

Improving employee healthcare and wellbeing: Allianz initiatives globally

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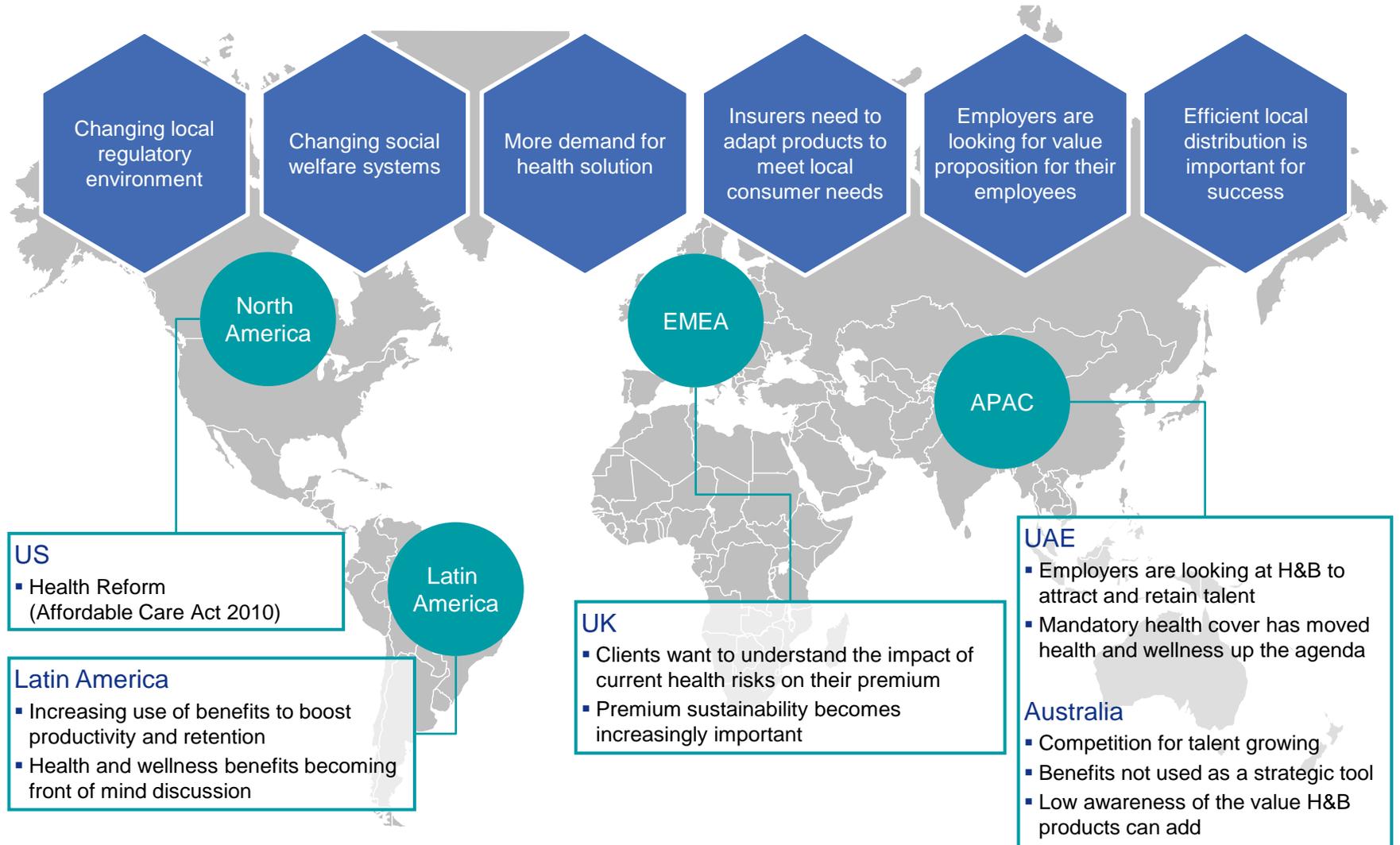


Allianz Global Benefits

Both global and local employee benefits



Global trend: Health Insurance to Risk Management



Client requirement for following Corporate Assistance services

Key Decision Drivers



- Constantly changing legal environment
- Working conditions in remote areas
- International assignments and business travel
- Equal treatment of employees in different locations
- Need to define health care standards
- Corporate values



Allianz Medical Assistance services



Technology		General health information Provider information and referral
Emergency		Medical evacuation & repatriation Repatriation of mortal remains
Management		Inpatient case management Outpatient case management
Organization		Shipment of prescribed drugs Shipment of medical equipment

