



GLOBAL BENEFITS VISION

Knowledge & Wisdom for Global Employee Benefits Professionals

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A POSITION PAPER



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Agnès Molitor, senior designer
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Marc Signorel & the team at Outer Rim, web design and operations

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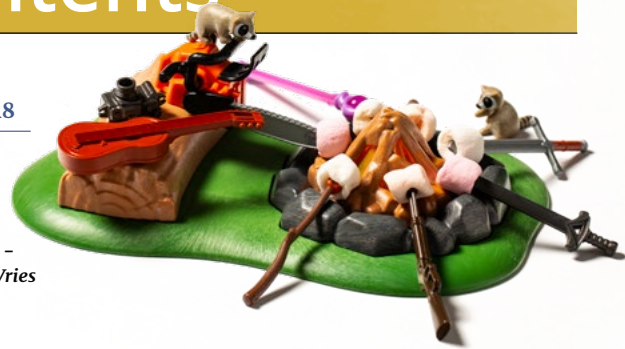
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LUDOVIC BAYARD

Bayard@geb.com

GENERALI EMPLOYEE BENEFITS

General Manager

Ludovic started his career in Paris with Generali France in 1998 as Account Manager in the International Life Corporate business.

In 2000, Ludovic has been transferred to Generali UK Branch in London where he was appointed Sales and Marketing Manager for the Corporate EB.

In March 2004, Ludovic joined the Head Office of Generali Group in Trieste - Italy - and in 2009 he became Director and Area Manager for the Corporate business and the MENA Region.

In April 2011, Ludovic Bayard was appointed Chief Commercial Officer of Generali Employee Benefits in Brussels, responsible for the strategic development, sales, marketing & communications.

In Dec 2015, Ludovic Bayard became General Manager of Generali Employee Benefits responsible for the sales, marketing & communications, network management, and operations.

As of September 2018 he is General Manager of GEB and General representative of the (re)insurance Branch of Assicurazioni Generali SpA in Luxembourg (GEB headquarter for the International Corporate EB).



ROLAND DE CROMBRUGGHE

Roland.Decrombrugghe@aig.com

AIG GLOBAL BENEFITS NETWORK

General Manager

Roland de Crombrugghe has a master degree in Applied Economics at the Katholieke Universiteit Leuven. He has headed the AIG Global Benefits Network, formerly ING Global Network, since 2002.

Prior to the ING Global Network, he worked 9 years for ING. He was member of the board of the savings bank (De Vaderlandsche Spaarbank, now Record Bank) in Belgium and ING Life Luxemburg.

Later he became head of the Corporate and Institutional Sales department of Employee Benefits with ING Insurance Belgium.

Profiles of Contributors

MAURO DUGULIN

Dugulin@maxis-gbn.com

MAXIS GBN

Chief Executive Officer

Mauro Dugulin oversees relationships with more than 750 multinational companies in over 120 countries around the globe.

Fluent in four languages (English, French, Spanish and Italian), Mauro has more than 30 years of experience in the employee benefits and insurance sector.

Before joining MAXIS GBN, he held a number of senior positions with Generali's Employee Benefits Network (GEB), including CEO from 2011-2015.

He has proven expertise in successfully growing multinational employee benefits businesses and reinforcing global operations.



MICHAEL HANSEN

Michael.Hansen@swisslife.com

SWISS LIFE NETWORK

CEO

Michael has been with Swiss Life Network in Zurich and Copenhagen from 2002-2012, where he headed the Nordics followed by a Head of Sales EMEA responsibility. From 2013-2016 he was Head of International at Danica Pension, located in Copenhagen and Stockholm. Given Danica Pension's position in different networks, Michael was for three years a member of the Board of Directors of Insurope. In 2016 he re-joined Swiss Life Network as CEO in the newly established headquarters in Luxembourg.

Michael also has a few years as self-employed, consulting MNC's within the field of Wellbeing and Prevention. Michael has his insurance background from the Danish Insurance Academy (1995-2001).

WENDY LIU

wendy.liu@zurich.com

ZURICH INSURANCE GROUP

Head of Global Employee Benefits Solutions

Wendy Liu is the Head of Zurich Global Employee Benefits Solutions team, which works with multinational companies to implement appropriate financing solutions for the global employee benefit plans.

