

● **MetLife** and **AXA** in partnership

IMPROVE YOUR  
EMPLOYEES' HEALTH  
AND BENEFIT YOUR  
BOTTOM LINE







## Understanding your health and wellness challenges

Maintaining a productive, healthy and engaged global workforce is vital to your business' success and yet it's a challenge for many multinationals. As medical costs rise at a rate faster than inflation and employees demand more from their employee benefits (EB), it's not surprising that employers like you are looking for solutions that not only address the needs of your employees around the world but also help manage costs.

Rising medical costs are not the only challenge facing employers. Indirect costs, such as disability, absenteeism and presenteeism (when an employee is at work, but not fully productive due to a health issue, or personal financial worries, for example) have a significant and negative impact on company productivity and an employee's ability to deliver. And the fact is, these indirect factors can have a substantially higher cost to a business than claims and premiums. More recently employers are also incurring unplanned COVID-19 related costs, and this is likely to be the case for some time to come.

By looking after your employees' physical, mental and financial health and wellbeing and understanding where any problems lie, you can support and sustain a productive and engaged workforce. At the same time, you can help to ensure that your organisation remains attractive in the war for talent and, ultimately, positively impact your bottom line.

# A two-step approach to wellness

**Helping you deliver the health and wellness solutions you need to care for your global staff**

Co-founded by MetLife and AXA, MAXIS Global Benefits Network (MAXIS GBN) is a leading international employee benefits network of almost 140 local insurers (members) in over 120 markets. We offer the local expertise and global insight you need to better care for the wellbeing of your people while meeting your strategic goals.

**We take a two-step approach to help you address your medical cost drivers:**

- **Step 1: Diagnostic**

- providing the analytics and analysis that enable you to understand your healthcare data and identify areas of concern

- **Step 2: Prescriptive**

- giving you access to the wellness programmes and tools that can help you focus your efforts on those specific areas of concern
- providing the tools to help engage your employees and encourage them to take full advantage of the programmes available to them

**140**  
LOCAL  
INSURERS  
(MEMBERS)

**120**  
MARKETS





## Step 1: Diagnostic

### **Analytics and analysis**

Our sophisticated health and wellness reporting tools make up our diagnostic step. They give you the insight you need to understand and, consequently, effectively manage your medical risk and healthcare programmes.

Our interactive dashboard reports:

- offer data in multiple formats – Paid Claim, Country Benchmark, Population Health & Risk Stratification, Incurred Claims and a global overview in the OneWorld Visual
- help you identify cost drivers, trends, and areas of greatest financial change and are available in over 30 markets
- provide rolling 12-month analyses with year-over-year changes.

We also offer a COVID-19 Dashboard that highlights the impact of COVID-19 on your medical claims.



# Using health data and analytics to help you fight the soaring costs of healthcare

While we're all aware that a happy and healthy workforce delivers greater productivity and corporate success, we have no choice but to consider how much this costs. Annual medical inflation, the requirement for a wider scope of medical coverages (eg larger maximum lifetime benefits, fewer policy exclusions), and consistent increases in claims all mean that your spending can soar. Consequently, you're likely to be looking for comprehensive ways to keep your costs down through data, education and prevention.<sup>1</sup>

Our own research among employee benefits professionals found that monitoring employee wellness is major concern for 70% of multinationals. And the increase in mental health claims is another key issue, identified by 63% of multinationals.<sup>2</sup>

And medical costs continue to outpace general inflation year on year. The global average medical trend in 2020 was at 8% while average general inflation was at 3.1%.<sup>1</sup> In some regions and markets, such as Middle East & Africa and Latin America & Caribbean, that annual medical trend rate was even higher, at 12.2% and 13.1% respectively.<sup>1</sup> In 2021 the global average medical trend is predicted to decrease to 7.2% with the net medical trend rate expected to rise to 5%. Given the growing medical inflation rate and, of course the global pandemic, employers need to particularly focus on flexible benefits, stress management and wellness initiatives to control their medical costs.<sup>3</sup>

