



● **MetLife** and **AXA** in partnership

# MAXIS GBN LOCAL NETWORK MEMBER WELLNESS CAPABILITIES

2023





## Our network of local insurance partners offer solutions that help you improve employee health and reap the rewards of a positive, productive workforce

We work with nearly 140 local member insurers in over 120 markets worldwide to provide wellness solutions designed to help your employees thrive. Our local member insurers work closely with your local human resources teams to consider and drive practical health and wellness programmes, targeting specific health cost drivers.

We understand that physical, mental and social health determinants can all impact your employees and their productivity. To help keep your employees happy, healthy and productive, you need solutions tailored to their needs. At MAXIS GBN, we devise wellness solutions aimed at tackling these three pillars of wellness.





## Delivering wellness locally

Our network of local insurers can help you deliver wellness solutions to your people. Their solutions address the full spectrum of health and wellness needs through one or more of these three determinants. Of course, there can be crossover between each of these pillars and they often impact each other, for example physical health can impact mental and social health.

### Physical health determinants

Physical determinants of health cover how well the body functions from illness to fitness. Physical health is maintained by getting the right quality and quantity of sleep, eating a nutritious diet, moving regularly, limiting alcohol consumption and avoiding smoking and drug use. Looking after physical health also means reducing the risk of injury or illness, such as using contraception to prevent sexually transmitted infection or a helmet to prevent head injury, practising good hygiene, and minimising your exposure to hazards.

### Mental health determinants

Mental health is a “state of wellbeing in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.”<sup>1</sup> Mental health isn't just the absence of mental illness such as depression or anxiety, it's how we think, feel and act. There are ways to maintain mental wellbeing and build resilience to cope with life's unexpected challenges. These include regular physical activity, good sleep, creating strong connections, drinking sensibly and limiting other drugs, eating well, making time to do things you enjoy, being open and honest about how one is feeling, and seeking help when needed.

### Social health determinants

Social health is based on our ability to form and maintain strong, meaningful relationships with others and is critical for people to live a long, happy life. Dimensions of social health also include inclusion and participation in society, well-functioning social networks, and expression of sexuality, and can be influenced by things like unemployment, injury, illness, accessibility and major life changes.

The tables in this brochure show the wellness capabilities of our network partners in their local market. The table is split by each of these determinants so you know exactly the support each of our members can provide.

If you would like more information about the global wellness services we can provide, please visit [maxis-gbn.com/health-wellness](https://maxis-gbn.com/health-wellness).

1. Source: World Health Organization



Factors that determine physical health include:

- lifestyle and behaviours
- physical activity
- nutrition
- genetics
- ageing
- presence/absence of disease
- work environment
- ergonomics
- quality of healthcare
- access to wellness resources.

These services/solutions can help tackle physical health issues:

- telemedicine platforms
- home-based exercise and musculoskeletal (MSK) programmes
- health risk assessments (HRA)
- chronic disease management
- second medical opinion
- disability management platform.



Factors that determine mental health include:

- workplace dynamics
- company ethos and culture around mental health
- changing behaviours
- stress and time management
- financial wellbeing
- affordability of healthcare
- access to mental health resources

These services/solutions can help tackle physical health issues:

- telemedicine platforms
- mental health helpline and counselling
- home-based exercise and MSK programmes
- HRAs
- access to financial coaches and legal advisors.



Factors that determine social health include:

- diversity and inclusion
- social integration
- community engagement
- family/community dynamics
- family assistive services
- flexible work schedule/hybrid work model.

These services/solutions can help tackle physical health issues:

- mental health helpline and counselling
- chronic disease management solution
- access to financial coaches and legal advisors.

