

08 INSIGHT EB

Comprehensive global employee benefits information, in an intuitive, online application.

In today's international business environment, recruiting staff of the calibre that a company requires in order to be successful is of acute importance.

Increasingly complex regulatory requirements along with changing market practice, however, mean that delivering global benefits packages which are both compliant and competitive can prove challenging.

Whether you are an HR professional seeking to attract the best talent or an employee benefits consultant helping to simplify complex benefit issues for your client; Axco's Insight EB delivers all the information you need.

Prepared and maintained by industry specialists, Insight EB provides concise information on state and

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Medical Benefits - benefit provider

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COUNTRY	PRACTICE	TYPICAL EMPLOYER PRACTICE
Argentina	Medical benefits are provided by the National Health Insurance System (SNIS) through state mandatory social insurance trusts or private medical companies known as prepaids, as chosen by the employee. Other social welfare benefits may apply that are outside the scope of this report.	Nearly all multinational and local leading employers provide supplementary medical benefits; benefits are provided through a private contract with a private medical company.
Australia	Medical benefits are provided through Medicare, administered by the Department of Human Services.	Around 25% of multinational and local leading employers provide supplementary medical benefits; benefits are provided through a group private medical insurance (PMI) plan.
Austria	Medical benefits are provided through health insurance, administered by a district or occupational health insurance fund.	Around 10% of multinational and local leading employers (increasing to around 35% of employers in certain industries, such as the pharmaceutical industry) provide supplementary medical benefits; benefits are provided through group private medical insurance (PMI) plan.
Netherlands	Medical benefits are provided by the social health insurance system through private insurance as prescribed under the Health Care Insurance Act (ZVW). Effective 1 January 2015, long-term care benefits are provided through private insurance and municipalities as prescribed under the Long-Term Care Act (Wlz).	It is common for the employer to facilitate supplementary health insurance cover through a collection of individual policies (the contract is between the employee and the insurance company), which can provide employees group volume discounted premiums of up to a maximum of 10% (typical discount is between 5% and 15%); employee membership is voluntary (family members may be covered). Employees may select from additional coverage at their own expense, which may include dental covers, optical covers, physiotherapy and alternative therapy.

compulsory benefits as well as a crucial insight into local conditions and conventions for both developed and developing markets, to help ensure organisations maintain a competitive advantage.

Features	Benefits
 Single, reliable source of market intelligence	 Increase efficiency with a detailed knowledge of local benefits to make more informed and timely decisions. Only Axco research is supported by writers who regularly visit each market to personally consult with local benefits specialists
 Consistent methodology to data collection and presentation	 Eliminates the need to search through multiple and inconsistent information sources. Identify market specific compliance requirements to understand what is required
 Covers 69 territories from across the globe	 Ensures all your markets are covered
 Sort by benefit or by country	 Quickly access information on a particular country or compare multiple territories
 Simple integration tool for the addition of internal content	 Easily view important company-own data alongside Axco's independent view
 Export data to Excel or PDF documents	 Simple report creation for presentation to clients or internal stakeholders

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A crucial knowledge of local employee benefits and typical market practice

Insight EB delivers essential information on social security and/or mandatory plans, typical employer sponsored benefits and all other main forms of benefit. Detailed reference to plan types, eligibility, retirement ages, contribution rates and vesting requirements assists users to identify potential shortfalls or over-provision in benefits in the markets under review.

Topics include:

- state and compulsory benefits
- retirement and pensions
- death in service benefits
- short-term sickness
- long-term disability
- medical benefits
- workers' compensation
- termination indemnities

A single reliable and consistent source of market intelligence

Employee benefits professionals operate across numerous territories and accordingly must contend with a multitude of languages. Insight EB provides fast access to consistent, translated information thus reducing costs and increasing efficiency. Reports are researched, written and verified by

industry professionals with considerable experience in international benefits and are regularly reviewed and updated to provide the highest standards of accuracy, reliability and relevance. The range of information provided helps reduce the cost of tracking changes to both the costs and benefits of social security or mandatory plans as well as identifying significant changes to typical local practice.

An interactive database that is easy to use and simple to customise

Insight EB is an intuitive database that quickly provides detail on all of the benefits relevant to your organisation. Choose the information you require in the way you wish to view it. Profiles follow a clear and consistent format, allowing you to view mandatory benefits and typical employer practice side by side and quickly compare multiple markets. Information can be sorted by type of benefit, or by country and results exported to Microsoft Excel or converted to a PDF document for presentations.

The flexible delivery platform facilitates the easy addition of internal content, allowing you to view company specific information, such as your own business practice, alongside Axco data. Insight EB can also be customised with corporate branding, so that the service looks and feels like part of your business.

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Territories covered

Western Europe	Eastern Europe	The Middle East & North Africa	Sub-Saharan Africa	The Americas & the Caribbean	Asia & Australasia
Austria Belgium Cyprus Denmark Finland France Germany Greece Ireland Italy Luxembourg Malta The Netherlands Norway Portugal Spain Sweden Switzerland United Kingdom	Bulgaria Croatia Czech Republic Estonia Hungary Kazakhstan Latvia Lithuania Poland Romania Russia Slovakia Slovenia Ukraine	Israel Saudi Arabia Turkey United Arab Emirates	Botswana Ghana Kenya Nigeria South Africa Uganda Zambia	Argentina Brazil Canada Chile Colombia Costa Rica Dominican Republic Mexico Peru Puerto Rico United States Venezuela	Australia China Hong Kong India Indonesia Japan Korea, Republic of Malaysia New Zealand Philippines Singapore Taiwan Thailand