

# Outstanding MPF/Employees' Benefit Product/Service Award

The winning company has developed an excellent employee benefit product/service, e.g. MPF, group medical/life/personal accident/travel plan, long term disability (LTD)/critical illness plan, etc. for SMEs/corporations. The winning entry should demonstrate how the product/service attracts the employers and is beneficial to the employees in terms of coverage, flexibility and cost-efficiency.



## AIA Total Benefit Solution

AIA International Limited

As The Real Life Company, AIAHK has used its wealth of experience in product design to develop the AIA Total Benefits Solution to help its clients. It provides a range of flexible, innovative and convenient services to help both employers and employees take care of their benefits package.

For flexibility, EC2 is a one-stop online platform for the employee to top-up their protection to the level that matches their need. As the employee pays for this, there is neither extra cost nor administration for the employer.

In terms of innovation, we have launched AIA Corporate Vitality, a non-traditional approach to employee well-being. It encourages employees to live a healthy lifestyle through achievable targets linked to a range of rewards.

For convenience, we offer the eBenefits portal and the AIA Employee Care App, offering members 24/7 online and mobile services anytime, anywhere.

Transforming from traditional employee benefits to a total benefits solution takes HR, Employer and Employee on a winning journey.

As The Real Life Company, we are committed to meeting the needs of our client companies and its best assets. We help them build a highly-engaged organisation with higher productivity and profitability.



Through EC2 employers select a range of protection products, from which employees can then top up their protection on a user-pay basis.



AIA Employee Care App is a convenient 24/7 mobile service for members. Through eClaim, they can submit their claims in-app; with eCard, access to service providers in our network is simple and paperless.



## FlexiCare Group Medical Insurance Plan

Zurich Insurance (Hong Kong)

Enabling customers to protect themselves from risk is the authentic truth that has been and always will be at the heart of the Zurich brand. To help with this protection, we find solutions to the challenge of interconnected risks, such as those in enterprises. Thorough research has recognized that providing employees with rewarding medical benefits effectively contributes to attracting and subsequently, retaining talents within the workplace. This is where FlexiCare comes into play.

FlexiCare sets itself apart from other group medical plans by allowing employees to flexibly select their own benefits—suited to their individual needs and alterable every year. With this empowerment, they are given the satisfaction of feeling valued by their employers, knowing their health and wellbeing is of vital importance. Furthermore, FlexiCare is beneficial to employers as well. It takes into account companies' budget constraints and minimizes administrative work. By providing Zurich with a budget, we ensure optimization of the medical investment to give employees the best and most suited protection.

With the transferal to a more digital and paperless environment, the management of insured employees' benefits is revolutionized, subsequently relieving HR professionals from heavy administrative burden. Additionally, FlexiCare also includes wellness options like checkups and vaccinations which can be shared with insureds' family members—a feature uncommon for SMEs to otherwise have.

FlexiCare is not only flexible by name, but by nature too. With the goal to redefine the way Group Medical benefits can be managed, FlexiCare drives businesses forward and upwards.



Zurich's FlexiCare Group Medical Insurance Plan pioneers flexible employee protection package to keep SMEs one step ahead of the competition in attracting and retaining top talents.



## Manulife Global Select (MPF) Scheme

Manulife (International) Limited

### Manulife MPF, it's your choice

As one of the leading providers in MPF product and service in Hong Kong, Manulife is dedicated to providing the best-in-class retirement solution that brings real value to our customers. Our 80 years of pension management experience and expertise enables us to stand out in the MPF market.

Retirement investment horizon can span several decades. We understand that employees from different walks of life vary in investment appetites and their investment attitude as they move along their retirement journey. Our MPF scheme provides one of the most comprehensive fund platforms to cater different employee segments and risk profiles. In terms of performance, we won a number of fund awards in 2015-16 from BENCHMARK Magazine, Bloomberg Businessweek and Thomson Reuters Lipper. These awards stood testament to our MPF expert position.

Apart from the MPF investments, we also have an innovative customer program which offers discount on management fees of the applicable MPF funds (subject to the terms and conditions of the program). The key feature of this program is to reward customers not only based on their MPF assets, but also their years of MPF relationship with Manulife. The longer customer stay and the more assets they keep with us, the better the privileges they may enjoy. We believe this can truly benefit our customers in the long run.

Manulife also provides simple and convenient ways for customers to manage their MPF account. We continually engage customers through digitalization. Our MPF Mobile App and e-Alert service can offer proactive and timely services to both employers and employees. These all have proven Manulife's commitment to the betterment of MPF, going above and beyond the expectation of our customers.



Manulife won multiple awards in 2016, a strong evidence of our ability to bring real value to customers.