



# network news

June 2024





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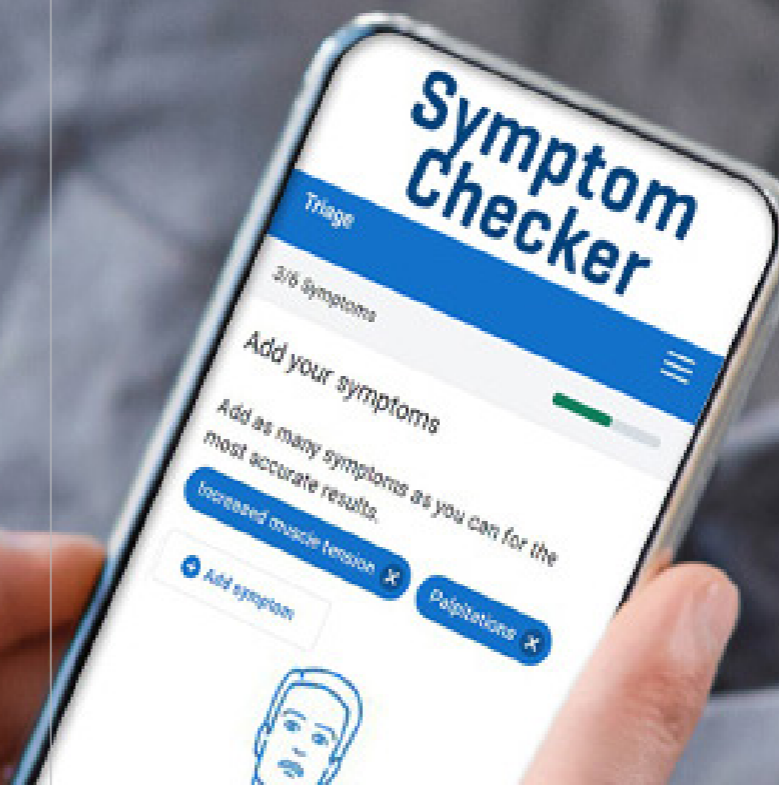
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# Country News: Belgium

## The Symptom Checker - a valuable employee health tool



In 2023, AG expanded their innovative health and well-being solutions, focusing on well-being and ensuring everyone stays connected. With the following offerings, they remain committed to creating healthy workplaces:

- **My AG Employee Benefits App:** Providing employees with a comprehensive overview of their benefits and easy access to declare expenses or apply for retirement online. More than just insurance, it's a tool for empowerment.
- **MY MIND Mental Health Services:** Accessible through the app, offering personalized mental well-being assessments and advice to strengthen resilience.
- **My WellRi 360° Well-being Audit:** Empowering companies with quantitative analysis to tailor their well-being policies and support their employees' personal and professional well-being.
- **My Care Digital Doctor's Appointments:** Making healthcare more accessible with video consultations, ensuring employees can connect with a doctor conveniently. My Care can be topped up to "My Care Premium", which offers immediate access to medical advice from certified Belgian doctors through video consultations on the Doktr app, as well as access to the highly dependable Symptom Checker.

### Symptom Checker: reliable and personalized medical information via My Care Premium by AG

When it comes to medical complaints, we all want clarity as soon as possible. We seek information online, but often only become more anxious because of what we read. As long as doubts persist, people remain anxious and lose concentration, including at work. The Symptom Checker helps ensure that your employees feel reassured and are not distracted by questions about their health. A plus for them, as well as for you as an employer!

### What does the Symptom Checker, partner of AG offer?

The Symptom Checker is one of the medical tools your employees can use 24/7 through the MyAG Employee Benefits app, if you choose to offer them My Care Premium by AG. In the tool, users describe their symptoms using a smart questionnaire, after which they immediately receive reliable information on the potential causes, which they can also download as a pdf.

The tool is an evidence-based alternative to generic search engines, which do not take into account the individual situation, provide incoherent information and often make people even more anxious than they already are. The Symptom Checker combines artificial intelligence with over a decade of medical expertise,

and is therefore able to provide more accurate and reliable information.