	2019			2020		
	Annual general inflation rate <sup>4</sup>	Annual medical trend rates <sup>1</sup>		Annual general inflation rate <sup>3</sup>	Annual medical trend rates <sup>1</sup>	
		Gross	Net		Gross	Net
Global	2.9	7.8	4.9	3.1	8.0	4.9
North America (NA)	2	6.4	4	0.8	6.4	3.8
Latin America & Caribbean	2.8	13.2	8.5	4	13.1	7.5
Europe	2	5.1	3	1.1	5.7	3.6
Middle East & Africa (MEA)	7.9	13.7	7.6	7.6	12.2	6.6
Asia-Pacific (APAC)	3.3	8.6	5.8	3.1	8.7	5.9

1 Aon, "2020 Global Medical Trend Rates", 2020 and International Monetary Fund (IMF), Oct 2020

2 MAXIS GBN conducted research with 216 employee benefits professionals between 20 and 31 January 2018. The research was undertaken online by an independent third party. To read the full report please go to [www.maxis-gbn.com](http://www.maxis-gbn.com)

3 Aon, "2021 Global Medical Trend Rates", <https://3m6w2j41thj22e9d87lhrk9d-wpengine.netdna-ssl.com/wp-content/uploads/sites/147/2020/10/2021-Global-Medical-Trend-Rates-Report.pdf>, Nov 2020

4 International Monetary Fund (IMF), <https://www.imf.org/external/datamapper/PCPIPCH@WEO/OEMDC/>, Oct 2020



## The value of good data

At MAXIS GBN, we've been gathering and sharing medical claims data, through our suite of MAXIS Global Medical Dashboard Reports for several years. We can provide aggregated claims analytics reports from over 30 local insurers (members) and we're constantly adding to the number of countries covered.

This aggregated global data can help you understand your medical expenditure in real depth. And helping you respond to these areas of concern has challenged us to create the next generation of wellness solutions.



# A wealth of data at your fingertips

At no further cost to you, each MAXIS solution gives you access to a set of reports that help you make better decisions that address your biggest cost drivers.

	MAXIS Global Preferred Data Solution (GPDS)	MAXIS Global Pool Solution	MAXIS Global Risk Solution (GRS)	MAXIS Global Captive Solution
<b>Health and wellness</b>				
Global paid claim dashboards	No	Yes	Yes	Yes
Global incurred claim dashboards	No	Yes	Yes	Yes
Country specific benchmark dashboards	Yes	Yes	Yes	Yes
Population health & risk stratification dashboards	No	Yes	Yes	Yes
OneWorld Visual	No	Yes	Yes	Yes
COVID-19 dashboard	Yes	Yes	Yes	Yes
Wellness technology marketplace (CareClix, INTERVENT etc)	Yes	Yes	Yes	Yes
Health and wellness toolkits	No	Yes	Yes	Yes
Health and wellness thought leadership	Yes	Yes	Yes	Yes
Local health and wellness capabilities	Yes	Yes	Yes	Yes
<b>OneClient interactive dashboards</b>				
MAXIS OneClient portal – general pages (Documents and reports, MAXIS Global Wellness, country profiles, help centre, news)	Yes	Yes	Yes	Yes
OneClient portal – interactive pooling dashboard	No	Yes	No	No
OneClient portal – interactive captive dashboard	No	No	No	Yes
OneClient portal – interactive GRS dashboard	No	No	Yes	No
OneClient portal – MAXIS WIT	Yes	Yes	Yes	Yes
AXCO Insurance Information Services (complimentary subscription)	Yes	Yes	Yes	Yes
MAXIS global reports	Yes	Yes	Yes	Yes



# Interactive health and wellness dashboards – helping you understand and analyse your health data

Our health and wellness reports are available as interactive dashboards on our MAXIS OneClient portal. Through the OneClient portal you have access to all of your healthcare data in an interactive format making it easy for you to understand your medical expenditure. The OneWorld Visual and Paid Claims Dashboards give you an overview of your cost drivers and allows for year-over-year trend analysis in a clear and visual way.



