



SUPPLEMENTARY PENSION & HEALTH CARE BENEFITS: EMPLOYEE SURVEY RESULTS

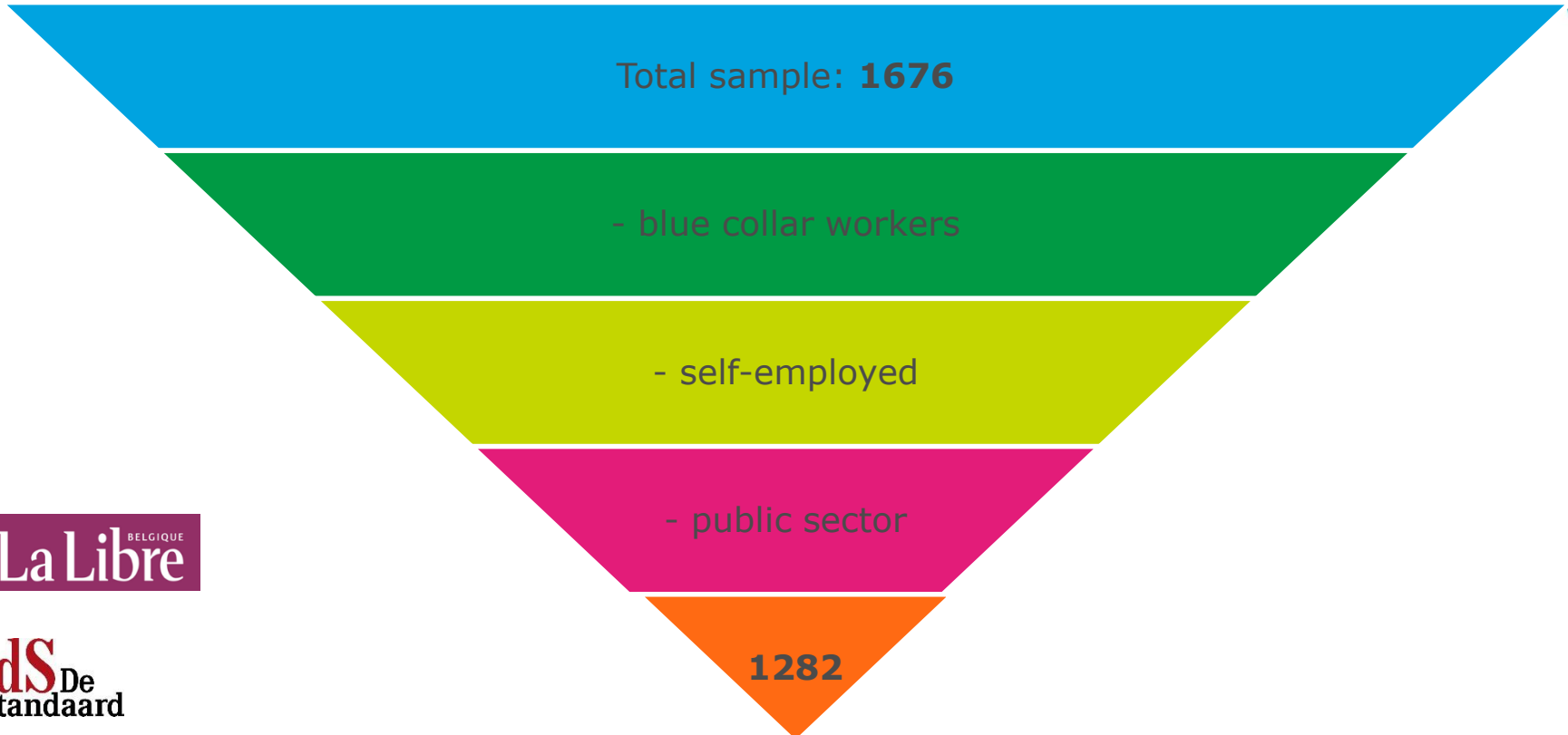
SCOPE OF THIS SURVEY

- Scope: **supplementary pension & health care benefits**
 - Supplementary pension
 - Life insurance
 - Hospitalisation insurance
 - Medical expense reimbursement
 - Income protection



