

The challenge for HR in introducing wellness *... and how technology changes things*

HR Magazine Conference
13 January 2017



[Linkedin.com/in/bobcharles](https://www.linkedin.com/in/bobcharles)



Will the Suits support Wellness?





Wellness is hard for HR to get done



...available for
least expensive
verage
try.

24 Nov 2014
Free Newsletter

to 2015, according to The
ring which Mr Terry Tsang,
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ims increased to 80%

South China Morning Po
BUSINESS

CHINA HK ASI

CLP HOLDINGS +0.27%

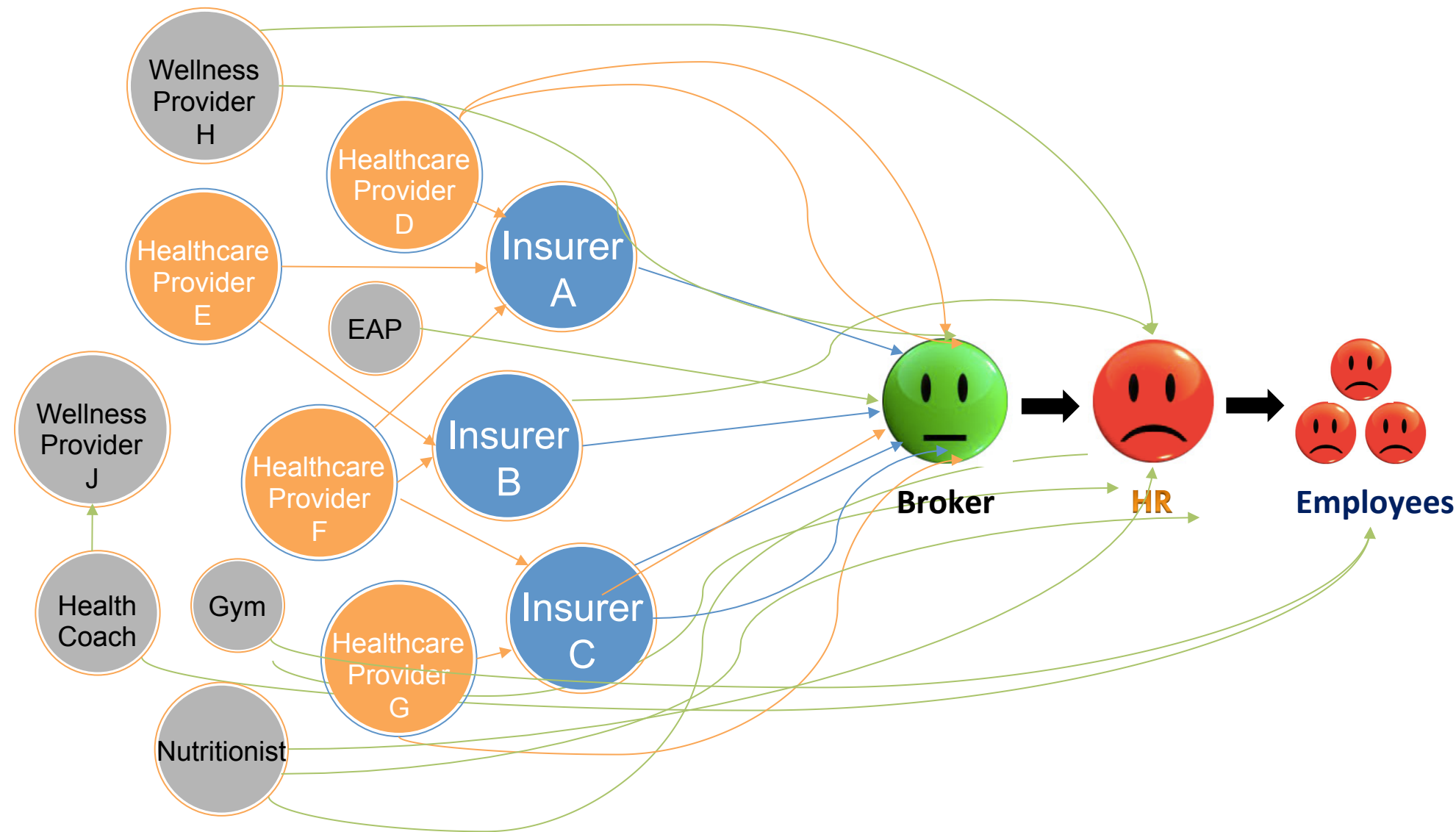
Business / MONIT

Column by To

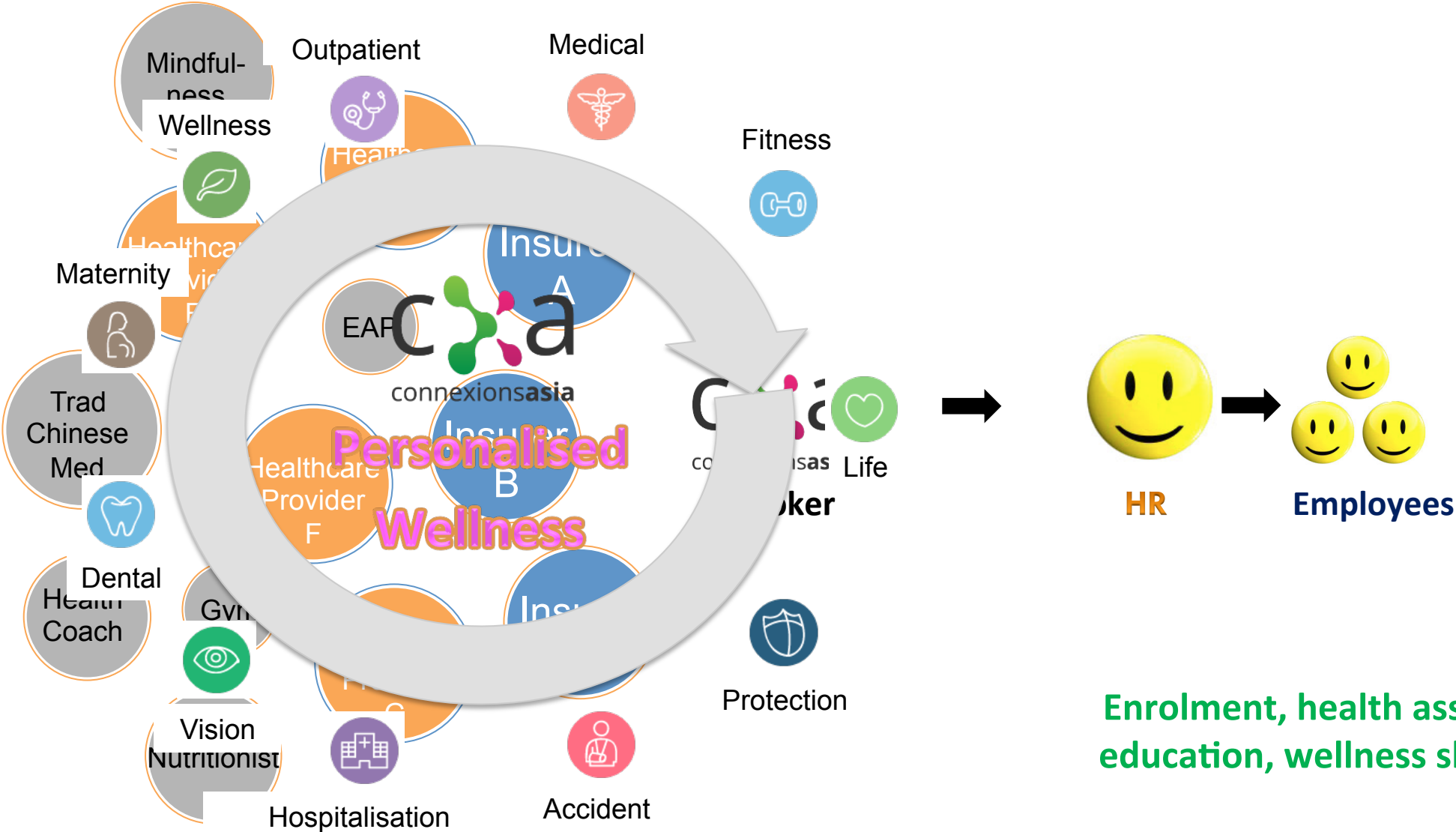
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service

