

A healthy bottom line starts with healthier and happier employees



Improve employee productivity. Decrease healthcare expenses. Boost your company's bottom line.

With AIA Vitality, you can help create a healthier and more efficient workplace. Our science-backed wellness programme motivates healthy living with travel benefits, fitness discounts, entertainment perks, HealthyFood™ cashback and more. Plus, we provide the tools to help your employees know and improve their health.

Our AIA Singapore Corporate Solutions Team is standing by, ready to tailor a comprehensive programme for your company. Contact us at sg.csccl@aia.com and let your employees start earning rewards for each step taken towards better health!

AIA Vitality

AIAVitality.com.sg



**THE REAL LIFE
COMPANY**

THE DARK SIDE OF THE DIGITAL ERA

The significant uptake of digital technology may be integral to Singapore's quest to become the world's first 'smart nation', but it's also having a negative impact on our health and wellbeing. Can employers help to improve the situation, and if so, how?

ADVOCATES FOR healthy lifestyles – and that should include every employer – have a new hurdle to jump over. The digital age, while wonderful for collaboration, productivity and connectivity, is also having a detrimental impact on our physical health and wellbeing.



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Indeed, the amount of time the average worker sits in front of a screen has given rise to a new saying: Sitting is the new smoking. That is, it has become one of the biggest health hazards facing the modern worker.

Fortunately, employers are starting to appreciate that healthier employees make for not just happier employees but also more productive and engaged employees. Mr Alvin

Fu, Chief Corporate Solutions Officer, AIA Singapore, says companies investing in the health and wellbeing of their employees are reaping the benefits.

“It's not just a nice-to-have but we see it as a strategic business investment to ensure the

health and wellbeing of employees physically and psychologically,” he says.

However, ad hoc approaches are not effective. Instead, there needs to be a plan and calendar of activities mapped out – from education sessions to health risk assessments, vaccinations and physical activities. Alvin adds that such initiatives not only promote healthy living but also create a stronger company

culture through regular employee engagement and team bonding.

A tailored approach

While Singapore's obsession with the latest digital innovations may be a shared root cause of poor physical wellbeing, this does not mean that a one-size-fits-all approach to fixing the problem is the best approach. And while Alvin says employee age is one key factor to consider when creating health and wellbeing solutions for employees, it's by no means the only factor to weigh. “Age is only one of the many determinants of how you should tailor your wellness program,” he says. “I would recommend employers to work with their insurer to identify the common type of chronic diseases affecting employees.”

For example, this could be high blood pressure, diabetes or musculoskeletal disorders. In cases where employees have musculoskeletal disorders from prolonged periods of sitting and poor posture, employers can organise talks on proper sitting posture, basic exercises to strengthen certain muscles, and weekly brisk walking activities.

Health and wellbeing in the digital era

It's somewhat ironic that in this digital era some of the most innovative solutions are being borne from technology. AIA's 2016 Healthy Living Index Survey revealed that 64% of Singaporeans find that channels such as the internet or mobile phones are useful to help them keep track of their progress and stay motivated to exercise. This is higher than the regional average of 60%. In addition, 21% of Singaporeans use health tracking apps on their smartphone or tablet – a positive step in making our increasingly digital lifestyles work for our health.

AIA's 2016 Healthy Living Index Survey found that Singaporeans would be motivated to exercise or eat healthier if they had smaller

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and more achievable goals (79%), received help to change one step at a time (79%), and were rewarded for reaching goals (73%).

With growing evidence suggesting that employers can and should take a more active role in the wellbeing of employees, in 2013 AIA Singapore launched AIA Vitality. This first-in-market science-backed wellness

Vitality in Singapore works with partners to provide real benefits and discounts to members. These include Active Rewards of \$5 Cold Storage vouchers for AIA Vitality members, clocking a minimum of 250 AIA Vitality points on physical activities every week, receiving an annual cashback when members achieve gold or platinum

USING TECHNOLOGY FOR GOOD

While spending more time online has resulted in a more sedentary lifestyle for many, digital devices are also recognised as a useful tool to encourage healthy living. AIA's 2016 Healthy Living Index Survey revealed the following:

- **64%** of Singaporeans find that digital channels such as the internet or mobile phones are useful to help them keep track of their progress and stay motivated to exercise, higher than the regional average of **60%**.
- **74%** of Singaporeans rely on the internet for information and advice on healthy food, higher than the regional average of **67%**.
- **21%** use health tracking apps on their smartphone or tablet.
- **79%** say they have taken some steps towards better health – and they welcome help to set health goals and monitor their progress.
- **80%** of Singaporeans blame their busy lifestyles for not taking steps towards healthier living – a much higher proportion than the regional average of **68%***.

*This is consistent with the Sports Index 2014 by Sport Singapore, which found that 28 in every 100 Singaporeans are inactive and the top barrier to sports participation among the sedentary is a lack of time, cited by almost four in five (77%) of them.



“No effort is too small to be rewarded. We look forward to helping more Singaporeans live healthier, happier, better lives with AIA Vitality”

Ho Lee Yen

proposition provides participants with the knowledge, tools and motivation to help them take small steps to achieve their personal health goals.