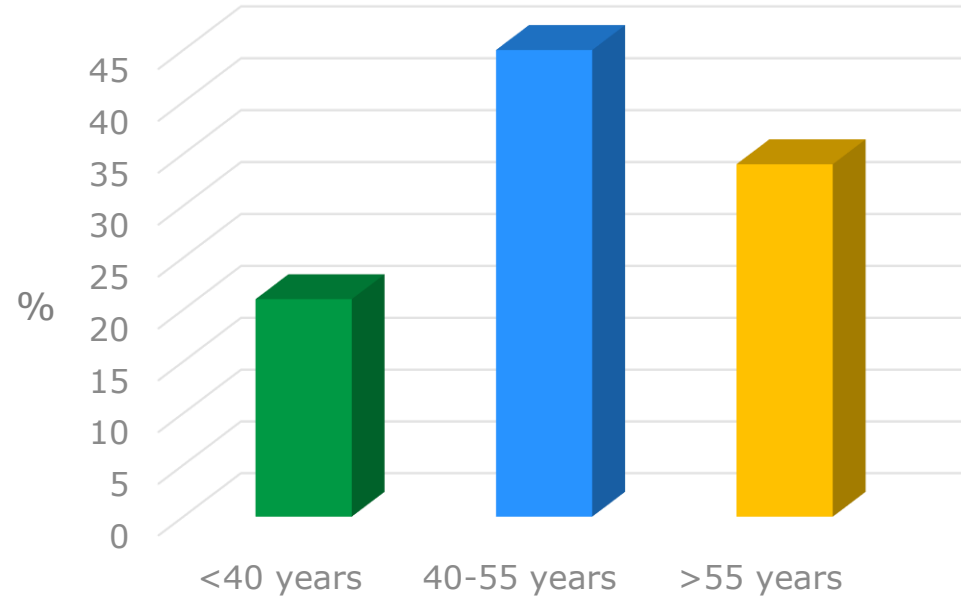
SAMPLE

SAMPLE

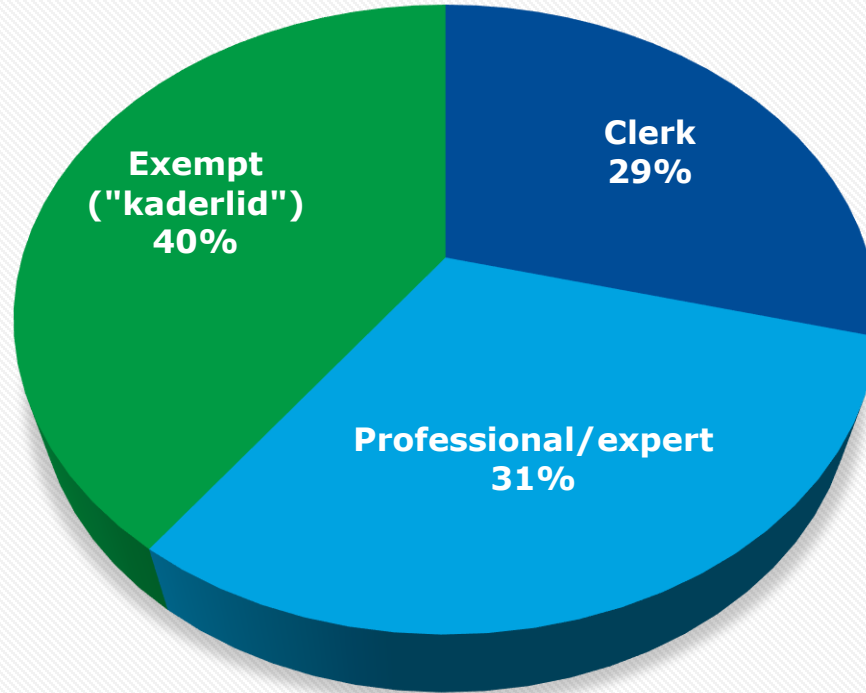


SAMPLE

N: 1282



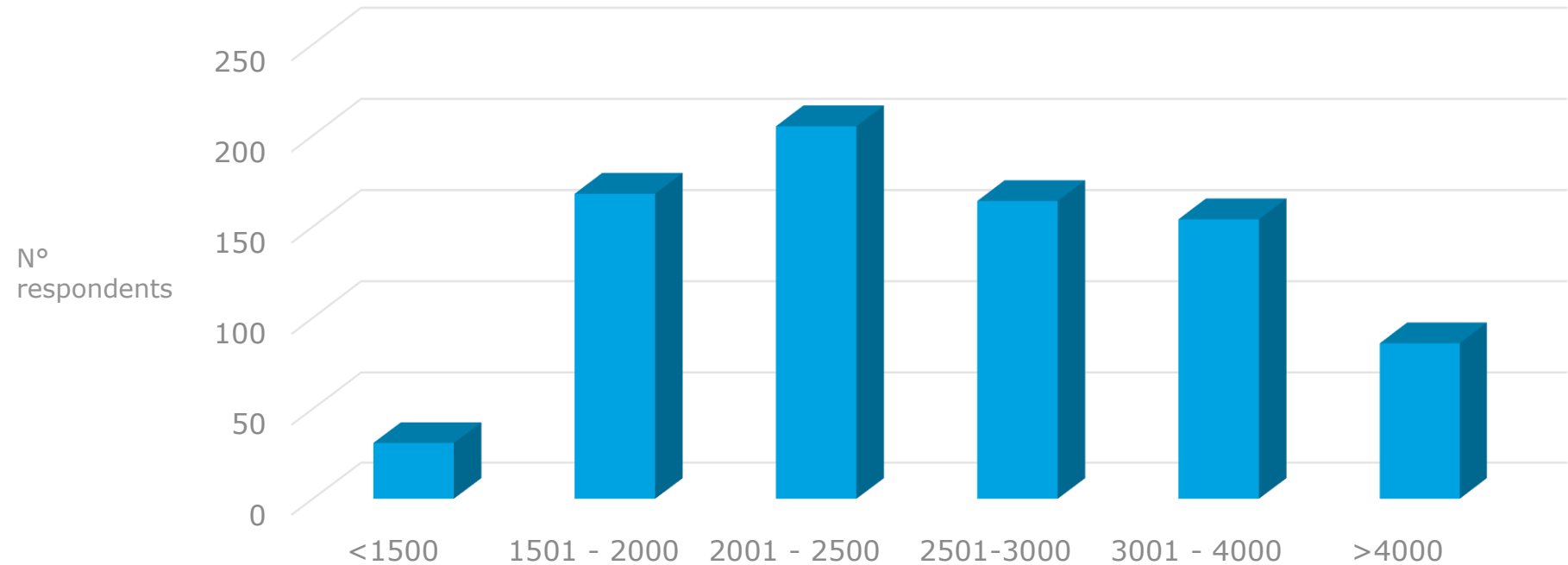
SAMPLE – JOB LEVEL



SAMPLE – NET MONTHLY WAGE

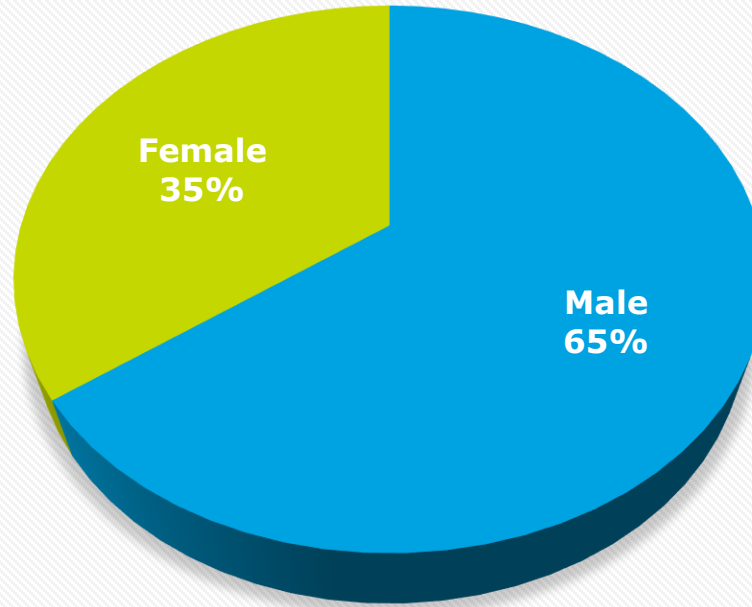
Net monthly wage (in €)

Median: 2.510 €



SAMPLE – GENDER

Gender





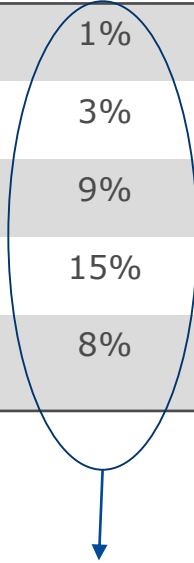
PREVALENCE OF BENEFITS

DOES YOUR EMPLOYER OFFER THIS BENEFIT?

	Yes	No	I don't know
Hospitalisation insurance	78%	20%	1%
Supplementary pension	77%	20%	3%
Life insurance	59%	32%	9%
Income protection	47%	38%	15%
