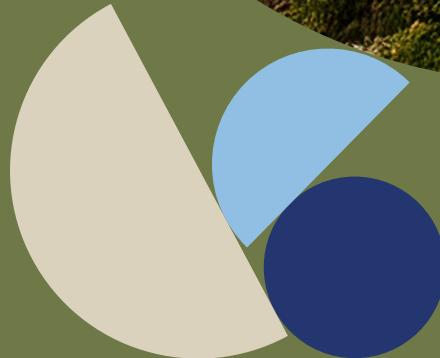


# Health & Wellbeing

## Network Capabilities

2025





# Empowering Global Health & Wellbeing

Tailored solutions for a thriving workforce

“ In today’s rapidly evolving workplace, the concept of employee benefits has shifted from a one-size-fits-all model to a more personalized approach. The modern workforce is increasingly diverse, with employees spanning different generations, lifestyles, and personal needs.

This has created a demand for benefits that go beyond the traditional packages of health insurance and retirement plans. These benefits need to be customized to meet the unique needs of individuals – from flexible working and mental health support to individual wellness programs and financial planning services. Employees expect their employer to integrate health and well-being into every aspect of their benefits, addressing not only physical health interventions but also, prevention, return-to-work initiatives, including rehabilitation, and building overall resilience.

Customized offerings not only enhance employee health and well-being but also contribute to employee satisfaction, engagement, higher retention rates, and improved productivity. Companies that prioritize personalized benefits create a supportive environment where employees can thrive, both personally and professionally.

Our local Network Partners offer a broad spectrum of health and well-being programs tailored to the specific needs of your workforce. In a joint effort with you, Zurich and our Network Partners can support the thinking process and implementation of practical, targeted health and wellbeing initiatives that address key health cost drivers while benefiting employees.

The following pages provide an overview of the current solutions available through our Network.

**Olfa Khechine**  
*Health & Wellbeing Proposition Lead at  
Zurich Global Employee Benefits Solutions (ZGEBS)*

# Health & Wellbeing Network Capabilities

## Our Solutions



### Physical Wellness

Physical Wellness emphasizes on prevention and awareness, helping employees maintain their physical health. By offering resources for early detection of health risks and promoting healthy habits, companies can empower their workforce to stay physically healthy.



### Emotional Wellness

Emotional Wellness is focused on supporting employees' mental health through a range of resources. Stress management, mindfulness practices, and psychological counseling help employees navigate emotional challenges, while resilience training provides essential tools for maintaining long-term emotional balance.



### Health Interventions & Behavioral Change Programs

These programs offer targeted solutions that empower individuals to adopt healthier habits and improve long-term wellbeing. Key focus areas include **nutrition, stress management, exercise, weight control, smoking cessation, and chronic risk reduction**.

More personalized support is offered with dedicated programs that address specific population needs:

#### Chronic Conditions Management Programs

Tailored support to individuals with long-term health conditions (e.g. diabetes, cardiovascular diseases) helping them better manage their health, enhance quality of life, and prevent health complications.

#### Women's Health

Focused on hormonal, physical, and emotional health, these programs support women through key life stages (e.g. reproductive health, menopause).

#### Men's Health

Promotes awareness and prevention around men's specific health needs, encouraging early action and healthier lifestyles.



### Financial Wellness

These solutions offer comprehensive support to enhance financial health, including financial planning workshops, retirement planning assistance, savings programs, investment education, and debt management. Tailored to meet individual needs, they empower employees to achieve financial stability and long-term security.



