

● **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.

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 disability dashboard that shows the connection between disease drivers and disability claims, and other risk factors that could cause disability. It uses a mix of public data and MAXIS claims data to highlight the shape of the disability landscape in each country.



Using health data and analytics to help you fight the rising cost 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 (e.g. 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.

Research into top multinational EB trends found that companies are increasingly incorporating technology-driven solutions into their offerings and exploring additions to their wellbeing suites such as telemedicine, virtual healthcare and mental health services.¹

Meanwhile, medical costs continue to outpace general inflation year on year. The global average medical trend in 2023 was at 9.2% while average general inflation was at 3.6%. In some regions and markets, such as Middle East & Africa (MEA) and Asia Pacific (APAC), that annual medical trend rate was even higher, at 11.6% and 14.5% respectively.²

In 2024 the global average medical trend rate is predicted to increase to 10.1%, up from 9.2 percent in 2023 – reaching its highest peak since 2015.³

Given the growing medical inflation rate, employers need to particularly focus on flexible benefits and on wellbeing initiatives which can provide a mitigation strategy to help control medical costs via preventative care, stress management and wellness strategies.⁴

Global medical trend 2023/24 (Aon) ³	2023			2024 forecast		
	Annual general inflation rate	Annual medical trend rates		Annual general inflation rate ³	Annual medical trend rates	
		Gross	Net		Gross	Net
Global	3.6	9.2	5.6	3.6	10.1	6.5
North America (NA)	2.8	6.6	3.8	2.3	7.6	5.3
Asia-Pacific	3.0	9.2	6.2	3.6	9.7	6.1
Europe	3.8	9.1	5.3	3.7	10.4	6.7
Latin America & Caribbean	4.3	11.6	7.3	4.1	11.7	7.6
Middle East & Africa	6.4	14.5	8.1	7.4	15.1	7.7

1 Anon. Mercer Marsh Benefits. Market Insight: Employee Benefits Market Trends July 2024 <https://www.mercer.com/en-gb/insights/employee-health-and-benefits/reward-and-benefits/employee-benefit-market-trends-2024/> (Sourced: August 2024)

2 Anon. Aon. 2023 Global Medical Trend Rates Report <https://www.aon.com/insights/reports/2022/global-medical-trend-rates-report> (Sourced: August 2024)

3 Anon. Aon. 2024 Global Medical Trend Rates Report <https://www.aon.com/en/insights/reports/the-global-medical-trend-rates-report> (Sourced: August 2024)

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



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 50 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

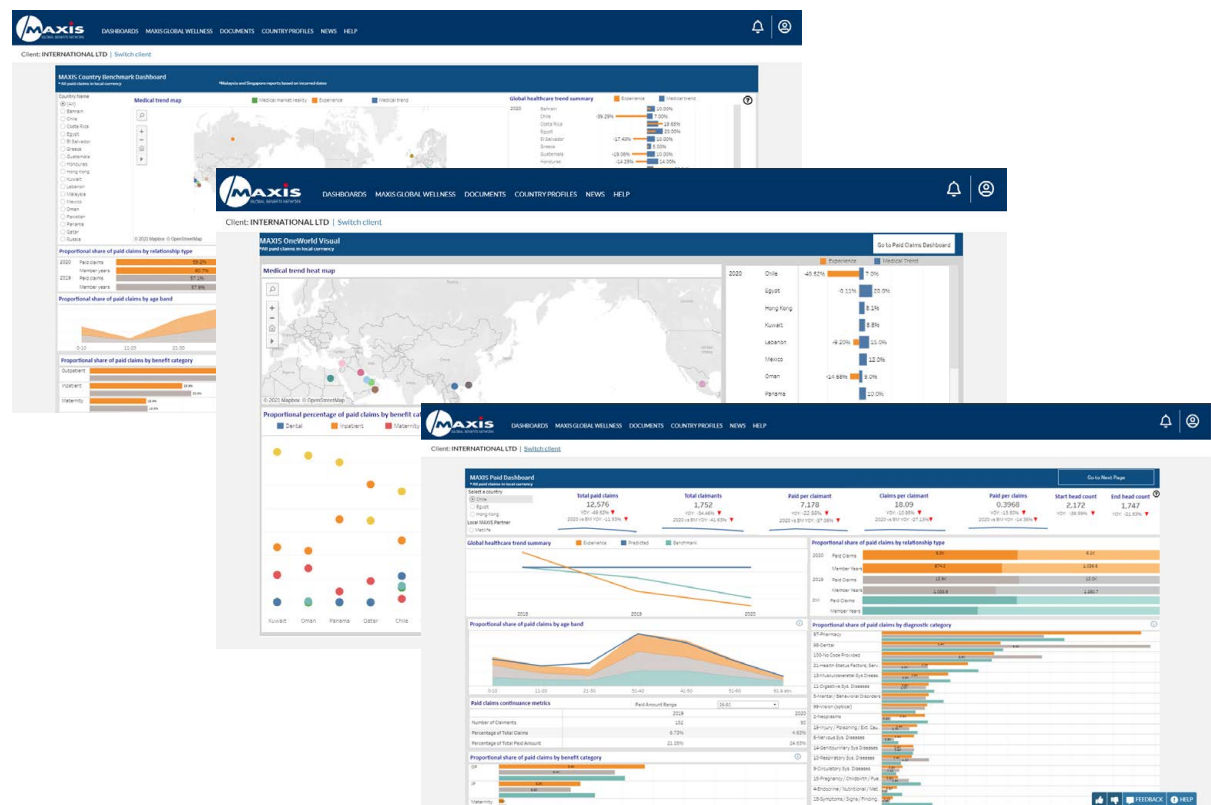
At no further cost to you, each MAXIS solution gives you access to a set of reports that help you make better decisions that address your biggest cost drivers.