The key to AIA Vitality lies in its simplicity. At its core are three foundational steps:

1. Know your health
2. Improve your health
3. Enjoy your rewards

Aligned with the Singapore government's Healthy Living Master Plan, the AIA Vitality programme enables members to log their daily food intake, track their workouts, calculate calorie budgets, submit health check results and monitor their weight and BMI.

Further reinforcing the AIA Vitality value proposition is point three above: Celebrating #LittleHealthVictories. “No effort is too small to be rewarded,” says Ms Ho Lee Yen, Chief Marketing Officer of AIA Singapore. “We look forward to helping more Singaporeans live healthier, happier, better lives with AIA Vitality.”

In order to reward the small steps achieved on the path towards better health, AIA

AIA Vitality status on the anniversary of their membership, specially priced health screening packages, discounted gym memberships, dental assessments, travel rewards and even discounts on first year premiums for selected AIA plans. To encourage customers to improve their health, with higher AIA Vitality status, they can enjoy deeper discounts and rewards from some of AIA Singapore's partners.

While all AIA Singapore employees are automatically members of the AIA Vitality programme, the insurer is also keen to assist with the health of its customers' employees. Hence, it offers AIA Vitality to its corporate customers as well as to individual policyholders – making AIA Singapore the first and only insurer to pay AIA Vitality members as they get healthier.

Members start their journey on Bronze Vitality Status. As they get healthier and accumulate AIA Vitality Points, their AIA Vitality Status improves to Silver, then Gold and ultimately Platinum. The higher the AIA Vitality Status, the greater the rewards.

To further spread the healthy word, AIA

CORPORATE WELLNESS

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PROVEN SUCCESS

The AIA Vitality programme was launched in Singapore in 2013. However, its success overseas is already apparent. To cite just one example, US Vitality data indicates that Vitality members are less absent than non-members.

'Vitality status'

Bronze

5.67

Silver

4.06

Gold

3.93

Platinum

3.59

Average sick days per year

AIA SINGAPORE

AIA Singapore offers a wide range of products and services to ensure the physical, psychological and financial wellbeing of your employees are well looked after. Contact the AIA Singapore Corporate Solutions Team at sg.csc@aia.com for more information and let us tailor a holistic programme to suit the unique needs of your employees.

Singapore has also launched the AIA Vitality Wellness Day for corporate customers, where employees will be treated to a fun-filled day of healthy activities such as getting onto the blender bicycle and 'cycling' to make their own healthy drink, and lucky dips when they complete certain activities.

Psychological health

The emotional toll of stress, burnout and anxiety frequently make headlines in Western nations, and while psychological wellbeing is less prominent on corporate agendas in Asian cultures, AIA has seen an increasing demand for initiatives centred on this area. The AIA Vitality programme, for example, includes elements such as the Mental Wellbeing Assessment.

A holistic approach to health and financial wellbeing

AIA Singapore is the market-leading group insurance provider with over 50 years of experience in providing packaged and customised employee benefits and group insurance services to organisations and their employees in Singapore. The range of employee benefits solutions includes: Group Term Life, Group Accidental Death & Dismemberment, Group Medical, Group Dental, Group Critical Illness and Group Long Term Disability products.

Mobile technology is becoming an increasingly important part of life among Singapore's population, with approximately four in five owning a smartphone, and two in five a tablet. To stay on top of these trends, in 2015 AIA Singapore launched AIA Employee Care, a mobile app that provides employees with easy and secured access to insurance claims submission and their policy information via their Android or Apple mobile devices running on iOS 6 and above.

Employees covered by AIA Singapore under the AIA Employee Benefits Scheme can begin accessing their accounts immediately by

downloading the free app from Google Play or iTunes stores respectively. The key benefits of AIA Employee Care include:

- eClaim[^] Submission – Submit medical claim(s) through the app, without the usual paperwork in just three steps: 1) Login 2) Provide details of claim 3) Submit
- eCard^{*} – Present their eCard at any Fullerton Healthcare panel clinic
- Insurance Benefits Overview – Get an overview of their insurance benefits
- Panel Clinic Locator – Locate the panel doctors by location, district, or medical specialty based on your GPS location
- Claim Status – View your past processed claims

The time for action is now

The unhealthy lifestyles of Singaporeans have seen the country slip to number nine on AIA's 2016 Healthy Living Index among 15 nations in the region. Fortunately, Singaporeans readily admit that they can do more, are willing to take small steps to be healthier, and welcome help to improve their health. Employers play a major role – and it's not just about being altruistic either: employers stand to benefit. Indeed, the impact of a holistic wellness program like Vitality on lowering sick days and increasing employee engagement scores is well documented in South Africa and the US. For example, a Vitality Gold member is only sick 3.9 days a year as compared to a Vitality Bronze member who is sick 5.7 days per year (see graph).

"In Asia, companies are only beginning this journey, and we believe that companies following an established wellness program will see positive results. This will also help to lower the medical claims costs leading to lower insurance premiums for companies," says Alvin. "At the end of the day, our aim is to empower more individuals to lead healthier, happier and better lives with their families." **HRD**

[^]The eClaim and eCard functions are only applicable to services provided by Fullerton Healthcare.