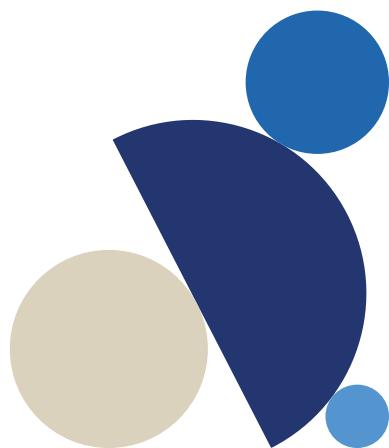
## Physical Wellness

		Health screening, health day or onsite clinic	Workplace vaccination	Cancer screenings	Health Engagement Platform / App	Fitness memberships
<b>Australia</b>	Zurich Australia					
<b>Brazil</b>	Care Plus	●	●	●	●	
	Zurich Brazil	●			●	
<b>Cambodia</b>	AIA Cambodia	●	●	●		
<b>Canada</b>	iA Financial Group				●	
<b>Chile</b>	Zurich Chile		●	●	●	
<b>China</b>	AIA China	●		●		
	Ping An Health	●		●	●	
<b>Colombia</b>	Seguros Bolívar	●	●	●	●	●
<b>Costa Rica</b>	PALIG Costa Rica	●		●		●
<b>Ecuador</b>	PALIG Ecuador	●		●		
<b>El Salvador</b>	PALIG El Salvador	●		●		
<b>France</b>	AG2R La Mondiale	●	●	●	●	●
<b>Guatemala</b>	PALIG Guatemala	●		●		
<b>Guernsey</b>	Zurich International Life Limited					
<b>Honduras</b>	PALIG Honduras	●		●		
<b>Hong Kong</b>	AIA International	●	●		●	
	BUPA	●	●	●	●	
	Zurich International Life Limited					
<b>India</b>	ICICI Lombard General Insurance	●	●	●	●	●
<b>Indonesia</b>	AIA Indonesia	●	●	●		
<b>Isle of Man</b>	Zurich International Life Limited					
<b>Italy</b>	Zurich Insurance Europe					
	Zurich Investments					
<b>Jersey</b>	Zurich International Life Limited					
<b>Luxembourg</b>	Zurich Eurolife					
<b>Malaysia</b>	AIA Malaysia	●	●	●	●	
<b>Mexico</b>	GNP Seguros	●	●		●	
	Zurich Mexico	●			●	
<b>Netherlands</b>	ElipsLife					
<b>Panama</b>	PALIG Panama	●		●		●
<b>Peru</b>	RIMAC		●		●	
<b>Philippines</b>	AIA Philippines					
<b>Singapore</b>	AIA Singapore	●	●	●	●	●
<b>Spain</b>	Cigna Spain	●	●	●		
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft					
<b>Taiwan</b>	AIA Taiwan	●			●	
<b>Thailand</b>	AIA Thailand	●	●			
<b>Turkey</b>	BUPA	●	●	●	●	
<b>UAE</b>	GIG Gulf	●	●	●	●	●
<b>United Kingdom</b>	BUPA			●	●	
	Zurich Assurance			●	●	
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●		●		
	Zurich International Life Limited					



## Emotional Wellness

		Psychological counselling skills	Stress awareness & coping	Mindfulness	Resilience training
<b>Australia</b>	Zurich Australia		●	●	●
<b>Brazil</b>	Care Plus	●	●	●	●
	Zurich Brazil	●		●	
<b>Cambodia</b>	AIA Cambodia		●	●	●
<b>Canada</b>	iA Financial Group	●	●	●	
<b>Chile</b>	Zurich Chile	●	●	●	
<b>China</b>	AIA China	●	●	●	●
	Ping An Health	●	●		
<b>Colombia</b>	Seguros Bolívar	●	●	●	●
<b>Costa Rica</b>	PALIG Costa Rica	●			
<b>Ecuador</b>	PALIG Ecuador				
<b>El Salvador</b>	PALIG El Salvador				
<b>France</b>	AG2R La Mondiale	●	●		●
<b>Guatemala</b>	PALIG Guatemala	●			
<b>Guernsey</b>	Zurich International Life Limited	●		●	
<b>Honduras</b>	PALIG Honduras	●			
<b>Hong Kong</b>	AIA International		●	●	●
	BUPA	●	●	●	●
	Zurich International Life Limited				
<b>India</b>	ICICI Lombard General Insurance	●	●	●	
<b>Indonesia</b>	AIA Indonesia	●		●	
<b>Isle of Man</b>	Zurich International Life Limited	●		●	
<b>Italy</b>	Zurich Insurance Europe				
	Zurich Investments				
<b>Jersey</b>	Zurich International Life Limited	●		●	
<b>Luxembourg</b>	Zurich Eurolife				
<b>Malaysia</b>	AIA Malaysia	●	●	●	
<b>Mexico</b>	GNP Seguros	●	●	●	●
	Zurich Mexico	●			
<b>Netherlands</b>	ElipsLife	●			
<b>Panama</b>	PALIG Panama	●			
<b>Peru</b>	RIMAC	●			
<b>Philippines</b>	AIA Philippines		●	●	
<b>Singapore</b>	AIA Singapore	●	●	●	●
<b>Spain</b>	Cigna Spain	●			
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft	●	●	●	●
<b>Taiwan</b>	AIA Taiwan	●	●		
<b>Thailand</b>	AIA Thailand	●			
<b>Turkey</b>	BUPA	●			
<b>UAE</b>	GIG Gulf	●	●	●	
	BUPA	●	●	●	
<b>United Kingdom</b>	Zurich Assurance	●	●	●	●
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●	●	●	●
	Zurich International Life Limited	●		●	





