



GEB News

Wellness Special

Autumn Issue 2016

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This special issue of our GEB News is entirely dedicated to information and resources for employers and employees to plan a healthy working life ahead.

Either we are still coping with going back to work after the holidays or getting ready to the changing season, we can use our time at work as an opportunity rather than a barrier to enhance our wellbeing.

From corporate mindfulness to standing desks, there is an increasing effort from researchers, employers and institutions to update our understanding of risks and improve the quality of working conditions.

This has an impact on the bottom line, in terms of reducing costs due to absenteeism/ pre-senteism and in terms of sharpening our performance, as highlighted by body performance guru Dr. Starrett later in this issue.

In an exclusive preview of the upcoming GEB Forum, Rasmus Hougaard, Director of The Potential Project and one of the keynote speaker at our event, will share his expertise on how to bring mindfulness at work and what are the proven benefits.

We are particularly pleased to launch this publication in conjunction with the European Campaign on Healthy Workplaces for all Ages, organised by the European Commission Executive Agency on Health and Safety at Work (EU-OSHA).

GEB is this year official partner of the campaign and proud to join efforts with its team and network of partners to share insight and promote opportunities for employers to foster the wellbeing of their communities. You will find in the next pages an overview of initiatives and resources made available by the campaign and opportunities to join.

The last section of this Special provides you with updates on solutions available across our Network. Wellbeing is a lifelong process and a path we pursue together with our clients and partners. We look forward to continuing the health & wellness conversation with you.

Simona Frisoli

Head of Marketing and Communications

# GEB joins European Commission effort to promote health & wellbeing at work



Generali Employee Benefits becomes an official partner of the campaign Healthy Workplaces for All Ages. The campaign is organised by the European Commission Agency for Safety and Health at Work ([EU-OSHA](#)) and involves a wide range of partners, to share insights on occupational safety, health management and risk prevention at the workplace.

GEB CEO Sergio Di Caro explains GEB's commitment to the campaign *“Workplace conditions have a huge potential to improve the wellbeing of employees and their families, and thus to promote inclusive and flourishing communities. We are proud to join the Healthy Workplaces for All Ages campaign, to turn the spotlight on the ongoing efforts towards wellbeing at work, and to contribute to ensuring European citizens have access to a working environment that suits their evolving and varied needs.”*

## Healthy at all ages

Age management is at the centre of the 2016 - 2017 run of the campaign. Our workforce is ageing and, in many European countries, official retirement age has been increased through pension reforms. But the question arises: will we be able to **work longer?**

Policies to make it easier for older workers to continue working up to or past official retirement age do already exist in Europe. However, although **25%** of workers think that work affects their health negatively, Occupational Safety and Health ([OSH](#)) [opinion polls](#) show that only **12%** of workers throughout Europe are aware of existing policies in their workplace.

A change in human resources (HR) strategies and a new approach to managing age and occupational

safety and health at the workplace are needed, to address the need for:

- **Life-course approach** to prevention and wellbeing
- Diversity management, to tailor approaches to different **age groups**
- Dedicated support for **SMEs**

Employers play a key role in addressing these challenges and benefit from OSH practices impact on reducing staff turnover and improving productivity. They can benefit from the campaign resources (research, case studies, surveys and management tools), events and further opportunities to promote discussion and exchange among health and safety professionals.

Key dates:

- European Weeks for Safety and Health at Work: October 2016 and 2017
- Healthy workplaces workshop at the GEB Forum 2016
- Healthy workplaces Good Practices Awards Ceremony: April 2017
- Healthy Workplace Summit November 2017

More info: [www.healthy-workplaces.eu](http://www.healthy-workplaces.eu)

Sources

Eurofound European Working Conditions [Survey 2015](#).

European Parliament pilot project ‘[Safer and healthier work at any age](#)’ 2013-15



Healthy  
Workplaces  
for All Ages



# A comprehensive approach to sustainable working lives



The European Agency for Safety and Health at Work

“Managing an ageing workforce requires a comprehensive, holistic approach, looking at the workplace as a whole and taking account of and dealing with all factors that could influence workplace safety and health. These include **work-life balance**, training and lifelong **learning, career development, motivation** and **leadership**.

It is not only important for workers and employers to work together. Cooperation between HR management and OSH management is also crucial. HR policies such as, working time arrangements, training and career development — all of which also affect work ability — need to support OSH management for all age groups.

With disability retirement an increasingly significant issue, it is more important than ever to help people with health problems remain in work.

Occupational **rehabilitation and return to work** policies are indispensable to this goal, with successful schemes including

the [UK's 'fit note'](#) replacing the 'sick note', [Denmark's 'Return to work' intervention project](#) and [Austria's 'fit2work' programme](#).

What's more, workplace health promotion aims to improve the health and well-being of workers by considering the context **outside the workplace** and promoting **healthy lifestyles**. Work organisation and life-style factors, such as diet and nutrition, alcohol consumption, quitting smoking and physical activity are all covered. Another aspect of work ability, skills and competences, is linked to lifelong learning. It includes encouraging workers of all ages to take part in **education** and training, with the goal to retain the employability of workers by updating and developing their skills. Currently, only 38 % of workers over 50 receive training that is paid for by their employer. But for workplace health promotion and lifelong learning to be effective, they must be integrated with OSH management approach.