How health insurance 'works' – a messy and expensive value chain





HR can now get Wellness done by harnessing tech



Prevention is better than cure

Employees select insurance based on life stage

**Sell Your Leave**
Lorem ipsum dolor sit amet, consectetur adipiscing elit.
Select days... Amount credited: + \$500.00

**Group Term Life**
Covers you for death and total permanent disability. ⓘ


6x
6x Basic Monthly Salary
Price: \$21.60

12x
12x Basic Monthly Salary
Price: \$43.200000000000000

24x
24x Basic Monthly Salary
Health declaration is required.
Price: \$86.40

36x
36x Basic Monthly Salary
Health declaration is required.
Price: \$129.60

48x
48x Basic Monthly Salary
Health declaration is required.
Price: \$172.80

**Group Critical Illness**
Covers you if you are diagnosed with a critical illness. ⓘ

6x
6x Basic Monthly Salary
Price: \$36.00

12x
12x Basic Monthly Salary
Row 2 dummy text.
Row 3 dummy text.
Price: \$72.00

18x
18x Basic Monthly Salary
Price: \$108.00

Summary

Current Balance:
\$4,786.05


You have selected:
Group Term Life - 36x \$129.60
Group Critical Illness - 18x \$108.00
Group Personal Accident - 36x \$27.80
Group Hospital & Surgical - 4 Beds \$164.00
+ Spouse \$411.00
+ Children \$411.00
Group Major Medical \$164.00
+ Spouse \$411.00
+ Children \$411.00
Total: \$2237.40


Remaining Balance:
\$2,548.65


Confirm Selection


All prices are inclusive of GST.


Shift unused insurance spend to Wellness dollars


**8 x Yoga Classes**
\$225.00


**1st time trial - 1 month**
\$160.00


**Initial Global Body Ass...**
\$225.00





**Coaching and Counsell...**
\$214.00

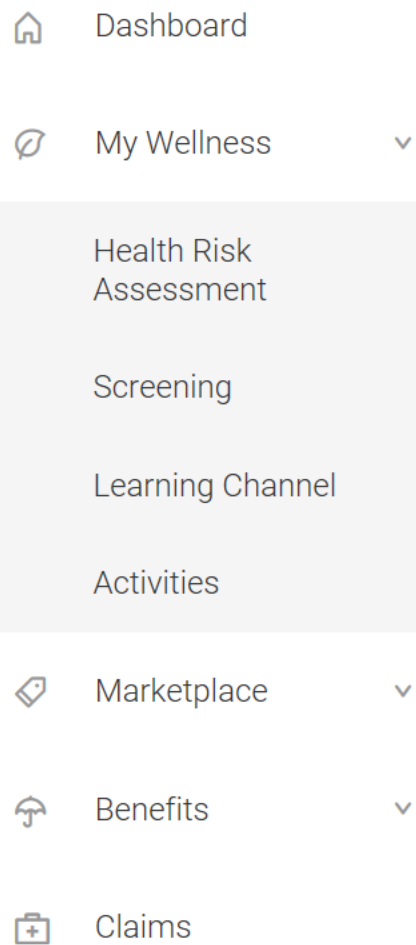
**Raffles Medical Group Raffles Basic Package**
\$62.05

**Raffles Medical Group Raffles General Package**
\$151.50

**Raffles Medical Group Raffles Premarital Pac...**
\$147.65

**Arc of Life Chiropractic Consultation**
\$48.00

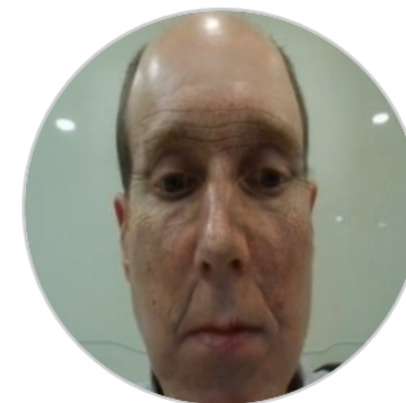




Robert James Charles ▾





How you might look with a healthy lifestyle and no risk factors.



Based on your responses to the assessments below.