Allianz Security services

Security assistance

- 24/7/365 emergency support
- Emergency evacuations
- Ground support & assistance
- 'Meet & Greet' travel support
- 'Check-In' service
- Destination risk ratings
- Country / city reports
- Travel alerts

Digital solutions

- Security website
- Mobile app
- Travel tracker risk management
- E-learning online training

Security solutions

- Security consultancy
- Executive close protection
- Security awareness training
- Project site risk assessments
- High level risk reports

Occupational Health services



Benefits

- Compliance via central OH standards being applied universally
- Efficiencies through one on-line system to manage and report each employee's Fitness for Duty
- Cost reduction
- Management Information

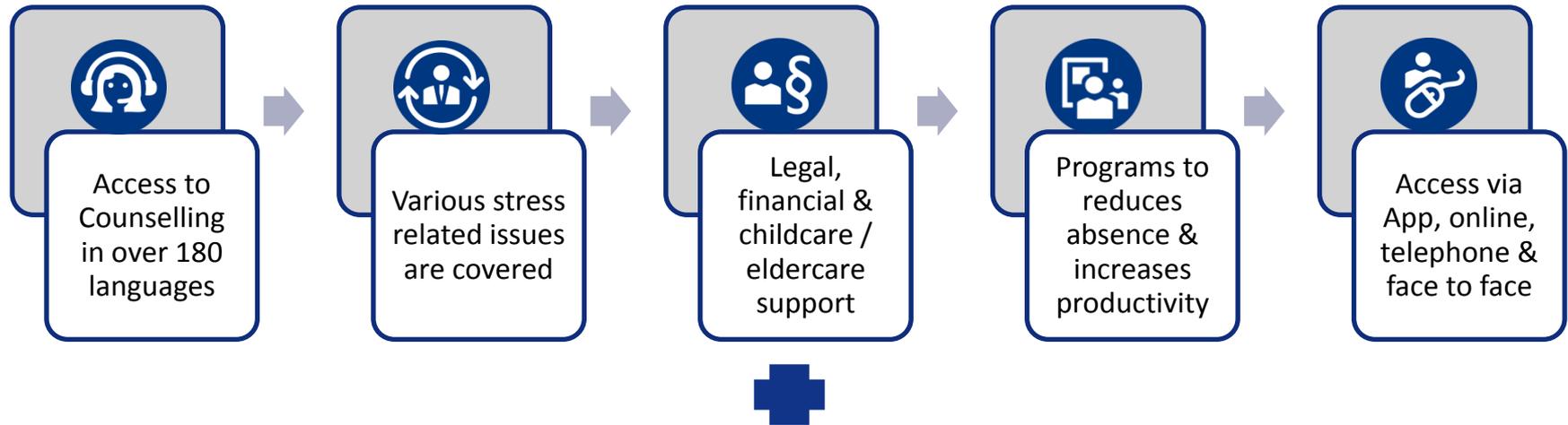
Program content

- Direct referral via on-line IT system
- Direct access to international OH clinical networks
- Medicals based on existing client medical protocols

Scope

- Pre-placement Health Assessments
- Health surveillance: fitness for duty
- Attendance Management
- Executive and Travel Health Assessments
- Exit Medicals
- Central review of medical results by Doctor Panel
- Reporting to client via on-line system

Employee Assistance Program (EAP) services



Employee Wellness Program



- Health Risk Assessment – Physical, Mental
- Financial, Productivity & Resilience
- Activity programme with corporate challenges
- Nutrition and wellness advisory