We look forward to working with our campaign partners and their network over the next months to find sustainable solutions to complex and evolving challenges.”

More info:

[Campaign website](#)

[Get involved](#)



**Healthy  
Workplaces  
for All Ages**



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Improve your posture  
Sitting is the new smoking



# Deskbound

Standing Up  
to a  
Sitting World

*From the Author of the New York Times Bestseller  
**Becoming a Supple Leopard***

**Dr. Kelly Starrett**  
with Juliet Starrett and Glen Cordoza



**Improve your posture**

Sitting is the new smoking

Tackling Work-related Musculoskeletal Disorders

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With health and wellbeing increasingly at the heart of companies' strategies to both control costs and increase performance, a new book, [Deskbound](#), reveals how it all starts with office desks. Deskbound authors (Kelly Starrett, therapist of world-class athletes and author of best-seller "Becoming a supple leopard" & cult [MobilityWOD](#) videos, Juliet Starrett and Glen Cordoza) apply to our desk their outstanding expertise on mobility and body maintenance. They talk to us about how we can turn the office space in an opportunity to ensure a healthier workplace. What is the impact of their work on your corporate health plan?

### Why fitness is not enough?

"It is not only about moving at the gym, but also about our lives outside the gym, the remaining 23 hours of the day. Of course we need to exercise, but we also need to ensure all our movements are well performed and to correct bad posture before pain and stiffness kick in."

### What are the consequences of sitting 8-10 hours a day?

"An increasing amount of research proves how sitting is putting employees at health risk and endangering their productivity. Consequences range from stiffness and lower back pain to more serious conditions such as diabetes, cancer and depression. The ones most commonly experienced are related to the rounded spine posture, with our back rounded forward and our lower body completely switched off for hours" (*the book suggests you try to squeeze your glutes while sitting to quickly grasp how impaired your lower body is*). "This results in loss of normal range of motion, aches such as low back pain, jaw pain, headaches, etc, as well as difficult breathing mechanisms (due to compromised diaphragm functions) and numbness."

### What are the benefits of standing up?

"We know since ancient times that movement contributes to sharpening thinking skills and to optimal cognitive functions. Changing sitting habits has a huge potential for employers not only to reduce their health costs, but also to enhance productivity.

A [research](#) published by Texas A&M Health Science Center School of Public Health analyses the impact of sitting in a call center. The environment was selected to easily measure the outcome: you either close the deal or you don't. Half of employees were sitting and half were at standing desk. Well, the success rate was significantly higher for standing employees!"

### How can we help employees survive their chair?

"Basic recommendations include avoiding "optional sitting" in our leisure time and moving at least **2 minutes every 30 minutes** we spend at the desk. It is about mobilisation, getting your employees up and moving as much as possible. They will be sharper and more awake. A friend of ours adopted a policy in his advertising firm to encourage employees avoid sending internal emails, stand up and go to talk to their fellow employees.

Another option for employers is to switch to **standing desks**: Changing furniture is a one-time fixed cost that can have a huge and long term impact on employees' wellbeing. It is important to set up the desks correctly and to use them gradually. Start working on your feet for a couple of hours a day till you are comfortable enough to stand all day at work.

This single piece of furniture encourages movement throughout the day. And you can burn up to 90 thousands calories more per year with no dietary changes or additional exercise..."



Work-related musculoskeletal disorders (WMSDs) are a group of painful disorders of muscles, tendons, and nerves such as tendonitis and tension neck syndrome ([Canadian Centre for Occupational Health and Safety](#)) associated to work posture and movements.

A range of workplace interventions and policies in place across Europe and abroad are aimed at facilitating disease management and reintegration into the workplace. What works best?

Workplace interventions:

- It is important for patients to stay active and return to ordinary activities as quickly as possible
- Low back disability: the risk of experiencing back pain maybe greater among blue-collar workers (while construction workers showed a longer duration of disability)
- Work-related factors include not only physical aspects but also relationship with co-workers and supervisors, psychosocial stress, and employer's response to injury

- A combination of multiple intervention approaches (involving work modifications, exercise therapy, behavioural treatment, psychosocial interventions) prove more effective than single elements alone, but more challenging in terms of assessing cost-effectiveness
- Evidence for the effectiveness of interventions is derived mainly from the evaluation of medical treatment. A wider range of criteria should be evaluated by policy-makers and employers.



Policy initiatives:

Most policies in place focus on integrating into the workforce people with disabilities who are not employed, rather than on retaining and rehabilitating workers who have developed the disease at work.

Legislation on return-to-work still varies widely from one European country to another. An overview of main advantages and disadvantages include:

Advantages	Disadvantages
Emphasis on early recognition of problems and on returning employees to work as quickly as possible	More effort needed to provide help not only to severe cases but also to people who could return to work with little help or minor adjustments to their jobs
Focus on comprehensive care including medical, occupation and social rehabilitation, multidisciplinary approach and collaboration among treating physician, occupational physician and insurance fund's medical advisor	The dual social health insurance system that exists in many states (strictly separating work and social insurance) may hamper stronger collaboration
Introduction of financial incentives for employers (ie funding for work adaptations and improving workplace conditions)	Adversarial legal systems impact on employers and employees efforts to address and reintegrate at work

Sources: Work-related musculoskeletal disorders: Back to work –EU Agency for Safety and Health at Work



# A mindful business: Interview with Rasmus Hougaard



## **Keep balance**

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# A mindful business: Interview with Rasmus Hougaard



Mindfulness is an ancient technique to train the mind to be focused and relaxed. It's now taking centre stage in the public discourse, with sport champions and business leaders advocating its powerful benefits.