● Unhealthy ● Fair ● Healthy





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PANGROUP **connexionsasia**

Dashboard

My Wellness

Health Risk Assessment

Screening

Learning Channel


Activities

Marketplace

Benefits


Claims

Current



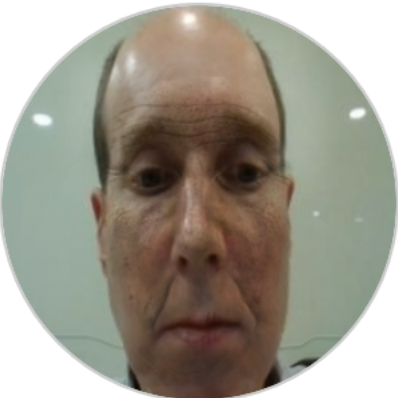
Retake Photo

Healthy Ageing



How you might look with a healthy lifestyle and no risk factors.











Current Ageing



Based on your responses to the assessments below.

● Unhealthy ● Fair ● Healthy

Activity Stress Pain Body Fat Sleep Mental Health Smoking Alcohol Nutrition Screening



Digitise administration



Paperless claims administration

Insured, self-funded and flex claims



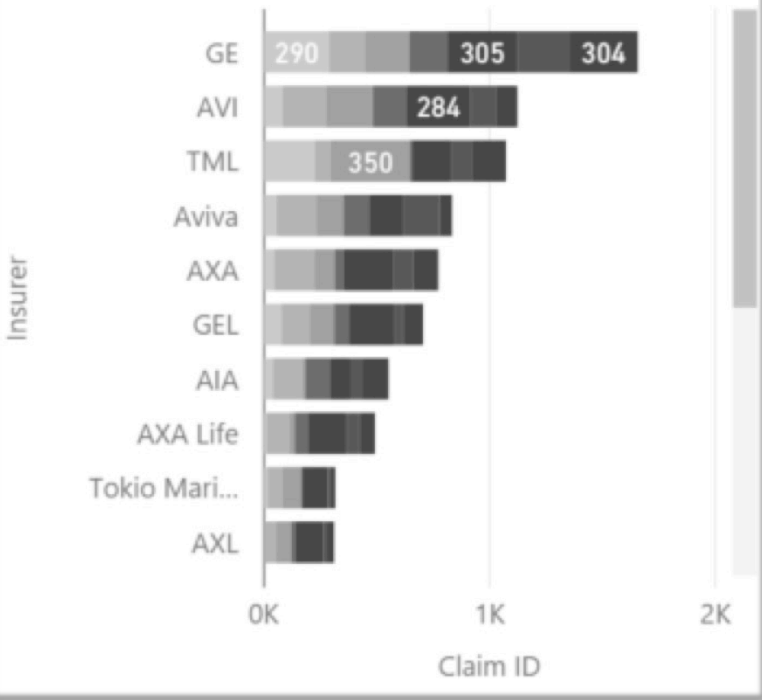
Benefits administration toolkit

Dramatically reduce HR workload

- ✓ Enrolment
- ✓ Work/Life Events
- ✓ Member Movements
- ✓ Underwriting
- ✓ Utilization Reports
- ✓ Renewals
- ✓ Endorsements
- ✓ Policy Documents
- ✓ Plan Designer
- ✓ Invoices & Payments

