



# WELLBEING CAPABILITIES OVERVIEW

offered by the **Insurope Network**



June 2025

## WELLBEING CAPABILITIES

### Insurope Network Members' Overview

COUNTRY	LOCAL NETWORK MEMBER	RISKS RELATED PROGRAM					PRO-ACTIVE INTERVENTION					OTHERS			
		Medical checks	Fitness	Pandemic	Flu	Anti-Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Management	Return to work	Pre-employment checks	Measurement of programs' effectiveness	Employee surveys
Albania	SIGAL UNIQA Group AUSTRIA	■		■			■		■	■		■			
Antigua	Sagicor Life Inc.	■		■					■	■	■				
Argentina	Galicia Más			■											
Argentina	Life Seguros			■											
Aruba	Sagicor Life Inc.			■											
Australia	Resolution Life Australasia											■			
Austria	UNIQA Österreich Versicherungen AG		■	■	■	■		■	■	■	■	■			
Barbados	Sagicor Life Inc.	■		■				■	■	■					
Belgium	AG		■	■				■	■		■	■		■	■
Belize	Sagicor Life Inc.	■		■					■	■	■				
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina	■	■	■				■	■	■	■			■	■
Brazil	Care Plus Part of Bupa	■		■	■	■	■	■	■	■	■			■	
Brazil	Icatu Seguros			■											
Bulgaria	UNIQA Life Insurance Plc	■		■			■	■	■	■	■				
Canada	Manulife	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Chile	Vida Cámara		■		■	■		■		■				■	■
China	Ping An Annuity	■	■	■	■	■	■	■	■	■	■	■	■	■	■
China	Ping An Health Insurance Company	■	■	■				■		■					
Colombia	Seguros Bolívar	■	■	■	■	■	■	■	■	■	■		■	■	
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	■	■	■	■			■	■	■		■	■	■	
Croatia	UNIQA osiguranje d.d.	■	■	■			■								
Czech Republic	UNIQA pojišťovna, a.s.			■											
Denmark	Danica	■	■	■				■	■	■	■	■			■
Dominica	Sagicor Life Inc.	■		■					■	■	■				

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France	Groupama Gan Vie	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Germany	Alte Leipziger Lebensversicherung a.G.		■	■		■						■				■
Germany	HALLESCHE Krankenversicherung a.G.	■	■	■	■	■	■	■	■	■	■					
Greece	Interamerican Hellenic Life Insurance			■												
Grenada/Carricou	Sagicor Life Inc.	■		■					■	■	■					
Guadeloupe	Groupama Gan Vie	■	■	■			■		■			■				
Guernsey	Canada Life			■			■	■	■	■	■	■				
Hong Kong	Manulife (International) Ltd	■					■	■	■	■	■					
Hungary	UNIQA Biztosító Zrt.			■			■	■	■	■	■					
Indonesia	Allianz Life Indonesia	■	■	■		■	■	■	■	■	■					
Ireland	New Ireland Assurance Company plc			■								■				
Isle of Man	Canada Life			■			■	■	■	■	■	■				
Italy	UnipolSai Assicurazioni S.p.A.			■												
Jamaica	Sagicor Life Inc.			■												
Japan	Asahi Mutual			■			■	■	■	■	■	■	■	■	■	■
Jersey	Canada Life			■			■	■	■	■	■	■				
Kosovo	SIGAL UNIQA Group AUSTRIA (Kosovo)			■												
Latvia	ERGO Life Insurance SE, Latvian Branch			■								■				
Lithuania	ERGO Life Insurance SE			■												
Luxembourg	LALUX	■														
Malaysia	Allianz Life Insurance Malaysia Berhad			■			■	■	■	■	■					
Martinique	Groupama Gan Vie	■	■	■					■			■				
Mexico	Grupo Nacional Provincial, S.A.B.	■	■	■		■	■	■	■	■	■	■	■		■	
Monaco	Groupama Gan Vie	■	■	■					■							