How we can effectively bring mindfulness into the office space?

We discuss it with **Rasmus Hougaard**, Founder and Director of The Potential Project, leading global provider of organisational programmes based on mindfulness.

Rasmus will be a keynote speaker at the upcoming [GEB Forum](#), and he offers now a preview of the insight he will share with all attendees to our major event in November.

## Why are organisations investing in mindfulness?

In today's labour market, our working lives tend to be constantly on. People feel under pressure juggling every day among tons of distractions (emails, messages, calls...). As a result, our ability to pay attention is declining.

**46.9%** of the time (almost half of our time) the average worker is not paying attention. This lost time is a concern for employers.

A mindful organisation is an organisation where individuals and teams do the right things, not just things

## What are the main needs of your clients?

We have been working with the vast majority of Fortune 500 companies around the world. Their

main need is to enhance effectiveness and performance.

Applying mindfulness in a business context can help them by impacting employees' ability to channel attention in a more focused and purposeful manner.

Research is finding that people engaging in mindfulness practices at work are getting more focused and acquire stronger **collaboration** skills and ability to **prioritise**, higher productivity, better work-life **balance**, and declining stress.

## Can you explain how to apply mindfulness at work step-by-step?

Our typical training involves three main stages.

- 1. Focus and awareness:** At first we build the foundation, by teaching essential mindfulness practices to increase focus and awareness. The goal is to learn how to focus the mind and develop an awareness of yourself and what is going on around you.
- 2. Mental strategies:** Secondly, we enable employees to build on this and get to change their neurological patterns of behaviour: learning to be more patient, to be more kind, to have more creativity.
- 3. Daily work:** The last step is dedicated to practical application of these skills on typical office tasks, such as dealing with emails, managing meetings, setting priorities, in our communications and so on.

"I have slowed down, but get more done"  
"We are becoming better human beings"

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# A mindful business: Interview with Rasmus Hougaard



## How can companies measure the benefits and the results of their investment in mindfulness?

It is very important to approach mindfulness in a scientific and corporate way. Apart from mounting research on the benefits on our brain and health, we have established partnerships with leading research organisations to shed light on the impact on organisational performance.

Research is key to creating the **business case for mindfulness** at work, by enabling companies to measure results and assess the benefits of implementing such initiatives.

It is particular important when getting started: companies can define a pilot initiative that can be evaluated as a basis to scale up the initiative.

## Based on your experience, what are the mistakes to avoid?

I would say to not start without making sure that leaders are fully on board. Secondly, I would recommend defining a programme that is aligned to the corporate culture and the company's objectives, and not just to run any meditation course disconnected from the job reality. This would help overcome resistance within the company.

## Is mindfulness at work about to replace traditional meditation practices?

Absolutely not, they are not in contradiction but rather complementary.

Of course it is essential to learn to meditate but we can add value by applying meditation to the way we are working, our daily lives and the little events we go through every day at the office that could make us stressed and angry.



Rasmus Hougaard - Photo by WorkHuman 2016

## Example of Evaluation results from a global law firm lawyers and partners:

- 45% increased focus
- 35% improved effectiveness
- 34% better work-life balance
- 17% more engagement
- 35% decreased stress and
- 18% decreased multitasking.

## Additional Sources

The Potential Project website: <http://potentialproject.com/home/>

## Articles:

Harvard Business Review, [How to practice mindfulness throughout your work day](#),

by Rasmus Hougaard and Jacqueline Carter

Unleashing performance and wellbeing through mindfulness, Rasmus Hougaard and Manish Chopra

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# When work can kill you: Report on Japan's karoshi



The first white paper published by the Japan's government on the phenomenon of "Karoshi" hit the headline this autumn by highlighting the extent to which overwork can affect your health.

The term karoshi refers to cases of death due to extremely long working hours. Two types of karoshi are officially recognised: death from cardiovascular illness linked to overwork, and suicide due to work-related mental stress.

Though the phenomenon entered the public debate since the late '80s, the report published this October is the first attempt by the government to shed light into its causes and mainstream working practices, and it comes as 2015 signals a record high of over 1400 compensation claims due to karoshi.

The report presents main finding from a survey conducted between December 2015 and January 2016, targeting 10,000 companies and collecting feedback from about 1,700 of them.

Main findings include:

- About 21% of Japanese employees work at least 49 or more hours per week (as a reference, the average in US, UK, and France is between 10 and 15%).
- 22.7% (a fifth) of companies surveyed acknowledged they had staff working more than 80 hours of overtime per month (which is the official threshold after which risk of death from cardiovascular diseases and other problems escalates dramatically).
- 11% of companies surveyed reported to have staff working more than 100 hours of extra time per month.
- Looking at industry sectors, the IT sector has the highest percentage of overworking staff (44%), followed by academic, research and engineering (40.5%), transport and postal services (38.4%).

The government is looking into structural reforms to the labour market with a panel headed by Prime Minister Shinzo Abe. Among the targets, is the goal of lowering the percentage of employees working more than 60 hours a week to 5% of the total workforce.

