

NEWSLETTER

January 2015

Workplace Wellness:
Trends, Challenges
& Solutions





Dear Reader,

We are pleased to provide you with the 9th issue of INSIDE Out, focusing on **workplace wellness trends, challenges, and solutions.**

“The part can never be well unless the whole is well.”

Plato

The concept of wellness has gained quite a bit of momentum in the healthcare field and, in turn, has become a growing trend in corporate healthcare programs. At Europ Assistance, we recognized some time ago the growing importance of programs focused on wellness. A good wellness program is accountable, measurable by both employee and corporate standards, and shows a return on investment. The challenge is how to build one that does all that.

For this month’s Inside Out we have gathered a group of experts to help you do just that. Our articles take an in-depth look at well-being and wellness in the workplace, from theory to implementation, to provide you a blueprint for a successful wellness plan.

Wellness programs

More than preventive medicine or treatment of a condition, Wellness programs encompass a wide spectrum of the healthcare field, addressing both the physical and physiological aspects of well-being. According to Nuffield Health: “Employee well-being is a positive state in which the individual is able to function at or near their optimal level, whether defined and measured in terms of physical, mental, emotional and/or social functioning, with significant implications for the individual, their family and community, the organization and society at large.”

The Focus On section of this newsletter describes everything you need to know before, during and after the roll out of a wellness program. We explore the concept of wellness, its growing importance in today’s corporate environment, including its impact and related challenges, as well as its benefits to both company and employee. The article also provides an in-depth look at how to design a well-being program, from the initial steps of data research to the use

of an incentive system to maintain post roll out momentum.

Essential components

The article also raises an important issue: the role of the employee in the wellness process. Well-being professionals acknowledge that individuals are the experts on themselves and their own lifestyles. In a well-being program, they decide their approach to the plan, supported by a framework of professionals. This leads us to establish three essential components to starting any wellness program.

1. **Know your health status.** This is the base line where the individual knows where they currently are health wise, and what risks they may be exposed to.
2. **Improve your health status.** Now that the base line is established, how do you improve it? What better behaviors do you adopt? How do you address potential risks?
3. **Enjoy your rewards.** The motivation to keep improving your health status.

While the “your” in these components relates to the individual employee, it is also just as applicable to the company. The company must provide the programs, framework and environment that helps employees establish their health status base line; helps them improve their health status and encourages their acceptance of better behaviors; and supplies the incentives to encourage individuals to continue to improve their health status.

Tangible success

In the case of wellness plans, the investment in the program benefits both employees and company at the same time.

For example, through a wellness program an employee can achieve a better work life balance, a benefit for the employee, which in turn can lead to lower absenteeism rates at work, a clear benefit for the company. Staff retention, and for that matter, recruitment, numbers can be improved through wellness programs. The more the company shows that they are invested in their employee’s welfare; the more the employee wants to stay with the company.

Following along these lines, a well-being focused program can produce: improved work performance and productivity, better workplace

morale, decreased healthcare costs, and increased company loyalty.

Supporting wellness with numbers

Sodexo's roll out of Well Track – developed in partnership with Europ Assistance - Global Corporate Solutions (GCS) - is a great example of the tangible numbers that can be generated by a wellness program. Well Track is an incentives-based wellness program, through which workers are encouraged and rewarded for getting and staying in shape, both mentally and physically, on and off the job. In a ten-month pilot project, Well Track generated an average drop in weight of employees by 4kg, a decrease in the number of employees with high blood pressure by 44% and a decrease in the number of employees experiencing anxiety by 78%.

Strong results from a successful program with tangible results that can be held accountable to the bottom line. But how do you translate them to return on investment?

Making the link to ROI

In regards to success, a wellness program, like any corporate program, needs to show a return on investment (ROI). In the Projects & Operations section of the newsletter, the article on improving worksite well-being programs through data mining addresses that challenge head on.

The article outlines the steps needed to create an accountable, measurable system that links well-being to corporate competitiveness. From researching human resources, corporate performance, and health data, to creating an actionable management strategy to improve implementation of further wellness programs, this article discusses the crucial stage of linking well-being to return on investment.

Of course no wellness program could exist without the input of medical, health and wellness professionals. The Medical Note section illustrates the changing role of medical professionals in the management of well-being programs, while this issue's Network Update examines the work we have been doing to increase and improve our well-being network to support our wellness programs.

