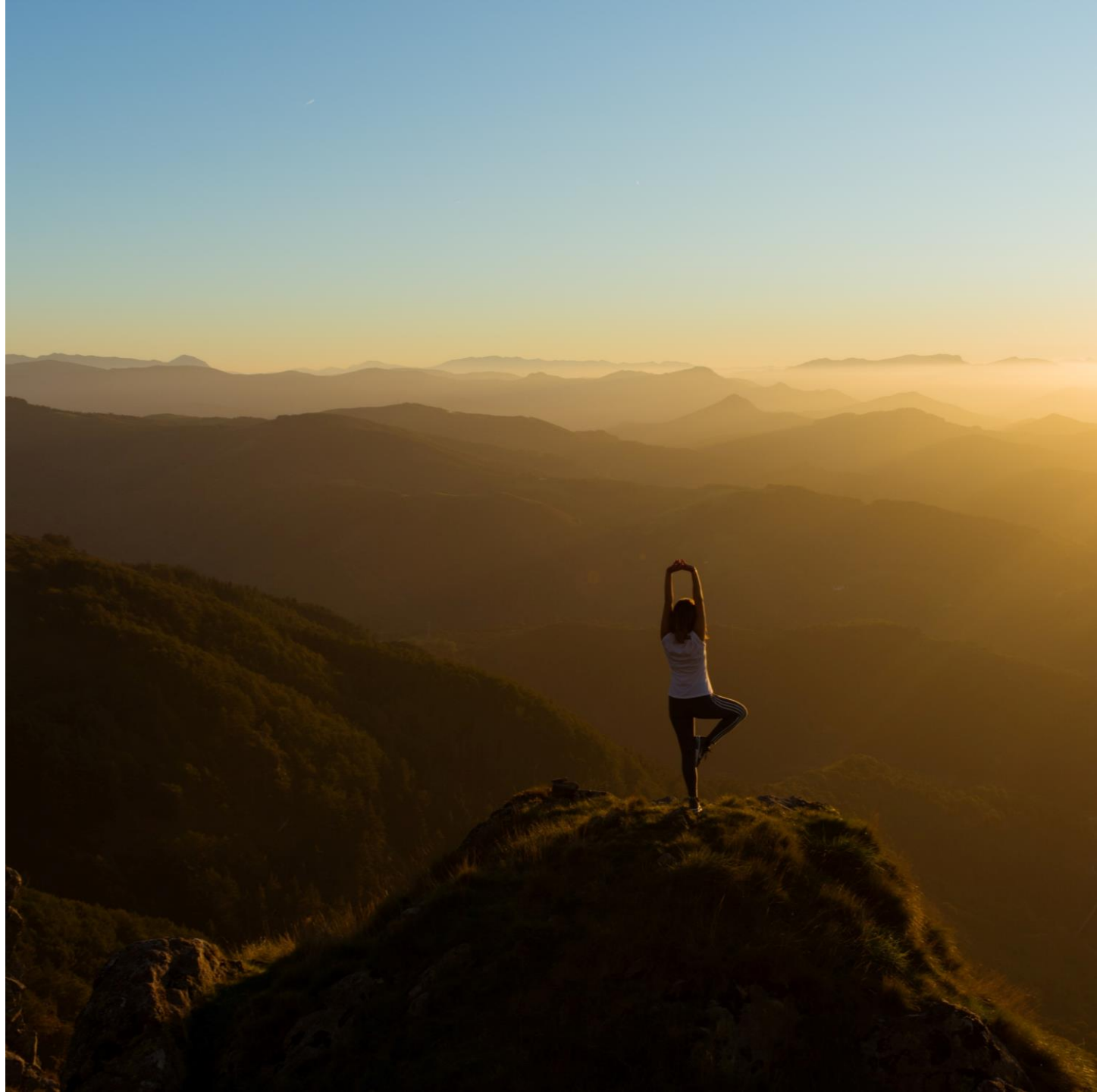




Allianz
Partners

AGB Network Health & Wellbeing Highlights

Highlights on the leading Health & Wellbeing solutions available within our Network.



Health & Wellbeing Capabilities

During recent years, the importance of health and wellbeing capabilities offered by employers to their workforce has become even more prominent. The pandemic made it evident that flexibility and accessibility of these solutions are crucial. Consequently, companies need to invest not only into insurance plans reimbursing medical expenses, but also ensure access to prevention programs, specific condition/disease management solutions, as well as mental health support.