	MAXIS Global Preferred Data Solution (GPDS)	MAXIS Global Pool Solution	MAXIS Global Captive Solution
Health and wellness			
Global paid claim dashboards	No	Yes	Yes
Global incurred claim dashboards	No	Yes	Yes
Country specific benchmark dashboards	Yes	Yes	Yes
Population health & risk stratification dashboards	No	Yes	Yes
OneWorld Visual	No	Yes	Yes
Disability dashboard	Yes	Yes	Yes
Wellness technology marketplace	Yes	Yes	Yes
Health and wellness toolkits	No	Yes	Yes
Health and wellness thought leadership	Yes	Yes	Yes
Local health and wellness capabilities	Yes	Yes	Yes
OneClient interactive dashboards			
MAXIS OneClient portal – general pages (Documents and reports, MAXIS Global Wellness, country profiles, help centre, news)	Yes	Yes	Yes
OneClient portal – interactive pooling dashboard	No	Yes	No
OneClient portal – interactive captive dashboard	No	No	Yes
AXCO Insurance Information Services (complimentary subscription)	Yes	Yes	Yes
MAXIS global reports	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 allow 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.

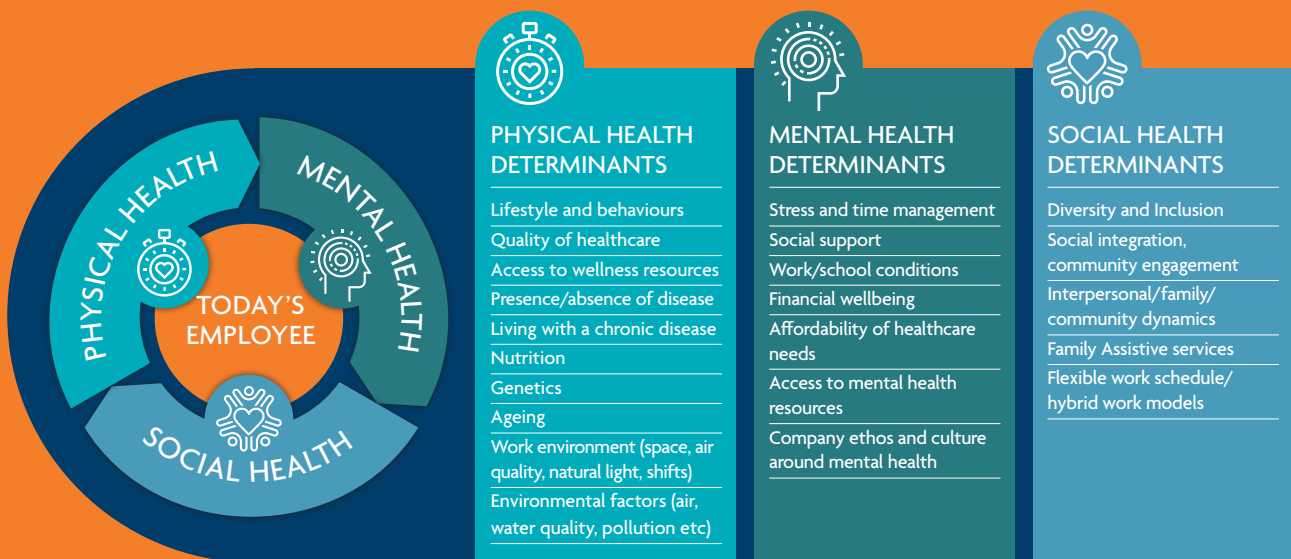


Step 2: Prescriptive

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.



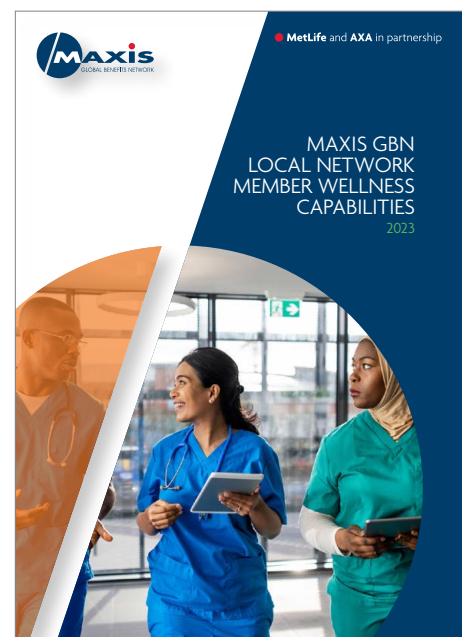


Wellness, delivered locally

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.