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		Medical checks	Fitness	Pandemic	Flu	Anti-Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Management	Return to work	Pre-employment checks	Measurement of programs' effectiveness	Employee surveys
Montenegro	UNIQA osiguranje a.d.	■		■			■		■						
Netherlands	Nationale-Nederlanden			■											
New Zealand	Resolution Life Australasia										■				
North Macedonia	UNIQA Life ad Skopje	■					■	■	■			■			
Norway	Storebrand Livsforsikring AS			■							■				
Panama	Sagicor Life Panama			■											
Peru	Pacifico Compañía de Seguros			■			■	■		■					
Philippines	Etiqa Life		■	■	■		■	■		■					
Poland	Allianz	■	■		■	■	■								
Poland	UNIQA			■											
Portugal	Generali Seguros (Tranquilidade)			■											
Puerto Rico	Prudential						■	■	■	■	■	■		■	
Romania	UNIQA Asigurari de Viata S.A.	■		■	■										
Serbia	UNIQA životno osiguranje Beograd a.d.o.	■		■			■	■							
Singapore	HSBC Life (Singapore) Pte Ltd	■		■	■			■	■	■	■		■		
Slovakia	UNIQA poisťovňa, a.s.			■											
South Africa	Sanlam		■	■								■			
Spain	España S.A. Compañía Nacional de Seguros			■											
St. Kitts	Sagicor Life Inc.	■		■				■	■	■					
St. Lucia	Sagicor Life Inc.			■											
St. Vincent	Sagicor Life Inc.	■		■				■	■	■					
Sweden	SPP			■			■	■	■	■	■	■			
Switzerland	Baloise Life Ltd			■			■	■	■	■	■	■	■		
Taiwan	KGI Life Insurance	■	■	■	■	■	■	■	■	■	■	■	■	■	

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		Medical checks	Fitness	Pandemic	Flu	Anti-Smoking	Travel health	Wellbeing	Health Promotion	Personal Health	Stress Management	Return to work	Pre-employment checks	Measurement of programs' effectiveness	Employee surveys
Thailand	Allianz Ayudhya	■	■	■	■			■	■	■					
Trinidad & Tobago	Sagicor Life Inc.	■		■					■	■	■				
Tunisia	STAR Assurances	■									■	■		■	■
Turkey	AXA Sigorta	■		■			■			■					
Ukraine	UNIQA			■											
U.S.A.	Prudential						■	■	■	■	■	■		■	
United Kingdom	BUPA UK	■	■	■	■	■	■	■	■	■	■	■	■	■	■
United Kingdom	Canada Life			■				■	■	■	■	■			
Vietnam	Baoviet	■		■	■			■	■	■	■				
EXPATS/TCN SOLUTIONS	BUPA Global	■		■		■		■	■	■	■	■	■	■	■

## FIRST PILLAR

### Education and Awareness

This pillar focuses on learning, using a variety of communication tools designed to increase health literacy and knowledge. The goal is to help individuals assess their own health by creating awareness of targeted behaviors that they can adopt or change, as necessary.

COUNTRY	LOCAL NETWORK MEMBER	Flyers / Newsletters	Text Messages (SMS)	Short Video Campaigns	Wellness Calendar	Wellness Toolkit / Health Information Packs	Whitepaper Distribution	Webinar / Wellness Talks	Informational Web Service	Wellness Engagement Platform	Health Risk Assessment (HRA)	Health Fairs Seminars
Albania	SIGAL UNIQA Group AUSTRIA			■					■			
Barbados	Sagicor Life Inc.	■			■	■		■		■	■	■
Belgium	AG	■				■		■	■	■	■	
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina			■					■			
Brazil	Care Plus by BUPA	■		■			■	■	■			
Bulgaria	UNIQA Life Insurance Plc	■				■					■	
Canada	Manulife	■	■	■	■	■	■	■	■	■	■	■
Chile	Vida Cámara	■		■	■	■		■	■			■
China	Ping An Annuity	■	■	■	■	■	■	■	■	■	■	■
China	Ping An Health Insurance Company									■		
Colombia	Seguros Bolívar	■			■				■		■	■
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	■		■	■	■		■			■	■
Denmark	Danica							■	■	■		■
France	Groupama Gan Vie	■	■	■	■	■		■	■	■	■	■
Germany	Alte Leipziger Lebensversicherung a.G.				■			■	■			
Germany	HALLESCHE Krankenversicherung a.G.	■							■			
Greece	Interamerican Hellenic Life Insurance	■										
Guernsey	Canada Life	■			■	■		■	■	■	■	
Hong Kong	Manulife (International) Ltd							■				
Hungary	UNIQA Biztosító Zrt			■							■	
Indonesia	Allianz Life Indonesia	■						■				
Isle of Man	Canada Life	■			■	■		■	■	■	■	
Japan	Asahi Mutual	■	■	■		■	■		■	■	■	■
Jersey	Canada Life	■			■	■		■	■	■	■	
Mexico	Grupo Nacional Provincial, S.A.B.	■		■	■			■	■	■	■	
Montenegro	UNIQA osiguranje					■			■		■	
Serbia	UNIQA životno osiguranje Beograd a.d.o.					■			■		■	
Switzerland	Baloise Life Ltd	■									■	■