At AGB, we work closely with our Network Partners to ensure that a comprehensive suite of health and wellbeing solutions is accessible to our multinational clients across the globe, allowing them to take care of the employees and their families.

For increased transparency, we have extended our overview of available capabilities across the globe with the introduction of Network Partner profiles that feature their health and wellbeing solutions.

The over thirty extended profiles for select markets include consolidated information around prevention and awareness programs, specific health conditions management solutions, digital services, medical provider network highlights, among others.



Dirk Hellmuth

Chief Executive Officer
Allianz Global Benefits



Mariana Ishchuk

Head of Strategy &
Network Management
Allianz Global Benefits

“Creating value to our clients is at the center of all activities at AGB. We believe that the key strengths and differentiators of our global Employee Benefits proposition would continue to evolve in the area of the Health offering, particularly with an innovative product and service proposition that addresses the needs of a diverse workforce, and digital solutions that allow to provide seamless access to healthcare services and prevention programs at any point of time, all acting together as a holistic ecosystem. We are fully committed to further develop our capabilities in this area to deliver excellent performance for our clients.”

“At AGB, we give a great deal of attention to the strengthening of our network and the expansion of our capabilities across the globe. We are very happy to acknowledge that also our Network Partners are investing a lot in developing their Health & Wellbeing capabilities, thus becoming front runners in certain types of solutions in specific markets. This allows us to jointly best serve our clients, allowing them to support the wellbeing of their employees.”



Return to Work

A well-designed Return to Work (RTW) program will help employees who have been absent from work due to illness, injury or disability to successfully reintegrate within the workforce.

In many markets this can be a legal requirement and RTW programs can be an essential part of a holistic approach to managing employee health and wellbeing and creating a supportive and inclusive work environment.

In our experience, working closely with key stakeholders (employee, employer and clinical specialist) creates synchronized processes which not only lead to improved health and morale for the employee, but also increased productivity with reduced costs for the employer.



Legal & General (United Kingdom)

Legal & General offers help and support for employees and employers if illness or injury strikes.

Their **Virtual Clinic** gives employees free access to a Virtual GP service, online physiotherapy and mental health support for both adults and children. HR and line managers will have access to the **Be Well helpline** where they can get advice and information on topics such as Return to Work support for employees on reduced hours; workplace adjustments, ergonomic and risk assessments plus access to the extensive resources provided by the **Employee Assistance Program** engagement platform. When a claim is made, an **in-house clinical team** will assess the absent employee and tailor treatment to the employee's specific needs without the need for a GP referral. Treatment intervention is facilitated and funded by Legal & General and delivered through their **third-party expert** clinical partners. Legal & General will work with each employee every step of the way to help them to get better and return to work when they're ready.

Once an employee returns to work, they will be able to access a 12-month online **relapse prevention service** to help manage their wellbeing.

In 2021, their active intervention approach saw an average of **73%** of employees return to work before the end of their deferred period and **87%** return to work within the first year of absence.



Chris Ford
Director of Sales Development

"At Legal & General, our philosophy is founded on proactive early and appropriate interventions, ensuring employees are supported quickly and safely returned to the workplace as soon as practical. Our teams are committed to outcomes that take the stress away from long term sick or injured employees when they're going through tough times in their lives."



Allianz Vie (France)

Allianz France is committed to providing Return to Work and absence management services for their Long-Term Disability contracts. The holistic and multidisciplinary approach for clients is offered in partnership with Workplace Options (WPO), the largest independent provider of holistic wellbeing solutions globally. The methodological approach not only focusses on the employees' medical issues, but also takes behaviors, vocational and social environments into consideration. The services, that are confidential and voluntary, cover a large spectrum of medical issues, including chronic disease or pain, mental health, accidents and trauma. Additionally, employees have access to counselling and support via various media (telephone, virtual, app, face-to-face) throughout the process.

Resumptions of activities are mostly done in the same position, with the same employer, whatever the company. For information, the compensation exit rate is 75% in 2021.



Alain Biboulet
Health and Group Insurance Marketing Manager

"For many years, we at Allianz Vie have been heavily invested in ensuring that we can achieve a positive impact for our clients and their employees. We are proud to work closely with such experienced partners as WPO for these particular services. At the end of the day, getting employees back to good health is a win-win for all involved."

