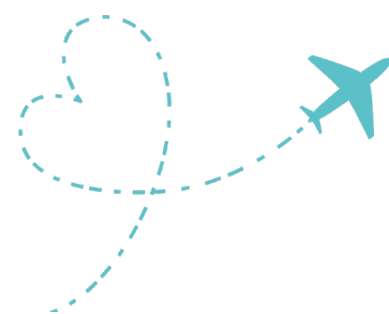
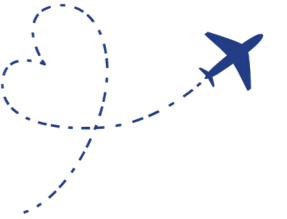


WELLBEING

Care for Employees

Wherever Business Takes You.





Leveraging Wellbeing Solutions to Set Your Organization Apart in Any Market

Employees are not just a valuable asset for your business—they are THE most valuable asset. Ensuring their engagement, motivation, and wellbeing is essential for long-term success.

In the current competitive landscape, employers who want to attract and retain the best talent must place a greater emphasis on employee engagement and benefits, as the risks associated with disengagement and employee turnover run deep. From decreased productivity, increased workloads leading to burnout, higher accident rates, and high turnover, the negative implications of a disengaged and unhappy workplace comes at a high risk.

Having employees across the globe adds an extra layer of complexity to addressing the needs of employees, as needs can vary based on the locality. The most successful multinational employers ensure that their employees are both happy and healthy in every region. To maintain this level of employee satisfaction, numerous organizations are enhancing their benefits packages by introducing or expanding offerings around wellbeing, mental health, and financial fitness.

The results are clear. Those that succeed cultivate a reputation for being compassionate and supportive, leading to higher employee satisfaction as well as improvements in:

- Employee Wellbeing
- Productivity
- Health Costs
- Talent Attraction and Retention
- Organizational Culture

As such, employers will not only benefit from employees who want to stay with the firm, their positive experiences will help attract others.

€ 4,300

The average hard cost of hiring a new employee is, according to The Society for Human Resources Management (SHRM), which doesn't include 'soft' costs such as time existing employees expend on interviewing.





69%
of Insurope Network
Members report
customers' demands/
expectations have changed
due to Covid-19



As more organizations take on a multinational approach and the workplace overall becomes increasingly diverse, it is crucial to acknowledge that a comprehensive benefits package should be flexible and inclusive, mirroring the diverse composition of the workforce,"
says **Morten Unneberg**,
CEO of Insurope.



Covid-19 Impact

It's no doubt the Covid-19 pandemic has impacted our lives, the economy, and our behavior. The pandemic has also created greater risk awareness and changing needs among employees and employers. A 2023 Survey of Insurope Network Members demonstrated that new expectations and demands from clients have accelerated the need for changes in products and services offered by the insurance companies.

In response, many of our Network Members have implemented changes to their offerings, including digital solutions, telemedicine, Wellbeing solutions, preventative care and mental health.

Specialized Solutions in Every Market

When it comes to employee benefits, one size no longer fits all. Insurope's Network Members offer country-specific solutions.

By offering a wider range of choices employers can effectively convey their appreciation and value for all types of employees while addressing the diverse needs of different cohorts. Just like our country-specific approach to employee benefits, Insurope's Network Members offer solutions that are localized.

This approach enables organizations to promote the physical and mental wellness of their workforce, promoting overall productivity, engagement, and talent management.

Network Member Wellbeing Capabilities Highlights

Our Network Members offer a wide range of Wellbeing solutions to address what is most important in their local markets.

Wellbeing—Employee Wellbeing solutions range from strategies, programs, and initiatives to support and improve the physical, mental, and emotional health of employees. These solutions may include benefits such as flexible work arrangements, Wellbeing programs, mental health resources, employee assistance programs (EAPs), work-life balance initiatives, and easy access to telehealth and other healthcare services.

Medical Checks—Also known as employee health screenings or occupational health assessments, these medical examinations are a great preventative tool to measure employee health status. These checks can involve assessment of an employee's physical health, including measurements such as blood pressure, cholesterol levels, body mass index (BMI), and other relevant medical tests. Employee medical checks help identify any underlying health conditions and provide recommendations for preventive care.

Stress Management—These benefits aim to support employees in maintaining their mental and emotional wellbeing. Some examples of stress management benefits include access to counseling or therapy services, stress reduction workshops or training, mindfulness or meditation programs, flexible work arrangements, EAPs, and promoting a supportive and positive work culture.

Fitness—Fitness benefits can enhance employee wellbeing, improve physical health, boost morale, and potentially reduce healthcare costs for both employees and employers. Some examples include gym memberships, access to Fitness Trackers, and Fitness Reimbursements.

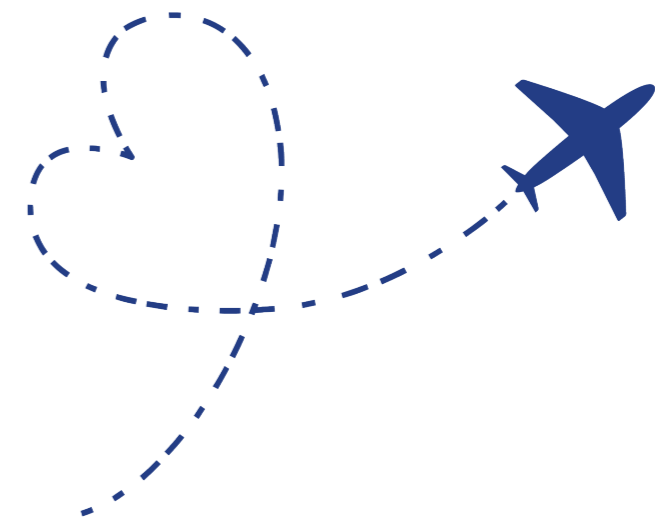
Financial Health—In addition to mental health issues, financial stresses can have a severe impact on employees and is a serious concern for many employers due to the correlations to key talent management outcomes.



Insurope Network Enabling Wellbeing Benefits Around the World— It is our vision to be the premier multinational pooling network. As we look ahead, we are excited about including Wellbeing solutions as a part of our efforts through our Network Members. We welcome the opportunity to connect further with you.

- If you would like to learn more about the capabilities of our local Network Members, please visit their profiles.
- Or view the Insurope Network Wellbeing Capabilities Overview for a worldwide snapshot of what is available, including access to counseling or therapy services, stress reduction workshops or training, mindfulness or meditation programs, flexible work arrangements, EAPs, and promoting a supportive and positive work culture.

Contact us today!



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