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COUNTRY	LOCAL NETWORK MEMBER	Flyers / Newsletters	Text Messages (SMS)	Short Video Campaigns	Wellness Calendar	Wellness Toolkit / Health Information Packs	Whitepaper Distribution	Webinar / Wellness Talks	Informational Web Service	Wellness Engagement Platform	Health Risk Assessment (HRA)	Health Fairs Seminars
Tunisia	Star Assurances								■			■
Turkey	AXA Hayat									■	■	
Turkey	AXA Sigorta			■						■	■	
United Kingdom	BUPA UK	■	■	■	■	■	■	■	■	■	■	■
United Kingdom	Canada Life	■			■	■		■	■	■	■	
EXPATS/TCN SOLUTIONS	BUPA Global	■		■	■	■		■	■	■	■	■

## SECOND PILLAR

### Prevention and Screening

This pillar focuses on encouraging potentially asymptomatic individuals to know their own risk of getting certain diseases or conditions. The goal is to help individuals with those risk factors receive additional early preventive interventions.

COUNTRY	LOCAL NETWORK MEMBER	Biometric Screening	Cancer Screening/ Vaccine (Mammo- gram, Skin Cancer, Prostate Screening)	Dental Health	Flu Shot Campaign	Fitness screening (Body Fat Analysis)	Other Screenings (Mental, Posture, Eye & Ear, Etc)	Wellness Checks for Men/Women/Baby/ Healthy Pregnancy	Health Kit Package
Albania	SIGAL UNIQA Group AUSTRIA		■	■		■	■	■	■
Barbados	Sagicor Life Inc.	■				■	■	■	■
Belgium	AG					■	■		
Bulgaria	UNIQA Life Insurance Plc	■	■	■		■	■	■	
Canada	Manulife	■			■	■	■	■	
Chile	Vida Cámara		■			■	■	■	
China	Ping An Annuity	■	■	■	■	■	■	■	■
China	Ping An Health Insurance Company		■			■	■		
Colombia	Seguros Bolívar	■	■	■		■	■	■	
Costa Rica	Aseguradora del Istmo (Adisa), S.A.	■	■	■	■	■	■		■
France	Groupama Gan Vie		■	■	■		■	■	■
Germany	HALLESCHE Krankenversicherung a.G.		■	■			■	■	
Hong Kong	Manulife (International) Limited		■	■		■	■	■	
Hungary	UNIQA Biztosító Zrt	■					■	■	
Indonesia	Allianz Life Indonesia		■		■	■			
Japan	Asahi Mutual					■	■	■	■
Mexico	Grupo Nacional Provincial, S.A.B.	■		■				■	
Montenegro	UNIQA osiguranje a.d.	■		■				■	
North Macedonia	UNIQA Life ad Skopje						■		
Poland	Allianz		■						■
Romania	UNIQA Asigurari de Viata			■					
Taiwan	KGI Life Insurance Co., Ltd						■	■	
Serbia	UNIQA životno osiguranje Beograd a.d.o.	■		■				■	
Singapore	HSBC Life (Singapore) Pte Ltd					■		■	
South Africa	Sanlam		■						
Thailand	Allianz Ayudhya				■				
Turkey	AXA Sigorta	■		■					
United Kingdom	BUPA UK	■	■	■	■		■	■	
EXPATS/TCN SOLUTIONS	BUPA Global	■	■	■	■			■	

## THIRD PILLAR

### Health Intervention Programs

This pillar focuses on targeting specific individuals who have already been diagnosed with certain targeted diseases. The goal is to help these individuals, minimize the negative consequences of their disease, and prevent further complications.

