



## GEB Pooling Benefits

Make your dividends go further –  
reinvest them in Global Health Services



# Employee wellbeing services your dividends could fund

Information on each service is available upon request



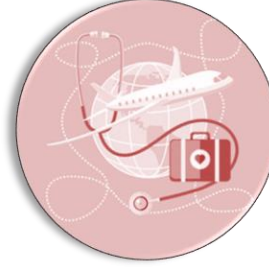
**TELEMEDICINE**



**EMPLOYEE ASSISTANCE  
PROGRAM**



**SYMPTOM  
CHECKER**



**TRAVEL DOCTORS**



**FINANCIAL WELLBEING  
PLATFORM**



**SECOND MEDICAL  
OPINION**



**HEALTH ENGAGEMENT  
PLATFORM**



**PSYCHOSOCIAL RISK  
ASSESSMENTS**



**REMOTE  
PHYSIOTHERAPY**

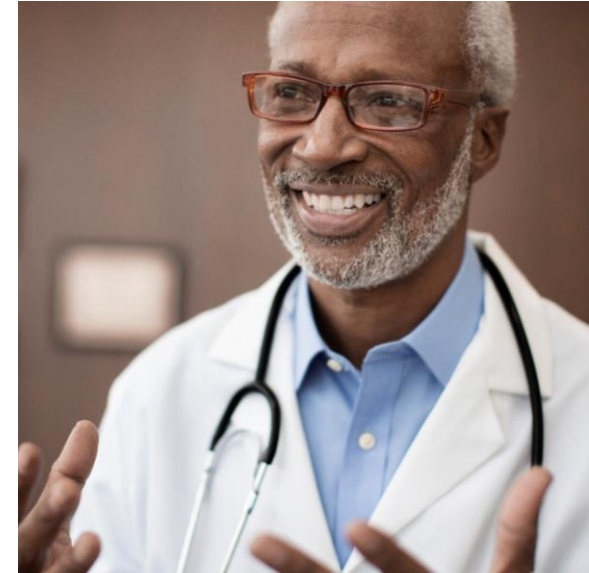
# 'Why' and 'How' to reinvest your dividends

## WHY

1. GEB services are available at preferential rates, so your dividends go further.
2. An alternative way of funding your health & wellbeing strategy and using your dividends.
3. Reinvest in services that could improve your pool performance in future.

## HOW

1. Advise your GEB Client Service Team that you wish to consider this option\*.
2. GEB will provide information about the services, quotes and introductions to our partners.
3. Enter direct service agreement with the selected service provider(s).
4. Issue a written instruction to GEB to pay (or part-pay) the provider invoice.
5. The service provider will deliver the implementation process.



*\* This initiative is optional and you retain your right to collect your dividend.*

# Illustrative example: larger dividend

## CLIENT OUTCOME



### Client profile

- Dividend Available ~ 350,000 EUR
- The multinational pool has 37 countries and 28.500 employees
- 6.000 employees are in Singapore



### Client priorities

- Goal to implement a global wellbeing strategy but, currently there is no ringfenced budget.
- Group has a strategic goal of offering a telemedicine service to all employees, globally.
- There are increasing mental health claims in Singapore.



### Shortlisted services (\*pricing illustrative only)

- Telemedicine service for 28.500 lives = 144.000 EUR
- Mental Health Prevention Service for 6.000 lives in Singapore = 99,060 EUR
- Mental Health Support Service for 6.000 lives in Singapore = 180,000 EUR

- ✓ Client can implement a global wellbeing strategy ahead of roadmap.
- ✓ Client can fund a global telemedicine service in full and at least one of the mental health services in Singapore.
- ✓ This improves their employer brand and reduces health risks globally.
- ✓ Client may wish to part fund the second mental health service or collect the remaining dividend.

# Illustrative example: average dividend



## Client profile

- Dividend Available ~ 80,000 EUR
- The multinational pool has 10 countries and 8.500 employees



## Client priorities

- Goal to implement Telemedicine and Second Medical Opinion Services globally.
- 4 local insurers offer Telemedicine as part of the local policies and so the client wishes to use the global telemedicine service to cover the remaining 6 countries.



## Shortlisted services (\*pricing illustrative only)

- Telemedicine service for 5,200 employees across 6 countries: 56,000 EUR
- Second Medical Opinion service for 8.500 employees across 10 countries: 43,375 EUR

## CLIENT OUTCOME

- ✓ The client is supported by GEB to identify where there are existing telemedicine services offered by the local network insurers.
- ✓ Client successfully implements their global telemedicine strategy.
- ✓ Client can fund the Second Medical Opinion Initiative initiative with 19.375EUR additional funding, which they pay directly to the Second Medical Opinion Provider.