Medical expense reimbursement	26%	67%	8%



90% of this group has private hospitalisation insurance



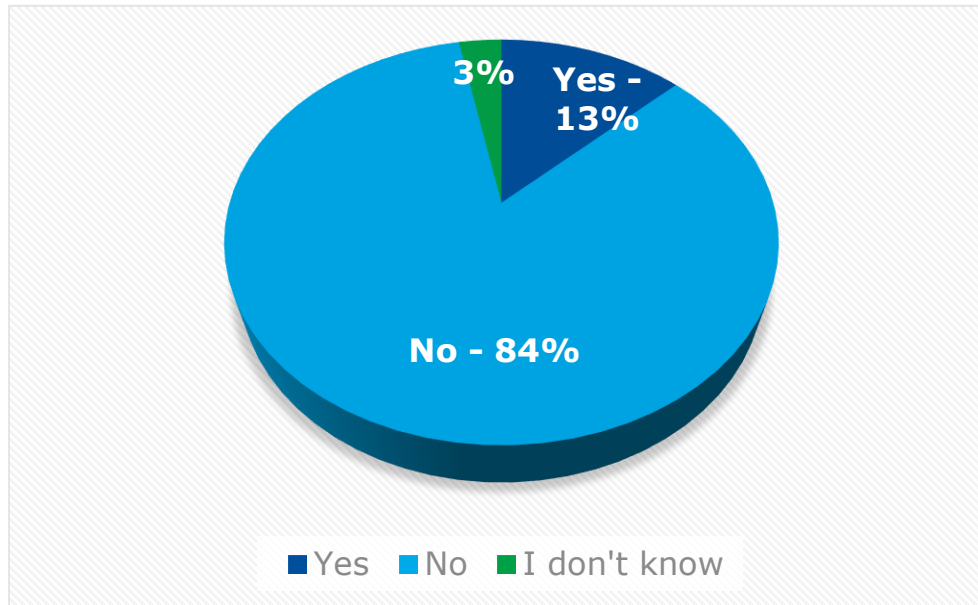
23 % indicated that they didn't know whether they had a certain benefit

DOES YOUR EMPLOYER OFFER THIS BENEFIT?

	Non-exempts	Exempts (kader)
Hospitalisation insurance	79%	87%
Supplementary pension	81%	93%
Life insurance	59%	77%
Income protection	44%	60%
Medical expense reimbursement	23%	30%
Number of benefits (average)	2,9	3,4

FLEXIBLE BENEFITS

- Do you have the opportunity to choose between benefits in the supplementary pension & health care benefits package?