Sources: The Japan Times [www.japantimes.co.jp](http://www.japantimes.co.jp)

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# Stress on top of risks for European enterprises



50,000 companies of all sizes were surveyed in the 2<sup>nd</sup> EU Survey of Enterprises on New and Emerging Risks (EU Agency for Safety and Health at Work, 2015).

The survey covers 36 countries (EU-28 plus neighbouring countries including Norway, Serbia, Switzerland and Turkey) and focuses on main drivers and barriers to the success of health and wellbeing programmes.

Findings shed light into the evolving definition of risk, with impact of stress raising on top of employers' concerns.

The most frequently identified risk factors for companies across sectors:

- Dealing with difficult customers, pupils or patients (58%)
- Tiring or painful position including sitting for long periods (56%)

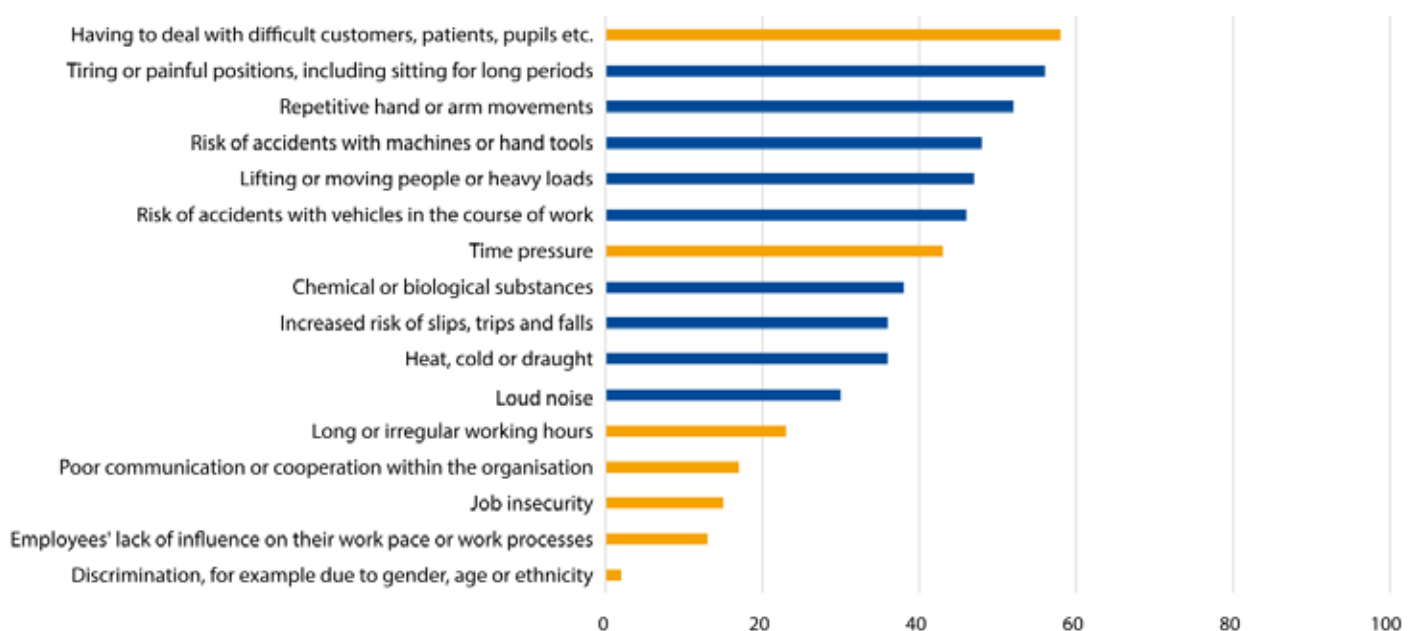
- Repetitive hand or arm movements (52%)

Key findings further include:

- More than 20% of surveyed organisations in EU-28 indicate that over a quarter of their workforce is aged over 55, in particular in Sweden (36%), Latvia (32%) and Estonia (30%)
- 90% of organisations in the EU-28 regularly carry out risk assessment and 81% of those involve their employees in the design and implementation of follow-up measures

What motivates most enterprises to manage health and wellbeing at work:

- Fulfilling legal obligations
- Meeting expectations from employees
- Maintaining the organisation's reputation



More results from the [Report](#)

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Food is our fuel and a powerful ally to stay healthy and raise our energy level.

Research is expanding our understanding of the immune-boosting potential of a range of nutrients. This brings back to our table foods whose benefits have long been known, and adds new items in our dietary habits.

From “one apple a day” to the latest insight into our gut bacteria, our diet can help us boost our immune system and adapt to the changing season.

What kind of advice should your employees look

at to upgrade their grocery list for the coming months?

**Antioxidants-rich foods** such as apples, broccolis and berries have long been known for their virtues. In the long term they protect us from the risk of a range of diseases including diabetes, heart disease and cancer. They also have more immediate benefits as their vitamins and fibres are excellent fighters of colds and flus.

While most of us know that vitamins should be integrated in our diet, recent research has shed light into the less-known role of role of fibres in protecting us from diseases.

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## What's new about fibres?

Not all fibres are the same but complex fibres, which are fibres from indigestible carbohydrates such as the ones contained in certain vegetables and fruits, have been revealed to play an essential prebiotic role in maintaining beneficial bacterial species in our gut microbiota. And a healthy gut microbiota is today recognised as being largely responsible for our overall physical and mental health.

