



# WELLBEING CAPABILITIES OVERVIEW

offered by the **Insurope Network**



April 2025

## WELLBEING CAPABILITIES

### Insurope Network Members' Overview

| COUNTRY                | LOCAL NETWORK MEMBER                | RISKS RELATED PROGRAM |         |          |     |              | PRO-ACTIVE INTERVENTION |           |                  |                 |                   | OTHERS         |                       |  |                  |
|------------------------|-------------------------------------|-----------------------|---------|----------|-----|--------------|-------------------------|-----------|------------------|-----------------|-------------------|----------------|-----------------------|--|------------------|
|                        |                                     | Medical checks        | Fitness | Pandemic | Flu | Anti-Smoking | Travel health           | Wellbeing | Health Promotion | Personal Health | Stress Management | Return to work | Pre-employment checks | Measurement of programs' effectiveness | Employee surveys |
| Albania                | SIGAL UNIQA Group AUSTRIA           | ■                     |         | ■        |     |              | ■                       |           | ■                | ■               |                   | ■              |                       |  |                  |
| Antigua                | Sagicor Life Inc EC                 | ■                     |         | ■        |     |              |                         |           | ■                | ■               | ■                 |                |                       |  |                  |
| Argentina              | Galicia Más                         |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |
| Argentina              | Life Seguros                        |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |
| Aruba                  | Sagicor Carribean                   |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |
| Australia              | Resolution Life                     |                       |         |          |     |              |                         |           |                  |                 |                   | ■              |                       |  |                  |
| Austria                | UNIQA Österreich Versicherungen AG  |                       | ■       | ■        | ■   | ■            |                         | ■         | ■                | ■               | ■                 | ■              |                       |  |                  |
| Barbados               | Sagicor Life Inc                    | ■                     |         | ■        |     |              |                         | ■         | ■                | ■               |                   |                |                       |  |                  |
| Belgium                | AG                                  |                       | ■       | ■        |     |              |                         | ■         | ■                |                 | ■                 | ■              |                       | ■                                      | ■                |
| Belize                 | Sagicor Life Inc                    | ■                     |         | ■        |     |              |                         |           | ■                | ■               | ■                 |                |                       |  |                  |
| Bosnia and Herzegovina | UNIQA Bosnia / Herzegovina          | ■                     | ■       | ■        |     |              |                         | ■         | ■                | ■               | ■                 |                |                       | ■                                      | ■                |
| Brazil                 | Care Plus Part of Bupa              | ■                     |         | ■        | ■   | ■            | ■                       | ■         | ■                | ■               | ■                 |                |                       | ■                                      |                  |
| Brazil                 | Icatu Seguros                       |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |
| 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. | ■                     | ■       | ■        | ■   |              |                         | ■         | ■                | ■               |                   | ■              | ■                     | ■                                      |                  |
| Croatia                | UNIQA osiguranje d.d.               | ■                     | ■       | ■        |     |              | ■                       |           |                  |                 |                   |                |                       |  |                  |
| Czech Republic         | UNIQA pojišťovna, a.s.              |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |
| Denmark                | Danica                              | ■                     | ■       | ■        |     |              |                         | ■         | ■                | ■               | ■                 | ■              |                       |  | ■                |
| Dominica               | Sagicor Life Inc                    | ■                     |         | ■        |     |              |                         |           | ■                | ■               | ■                 |                |                       |  |                  |

