

# Health and Wellness Solutions

Improve the wellbeing of your workforce



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# A company's success depends on the health and productivity of its workforce

What barriers prevent companies from implementing health & wellbeing programs?

What are the biggest challenges to controlling health care costs?

What types of programs are considered the most valuable?

What's the correlation between wellness and productivity?

How is a health and wellness program implemented successfully?

What are the key elements of a workplace health program?

What type of results can you expect from health and wellness strategies?



Employers in today's global economy are under great pressure to perform well, and to meet high expectations under ever changing circumstances. This strain can create an environment in which health and stress related challenges are more prevalent in the workplace. This can drive both direct and indirect costs, and ultimately diminish the potential that can be achieved by a company and its employees.

In recent years, wellness programs have been pursued by companies mainly as an attempt to contain rising health care costs. Leading organizations, however, are going beyond those traditional parameters and are increasingly broadening their focus to address the overall health and productivity of their workforce.

Companies are seeking to gain a competitive edge by using health and wellness initiatives to create a culture that compliments business priorities, reduces costs, and aligns with their overall business strategy. Such an approach can act as an important employer differentiator and means to aid in both attracting and retaining the talent that a company requires in order to succeed.

Even for companies that already recognize the value that can be derived from pursuing health and wellness programs, it can still be challenging for them to strike the right balance between a global strategy and the local autonomy of business units that also need to play their role in support of their company's strategy. Not all health and wellness programs are created equally, and successful outcomes are often linked to the level of cultural adaptation used in implementing different initiatives.

The Generali Employee Benefits (GEB) Network puts its tools, resources, and years of experience at an employer's disposal to help maximize results. GEB can help introduce the right solution for the particular challenge faced by the employer in a country, and may even be in a position to further tailor an offering to an employer's needs. GEB and its local insurers can help employers find the right balance between driving strategies globally or regionally while also addressing the needs of its local entities.

## HEALTH PROMOTION

The encouragement of healthy living plays a vital role in creating a culture that supports the overall health of individuals and their productivity.

These capabilities are centred on providing educational information, and different means of engaging with employees to empower them and to encourage healthy behaviours in their daily lives.

Generali's health and wellness solutions are grouped together to be most relevant to the challenges faced by employers and their workforce. The range of services made available through the insurers across the network differs as a function of different local norms and insurance practices in each market. This means that Generali's health and wellness solutions have been designed to be locally relevant, and effective for the employee populations they are meant to serve.

- **HEALTH PROMOTION AND EDUCATION:** Worksite health fairs and seminars with medical professionals as speakers pamphlets, brochures, or health tips accessed electronically.
- **LIFESTYLE INTERVENTION PROGRAMS:** Engagement of employees with healthy habits to include in their daily activities (examples: smoking cessation, weight management, etc.)
- **HEALTH AND WELLNESS FACILITIES AND ALLOWANCES:** This can be a variety of discounts and different ways to access wellness facilities and related services.

Generali Employee Benefits Network has an array of different solutions that can be used to complement existing employee benefits programs, and to support an employer's existing wellness strategy.

*Please find a complete listing of the Generali Employee Benefits Network's health and wellness capabilities at the back of this brochure.*



## SCREENINGS AND PREVENTION

Proactively seeking out information or specific preventative treatments can mitigate future events that can be more costly to treat if addressed later on.

Check-ups and information on personal health metrics can aid in making individualised decisions. These services help keep the focus on key areas that are important to the health and performance of the individuals within a given workforce.



## ASSISTANCE AND PRODUCTIVITY

At some point in their careers, employees may face one or more personal challenges that affect their productivity at work and potentially even of others around them. They may also need to be absent from work for an extended period of time because of a serious condition or disability.

This grouping of services is aimed at providing employees with the support and assistance they need to overcome personal challenges, or to manage health conditions, all in an effort to help them reintegrate into the workforce as quickly and as seamlessly as possible.

- **HEALTH RISK ASSESSMENT:** This serves to evaluate an individual's wellbeing as a way of identifying and addressing risks that can be addressed across a group of individuals.
- **HEALTH CHECK-UP/BIO SCREENING:** Biometric testing or more detailed health screenings and check-ups for specific individuals or sometimes across a population.
- **VACCINATIONS AND IMMUNISATIONS:** Access to facilities or providers where employees can be protected against common illnesses.
- **DISEASE/CONDITION MANAGEMENT PROGRAMS:** Access to a multidisciplinary team of providers (Doctors, Nurses, and Pharmacists etc.) to educate and help individuals manage their conditions more effectively and reduce the costs associated with avoidable complications.
- **EMPLOYEE ASSISTANCE PLAN (EAP) AND PSYCHOLOGICAL COUNSELLING:** EAP providers help employees address personal circumstances or problems (for example: financial, marital, or stress related) that could adversely affect their performance at work, and their overall health and wellbeing.
- **DISABILITY MANAGEMENT/RETURN TO WORK:** Support services to facilitate a quicker recovery, and return to work planning during an absence from work. Ways of reducing the strain on the affected employee, on other employees, and also on the employer.

