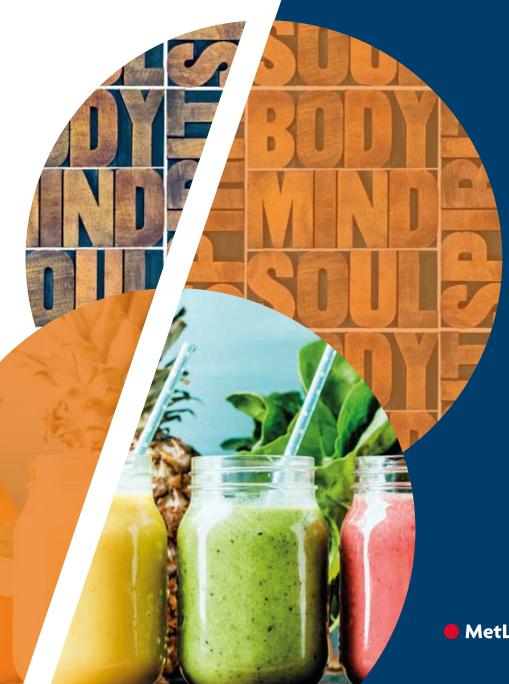


MAXIS GLOBAL WELLNESS

POWERED BY HEALTH DATA



MetLife and AXA in partnership

MAXIS GLOBAL WELLNESS:

USING COMPREHENSIVE HEALTH DATA AND ANALYTICS TO HELP YOU FIGHT THE SOARING COSTS OF HEALTHCARE

While we are all aware that a happy and healthy workforce delivers greater productivity and corporate success, the annual inflation of medical costs and claims has escalated in recent years, meaning that global employers are looking for ever more comprehensive ways to keep their costs down through data, education and prevention.

And with global medical trend currently at 8.4% and the average general inflation rate at 3.1% in 2018, this need is becoming ever more urgent. In some regions and markets such as Middle East & Africa and Latin America & Caribbean, annual medical trends are even higher at 15.3% and 13.9% respectively.

	2017			2018		
	Annual General	Annual Medical Trend Rates		Annual General	Annual Medical Trend Rates	
	Inflation Rate	Gross	Net	Inflation Rate	Gross	Net
Global	2.8	8.2	5.4	3.1	8.4	5.3
North America	1.6	6.3	4.7	2.4	6.9	4.5
Latin America & Caribbean	6.0	14.2	8.2	5.2	13.9	8.7
Europe	1.6	5.7	4.1	2.0	5.8	3.8
Middle East & Africa	6.7	14.3	7.6	7.6	15.3	7.7
Asia	2.9	8.9	6.0	3.0	8.9	5.9

Source: Aon, "2018 Global Medical Trend Rates," 2018

Our recently published research paper, MAXIS Global Perspectives², reinforces the trend to focus on solutions that can help reduce employee benefits cost inflation over the coming years. More than two thirds of the employee benefits professionals surveyed stated monitoring employee wellness was an area of concern and nearly two thirds were worried, specifically, about the increase in mental health claims as employers become more aware of the impact of stress and depression. As a global employer, how do you address this?





The value of good data

We have been gathering and sharing medical claims data, through our enhanced suite of MAXIS global medical dashboard reports, for four years and are constantly adding to the number of countries we cover, now totaling thirty seven countries.

Our global clients use this aggregated global data to understand their medical expenditure, and this has challenged us to create the next generation of wellness solutions. Solutions that not only help you address soaring healthcare costs in a more preventative and educational way, but that can also help you standardise the wellness experience for your employees, wherever they are in the world.

MAXIS Global Wellness aims to answer these needs by providing you with tailored wellness programmes that can help to tackle health conditions through education and awareness, an impact calculation tool and access to a suite of expert third party wellness providers.

What we offer

The core services provided by MAXIS Global Wellness include:

- Topic specific, educational Health & Wellness Toolkits
 designed to help global employers implement a
 programme of wellness awareness and education to
 employees worldwide, effectively driving global-tolocal health management strategies. This will then be
 monitored every year and benchmarked against other
 companies within the same market.
- A business case modeler to calculate the impact on benefits spend and productivity resulting from changes in behaviours alongside access to exclusive country reports.
- Our wellness technology marketplace of carefully researched and selected third party suppliers of technology that delivers global wellness solutions and can be managed globally including:
 - Telemedicine services acting as a primary care
 physician in all countries, operating with both
 international and local licences. This will help avoid
 expensive hospital visits and offer virtual doctor
 consultations, especially for those without a primary
 care physician

- Second medical opinion services to help reduce the spend on preventable surgeries and procedures, as well as providing specialised consultation services when local resources are lacking
- Mental health helpline offering counselling sessions with a mental health expert. Mental health is still seen as a stigma in many countries, so this aims to help those suffering with mental health issues
- Chronic disease management platform offering 1:1 coaching for the management of chronic diseases like diabetes, hypertension and cardiovascular diseases. As comprehensive disease management programmes are not offered in many regions, this platform includes health risk assessments, virtual lifestyle management and a chronic disease risk reduction service.



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For more information about how we can support your business through our MAXIS Global Wellness proposition, please contact your local MAXIS GBN representative or visit us online at maxis-gbn.com.



Not all services are available from all MAXIS member insurance companies or are available to all clients. The solutions are subject to prevalent local market practices, and compliance with all applicable legal and regulatory requirements including local insurance and privacy laws.

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