Wellness is a growing trend, and to be a successful corporation, you need a program focused on well-being as part of your healthcare platform. With our in-house experts and network

of well-being specialists, as well as partners like Sodexo, we is ready to help you design and build a corporate wellness program that is effective, efficient, and accountable to both your employees and your bottom line.

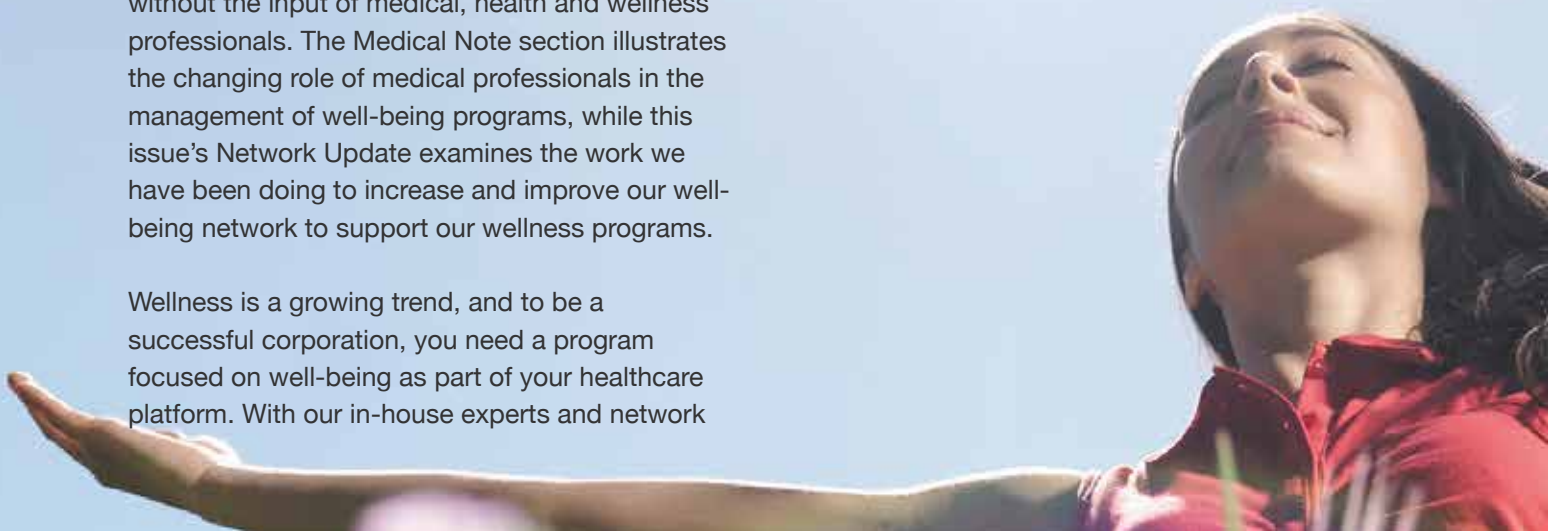
We hope you enjoy reading this issue and we look forward to your comments for future improvements.

Kind regards,

[Emmanuel Légeron](#)

Chief Executive Officer

Global Corporate Solutions



Focus On

Present and future trends of well-being in the corporate environment



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Present and future trends of well-being in the corporate environment

THE DEFINITION OF WELL-BEING

The definition of well-being goes beyond health and wellness. Consider the following definitions and how the concept of well-being has evolved to now represent optimization (i.e. flourishing and thriving):

- “A state of being that is shaped by engagement and other workplace factors as much as by physical and psychological health” (World Economic Forum, 2010)
- “Employee well-being is a positive state in which the individual is able to function at or near their optimal level, whether defined and measured in terms of physical, mental, emotional and/or social functioning, with significant implications for the individual, their family and community, the organization and society at large”. (Nuffield Health – 2012)

THE SIGNIFICANCE OF WELL-BEING

Emerging trends in employer-sponsored well-being programs suggest that employee well-being continues to be a significant concern for employers worldwide. The driving forces for the continued growth of the importance of well-being are as follows:

Burden of Disease

Employers face worldwide health-related challenges that can diminish both their human and organization’s potential. Widespread non-communicable chronic diseases are rising at a dramatic rate in developed and emerging economies. It is projected that 388 million people will die worldwide from chronic disease in the next 10 years. The World Health Organization (WHO) estimates that 36 million of these deaths could be averted.