Previous to this role, Wendy has held various positions with Zurich; most recently as the Global Partnership Director for Zurich Corporate Life and Pensions. In this role she was responsible for the company's strategic relationship with a key global employee benefit intermediary. Before joining Zurich, Wendy was with Towers Watson, specializing in international benefits consulting and benefits financing solutions.

Wendy received an MBA from Columbia University and London Business School, and a Bachelor's Degree in Mathematics and Economics, with a minor in Accounting, from UCLA. She is a Fellow of the Society of Actuaries.



MORTEN UNNEBERG

Michael.Hansen@swisslife.com

INSUROPE

CEO

Morten Unneberg is CEO of Insurope SCRL/CVBA and Head of the Insurope Network, which is one of the leading multinational pooling networks in the world with services in more than 85 countries.

Morten has more than 25 years of experience with Employee Benefits, and has been involved in international operations for the last 15 years. Prior to joining Insurope in 2012, he was a Senior Executive with Storebrand in Norway, one of the leading insurance companies in the Nordics. He has also held various sales and sales management positions in Norway and in the USA.

Morten has an MBA from West Virginia University and an Advanced Management degree from University of Pennsylvania (The Wharton School).

Profiles of Contributors

PETER DE VRIES

Pdevries@jhancock.com

JOHN HANCOCK FINANCIAL SERVICES

Head of the IGP network

Peter de Vries was born in Amsterdam (1956), the Netherlands, and educated in the United Kingdom.

After a short (6 years) career in banking in the UK, he moved back to the Netherlands and spent six years working in international employee benefits for Nationale-Nederlanden Leven, a major Dutch life insurance company.

In 1985, he set up an international employee benefits consultancy on behalf of Bureau Zakelijke Adviezen/Chase Manhattan, providing advice and assistance to multinational companies with a presence in the Netherlands.

In 1988, Peter took on the responsibility for the IGP Network's European coordinating office in Brussels. During his tenure as the head of the European region he was intensely involved in the expansion of the network into Central and Eastern Europe, following the fall of the Berlin Wall, and also in dealing with the myriad changes that occurred in the European insurance market in the run up to the single European insurance market in 1992.

Peter took over as the Head of the IGP Network in August 2006 and spends much of his time in Boston and Brussels, but also in travelling extensively to the countries in which IGP operates. As a senior officer of John Hancock Life Insurance Company (U.S.A.) and general manager of the network, he oversees all aspects of the network's activities.

The IGP network currently operates in 75 countries and is the largest pooling network by far in terms of the number of multinational corporate clients: well over 800.

Peter also serves on the Boards of several Manulife companies in Europe.

His two daughters have made him a 5x grandfather.



Conferences 2018-2019

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ORGANIZED BY	EVENT	BEGINS	LOCATION
CBBA	"The French perspective on Cross-border and pan-European pensions", Paris, 8 October 2018	08/10/2018	Paris, France
CBBA	"Swiss viewpoint on Cross-border and pan-European pensions", Zurich, 25 October 2018	25/05/2018	Zurich, Switzerland
AEIP	The 10th edition of AEIP's Annual Conference, Brussels, 8 November 2018	08/11/2018	Brussels, Belgium
CBBA	CBBA will hold the 2018 edition of its yearly flagship conference, Brussels, 27-28 November 2018	27/06/2018	Brussels, Belgium

AGENDA



P LING MARKETS IN 2018

A POSITION PAPER

Chief executives of the multinational pooling networks meet from time to time to discuss general industry trends, and recent discussions focused on the future of multinational pooling and how to grow the market for global solutions offered by the multinational networks. While the structure and focus areas vary between the networks, there was consensus on a number of issues relating to the current state of the market.





Ludovic Bayard



Roland de Crombrugghe



Mauro Dugulin



Michael Hansen



Wendy Liu



Morten Unneberg



Peter de Vries

Multinational pooling has existed for more than 50 years, resulting from the need to provide multinational corporations (**MNCs**) with global coordination services for their local employee benefits and a means of controlling costs. Employee benefits remain attached to each local jurisdiction for regulatory, legal, compliance, tax, social, or servicing considerations, resulting in a high degree of complexity that pooling networks and global advisers help address.

Global brokers and consultants have, over the years, taken the initiative to stimulate changes to the basic product to cover different risk management appetites, cultures or needs of **MNCs**. The networks applaud these initiatives and have enhanced their product ranges to cater for different needs by adapting a traditional product for more sophisticated funding and servicing solutions.