# Physical health

Country	Local insurance company	Wellness newsletters, flyers, information packs, video campaigns, webinars	Health risk assessment (HRA) surveys	On-site vaccination campaigns	Health fairs or health days	Telemedicine	Prescription drug home delivery programme	Cancer screening events	Partner with a medical provider	Diabetes screening and awareness events
Algeria	AXA Algeria				●	●				
Australia	MetLife Australia	●		●	●	●				
Austria	UNIQA Austria	●	●	●	●					
Bahrain	MetLife Bahrain	●	●	●	●	●		●		
Bangladesh	MetLife Bangladesh	●			●					
Belgium	AXA Belgium					●				
Brazil	MetLife Brasil	●				●			●	
Bulgaria	MetLife Bulgaria					●		●	●	
Canada	Desjardins	●				●				
Canada	MetLife Worldwide Benefits	●	●		●	●				
Chile	MetLife Chile					●	●			
China	ICBC AXA Life	●		●	●					
Colombia	AXA Colpatría	●	●		●			●		
Colombia	MetLife Colombia									
Costa Rica	PALIG Costa Rica	●	●	●	●	●		●		
Cote D'Ivoire (Ivory Coast)	AXA Cote D'Ivoire									
Croatia	UNIQA Croatia									
Cyprus	MetLife Cyprus					●				
Czech Republic	MetLife Czech Republic									
Denmark	Topdanmark	●	●		●	●				
Ecuador	PALIG Ecuador	●	●	●	●	●		●		
Egypt	AXA Egypt									
Egypt	MetLife Egypt	●			●	●	●			
El Salvador	PALIG El Salvador	●	●	●	●	●		●		
France	AXA France	●	●	●	●					
Germany	AXA Germany									
Greece	NN Hellas	●				●				
Guatemala	PALIG Guatemala	●	●	●	●	●		●		
Honduras	PALIG Honduras	●	●	●	●	●		●		
Hong Kong	AXA Hong Kong	●	●	●	●	●	●	●	●	●
Hungary	MetLife Hungary					●				
Hungary	Union Hungary					●				
Indonesia	Astra Life	●		●	●	●				
Ireland	Aviva Life									
Italy	AXA Assicurazioni	●			●	●				
Jamaica	Sagicor Life Jamaica Ltd.	●		●	●	●	▲			
Japan	MetLife Insurance K.K.	●	●							
Jordan	MetLife Jordan	●		●				●	●	
Kuwait	MetLife Kuwait	●								
Lebanon	AXA Gulf - Lebanon	●	●	●	●	●		●		
Lebanon	MetLife Lebanon	●		●	●	●				
Liechtenstein	AXA Switzerland	●	●	●	●					
Luxembourg	AXA Luxembourg					●				
Malaysia	AmMetLife			●		●				
Mexico	AXA Mexico	●	●		●					
Mexico	MetLife Mexico	●	●		●	●	●	●	●	●
Morocco	AXA Morocco									
Nepal	MetLife Nepal									
Netherlands	Achmea	●	●			●				
Nicaragua	Seguros America (PALIG)	●	●	●				●		
Norway	Gjensidige Forsikring	●				●				
Oman	MetLife Oman	●	●	●	●	●		●		
Pakistan	IGI LIFE INSURANCE LIMITED	●				●	●		●	
Panama	PALIG Panama	●	●		●	●	●	●	●	
Peru	RIMAC SEGUROS									
Philippines	AXA Philippines									
Philippines	Pioneer Life Inc.	●		●	●	●	●			
Poland	UNIQA Poland									
Portugal	MetLife Portugal									
Qatar	MetLife Qatar	●	●	●	●	●		●		
Romania	MetLife Romania					●				
Saudi Arabia	Gulf Insurance Group Saudi				●	●				
Senegal	AXA Senegal									
Singapore	Tokio Marine Life Singapore.	●	●	●	●	●	●		●	
South Africa	Capital Alliance / Liberty Group Limited									
Spain	AXA Spain									
Spain	MetLife Spain									
Switzerland	AXA Switzerland	●	●	●	●					
Taiwan	Nan Shan Life	●								
Thailand	Tokio Marine Life Thailand	●	●	●	●	●				
Tunisia	Comar									
Turkey	AXA Turkey				●					
Turkey	MetLife Turkey									
Ukraine	ARX	●		●	●	●				
UAE	MetLife UAE	●	●	●	●	●		●		
United Kingdom	MetLife UK	●	●							
United Kingdom	AXA Health	●	●	●	●	●			●	
United States	MetLife Worldwide Benefits USA	●								
Vietnam	Bao Viet	●				●	●			