FLEXIBLE BENEFITS

Statement	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
<i>I would like to choose between benefits in the supplementary pension & health care benefits package.</i>	2 %	6 %	19 %	48 %	25 %
<i>I have enough knowledge to choose between benefits in the supplementary pension & health care benefits package.</i>	3 %	18 %	17 %	42 %	20 %



BENEFITS KNOWLEDGE

KNOWLEDGE OF (SUPPLEMENTARY) PENSION

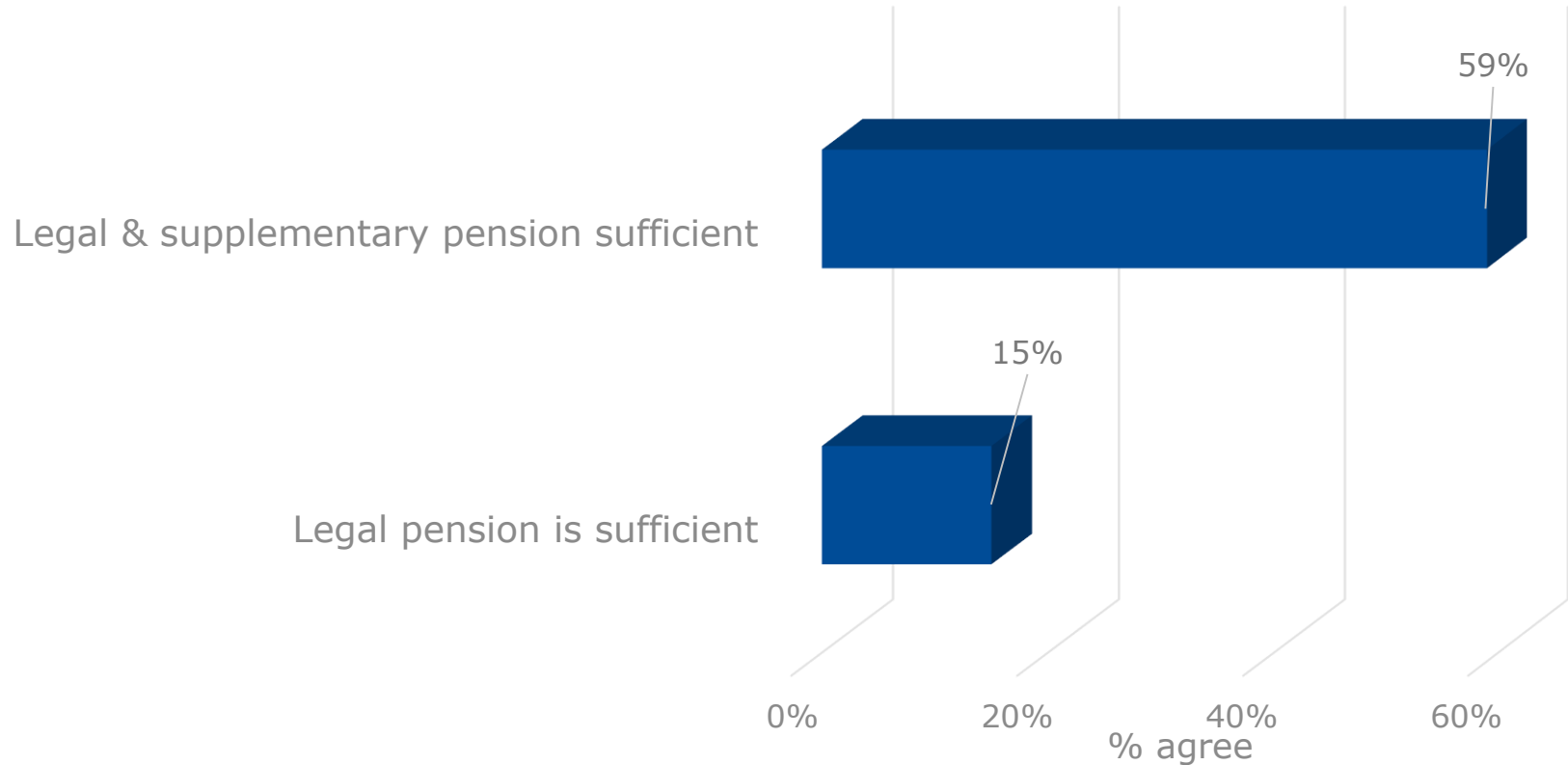
	Q25	Median (Q50)	Q75
Amount of legal pension (monthly net base)	1.200 €	1.400 €	1.500 €
Yearly contribution in supplementary pension plan	1.100 €	3.000 €	6.264 €
Yearly contribution in supplementary pension plan / yearly net wage	3 %	8 %	14 %

54% said they didn't know the answer to this question

KNOWLEDGE OF (SUPPLEMENTARY) PENSION

	Male (median)		Female (median)	
	<u>Non-exempt</u>	<u>Exempt</u>	<u>Non-exempt</u>	<u>Exempt</u>
Amount of legal pension (monthly net base)	1.400 €	1.500 €	1.200 €	1.300 €
Yearly contribution in supplementary pension plan	2.000 €	5.450 €	1.500 €	4.000 €
Yearly contribution in supplementary pension plan / yearly net wage	6 %	11 %	5 %	9 %

