



GENERALI

Employee Benefits Network - GEB



Local protection, global connection

Generali Employee Benefits Newsletter December 2011

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GEB News

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GEB 31st Marketing Meeting

From October 19 to 21 the breathtaking landscape of the Astir hotel in Athens served as the backdrop for the 31st annual Marketing Meeting of GEB. It also served as a way to celebrate GEB's 45th anniversary.

The location of the event was chosen at the beginning of the year and, at that time, no one could have foreseen the challenges to be faced by the Greek people. Fortunately, despite the tough conditions and some flight cancellations, the event was a success and almost all the 150 invitees were able to attend.

The attendees came to represent the GEB Network's local companies from all over the world, from the Americas to Asia, Africa and from all over Europe.

Over the course of three days they were updated on the current and most relevant topics of the Employee Benefits market and on the future projects concerning our organisation.

GEB CEO **Mauro Dugulin** underlined the important role played by the Network's local insurers as they are closest to local clients. He reaffirmed GEB's commitment to strengthen the cooperation and the support to the local partners in an effort to build an excellent and reliable service for the clients.

Senior representatives from the Generali Group addressed the audience via a videoconference. Mr. **Valter Trevisani**, Deputy General Manager, and Mr. **Stefano Ferri**, Chief Risk Officer of Assicurazioni Generali, explained the Group's strategic growth and profitability objectives, and Generali's approach to Solvency II. Furthermore, Mr. Trevisani underlined the fact that GEB represents a true success story among Group companies. He was pleased to see the strengthening of GEB's market position, and how it distinguishes itself from the competition.



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During the preparation phase of the conference, a survey was sent to all participants asking their advice on some issues concerning the contents and the structure of the meeting. The results of this survey gave the idea to dedicate a slot to roundtables and this formula was highly appreciated by the participants whose attendance was very proactive.

The leisure activity, that was supposed to be a visit to the Acropolis Museum, was cancelled due to the manifestations that took place in the Greek capital in the same days. This fact did not dampen the spirits of the attendees who enjoyed the sun and the mild temperature while talking and networking around the swimming pool of the hotel.



Later that evening they had the chance to enjoy an incredible view of the Parthenon during a gala dinner sponsored by Generali Hellas, GEB's local insurer in Greece.

The closing remarks were given by Mr. **Ludovic Bayard**, GEB Chief Commercial Officer, who took the opportunity to thank the Greek colleagues who were instrumental in organising this successful event. Mr. Bayard concluded the meeting by encouraging the GEB Network to use all of its capabilities to face and overcome the challenges brought on by the economic crisis, and set sights on the 2012 GEB Forum.

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GEB addresses students at the MIB School of Management

For the past twenty years Assicurazioni Generali has been cooperating with the [MIB School of Management](#) in Trieste, one of the top international business schools for managerial education in Italy and in the world. The school is recognised for its Masters and post-graduate courses in areas such as economics, finance, marketing, and insurance.



Generali is proud to support some of its Master's level courses, among which the prestigious MBA in International Business, the Executive Masters in Business Administration, and other MIB initiatives. Important contributions include the development of corporate case studies and the funding of internship opportunities for students.

Among MIB's recent initiatives is the organisation of the MIRM degree, an international Masters in Insurance & Risk Management. Due to the increased student interest in international Employee Benefits, GEB was asked to address the students. This past July, Mr. **Andrea Valacchi**, Senior Regional Director for the EMEA region, met the MIRM participants in Mogliano Veneto, a city close to Venice. He answered questions concerning his extensive international career with Generali, and he provided a detailed overview of the business model and the structure underlying our Network. Advanced risk management techniques and recent product innovations were also a part of Mr. Valacchi's presentation.



Within the framework of this specific Masters program, two students – one from Serbia and the other from the Mauritius – were then selected and offered a three-month internship at the Actuarial Department of the GEB Head Office in Brussels.

