

# Health as competitive advantage



Your employees' motivation and health should neither be taken for granted nor left up to chance. Invest in your employees now – doing so will help you ensure your company's success.

## Objectives

- Prevent illness among your employees in the long-term
- Enhance health awareness and personal responsibility through targeted training programs
- Sustain your employees' motivation and commitment
- Continue improving your processes and working conditions
- Reduce payroll and insurance expenses

## Win-win situation

Corporate health management is a part of the daily benefits and occupational benefits provision that AXA offers to clients with at least 50 employees. By systematically investing in the health and wellbeing of your employees you will release the untapped performance potential that will make your company even more competitive and lead to significant cost savings. Not only that, but implementing an corporate health management program will help position you as a conscientious and innovative employer, something that will earn you a lot of respect in the job market.

## Additional employee motivation

## Increased productivity

## Fewer absences

# Three areas of corporate health management /

A daily benefits plan or a BVG plan of AXA entitles you to access the services offered under the corporate health management program. Depending on the timing, these services constitute professional support ranging from preventive measures all the way to reintegrating a person again at the workplace.

## Promoting health

### Preliminary meeting

During a preliminary meeting, which is free of charge, a specialist from AXA will acquaint you with the corporate health management program. By introducing you to the various areas of health promotion, such as absence management, care management and case management, AXA emphasizes the importance of adopting a holistic approach. Depending on your requirements, we will also discuss other steps and arrange for suitable providers, measures and instruments. The meeting is held with a member of the company's executive board and the head of human resources.

### Introductory workshop for the executive board

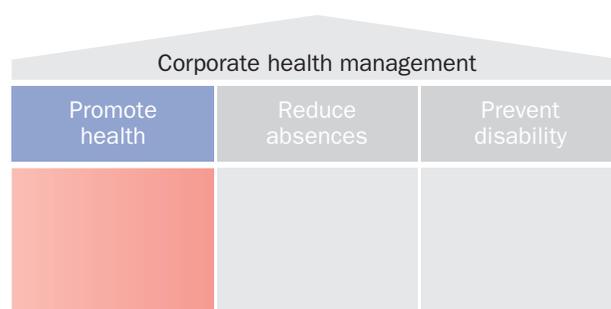
The entire executive board will be informed about the content and objectives of the corporate health management program. The introductory workshop introduces the measures that are needed to implement the program at the executive level. Not only does it address the question on the program's purpose and the use of resources, but it also assesses the situation in terms of the company's operational systems. Once a common ground has been established, the workshop will examine if the program should be introduced systematically by means of an employee survey or if it is better to design individual measures to address specific issues.

### Employee survey

When adopting a goal-oriented approach, learning more about if and why employees feel burdened, stressed or overwhelmed when at work becomes just as important as knowing about how satisfied they are with your management style and how they feel about the working atmosphere. For this reason, a comprehensive employee survey will provide you with important information for evaluating those parts of the operation that work well and those that need improving.

### Measures for specific issues

Depending on the financial situation or the urgency of a particular aspect, it may make sense to design an individual measure for a specific issue. However, upon its completion it always makes sense to consider a systematic solution with a view toward a long-term benefit.





## Reduce absences

### Absence management

Introducing an absence management system will help you address this issue in a more conscious way and improve both the working conditions and your employees' wellbeing.

### Management training

Training all members of the management team is a way of building awareness for absenteeism and its impact on business as well as for the important influence that superiors have on the health of employees. Here it becomes important to consider the influencing factors on motivation and performance, to identify the symptoms at an early stage, and to assist and support employees who are stressed and repeatedly absent by engaging them in discussions on issues relating to health.

### Sunetplus

AXA will provide you with Sunetplus software free of charge. It allows you to manage absences and administer daily benefits claims in a straightforward and professional manner.