## Health Interventions & Behavioral Change Programs

		Teleconsultation	Health Risk Assessment	Smoking cessation	Nutrition	Exercise	Weight	Sleep	Stress management programs	Ergonomics	Return to work	Chronic conditions	Women's health	Men's health
<b>Australia</b>	Zurich Australia	●			●					●	●	●		
<b>Brazil</b>	Care Plus	●	●	●	●	●	●	●	●	●	●	●	●	●
	Zurich Brazil	●			●	●		●						
<b>Cambodia</b>	AIA Cambodia				●	●	●	●	●	●		●	●	●
<b>Canada</b>	iA Financial Group	●	●	●	●	●	●		●		●	●	●	●
<b>Chile</b>	Zurich Chile	●		●	●	●	●	●	●	●		●	●	●
<b>China</b>	AIA China	●	●	●	●	●	●	●	●	●	●	●	●	●
	Ping An Health	●	●		●	●	●	●			●	●	●	●
<b>Colombia</b>	Seguros Bolívar	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Costa Rica</b>	PALIG Costa Rica	●												
<b>Ecuador</b>	PALIG Ecuador	●												
<b>El Salvador</b>	PALIG El Salvador	●												
<b>France</b>	AG2R La Mondiale	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Guatemala</b>	PALIG Guatemala	●			●									
<b>Guernsey</b>	Zurich International Life Limited	●									●			
<b>Honduras</b>	PALIG Honduras	●												
<b>Hong Kong</b>	AIA International	●	●		●	●	●	●	●	●	●	●	●	●
	BUPA	●	●	●	●	●	●	●	●	●	●	●	●	●
	Zurich International Life Limited													
<b>India</b>	ICICI Lombard General Insurance	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Indonesia</b>	AIA Indonesia	●	●											
<b>Isle of Man</b>	Zurich International Life Limited	●									●			
<b>Italy</b>	Zurich Insurance Europe	●	●									●	●	●
	Zurich Investments													
<b>Jersey</b>	Zurich International Life Limited	●									●			
<b>Luxembourg</b>	Zurich Eurolife													
<b>Malaysia</b>	AIA Malaysia	●			●	●		●						
<b>Mexico</b>	GNP Seguros	●	●	●	●	●	●	●	●	●	●	●	●	●
	Zurich Mexico	●			●	●			●	●	●	●	●	●
<b>Netherlands</b>	ElipsLife	●									●			
<b>Panama</b>	PALIG Panama	●			●									
<b>Peru</b>	RIMAC	●			●		●						●	
<b>Philippines</b>	AIA Philippines	●			●	●	●	●	●	●	●	●	●	●
<b>Singapore</b>	AIA Singapore	●		●	●	●	●	●	●	●	●	●	●	●
<b>Spain</b>	Cigna Spain	●	●	●	●	●						●	●	●
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft	●			●			●	●			●		
<b>Taiwan</b>	AIA Taiwan	●	●		●		●					●		
<b>Thailand</b>	AIA Thailand				●	●		●	●	●	●			
<b>Turkey</b>	BUPA	●	●											
<b>UAE</b>	GIG Gulf	●			●					●		●		
<b>United Kingdom</b>	BUPA	●	●		●	●	●	●	●	●	●	●	●	●
	Zurich Assurance	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●	●	●	●	●	●	●	●	●	●	●	●	●
	Zurich International Life Limited	●			●	●	●	●	●	●	●			