FINANCIAL ASPECTS OF RETIREMENT



HOSPITALISATION INSURANCE

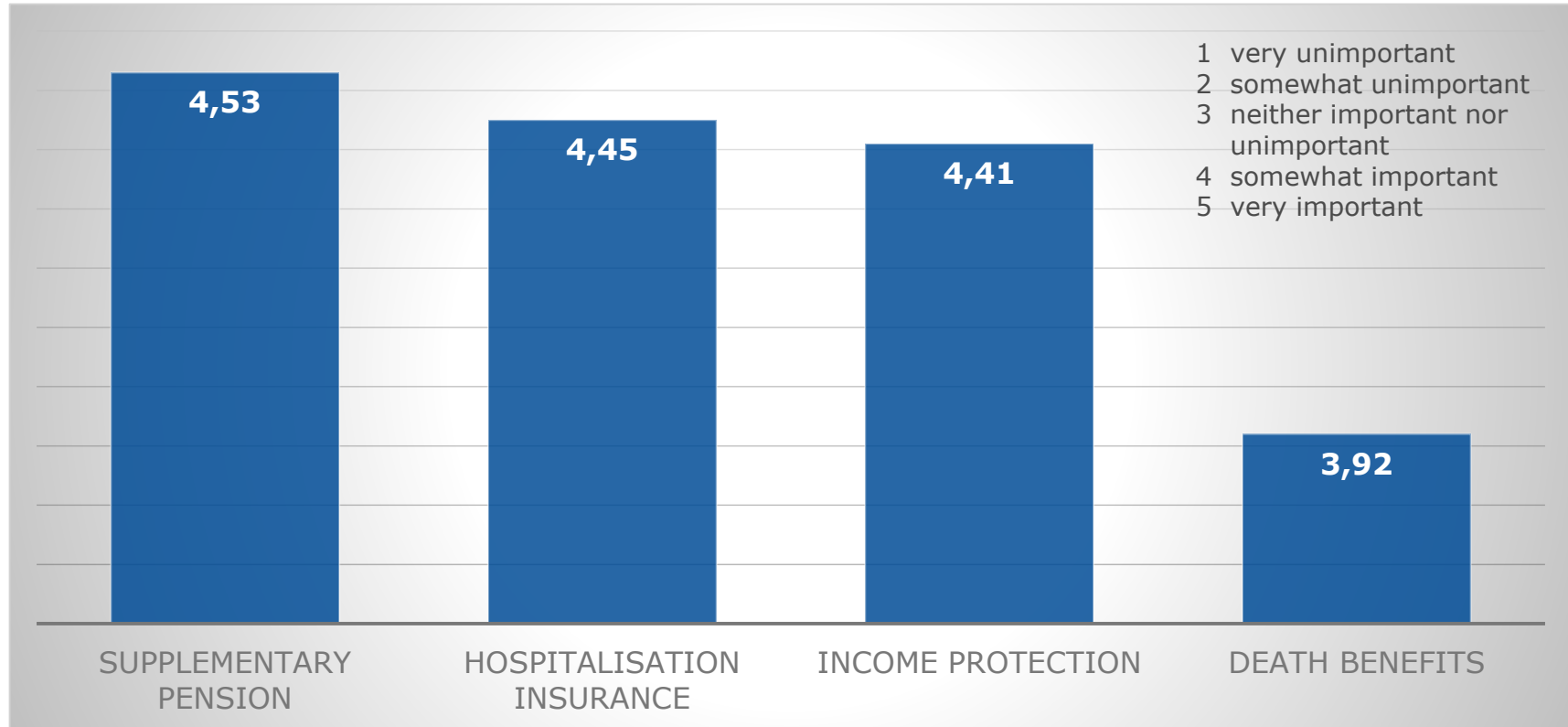
49 % don't know 1 or more covers

Guarantees & covers	Yes	No	I don't know
The insurer pays the hospital bill directly to the hospital	68 %	19 %	13 %
Reimbursement of the doctor fees and room supplements	77 %	7 %	16 %
Reimbursement of medical expenses regardless of hospitalisation in the event of a serious illness such as cancer, diabetes, ...	59 %	13 %	28 %
Reimbursement of medical expenses made abroad	51 %	12 %	37 %



IMPORTANCE

IMPORTANCE OF SUPPLEMENTARY PENSION AND HEALTH CARE BENEFITS



IMPORTANCE OF BENEFITS – JOB LEVEL

Importance = importance in current package & importance when looking for a new job

Benefits	Non-exempts	Exempts (kader)
Supplementary pension	4,44	4,67
Hospitalisation insurance	4,32	4,4
Income protection	4,04	4,13
Life insurance	3,53	3,92
Medical expense reimbursement	3,51	3,49
Total	3,97	4,12

1: very unimportant
2: somewhat unimportant
3: neither important nor unimportant
4: somewhat important
5: very important

IMPORTANCE OF BENEFITS – GENDER

Importance = importance in current package & importance when looking for a new job

Benefits	Male	Female
Supplementary pension	4,54	4,5
Hospitalisation insurance	4,35	4,33
Income protection	4,02	4,18
Life insurance	3,7	3,63
Medical expense reimbursement	3,52	3,46
Total	4,03	4,02

1: very unimportant
2: somewhat unimportant
3: neither important nor unimportant
4: somewhat important
5: very important

IMPORTANCE OF BENEFITS – AGE

Importance = importance in current package & importance when looking for a new job

Benefits	<40 years	40-55 years	>55 years
Supplementary pension	4,3	4,61	4,56
Hospitalisation insurance	4,36	4,35	4,33
Income protection	3,88	4,15	4,1
Medical expense reimbursement	3,45	3,49	3,56
Life insurance	3,31	3,81	3,75
Total	3,86	4,08	4,06

