

International Lines Solutions

Employee Benefits
for Expatriates

geb.com



GEB International Lines Solutions

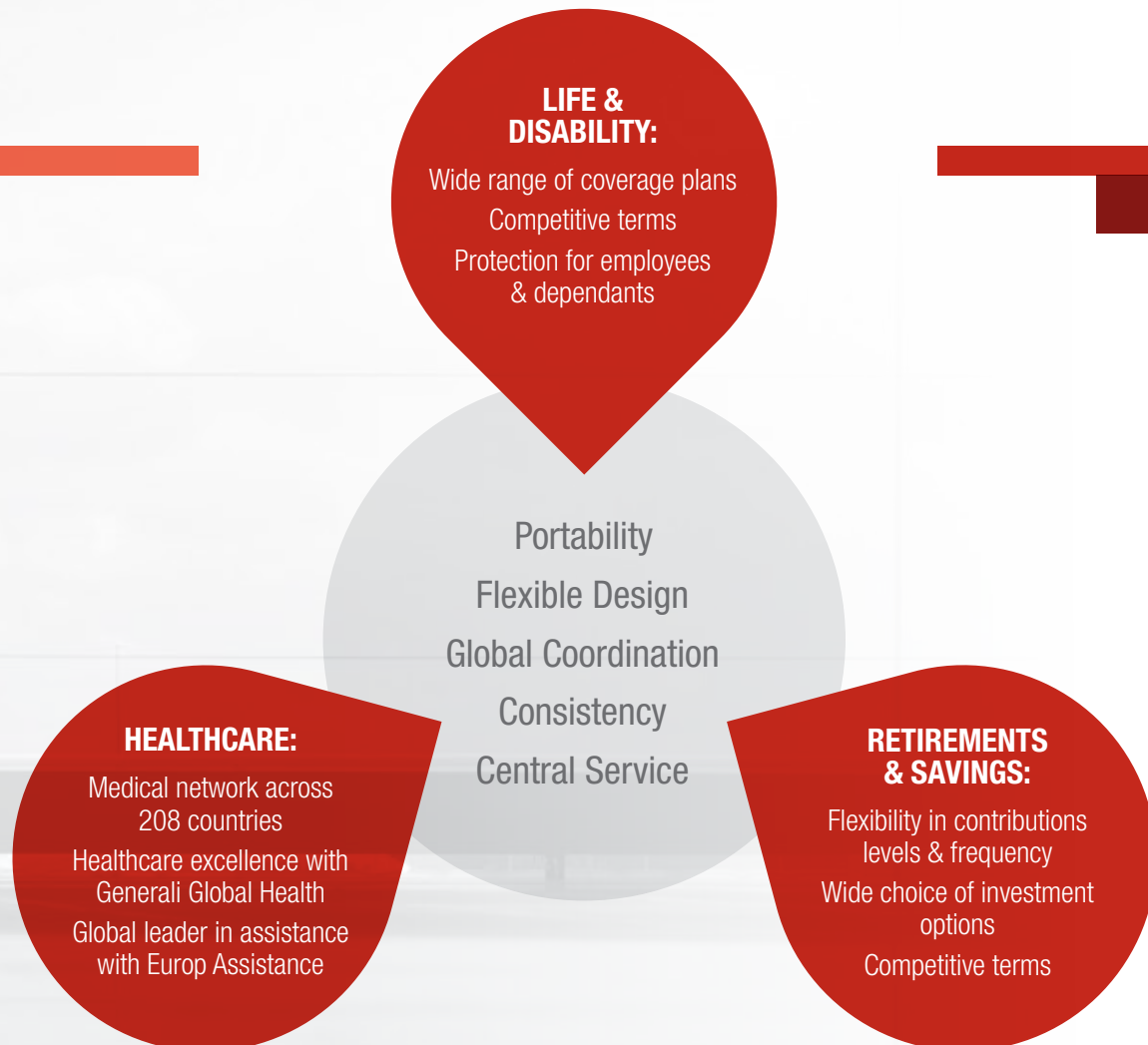


In today's global economy, multinational companies employ a growing number of cross-border employees. As organisations become increasingly global, so these mobile workforces have become critical and competitive assets.