# Physical health (continued)

Country	Local insurance company	Events or programmes that promote physical activity	Worksite ergonomic training programmes	Virtual MSK (Musculoskeletal) programmes	A web-based wellness engagement platform	Gamification (Employees can win rewards, cash vouchers, discounts at stores)	Services of a wellness or lifestyle coach	Partnership with chronic disease management vendor to offer programmes that assist employees with lifestyle-related disease	A maternity helpline or any dedicated maternal programmes* (separate from medical plan)	Nutrition programmes	Smoking cessation programme	A disability (long term/ short term) wellness programme
Algeria	AXA Algeria											
Australia	MetLife Australia	●		●	●	●				●	●	●
Austria	UNIQA Austria				●						●	
Bahrain	MetLife Bahrain	●	●				●	●		●	●	
Bangladesh	MetLife Bangladesh		●									
Belgium	AXA Belgium	●		●				●		●		
Brazil	MetLife Brasil									●		
Bulgaria	MetLife Bulgaria	●			●	●						
Canada	Desjardins	●	●		●					●		
Canada	MetLife Worldwide Benefits	●			●		●				●	
Chile	MetLife Chile	●						●		●		
China	ICBC AXA Life											
Colombia	AXA Colpatria							●				
Colombia	MetLife Colombia							●				
Costa Rica	PALIG Costa Rica							●				
Cote D'Ivoire (Ivory Coast)	AXA Cote D'Ivoire											
Croatia	UNIQA Croatia											
Cyprus	MetLife Cyprus											
Czech Republic	MetLife Czech Republic											
Denmark	Topdanmark		●		●			●		●	●	
Ecuador	PALIG Ecuador							●				
Egypt	AXA Egypt											
Egypt	MetLife Egypt							●				
El Salvador	PALIG El Salvador							●				
France	AXA France	●			●		●			●	●	
Germany	AXA Germany											
Greece	NN Hellas	●	●									
Guatemala	PALIG Guatemala							●				
Honduras	PALIG Honduras							●				
Hong Kong	AXA Hong Kong	●			●		●	●		●		
Hungary	MetLife Hungary											
Hungary	Union Hungary											
Indonesia	Astra Life	●					●	●		●		
Ireland	Aviva Life											
Italy	AXA Assicurazioni											
Jamaica	Sagicor Life Jamaica Ltd.	●			●	●	●					
Japan	MetLife Insurance K.K.							●				
Jordan	MetLife Jordan											
Kuwait	MetLife Kuwait							●				
Lebanon	AXA Gulf - Lebanon										●	
Lebanon	MetLife Lebanon											
Liechtenstein	AXA Switzerland	●	●		●					●		
Luxembourg	AXA Luxembourg							●				
Malaysia	AmMetLife											
Mexico	AXA Mexico				●		●					
Mexico	MetLife Mexico	●	●					●		●		
Morocco	AXA Morocco											
Nepal	MetLife Nepal											
Netherlands	Achmea	●			●	●	●				●	
Nicaragua	Seguros America (PALIG)									●		
Norway	Gjensidige Forsikring											
Oman	MetLife Oman	●	●				●	●		●	●	
Pakistan	IGI LIFE INSURANCE LIMITED	●			●	●	●	●		●		
Panama (Palig)	PALIG Panama	●		●				●		●		
Peru	RIMAC SEGUROS											
Philippines	AXA Philippines											
Philippines	Pioneer Life Inc.	●								●		
Poland	UNIQA Poland											
Portugal	MetLife Portugal											
Qatar	MetLife Qatar	●	●				●	●		●	●	
Romania	MetLife Romania											
Saudi Arabia	Gulf Insurance Group Saudi											
Senegal	AXA Senegal											
Singapore	Tokio Marine Life Singapore.	●	●					●		●	●	
South Africa	Capital Alliance / Liberty Group Limited											
Spain	AXA Spain											
Spain	MetLife Spain											
Switzerland	AXA Switzerland	●	●		●	●	●					
Taiwan	Nan Shan Life											
Thailand	Tokio Marine Life Thailand				●					●		
Tunisia	Comar											
Turkey	AXA Turkey				●							
Turkey	MetLife Turkey											
Ukraine	ARX										●	
UAE	MetLife UAE	●	●				●	●		●	●	
United Kingdom	MetLife UK				●							
United Kingdom	AXA Health	●			●		●	●	●	●	●	
United States	MetLife Worldwide Benefits USA											
Vietnam	Bao Viet				●							