## WELLBEING CAPABILITIES

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| COUNTRY          | LOCAL NETWORK MEMBER                   | RISKS RELATED PROGRAM |         |          |     |              |               | PRO-ACTIVE INTERVENTION |                  |                 |                   | OTHERS         |                       |  |                  |                                    |
|------------------|--|-----------------------|---------|----------|-----|--------------|---------------|-------------------------|------------------|-----------------|-------------------|----------------|-----------------------|--|------------------|------------------------------------|
|                  |  | Medical checks        | Fitness | Pandemic | Flu | Anti-Smoking | Travel health | Wellbeing               | Health Promotion | Personal Health | Stress Management | Return to work | Pre-employment checks | Measurement of programs' effectiveness | Employee surveys | Sharing good practice/benchmarking |
| France           | Groupama Gan Vie                       | ■                     | ■       | ■        | ■   | ■            | ■             | ■                       | ■                | ■               | ■                 | ■              | ■                     | ■                                      | ■                | ■                                  |
| Germany          | Alte Leipziger                         |                       | ■       | ■        |     | ■            |               |                         |                  |                 |                   | ■              |                       |  |                  | ■                                  |
| Germany          | HALLESCHE Krankenversicherung          | ■                     | ■       | ■        | ■   | ■            | ■             |                         | ■                | ■               | ■                 |                |                       |  |                  |                                    |
| 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                       | ■                     | ■       | ■        |     |              |               |                         |                  | ■               |                   | ■              |                       |  |                  |                                    |
| Mexico           | Grupo Nacional Provincial              | ■                     | ■       | ■        |     | ■            |               | ■                       | ■                | ■               | ■                 | ■              | ■                     |  | ■                |                                    |
| Monaco           | Groupama Gan Vie                       | ■                     | ■       | ■        |     |              |               |                         |                  | ■               |                   |                |                       |  |                  |                                    |

## WELLBEING CAPABILITIES

### Insurope Network Members' Overview

| COUNTRY         | LOCAL NETWORK MEMBER             | RISKS RELATED PROGRAM |         |          |     |              | PRO-ACTIVE INTERVENTION |           |                  |                 |                   | OTHERS         |                       |  |                  |                                    |
|-----------------|----------------------------------|-----------------------|---------|----------|-----|--------------|-------------------------|-----------|------------------|-----------------|-------------------|----------------|-----------------------|--|------------------|------------------------------------|
|                 |                                  | Medical checks        | Fitness | Pandemic | Flu | Anti-Smoking | Travel health           | Wellbeing | Health Promotion | Personal Health | Stress Management | Return to work | Pre-employment checks | Measurement of programs' effectiveness | Employee surveys | Sharing good practice/benchmarking |
| 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 Compañía de Seguros     |                       |         | ■        |     |              |                         | ■         | ■                |                 | ■                 |                |                       |  |                  |                                    |
| Philippines     | Etiqa Life                       |                       | ■       | ■        | ■   |              |                         | ■         | ■                |                 | ■                 |                |                       |  |                  |                                    |
| Poland          | Aviva Poland                     | ■                     | ■       |          | ■   | ■            | ■                       |           |                  |                 |                   |                |                       |  |                  |                                    |
| Poland          | UNIQA                            |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |                                    |
| Portugal        | Tranquilidade                    |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |                                    |
| Puerto Rico     | 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               | ■                     | ■       | ■        | ■   | ■            | ■                       | ■         | ■                | ■               | ■                 |                | ■                     | ■                                      | ■                |                                    |