However, expatriate employees often present more of a challenge for employers than locally hired staff. Providing adequate benefits for mobile employees can be difficult for companies, but it is a crucial component in gaining and retaining valuable expertise.

Expatriate, Third Country National (TCN), Assignee, Off-shore Worker and Global Nomad are just some of the terms used in the broader category of mobile employee. These skilled professionals are employed outside their home country, often accompanied by their families. They have a common need for global coverage and benefits that are often unavailable through their home country plans or host country plans.

A global international plan allows assimilation of cross-border benefit design, equality of treatment, centralised administration and financial synergy.



THE SOLUTION TO ALL MOBILITY NEEDS, ONE ENTRY POINT TO THE LEADING GLOBAL NETWORK

Generali Employee Benefits (GEB) offers a full range of cross-border employee benefit solutions, ranging from life insurance via income protection, accidental and travel insurance, to pension and worldwide healthcare plans for the whole family.

With over 50 years' experience in the international employee benefits market, GEB is uniquely placed to help companies tailor benefit plans to their personnel's specific needs, and to support

global oversight and coordination with state-of-the-art management tools.

By partnering with GEB, companies can give their employees the security and protection provided by a truly global insurer with a strong local presence, superior service, and an international network of providers, moving with them as they travel and/or relocate for business around the world.

Life and disability

Group Life and Disability insurance packages form the cornerstone of employee benefits. They are the essential protection, providing greater employee security and company loyalty. Protecting families against major life risks is particularly valuable to mobile employees, whose family members are already exposed to the pressure of adapting to a new environment.

GEB offers a wide range of customised life and disability solutions, with dedicated assistance to help employers assess their needs, select solutions and devise plans that best match their objectives and budgets.

Our coverage options:

- Group Life
- Accidental Death & Dismemberment
- Long Term Disability (Income Protection)
- Total and Permanent Disability
- Critical Illness
- Dependant Pensions (Spouse's Pension / Children's Pension / Orphan's Pension)
- Premium Waiver
- Supplementary cover
- Plans available on an international and pan-European basis.

Healthcare

Our global healthcare plan is designed to enable employers to best respond to the increasing cost of international healthcare, and to the expanding mobility of employees and their dependants.

We are committed to assisting our clients and their staff to confidently navigate the increasingly complex healthcare systems around the world.

As a truly global insurer with local market knowledge, we provide access to an extensive, international health provider network, as well as dedicated 24/7 world-class support to employees, clients and intermediaries.

Key features:

- Access to over 600,000 healthcare providers in 208 countries
- Generali Global Health: specialist International Private Medical Insurance Division
- World Class and Personalised Care Services with Europ Assistance network
- Flexible plan design, dedicated assistance and insight from reporting tools
- Online member portal for employees to manage their health anytime anywhere.



Retirement and savings

Securing an adequate income in retirement remains an essential priority in financial planning for any individual. This is particularly true for employees planning to spend their career abroad.

Effective retirement plans can provide employers with a competitive edge in attracting and retaining international talent.

GEB International Lines' dedicated offering responds to the specific needs of each company based on its size and investment objectives; whilst also ensuring portability, overall coordination and control.

Key features:

- Wide choice of high quality investment options available to meet a variety of risk / reward profiles
- Competitive terms with fewer restrictions than local solutions
- Rights preserved or transferred when members are relocating (continuation option)
- High-touch customer service, with secure online 'service centre' and dedicated reporting and monitoring
- Education tools and assistance for employees.

Full range of cross-border employee benefits solutions

Truly global network with strong **local presence** and expertise

Centralised and dedicated **reporting** and **monitoring**

More **flexibility**, with design tailored to companies needs

24/7 world-class support for members, clients and intermediaries

Access to health care network over **208 countries**

Worldwide leader in assistance and personalised services

Retirement and saving options **tailored** to a variety of risk/ reward profile

Online service centre

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 100 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





Generali Employee Benefits

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