

# WELLBEING CAPABILITIES OVERVIEW

offered by the Insurope Network



		RISKS RELATED PROGRAM					PRO-ACTIV	E INTERVE	NTION		OTHERS					
COUNTRY	LOCAL NETWORK MEMBER	Medical checks	Fitness	Pandemic	Flu	Anti- Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Manage- ment	Return to work	Pre-em- ployment checks	Measure- ment of programs' effective- ness	Employee surveys	Sharing good practice/ bench- marking
Albania	SIGAL UNIQA Group AUSTRIA	•		•			•		•	•			•			
Antigua	Sagicor Life Inc EC	•		•					•		•					
Argentina	Galicia Más			•												
Argentina	Life Group Compañía de Seguros			•												
Aruba	Sagicor Carribean			•												
Australia	Resolution Life											•				
Austria	UNIQA Österreich Versicherungen AG		•	•		•		•	•		•	•				
Barbados	Sagicor Life Inc			•				•	-							
Belgium	AG		-	•				•	•		•	-			•	•
Belize	Sagicor Life Inc	•		•					•		•					
<b>Bosnia and Herzegovina</b>	UNIQA Bosnia / Herzegovina	•	•	•				•	•		•				•	•
Brazil	Care Plus Part of Bupa	•		•		•		•	•		•				•	
Brazil	Icatu Seguros			•												
Bulgaria	UNIQA Life Insurance Plc			•				•								
Canada	Manulife			•		•		•			•	-			-	•
Chile	Vida Cámara				100											
China	Ping An Annuity				100	-		-				-			-	•
China	Ping An Health Insurance Company							-								
Colombia	Seguros Bolívar		-			-		•	-		-				-	
Costa Rica	Aseguradora del Istmo (Adisa), S.A.															
Croatia	UNIQA osiguranje d.d.															
Czech Republic	UNIQA pojištovna, a.s.															
Curacao	Sagicor Carribean															
Denmark	Danica Pension									100						
Dominica	Sagicor Life Inc	100		-					•	100						

		RISKS RELATED PROGRAM				PRO-ACTIV	/E INTERVE	NTION		OTHERS						
COUNTRY	LOCAL NETWORK MEMBER	Medical checks	Fitness	Pandemic	Flu	Anti- Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Manage- ment	Return to work	Pre-em- ployment checks	Measure- ment of programs' effective- ness	Employee surveys	Sharing good practice/ bench- marking
France	Groupama Gan Vie							_				-		_		
Germany	Alte Leipziger						-	-	-	-	-			-	-	
	HALLESCHE Krankenversicherung											-				•
Germany Greece	Interamerican SA	•			-	•	•		•	•	•					
Grenada/Carricou																
	Sagicor Life Inc		_				_		•	_	•	_				
Guadeloupe	Groupama Gan Vie	•	•	•			•	_	_	-	_	•				
Guernsey	Canada Life			•				•	•	•	•	•				
Hong Kong	Manulife (International) Limited	•						•	•	•	•					
Hungary	UNIQA Biztosító Zrt			•				•	•	•	•					
Indonesia	Allianz Life Indonesia		•	•		•		•	•	•	•					
Ireland	New Ireland Assurance Company plc			•								•				
Isle of Man	Canada Life			•				•	•	•	•	•				
Italy	UnipolSai Assicurazioni S.p.A.			•												
Jamaica	Sagicor Carribean			•												
Japan	Asahi Mutual			•				•	•	•	•	•	•	•	•	•
Jersey	Canada Life			•				•	•	•	-	•				
Kosovo	SIGAL UNIQA Group AUSTRIA (Kosovo)			•												
Latvia	ERGO Life Insurance SE, Latvian Branch			•									•			
Lithuania	ERGO Life Insurance SE			•												
Luxembourg	Lalux Assurances-Vie															
Malaysia	Allianz Life Insurance Malaysia Berhad			•				•	•	•	-					
Martinique	Groupama Gan Vie	100										-				
Mexico	Grupo Nacional Provincial			-				-				-			-	
Monaco	Groupama Gan Vie		-							-						