## What is our gut microbiota?

Gut microbiota (or gut flora) refers to the microbe population living in our intestine (tens of trillions of microorganisms, including at least 1000 different species of known bacteria). Its composition evolves throughout our lifetime under the impact of different factors, and among them our diet has a strong influence in enhancing or compromising its functioning.

## How does it benefit us?

Some of its microorganisms are responsible for fermenting dietary fibres in **short-chain fatty acids** (SCFAs), and among them the butyrate, that are extremely beneficial to us as main source of energy for cells in the colon and for their potent anti-carcinogenic and anti-inflammatory properties.

## What foods will maintain our microbiota in balance?

There is no single answer as the composition of our gut microbiota is extremely individual: only one third of our gut microbiota is somehow common to humans, while two thirds are specific to each one of us.

This means we all have to try and identify what works best for us.

### Sources

Gut Microbiota and Health Section of the European Society for Neurogastroenterology & Motility (ESNM)

<http://www.gutmicrobiotaforhealth.com/en/about-gut-microbiota-info/>

Role of the normal gut microbiota, World Journal of Gastroenterology:

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4528021/>

The Good Gut: Taking Control of Your Weight, Your Mood, and Your Long-term Health - by Stanford's researchers Justin Sonnenburg, Erica Sonnenburg - More on Sonnenburg Lab research at:

<http://sonnenburglab.stanford.edu/publications.html>

The best recommendation is to adapt variety while introducing in our diet a range of fermented foods (yogurt, cottage cheese, kefir or non-dairy based miso and fermented tofu), and vegetables and fruits (in particular artichokes, cruciferous vegetables, such as broccolis and cauliflowers, and bananas).

## Tips for a healthy grocery list

### Berries

in particular blueberries, but also cranberries, strawberries, goji and acai berries - are particularly rich in vitamin C and E that work well in combination to protect us from infectious diseases. (And coupled with yogurt, they provide a delicious energy booster).

### Herbs

are increasingly recommended in our prevention routine, from energising herbs such as ginseng and angelica, or antioxidants such as cinnamon, oregano and basil, to cold-reliever such as thymus.

## The use of **Shiitake** mushrooms

for culinary and medical purposes - is spreading from Asia to the rest of the world, while research is shedding light into their antitumor, antiviral and antibacterial properties.

## Fermented foods

such as yogurt (that could be coupled with berries above), kefir and cottage cheese or fermented soya, miso and Sauerkraut for non-dietary alternative to maintain your gut healthy and powerful

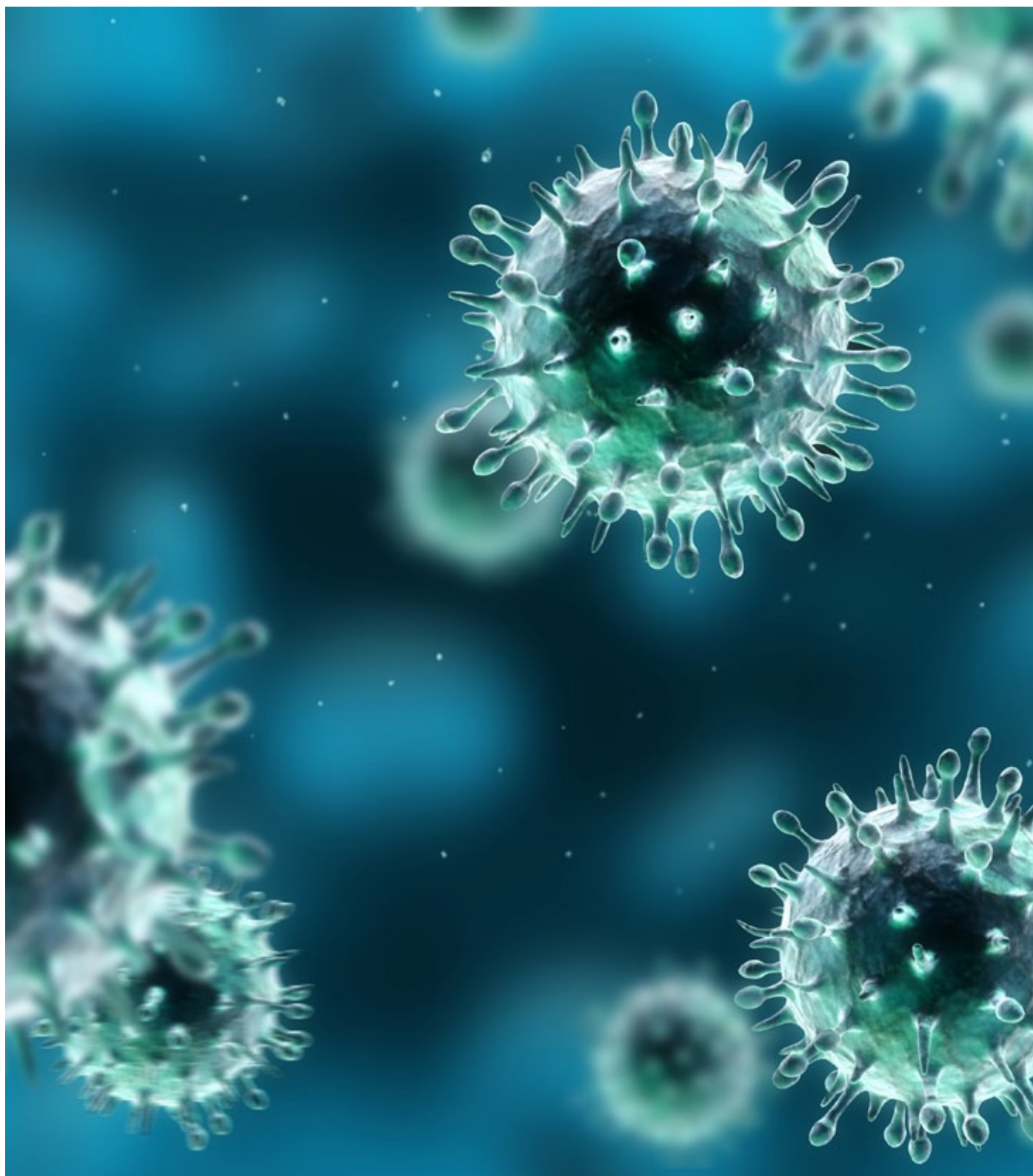
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# Flu vaccine: An investment in your health or an unnecessary risk?



