

Distinctive. Choice.



## Employee Benefits

Reach. Presence. Service

## Risk and Insurance Services

### Overview

**Jardine Lloyd Thompson (JLT) Asia is a widely recognised and experienced provider of Employee Benefits advisory and broking services. Our Employee Benefits consultants have the knowledge and expertise to customise an innovative and competitive benefits scheme uniquely suited to your organisation's business needs.**

JLT Asia has unrivalled experience in the design and placement of Employee Benefits programmes for companies with operations in the region. We also have access to the broader resources of JLT Group, a leading benefits consultant in many areas of the world. Leveraging our solid relationships with leading insurance providers, we will negotiate highly competitive policy terms and conditions for our clients. As brokers, we will guide you through the entire process, from scheme design to implementation.

### Our Services

The escalating costs of Employee Benefits programmes, especially Healthcare, are a cause for concern to employers. We will work with you to help formulate a cost-effective Employee Benefits programme that meets your company requirements and budget. We will help you to define your objectives, and deliver the appropriate solutions for you and your employees.

We will work closely with the insurance market to ensure that the insurance terms, pricing structure and conditions are appropriate to your needs and those of your employees. Our Consulting and Benefits Administration teams will work hand in hand with you, providing you with the necessary expertise, knowledge and support to ensure the overall success and financial sustainability of your Employee Benefits programme.



A well-designed and executed Employee Benefits programme can help you attract, motivate and retain the best people.

### About JLT Asia

Jardine Lloyd Thompson (JLT) Asia is a market leader in insurance and reinsurance broking, risk management consultancy and employee benefits services.

Our operations in Asia date back to 1836. Today, JLT Asia is one of the most experienced brokers in Asia, with over 700 staff in 12 locations - China, Hong Kong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Singapore, Taiwan, Thailand and Vietnam.

JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- Affinity
- Aviation
- Captives
- Capital Risks
- Construction
- Employee Benefits
- Energy
- Interactive Technology Solutions
- Major Corporate Risks
- Marine (Cargo and Hull P&I)
- Professional & Executive Risks (ProEx)
- Property
- Reinsurance (Treaty and Facultative)
- Risk Management
- Small & Medium Enterprises (SME)
- Wealth Management

Our specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions.

Integrity is a hallmark of the JLT organisation. Our quality and compliance regimes are among the most thorough in the industry.

You can obtain more information about JLT Asia at: [www.jltasia.com](http://www.jltasia.com)

## Consulting Services

### Employee Benefits Advisory Services

- Review and analysis of the existing benefits scheme to gauge competitiveness and cost-benefit
- Recommendation and implementation of improved benefits programme in line with established benchmarks
- Claims advisory and management

### Benefits Communications

- Development and production of Employee Benefits materials, including booklets, newsletters and enrolment kits
- Employee Benefits education presentations
- Distribution and mailing services

### Benefits Administration

- Management of new enrolments and staff movements
- Comprehensive claims analysis to evaluate utilisation of benefits programmes
- Guidance and assistance on benefits and claims-related enquiries

### Healthcare Insurance Broking and Consulting

- Broking and consulting exercises on medical scheme
- Coordination of your medical and healthcare insurances, to ensure that they are appropriate to your company's overall Employee Benefits strategy
- Cost-benefit analysis of existing medical benefits, results of redesigns we implement and how they impact your employees

### Benefits Harmonisation

- Establishment of a common platform/framework of benefits across subsidiaries and countries, to address issues relating to staff transfers/secondments
- Cost-benefit analysis of harmonisation exercises and their impact on employees

### Global Benefits Plan Coordination

- Comprehensive analysis and design to streamline your global Employee Benefits programmes
- Global insurance placements
- Multinational pooling and captive solutions

### Business Travel Insurance

Group business travel insurance provides 24-hour protection to employees who are on business trips. Since the employee is travelling on business matters, there is an obligation on the part of the company to provide some level of protection. This gives recognition to the fact that employees are exposed to additional risk and possibly to the need for medical expenses exceeding the limits of a local group health plan.

### Flexible Benefits

A flexible benefits programme provides the employee with greater control, allowing the employee to select from a pool of choices, to build an individualised benefits programme, with the option of modifying the benefits programme as life circumstances change.

### Healthcare Insurance (Expatriates)

Expatriate health schemes cover international assignees seconded to overseas locations. The demand for expatriate health insurance exists because local medical facilities, particularly in less developed countries are either unacceptable or not readily accessible, due to language or legal barriers. The need to have access to advanced facilities means that it is important for the expatriate health scheme to offer comprehensive benefits, with few or none of the sub-benefit limits typically found in local schemes.

### Key Person Insurance

The objective of Key Person Insurance is to compensate a business for loss of profits as a result of the death, critical illness or disability of an employee due to sickness or accident. Key Person Insurance provides protection against loss of profits/revenue or new business that may have been secured by the key person. Key Person Insurance also covers for the loss or disablement of highly specialised employees, whose skills may be integral to business operations.

### Voluntary Benefits Programmes

Many employers offer employees discounted access to personal insurance including medical, travel, personal accident or even household and motor insurance. We assist in developing such schemes and implementing with selected insurance partners.

It is important to understand the insurer's definitions for injury and disablement, and how these same definitions will impact the cost of insurance.



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