- 1: very unimportant
- 2: somewhat unimportant
- 3: neither important nor unimportant
- 4: somewhat important
- 5: very important

IMPORTANCE OF BENEFITS – FAMILY SITUATION

Importance = importance in current package & importance when looking for a new job

Benefits	Single	Cohabitant	Married
Supplementary pension	4,53	4,41	4,56
Hospitalisation insurance	4,39	4,38	4,31
Income protection	4,08	4,05	4,08
Medical expense reimbursement	3,57	3,43	3,5
Life insurance	3,25	3,63	3,88
Total	3,96	3,98	4,07

- 1: very unimportant
- 2: somewhat unimportant
- 3: neither important nor unimportant
- 4: somewhat important
- 5: very important

IMPORTANCE OF BENEFITS – CHILDREN

Importance = importance in current package & importance when looking for a new job

Benefits	No children	1-2 child(ren)	3 or more children
Supplementary pension	4,37	4,56	4,65
Hospitalisation insurance	4,33	4,33	4,39
Income protection	4	4,1	4,09
Medical expense reimbursement	3,53	3,48	3,53
Life insurance	3,15	3,86	3,94
Total	3,88	4,07	4,12

- 1: very unimportant
- 2: somewhat unimportant
- 3: neither important nor unimportant
- 4: somewhat important
- 5: very important



QUESTIONS & COMMUNICATION SATISFACTION

COMMUNICATION SATISFACTION

"I'm being very well informed about these benefits"

→ **50 %** (somewhat) agrees

"The information that I get about these benefits is clear and understandable."

→ **43 %** (somewhat) agrees

COMMUNICATION SATISFACTION

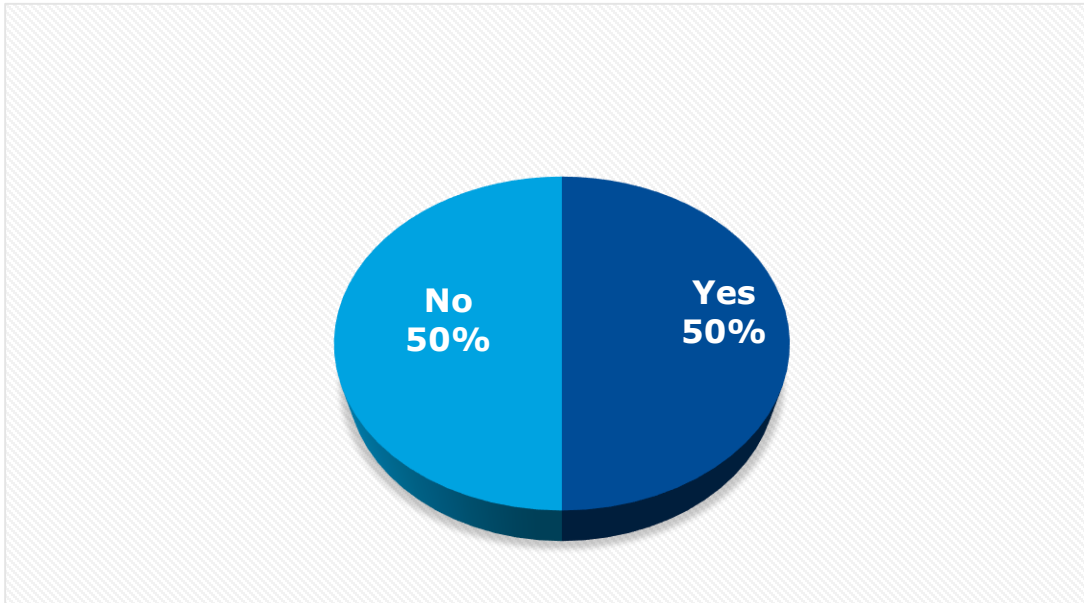
Communication satisfaction (1-5)

Age	<40 years	3,06
	40-55 years	3,17
	>55 years	3,41
Job level	Non-exempt	3,12
	Exempt	3,38
Gender	Male	3,34
	Female	3

1: totally disagree
2: somewhat disagree
3: neither agree nor disagree
4: somewhat agree
5: totally agree

QUESTIONS ABOUT BENEFITS

- Did you have any questions about your benefits in the supplementary pensions & health care benefits package the last 2 years?



QUESTIONS ABOUT BENEFITS

- Which benefits did you have questions about?

Benefits	% of people with questions
Supplementary pension	78 %
Hospitalisation insurance	51 %
Income protection	32 %
Death benefits	25 %

QUESTIONS ABOUT BENEFITS

Information source	Satisfying answer	% of people who used this information source
Insurance broker	55%	5 %
Intranet portal	49%	18 %
Insurance company	46%	27 %
HR (face to face)	45%	37 %
HR (by telephone)	39%	11 %
HR (by e-mail)	39%	25 %
Tool that transmits questions to HR	35%	7 %
Brochure	34%	18 %
Colleague	32%	30 %
Supervisor	30%	9 %
Family or friends	29%	15 %
Website or search engine	26%	36 %

COMMUNICATION SATISFACTION

Question	Totally disagree	Somewhat disagree	Neither disagree nor agree	Somewhat agree	Totally agree
I'm being very well informed about these benefits.	4 %	22 %	23 %	41 %	9 %
The information that I get about these benefits is very clear and understandable.	4 %	24 %	29 %	36 %	7 %