Medical Provider Network

Having an extensive medical network allows customers access to a range of medical care facilities, increased options for specialized care and often improved quality and coordination of care. When insurers negotiate contracts with medical providers, they must ensure their quality standards, such as accreditation from recognized institutions, are met, which can give insureds peace of mind in the selection of a facility. Additionally, the larger the medical network, the more convenient for individuals who may not need to travel as far to receive the care they need. Furthermore, a larger network can offer more options for specialized care, such as cardiology, oncology or neurology. This can be particularly important for patients with complex or chronic medical conditions, who require specialized care from several areas of expertise, and benefit from synchronized systems. Financially, an extensive network could also lead to lower out-of-pocket costs, depending on the market, as insurers may negotiate rates with medical providers.



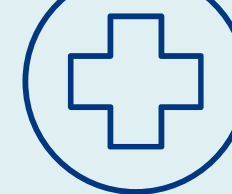
Sanitas (Spain)

For more than 60 years, Sanitas has been dedicated exclusively to healthcare and is the leading company in Spain by number of private patients and number of companies insured. Today, Sanitas is the private hospital group with the highest percentage of quality certifications. With more than 49,000 medical professionals and 4,400 medical centers, including the most important in the country, Sanitas also has 1,200 appointed care centers that policyholders can access. In order to offer a revolutionary and quality healthcare service, Sanitas continues to reinvest all profits in building new hospitals and medical centers, renovating existing ones, and ensuring the institutions are equipped with the latest health equipment and technology. Sanitas medical centers have flexible opening times and ensure care with or without previously scheduled appointments, even enabling real-time monitoring of waiting times online and via the MiSanitas App. With the electronic clinical history, medical information is processed online in an environment accessible to all doctors, thus speeding up requests, tests, consultations and results, sharing opinions.



Javier Ibañez Matia
Director General Sanitas Seguros

"We are dedicated to providing the highest quality of patient care and want to take care of our customers as our maximum priority. Therefore, we are proud to have our award-winning multi-specialist centers dedicated to comprehensive healthcare with the most advanced technology in treatments and diagnostic tests."



Allianz Turkey (Turkey)

Allianz Turkey boasts of the most extensive network of contracted institutions and doctors nationwide, with over 3,400 facilities across the country, and a total of 3,200 contracted pharmacies. This strong multi-channel distribution network serves over 6 million customers across Turkey, providing discounts to Allianz insureds, and even allowing insureds to seek medical treatment abroad all over the world. Network members range from hospitals, polyclinics to diagnostic centers. In addition to the physical locations, insureds can also access a medical team of physicians and nurses via Dr. Allianz, the 24/7 consultancy line available to all Allianz health insurance policy holders and their next of kin.



Furkan Kazan, MD
Medical Network Manager

"Our strong network helps us to ensure that customers can rely on being able to seek the best treatment where they need it, when they need it."

Health Management

Maintaining a healthy, engaged and productive workforce is vital for any organization to thrive. Investing in human capital, also means taking into consideration the fact that employee health levels may fluctuate. Whether it's as temporary as pregnancy, or a chronic condition or illness such as diabetes, depression, heart disease or cancer, employees that can rely on their companies for guidance and support are likely to be more engaged and loyal. Setting appropriate health condition management programs in place not only has a significantly positive impact on employees and their relationship to their employer, it also lowers costs for the organization as poorly managed conditions can lead to increased hospitalizations and emergency room visits, which are both more expensive types of care.



Aseguradora General (Central America)

Plan members with Aseguradora General across the various markets in Latin America may access primary medical care by phone or video call if required. In Costa Rica, chronic patients can have their medication delivered, and receive blood tests and medical care at home, making it easier for patients to obtain the necessary treatment to manage many medical conditions. This essentially reduces the risk of interrupted treatment and therefore, of worsening conditions. In critical cases, Home Medical Care through the diverse networks enables 24/7 availability of medical consultations with a doctor who can determine via telephone call, whether home visit or ambulance service is needed, in order to stabilize the patient and provide necessary medicine. GenMedical is a program in Guatemala which offers high-quality integrated medical services within the same care center coordinated 24 hours a day, 365 days a year through a medical coordination unit. It includes an administrative model that allows policyholders to access programs services, such as drug delivery, without the need to carry out any authorization, since it is managed directly by the provider and the insurer.