Corporate Reporting



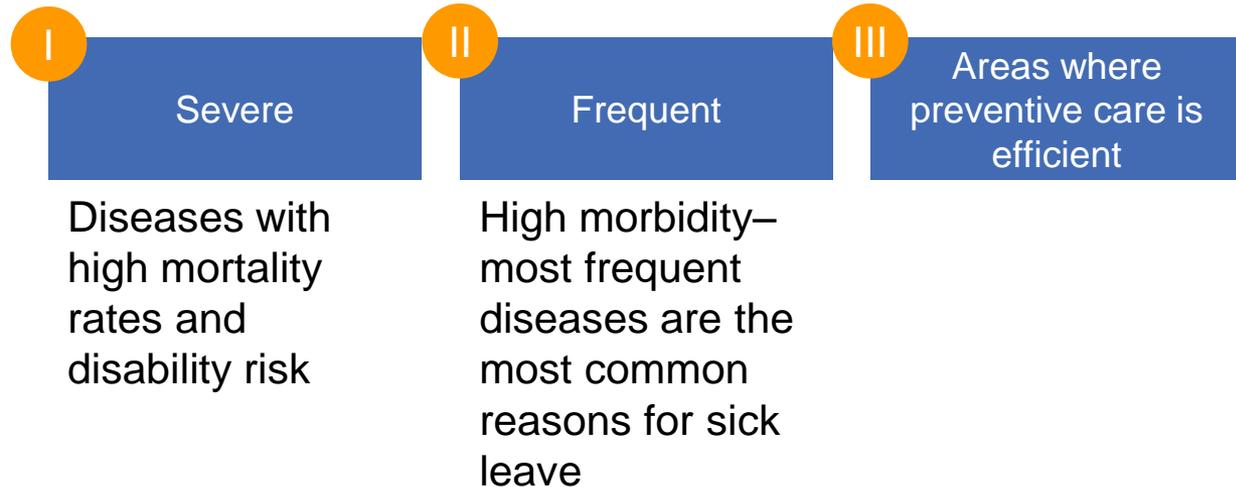
Allianz Russia: Local solution

Preventive care consists of measures taken for disease prevention and risk reduction

★ Objectives

- risk factors identification
- promoting healthy lifestyle
- lower morbidity and less sick leaves
- improved team working capacity
- improved quality of life

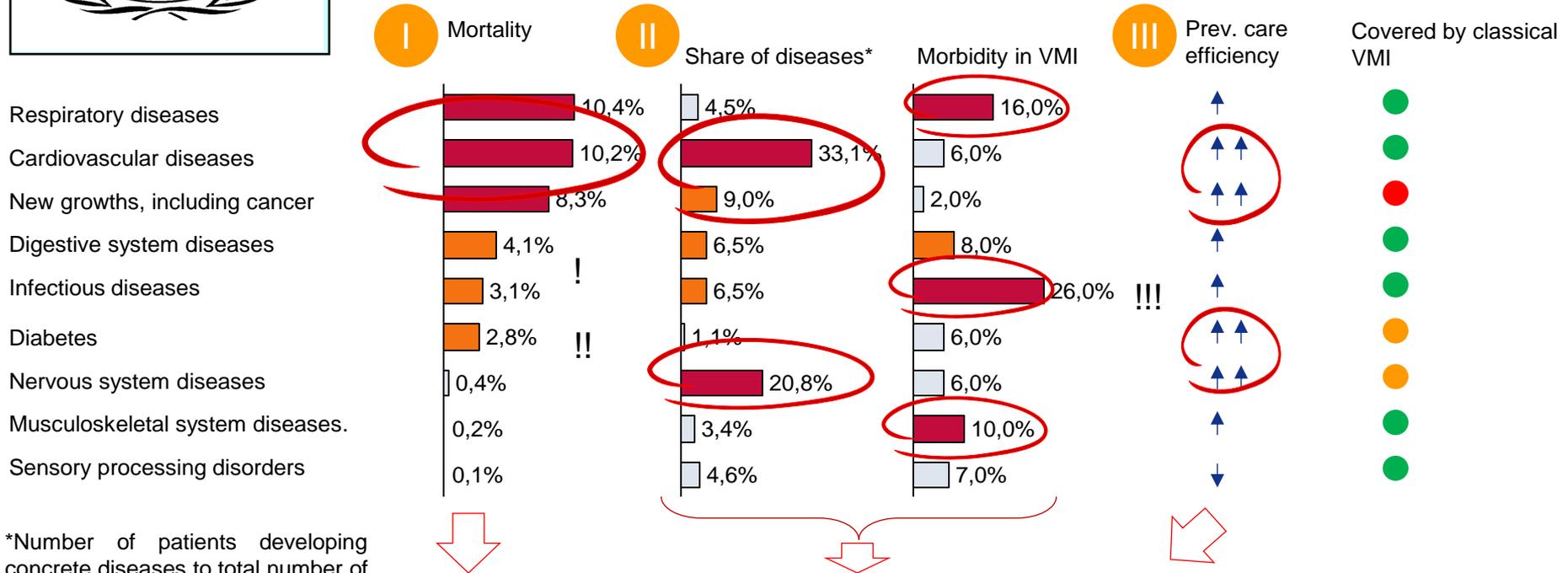
! Our focus



Disease Profile and Our Priorities



According to WHO statistics and **Allianz** internal data



*Number of patients developing concrete diseases to total number of diseased.