## Chronic Conditions Management Programs

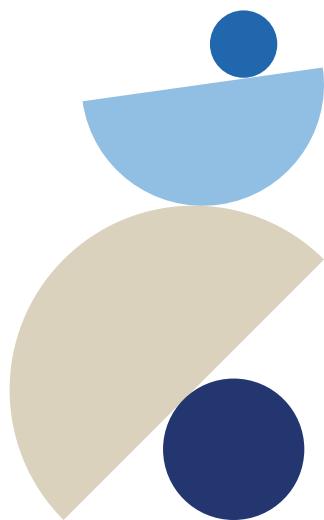
		Diabetes	Musculoskeletal conditions	Arthritis	Cardiovascular diseases	Chronic Respiratory Diseases	Chronic Kidney Disease	Auto-immune diseases	Cancers	Thyroid disorders	Neurological disorders	Mental health conditions
Australia	Zurich Australia	●	●						●			●
Brazil	Care Plus	●	●	●	●	●	●	●	●	●	●	●
	Zurich Brazil											
Cambodia	AIA Cambodia	●			●			●				●
Canada	iA Financial Group	●	●	●	●							●
Chile	Zurich Chile											
China	AIA China	●	●	●	●				●			
	Ping An Health	●			●				●			●
Colombia	Seguros Bolivar	●	●		●	●	●	●	●	●		
Costa Rica	PALIG Costa Rica	●	●		●							
Ecuador	PALIG Ecuador								●			
El Salvador	PALIG El Salvador								●			
France	AG2R La Mondiale	●	●	●	●	●	●	●	●	●	●	●
Guatemala	PALIG Guatemala	●	●		●					●		
Guernsey	Zurich International Life Limited									●		
Honduras	PALIG Honduras	●	●		●				●			
Hong Kong	AIA International				●					●		
	BUPA											●
	Zurich International Life Limited											
India	ICICI Lombard General Insurance	●	●	●	●	●	●	●	●	●	●	●
Indonesia	AIA Indonesia	●			●							●
Isle of Man	Zurich International Life Limited								●			
Italy	Zurich Insurance Europe											
	Zurich Investments											
Jersey	Zurich International Life Limited								●			
Luxembourg	Zurich Eurolife											
Malaysia	AIA Malaysia		●									●
Mexico	GNP Seguros	●	●		●				●			
	Zurich Mexico	●	●	●	●	●	●	●	●	●	●	●
Netherlands	ElipsLife											
Panama	PALIG Panama	●	●		●				●			
Peru	RIMAC									●		
Philippines	AIA Philippines	●	●	●	●	●	●	●	●	●	●	●
Singapore	AIA Singapore	●			●		●	●				●
Spain	Cigna Spain											
Switzerland	Zurich Versicherungs-Gesellschaft											●
Taiwan	AIA Taiwan				●							
Thailand	AIA Thailand											●
Turkey	BUPA	●										
UAE	GIG Gulf	●										
United Kingdom	BUPA	●		●					●			●
	Zurich Assurance											
Worldwide (Mobile Employees)	Cigna Europe	●	●	●	●	●	●	●	●	●	●	●
	Zurich International Life Limited								●			