We understand the power of healthcare analytics and it's our mission to help you understand your data, enabling you to continue to care for your employees and meet your strategic goals. We strive to improve our health and wellness reporting each year so you can meet these significant challenges.

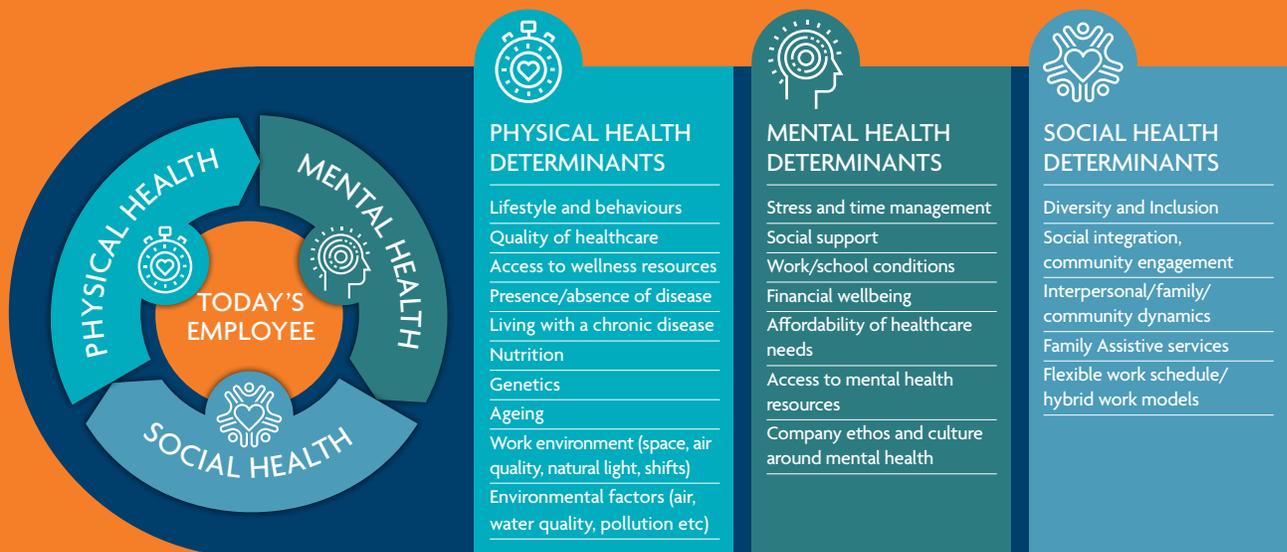


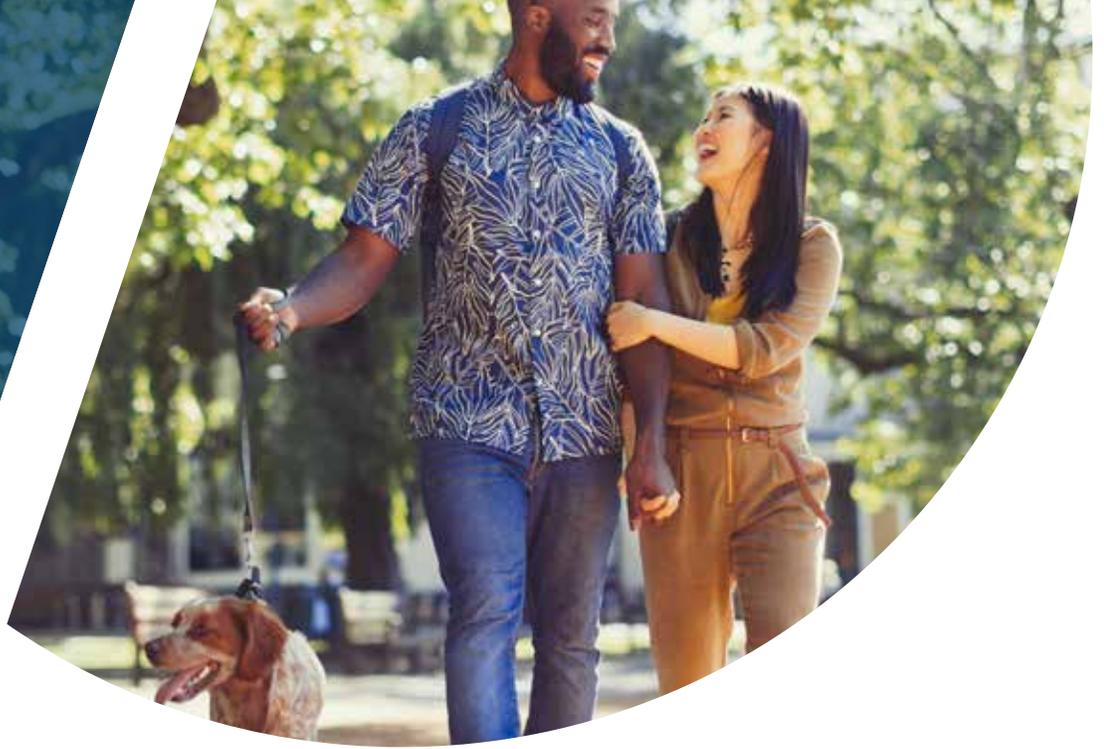
## Step 2: Prescriptive

### Factors determining your employees' wellness

At MAXIS, we believe it's vital to understand and address the factors that determine employee wellness. Physical, mental and social health determinants can all impact your employees at different times in their lives and can affect both their wellness and their productivity.

To help keep your employees happy, healthy and productive, you need solutions tailored to their needs. We can help you deliver those solutions and standardise your employees' wellness experience, wherever they are in the world, through tailored wellness programmes and access to expert third party wellness providers.



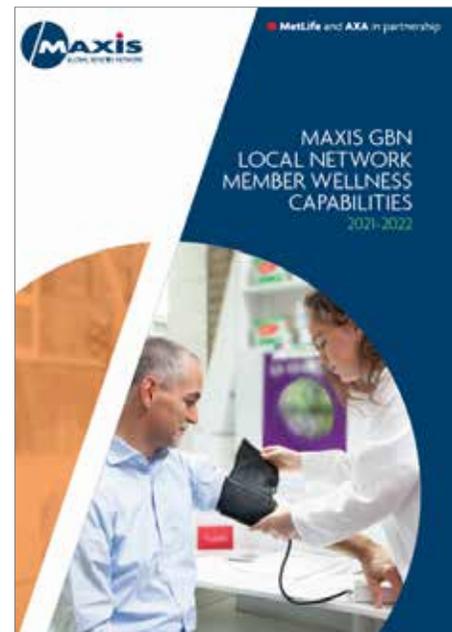


## Wellness, delivered locally

The first part of our approach to helping you tackle the biggest cost drivers identified in your medical reporting and meet the wellness needs of your employees is via our local network members.

As leading insurers in their local markets, our network members have many solutions in place to help you keep your people healthy and productive by addressing the full spectrum of health and wellness needs through one or more of these four methods.

- Education and awareness – providing communications and tools designed to help with health literacy and knowledge, so employees can assess, adopt or change behaviours.
- Prevention and screening – focusing on services that enable health screening and early preventative measures.
- Behaviour change programmes – encouraging lifestyle and behaviour changes that have a direct impact on health, including healthy eating, exercising, managing stress and sleeping better.
- Targeted intervention programmes – delivering targeted wellness activities for groups of individuals. These groups include, but are not limited to, people with chronic diseases, expectant mothers, people with high BMI, etc.