COUNTRY	LOCAL NETWORK MEMBER	Employee Assistance Programs (EAP)	Physical Activity Programs (Exercise and Activity Campaigns, Marathons)	Chronic Case Management (Asthma, Diabetes, CVD, etc)	On-site Clinics	Pollution Management
Albania	SIGAL UNIQA Group AUSTRIA				■	
Belgium	AG	■	■			
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina		■			
Bulgaria	UNIQA Life Insurance Plc	■				
Canada	Manulife	■	■	■	■	
Chile	Vida Cámara				■	
China	Ping An Annuity	■				
China	Ping An Health Insurance Company		■			■
Costa Rica	Aseguradora del Istmo (Adisa), S.A.		■	■	■	■
Colombia	Seguros Bolívar	■	■	■	■	
France	Groupama Gan Vie	■		■		■
Germany	HALLESCHE Krankenversicherung a.G.			■		
Guernsey	Canada Life	■				
Hong Kong	Manulife (International) Limited	■				
Isle of Man	Canada Life	■				
Japan	Asahi Mutual	■	■	■	■	■
Jersey	Canada Life	■				
Mexico	Grupo Nacional Provincial, S.A.B.	■		■		
Montenegro	UNIQA osiguranje a.d.	■	■			
Norway	Storebrand	■				
Poland	Allianz Poland		■			■
Puerto Rico	Prudential	■		■		
Serbia	UNIQA životno osiguranje Beograd a.d.o.	■	■			
Sweden	SPP	■	■	■		
Switzerland	Baloise Life Ltd	■				
Taiwan	KGI Life Insurance			■		
Tunisia	Star Assurances	■		■		
Turkey	AXA Sigorta					
U.S.A.	Prudential	■		■		
United Kingdom	BUPA UK	■	■	■	■	
United Kingdom	Canada Life	■				
EXPATS/TCN SOLUTIONS	BUPA Global	■				

## FOURTH PILLAR

### Behavior Modification Programs

This pillar focuses on altering behavior that has a direct impact on health status. Steps may involve lifestyle changes (e.g. eating better and exercising) as well as medical changes (e.g. regular testing of blood pressure and cholesterol).

COUNTRY	LOCAL NETWORK MEMBER	Obesity/ Nutrition & Weight Loss/Healthy Eating (On-site Vending Machines)	Telephonic Wellness Coaching/ Guidance	Incentive Campaigns/ Gym Subsidies/ Coaching/Guidance Certificates	Anti-Smoking Campaign / Substance Abuse
Barbados	Sagicor Life Inc.	■			
Belgium	AG	■			
Bosnia and Herzegovina	UNIQA Bosnia / Herzegovina			■	
Brazil	Care Plus by Bupa	■		■	
Canada	Manulife	■	■	■	■
Chile	Vida Cámara				■
China	Ping An Annuity		■		■
China	Ping An Health Insurance Company				■
Colombia	Seguros Bolívar	■			■
Costa Rica	Aseguradora del Istmo (Adisa), S.A.		■	■	
France	Groupama Gan Vie		■		■
Germany	HALLESCHE Krankenversicherung a.G.		■		■
Guernsey	Canada Life		■	■	
Isle of Man	Canada Life		■	■	
Japan	Asahi Mutual	■	■	■	■
Jersey	Canada Life		■	■	
Mexico	Grupo Nacional Provincial, S.A.B.		■		■
Norway	Storebrand		■		
Poland	Allianz	■			
Puerto Rico	Prudential		■		■
Sweden	SPP	■	■	■	■
Thailand	Allianz Ayudhya	■			
United Kingdom	BUPA UK	■	■	■	■
United Kingdom	Canada Life		■	■	
United States	Prudential		■		■
EXPATS/TCN SOLUTIONS	BUPA Global	■	■		■

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