Creating shared value

Profits involving a social purpose represent a higher form of capitalism, one that creates a positive cycle of organizational and community prosperity. Today, the International Financial Reporting Standards (IFRS) requires organizations to report on the triple bottom line - economic, environmental and social - with well-being (including health) representing an integral part of social sustainability. Today, there is a growing trend in the number of companies complying with these standards.

Well-being has become a priority among large organizations (WEF, WHO, global corporates, etc.) to maximize their worldwide opportunity.

IMPLEMENTING WELL-BEING

There is a growing realization that behavioral change is possible and desirable. Organizations and individuals both desire, and are able to make changes, but success is impacted by the following factors:

Well-being Paradigm

Aligned with the changing definition of well-being, there is a move away from expert care to consumer-directed care. Well-being professionals are acknowledging that individuals are the experts on themselves and their own lifestyles. With this in mind, the individual decides the best care approach, with support provided by well-being experts. Self-efficacy is the concept that forms the philosophic core of most programs.

Strategic View

Well-being as a strategic imperative requires a planning, the establishment of objectives and tactical implementation. Among multinational employers, 56% report having a global well-being strategy. For those reporting not to having a global strategy, the main reasons are differing cultures, differ varying laws and practices, as well as the absence of a standard global oversight for health and well-being care.

Collaborative Approach

Due to the concept of shared value, a collaborative approach is developing between the health funders (self-insured/insured), who benefit from reduced claims and improved risk management, employers, who benefit from engagement and productivity gains, and loyalty programs, which benefit from reaching out to employees and their families in the community. Shared management structures are being put together, combining representatives of funders, employers and loyalty programs in order to oversee strategy development, implementation, and outcomes of well-being initiatives.

Improved Management (Well-being Intelligence)

Organizations are slow to take action on well-being plans due to their lack of understanding of their current state of well-being and the impact, positive or negative, it is having on their businesses. Organizations also don’t know how to monitor and evaluate the changing well-being environment efficiently and reliably, and they don’t know how to report on the return on their well-being investment (i.e. social returns, financial returns and cost benefit analysis).

Research is helping to clarify the relationship between well-being and business operations. Data is becoming more readily available as technology advances, and it is easier to extract, load and present data, making it possible for organizations to get better at representing this information on well-being management dashboards.

These data-driven well-being initiatives are becoming the norm, and the field of well-being intelligence (business intelligence) has become an area of focus. Well-being intelligence initially turned its attention to operational information (utilization or participation and satisfaction). Today, it is moving towards management information (i.e. employee and customer retention, management and employee engagement, cost containment and risk management).

Incentives and Rewards (motivational systems)

Organizations are increasingly using incentives and rewards to engage and encourage employees to adapt and sustain healthy behaviors. The ongoing debate about the role of intrinsic and extrinsic rewards is mostly academic. Individuals change because it's meaningful to them, because they are confident that they can (i.e. autonomy) and because they have the skills to do so (i.e. mastery).

Providing individuals with feedback (personal recognition through status bars), engaging them in social networks through competitions (i.e. leader boards) and creating access to other lifestyle benefits (i.e. vouchers and discounts) is all part of the evolving well-being rewards landscape. Some of the largest well-being organizations are reward organizations (i.e. loyalty programs) who believe that the right kind of rewards will maintain the right kind of behavior. It determines the way benefits are structured and funded.

Supportive Environment

Individuals looking to adapt new healthy behaviors are most effective when the organization facilitates and supports efforts of change. The well-being ecosystem is a complex system consisting of amongst other things, customers, employers, funders, providers and suppliers. Well-being enterprise management systems are being developed to facilitate a seamless experience. In this regard, combining the rapidly evolving world of personalized information and well-being devices, with professional support through telecare (i.e. mobile, website and call center systems), and in-person care (i.e. practice management and networks of well-being providers and suppliers) is important.

Organizations can create a culture of well-being by making it part of organization policy and management practice, as well facilitating ongoing well-being communications and conversations. Furthermore, they can create facilities that encourage, support and promote well-being such as: cafeterias; exercise facilities; child care facilities; and other facilities.