### Still want to see a doctor as soon as possible?

The Symptom Checker helps your employees understand the possible cause of their complaints. However, the tool does not diagnose or replace a medical consultation. If your employee still wants to see a doctor after using the Symptom Checker, they can video call a doctor free of charge immediately, via the Doktr button in the MyAG Employee Benefits app. Indeed, My Care Premium by AG entitles you to two free video consultations per year for every employee and the insured family members - no messing around trying to arrange a doctor's appointment during working hours and no wasted time in the waiting room either. What your employees do get is, solid doctor's advice when it is most convenient for them.

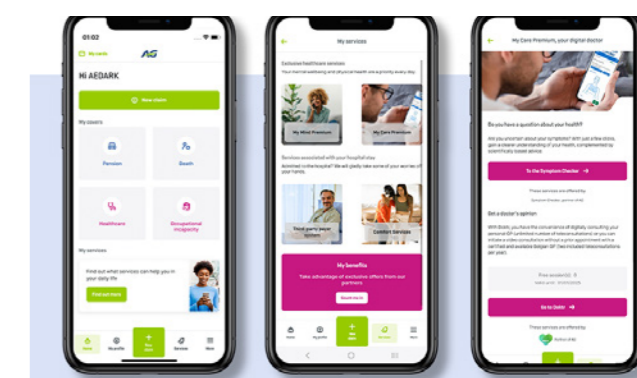
### Reduce lost time and absenteeism

The Symptom Checker and the two included video consultations in My Care Premium by AG facilitate employees with health complaints to quickly get medical information that can reassure them. Anonymized reporting gives your company valuable insights for your HR policy. Specifically for the Symptom Checker, you will get, among other things, insight into the number of times the questionnaire was completed, and for which conditions.

My Care Premium's quality medical tools provide an answer to the current healthcare shortage and meet employees' need to be helped immediately, especially when it comes to health. The Symptom Checker and Doktr are easily accessible via the MyAG Employee Benefits app. This way, your employees always have a 'digital doctor' at hand.

The effect for your business? Less wasted time and fewer short absences. The 'digital doctor' also helps to reduce structural presenteeism in your organization. Finally, it is an asset in the war on talent. Indeed, research shows that more and more employees highly value employers who facilitate access to care.

Would you like to offer your employees My Care Premium digital care solutions? Contact your IGP Business Development Manager or AG.



For more information, please contact your IGP Business Development Manager or...

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# Country News: Dominican Republic

## MAPFRE Salud ARS steps up to promote wellness, while improving the quality of life



*With more than five decades of experience and more than 850,000 members<sup>1</sup>, MAPFRE Salud ARS is a leading health risk manager in the Dominican Republic.*

MAPFRE Salud ARS is dedicated to providing health care and support to individuals and institutions in the Dominican Republic, while also striving to contribute to the development of a more sustainable and supportive society.

In 2023, MAPFRE Salud ARS made significant progress in its new strategic plan by establishing a series of public-private partnerships, with the aim of continuing to work to improve the quality of life of citizens.

### MAPFRE Salud ARS and HGPS collaborate to strengthen palliative care program

MAPFRE Salud ARS signed an alliance with Hospital General de la Plaza de la Salud (HGPS) to strengthen the Lazos Contigo program, an innovative project dedicated to palliative care in the Dominican Republic.

Through the Lazos Contigo program, MAPFRE Salud ARS complements the cycle of care for its members, offering them preventive and curative care

during the crucial stages of their lives. The program provides benefits such as specialty consultations, comprehensive and integrated care, diagnostic testing, supportive medications, and pain management, as well as the support of a multidisciplinary team and volunteers who provide peace of mind to the patient.

### Cardiovascular risk prevention evaluations

In 2023, as part of its commitment to the health and well-being of Dominicans, MAPFRE Salud ARS held 12 workshops in six provinces of the country that consisted of cardiovascular risk prevention evaluations, including weighing, blood pressure measurement and determination of Body Mass Index (BMI).