		Health education	Fitness & Nutrition	Thyroid health	Cancer screening	Fertility	Pregnancy health	Menopause	Auto-immune diseases	Inflammatory diseases	Work-life balance	Mental health
<b>Australia</b>	Zurich Australia	●					●				●	
<b>Brazil</b>	Care Plus	●	●	●	●	●	●	●	●	●	●	
	Zurich Brazil	●				●				●	●	
<b>Cambodia</b>	AIA Cambodia	●	●	●						●		
<b>Canada</b>	iA Financial Group	●	●		●	●	●	●		●	●	
<b>Chile</b>	Zurich Chile	●	●		●						●	
<b>China</b>	AIA China	●	●	●	●	●	●	●	●	●	●	
	Ping An Health	●	●	●	●	●	●	●	●	●	●	
<b>Colombia</b>	Seguros Bolívar		●		●	●	●					●
<b>Costa Rica</b>	PALIG Costa Rica	●	●		●							
<b>Ecuador</b>	PALIG Ecuador	●	●		●							
<b>El Salvador</b>	PALIG El Salvador	●	●		●							
<b>France</b>	AG2R La Mondiale		●		●	●	●	●	●	●	●	
<b>Guatemala</b>	PALIG Guatemala	●	●		●							
<b>Guernsey</b>	Zurich International Life Limited											
<b>Honduras</b>	PALIG Honduras	●	●		●							
<b>Hong Kong</b>	AIA International	●	●				●	●		●	●	
	BUPA	●	●		●		●					
	Zurich International Life Limited											
<b>India</b>	ICICI Lombard General Insurance	●	●	●	●	●	●	●	●	●	●	
<b>Indonesia</b>	AIA Indonesia	●	●		●							
<b>Isle of Man</b>	Zurich International Life Limited											
<b>Italy</b>	Zurich Insurance Europe				●		●					
	Zurich Investments											
<b>Jersey</b>	Zurich International Life Limited											
<b>Luxembourg</b>	Zurich Eurolife											
<b>Malaysia</b>	AIA Malaysia	●	●									
<b>Mexico</b>	GNP Seguros	●	●							●	●	
	Zurich Mexico	●	●	●	●				●	●	●	
<b>Netherlands</b>	ElipsLife											
<b>Panama</b>	PALIG Panama	●	●		●							
<b>Peru</b>	RIMAC	●	●				●	●				
<b>Philippines</b>	AIA Philippines	●		●	●	●	●	●	●	●		
<b>Singapore</b>	AIA Singapore	●	●	●	●	●	●	●	●	●	●	
<b>Spain</b>	Cigna Spain	●			●		●					
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft											
<b>Taiwan</b>	AIA Taiwan	●	●								●	
<b>Thailand</b>	AIA Thailand	●										
<b>Turkey</b>	BUPA	●										
<b>UAE</b>	GIG Gulf	●			●						●	
	BUPA	●	●		●	●		●		●	●	
<b>United Kingdom</b>	Zurich Assurance	●	●	●	●	●	●	●	●	●	●	
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●	●	●	●	●	●	●	●	●	●	
	Zurich International Life Limited	●										

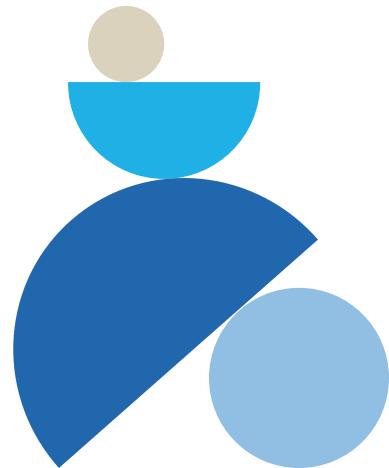


		Health education	Fitness & Nutrition	Cancer screening	Fertility	Work-life balance	Mental health
<b>Australia</b>	Zurich Australia	●					●
<b>Brazil</b>	Care Plus	●	●	●	●		●
	Zurich Brazil		●			●	●
<b>Cambodia</b>	AIA Cambodia	●	●			●	
<b>Canada</b>	iA Financial Group		●			●	●
<b>Chile</b>	Zurich Chile	●	●				●
<b>China</b>	AIA China	●	●	●		●	●
	Ping An Health	●	●	●	●	●	●
<b>Colombia</b>	Seguros Bolívar		●	●	●		●
<b>Costa Rica</b>	PALIG Costa Rica	●					
<b>Ecuador</b>	PALIG Ecuador	●					
<b>El Salvador</b>	PALIG El Salvador	●					
<b>France</b>	AG2R La Mondiale		●	●	●	●	●
<b>Guatemala</b>	PALIG Guatemala	●					
<b>Guernsey</b>	Zurich International Life Limited						
<b>Honduras</b>	PALIG Honduras	●					
<b>Hong Kong</b>	AIA International	●	●			●	●
	BUPA	●	●	●			●
	Zurich International Life Limited						
<b>India</b>	ICICI Lombard General Insurance	●	●	●	●	●	●
<b>Indonesia</b>	AIA Indonesia	●	●				●
<b>Isle of Man</b>	Zurich International Life Limited						
<b>Italy</b>	Zurich Insurance Europe			●			
	Zurich Investments						
<b>Jersey</b>	Zurich International Life Limited						
<b>Luxembourg</b>	Zurich Eurolife						
<b>Malaysia</b>	AIA Malaysia	●	●				●
<b>Mexico</b>	GNP Seguros	●	●			●	●
	Zurich Mexico		●	●			●
<b>Netherlands</b>	ElipsLife						
<b>Panama</b>	PALIG Panama	●					
<b>Peru</b>	RIMAC				●		
<b>Philippines</b>	AIA Philippines		●			●	
<b>Singapore</b>	AIA Singapore	●	●	●	●	●	●
<b>Spain</b>	Cigna Spain			●			
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft						
<b>Taiwan</b>	AIA Taiwan	●	●			●	
<b>Thailand</b>	AIA Thailand	●	●				
<b>Turkey</b>	BUPA	●		●			
<b>UAE</b>	GIG Gulf	●		●			●
<b>United Kingdom</b>	BUPA	●	●	●	●	●	●
	Zurich Assurance	●	●	●	●	●	●
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●	●	●	●	●	●
	Zurich International Life Limited	●					