Download our [network wellness capabilities grid](#) to see the services our network partners can provide in their local market.

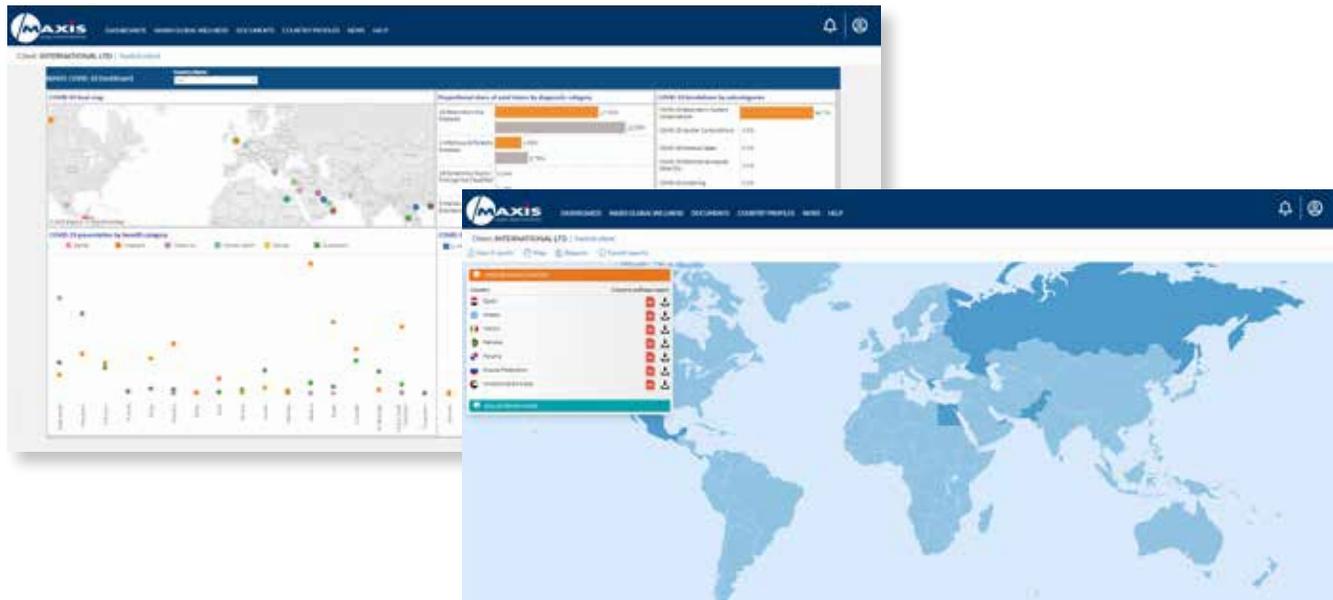
# MAXIS Global Wellness



To compliment the local wellness solutions provided by our network partners, MAXIS Global Wellness gives you access to a range of valuable tools and services.

