services, please contact your IGP Account Manager or...

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