Personalized programs that focus on the individual's well-being journey where they are able to learn, to measure and monitor, to choose appropriate actions, to share success stories, and be rewarded is the key to the success of a well-being program.

Turnkey Project Management

Senior Organizational Well-being Consultants are indispensable for the successful implementation

and on-going management of well-being initiatives, ensuring that all contractual obligations are met and that services adhere to international quality standards and best practices. They have to ensure a deliberate focus on:

- **High Visibility and Awareness:** Promoting the well-being program to management and employees is vital both during its launch and throughout the year. The promotional campaign should focus on building the client



brand and employee value proposition, the program rationale, and its benefits.

- **Easy, Convenient Access:** Individuals should be able to access the well-being program 24 hours a day, 365 days-a-year through a variety of channels, including: telephone, website, mobile site, e-mail, SMS, onsite and face-to-face sessions.

- **Effective Delivery:** It is imperative that individuals in need get the right expertise and treatment as quickly as possible. A streaming exercise for each contact should be done to determine the most appropriate response in terms of urgency and service requirement.
- **Continuous Quality and Improvement:** The health, well-being and productivity needs of employees within client organizations are constantly changing and services need to adapt in response. Standards and protocols that span all of the services and platforms need to be employed, which every partner and provider must adhere to.

FUNDING WELL-BEING

As the shared value model evolves; the benefits to and the roles and responsibilities of the different stakeholders (health funders, employers, employees and communities) will be better defined. The stakeholders are starting to assume financial responsibility for their part of the solution (i.e. professional care, workplace support and self-care respectively), while ensuring that the funds are optimized and duplication is limited.

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- Building the case for wellness (Pricewaterhouse Coopers – 2008)
- Corporate Investment in Employee Well-being – The Emerging Strategic Imperative (Nuffield Health – 2012)
- Working Well: A global survey of health and workplace wellness, and productivity strategies (Buck Consultants – 2014)

For more information on how GCS can help you improve employee well-being within your organization, contact sales@ea-gcs.com

Contribution of the medical component in implementing corporate wellness programs

Medical roles and tools in corporate wellness programs' management and expected future trends and challenges

The components of well-being as described by the World Health Organization (WHO) are: social, physical, emotional, career, intellectual, environmental, and spiritual. Best practice recommends a holistic approach to well-being programs which make physical and psychological well-being an integral part of all programs.

Physical well-being is described as the process of making choices to create flexible, cardiovascular fit, energetic, strong bodies. Physical well-being facilitates psychological well-being based on intellectual and emotional balance. The choices we make are related to exercise, nutrition, rest and sleep, intentional and responsible sexual choices, stress management, management of injury and illness, and the responsible use of alcohol and other drugs.

Organizations have traditionally separated the management of occupational and primary healthcare from well-being programs. Recently, organizations are approaching well-being on an organization-wide basis, and service fragmentation is disappearing and being replaced by integrated well-being programs.

Corporations invest in the physical and psychological well-being of their workforce for three major reasons:

- **Safety:** organizations have a duty of care, and need to comply with relevant legislation by providing a safe and healthy environment.
- **Access to care:** large populations of the workforce may not have access to care and onsite well-being centers are used to provide efficient primary healthcare to these populations.
- **Productivity:** improving the corporate well-being profile, reducing healthcare costs and improving employee engagement.

MEDICAL'S ROLES IN WELL-BEING PROGRAM MANAGEMENT

Consulting and Advisory

Management of a corporate well-being program implies that the Well-being Committee defines measures and monitors the well-being objectives of the organization, and puts the funding, resources and infrastructure in place to deliver on those objectives.

In many instances, there is a medical representative on the Well-being Committee. The medical representative supports the Committee's decision making process by providing insight into the analysis of the organization's health and well-being profile from a clinical perspective.



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Dr. Mathias Kalina, MD
Chief Medical Officer
Europ Assistance - GCS

Measure and monitor

Health risk screening (which may be self-reported online or assessed on-site and off-site by well-being professionals) is the most common mechanism used to assess the health and well-being of the population as a whole and is often used as an indicator to validate the rollout of more comprehensive workplace well-being initiatives. The types of screening programs include:

- Medical Surveillance for specific target groups
 - Employees within certain job types who require a certain level of fitness in order to perform their work.
 - Employees within certain job grades (i.e. senior management) or with scarce skills sets which the organization wants to sustain as high performers.
- Executive and employee well-being screenings
The aim of these initiatives to identify intermediate health (i.e. BMI, cholesterol,

blood pressure, sugar levels) and lifestyle (i.e. smoking, alcohol, and financial, stress) risks, and assist with goal setting and ongoing support.