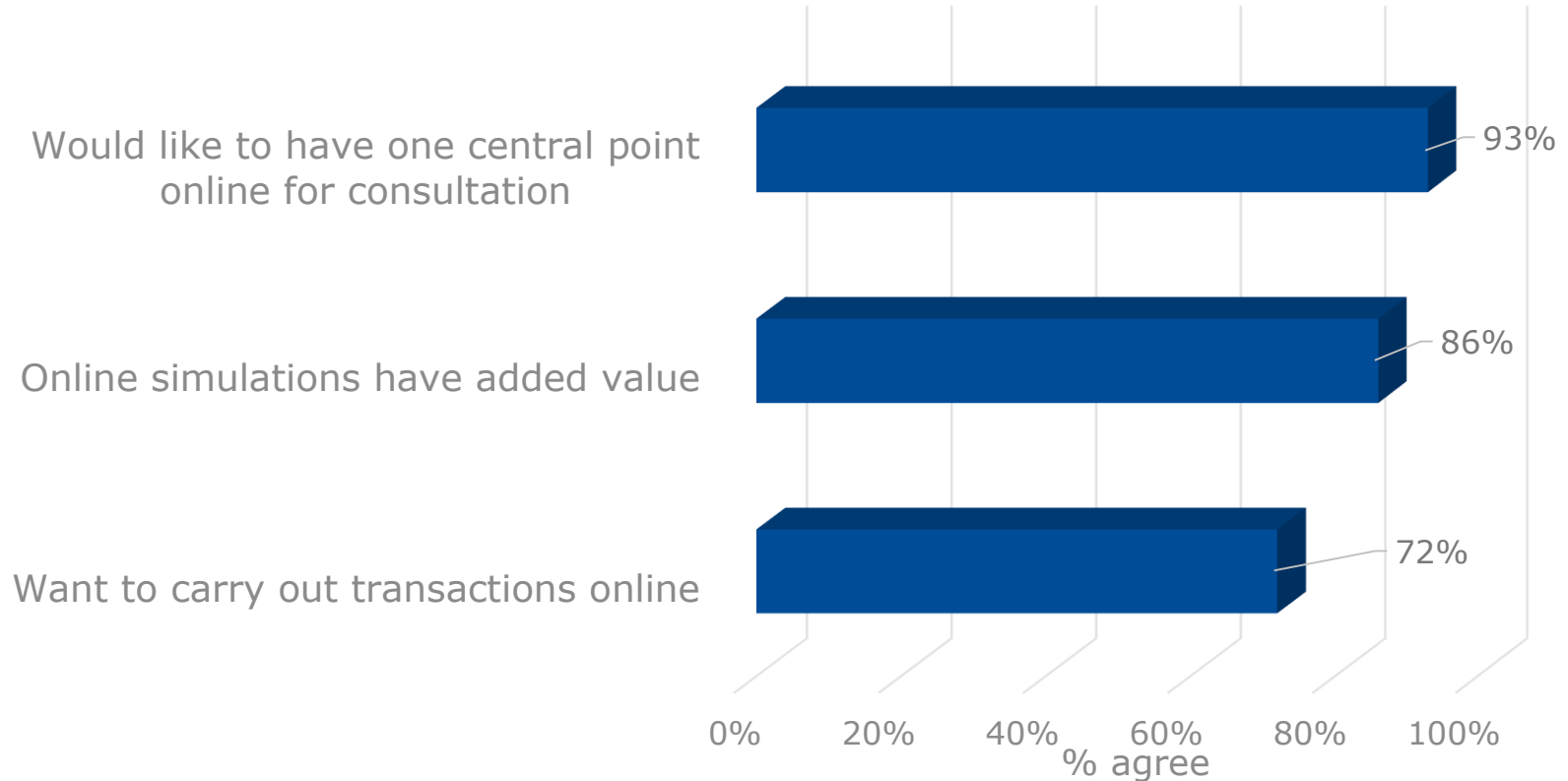
COMMUNICATION PREFERENCES

PREFERRED CHANNEL OF INFORMATION

- What would be your preferred channel of information for future questions about these benefits? Make a top 3

Information source	% of people who placed it in top 3
E-mail	69 %
Online private zone where I can consult and manage my benefits	65 %
Intranet portal	44 %
Oral (face to face)	37 %
Brochure	26 %
By telephone	16 %
Website	15 %
Mobile app	14 %
Online chat	6 %