## **Immune system**

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# Flu vaccine: An investment in your health or an unnecessary risk?



Flu season is coming. Many employers are deploying on-site vaccination programmes for their employees who face each year the important decision to take the shot or not. Uptake and impact vary across countries and business sectors.

Through a review of messages from public health institutions worldwide, we discuss below the pros and cons, trends so far and expectations for the new season.

## WHY?

Often considered a mild disease, seasonal flu can get extremely serious. Each year, flu accounts for 3 to 5 million cases of severe illness and about 250,000 to 500,000 deaths worldwide (World Health Organisation - WHO).

Specific groups are at risk but the flu can strike down healthy people of any age, as it spreads easily from person to person (From 10 to 30 % of the population is affected in Europe annually). Symptoms generally wane within 2 weeks but complications can lead to hospitalisation and even death.

Vaccination is considered the most effective prevention tool to reduce the epidemic impact on the economy and society.



## Snapshot: Benefits and risks

Vaccine prevents people from getting sick, and from spreading the diseases to others (from co-workers to children and vulnerable groups).

They make your illness milder if you still do get sick and reduce risk of complications and flu-related hospitalisation (in particular children and adults >50 years)

Yes. There is a possibility of still getting the flu even after vaccination. Flu viruses change each year and we cannot exactly predict their evolution.

Side effects include: Soreness, redness, or swelling where the shot was given, low fever. Long term effect on our health is subject of debate as critics argue the vaccine suppresses the immune system making us more vulnerable to other viruses

## WHO ?

### ■ Age and health status:

Pregnant women come first, according to the WHO, followed by: children aged 6-59 months; elderly; individuals with specific chronic medical conditions (such as asthma, heart disease, chronic lung disease); and health-care workers. The US Center for Disease Control and Prevention (CDC) goes further and recommends it to everyone 6 months of age and older.

### ■ Job sector:

Occupational sectors may be targeted in governments' programmes: healthcare workers, military service personnel and poultry industry workers; staff working in laboratories; police and firefighters; veterinary service workers; teachers and other educational staff.

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## WHAT

Composition: Traditional flu vaccines (called “trivalent” vaccines) protect against three flu viruses: 2 A viruses (an H1N1 and an H3N2) and 1 B virus. The so called “quadrivalent” vaccines protect against those viruses plus an additional B virus.

## WHEN?

Delivery starts early in autumn, as soon as the new vaccine becomes available, and continues during the epidemic peak (usually starting in January). It takes up to 2 weeks since vaccination for the body to build up its immunity to the virus.

## WHY A NEW VACCINE EVERY YEAR?

For two main reasons:

1. The protection provided by antibodies to the flu declines with time and
2. The flu viruses change every year. This means that vaccine formulation needs to be updated to match constantly evolving viruses.

## VACCINE EFFECTIVENESS

The higher the match, the more effective the vaccine is. With experts selecting vaccine viruses months in advance (for the vaccine to be ready on time), the match can in some cases result not optimal. Still some “cross-protection” is offered against different but related influenza viruses.

How well did it go so far?

Effectiveness studies in the US show low levels

in 2004-2005 and in 2014-2015 (10% and 23% respectively) and higher protection in 2010-2011 (60%). An overview of the last decade is available [HERE](#)

In 2015/2016 preliminary results show that effectiveness against severe hospitalised cases was 59% in US and 50% in Europe (up to 67% in those aged  $\geq 65$  years). While the dominant circulating A virus - A(H1N1)pdm09 virus - was similar to the vaccine strain, the circulating B virus belonged to the Victoria lineage (B/Victoria/2/87) which was not included in the trivalent vaccine, the most widely used. This may lead to reduced overall vaccine effectiveness (European Center for Disease Prevention and Control).

## WHAT 'S NEW THIS YEAR?

**For the 2016-2017 season** (Northern Hemisphere winter), trivalent vaccines are recommended to contain:

- an A/California/7/2009 (H1N1)pdm09-like virus,
- an A/Hong Kong/4801/2014 (H3N2)-like virus
- a B/Brisbane/60/2008-like virus (B/Victoria lineage).