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Tapiola and the women leaders of Finland

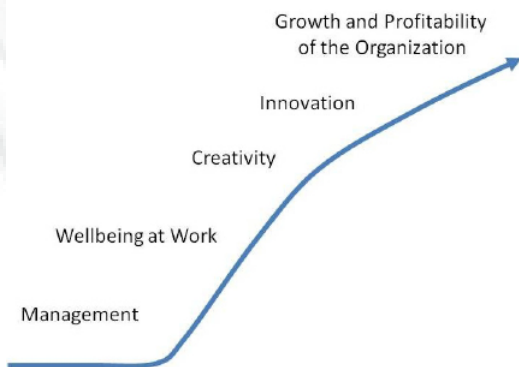
Tapiola organised an event for Finnish businesswomen on the company's own island named Tiirasaari, located just a stone's throw away from the capital of Helsinki. Businesswomen from leading Finnish companies gathered to this location to enjoy the Finnish landscape, learn new things and brainstorm on issues relevant to all companies. Area Manager for GEB's Nordic Region, Ms. **Heidi Saaristo**, was also in attendance.



The event started with a few words from **Satu Huber**, CEO of Eläke-Tapiola (Tapiola Pensions). He described a new project in Finland, called Työssäinnostumisen Hanke or "Enthusiasm at work". In support of this project Tapiola Pensions joined forces with the Finnish Institute of Occupational Health, Outokumpu Group, Sitra, the Ministry of Employment and the Economy, Vates Foundation, Maintpartner and Mobile Spa. The goal of the project is to encourage enthusiasm and a positive atmosphere in the workplace, either by creating an inspirational setting or one that fosters creativity. Other interesting topics presented were "Responsible Investment Strategies for Pensions" by **Jonna Ryhänen** from Eläke-Tapiola and "Responsibility and Responsibility Promises of Tapiola Group" by **Anu Pylkkänen**, Director of Community Relations and Responsible Corporate Activity.

One of the highlights of the event was the presentation entitled "Lead your own wellbeing at work" given by **Sanna-Mari Myllynen**, Senior Manager of Leadership and Wellbeing at Nokia. The starting point of the presentation showed how the wellbeing of employees leads to a company's growth and profitability. Support from senior leadership and management is seen as the most important determinant of an employee's success in promoting his/her wellbeing at work.

Managing your own wellbeing at work



In today's business environment, leadership of people is changing due to global and virtual organisations, new generation joining workforce with new expectations and the new challenges and new needs in work capabilities. Employees today are facing several new demands, such as huge amounts of information, continuous search and understanding of new information, need for interpersonal and intrapersonal skills. In addition, an employee is expected to work in new ways within a virtual

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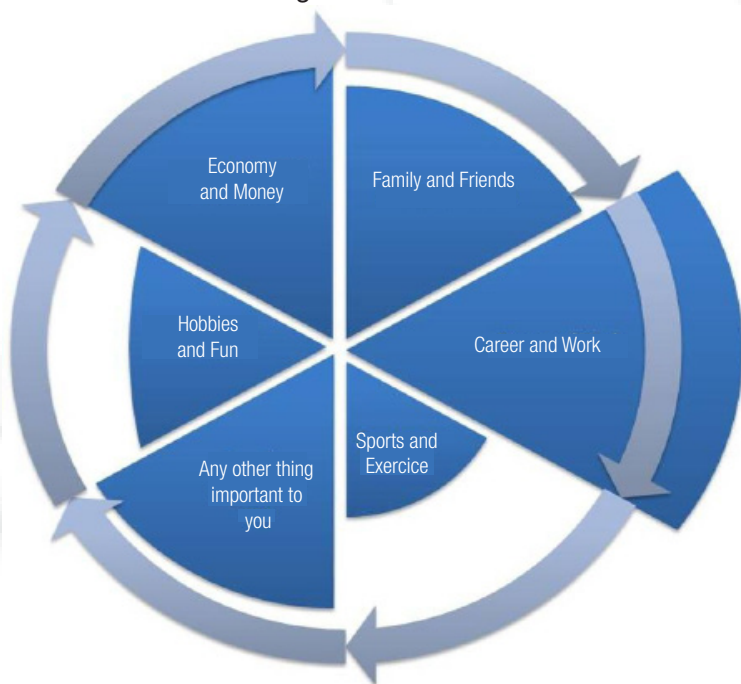