- Absenteeism, incapacity and disability initiatives rely on the medical assessment of affected individuals.

Early detection of health and well-being risks allow an organization to respond in a timely manner in order to help support the employee manage his/her risks and mitigate against possible lost productivity and disruption which may occur should the employee fall ill. In this instance, the medical team maintains a detailed medical record for each employee which can be monitored to the benefit of the corporate wellness program.

Physical and psychological well-being support

Comprehensive health information databases, including information on symptoms, diseases, procedures and medicine, are provided online (mobile phone and web) in order to support individuals with their health seeking behavior and self-care. Individuals also have access to telephone advice and referrals by medical professionals who can respond to trauma and assist with the decision making mentioned above.

Individuals living with chronic diseases are identified, assisted with their enrollment in chronic management programs, and are monitored and supported. The employer-based support programs focus on defining best practice treatment protocols, assisting with adherence programs, monitoring individuals using medical devices and improving the lifestyle of these individuals. These programs help mitigate against the impact on work and the quality of life of the individual.

Well-being Intelligence

Management insight into well-being has become important and systems exist to combine medical claims data with occupational, primary care and well-being data from the employer. Understanding the medical risk that companies are exposed to and participating in the design and implementation requires medical expertise.

For more information on GCS' medical expertise in the management of wellness programs, contact sales@ea-gcs.com

Improving worksite well-being programs through data mining

Health and well-being has become a significant issue in the world of government, organizations such as the World Economic Forum (WEF) and the World Health Organization (WHO), and large corporations.

This strategic imperative of well-being, the advent of technology and the availability of data and research proving the link between well-being and corporate competitiveness, has made it possible to analyze and report on the impact of well-being on business.

Data warehousing and analysis

Historically data was not easily accessible. It was stored in files, if at all, and these files were kept in different places within the organization. Later on, data was collected in operational systems provided by different suppliers and hosted independently.

As organizations have come to realize this missed opportunity, it has become critical to have a well-considered plan that includes a methodology for curating the data, creating searchable reports, and most importantly analyzing the data.

Relevant data resources have been identified and include: human resource data, performance data, and health data, which have been combined to

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Emilia Robakowski

Head of ICT and Organization
Europ Assistance - GCS

get a better indication of the success and quality of these programs.

Data warehousing and data mining requires the combined expertise of health and well-being professionals, as well as specialists in well-being intelligence.

Confidentiality and privacy matters have become increasingly important.

Finding meaning in data

Combining the research evidence that well-being programs have a positive impact on work performance and absenteeism with innovative reporting capabilities now makes it possible to use the information in various business applications.

Improved management

Within the data, there is important information that can assist organizations understand their well-being profile and its the impact on business. The nature and type of information looked at includes:

- Recruitment and retention of staff
- Engagement and productivity
- Healthcare and related costs, and how to reduce those
- Health and wellness risk profile

Typically this kind of information is presented on a bi-annual basis at management forums where various stakeholders representing human resources, risk management, safety and health and well-being service providers are present. They collaboratively use the information to:

- Design and modify a comprehensive integrated solution that incorporates all well-being offerings by internal and/or external providers so as to eradicate service duplication, cost inefficiencies and confusion for management and employees.
- Develop cooperative partnerships and cross referral strategies between all stakeholders.
- Understand the unique well-being risks and make sure that these are addressed by customizing the solutions accordingly.
- Establish a performance-based well-being culture across all services by linking members of the management forum, funders, service providers and other relevant parties.