Dozens of people participated in these workshops in which trained doctors also evaluated their family and personal history, to determine their chances of developing hypertension, and offered lifestyle recommendations to mitigate the risk factors for cardiovascular disease.

### MAPFRE Salud ARS has more than 20 programs for disease prevention and to promote healthcare

*"Throughout the year we carry out different campaigns and preventive medical days to take care of what is most important to people, which is their health, focusing on education and offering tools to identify the most common conditions in a timely manner," said MAPFRE Salud ARS Executive President, Dr. Andrés Mejía.*

Each year, MAPFRE Salud ARS offers prevention and health promotion programs, as well as special "health days", during which they offer members and the general population free health evaluations and education, thus contributing to the early detection of diseases and raising awareness of the importance of leading a healthy lifestyle.

MAPFRE Salud ARS offers these programs with the support of medical specialists, who strengthen the programs with their experience and care.

The following are examples of these programs:

- **Radiant Moms**  
Focused on education and awareness about prenatal care, this program provides theoretical and practical activities so the mother-to-be can prepare for a happy birth.
- **Ties With You**  
A palliative care program to improve the quality of life for patients with advanced health conditions, relieving physical, psychosocial, and spiritual suffering, both for the patient and their families.
- **With You**  
Comprehensive care and follow-up program for members diagnosed with hypertension, diabetes mellitus and/or chronic kidney disease.
- **Walking With You**  
A program created for multi-pathological members with complex health needs that require coordinated, specialized and comprehensive care and continuous follow-up.

- **Always With You**  
Offers medical support and guidance from health specialists, with timely and individualized follow-up, to members with oncological pathologies.
- **Sugar in Balance**  
Diabetes is very common in the Dominican Republic. This program focuses on the detection of risk factors and education on strict control of this disease for those who suffer from it.
- **Well-Being for Women**  
Guidance and awareness aimed at women about the diseases that can affect them the most, especially breast and cervical cancer.
- **Beats**  
Promotes the prevention of diseases that can affect the heart through detection of risk factors for cardiovascular pathologies, such as high blood pressure.
- **Breathing Healthy**  
A program aimed at the prevention of tuberculosis through education campaigns and promotion of healthy habits that seek to raise awareness among the population about this disease.

Other programs include weight management, first aid, education for parents on healthy eating and childhood diseases, hygiene, planned parenthood, vaccination programs – especially for children, nutrition, gender-specific health issues, cardiovascular exercise, adult dentistry, and emotional health.







### AudioDoctor - online support for health concerns

AudioDoctor offers medical advice and support, via telephone and internet, about the services and health concerns common to plan members.

#### Features

- Personalized psychological support
- Follow-up of respiratory tract diseases or treatments
- Management and follow-up of illnesses resulting in home isolation
- Orientation to members on health issues
- Member's guide to accessing health services
- Early detection and prevention procedures (immunization, pap smears, prenatal checkups, among other services)
- Promoting new services Included in health plans

AudioDoctor is available to all members of a MAPFRE Salud ARS health plan.

#### AudioDoctor Hours:

Monday to Friday from 8:00 am to 11:00 pm  
Saturday and Sunday from 8:00 am to 8:00 pm

### MAPFRE Salud ARS distinguished as "Insurer of the Year in Local Health"

At the ADOCOSSE 2023 Excellence Awards, MAPFRE Salud ARS received multiple awards for its outstanding work in the insurance sector.<sup>2</sup>

MAPFRE Salud ARS received the highest award as "Insurer of the Year", confirming it as a leader in the insurance field in the Dominican Republic. This recognition not only highlights the company's financial strength and operational excellence, but also its ability to adapt to changing market needs and offer innovative solutions to its members.

Within the "Local Health" category, MAPFRE Salud ARS was distinguished as the "Technical and Claims Area of the Year." This award highlights the efficiency and dedication of the insurer's technical team in claims management, strengthening the unwavering commitment to customer satisfaction and effective resolution for policyholders.

By receiving these recognitions, MAPFRE Salud ARS reaffirms its commitment to excellence and continuous improvement in the provision of health services. The company has demonstrated not only its ability to maintain high-quality standards, but also its ability to excel in a competitive and challenging environment.