workplace and 24/7 global business. There is also the requirement to be able to work alone, in a group, as well as within a network. Problems are also created by working from home/other locations and work spilling into free time when managing the personal life – even for employees with flexible and remote working possibilities.

What then motivates employees and creates wellbeing at work? Internal motivation is crucial when motivating experts to work effectively and supporting engagement and wellbeing at work. Four points have been identified in internal motivation:

1. Autonomy – enough power and responsibility within the job
2. Competence – possibility to use own skills and capabilities and a possibility to further develop
3. Intimacy – being a part of a group and being important in the group
4. Contribution – Possibility to influence the job and see the results of the job

Balancing work with Life



Source: Jyri Manninen, FAF Personal Trainer and Training manager

It is also crucial for employees facing the new challenges at work to find an appropriate work-life balance. A happy and balanced life enables a person to also focus on wellbeing at the office which leads to better productivity. The LifeCircle diagram shows the different parts that need to be balanced.

The circle has limits (the grey arrows), that represent a person's time available for leading their life. The example circle here is typical to a person whose work is starting to spill over, i.e. taking more time than actually is available for it, and therefore crossing the line of the grey arrow. However, the time has to come from somewhere, and it is shown in practice that it is typically first taken from time that should be dedicated to sports and exercise. This of course, has a direct link to our GEB business – we would like to insure healthy and happy employees who have time for exercise! What does your LifeCircle look like?

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Euro Accident dares to count on health

GEB Network partner in Sweden, Euro Accident, organised an event called *våga räkna på hälsa* (which means “dare to count on health”). It was held on September 8 in Stockholm for major clients, brokers and prospects who were interested in innovative and forward-thinking healthcare. The event was held at the beautiful Berns Salonger Conference Centre – right in the centre of the city. Mr. Vittorio Zaniboni, GEB Chief Actuary and Ms. Heidi Saaristo, GEB Area Manager for Nordics were invited as guest speakers to provide an international perspective to the discussion on healthcare.



The opening speech was given by Mr. **Thomas Petersson**, CEO of Euro Accident, who presented the company and the challenges faced within the current healthcare environment. Most notably, he pointed out that the life expectancy of a person born today is 100 years. What does this actually mean, and what impact does this have? According to Mr. Petersson, more and more people will work in the European health sector, more and more money needs to be directed towards healthcare. He expects that there will be higher taxes or the need for some other way to finance healthcare and he predicts that treating illnesses only after they present advanced symptoms will have to be replaced by more preventative measures.

The first guest presenter was Mr. **Johan Rudborg**, partner and senior consultant at ProActive Health Partner, who presented the results of a recent study conducted with Euro Accident, where the 100 largest Swedish companies were surveyed on strategic health and safety at work, and the overall cost of healthcare. The figures presented were staggering: the cost of poor health within these 100 biggest Swedish companies (counting only their Swedish operations) reaches the equivalent of € 4 billion. This is € 7,400 per employee per year, roughly the annual global profits of Astra Zeneca.

