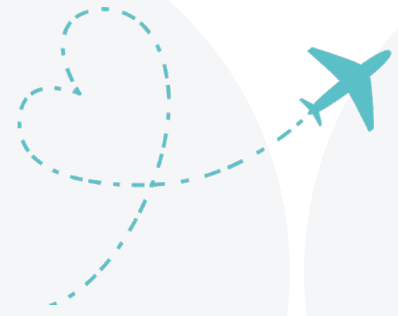


WELLBEING

Care for Employees Wherever Business Takes You.



Employee Benefits Market in Belgium Overview

Local needs essentially stem from insufficient coverage in social security programs:

- Occupational pension plans to complement the legal pension system in order to protect pension income
- Life insurance because the SS System provides for only very limited protection in case a relative deceases and only under very specific conditions
- Disability Pensions to top up the legal disability or workmen's compensation disability pensions so as to make sure a comfortable replacement ratio is achieved (comfortable = between 70 and 80 % of professional income)
- In and Out Hospital medical care insurance

None of the above benefits are mandatory and most are offered via company sponsored plans.



Risk covered

✓ Death

✓ Health

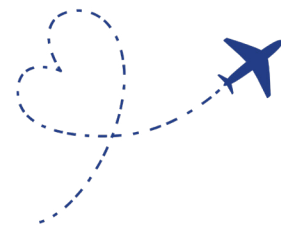
✓ Retirement

✓ TPD

✓ LTD

Approach Tailor-made approach and 360° approach to wellbeing at work.





Local Services

We offer a 360° approach to wellbeing at work, which includes:

- **My WellRi**, a tool to help employers look after their employees' mental health.
- **Income Care**, a product that gives employees on long-term sick leave financial peace of mind so they can focus 100% on their recovery.
- **Return To Work**, a voluntary programme that helps staff members on mental health sick leave get back to work safely and successfully.
- **The Return To Work dashboard**, which shows employers where they stand as a company in terms of employee wellbeing and whether the measures they've put in place are effective at reducing long-term absenteeism.
- **Support and advice from AG Health Partner** in implementing preventive measures for better employee wellbeing.

My WellRi (beneficiary: HR) — My WellRi is a quantitative and scientific assessment of employees' general and workplace wellbeing, developed by AG Health Partner. It gives companies useful information that is needed to set the groundwork for a wellbeing policy.

My Care by AG (beneficiary: employees) — Telehealth services, accessible via the MyAG Employee Benefits app; and with Doktr, a telemedicine app, staff members can easily schedule a video consultation with a qualified GP in between their work and personal commitments.

My Mind by AG (beneficiary: employees) — Mental health services, accessible via the MyAG Employee Benefits app; and Scientifically proven self-care tools and the 24/7 Safe2Talk helpline staffed by professional counsellors.

Return To Work (beneficiaries: employees + HR) — To help get people with a stress-related condition back to work safely, AG developed its multidisciplinary and individually-tailored Return To Work assistance programme. Employers can monitor the results of the Return To Work programmes and make any necessary adjustments to their wellbeing policy.

[More information](#)

[AG Employee Benefits: our solutions \(Pension, Income Care & Health\)](#)



Customer-focused data and reporting

- With the **'Return To Work dashboard'**, employers are provided with information on the return-to-work assistance and guidance programmes they offer to their staff members.
- The analytics shown in the dashboard are general reports based on historical data. Every year, the information is updated based on the previous year. We stringently protect the anonymity of staff members. No information on individual data subjects will ever be disclosed.

More information available [HERE](#).