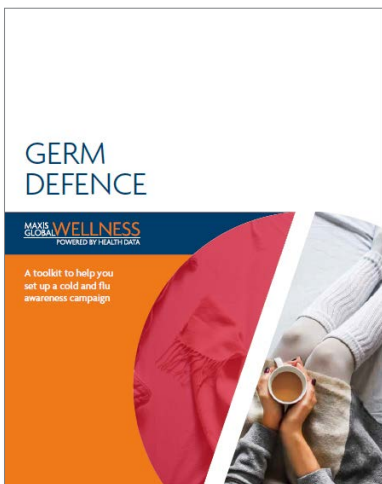
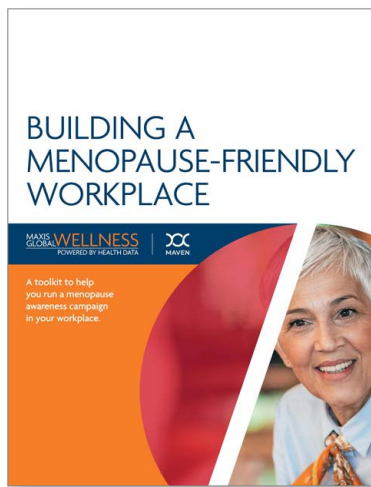
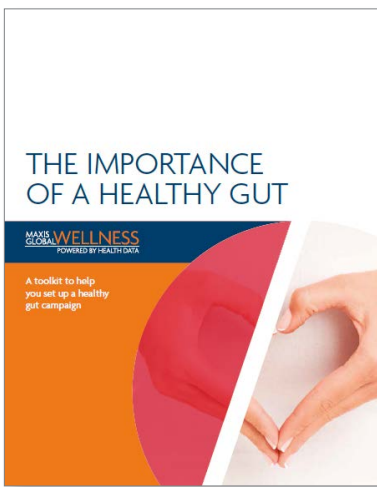
MAXIS Global Wellness



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 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 marketplace⁴ 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.

Wellness solution provider type ⁵	Summary	Determinants of health met
Telemedicine	Connecting your people globally with access to healthcare professionals on-demand, leveraging AI-powered technology.	 
Employee assistance programme (EAP)	Providing your people with access to psychologists virtually or face-to-face in multiple languages globally.	 
Chronic disease management	Giving your people access to treatment abroad for serious illnesses and complex conditions, with a personalised approach to cancer treatment via precision medicine.	  
Women's and family health	A virtual clinic for women and families, providing your people with access to specialists and care in multiple languages and relevant to the cultural and regulatory context of each region.	  
Musculoskeletal (MSK) care	A digital platform providing on-demand access to resources and exercise-based therapy advice to assist with MSK injuries before they become chronic conditions that require surgery.	 
Behavioural and lifestyle change	A physician-led, technology-driven, behaviour change and population health management service providing health risk-assessments and lifestyle management programmes.	 
Digital wellbeing	Improving the overall health, wellbeing and engagement of your people by offering rewards, including cash and vouchers, for their wellness activities.	  



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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. We regularly publish research on a topic of interest for multinational employers. Recent whitepapers have focused on the following key issues.

How do industry, culture and gender affect employee health? Insights from MAXIS claims data

Does a factory worker face the same health issues on the job as an office-based employee? Does a menopausal woman have the same wellness needs as a younger woman just starting her career?

We've analysed our global, standardised and anonymised data from millions of claimants around the world, to find out how the industry someone works in, their culture and their gender can impact their health and wellbeing.

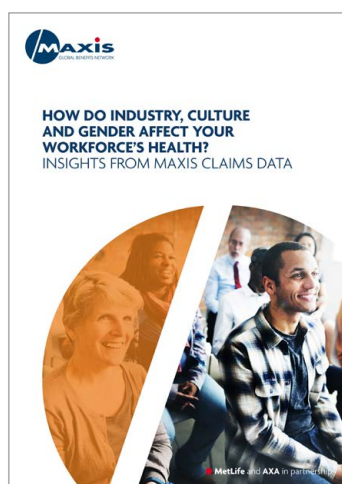
The global private healthcare landscape – a story told by MAXIS claims data

We've taken findings from standardised and anonymised claims data and created this report about the private medical landscape in all our markets around the world.

The report aims to help reconnect public and private healthcare – two usually disconnected spheres – while giving multinational employers insights so they can better understand their claims experience, make proactive changes to improve employee health and be ahead of the curve.

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?



These are all available to you at maxis-gbn.com.



HELPING

300+ MULTINATIONAL EMPLOYERS

DELIVER BENEFITS TO OVER

6 MILLION

EMPLOYEES WORLDWIDE

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 6 million employees through nearly 140 local insurers in over 120 markets around the world.



Experience

We help 300+ 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 50 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.



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.



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If you have any questions in relation to this document or otherwise, please contact marketing@maxis-gbn.com

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