		RISKS RELATED PROGRAM				PRO-ACTIVE INTERVENTION				OTHERS						
COUNTRY	LOCAL NETWORK MEMBER	Medical checks	Fitness	Pandemic	Flu	Anti- Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Manage- ment	Return to work	Pre-em- ployment checks	Measure- ment of programs' effective- ness	Employee surveys	Sharing good practice/ bench- marking
	LINIOA															
Montenegro	UNIQA osiguranje	•		•			•		•							
Netherlands	Nationale-Nederlanden			•												
New Zealand	Resolution Life											•				
North Macedonia	UNIQA Life ad Skopje	•					•		•	•			•			
Norway	Storebrand Livsforsikring AS			•						•		•				
Panama	Sagicor Panama			•												
Peru	Pacifico Compañia de Seguros			•				•	•		•					
Philippines	Etiqa Life		•	•					•		•					
Poland	Aviva Poland	•	•		•	•	•									
Poland	UNIQA			•												
Portugal	Tranquilidade			•												
<b>Puerto Rico</b>	Prudential						•				•	•			•	
Romania	UNIQA Asigurari de Viata	-		•												
Serbia	UNIQA životno osiguranje Beograd															
Singapore	HSBC Life	-									-					
Slovakia	UNIQA poisťovňa, a.s.															
South Africa	Sanlam		-	-												
Spain	España S.A.															
St. Kitts	Sagicor Life Inc EC															
St. Lucia	Sagicor Carribean															
St. Vincent	Sagicor Life Inc EC															
Sweden	SPP															
Switzerland	Baloise											-				
Taiwan	KGI Life Insurance		-				-			-	-					

			RISKS REL	ATED PROG	RAM			PRO-ACTIV	/E INTERVE	NTION		OTHERS				
COUNTRY	LOCAL NETWORK MEMBER	Medical checks	Fitness	Pandemic	Flu	Anti- Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Manage- ment	Return to work	Pre-em- ployment checks	Measure- ment of programs' effective- ness	Employee surveys	Sharing good practice/ bench- marking
Thailand	Allianz Ayudhya								-	-						
Trinidad & Tobago	Sagicor Life Inc									-						
Tunisia	STAR Assurances												-			
Turkey	Groupama Sigorta						-									
Ukraine	UNIQA			-												
U.S.A.	Prudential															
<b>United Kingdom</b>	Bupa UK			•			-					-	•			
<b>United Kingdom</b>	Canada Life															
Vietnam	Baoviet			•												
EXPATS/TCN SOLUTIONS	Bupa Global			•									-			

#### **FIRST PILLAR**

#### **Education and Awareness**

This pillar focuses on learning, using a variety of communication tools designed to increase health literacy and knowledge. The goal is to help individuals assess their own health by creating awareness of targeted behaviors that they can adopt or change, as necessary.

COUNTRY	LOCAL NETWORK MEMBER	Flyers / Newsletters	Text Messages (SMS)	Short Video Campaigns	Wellness Calendar	Wellness Toolkit / Health Information Packs	Whitepaper Distribution	Webinar / Wellness Talks	Informational Web Service	Wellness Engagement Platform	Health Risk Assessment (HRA)	Health Fairs Seminars
Albania	SIGAL UNIQA Group AUSTRIA											
Barbados	Sagicor Life Inc											
Belgium	AG				_							
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina											
Brazil	Care Plus by Bupa											
Bulgaria	UNIQA Life Insurance Plc	-					_	_	_			
Canada	Manulife											
Chile	Vida Cámara	-	_		-		_			_	_	
China	Ping An Annuity	-			-							
China	Ping An Health Insurance Company	_	_		_	_	_	_	_		_	_
Colombia	Seguros Bolívar	•								_		
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	-			-				_			-
Denmark	Danica Pension	_			_	_					_	
France	Groupama Gan Vie											
Germany	Alte Leipziger	_	_		-	_				_	_	_
Germany	HALLESCHE Krankenversicherung				_			_				
Greece	Interamerican SA								_			
Guernsey	Canada Life	-										
Hong Kong	Manulife (International) Limited	_			_	_			_	_	_	
	UNIQA Biztosító Zrt							-				
Hungary Indonesia	Allianz Life Indonesia										-	
Isle of Man	Canada Life	-										
			_		-			-				_
Japan	Asahi Mutual		•	•	_		•					•
Jersey	Crune Necional Provincial			_	•	•						
Mexico	Grupo Nacional Provincial	•		•	•	_		•	•	•		
Montenegro	UNIQA osiguranje					-			•		•	
Serbia	UNIQA životno osiguranje Beograd					•			•		•	
Switzerland	Baloise	•									•	•

#### **FIRST PILLAR**

#### **Education and Awareness**

This pillar focuses on learning, using a variety of communication tools designed to increase health literacy and knowledge. The goal is to help individuals assess their own health by creating awareness of targeted behaviors that they can adopt or change, as necessary.

