ASIA PAC – Regional trends in employee benefits

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• **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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