DIGITAL



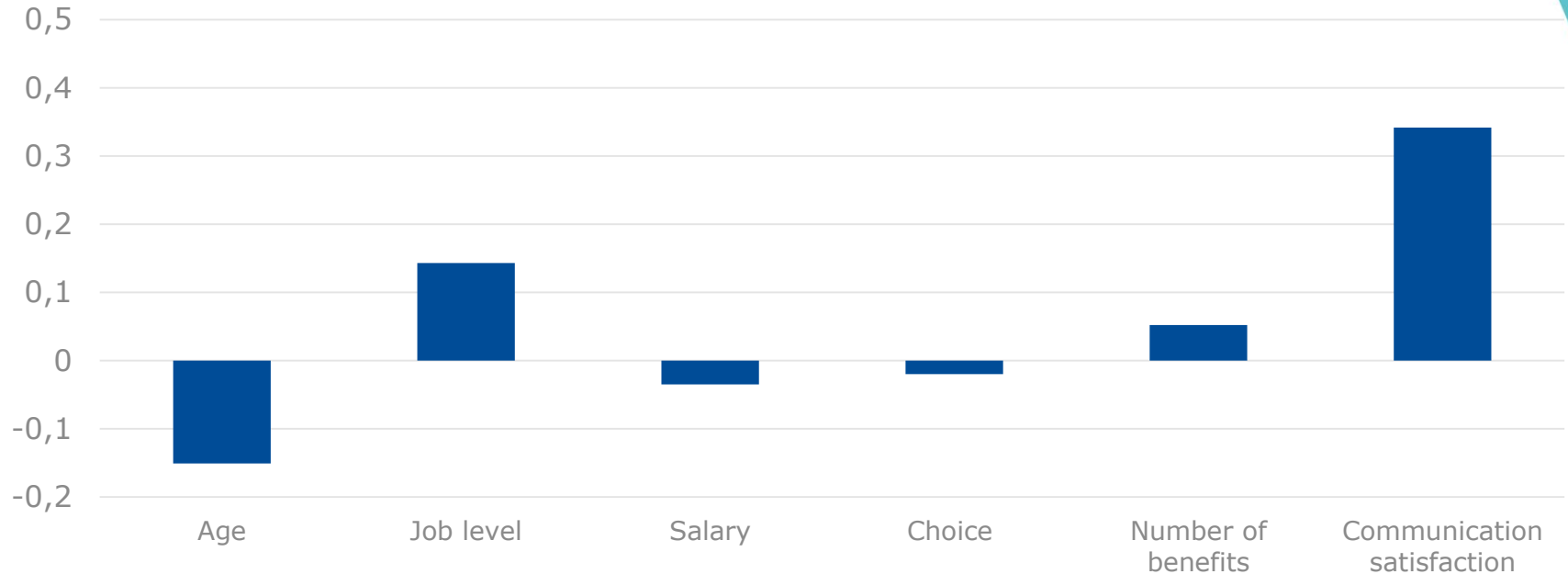
		Digital communication preference (1-5)
<u>Age</u>	<40 years	4,3
	40-55 years	4,2
	>55 years	4,2
<u>Job level</u>	Non-exempt	4,2
	Exempt	4,3
<u>Gender</u>	Male	4,2
	Female	4,3



IMPACT OF COMMUNICATION

IMPACT OF COMMUNICATION ON PERCEIVED ORGANIZATIONAL SUPPORT

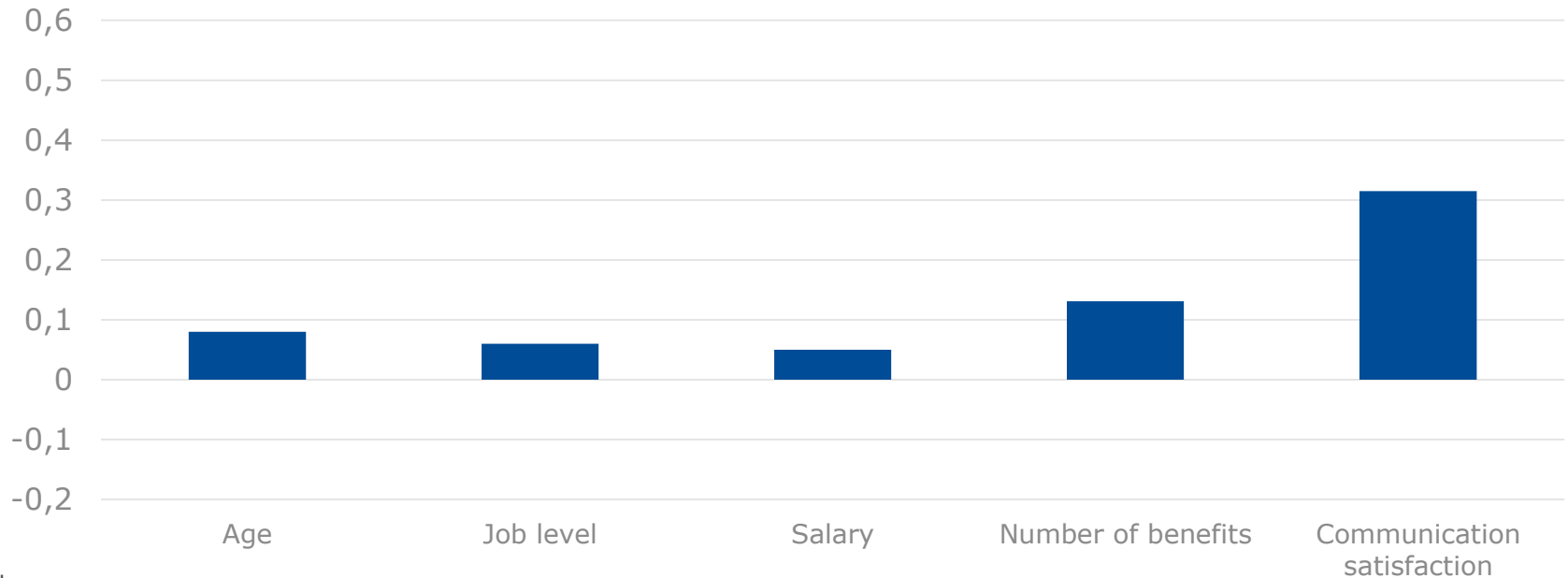
What drives perceived organizational support ('caring employer')?



Standardized
beta coefficient

IMPACT OF COMMUNICATION

What influences employees' knowledge on benefits in their package?



Standardized
beta coefficient