# Illustrative example: small dividend

## CLIENT OUTCOME



### Client profile

- Dividend Available ~ 17,000 EUR
- The multinational pool has 4 countries and 800 employees



### Client priorities

- Client interested in using the dividend rather than collecting it but is unsure what they could use a smaller dividend to fund. .



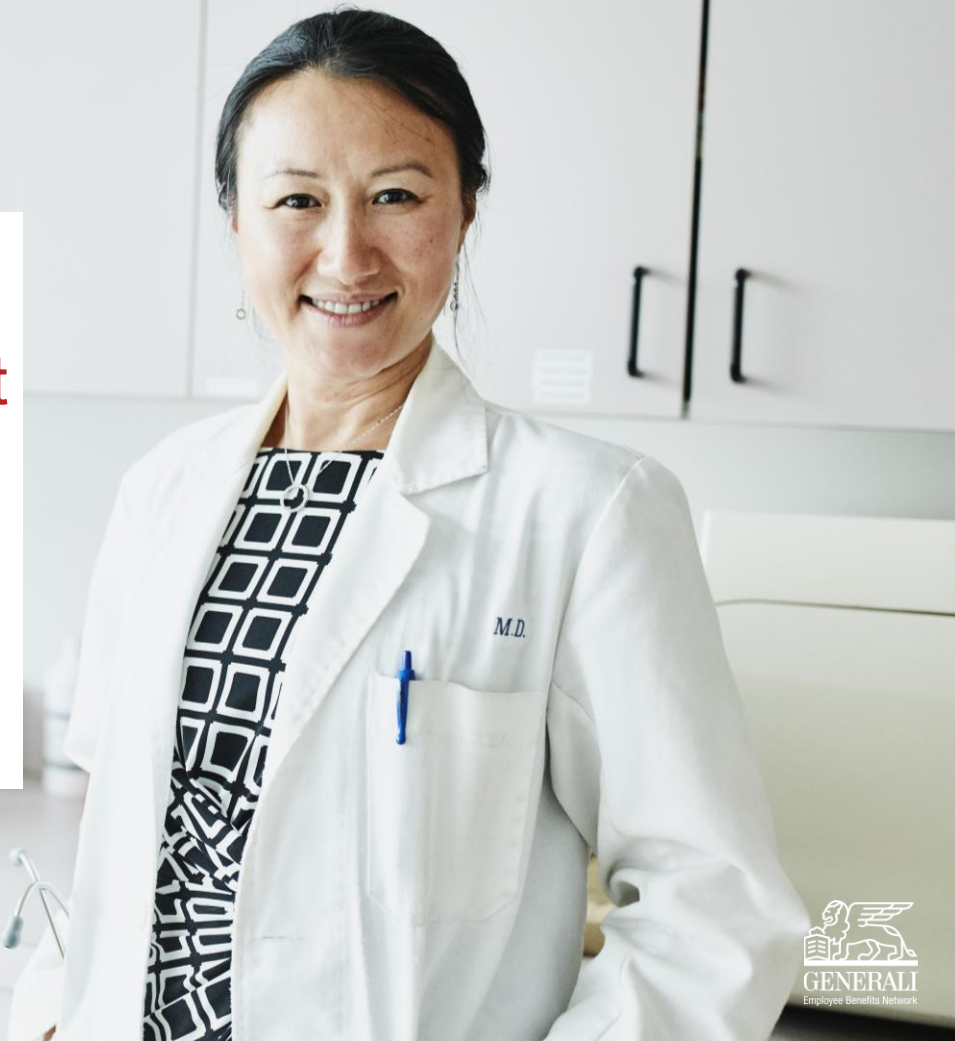
### Shortlisted services (\*pricing illustrative only)

- Client could fund our mental health prevention service for all 800 employees for one year
- Client may be able to fund a pilot of our EAP service for >50% of their population
- Client may wish to part-pay and fully fund telemedicine for their employees, with 50% of the funding coming from the dividends and 50% being paid directly by their organisation.

- ✓ The client is able to use dividends to create a bigger impact on their organization than if they collected the money.
- ✓ Client successfully implements one of the services in full or as a pilot.

To find out more about  
this option, contact your Client  
Service Team or  
[partnerships@geb.com](mailto:partnerships@geb.com)

#wespeakyourlanguage  
#valuebeyondthepolicy



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