#### The advantages of Sunetplus

- Straightforward claims handling: registering claims notices, transferring data electronically to AXA's system, as well as forwarding information to other insurers.
- Systematic tracking of absences
- An open interface to external HR systems allows you to import all employee data regularly
- Besides tracking absences from an accident or illness, you can also administer and analyze those from vacations, training seminars and military service
- You can conduct a wide range of analyses with graphs and statistics on absences
- Highly encrypted treatment of sensitive information as well as encrypted (SSL) data transfer

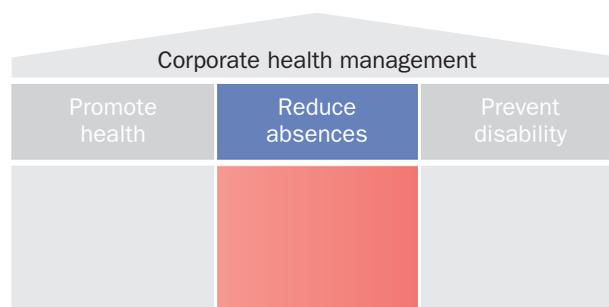
### Care management

Being able to act quickly is crucial when it comes to reintegration. The longer a person is incapacitated the less likely it is that this person will also return to work. At the same time, companies will see a marked increase in the measures needed for this person to again become fit for work. For this reason, AXA will take steps already during the waiting period after it receives your instruction.

Care management instructions can be issued when an illness-related absence becomes noticeable on account of:

- Repeated brief absences in the past
- Unfounded and/or unexplained absences
- An emerging long-term incapacity for work
- Lack of wellbeing

Each company insured for daily benefits with AXA can access care management services free of charge. AXA's care manager would be glad to assist you in this area. You can obtain care services by visiting:  
[www.axa-winterthur.ch/care-management](http://www.axa-winterthur.ch/care-management)



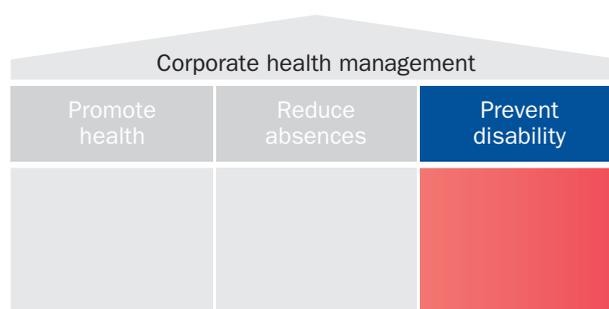


## Prevent disability

### Case management

Case management helps employees who have had an accident or are ill to cope with complex medical, professional and social situations with the aim of integrating them again into professional life. This service, which is geared to individual requirements, coordinates the efforts of all involved parties and transcends any professional or institutional boundary. Staying focused on clearly defined goals will reduce the amount of resources required and take you one step closer to achieving the results you are looking for. As the employer, this will lower the costs you incur directly and indirectly when an insured person is absent.

- Consulting; planning the measures to take
- Coordinating and handling all processes
- Supporting employees during rehabilitation as well as before and during their return to work
- Individual inquiries and customized procedures
- Independent contact person and confidant for employees



# Healthy approach to personnel management /

Sooner or later, a company will forfeit its position in the market if its employees and managers lose their motivation or if they experience mental resignation, fear, bullying or burnout. Health among the workforce has a sustainable and positive impact on payroll, productivity and the quality of work and is thus a success factor that must be taken seriously.

## Challenge

The increasing demands placed on the performance of companies have a considerable impact on daily life internally and on the stress levels of employees. Although technology and automation have made daily life at work easier, there has also been an increase in the mental and social burden organization members are being asked to bear. Besides cardiovascular disease, stress and burnout, together with health issues of the locomotor system, are the new illnesses of our civilization.