### MAPFRE Salud ARS recognized by Superbrands

MAPFRE Salud ARS was recognized as a "Superbrand" – a distinction that highlights excellence and leadership in the field of health, further consolidating its position as a benchmark of trust and quality in the insurance sector.<sup>3</sup>

SuperBrands, with a presence in 90 countries and a 29-year history, is internationally recognized for its rigorous selection process, which evaluates key attributes such as trust, prestige, reliability, quality, consumer guarantee, credibility, exposure as a market leader, among others.

MAPFRE Salud ARS has consistently excelled in the attributes of providing high-quality health services that have earned the trust and loyalty of its members. This recognition validates ongoing efforts to provide exceptional medical care and a commitment to credibility in the face of service excellence.

"This achievement is a testament to the hard work and dedication of our team, as well as the continued trust of our policyholders and partners," said MAPFRE Salud ARS Executive President, Dr. Andrés Mejía. We are honored to be recognized as a SUPERBRAND and reaffirm our commitment to continue being a leader in healthcare, offering innovative and quality services."<sup>3</sup>

#### Sources:

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### Why partner with MAPFRE Salud ARS?

MAPFRE Salud ARS, S.A. offers comprehensive health products and services, including pre-paid coverage and basic medical plans. It is a leader in health promotion and claims management programs.

Each year, it offers more than 20 programs under the Prevención y Promoción scheme, which covers preventive health sessions, evaluating and educating members to help them maintain a healthy lifestyle through tools and early diagnoses of chronic or catastrophic diseases, as well as continuous monitoring for a timely recovery. MAPFRE Salud ARS also offers comprehensive assistance programs for members with chronic diseases such as hypertension, cancer, diabetes, etc.

If you would like to discuss employee benefits solutions in the Dominican Republic, please contact your IGP Business Development Manager or MAPFRE Salud ARS.

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**MAPFRE SALUD**  
ARS



# Country News: France

## Malakoff Humanis: Innovative solutions to help companies support vulnerable employees



### Malakoff Humanis 2023 Social Fragility Barometer

*Financial difficulties, complicated family situations, caregiver responsibilities, serious illnesses, loss of meaning, professional burnout, eco-anxiety... the results of the 2023 edition of the Malakoff Humanis Social Fragility Barometer<sup>1</sup> show the rise and overlap of professional and personal problems that affect employees.*

While the Barometer reveals that employees are increasingly satisfied with their work and quality of life at work, and most employees (65%) say they are in good or very good health, this figure has declined steadily since 2011 (71%).

Behind the results are two trends: decline in mental health, particularly among women, and an increase in chronic diseases, which is expected to continue as the population ages.

In any company, there may be employees in situations of temporary or lasting vulnerability. It is important for employers to understand the contributing factors and support vulnerable employees as part of the management of the company.

A company's health is unquestionably linked to the health of its employees. For example, 22% of

employees report suffering from a chronic illness, and for 70% of them, this illness is detrimental to their work.

### Vulnerabilities: what are we talking about?

To be vulnerable is to be exposed temporarily or over time to a risk of fragility. As an employer, it is important to distinguish between personal and professional vulnerabilities.

#### Personal vulnerabilities include:

- Serious illnesses
- Psychological suffering
- Single parenthood
- Being a family caregiver
- Financial difficulties

#### Professional vulnerabilities include:

- Occupational illness or work accident
- Physically or psychologically demanding working conditions
- Difficulties in reconciling professional/personal life
- Professional "wear and tear"
- Loss of meaning
- Professional exhaustion

### Work-related causes of vulnerability

**23%** - Professional burnout or attrition linked to harsh working conditions

**19%** - A loss of meaning, deep boredom at work

**17%** - Great difficulty in reconciling professional and personal life

**13%** - A feeling of loss of employability (difficulties in adapting to new forms of work, digital tools, new processes, etc.)