Enrique Murillo
Commercial Director

"We've carefully designed our medical programs to ensure the wellbeing of our policyholders and their families, also we are constantly reviewing the programs' benefits alongside them to always provide the adequate coverages. The service we deliver is focused on high quality and efficiency standards to exceed our insureds expectations in their time of need."



Allianz Life Ins. Malaysia Berhad (Malaysia)

Allianz Malaysia provides a comprehensive bouquet of services geared at guiding plan members through minor to major health issues. This includes value added health services such as telemedicine; long-term medication (free & regular medication delivery at members' convenience to improve patient compliance on long term chronic conditions) and international second medical opinion (connecting insured members to the health experts that can validate treating doctor's diagnosis & treatment, suggest alternative treatments and possibly avoid unnecessary surgery or medication); Allianz Blue Ribbon privileges for preferential room & board rates, express admission & discharge, priority lane and Allianz Care@Home service (via Speedoc) where the patients can receive medical assisted attention at their own home, specifically for medical conditions that can be monitored and supported remotely without compromising the level of care. Complementing these services are digital solutions such as the MyAllianz app and Vivy the app: The former as one-stop platform for 24/7 self-service and paperless e-submission of claims, enquiry on policy benefits, and the latter providing educational topics with targeted content & services specific to the individual's health journey.



Lim Li Meng
Chief Sales Officer
Partnership and Corporate Clients & Solutions

"At Allianz Malaysia, we go above and beyond the essential coverages, to further protect the health wellbeing of clients' employees with enhanced services. We are driven by the long-term mission to form a healthcare ecosystem that provides end-to-end care solutions."

Wellbeing & Prevention

Developing a wellbeing proposition that is geared towards helping employees proactively increase their physical and mental health continues to be a great challenge for many organizations. Where it was once enough to provide fruit baskets in offices to promote healthier eating, the demand for holistic and far-reaching wellbeing offerings has increased in recent years, especially since the pandemic. Employees often view such benefits as a company's support in their pursuit of work-life balance and professional growth, and for prospective employees these benefits packages are telling of the company culture. A cohesive wellbeing program must encompass traditional aspects such as educational materials or vaccination campaigns but is also increasingly expected to include further aspects such as financial wellbeing.



AIA (Asia)

WorkWell with AIA offers guidance and support to organizations who are seeking to nurture and improve their employees' wellbeing. Built upon the four dimensions of "Live Well", "Think Well", "Plan Well" and "Feel Well", WorkWell empowers organizations to care for every aspect of their employees' wellbeing. Live Well focuses on physical wellness through promoting health screenings, physical activity, good nutrition, and access to quality health services throughout employees' health and wellness journey. Think Well is centered on mental wellness through fostering awareness of employees' mental health and providing tailored solutions in the form of education, self-help tools, coaching, counselling, and access to preferred mental health providers. Plan Well targets financial wellness by improving financial literacy, providing self-help tools and solutions and if needed, access to professional help for planning and managing finances across different life stages. Feel Well focuses on social wellness by building an inclusive work environment and supportive network that fosters a sense of purpose and belonging and promotes self-esteem, self-actualization and resilience among employees.



Dr. Min Su
 Director of Analytics, Digital and Wellness
 AIA Group Corporate Solutions

"At AIA, we recognize that the employee benefits landscape has shifted from traditional insurance coverage to wellness-embedded employee benefits. In response, we have developed an outcome-driven corporate health and wellness program that addresses the sustainability aspect of ESG. This program is an integral part of our reimagined employee benefits strategy across all markets and serves as a roadmap on our members' journey towards total health and well-being."



Part of Bupa

CarePlus (Brazil)

Care Plus is the largest Brazilian premium healthcare company with a wellness intervention spectrum that covers mental health support, autism spectrum support, an award-winning program for expecting mothers, cardiovascular monitoring, and nutritional consulting, as well as vaccination and immunization programs. Through the website and app, the insurer provides valuable information on health and wellbeing topics, ranging from dental health to prenatal knowledge for expecting mothers, and facial screening software to monitor health and stress levels. The app is also integrated with the insurer's virtual health platform for quick and seamless connectivity for live medical professionals. CarePlus also drives the prevention of Cardiovascular Diseases and has developed a complete care program for plan members. Employers can make use of the available in-company nutritionists, psychologists, company doctors or mommy care for expectant mothers. CarePlus encourages the focus on nutrition to promote a healthy lifestyle, by offering exclusive discounts on healthy eating and for sports advisory partners, as well as a 3-month Distance Nutritionist Program that provides general information about food and nutrition. Furthermore, the iCare communication channel disseminates videos made by renowned nutritionists, psychologists and health professionals on different current and interesting topics.