But the demand has changed – especially in the last 15 years – from “basic pooling” to continued enhancement of pooling solutions, and captive reinsurance for a select number of larger and more centrally-managed companies. Global pricing has also evolved for an even smaller pool of larger companies that have the power to influence their subsidiaries’ buying decisions. Pooling remains a preferred solution for many multinational companies.

‘A pooling network is fundamentally a service company that opens doors to local services and insurance carriers all over the world, collects data, and provides analysis and intelligence to its clients.

Mauro Dugulin, MAXIS

‘Pooling is of great value for the majority of multinational firms, great or small, whether they realize it or not at this time. Of course, the international dividend is always very important. It guarantees that the client pays a fair price and the risk carrier keeps a fair margin at the same time. This is how a strong, steady, and mutually beneficial business relationship can be built. On top of a fair price for both parties, services such as financial sustainability, compliance, data and information, and global benchmarking are gaining ever greater importance’

Ludovic Bayard, GEB



‘Pooling as a product within AIG has advanced and become more standardized in recent years; we see a trend towards more global underwriting and captives that are very much bespoke solutions. But whatever the product may be, there is strong client demand for detailed information about the underlying risks, both in terms of claims details and frequency.’

Roland de Crombrugge, AIG GBN

‘The focus has shifted from the dividend, which is still there but is becoming less important in relative terms, whereas data, information, and insight has become the name of the game.’

Peter de Vries, IGP

‘... we as an industry must focus more on brand new business, as opposed to fighting over the existing user base in order to expand the market for multinational pooling solutions to a wider segment of the market.’

Morten Unneberg, Insurope

‘... the entire pooling industry, along with the large brokers and consultants, have chased the same list of large multinational clients and prospects, year after year. With more than 50 years of experience and valuable data collected from all over the world, services from global networks add a lot of value also to smaller multinational companies. We can contribute with much more than performing “network searches” and sharing information of existing client relationships.’

Michael Hansen, Swiss Life

The market has also seen the emergence of new requirements from **MNCs**. For example, clients demand more detailed and more frequent data and detailed claims information, as well as timely quarterly reporting. Another important development is the desire to reduce global employee benefits costs through advanced analytics, wellness programs, and other risk mitigation techniques. Finally, online access to digitized information, tailored for HR departments, employees and dependents, is fast becoming prevalent via smartphones, tablets, PCs and apps.

The number of **MNCs** actively engaged in global agreements of any sort has remained essentially stable for the last couple of decades with CAGR of 2% over the last 15 years. There aren't enough new companies entering the market.

It's fair to say that the advisor community, as well as the networks, could have been more focused on expansion of the market, by raising awareness of pooling and education of the market. Attention has been concentrated on the same group of 500 or so **MNCs**, and trying to optimize something that already exists. This reduces margins for insurance providers, multinational networks and their partners, by just moving business from one provider to another when the real wins come from a larger market, thus affording more potential to invest in the future for the provision of data, reporting and service.

Contrasting with past practice, the networks need to work with the consultants to raise awareness of pooling and the benefits it offers to **MNCs in order to expand the market beyond existing multinational pooling customers.**

MNCs
Multinational
Corporations

While optimization and synergies are healthy, there is only so much that can be achieved if the potential group of “buyers” does not grow. Providers continue to be pressured to lower costs, resulting in reduced administrative fees and lower technical margins. The degree to which a multinational arrangement needs to be profitable for the provider depends on the structure of the network, but certainly, such an arrangement needs to be sustainable in the medium to long term.

There is a need to challenge those who promote the belief that insurers are retaining huge profits that **MNCs** leave on the table. While this may have been the case several decades ago, due to tariff rate countries and a lack of global coordination, it is by no means the case today. Local premiums being paid by those **MNCs'** subsidiaries (*of companies that are already clients*) have reduced over the years, meaning that the returns that can be achieved through a global program have been reduced and to a large extent been translated into a reduction of the up-front cost. Combining coverages internationally certainly continues to deliver further savings, but there's a limit to how much can be achieved.

All global networks strongly believe that service, coordination and reporting should be valued as equally important as financial savings in a world where data and reporting is the key to understanding and managing one's assets. This, however, comes at a price.