Key areas of Allianz preventive care

- Cardiovascular diseases
- Respiratory diseases
- New growths, including cancer
- Diabetes
- Other conditions: stomach, urogenital diseases, osteochondrosis, stress.

! Stomach cancer and cirrhosis mortality

!! Despite quite low statistics of Diabetes mortality, consequences can be very severe and lead to disability

!!! Statistics takes into account urogenital diseases

What Do We Call Preventive Care

Types of preventive care

Areas and methods

At what level can be administered

Disease has not yet developed	Environment	State
	Vaccination	Clinic
	Lifestyle	General Practitioner
Disease has developed	Early diagnostics	Every person
		Surveying General Practitioner
	Follow up and drug therapy	Clinic

- Environmental and working conditions have a direct impact on one's health. Environmental changes can prevent many diseases

- Flu, Hep B and other vaccines contribute substantially to disease prevention

- Many serious health risk factors are lifestyle-related: eating and sleeping habits, exercising, smoking.

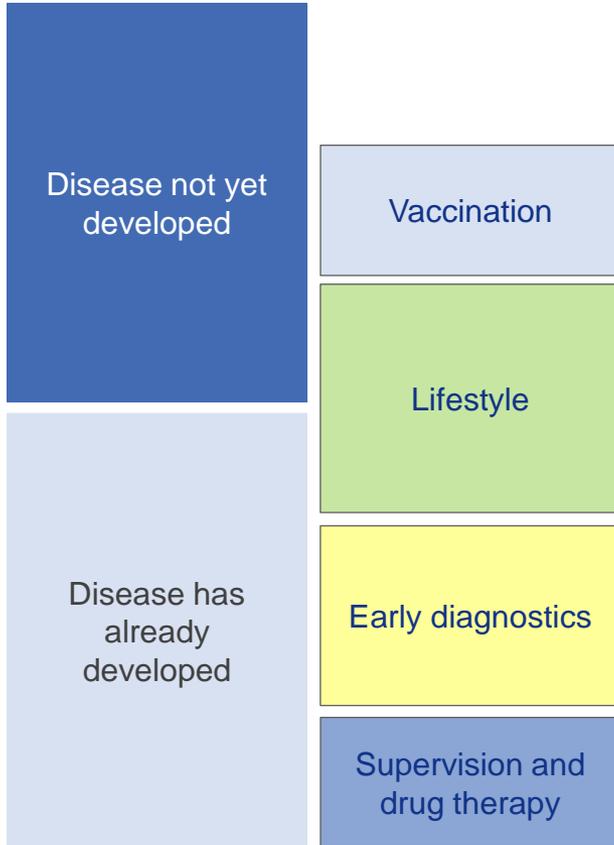
- Following simple rules may not only improve one's quality of life, but also prevent diseases

- Early disease diagnostics allows to cure or prevent more severe medical conditions

- Some medical conditions require regular follow up and/or drug therapy to alleviate symptoms