Insurer claims aging

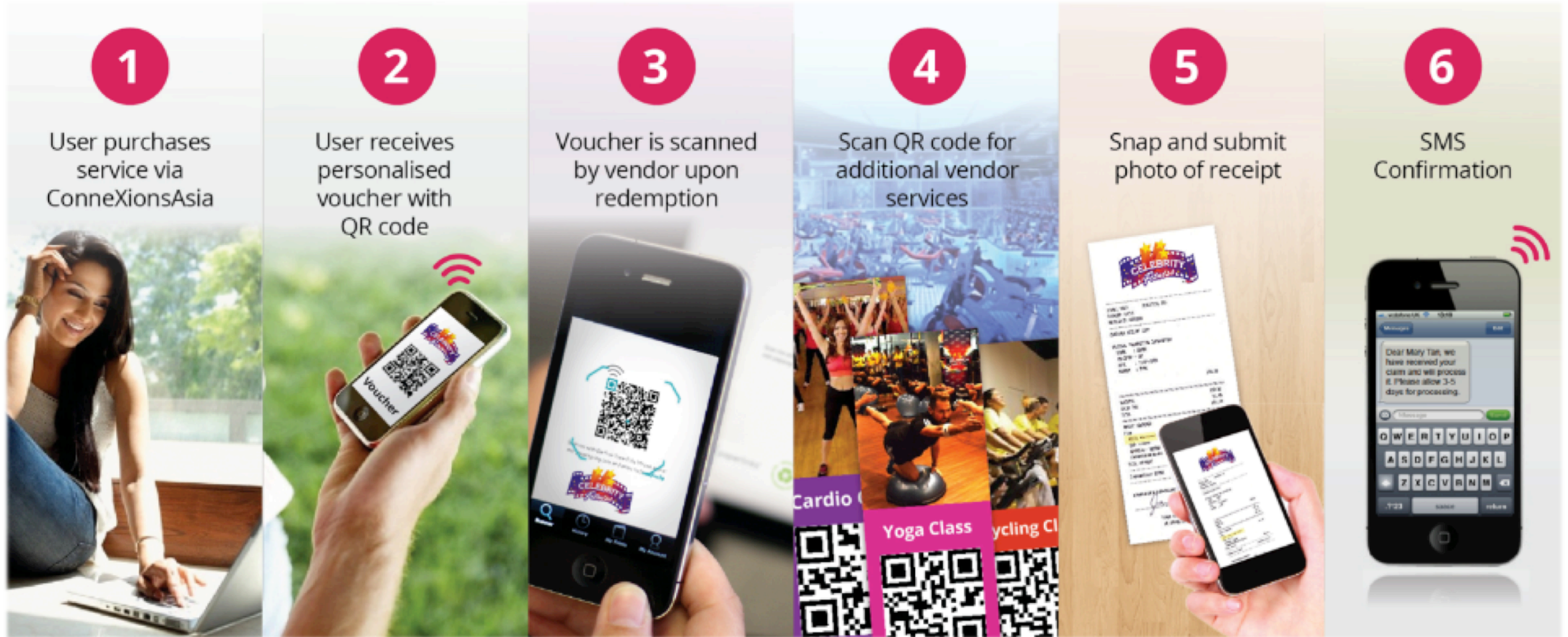
Auto claims reporting



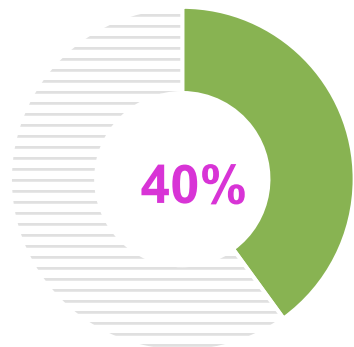
Health and Wellness eCommerce Marketplace



Cashless and paperless claims and Wellness shop



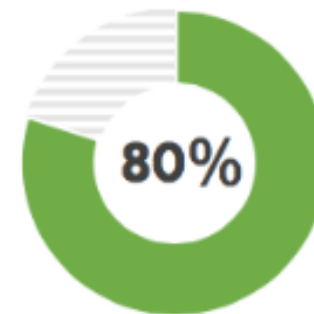
Global insurer increased participation and achieved health improvement