## A solution-oriented approach

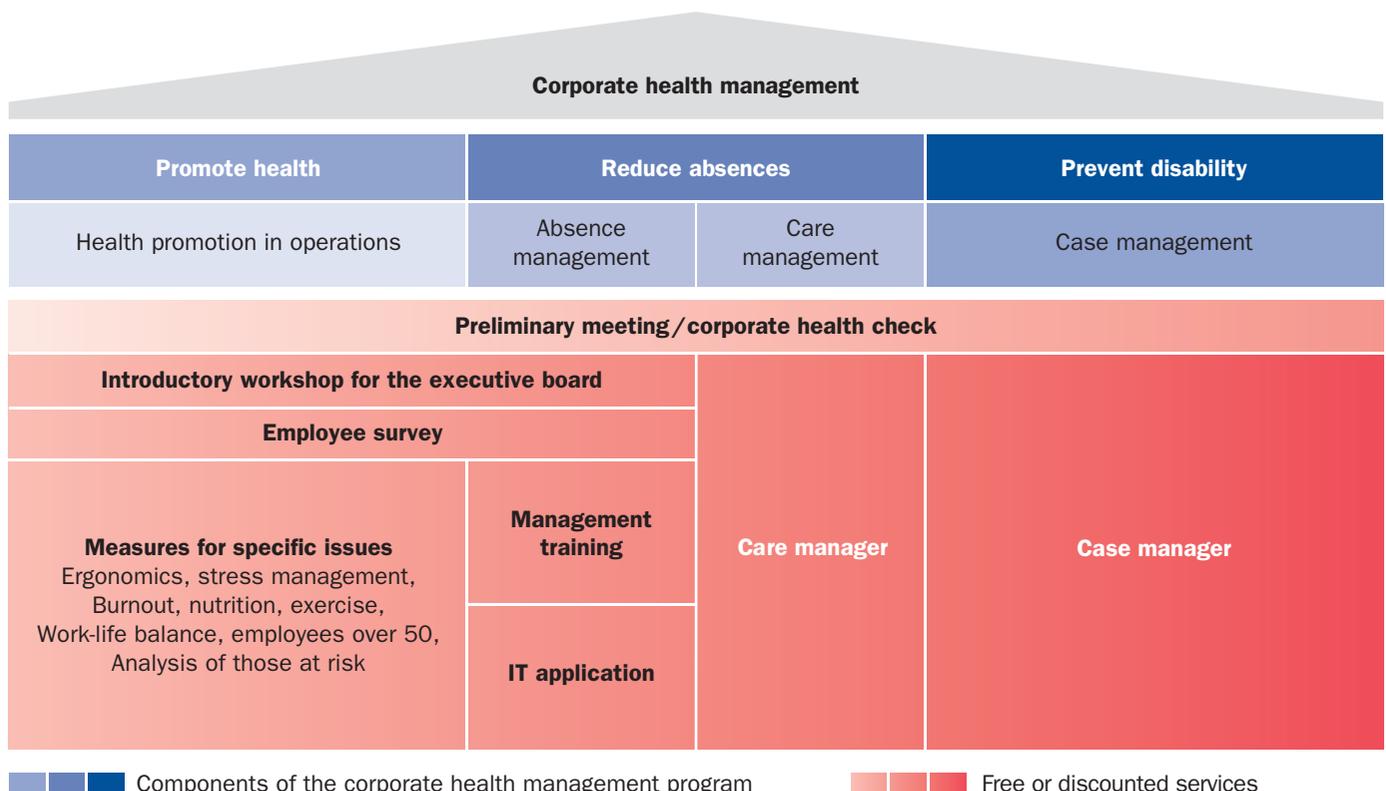
An active corporate health management program is a systematic investment in your employees' health and wellbeing. An increased willingness and capacity to perform and an enhanced loyalty to the company are just some of the natural consequences of such a program.

## Further information

Why not use this opportunity to obtain a free and non-binding consultation on all the services that are available. We would gladly send you more detailed information on:

- Sunetplus
- Care management
- Case management

Visit us online at [www.axa-winterthur.ch/bgm](http://www.axa-winterthur.ch/bgm) for further information.



Questions on pensions and insurance require individual attention.  
Therefore, a personal consultation is always the best way of finding the ideal solution.

AXA offers you financial protection.