Considerable resources are brought into play by the pooling networks, such as licensing to operate in full compliance with local laws and regulations in 100+ countries, general expenses required to fund a skilled international workforce and invest in new IT & technology, dedicating capital to fund a global activity that is acknowledging drastic changes impacting its business model (*longevity, stress*

'After several decades, multinational pooling is quite mature as a product. However, for many customers that are highly decentralized, pooling products need to evolve and innovate. In general, pooling calculations are viewed as complicated and must be simplified if we are to address new client segments that may not be prepared to invest in highly specialized resources or expertise'.

*Wendy Liu, Zurich Global
Employee Benefits Solutions*

'Of course, dividend rates have diminished from 25-30% in the 1970s to around 10% today, but year after year, 99% of our clients carry on with pooling, and they do so because they still see the value in pooling, both the financial value and the other benefits pooling offers like high limits without medical evidence and of data, coordination services, amongst other. Also, lower dividends in the majority of cases do not translate into higher cost because the upfront cost is often lower. We also see an increased interest from smaller and mid-size companies to start pooling arrangements'.

Morten Unneberg, Insurope

'Maybe it is also a question about how “pooling” is actually defined or what it brings in addition. Is it just about dividends and reporting, absolutely not! I believe that the majority of the pooling clients value expertise, advice and the relationship with their network much more than the potential financial benefits'.

Michael Hansen, Swiss Life



'The industry is likely to see greater consolidation since success in the future requires investments and commitment on the part of network owners.'

Mauro Dugulin, Maxis

'Consolidation in the insurance industry continues unabated and that – along with changes in corporate strategies – may result in the disappearance of the unsustainably unprofitable networks and/or in mergers, reducing the breadth of the market.'

Peter de Vries, IGP

'Unsurprisingly, with lower pooling dividend rates and increasing governance and compliance requirements, the dividends/savings argument, whilst still dominant, is being complemented by information, plan data/reporting, and improved service as key reasons to set up or to keep a pool running'.

Wendy Liu, Zurich Global Employee Benefits Solutions

'Until now, all market participants – insurers, networks, brokers, and consultants – focused too much on “jumbo” accounts, i.e. the top 500 global corporations. As technical margins have reduced in that segment, we need to enlarge the cake and attract smaller firms to multinational pooling'.

Ludovic Bayard, GEB

at work, pandemic risk, terrorism, climate change, cyber risks ...). These are things that should be appreciated as necessities and as added value, rather than seen – as is too often the case – as “frictional costs”.

The networks believe that the community of insurers, global networks, and advisors, needs to focus their attention on growing the demand from **MNCs** that have not yet given adequate attention to managing the financing of the employee benefits coverages of their subsidiaries around the world. They believe that this is where the most meaningful savings can be achieved.

This is not to say that existing clients of the Multinational Networks do not have more work to do. There is certainly a lot of scope for additional savings there, but this is primarily in addressing the coverages that are not yet participating in any international arrangement, rather than moving business from one network to another.

THE LONG-TERM VIEW

The networks envision a truly three-way partnership, rather than individually seeking out quick wins for the short term. To that extent, they see that partnership as an arrangement that fits the needs and objectives of each of the stakeholders:

- Clients (**MNC** parent organizations + subsidiaries + employees/plan members)
- Insurers and global networks
- Advisors

In fact, addressing new requirements from **MNCs** can hardly be achieved outside of a partnership approach.



For example, the demand for more detailed and frequent data requires **MNCs** to choose insurance suppliers capable of transmitting detailed claims information promptly; advisors and global networks to make the data available in a coherent manner, enabling analysis and making recommendations; and insurers to settle claims with minimal delays. For an information system to work well, it needs to be designed in partnership, always keeping the **MNCs'** ultimate goals in mind.

Another illustration of the importance of working as partners lies in the control of medical costs which requires advanced analytics to understand what is going on, tailored communications to help shape employees' and employers' expectations and actions, and wellness programs to influence individual health behaviors. All these components must work together in order to reach desired outcomes and this is best achieved through partnerships where responsibilities are apportioned in the most efficient way.

In addition, employers and employees alike have a strong dislike for having to access a multitude of applications or websites to get hold of information pertaining to their employee benefits plans. Running a common information platform requires working together in a partnership that includes the **MNC**, the advisors, the TPAs, the insurance carriers, and the networks.