Caio Abdalla
 Commercial Director

"With more than 30 years of experience in the market and the only operator in Brazil that is part of a global healthcare group (BUPA), Care Plus continuously invests in technology and innovation. The customer is the center of everything we do, and this is reflected in our service through exclusive programs, wide and accredited network and digital facilities."



Digital Solutions

The ability to leverage technology in today's digitally-enhanced world that is faster, more connected, mobile and flexible meets employees where they are when it comes to seeking healthcare. Most entities within our network take a blended approach of digital and analog benefits offerings. This begins with the earliest stages in the user journey, such as online registration, proceeds to policy or claims management, but also includes actual digital consultations via telemedicine. Telemedicine allows employees to receive healthcare services from the comfort of their own homes or offices, without the need to travel to a medical facility. Not only is this particularly for employees who live in remote areas or who have mobility issues, it can be less expensive than traditional in-person medical visits, as it eliminates the need for transportation and reduces wait times. Alongside reduced healthcare costs, offering these benefits helps employees maintain their health and wellbeing, increases productivity, and creates a more competitive benefits package that can help attract and retain top talent.



Sanitas (Spain)

Sanitas takes pride in putting large efforts in the digital experience of their customers. Using the MiSanitas private area on the website/app, employees can review policy details, make appointments online, download test results, request reimbursements, check their receipts or see the available medical network. The reimbursements can easily be processed in the app within 5 days, after customers have uploaded a photo of the ticket and the medical prescription to provide the required information. In addition to accessing the digital card in the app, permission can be granted to manage the digital card of their children under 16 years of age. Furthermore, Sanitas provides a video consultation service with more than 35 medical specialties, ensuring that clients receive medical attention with the same doctor both in person and digitally. For HR professionals, the corporate portal provides access to relevant information to closely manage the plan. This includes access to usage statistics, overview of billing information capturing all bills, bank details, credit notes, proof of payment etc. Additionally, they can easily configure access and permissions for different users and gain access to news and other relevant communication.



Ine Snater
Chief Transformation & Strategy Officer
Sanitas & Bupa Europe & Latin America

"We want to be drivers of the digital health revolution and understand that in today's digital world it is imperative to provide seamless customer services, in the same ways that they address other aspects of their lives."



Bajaj General (India)

Bajaj Allianz General Insurance Co Ltd (BAGIC) maintains an ecosystem of digital solutions for various interfaces along the value chain. These range from a Whatsapp Claims Bot that enables real-time status updates on health claims, to a corporate HR portal that enables clients to generate or download e-cards, policy details or endorsements. The ProFit wellness portal enables customers to maintain and have 24/7 access to family health records, as well as share these with a family doctor. The portal is additionally useful for reminders for vaccines and medication, and health risk assessments so appropriate action can be taken by the plan members. For the interface to the medical facilities, the hospital portal BAGICeCare provides self-service capabilities for the hospital insurance desk. By enabling cashless transactions, the manual claims registration is eliminated, thus improving response time and enabling an enhanced digital experience for provider interaction. Claim by Direct Click (CDC) allows members to use the Caringly Yours app in the event of a claim, to register claim details and share the scanned documents for a quick settlement. Claims below the threshold (INR 20k) can be settled based on the uploaded documents without further evaluation. BAGIC has additionally invested in analytics and automation of Health claims investigation, using traditional methods such as predictive modeling together with innovative solutions such as voice intelligence, video connect, ICD risk identification and document verification.



Bhaskar Nerurkar
Head – Health & Travel
Administration Team

"Putting digital systems in place where we can not only meet our customers wherever they are, but additionally simplify and speed up many of our internal processes, allowing us to serve and reach more individuals."