Other findings from the study included:

- The majority of the interviewed HR managers at Sweden’s largest companies consider regular health screenings of their employees
- The most common healthcare benefit is represented by wellness grants or training. The least prevalent benefit is physical exercise during (paid) working hours
- The majority of the surveyed HR managers use a variety of healthcare providers, and very few companies have onsite nurses to consult with employees
- The Compensation & Benefits Managers and Risk Managers in charge of the company’s multinational pooling programmes particularly value this as a cost control solution. They see that pooling provides increased control and valuable statistics

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Following the results of the health study, Ms. **Carina Albiin Svensk** from Scania represented the strategies they are employing in order to be an organisation where health is of strategic importance. Scania, one of the biggest and well-known companies in Sweden, with 36,500 employees worldwide, has a special forum for decision and strategic direction for Safety, Health and Environmental (SHE) issues. The assignment of the forum is to support and promote:

- The wellbeing and working ability of all Scania employees
- Proactive and resource-efficient environmental work
- Continuous improvements of environmental performance and health development

Ms. Albiin also remarked that Scania is not alone in trying both to manage costs, and to offer healthcare as a way to attract and retain talent. Today's employees evaluate what companies can do for them, and benefits play an important role in whether a person accepts an employer's offer of employment. Scania, as well as other employers competing today, need to respond to the demands of the prospective employees as much as they need to keep their current employees happy and healthy.

Ms. **Heidi Saaristo** and Mr. **Vittorio Zaniboni** then presented the capabilities of Generali Employee Benefits, with a few words spent on both pooling and private medical insurance around the world. The audience was presented with a case study of a company with and without a pooling arrangement to highlight the potential advantages to international organisations. Real life examples of medical insurance challenges in different countries were given for the audience's consideration.

The last presenter, before the evening's dinner and magic show, was Ms. **Anna Dyhre**, author of the book "Sustainable Employer Branding". Ms Dyhre touched on the same issues discussed in the earlier Scania presentation, but provided a more detailed perspective. She indicated that today's employees are expecting fun with interesting and meaningful tasks, and companies today must respond to that need. Employers recognise that this is a two-way street and that what companies offer in terms of "fun", "safety" and "meaning", needs to be matched by employees that offer "knowledge", "experience" and "results".

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GEB expatriate benefits seminar in London



Generali Employee Benefits is pleased to invite you to

Employee Benefits for Expatriates and Pan-European Plans

On September 22 at the Grange Hotel in London, an event fully dedicated to Employee Benefits for Expatriates and Pan-European Plans took place. The event was sponsored by GEB Corporate Mobile Unit together with the London Regional Office and Grant Thornton, one of the largest tax advisory firms in the UK.

The aim of the event was to give attendees, among which were intermediaries and direct clients, a deep overview of GEB and Generali's capabilities, and their specialised products and services for expats.

The first part of the event was dedicated to a seminar where several topics were presented, from GEB's capability to deliver value and flexibility to UK multinational companies to the healthcare perspective in the international benefits and a focus on tax issues for UK employers and employees.

The seminar was followed by a networking buffet lunch that gave attendees the possibility to discuss and share different points of view about the relevant topics of the mobile employee benefits sector.

The event itself was a great success and all of the attendees found it highly informative. Many also found it an excellent opportunity to talk about some of the common challenges companies with a global presence face when searching for a provider that can offer a complete line of life, disability and healthcare insurances.

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GEB participates in Employee Benefits Live



On September 27-28 in London, GEB attended the Employee Benefits Live, Europe's largest total rewards and benefits vent. This year saw a record breaking number of delegates, with over 2,100 visitors in only two days.

The attendees were the key benefits decision makers within the large corporations across the UK. GEB's participation was both as an exhibitor and official sponsor of the event.

Mr. **Bjorn Roine**, Business Development Manager of GEB Corporate Mobile Unit, and his colleague Mr. **Craig Cornwell**, Business Development Officer, delivered a presentation on international benefits in the context of smart solutions for mobile workers, expats and third-country nationals. They went on to describe GEB as a single point of contact that can provide access to a whole range of expatriate solutions including healthcare, life and disability covers and savings and retirement plans.

This event gave GEB the opportunity to discuss the issues faced by UK employers with clients and prospects, and it served as a way to start initial conversations with a number of key decision makers.