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|                      |                      | Medical checks        | Fitness | Pandemic | Flu | Anti-Smoking | Travel health           | Wellbeing | Health Promotion | Personal Health | Stress Management | Return to work | Pre-employment checks | Measurement of programs' effectiveness | Employee surveys | Sharing good practice/benchmarking |
| Thailand             | Allianz Ayudhya      | ■                     | ■       | ■        | ■   |              |                         | ■         | ■                | ■               |                   |                |                       |  |                  |                                    |
| Trinidad & Tobago    | Sagicor Life Inc     | ■                     |         | ■        |     |              |                         |           | ■                | ■               | ■                 |                |                       |  |                  |                                    |
| Tunisia              | STAR Assurances      | ■                     |         |          |     |              |                         |           |                  |                 | ■                 | ■              |                       | ■                                      | ■                | ■                                  |
| Turkey               | Groupama Sigorta     | ■                     |         | ■        |     |              | ■                       |           |                  | ■               |                   |                |                       |  |                  |                                    |
| Ukraine              | UNIQA                |                       |         | ■        |     |              |                         |           |                  |                 |                   |                |                       |  |                  |                                    |
| U.S.A.               | Prudential           |                       |         |          |     |              | ■                       | ■         | ■                | ■               | ■                 | ■              |                       | ■                                      | ■                |                                    |
| United Kingdom       | Bupa UK              | ■                     | ■       | ■        | ■   | ■            | ■                       | ■         | ■                | ■               | ■                 | ■              | ■                     | ■                                      | ■                | ■                                  |
| United Kingdom       | 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                              |                      |                     |                       |                   |   |                         | ■                        | ■                         | ■                            |                              | ■                     |
| France                 | Groupama Gan Vie                    | ■                    | ■                   | ■                     | ■                 | ■   |                         | ■                        | ■                         | ■                            | ■                            | ■                     |
| Germany                | Alte Leipziger                      |                      |                     |                       | ■                 |   |                         | ■                        | ■                         |                              |                              |                       |
| Germany                | HALLESCHE Krankenversicherung       | ■                    |                     |                       |                   |   |                         |                          | ■                         |                              |                              |                       |
| Greece                 | Interamerican SA                    | ■                    |                     |                       |                   |   |                         |                          |                           |                              |                              |                       |
| Guernsey               | Canada Life                         | ■                    |                     |                       | ■                 | ■   |                         | ■                        | ■                         | ■                            | ■                            |                       |
| Hong Kong              | Manulife (International) Limited    |                      |                     |                       |                   |   |                         | ■                        |                           |                              |                              |                       |
| Hungary                | UNIQA Biztosító Zrt                 |                      |                     | ■                     |                   |   |                         |                          |                           |                              | ■                            |                       |
| Indonesia              | Allianz Life Indonesia              | ■                    |                     |                       |                   |   |                         | ■                        |                           |                              |                              |                       |
| Isle of Man            | Canada Life                         | ■                    |                     |                       | ■                 | ■   |                         | ■                        | ■                         | ■                            | ■                            |                       |
| Japan                  | Asahi Mutual                        | ■                    | ■                   | ■                     |                   | ■   | ■                       |                          | ■                         | ■                            | ■                            | ■                     |
| Jersey                 | Canada Life                         | ■                    |                     |                       | ■                 | ■   |                         | ■                        | ■                         | ■                            | ■                            |                       |
| 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     |                      |                     | ■                     |                   |   |                         |                          |                           | ■                            | ■                            |                       |
| United Kingdom       | Bupa UK              | ■                    | ■                   | ■                     | ■                 | ■   | ■                       | ■                        | ■                         | ■                            | ■                            | ■                     |
| United Kingdom       | Canada Life          | ■                    |                     |                       | ■                 | ■   |                         | ■                        | ■                         | ■                            | ■                            |                       |
| EXPATS/TCN SOLUTIONS | 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/<br>Vaccine (Mammo-<br>gram, Skin Cancer,<br>Prostate Screening) | Dental Health | Flu Shot Campaign | Fitness screening<br>(Body Fat Analysis) | Other Screenings<br>(Mental, Posture, Eye<br>& Ear, Etc) | Wellness Checks for<br>Men/Women/Baby/<br>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    | ■                                  |   |  |                 |                      |
| Isle 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                             | ■                                  |   |  |                 |                      |
| Taiwan                 | KGI Life Insurance                  |                                    |   | ■  |                 |                      |
| Tunisia                | Star Assurances                     | ■                                  |   | ■  |                 |                      |
| Turkey                 | Groupama Sigorta                    |                                    |   |  |                 |                      |
| U.S.A.                 | Prudential                          | ■                                  |   | ■  |                 |                      |
| United Kingdom         | Bupa UK                             | ■                                  | ■   | ■  | ■               |                      |
| United Kingdom         | Canada Life                         | ■                                  |   |  |                 |                      |
| EXPATS/TCN SOLUTIONS   | Bupa Global                         | ■                                  |   |  |                 |                      |

## 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).

| COUNTRY                | LOCAL NETWORK MEMBER                | Obesity/ Nutrition & Weight Loss/Healthy Eating (On-site Vending Machines) | Telephonic Wellness Coaching/ Guidance | Incentive Campaigns/ Gym Subsidies/ Coaching/Guidance Certificates | Anti-Smoking Campaign / Substance Abuse |
|------------------------|-------------------------------------|--|--|--|---|
| Barbados               | Sagicor Life Inc                    | ■  |  |  |   |
| Belgium                | AG                                  | ■  |  |  |   |
| Bosnia and Herzegovina | 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   | Bupa Global                         | ■  | ■                                      |  | ■                                       |

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