Preventive Care Proposal

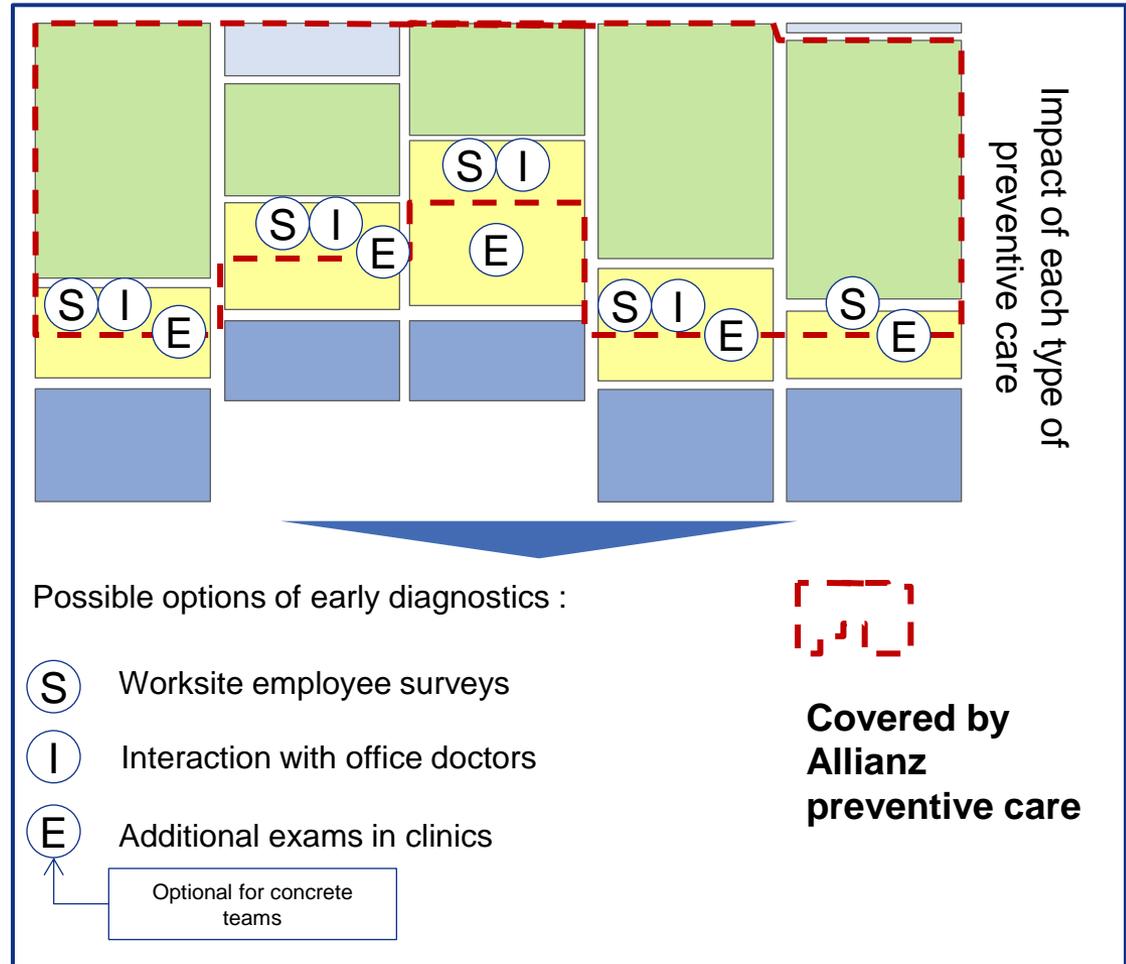
Types of preventive care



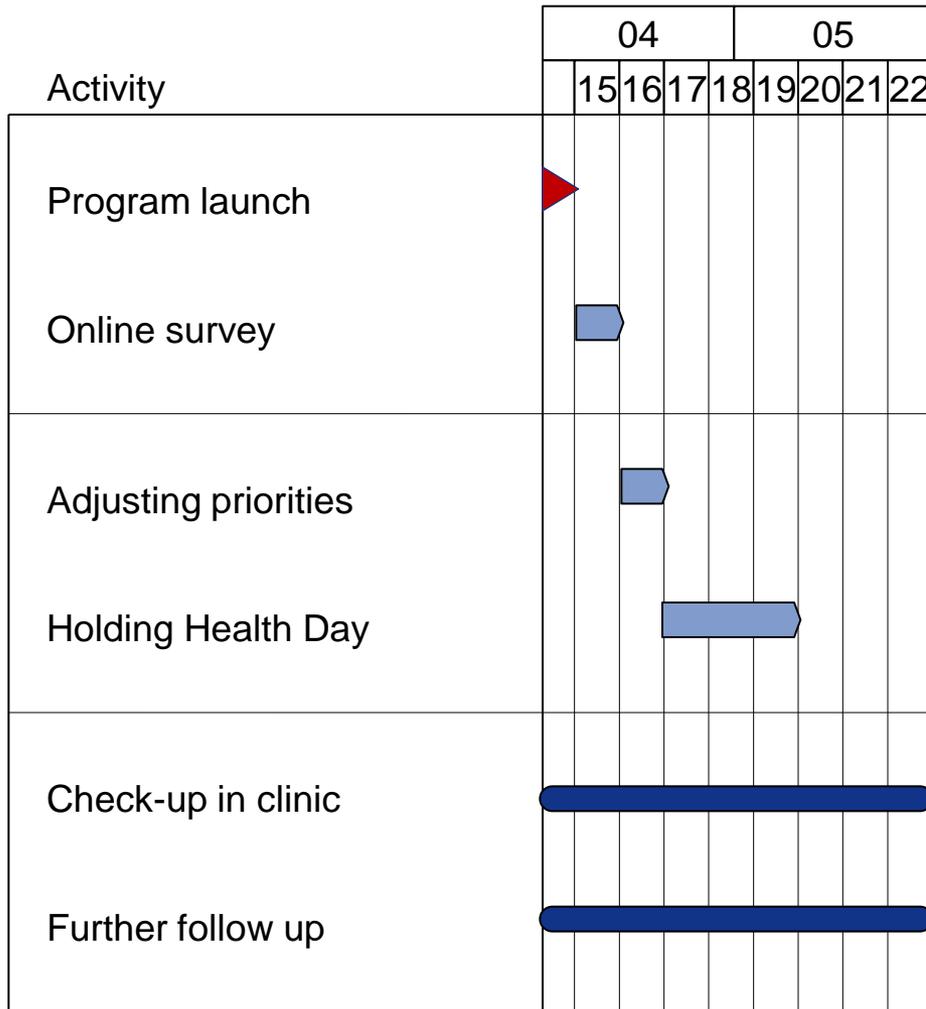
Out of scope due to inability to change

Environment

Cardiovascular diseases
Respiratory diseases
Growths, including cancer
Diabetes
Other conditions (see slide 3)



How It Works (example of preventive care calendar)



01.06.2015

- program stage timeline
- Stages possible at any time

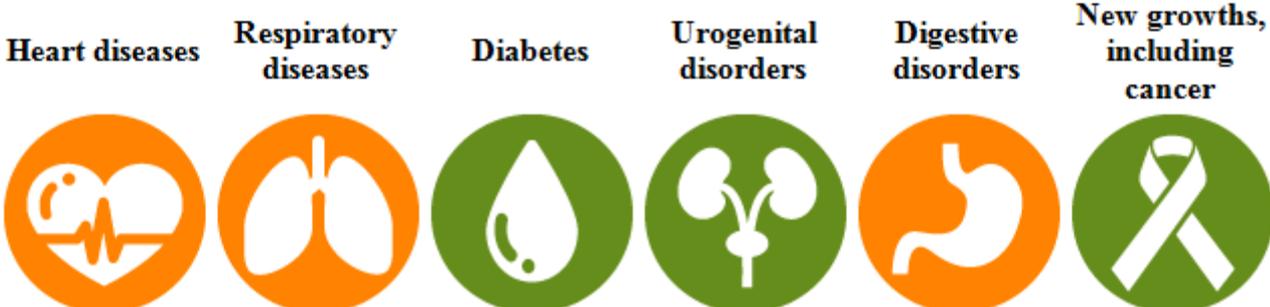
Stage	Site	Price
1. Lectures on 5 selected topics	office	<input checked="" type="checkbox"/>
2. Q&A sessions with lecturers	office	<input checked="" type="checkbox"/>
3. Health Days in clinics:	clinic	≈ RUR 400,000
-unlimited number of medical appointments	clinic	<input checked="" type="checkbox"/>
-basic check-ups and manipulations	clinic	<input checked="" type="checkbox"/>
-laboratory tests	clinic	<input checked="" type="checkbox"/>
- ultrasound, Rg	clinic	<input checked="" type="checkbox"/>
4. Personal screenings	clinic	<input checked="" type="checkbox"/>
5. Therapy	clinic	<input checked="" type="checkbox"/>

Covered by VMI

- covered by program
- not covered by program

Results of online survey – clear “road map” for preventive care measures

Risk of development of medical conditions below:



* Color corresponds to the risk

Interpretation

- Low risk of developing the disease. Contact your doctor if you feel unwell.
- Potential risk identified. We recommend consulting a doctor.
- Potentially high risk identified. We recommend consulting a doctor as soon as possible.

Typical health problems and lecture topics:

Office work

- Diseases of 21st century: office work, fast-food, low physical activity and sedentary lifestyle
- Stresses, anxiety, computers, irregular eating schedule, coffee and cigarettes

Pains

- Neck and back pains, headache
- Causes, mechanism of occurrence, prevention
- How to keep your spine health at work

Vision disorders

- Computer syndrome
- Symptoms, diagnostics and prevention

Sedentary lifestyle

- Rectal and pelvic blood circulation disorders - hemorrhoids symptoms and prevention

A Health Day at Clinic is about:

- Encouraging employees to pay more attention to their health
- Timely prevention of diseases most common in office environment
- Possibility to get consultations from leading medical specialists at no cost

Medical procedures as part of Health Day:

- eye pressure test
- dermoscopy of skin growths
- express consultation by Cardiologist
- blood sugar check