COUNTRY	LOCAL NETWORK MEMBER	Flyers / Newsletters	Text Messages (SMS)	Short Video Campaigns	Wellness Calendar	Wellness Toolkit / Health Information Packs	Whitepaper Distribution	Webinar / Wellness Talks	Informational Web Service	Wellness Engagement Platform	Health Risk Assessment (HRA)	Health Fairs Seminars
Tunisia	Star Assurances											•
Turkey	Groupama Hayat											
Turkey	Groupama Sigorta									-	-	
<b>United Kingdom</b>	Bupa UK					-				-		
United Kingdom	Canada Life	-			-	•		-		-	-	
<b>EXPATS/TCN SOLUTIONS</b>	Bupa Global					-		-		-		

## **SECOND PILLAR**

## **Prevention and Screening**

This pillar focuses on encouraging potentially asymptomatic individuals to know their own risk of getting certain diseases or conditions. The goal is to help individuals with those risk factors receive additional early preventive interventions.

COUNTRY	LOCAL NETWORK MEMBER	Biometric Screening	Cancer Screening/ Vaccine (Mammo- gram, Skin Cancer, Prostate Screening)	Dental Health	Flu Shot Campaign	Fitness screening (Body Fat Analysis)	Other Screenings (Mental, Posture, Eye & Ear, Etc)	Wellness Checks for Men/Women/Baby/ Healthy Pregnancy	Health Kit Package
Albania	SIGAL UNIQA Group AUSTRIA		-			-	-		
Barbados	Sagicor Life Inc								
Belgium	AG					•	•		
Bulgaria	UNIQA Life Insurance Plc								
Canada	Manulife				•	•			
Chile	Vida Cámara								
China	Ping An Annuity				•	•			
China	Ping An Health Insurance Company								
Colombia	Seguros Bolívar					•			
Costa Rica	Aseguradora del Istmo (Adisa), S.A.								
France	Groupama Gan Vie		-		•				
Germany	HALLESCHE Krankenversicherung								
Hong Kong	Manulife (International) Limited		-			•			
Hungary	UNIQA Biztosító Zrt								
Indonesia	Allianz Life Indonesia		-		•	•			
Japan	Asahi Mutual								
Mexico	Grupo Nacional Provincial	•							
Montenegro	UNIQA osiguranje								
North Macedonia	UNIQA Life ad Skopje						•		
Poland	Aviva Poland								
Romania	UNIQA Asigurari de Viata								
Taiwan	KGI Life Insurance								
Serbia	UNIQA životno osiguranje Beograd	•							
Singapore	HSBC Life								
South Africa	Sanlam		•						
Thailand	Allianz Ayudhya								
Turkey	Groupama Sigorta	•							
United Kingdom	Bupa UK								
EXPATS/TCN SOLUTIONS	Bupa Global	•	-		•				

#### THIRD PILLAR

#### **Health Intervention Programs**

This pillar focuses on targeting specific individuals who have already been diagnosed with certain targeted diseases. The goal is to help these individuals, minimize the negative consequences of their disease, and prevent further complications.

COUNTRY	LOCAL NETWORK MEMBER	Employee Assistance Programs (EAP)	Physical Activity Programs (Exercise and Activity Campaigns, Marathons)	Chronic Case Management (Asthma, Diabetes, CVD, etc)	On-site Clinics	Pollution Management
Albania	SIGAL UNIQA Group AUSTRIA					
Belgium	AG					
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina		•			
Bulgaria	UNIQA Life Insurance Plc					
Canada	Manulife	-	•			
Chile	Vida Cámara					
China	Ping An Annuity	-				
China	Ping An Health Insurance Company					
Costa Rica	Aseguradora del Istmo (Adisa), S.A.		-			
Colombia	Seguros Bolívar					
France	Groupama Gan Vie	-		-		•
Germany	HALLESCHE Krankenversicherung					
Guernsey	Canada Life	-				
Hong Kong	Manulife (International) Limited					
sle of Man	Canada Life	-				
Japan	Asahi Mutual					
Jersey	Canada Life					
Mexico	Grupo Nacional Provincial					
Montenegro	UNIQA osiguranje					
Norway	Storebrand					
Poland	Aviva Poland					
Puerto Rico	Prudential					
Serbia	UNIQA životno osiguranje Beograd	-				
Sweden	SPP					
Switzerland	Baloise					
<b>Taiwan</b>	KGI Life Insurance					
<b>Tunisia</b>	Star Assurances					
Turkey	Groupama Sigorta					
J.S.A.	Prudential					
United Kingdom	Bupa UK					
United Kingdom	Canada Life					
EXPATS/TCN SOLUTIONS						