Improved implementation

Another application of well-being data is its use



to manage the implementation of well-being services. The key indicators important to track and monitor are:

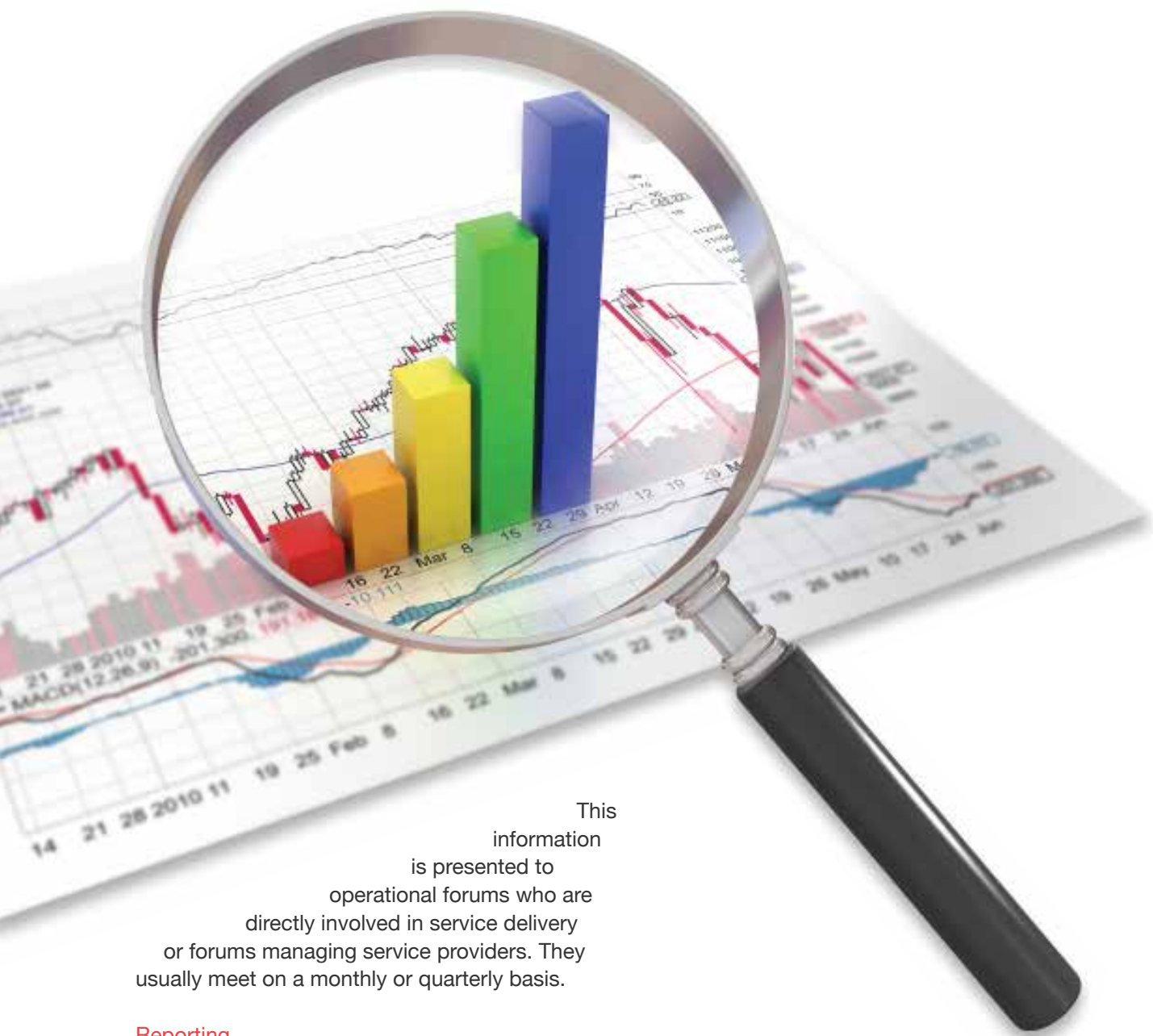
- **Reach** – Utilization indicators that are used to evaluate the engagement of the services with target populations.
- **Impact** – Outcomes indicators of services on an organization and individual basis.
- **Efficiency** – Financial indicators tracking the cost of initiatives.
- **Quality** – Monitoring compliance of participants and service providers and comparing to them world-class standards.

giving succinct and clear representation of the measurements.

This makes it possible for management information to be available immediately to:

- Focus on areas that need attention.
- Determine the impact of well-being programs.
- Build up an integrated picture of the organization's total well-being landscape.
- Calculate the ROI of well-being programs.

For more information on how GCS can build and improve employee well-being within your organization through data mining, contact sales@ea-gcs.com



This information is presented to operational forums who are directly involved in service delivery or forums managing service providers. They usually meet on a monthly or quarterly basis.