\* exclusively for the benefit of expectant mothers

Key: ● = offered ● = offered for an additional fee ▲ = Varies by local pharmacy Country = Data from 2021

# Mental health

Country	Local insurance company	Psychological / psychiatric counseling and assistance (separate from medical plan)	Employee assistance programmes (EAP)?	Web/app based mental health services	Financial wellness services
Algeria	AXA Algeria				
Australia	MetLife Australia				●
Austria	UNIQA Austria			●	
Bahrain	MetLife Bahrain		●	●	
Bangladesh	MetLife Bangladesh				
Belgium	AXA Belgium	●			
Brazil	MetLife Brasil	●	●		
Bulgaria	MetLife Bulgaria				
Canada	Desjardins	●	●	●	●
Canada	MetLife Worldwide Benefits		●	●	
Chile	MetLife Chile	●			
China	ICBC AXA Life				
Colombia	AXA Colpatría			●	
Colombia	MetLife Colombia				
Costa Rica	PALIG Costa Rica			●	
Cote D'Ivoire (Ivory Coast)	AXA Cote D'Ivoire				
Croatia	UNIQA Croatia				
Cyprus	MetLife Cyprus				
Czech Republic	MetLife Czech Republic				
Denmark	Topdanmark		●	●	
Ecuador	PALIG Ecuador			●	
Egypt	AXA Egypt				
Egypt	MetLife Egypt				
El Salvador	PALIG El Salvador			●	
France	AXA France		●	●	
Germany	AXA Germany				
Greece	NN Hellas				
Guatemala	PALIG Guatemala			●	
Honduras	PALIG Honduras			●	
Hong Kong	AXA Hong Kong	●	●	●	
Hungary	MetLife Hungary		●		
Hungary	Union Hungary				
Indonesia	Astra Life		●	●	
Ireland	Aviva Life				
Italy	AXA Assicurazioni				
Jamaica	Sagicor Life Jamaica Ltd.				●
Japan	MetLife Insurance K.K.	●	●		●
Jordan	MetLife Jordan				
Kuwait	MetLife Kuwait				
Lebanon	AXA Gulf - Lebanon				
Lebanon	MetLife Lebanon				
Liechtenstein	AXA Switzerland			●	
Luxembourg	AXA Luxembourg				
Malaysia	AmMetLife				
Mexico	AXA Mexico				
Mexico	MetLife Mexico	●			●
Morocco	AXA Morocco				
Nepal	MetLife Nepal				
Netherlands	Achmea		●	●	●
Nicaragua	Seguros America (PALIG)				
Norway	Gjensidige Forsikring	●			
Oman	MetLife Oman		●	●	
Pakistan	IGI LIFE INSURANCE LIMITED		●		●
Panama	PALIG Panama				
Peru	RIMAC SEGUROS				
Philippines	AXA Philippines				
Philippines	Pioneer Life Inc.	●	●	●	●
Poland	UNIQA Poland				
Portugal	MetLife Portugal				
Qatar	MetLife Qatar		●	●	
Romania	MetLife Romania				
Saudi Arabia	Gulf Insurance Group Saudi				
Senegal	AXA Senegal				
Singapore	Tokio Marine Life Singapore.	●	●	●	●
South Africa	Capital Alliance / Liberty Group Limited		●		
Spain	AXA Spain				
Spain	MetLife Spain				
Switzerland	AXA Switzerland				
Taiwan	Nan Shan Life				
Thailand	Tokio Marine Life Thailand				
Tunisia	Comar				
Turkey	AXA Turkey				
Turkey	MetLife Turkey				
Ukraine	ARX			●	
UAE	MetLife UAE		●	●	
United Kingdom	MetLife UK		●	●	●
United Kingdom	AXA Health	●	●	●	
United States	MetLife Worldwide Benefits USA				
Vietnam	Bao Viet				