# Why choose GEB?

We listen to our clients



We partner with committed local insurers



We deliver effective solutions



**50 years of experience** in Employee Benefits, learning from and with our clients and helping them solve their challenges.



Our strong **Network partners** have in-depth knowledge of their local markets, and are fully engaged in finding health and wellness solutions.



Personalised solutions that help support the **wellbeing** and **productivity** of your workforce

Health and Wellness are truly embedded in our vision. Our goal is to actively protect and enhance people's lives.

# Generali Employee Benefits

The Generali Employee Benefits (GEB) Network is a strategic unit of the Generali Group and exclusively focused on providing employee benefits solutions for corporate clients.

Established in 1966, GEB is recognized as a leading employee benefits provider. It operates the world's largest network by bringing together the capabilities of over 120 countries to serve more than 1,500 multinational companies.

With 50 years' experience in supporting the success of its global clients, GEB is well placed to understand the strategic importance of

employee benefits programs used by companies to attract and retain the best talent. Generali's teams of globally minded professionals provide access to cost effective solutions with attractive underwriting terms and financial conditions.

As a network that develops long term client relationships, GEB is committed to investing in technology and its people so that it may continue providing innovative solutions to corporations and their employees.

For more information, contact us at: [marketing@geb.com](mailto:marketing@geb.com)



# Health and Wellness Solutions



Country	Local Insurance Company	Health Promotion			Screenings and Prevention			Assistance and Productivity		
		Health Promotion & Education	Lifestyle Intervention Programs	Health & Wellness Facilities Allowances	Health Risk Assessment	Health Check up & Bioscreening	Vaccinations and Immunizations	Disease & Condition Management Programs	EAP and Psychological Counselling	Disability Management, Return to Work
<b>Americas, North</b>										
Bermuda	Argus	•	•		•	•	•	•	•	
Canada	Sun Life Financial	•	•		•	•	•	•	•	•
USA	United Healthcare	•	•	•	•	•	•	•	•	•
USA	Sun Life Financial	•							•	•
<b>Americas, South</b>										
Chile	Compania de Seguros de Vida Sura	•	•	•		•	•	•	•	
Colombia	Generali Colombia Vida	•				•				
Costa Rica	ADISA	•			•	•				
Dominican Republic	Seguros Universal	•			•	•				
Ecuador	Generali Ecuador	•			•	•	•			
El Salvador	ACSA	•			•	•				
Guatemala	Aseguradora General	•			•	•	•			
Honduras	Davivienda	•			•	•				
Mexico	Seguros Atlas					•		•		
Panama	Generali - Panama Branch	•	•	•						
Peru	Rimac Seguros	•	•	•	•	•	•	•		
Venezuela	Mercantil Seguros	•	•				•			
<b>Asia Pacific</b>										
China	Generali China Life	•	•			•	•		•	
Hong Kong	Generali - HK Branch	•		•		•	•			
India	Future Generali India	•	•	•		•	•	•		
Indonesia	Generali Indonesia	•	•			•	•			
Japan	Mitsui Life								•	
Malaysia	Great Eastern Life	•	•	•		•	•			
New Zealand	Sovereign				•				•	•
Philippines	Generali Philippines	•					•	•		
Singapore	Great Eastern Life	•		•	•	•	•	•		
Thailand	Generali Life	•				•				
Vietnam	Generali Vietnam	•								



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<b>Europe, Central</b>										
Austria	Generali Versicherungs	•	•	•	•	•		•		•
Germany	Central Krankenversicherung	•	•	•				•	•	
Switzerland	Generali Assurances Generales	•	•			•			•	•
Switzerland	Helvetia									•
<b>Europe, Eastern</b>										
Bulgaria	Generali Bulgaria					•			•	
Romania	Generali Romania			•						•
Russia	Ingosstrakh Insurance Company	•				•				•
Serbia	Generali Osiguranje Srbija					•			•	•
Slovakia	Generali Slovensko Poistovna			•						
Ukraine	Ingo Ukraine	•				•				
<b>Europe, Western</b>										
Belgium	Generali Belgium									•
Denmark	AP Pension	•			•				•	•
France	Generali Vie	•	•	•	•		•		•	•
Greece	Generali Hellas					•				
Ireland	Generali PanEurope									•
Italy	Generali Italia			•		•				
Norway	DNB Livsforsikring		•		•				•	•
Portugal	Generali - Portugal Branch			•		•				•
Spain	Generali Spain					•			•	
Turkey	Anadolu Hayat					•				•
United Kingdom	BUPA	•	•	•	•	•	•	•	•	•
United Kingdom	Generali - UK Branch	•	•		•			•	•	•
<b>Middle East &amp; Africa</b>										
South Africa	Hollard Group Risk									•
Tunisia	Maghreb Vie									•



## **Generali Employee Benefits**

149 Avenue Louise – Box 17  
1050 Brussels, Belgium  
Tel. +32 (0)2 537 27 60

[marketing@geb.com](mailto:marketing@geb.com)  
[www.geb.com](http://www.geb.com)