Completed health screening



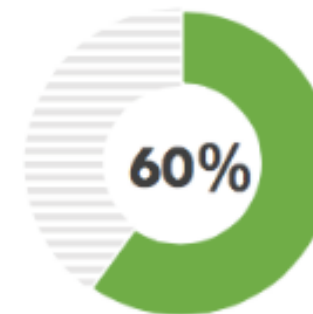
Completed health screening



Said they felt healthier

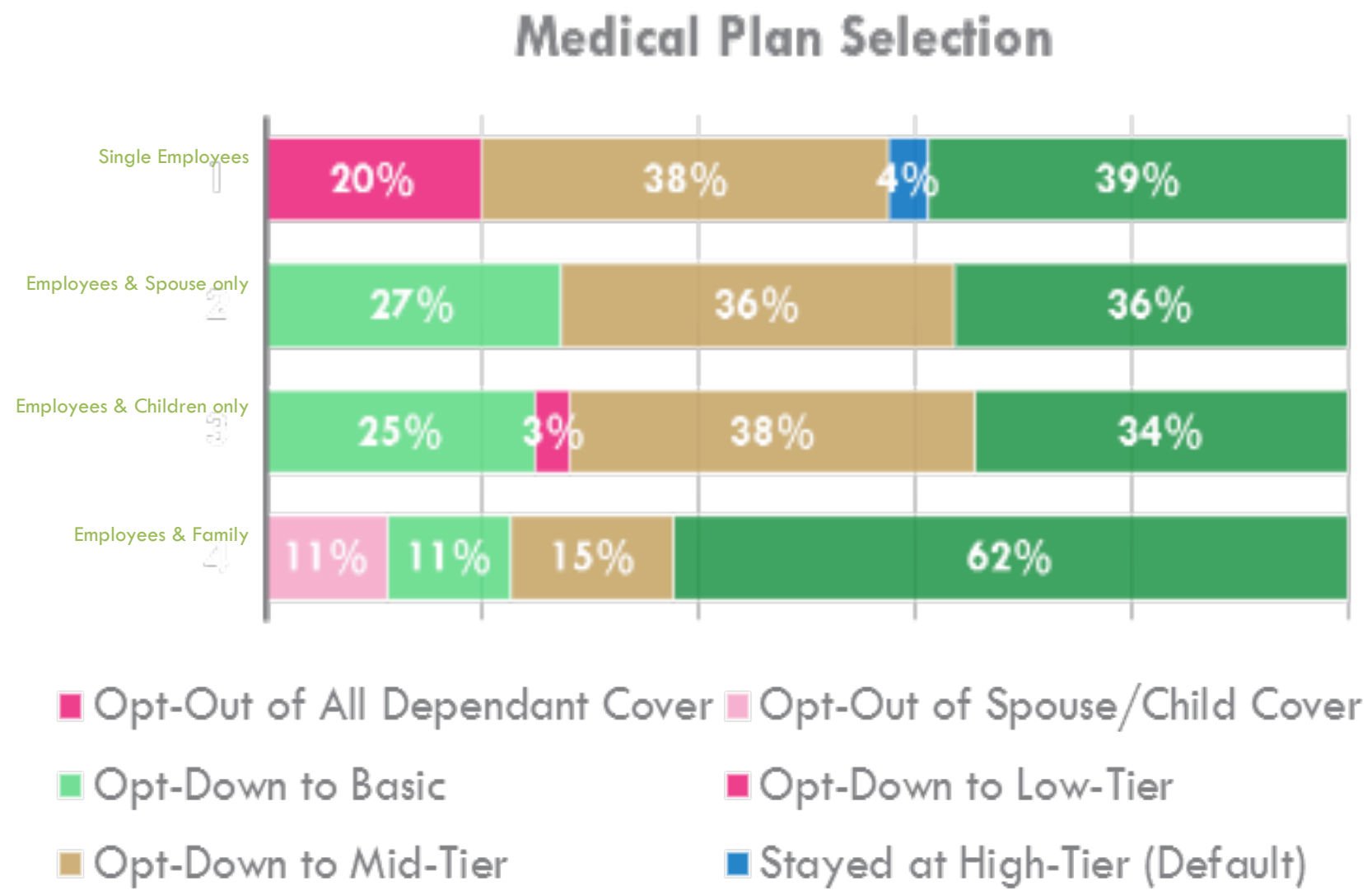


Achieved 10,000 Steps Per Day



Said their job performance improved

Logistics leader enabled personal wellness without adding cost



Our vision for Wellness in the workplace is being recognised



Best Corporate Wellness
Gold Award Recipient
HR Vendors of The Year 2016



Best Corporate Wellness
Gold Award Recipient
HR Vendors of The Year 2016



StartmeupHK Venture Programme Winner Award Recipient
StartmeupHK 2014



Asian Insurance Innovation Award Recipient
The Digital Insurer Awards 2016



Best Corporate Employees
Rewards Award Recipient
HRM Asia Readers' Choice
2016



Best Compensation and Benefits
Bronze Award Recipient
HR Vendors of The Year 2016



Best Compensation and Benefits
Silver Award Recipient
HR Vendors of The Year 2015



Selected as Global Innovator 2017
(founded by Duke Medicine, McKinsey & Co., The World Economic Forum)

Backed by **edbi** **RGA** **PHILIPS Healthcare** **B Capital Group**



Thank You