The difference from 2015/2016 composition in the northern hemisphere is the replacement of the A(H3N2) component with a more recent virus and inclusion of a B/Victoria-lineage virus (which represents the predominant circulating influenza B virus) in trivalent vaccines.

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Health institutions face a communication challenge in addressing perceptions that have led people to question the benefits of the vaccine. Below a quick summary of their response:

## Flu is like a cold and we do not need vaccine against it

- Flu accounts for 3-5 million cases of severe illness and between 250,000 to 500,000 deaths annually in the world (WHO)
- Each year infects approximately 10-30% of Europe's population and causes hundreds of thousands of hospitalisations (ECDC)
- An average 8,000 people die from flu in England each year. Some years that figure reaches 14,000. (Public Health England)



## Pregnant women should not take the vaccine

- Pregnant women can take the shot at any stage of their pregnancy and are in fact considered the highest priority group by the WHO

## Healthy adult people do not get the flu

- It is true that the vaccine is recommended to population groups who are at greater risk of developing complications (e.g. pregnant women; people with chronic asthma, diabetes, chronic heart disease; the over 65's; frontline health or social care workers).
- However even healthy people of any age could get the flu and spread it to others (including those who are at risk of serious illness).

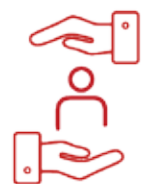


## I've had the flu jab last time, so I don't need it again for a few years.

- People need to be vaccinated annually as the viruses that cause flu can change every year.

## Vaccine is not effective, even if you get it you can still get sick

- Flu viruses can mutate each year and it is not possible to exactly predict which ones will be more common in time for the vaccine to be ready
- However protection levels are on average quite high 50% for healthy adult people and some cross-protection is still offered to related viruses



Sources:

[CDC Information for Business and Employers \(US\)](#)

[NHS Choices website \(UK\)](#)

[WHO Global Influenza Programme \(GIP\)](#)

[ECDC on seasonal influenza \(EU\)](#)

## Immune system

Boosting immune system with our diet

Flu vaccine: An investment in your health or an unnecessary risk?

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# Launch of Generali Vitality in Europe: 1) Innovative programme for employees in France



Starting January 2017, Generali Vitality will be accessible to companies that subscribe to a health and/or protection insurance contract with Generali France.

Following the successful launch of the health linked insurance programme in Germany (retail offering) in July 2016, Generali Vitality is now going live in France, with an offer specifically designed to be a voluntary part of health and protection insurance contracts offered to corporate clients.

## How it works

Generali Vitality is a scientific-based wellness programme that rewards customers for healthy living and aims to improve employee health and wellbeing, which is proven to have a positive impact on employee engagement and productivity.

Employees who take steps to improve their health are given discounts and rewards

through our Vitality partners such as Club Med, Look Voyages and Weedogift that offer bonus discounts at Sephora, FNAC and Decathlon.

The programme aims to motivate clients to live healthier and to feel better. At the heart of this model is the concept of shared value, which is changing the global insurance industry. This positive reinforcing cycle is about adding value to society in a way that benefits individuals, insurers and society as a whole.

## References

Vitality, founded by Discovery, has a successful track record achieving sustainable health improvements in various markets worldwide for almost 20 years. The programme is based on extensive clinical, actuarial and behavioural economics to help people live healthier, more active lives. Through Discovery, Vitality enjoys a global membership base of nearly 4 million across a number of markets, including South Africa, the United Kingdom, USA, Asia and Australia. Generali has exclusive rights for the mainland European market.

More information on [Generali Vitality in France](#)

## Local solutions

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# Launch of Generali Vitality in Europe:

## 2) Employee engagement key to success in Germany



While private health insurance in Germany is a mature market with nearly €37 billion of annual premium income, the market for preventive healthcare and wellness for private and corporate clients is not nearly as developed yet.

Several surveys show that corporate clients are aware that they need to invest in keeping their workforce healthy. So why do we see so little investment today? Many corporate clients are very unsure which products or services are required and effective. Others tell us that participation of staff members in the offered wellness programme is quite low. This proves that is not enough to buy the right products and services in order to make a programme effective and keep the staff healthy. It is also about engaging employees.

As the local health insurer of the GEB network in Germany, Central Krankenversicherung is well known for its award-winning health programmes for chronic diseases such as back pain, [diabetes](#), cardiac insufficiency and depression delivering effective health care and enabling customers to improve their lives.

By rethinking these programmes and services from a corporate client perspective we at Central Krankenversicherung have developed a new

holistic concept that combines our excellent health management with Generali Vitality, the internationally renowned programme for motivating people to lead a healthier life. In addition, we offer our services that lead to a better understanding of health issues as well as fast access to the right treatment (e.g. help line, doctor finder, second opinion).

The idea of this new concept is to keep employees healthy and active regardless of their age, sex, career level and health status. This does not only pay off in terms of a more productive workforce but can also be a powerful tool for improving employer identity, thus helping to retain employees longterm.

As a pilot project, Generali in Germany has just begun to offer access to the above mentioned programmes and services to employees and the first results look very promising.

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Generali UK has complemented its range of wellbeing services with the newly added **Wellbeing Communications Hub**. From October 2016 this service will provide our UK corporate clients with the ability to easily produce their own company branded wellbeing pack by using a suite of employee communications templates.