Reporting

The information for both the forums is best presented in a scorecard / dashboard format. Ideally these reports are auto-generated and based on predefined tables and graphs



Corporate wellness: focus on remote sites

Trends and challenges in offshore corporate wellness and description of the Well Track solution

ENERGY & RESOURCES ORGANIZATIONAL WELL-BEING CHALLENGES: WORKING IN REMOTE LOCATIONS

Natural resources around the globe are most often not found in close proximity to towns or even existing infrastructure, which forces companies to provide work and living places for their staff that are far removed from what most of us consider normal living environments. Employees typically alternate between residing on site for weeks at a time, in sometimes rudimentary accommodation, with rest periods at home.

Organizations face similar well-being challenges irrespective of where they are located. However, the peculiarities of working in remote locations require a slightly different approach to tackle global trends:

- The key to normalizing well-being in the remote workplace is to provide the infrastructure and resources in such a way as to support accepted healthy behaviors.

Leisure facilities play an important role allowing companies to downplay, for example, the bar and focus on active pursuits such as fitness facilities. Similarly, à la carte-style as opposed to buffet-style eating facilities more closely imitates eating at home. Facility design remains challenging though as available space, environmental impact, safety, impact on the community, transport logistics and various other factors all play a role.

- It has been found that the health of employees living in these conditions is typically poor, with high levels of obesity or elevated blood pressure, linked with a culture of increased alcohol or tobacco use, and even substance abuse. Focusing on the top four modifiable behavioral risk factors – physical inactivity, unhealthy diets, tobacco, harmful use of alcohol – and raising awareness of the benefits of maintaining a healthy lifestyle pays dividends.
- Despite providing many benefits to employees, working and living in remote locations places a significant strain on workers including: long 12-hour shifts alternating between day and night, combined with an ongoing switch between life at home and life on site and sometimes the long distance travelled between the two. The continuous disconnect between weeks at

“Organizations face similar well-being challenges irrespective of where they are located. However, the peculiarities of working in remote locations require a slightly different approach to tackle global trends”

Terry Fearnhead

Offer Development Manager,
Sodexo Remote Sites

work and weeks at home places immense pressure on families and relationships. The industry is being forced to increasingly face the fact that mental health can be significantly affected by the pressure of working and living in remote sites. Initiating social contact and building a culture of well-being, spearheaded by line managers, mitigates these challenges. Through the use of mobile and online communications technologies, employees can interact more frequently with their families, social circle and workplace peers.

WELL TRACK: A PARTNERSHIP TO IMPROVE HEALTH AND WELL-BEING

As the provider of Quality of Life services to remote sites around the world, Sodexo is in a special position to address these challenges and has developed the Well Track program. Well Track is a comprehensive incentives-based program, through which workers are constantly encouraged and rewarded for getting and staying in shape, at work and on leave, both physically and mentally. This is done through personalized assessments and well-being programs (not one-

size-fits all), an ongoing support whether at work or at home, supported by a goals-based reward mechanism.

In a ten-month pilot on an offshore platform in the UK, the program has improved employee's health and well-being: an average drop in weight of 4kg, a decrease in the number of employees with high blood pressure by 44% and a decrease in the number of employees experiencing anxiety by 78%.

During the first 10 months of implementation at a mine site in South Australia, the program has already demonstrated that it can reduce the number of obese employees by 5%, the number of smokers by 12%, as well as decrease alcohol consumption both at home and on site.

Following these initial positive results, Sodexo is partnering with Europ Assistance - Global Corporate Solutions (GCS) to significantly upgrade the support provided to employees of remote sites, by adding mental and health telephonic support through a Care Center available 24/7, whether at home or at work, access to an extensive online library of well-being information and improved health data management. Individual interventions are supported by organizational measures – enabling line managers to develop a culture of well-being.

For more information on the Well Track program, contact sales@ea-gcs.com





Well-being Networks: pillar to managing wellness programs

The World Health Organization (WHO) has identified seven dimensions of well-being. To cover such a vast array of specialties within a network demands a collaborative approach, where well-being professionals form multi-dimensional teams focused on supporting individuals (employees or eligible family members) to reach their well-being goals.