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Five year anniversary for Delta Generali VPF

Delta Generali Osiguranje is one of the leading companies in the Serbian insurance market, with an active presence in both the life and non-life sectors. Since its establishment in 1998, the company has grown rapidly to become the market leader in life, health and international travel insurances.

This year, Delta Generali Voluntary Pension Fund Management Company is celebrating the 5th anniversary since the National Bank of Serbia granted it the first license on the Serbian market to set up and manage the Voluntary Pension Fund Delta Generali Basic. Since then, the company has established itself as one of the leaders and pioneers in the country on this specific market, reporting brilliant results, among which assets under management of € 30 million – more than one quarter of the whole Serbian VPF market – and returns above the industry average for the second year in a row this year.

The Fund counts almost 50 thousand members who are offered a unique sort of product diversification according to their different needs and management fees are based on performance and accumulated assets, which is also unique in the Serbian marketplace.

Delta Generali Voluntary Pension Fund Management Company is managing two separate funds: Delta Generali Basic and Delta Generali Index.



DELTA GENERALI Basic

Delta Generali Basic is designed for members who want optimum returns with moderate risk exposure. It also offers protections against long-term inflation.

Delta Generali Index is a Euro denominated fund that is focused on asset preservation. It is designed for members who want protection against fluctuations in the Dinar to Euro exchange rate.



DELTA GENERALI Index



“As pioneer of Serbian VPF industry we are very proud of the five years behind us”, says **Natasa Marjanovic**, CEO of the Delta Generali Pension Fund Management Company. “We have managed constantly to increase our market share which is currently above 26%. We are especially proud of the fact that we have gained license for managing Delta Generali Index in some sort of competition among all existing management companies on the Serbian market, with the National Bank of Serbia recognising Delta Generali as the by far most suitable candidate. That combined with the Management Company’s profitability since its foundation gives us more than enough reasons to be satisfied. We believe that the macroeconomic environment will improve in the future and that we will have additional ‘wind at our back’ for further expansion.”

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Europ Assistance Global Corporate Solutions

Dedicated to corporations, health carriers and international institutions

Europ Assistance - Global Corporate Solutions (GCS) is the one-stop shop of the Europ Assistance Group. They offer international medical assistance and global health solutions for corporations, health carriers and international institutions. Their broad range of solutions enables them to fulfil the specific needs of business travellers, expatriates, local co-workers, customers and members.

Europ Assistance GCS delivers comprehensive solutions from on site medical services to health plans management either on an international basis or as part of a local programme. Europ Assistance's experienced personnel are backed by client and consultancy support services, and a leading provider network. The company is set-up to deliver high value services ranging from implementing new services for clients, coordinating the take-over of medical evacuation services, organising care abroad and offering employee benefits plans, including information and prevention.

Preferred collaboration with Generali Employee Benefits

Within the scope of a strategy for integrated services, Europ Assistance GCS and Generali Employee Benefits aim at bundling their respective insurance and assistance offers to answer the clients' request for comprehensive solutions, wherever they are located.

The Europ Assistance GCS mission



The mission of Europ Assistance GCS is to provide a fully integrated healthcare and other associated products corporate offer by:

- Meeting the corporate market expectations: providing local assistance to expatriates and business travellers through dedicated, professional services, medical networks and even sometimes EA clinics in remote places
- Building a service proposition for expat carriers, ASO and brokers
- Developing global solutions for international health players (health insurers & brokers, government authorities, pharmaceutical companies, etc.)