# Social health

Country	Local insurance company	Opportunities for home care visits by nurses/physicians	Any supplementary coverage opportunities or programmes that incorporate diversity, equity and inclusion (DE&I)
Algeria	AXA Algeria		
Australia	MetLife Australia		●
Austria	UNIQA Austria		
Bahrain	MetLife Bahrain		
Bangladesh	MetLife Bangladesh		
Belgium	AXA Belgium		
Brazil	MetLife Brasil		
Bulgaria	MetLife Bulgaria		
Canada	Desjardins		
Canada	MetLife Worldwide Benefits		
Chile	MetLife Chile		
China	ICBC AXA Life		
Colombia	AXA Colpatría		
Colombia	MetLife Colombia		
Costa Rica	PALIG Costa Rica		
Cote D'Ivoire (Ivory Coast)	AXA Cote D'Ivoire		
Croatia	UNIQA Croatia		
Cyprus	MetLife Cyprus		
Czech Republic	MetLife Czech Republic		
Denmark	Topdanmark		
Ecuador	PALIG Ecuador		
Egypt	AXA Egypt		
Egypt	MetLife Egypt		
El Salvador	PALIG El Salvador		
France	AXA France		
Germany	AXA Germany		
Greece	NN Hellas		
Guatemala	PALIG Guatemala		
Honduras	PALIG Honduras		
Hong Kong	AXA Hong Kong		●
Hungary	MetLife Hungary		
Hungary	Union Hungary		
Indonesia	Astra Life		
Ireland	Aviva Life		
Italy	AXA Assicurazioni		
Jamaica	Sagicor Life Jamaica Ltd.	●	
Japan	MetLife Insurance K.K.		
Jordan	MetLife Jordan		
Kuwait	MetLife Kuwait		
Lebanon	AXA Gulf - Lebanon		
Lebanon	MetLife Lebanon		
Liechtenstein	AXA Switzerland		
Luxembourg	AXA Luxembourg		
Malaysia	AmMetLife		
Mexico	AXA Mexico		
Mexico	MetLife Mexico	●	●
Morocco	AXA Morocco		
Nepal	MetLife Nepal		
Netherlands	Achmea		
Nicaragua	Seguros America (PALIG)		
Norway	Gjensidige Forsikring		
Oman	MetLife Oman		
Pakistan	IGI LIFE INSURANCE LIMITED		
Panama	PALIG Panama		
Peru	RIMAC SEGUROS		
Philippines	AXA Philippines		
Philippines	Pioneer Life Inc.	●	●
Poland	UNIQA Poland		
Portugal	MetLife Portugal		
Qatar	MetLife Qatar		
Romania	MetLife Romania		
Saudi Arabia	Gulf Insurance Group Saudi		
Senegal	AXA Senegal		●
Singapore	Tokio Marine Life Singapore.	●	●
South Africa	Capital Alliance / Liberty Group Limited		
Spain	AXA Spain		
Spain	MetLife Spain		
Switzerland	AXA Switzerland		
Taiwan	Nan Shan Life		
Thailand	Tokio Marine Life Thailand		●
Tunisia	Comar		
Turkey	AXA Turkey		
Turkey	MetLife Turkey		
Ukraine	ARX		
UAE	MetLife UAE		
United Kingdom	MetLife UK		
United Kingdom	AXA Health		
United States	MetLife Worldwide Benefits USA		
Vietnam	Bao Viet		



● To learn more about how our global health and wellness capabilities can address the health issues affecting your employees, contact your MAXIS representative today or send an enquiry via [maxis-gbn.com](https://maxis-gbn.com). We're here to help make your employees healthier and more productive.

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If you have any questions in relation to this document or otherwise, please contact [marketing@maxis-gbn.com](mailto:marketing@maxis-gbn.com).

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