#### **FOURTH PILLAR**

## **Behavior Modification Programs**

This pillar focuses on altering behavior that has a direct impact on health status. Steps may involve lifestyle changes (e.g. eating better and exercising) as well as medical changes (e.g. regular testing of blood pressure and cholesterol).

		Obesity/ Nutrition & Weigth Loss/Healthy			
	LOCAL	Eating (On-site Vending	Telephonic Wellness Coaching/ Guidance	Incentive Campaigns/ Gym Subsidies/ Coach- ing/Guidance Certificates	Anti-Smoking Campaign / Substance Abuse
COUNTRY	NETWORK MEMBER	Machines)	dudance	ing/adidatice out invales	
	0 . 17.1				
Barbados	Sagicor Life Inc	•			
Belgium	AG	•			
	UNIQA Bosnia / Herzegovina			•	
Brazil	Care Plus by Bupa	•		•	
Canada	Manulife	•	•	•	•
Chile	Vida Cámara				
China	Ping An Annuity		•		•
China	Ping An Health Insurance Company				
Colombia	Seguros Bolívar	-			•
Costa Rica	Aseguradora del Istmo (Adisa), S.A.			•	
France	Groupama Gan Vie		•		
Germany	HALLESCHE Krankenversicherung				
Guernsey	Canada Life			•	
Isle of Man	Canada Life				
Japan	Asahi Mutual				
Jersey	Canada Life				
Mexico	Grupo Nacional Provincial				
Norway	Storebrand				
Poland	Aviva Poland	-			
Puerto Rico	u.s.ial Seguros				
Sweden	SPP	-		-	
Thailand	Allianz Ayudhya				
United Kingdom	Bupa UK				
United Kingdom	Canada Life				
United States	Prudential				
EXPATS/TCN SOLUTIONS					

#### **HEADQUARTERS**

#### **INSUROPE SC/CV**

Boulevard de Waterloo 16 1000 Brussels BELGIUM

Tel: +32 2 286 50 60

#### **APAC**

1 Fusionopolis Place Level #03-20 Galaxis West Lobby Singapore 138522 T +65 9670 6266

## INSUROPE BUSINESS SERVICE (SHANGHAI) Co., Ltd.

Post code 200122 26<sup>th</sup> Building No. 828-838 Zhangyang Road Shanghai Free Trade Zone PRC

#### **EMEA**

Boulevard de Waterloo 16 1000 Brussels BELGIUM

Tel: +32 2 286 50 60

#### **AMERICAS**

**INSUROPE SERVICES, INC.** 

T +1 917 293 7402



#### DISCLAIMER

The Insurope Network ("Network") is a network of locally licensed member insurance companies ("Members") who jointly own Insurope SC/CV ("Insurope"), a cooperative company with limited liability, duly incorporated and existing under the laws of Belgium, with a registered office at Boulevard de Waterloo 16, 1000 Brussels, Belgium. Insurope is represented in the U.S. by Insurope Services, Inc., a New York licensed insurance broker. Insurope promotes the Network but does not issue policies or provide insurance; such activities are carried out by the Network Members. The non-U.S. Members are not licensed or authorized to do business in New York, and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services, are not protected by the New York state guaranty fund, and are not subject to all of the laws of New York.

#### **ERRORS AND OMISSIONS DISCLAIMER**

While Insurope made every attempt to ensure that the information contained in this document has been obtained from reliable sources, e.g. Insurope Network Members, Insurope is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information in this document is provided 'as is', with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, merchantability and fitness for a particular purpose. In no event will Insurope, its subcontractors and entities, or the officers, directors or the employees thereof be liable to anyone for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages, even if advised of the possibility of such damages. Insurope strongly advises everyone to seek information from local Insurope Network members and commends the consulting of the respective policies and/or contracts.