AXA Winterthur  
General-Guisan-Strasse 40  
P.O. Box 357  
8401 Winterthur  
24-hour telephone:  
0800 809 809  
[www.axa-winterthur.ch](http://www.axa-winterthur.ch)  
AXA Insurance Ltd



# Professional support for absences requiring attention

Being able to act quickly when someone becomes incapacitated is the most reliable remedy. As part of the comprehensive services offered under the corporate health management program, companies covered for daily benefits with AXA can rely on professional opinions and targeted measures already during the waiting period when faced with an absence that requires attention.

## The service

Care management involves contacting early and repeatedly anyone who is incapacitated with the aim of helping this person resume work as soon as and for as long as possible.

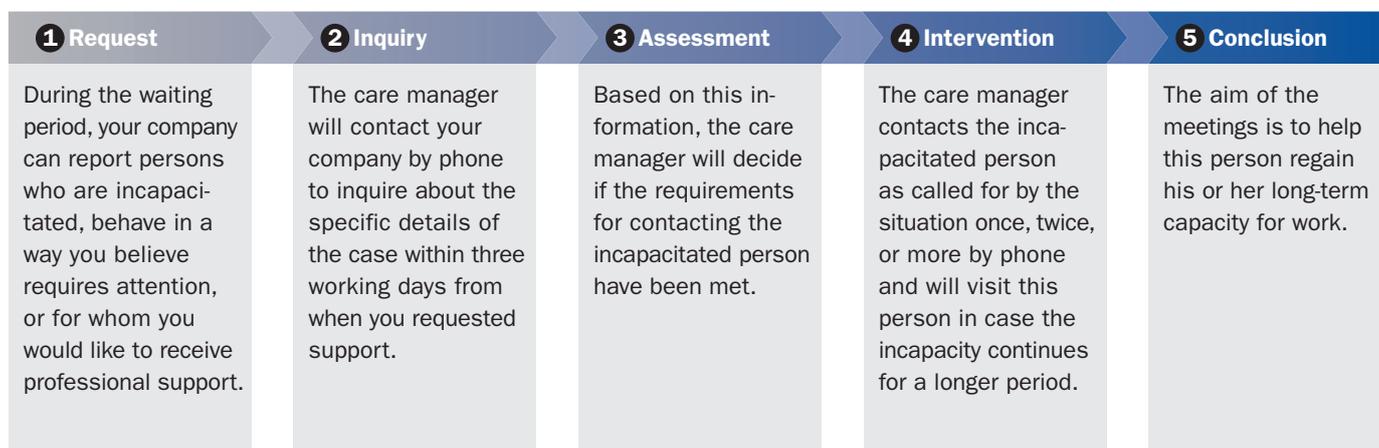
## Advantage for companies

- Early return to the workplace
- Lower amounts paid from collective daily benefits contracts
- Early identification of cases involving imminent long-term incapacity
- Preventing absences
- Obtaining expert support

## Advantage for employees

- Regaining the full or partial capacity for work
- Analysis of an adjusted/reduced workload commensurate with the condition
- Preventing long-term incapacity
- Maintaining respect and motivation
- Obtaining expert support

## The care management process



## The time factor

Quick action is called for when a person becomes incapacitated. The likelihood of getting the person reintegrated decreases proportionally with amount of time that lapses. And costs will increase proportionally. For this reason, we recommend that you take swift action and rely on the proactive measures of AXA's care management program.

## Criteria for joining the program

You can request care management service during the waiting period if you have a daily benefits contract with AXA and the employee is absent due to an illness. This applies if your employee displays one of the following forms of behavior:

- Repeated brief absences in the past
- Unfounded and/or unexplainable absences from work
- An emerging long-term incapacity for work
- Lack of wellbeing