Two-thirds of employees surveyed reported a health issue: sleeping (insomnia), chronic fatigue, anxiety disorders (generalized anxiety, phobia), mood disorders (depression), burnout, trauma, and stress-related disorders (accident or assault causing harm physically, emotionally, mentally).

The majority were not followed by a health professional. Only 16% consult a mental health specialist, and 14% a psychiatrist or other professional.

30% of employees believed their issues were due to personal problems, and 32% believed they were work-related, while 31% of employees believed the reasons related to both work and personal problems.

### 1 in 2 employees feels professionally burned out

*Exhaustion due to work thus finds its pre-crisis level after having fallen during the past 2 years.*

- More young people (under 30) give personal reasons for poor mental health, e.g., financial situations and social isolation.
- At work, they feel anxious and emotionally distressed.

### A sharp deterioration in women's health

38% of women say they are in poor general health compared to 34% in 2020 and 31% of men in 2023.

When it comes to mental health, the figures are worrying for women.

#### Women are most affected by:

- Sleep disorders/insomnia (51% of women vs. 43% of men)
- Chronic fatigue (46% vs. 36%)
- Anxiety disorders (37% vs. 28%)



However, women are diagnosed less often: 47% of women have never been diagnosed with an illness or disorder compared to 40% of men. 44% of women report average/poor mental health vs. 32% of men.

#### Women cite both professional and personal reasons for poor health

##### On the work side:

- Work intensity and time: 65% (+7 points vs. 2022) vs. 59% for men
- Declining social relations at work: 41% vs. 38% for men

##### On the personal side, it's complicated:

- 39% of women are worried about their financial situation vs. 26% of men.

##### Generational differences:

- 49% of women over 50 report poorer general health compared to 32% among those under 35.
- 46% of women between 18 and 34 consider themselves to be in poor mental health.





## What can a company do to address employee vulnerability?

53% of managers are convinced the social performance of the company, i.e., its capacity to create an inclusive working environment, welcoming all differences, is a factor of economic performance.

Taking into consideration the vulnerabilities of people is also a way for companies to retain and attract employees with valuable skills.

Most employees – 8 out of 10 – want their company to assist them with their vulnerable situations.

*To prevent risks and support vulnerable people, an employer must:*

- Improve the quality of life at work
- Work to prevent professional risks
- Implement employee training and recognition
- Promote work/life balance
- Support employees with vulnerabilities

## Where to start?

As soon as an employee shows signs of vulnerability, the manager's role is to communicate with them. It is fundamental for creating the conditions for a caring dialogue to seek solutions. A negotiated solution avoids stigma, which is the fear of 40% of employees, and the first obstacle to any action. Support can then be developed and put in place.

These exchanges can be an opportunity for the manager to direct the employee to the right people: HR services, occupational health, etc.

## Solutions from Malakoff Humanis

The health of employees must be understood from both a personal and work perspective. Malakoff Humanis has long developed this vision in the services offered to its insureds:

- Social support
- Associated aids
- Specialized crisis lines, including a dedicated line for helping employees

Malakoff Humanis systematically integrates services and social support into its insurance contracts to help improve the performance of client companies. **Malakoff Humanis' Diagnosis and Protection of Human Capital** is a digital diagnostic platform that analyzes absenteeism, inventories workplace health

and can establish a personalized action plan for your company.

Mental health may seem like an issue that is private, but it is not one that is "external" to the company. The key is to prevent psychosocial risks by involving all company players, especially managers.

This is why Malakoff Humanis has developed a prevention and awareness-raising program called "**Bien mieux**", enabling all players to understand and detect situations of fragility, and to learn by attending conferences and workshops designed to initiate a genuine dialogue and provide concrete avenues for action.

Malakoff Humanis also provides support to employees and their families in the event of cancer, serious illness, disability or caring for a dependent relative:

- **The Mission ECO Line** – Employees can discuss their problems in complete confidentiality. Advisors can guide the employee towards solutions adapted to their situation.
- **Caregiver Info Line** – Advisors can guide employees towards solutions adapted to their situation, including home help, home improvement, financial support for respite solutions, etc.) to facilitate the daily life of the person being cared for and the caregiver.
- **Death Info Line** – Employees benefit from immediate assistance and support for the loss of a loved one: attentive listening and personalized advice.