Mental Health Support

Investing in access to mental health support for employees enables them to live fully and contribute at their maximum ability in the workplace. As the pace of life has increased over recent decades, so has the demand of employees to deal with stress-factors such as heavy workload, long hours or workplace pressure. Particularly as a consequence of the Covid-19 pandemic, where many employees were destabilized in both their work and personal lives, the importance of access to mental health resources became more apparent across the globe. Such levels of stress can lead to a range of mental health concerns such as depression, anxiety, burnout and other conditions. Providing support as employers can take many forms, including access to virtual or on-site mental health services or digital apps, and a holistic and systemic approach can support employees in a way that avoids the risk of relapse.

beneva

Beneva (Canada)

At Beneva, the best strategy to promote mental health starts with strengthening protective factors while reducing risk factors. Addressing mental health improves both the sense of safety and psychological well-being of employees. It also reduces absenteeism and disability, as well as their inherent costs. Beneva's various assistance programs include Health Support, Medical Second Opinion and Employee and Manager Assistance programs (EAP & MAP). The EAP sets itself apart through effective, timely interventions by competent counsellors—all of whom are licensed professionals—over the phone, in person or virtually. Beneva also has a national team focused on Health Culture Strategies and Solutions that can provide and Workplace Health Assessment to better understand an organization's needs and share recommendations. Beneva's caring approach translates into proactive initiatives to counter this growing challenge. The insurer has recently announced a \$1M contribution towards projects addressing anxiety, in partnership with various organizations. This support will, moving forward, guide the company's social and philanthropic actions nationwide and demonstrate Beneva's dedication to mental health and well-being of Canadians.



Valerie Fernandez
Organizational Health Senior Advisor

"Mental health is a society-wide concern felt in all of life's spheres. We at Beneva believe that promoting the importance of positive mental health contributes to fighting the stigma surrounding mental health conditions. Beneva has developed unique workplace health and wellness expertise, offering evidence-based support and putting not only the physical but also the mental health of employees front and center for our clients and their employees."

Danica Pension



Danica (Denmark)

Danica's unique Step Care™ program ensures advice and customization of physical and psychological courses of treatment for individual employees, combining the treatment provided under the health package and the health insurance with the treatment offered to an employee on long-term absence due to illness. Psychological treatment is conducted with the cross-functional support from beginning to end. The program begins when employee experiences early symptoms of stress and contacts a health expert who can assess the necessary treatment. After a few consultations, the psychologist assesses that cross-functional action is necessary to prevent a deterioration of the employee's condition. Towards the end of the treatment program, a three-way conversation takes place with the employer, and the program closes with a plan prepared in tandem to determine suitable work assignment and responsibilities going forward. For clients, Danica provides an array of plug and play healthcare tools such as introductory video clips explaining the healthcare tools; customized personal tests to help employees determine what to focus on; training programs and advice; as well as a communication package with templates to support employers relay important healthcare information to the employees. Additionally, Danica's healthcare podcast Sunde Stemmer (in Danish only), provides good advice and additional information about the healthcare tools.



Ida Gaarde Andersen
Lead Strategy Business Partner, Health

"At Danica, it is our ambition to provide easy access and tailored treatment that can be adjusted on an ongoing basis. The early action and cross-functional care help ensure holistic treatment early on to prevent the worsening of any psychological ailments."

Disclaimer

This document includes forward looking statements, such as prospects or expectations, that are based on management's current views and assumptions and subject to known and unknown risks and uncertainties. Actual results, performance figures, or events may differ significantly from those expressed or implied in such forward-looking statements. Deviations may arise due to changes in factors including, but not limited to, the following (I) the general economic and competitive situation in the Allianz Group's core business and core markets, (II) the performance of financial markets (in particular market volatility, liquidity, and credit events), (III) the frequency and severity of insured loss events, including those resulting from natural catastrophes, and the development of loss expenses, (IV) mortality and morbidity levels and trends, (V) persistency levels, (VI) particularly in the banking business, the extent of credit defaults, (VII) interest rate levels, (VIII) currency exchange rates, most notably the EUR/USD exchange rate, (IX) changes in laws and regulations, including tax regulations, (X) the impact of acquisitions including and related integration issues and reorganization measures, and (XI) the general competitive conditions that, in each individual case, apply at a local, regional, national, and/or global level. Many of these changes can be exacerbated by terrorist activities.

No duty to update

The Allianz Group assumes no obligation to update any information or forward-looking statement contained herein, save for any information we are required to disclose by law.

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