No marketing or design expertise is required. Busy HR departments can now easily produce high quality employer branded wellbeing information leaflets, posters, member wallet cards, presentation folders and more, making the Generali UK Wellbeing Communications Hub a valuable resource, especially for SME's.

Clients can build brand, engagement and loyalty by ensuring their UK employees are aware and can take full advantage of a set of valuable wellbeing services. Simon Thomas, Head of Generali UK Employee Benefits and Life Division comments "We are very pleased to see a steady yet significant

increase in clients willing to take advantage and promote complimentary wellbeing services such as **Best Doctors®**, **Eldercare Support** and **Employee Assistance Programmes** provided with our UK Group Income Protection plans. Currently larger employers, convinced of the ability these services have in improving the wellbeing and engagement of staff, are leading the way with their eagerness to establish regular benefit fairs and request printed and soft copy promotional materials for the workforce. Several large financial services organisations have now also made significant savings by transferring from their own self-funded face to face EAP model to our free telephonic EAP service. This service is supplied to all staff and eligible dependents of those UK Income Protection policy holders not wishing to opt for a face to face EAP model under preferential rates".

For more information contact Generali UK: [wellcomms@generali.co.uk](mailto:wellcomms@generali.co.uk)



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Since 2015 Generali China Life stepped up its investment in health management to best respond to the health needs of its corporate clients. With its **Health Management Platform**, Generali has created a dedicated eco-system that combines online and off line continuing support to clients and their members.

The offering can be further tailored around clients' needs with features, such as HR seminars on health management innovation, and programmes designed for a specific employee population.

Offline services include health workshops and educational initiatives to address

key issues such as:

- Disease awareness and prevention (diabetes, hypertension);
- Lifestyle change (diet, smoking);
- Worksite healthcare (spinal care, eye care, pandemic etc)

Digital services include the Doctor Online Counselling (available since January 2016), a platform to provide prompt support – individual advice and guidance, tools to monitor and maintain health status, privileged assistance – that will help save time, reduce absence rate, quickly access counselling and reduce health risks.

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## Diabetes cannot be healed but blood sugar level can be controlled

The Healthy Living campaign launched by Generali Indonesia enables employees to make informed decisions about their health status when it comes to sleep, exercise and dietary habits.

Three main health risks - diabetes, hypertension and cholesterol - can be tackled with simple changes to our lifestyle.

Regular health tips, as well as updates on disease development and prevention, serve as a reminder on how simple can be to adopt a healthy lifestyle in our daily choices.

**Generali Healthy Living**

**EAT and TREATS.**  
Mengonsumsi makanan alami yang mengandung banyak serat dapat mencegah Kanker Colon. Berikut merupakan buah-buahan yang mengandung serat yang tinggi.

**Alpukat** tidak hanya mengandung vitamin dan asam lemak, namun kandungan serat di dalamnya juga cukup tinggi.

Buah **Apel** mengandung banyak manfaat untuk tubuh. Sumber serat buah apel tidak hanya didapatkan di daging buahnya saja, namun juga di kulitnya.

Tidak hanya sumber vitamin C, serat dari **Jeruk** dapat menghindarkan anda dari sembelit.

**Pir**, kandungan seratnya yang tinggi mampu membuat anda cepat kenyang dengan demikian baik jika saat ingin diet untuk menurunkan berat badan.

**Pisang** merupakan sumber serat yang baik dan meningkatkan pencernaan. Pisang juga baik untuk meningkatkan energi.

**Raspberry** dan **Blueberry** merupakan sumber serat yang tinggi. Selain itu buah beri rendah kalori cocok untuk anda yang sedang diet untuk menurunkan berat badan, anda dapat mencampurnya dengan yogurt.

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**Generali Healthy Living**

**"Away from LBP."**

Mengangkat benda dari lantai atau menggending anak anda. Ya, banyak orang yang menyepelekan hal ini dikarenakan mereka sudah terbiasa. Faktanya, secara medis mengangkat barang itu tidak boleh sembarangan. Jika anda mengangkat dengan sembarangan dapat menyebabkan teradanya otot-otot atau nyeri pinggang belakang yang bisa dikenal dengan **Low Back Pain (LBP)**.

Berikut ini adalah beberapa teknik Manual Handling untuk menghindari cedera saat mengangkat barang.

1. Hindari mengangkat barang dari lantai, bila harus mengangkat dari lantai maka lutut dikuk semantara punggung lurus. Jangan membungkuk saat mengambil barang. Dekatkan badan ke tubuh, dan beban diangkat dengan mendorong tungkai.
2. Hal ini juga dengan tindakan yang menyebabkan tulang punggung anda bengkok seperti mengambil benda/meneruk benda di tempat yang lebih tinggi dari bahu.
3. Hindari memutar bagian atas tubuh anda saat mengambil/mendatangkan barang. Gerakan kaki anda, bukan pinggang anda.
4. Dan jika anda lebih baik juga memiliki kemampuan komunikasi yang baik, mintalah atau berikan orang lain mengangkat/membawa barang tersebut.

Buah hal-hal yang bisa kita lakukan untuk mencegah terjadinya cedera otot ketika mengangkat barang. Mari perhatikan hal ini sebagai perhatian dalam kegiatan sehari-hari.

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