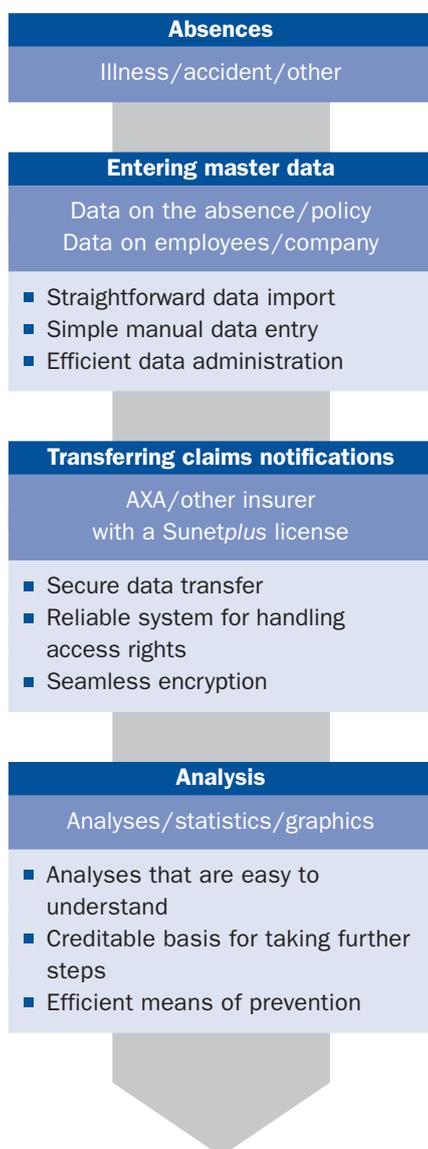
## Service offer

As a company insured with AXA, you can request care management services free of charge. AXA's professional care managers would be glad to assist you. You can obtain care management services from: [www.axa-winterthur.ch/care-management](http://www.axa-winterthur.ch/care-management)

With a legal expenses insurance of Winterthur-ARAG you can obtain expert legal advice. And you can access the online platform [www.myright.ch](http://www.myright.ch) at any time.

# Managing your absences professionally

Sunetplus software, which is free of charge, is a part of the comprehensive services AXA offers in the field of corporate health management. You too can learn how to save costs and analyze data with the claims notification and absence management application, one of the most efficient tools on the market today.



## Practical and reliable

Sunetplus prides itself on being very user-friendly and highly reliable. Unlike a pure internet solution, all data and analyses remain with the company when you use Sunetplus. And data transfer is subject to the most stringent security regulations. In order to ensure high data quality, all data is subjected to a systematic test.

## Properties and possibilities

Entering absences and claims notifications systematically will make it easier for you to process claims because the data is transferred electronically to AXA's system. Furthermore, the application offers interesting possibilities for analyzing data, together with graphs and statistics that are easy to understand.

## Other advantages

- Open interface to external HR systems allows you to import all employee data regularly
- Besides tracking absences from an accident or illness, you can also administer and analyze those from vacations, training seminars and military service
- Reliable access system for maximum data security
- Analytical capabilities that reflect your operational structure
- Highly encrypted treatment of sensitive information as well as encrypted (SSL) data transfer
- Integration of supplementary forms (e.g. doctors' notes)
- Comprehensive support and possibilities for employee training courses
- Updates readily available over the internet
- Can be adjusted and expanded to meet your company's requirements
- Sunetplus is available in German, French, Italian and English

**Cost savings through professional claims and absence management**

## Powerful expanded functions

Sunet*plus* includes a wide range of expanded functionalities, such as risk analyses as well detailed catalogs of measures for handling absences that already occurred, and suggestions for prevention.

## Further development

The deep expertise of licensees in the field of claims handling and absence management is incorporated continuously into the updates of Sunet*plus*. This allows us to guarantee the continued further development of the application with many additional functions. Using Sunet*plus* will help ensure that your company remains innovative in the future.

## Installation and updates

You can install the application and search for updates by visiting [www.bbtsoftware.ch](http://www.bbtsoftware.ch).

## System requirements for Sunet*plus*

- Windows XP SP3 or higher
- .NET Framework 3.5 SP1
- Internet Explorer 5.0 or higher (128 bit encryption pack)
- Excel 2002 or higher (for exporting statistics)
- XGA resolution (1024 x 768) and min. 16 bit color quality

## Support

We offer efficient support services during business hours, also after the installation. And if you like, we can arrange for a training course of your employees, also at your location.

### Free hotline for users

Telephone of BBT-Software AG:

041 455 30 30

Monday through Friday:

8:00 – 12:00 and 13:00 – 17.00