For employers, Malakoff Humanis provides practical HR Disability Issues Kits that offer guidance for quickly and efficiently integrating disabled employees into the workforce.

Designed with experts in the disability field and in accordance with regulatory changes from 2020, this tool presents the issues of disability, its

legal framework, and the actions needed to be implemented in the company. It can assist with measuring the issues and systems in place within your company and the integration of people with disabilities.

To learn more, visit <https://www.malakoffhumanis.com/>

<sup>1</sup> Fragility Barometer (2023) – study of perception conducted for Malakoff Humanis by Harris Interactive with 2,001 employees and 452 private sector leaders in France online and via telephone between May 5-25, 2023. All statistics are from this edition of the Barometer.

## Why partner with Malakoff Humanis?

Malakoff Humanis offers a comprehensive range of products and services that includes life, disability, supplementary health insurance, employee savings and retirement plans.

In partnership with specialized healthcare service providers and its own subsidiaries, Malakoff Humanis offers an array of innovative wellness programs. It also invests in innovation and health promotion initiatives through its dedicated "MH Innov" fund and develops social support services to help its employees and corporate clients.

If you would like to discuss employee benefits solutions in France, please contact your IGP Business Development Manager or Malakoff Humanis.

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**le Comptoir**  
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# Country News: Germany

## The importance of occupational disability insurance in the global benefits landscape

In today's rapidly evolving global business environment, the integration of Environmental, Social, and Governance (ESG) and Diversity, Equity, and Inclusion (DEI) considerations into corporate benefits strategies has become increasingly critical. As multinational clients seek to harmonize their policies across various countries, it has become apparent that disability benefits, particularly in the German subsidiaries of many organizations, are not as prevalent as in other European countries.

This article delves into the significance of occupational disability insurance and the implications of its availability or absence within the global benefits landscape, and Germany in particular.

### German statutory disability pension: eligibility and benefits

If an employee suffers an illness or injury and cannot do their current job to at least 50% capacity for a foreseeable period of at least six months, that is known as occupational disability.

The German statutory "Erwerbsminderungsrente" or disability pension provides essential support for individuals who can no longer work permanently due to an accident or a serious illness. The eligibility criteria for this pension are stringent, requiring individuals to work less than six hours a day, have contributed to the statutory pension insurance for at least five years, and have paid compulsory

contributions for at least three years in the last five years before the onset of reduced earning capacity.

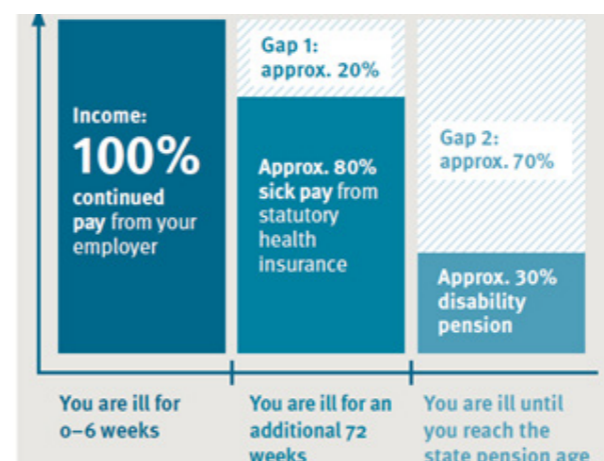
The pension amount is determined by the extent of disability, offering full or partial benefits based on the individual's capacity to work. Full "Erwerbsminderungsrente" is granted if the individual is unable to work for more than three hours daily due to health reasons. Those capable of working three to six hours are eligible for half the "Erwerbsminderungsrente," as they are expected to seek part-time employment, regardless of their previous profession. In cases where finding part-time work is hindered by labor market conditions, full "Erwerbsminderungsrente" can be applied for.