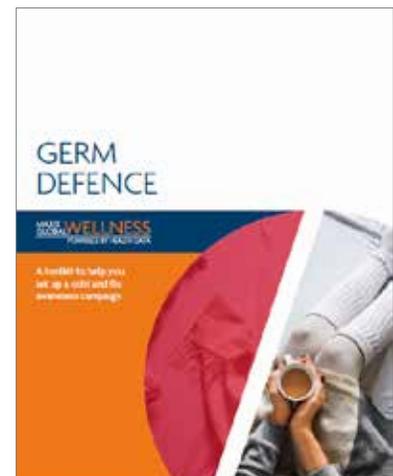
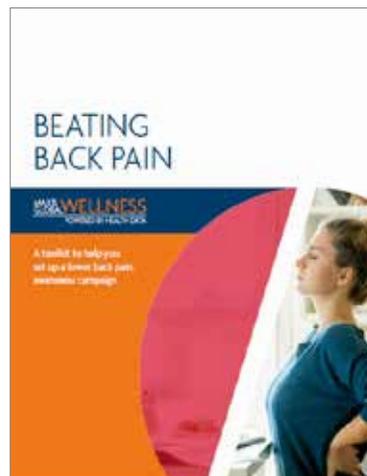
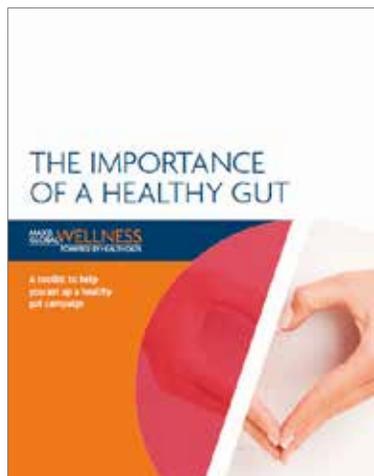
## MAXIS WIT (Wellness Intelligence Tool)

A state-of-the-art analytics tool that helps multinationals calculate the potential cost savings they could make by implementing targeted wellness campaigns. By targeting the health-related behaviours that have the worst outcomes, such as smoking, unhealthy eating or lack of physical activity, you could help your employees live healthier, happier lives, while driving your medical costs down and increasing the productivity of your workforce.



## MAXIS health and wellness toolkits

Our health and wellness toolkits contain everything you need to run an educational campaign from start to finish, including emails, flyers, handouts, participant evaluation and more. These campaigns are designed to help global employers implement wellness awareness and education programmes for employees worldwide, effectively driving global-to-local health management strategies.



# Wellness technology marketplace

Our wellness technology marketplace<sup>5</sup> of carefully selected third party suppliers of technology, can deliver global wellness solutions to your employees around the world, creating programmes that can be managed centrally and match your local footprint.



## CareClix

CareClix<sup>6</sup> is a leading telemedicine solutions company giving your employees access to the highest quality healthcare with the touch of a button, wherever they are in the world. CareClix offers three cores solutions as part of its programme for multinational employers:

- primary care
- mental health services
- second medical opinion.



## ICAS<sup>7</sup> World

ICAS<sup>7</sup> is an employee assistance programme (EAP) solution, giving your employees access to mental health counselling and work-life services including legal and financial advice, wellness coaching, and critical incident and family care support, helping them and their families deal with a range of issues, whether emotional or financial.



## INTERVENT

INTERVENT International<sup>8</sup> is a global behaviour change and population health management provider offering evidence-based, technology-enabled, data driven programmes for the prevention and management of multiple chronic diseases.

INTERVENT's services include:

- general wellness, including lifestyle management and chronic condition management
- maternity lifestyle management
- disability condition management to facilitate a faster return-to-work
- mental health, with a focus on stress management, resilience and wellbeing.



## SimpleTherapy<sup>9</sup>

SimpleTherapy<sup>9</sup> is a leading digital musculoskeletal solution which aims to help employees address musculoskeletal injuries before they become chronic conditions that require surgery.

Its platform gives employees instant access to evidence-based exercise therapy to address musculoskeletal disorders, including back pain, knee pain, hand arthritis, and hundreds more and is accessible via web and mobile, providing 24/7 access to resources.



Physical



Mental



Social

5 MAXIS GBN may receive fees, commissions and/or other remuneration from third parties in connection with the services we carry out for you.