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Dedicated regional operational hubs

Corporate business needs specific corporate operational answers and organisation according to the following agreed characteristics:

- Corporate clients are very demanding and require customised services
- They request an immediate consideration of their needs without any or light eligibility control when calling
- The knowledge of the client's sector and good understanding of operations on the field are often key to be credible in front of the clients' Head Office and local offices management
- Depending on the client's organization, medical services should be delivered through a unique entry point of contact or through regional dedicated hubs
- There should be no barrier in the chain of information: members, under certain conditions, must be able to directly access EA experts when required (doctors, MERP designers, etc.)
- Whatever the location and the number of front office platforms, the clients is requesting consolidated and detailed reporting for their operations knowledge
- There is a strong service integration between Assistance and Security/Risk even requiring sharing resources on regional platforms



Range of Services

Europ Assistance GCS proposes to clients and prospects a unique wide range of services, supported by the combination and the synergy of skills and specificities developed by Europ Assistance over the years and its strong experience in logistics and worldwide intervention capacities:

- Audits & assessments, pre-departure services, web portal
- Onsite health services
- Preferred medical networks
- TPA Services
- Evacuation/Repatriation (Medical & Security)
- Organisation of care abroad
- Insurance bundling
- Employee assistance programs

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Mobile Benefits without borders in Brazil

Generali Brasil Seguros office in São Paulo organised an event focused on the solutions for expatriates offered by GEB Corporate Mobile Unit. The event took place on September 15.

GEB representatives, namely Mr. **Ludovic Bayard**, Chief Commercial Officer, Mr. **Marc Reinhardt**, Senior Regional Manager of the Americas, Mr. **Massimo Martinoli**, Regional Manager of South America, and Mr. **Pasquale Gorrasi**, head of the Corporate Mobile Unit, presented the solutions that can be offered to multinational companies that employ mobile personnel, expatriates or third-country nationals, from Group Life, Critical Illness as well as Disability and Healthcare, to Flexible Corporate Saving/Pension Plans, and the characteristics of the international market of expatriates. The presentation was followed by some case studies and an open debate where attendees could raise their questions and share their comments.

Generali Brasil Seguros was represented by Mr. **José Alves**, Senior Advisor and Member of the Board of Directors, Mr. **Mario Cruz**, Sales and Marketing Director, and Mr. **Marcello Panagia**, GEB reference person in Brazil.

The attendees were national and international brokers with multinational client companies headquartered in Brazil. In all, 70 professionals from in and around São Paulo participated in the event.

Considering the strong expansion of the Brazilian market, the growing strength gained in recent years by “Multilatinas” companies and the interest shown by national brokers in the field of mobile benefits, the event was very much appreciated by the audience. It gave Generali Brasil Seguros the possibility to gain more visibility and to open new opportunities of making business.

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A client-centric approach for dedicated GEB meetings

In response to the increasing needs that multinationals have to better understand and control their medical spending, Generali Employee Benefits met with some of its most important clients in London and in New York. **Eric Butler**, our Global Director of Health Insurance, led the session and revealed a series of projects aimed at improving the way utilisation and other healthcare statistics are reported back to clients.

GEB top management was represented by CEO **Mauro Dugulin**, Chief Commercial Officer **Ludovic Bayard**, Chief Financial Officer **Fabiano Rossetto**, and Chief Operating Officer **Marco Giacomelli**. Each took advantage of the opportunity to solicit feedback directly from clients. Attendees were also provided with updates concerning the Generali Group's financials, and GEB products and projects. The executives closed the meeting with their views on Solvency II, both in terms of the general impact to the industry, and more specifically how it will affect captive clients.

Considering the extremely positive feedback received, such events will be organised on a more regular basis. This meeting format will be extended to additional cities as a way to further support our clients.

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UnitedHealth Group: unlocking the future of healthcare through innovation

UnitedHealth Group is a diversified health and well-being company that serves more than 75 million people worldwide. With headquarters in Minnetonka, Minnesota, it offers a broad spectrum of products and services through two distinct platforms: UnitedHealthcare, which provides healthcare coverage and benefits services; and Optum, which provides information and technology-enabled health services.

UnitedHealth Group demonstrates an exceptionally strong organisational and cultural commitment to innovation. Guided by a well-articulated innovation strategy, the company uses Design Thinking to systematically develop practical solutions to identified global health challenges. UnitedHealth Group also employs other approaches, including a company-wide Innovation Council, Innovation Champions, emerging business incubators, innovation labs and collaborations with other organisations to facilitate the development of game-changing new products and services.



