



ASIA PAC – Regional trends in employee benefits

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ASIAPAC* - Supplemental employee benefits landscape

- **Typical supplemental benefits**
 - Medical (inpatient and outpatient)
 - Life and disability (typically including AD&D and critical illness coverage)
- **Supplemental benefits in growing trend**
 - Retirement savings/pension benefits
 - Dental and vision benefits
 - Wellness initiatives
 - Childcare benefits
 - Housing allowances

* Focus on Australia, China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand, Vietnam.

ASIAPAC* - Other benefit trends

- **Plan design**
 - Flexible benefits
 - Total health approach
 - Work-life balance
- **Plan integration**
 - Benefits harmonization and alignment with global strategy
- **Plan management**
 - Reviews every 6 to 12 months
 - Cost containment

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