6 CareClix, Inc. incorporated and registered in USA whose registered office is at 206 N Washington St Suite 100 Alexandria, VA 22314

7 ICAS INTERNATIONAL HOLDINGS LIMITED incorporated and registered in England whose registered office is at 85 Gresham Street, London, England, EC2V 7NQ

8 INTERVENT International LLC incorporated and registered in United States of America whose registered office is at 340 Eisenhower Drive, Building 1400, Suite 17, Savannah, GA 31406, United States of America

9 SIMPLETHERAPY, INC. incorporated and registered in DELAWARE, USA whose registered office is at 39180 Farwell Drive, Suite 110, Fremont, California, USA 94538

# Giving you a deeper understanding of health issues

Our health and wellness thought leadership includes original research and whitepapers providing a deeper perspective on current and future health issues to help you plan health and wellness initiatives in the workplace. Each year we publish at least one large piece of collated research on a topic of interest for multinational employers. Recent whitepapers have focused on the following key issues.

## **Healthy ageing in the era of an ageing workforce**

Medical advances mean we are living and working longer and there's no reason to suppose this trend will change. Combined with falling birth rates, it's no surprise that a growing portion of the future workforce will be over 50. Employers will need to develop employee benefits programmes that attract and retain this key group of workers. How do you position your company for this new reality?

## **Workplace culture: helping or hurting your business**

Is your workplace culture making or breaking your business? While it may not be quite this dramatic, our 2019 paper provides some very compelling statistics that show your company culture could be having a real impact on your employees' wellness and productivity – and ultimately your bottom line.

## **Business travel: good for business, bad for health?**

Despite significant advances in online conferencing and other exciting technologies such as virtual reality, business travel remains a fundamental, accepted part of modern business life. Is business travel positive for your business performance, but negative for staff wellbeing?

## **Optimism: the key to a successful business**

Looking on the bright side and seeing the glass as half-full rather than half-empty are more than just positive mantras. This whitepaper reveals, an optimistic personality may represent a psychological health fix that enables workers to be more productive and live longer, healthier lives.

## **Gut health: focusing on our inner economy**

Can our gut microbes affect employee productivity and ultimately employer's bottom line? A growing body of research is now telling us that gut microbes play a crucial role in regulating our moods, helping us to adapt to our environment, giving us energy, and most importantly resisting disease.

## **Stress: reframing the narrative**

How can stress impact today's employees and their employers? Global employers can use simple, low or no cost evidence based approaches to acknowledge, manage and ultimately reduce the impact of stress on their employees.

## **Sleep: a business case for bedtime**

The sad truth is that sleep deprivation is an issue too often ignored, even when it is frequently the root cause of decreased productivity, accidents and mistakes, costing companies billions each year.<sup>2</sup> Our whitepaper provides new insights on why-rested employees are more valuable in the workplace, how sleep deprivation can lead to chronic diseases, and how to prevent insufficient sleep from hijacking productivity, health and cognitive capacity.

**These are all available to you at [maxis-gbn.com](https://maxis-gbn.com).**



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# HELPING

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**250+** MULTINATIONAL  
EMPLOYERS

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DELIVER BENEFITS TO OVER

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**5.5** MILLION  
EMPLOYEES WORLDWIDE

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## A little more about us

We are a leading international employee benefits network, providing global service capabilities and delivering world-class employee benefits insights and solutions.



### Extensive coverage

We cover over 5.5 million employees through nearly 140 local insurers in over 120 markets around the world.



### Experience

We help 250+ multinational clients manage their global employee benefits programmes.



### Best-in-class

Our local insurers are recognised as leaders in their markets. More than 60 of our members offer best-in-class local health and wellness capabilities, while almost 30 members offer enhanced global medical dashboard reports.



### Global and local

We offer innovative and streamlined solutions to align global and local priorities, helping to reduce your costs and achieve economies of scale.



### Trusted partner

We provide a single point of contact in our dynamic three-tier account management structure: global, regional and local.

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For more information on how we can support your business with our MAXIS Health & Wellness solution, please contact your local MAXIS GBN representative or visit us online at **[maxis-gbn.com](http://maxis-gbn.com)**.



The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN, a Private Limited Company with a share capital of €4,650,000, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l'Arche – 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN operates in the UK through its UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 200 Park Avenue, NY, NY, 10166, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY. [MAR00808 08/21]