Our well-being professionals are orientated when they join the network so that they understand the dynamics of well-being programs, and the expectation that they must support individuals to change their behaviors towards reaching better well-being outcomes.

Access

Access to the well-being network is managed and coordinated through our care centers, or online where employees may select their preferred network provider. Their level of access is governed by their organization's eligibility rules. Individuals are matched to the network provider most suited to them based on the type of support required and their personal circumstances or requirements.

Well-being networks can be categorized as follows:

- **Well-being coaches** comprising professionals qualified in the fields of social work, psychology, healthcare (primary and specialist), nutrition, dietetics, biokinetics, sports science and similar allied professions.
- **Well-being advisors**, such as legal and financial advisors, offering telephonic support. If necessary, employees will be referred to network professionals in private practice who are able to formally represent them.

- **Community resources** may include rehabilitation centers, primary healthcare clinics, sports clubs, cultural activity clubs and the like.
- **Benefit partners** make available products and services to support employees in their well-being activities. Benefit partners usually offer their services at a negotiated preferential rate, paid for by the end user. Examples include retail outlets such as pharmacies or medical/sports equipment suppliers; fitness facilities; social activity suppliers offering eateries, shows and other fun experiences.

Well-being coaches may counsel on-site, at a designated workplace clinic or other suitable facility. Off-site, coaches are sourced close to the employee's home or place of work. Where a multi-disciplinary team is required, the care center will coordinate the team's interactions.

Network management

Europ Assistance - Global Corporate Solutions (GCS) recruits, contracts and manages its well-being network based on initial selection criteria (including: professional registrations, specialties, location and languages) and subsequent experience. Each network provider is allocated an account where we can view the history of interactions. Network providers are rated according to the quality of the support provided to clients, so that performance is constantly monitored and improved. Similarly, care center staff use the system to manage the providers' payments. Funding models differ, and are often a combination of health funds, employer funds and participant funds modelled around the types of well-being services on offer (and thus the type of network providers required).

For more information on the GCS' Well-being Network, contact sales@ea-gcs.com



GCS Raises Funds for Prostate Cancer

December 5, 2014

Europ Assistance - Global Corporate Solutions (GCS) ITPA Division located in Toronto, Canada is pleased to announce their support and participation in November 2014. Over the course of the month of November, a team of Toronto staff members rose to the challenge to change their appearance and the face of men's health by growing a mustache in support of prostate cancer. 2014 marked the 5th year that the GCS - ITPA Division has participated in this fundraising event and through various fundraising initiatives the team was able to raise over \$2,500 for Prostate Cancer Research in Canada.



GCS Hosts 3rd Disease Prevention Event in Chad

October 28, 2014

On Saturday October 18th 2014, Europ Assistance - Global Corporate Solutions (GCS) hosted a special disease prevention event in collaboration with French construction company Sogea Satom in N'Djamena, Chad. This year's half-day event gathered close to 1,000 Sogea Satom national and expatriate employees and their spouses. Attendees participated in presentations on awareness and prevention techniques against malaria, HIV and hepatitis, water-related diseases, and the Ebola virus disease.



GMMI Awarded ITIJ - Best Cost Containment Company of the Year Award

November 13, 2014

Europ Assistance - Global Corporate Solutions (GCS) is pleased to announce that GMMI, Inc., a part of the GCS - ITPA Division located in Sunrise Florida, was awarded the 2014 International Travel & Health Insurance Journal's (ITIJ) – Best Cost Containment Company of the Year Award. The award was presented to GMMI at the ITIC Annual Conference awards ceremony in Venice, Italy.



GCS & GMMI Proud Supporters of Camillus House

October 20, 2014

Europ Assistance - Global Corporate Solutions (GCS) and GMMI are pleased to announce their recent support and charitable contribution to Camillus House. As part of their ongoing commitment to social responsibility and supporting charitable organizations within their local community, GCS and GMMI made a charitable contribution of \$2,500 to Camillus House during their annual client event which took place in Ft. Lauderdale, Florida, October 15 - 16, 2014.



AMRAE Annual Conference

February 4 - 6, 2015

Cannes, France

Booth E



International Employee Benefits Association

IEBA Annual Conference

March 10 - 12, 2015

Brussels, Belgium



USTiA Annual Conference

March 29 - April 1, 2015

Newport Beach CA, USA

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