### Challenges and gaps in the "Erwerbsminderungsrente"

While the statutory disability pension in Germany offers a safety net, it has inherent limitations. Notably, individuals may be referred to any occupation, regardless of their previous vocational training or expertise, leading to potential mismatches between their skills and the job offered.

Additionally, government coverage rarely matches the individual's financial needs, especially when it comes to covering regular expenses such as rent, bills, and household costs. Additionally, the stringent eligibility criteria pose further limitations to accessing the "Erwerbsminderungsrente".

Chart 1: If your employee is unable to work due to illness, they will be missing this income:



### The role of occupational disability insurance

Recognizing the gaps in state-provided disability benefits, the importance of occupational disability insurance (also known as income protection insurance), such as the Gothaer Premium Occupational Disability Insurance, becomes evident.

The occupational disability pension is paid when the insured person is no longer able to work in their practiced or learned occupation, irrespective of health reasons, without reference to alternative activities offered by the labor market. Additionally, occupational disability insurance through the employer offers improved terms and conditions, with application acceptance without a medical examination, a straightforward application process via a list, and only requiring an employer's signature.

These conditions are generally unavailable through private customer business. Consequently, both the state and the German "Stiftung Warentest" (Berufs-unfähigkeit-versicherung im Vergleich, May 15, 2024) recommend that every working person should acquire private or, preferably, occupational disability insurance, as the state's coverage in this area is insufficient. Such recommendations are regularly included in the annual pension reports received by all eligible individuals in Germany.

The occupational disability pension provides a safety net for individuals, offering a regular monthly payout in the event of occupational disability, ensuring that individuals can maintain their financial stability and cover their essential expenses.

### Gothaer Premium Occupational Disability Insurance: Key features

Gothaer's Premium Occupational Disability Insurance offers several key features and flexible options tailored to individuals' specific needs and life events. These include flexible adjustment based on certain life events such as marriage or career changes, the ability to increase the coverage amount without indicating a reason within the initial years of coverage, and the option to adapt the insured occupational disability pension to changes in income, ensuring that individuals can align their coverage with their evolving career trajectories.





Additionally, the insurance offers benefits such as interest-free deferment, betterment options for lower premiums with career changes, and extensions to account for changes in the state pension age.

Importantly, the insurance provides coverage without limitations on the type of work individuals are obligated to perform, offering financial protection that aligns with their specific occupation and skills.

### Addressing critical needs and emerging risks

In today's dynamic work environment, where unforeseen circumstances such as illness or injury can significantly impact individuals' capacity to work, occupational disability insurance can offer a vital safety net. With features such as optional payouts during sick leave, immediate support in case of critical illnesses like cancer, and coverage for incapacitation due to infections, the insurance addresses critical needs and emerging risks, providing individuals with comprehensive protection

As multinational clients seek to align their benefits strategies across various countries, the availability of occupational disability insurance becomes a key consideration. By integrating this benefit into their global benefits frameworks, organizations can ensure that their employees, including those in German subsidiaries, have access to comprehensive and tailored protection that aligns with their specific occupational needs and financial requirements.

Would you like to discuss the latest changes in the German market and the need for the occupational disability insurance? Contact your IGP Business Development Manager or Gothaer.

### Gothaer Premium Occupational Disability Insurance: How it can benefit your employees

- Employees are under no obligation to work in a different field (no abstract referrals).
- Starter option: Employees can begin with a low rate and full cover.
- Optional payout when taking sick leave (with a sick note): Payout for up to 36 months – and it already kicks in when the employee has been ill for four months plus a foreseeable two further months without interruption.
- Instant support in case of cancer: Employees immediately receive the agreed payout for 18 months.
- Bridging payout: If an employee requires a medical opinion to determine their occupational disability, Gothaer pays the agreed amount for up to five months.
- Incapacity due to infections for all professions: Employees are even covered if they cannot do their job to at least 50% capacity due to the risk of infection.



## Upcoming webinar: Empower Your Workforce: Maximizing Employee Benefits in the UAE

Wednesday, June 26, 2024

Register now

Would you like to discuss the latest changes in the German market and the need for the occupational disability insurance? Please contact your IGP Business Development Manager or...

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