		Financial planning	Retirement planning	Savings program	Investment education	Debt management
<b>Australia</b>	Zurich Australia				●	
<b>Brazil</b>	Care Plus					
	Zurich Brazil		●			
<b>Cambodia</b>	AIA Cambodia	●	●	●	●	●
<b>Canada</b>	iA Financial Group	●	●	●	●	
<b>Chile</b>	Zurich Chile	●	●	●	●	
<b>China</b>	AIA China	●	●	●	●	
	Ping An Health	●	●	●	●	
<b>Colombia</b>	Seguros Bolívar	●	●	●	●	●
<b>Costa Rica</b>	PALIG Costa Rica					
<b>Ecuador</b>	PALIG Ecuador					
<b>El Salvador</b>	PALIG El Salvador					
<b>France</b>	AG2R La Mondiale					
<b>Guatemala</b>	PALIG Guatemala					
<b>Guernsey</b>	Zurich International Life Limited					
<b>Honduras</b>	PALIG Honduras					
<b>Hong Kong</b>	AIA International	●	●	●	●	
	BUPA	●				
	Zurich International Life Limited					
<b>India</b>	ICICI Lombard General Insurance	●	●	●	●	●
<b>Indonesia</b>	AIA Indonesia		●		●	
<b>Isle of Man</b>	Zurich International Life Limited					
<b>Italy</b>	Zurich Insurance Europe					
	Zurich Investments					
<b>Jersey</b>	Zurich International Life Limited					
<b>Luxembourg</b>	Zurich Eurolife					
<b>Malaysia</b>	AIA Malaysia		●		●	
<b>Mexico</b>	GNP Seguros					
	Zurich Mexico					
<b>Netherlands</b>	ElipsLife					
<b>Panama</b>	PALIG Panama					
<b>Peru</b>	RIMAC			●	●	
<b>Philippines</b>	AIA Philippines	●	●	●	●	●
<b>Singapore</b>	AIA Singapore	●	●	●	●	●
<b>Spain</b>	Cigna Spain					
<b>Switzerland</b>	Zurich Versicherungs-Gesellschaft		●			
<b>Taiwan</b>	AIA Taiwan	●	●	●		
<b>Thailand</b>	AIA Thailand					
<b>Turkey</b>	BUPA					
<b>UAE</b>	GIG Gulf					
	BUPA					
<b>United Kingdom</b>	Zurich Assurance		●	●	●	●
<b>Worldwide (Mobile Employees)</b>	Cigna Europe	●			●	
	Zurich International Life Limited	●	●	●	●	●



# Glossary

## **Cancer screenings**

Encourage employees to take medical tests to detect potential cancer at an early stage, often before symptoms appear. Example mammogram for breast cancer, pap smear for cervical cancer, colonoscopy for colorectal cancer, and PSA tests for prostate cancer.

## **Psychological counselling**

A confidential support service offered through Employee Assistance Programs (EAP) to help employees manage stress, anxiety, depression, workplace challenges, and personal issues.

## **Workplace health day**

A preventive health initiative organized in the company premises focused on employee well-being, featuring health screenings, wellness activities, educational health sessions, and interactive workshops to encourage a healthy and engaged workforce.

## **Workplace health screening**

A preventive health initiative organized in the company premises with the support of a medical provider to offer employees access to medical check-ups and personalized medical assessment.

## **Workplace vaccination**

Provides employees with convenient access to vaccination to prevent infectious diseases like flu, hepatitis and covid-19.



For further information about our Health & Wellbeing Solutions, please contact our Zurich Global Employee Benefits Solutions team:

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