UnitedHealth Group

Innovation to help people live healthier lives and help make health care work better for everyone.

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In March this year UnitedHealth Group earned the top overall ranking among insurance and managed care companies in **FORTUNE's 2011 "World's Most Admired Companies"** list. The group also ranked highest among the sector for the following individual categories: quality of products and services, innovation, people management, use of corporate assets, social responsibility, quality of management, financial soundness, and long-term investment.

This was just one of the prestigious innovation awards received by UnitedHealth Group in 2011 (see complete list at www.uhginnovation.com/#/accolades), the last of which dates back to the beginning of November: during the 24th Product Innovation Management Annual Global Conference hosted by the Product Development and Management Association in Phoenix, Arizona, the group was awarded the **2011 Outstanding Corporate Innovator Award**, the only honour bestowed upon companies that achieve sustained (five or more years) quantifiable business results from the innovation of new products and services.

Stephen J. Hemsley, president and Chief Executive Officer of UnitedHealth Group, said, "We are honoured to receive such a prestigious award that recognises both our long-term commitment to practical innovation on behalf of the people we serve and the passion our employees have for the work we do every day, helping people live healthier lives and making the healthcare system work better for everyone."

Generali Employee Benefits, which established its partnership agreement with UnitedHealth Group in 2003, is proud to have among its local insurers a group that is able to use innovation to provide unique customer-focused solutions and to gain a competitive edge.

To learn more about UnitedHealth Group's innovations, visit: <http://www.uhginnovation.com/#/home>.

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Healthcare service reforms in Hong Kong

Since 2007, there has been broad support and general consensus within the Hong Kong government to take forward healthcare service reforms to enhance primary care, promote public private partnerships, develop electronic health record sharing, and strengthen the public healthcare safety net. The government has therefore embarked on several initiatives to implement these service reforms, making use of an increased budget allocated to healthcare.

As a result, the Hong Kong government is now working to introduce a voluntary government regulated Health Protection Scheme (HPS) that is meant to complement the public system which will remain the cornerstone of the healthcare system.

The HPS is a standardised and regulated schedule of private health insurance based on voluntary participation, incorporating various features for consumer protections. It is proposed with the aim to reform the private health insurance and healthcare services market for the sake of providing consumers with value for money choices, improving efficiency, transparency and competition. This is a step forward in enhancing the long-term sustainability of the Hong Kong healthcare system and its financing, by addressing the public/private imbalance, containing cost increase and medical inflation, and encouraging savings and risk pooling among the population to meet their healthcare needs.

The HPS aims at achieving four main objectives:

1. Provide more choices with better protection to those who are able and willing to pay for private healthcare services
2. Relieve public queues by enabling more people to choose private services and focus public healthcare on target service areas and population groups
3. Better enable people with health insurance to stay insured and make premium payment at older age
4. Enhance transparency and competition within the private healthcare services

The main proposed features aim at safeguarding consumers' interests and protection including guaranteed access and renewal, plan portability, standardised policy terms and conditions, age banded premium schedule with guidelines on premium adjustments, etc. The attractive key insurance features include pre-existing condition cover, No Claims Discount up to 30% of published premiums, pricing transparency and government incentives for employers who are willing to sponsor the scheme on behalf of their employees.

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Three options in providing incentives are proposed to make use of the \$ 50 billion held in the fiscal reserve to support healthcare financing reform:

1. Protection for high-risk individuals – government injection into the HRP
2. Premium discount for new joiners – to attract the young, especially, to join
3. Savings for future premium – to enable the insured to continue to afford health protection at retirement

Private insurers are supporting the reform by leveraging their expertise, and by introducing new ideas. They are also equipping themselves in order to be able to service the needs of clients who now more than ever will require conversion privileges clauses in their existing employee benefits contracts.

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