As the networks see it, pooling can continue to grow on the back of new large multinationals from Asia and Latin America and by developing the middle market in the USA and Europe. This requires investing in educating market participants – in particular intermediaries and HR leadership.

After fifty years of service, one thing is certain: insuring risk requires proper pricing

'Think about fire and explosion, or business interruption, and the role of risk engineering whereby insurers assist their clients in preventing hazards up front – as opposed to shelling out money when something has happened. We believe the same is happening or must happen in employee benefits – see the current trend in wellness/wellbeing initiatives. Of course, it is doctors not engineers who do the job, but the underlying thinking is the same'.

Roland de Crombrughe, AIG GBN

'Clients want assurance that local plans are in compliance with all applicable laws and regulations; and they want both financial strength and reporting capabilities to be guaranteed by one single counterparty as opposed to having to deal with multiple, unfamiliar providers around the world'.

Ludovic Bayard, Generali GEB

'What clients really expect from us nowadays is more data to feed into the management and governance of their employee benefit plans.'

Mauro Dugulin, MAXIS

'Multinational organizations and their needs are changing; intermediaries as well as insurance carriers need to look for new ways to address the changing markets.'

Wendy Liu, Zurich



‘... pooling will continue its steady growth, driven by young large multinationals from Asia and Latin America [who are] setting up their multinational pools, and by the development of the middle market in the USA and Europe. That is provided that we, as an industry, succeed in educating the market, including insurance intermediaries. To that end, we need to get the message about pooling across to HR leaders in a trusted way.’

Morten Unneberg, Insurope

‘There will be continued demand for pooling, for international dividends, for risk coverage; and at the same time, for more data, more reporting, more employee communications, more benchmarking... Employers need to benchmark their plans against their peers and employees should get benchmarking information to assess how rich their plans really are.’

Peter de Vries, IGP

‘For our market to be sustainable, clients need to recognize and make better use of the networks’ capabilities, for example, accessing relevant claims analytics and data, as opposed to focusing on price only. Networks can be of great help in coordinating local capabilities and in helping define global company-wide employee benefits strategies.’

Wendy Liu, Zurich Global Employee Benefits Solutions

and underwriting, mutualization, and spread of risk. In order to make this sustainable in the medium to long term, it is time to start seeing global arrangements as tools for global data and reporting, where governance and risk management programs require active management from the client, rather than relying on “pools of convenience”.

One also needs to see service and coordination as a way to add value, rather than engaging in exercises purely for procurement, that are aimed only at reducing the company’s insurance spending over the next one to three years.

The potential market for pooling consists of the vast majority of multinational organizations. It continues to grow and at the same time, remains largely untapped. As a result, pooling definitely has a great future, alongside other optimization tools such as captives, global underwriting, and other, still to be invented solutions. And there is room for all players, consultants, brokers, and networks alike, to add their distinctive value to the management of employee benefits on a global basis. ∞

MULTINATIONAL POOLING DEFINED

Global networks of employee benefit insurance carriers are fundamental to multinational pooling. They enable MNCs to combine best-in-class local coverages within different countries into one global, multinational account by:

- **Protecting** their human capital (local employees and expatriates) in each and every location, hence fulfilling their corporate social responsibility and helping attract and retain a skilled and engaged workforce.
- **Providing coordination services** to simplify HQ activity and its various stakeholders (HR, risk management, finance), providing data & reporting capabilities to manage their risks and support them in making informed decisions.
- **Enabling MNCs to leverage** their global size, thus achieving economies of scale and reducing net costs over time through spreading/mutualization of risk.

The first pooling networks were founded more than fifty years ago in the early 1960's. The newest network already is 20 years old. Over the course of two generations, perhaps a dozen networks were created, of which eight still are in existence today. With the consolidation of the insurance industry, it is unlikely that new global networks will come into existence.

'... the market, to this day, remains woefully underserved – and there is room for all players and for all solutions: captives, global underwriting, pooling – and for ideas yet to come!'

Michael Hansen, Swiss Life





Elias, 9
chronic lung disease,
cerebral palsy and epilepsy

I wish to have a
waterproof wheelchair

“Spending time in and out of hospitals is a stark reminder of the fragility of Elias’ condition and the need to make the most of every moment with him.

The wish experience did just that. It gave us so many moments to remember – moments of joy. Elias’ wish day is still remembered by our family as the most joyous experience of our lives.”

– Elias’ mom, Margie

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