

A young woman with long blonde hair is smiling and talking on a mobile phone. She is wearing a dark top and a brown, textured cardigan. The background is a blurred crowd of people. A large red diagonal shape cuts across the image from the top right to the bottom left, serving as a background for the text.

# Protecting your staff around the world

**EMPLOYEE BENEFITS**  
Global Protection Plans

# “You can’t predict the future but you can prepare it” - M. Blondel

Our world is on the move, your company is globalizing, employing and sending talents all over the world. Managing mobility is a challenge for a Human Resources department and raises many questions:

- How do financial, social and insurance specific conditions change when an employee moves from one country to another?
- Are employees entitled to certain benefits under the social insurance system in the new country of residence? And, if so, under what terms?
- Are all mobile employees adequately covered regardless of their present country of residence?

You should not have to worry about all these questions. At AXA Luxembourg, we want you to run your business without distraction and do what you do best, it is why we have implemented an international protection plan to make life easier for you and your expatriate employees.



## Global Protection Plans: security without borders choosing AXA

### AXA as a unique point of contact to support you

As a multinational with mobile workforce, we believe that you need to cooperate with a **unique and experienced insurance partner** as we can provide your expatriates with protection, retirement savings as well as health plans.

### Expertise and experience

Choosing to work with AXA Luxembourg means benefiting from **the strength and innovation of the AXA Group**.

We cover more than 35.000 employees and have a **dedicated team** based in Luxembourg at your service to help you manage your Protection Plan. We support you with a **day to day management of the plan** and assist your members with any queries related to the plan you have implemented.

### Trust as a key pillar of our relationship

Our objective is simple: we want to build with you a **relationship of trust** and accompany you with constant innovation within our insurance solutions. When living in different countries, your expatriates want to be sure that someone is looking out for them and their family; this is why our major focus is based on **ongoing financial security in the event of death or disability**.

### Tailor-made solutions

Globally compliant, our products are **fully tailored and flexible** to match with your needs:

- Choice of benefits and benefits levels;
- Different employee categories;
- Choice of waiting periods, payment duration frequency (lump sum or annuity);
- Definition of disability threshold;
- Pooling possibilities;
- Wide choice of assistance options and services to support you and your employees in all situations.

### Easiness and quality of service

We have developed **e-services to position** our capabilities **within niche segments and** ensure the **efficiency of the service** delivery. Our plan goes together with a performing **multilingual website** (French, English, German). It is supported by multiple functionalities in order to guarantee an efficient communication, smooth administration and the most important 24/7 control over the Protection plan.



## An attractive, simple and flexible protection package for your expatriate employees

✓ Our offer includes a wide choice of life, disability and income protection benefits

Life Insurance	Disability and Income Protection Insurance
<p>A protection solution against the loss of income for the employee's family in case of death of the insured.</p>	<p>A protection solution against the loss of income for the employee due to a short to long-term illness or disability. Coverages only available when combined with Group Life cover.</p>
<p style="text-align: center;"><b>Basics</b></p>	<p style="text-align: center;"><b>Options</b></p>
<p>Benefits in the event of death due to illness or accident:</p> <ul style="list-style-type: none"> <li>• <b>Group life (lump sum payment)</b></li> </ul>	<p>Benefits paid if the employee must stop working temporarily or permanently due to illness or accident:</p> <ul style="list-style-type: none"> <li>• <b>Long Term Disability Income</b> (for partial or total disability, annuity pension payment for a period of time as a salary loss compensation. Waiting period apply);</li> <li>• <b>Total Permanent Disability</b> (lump sum payment in the event of complete and permanent disability);</li> <li>• <b>Accidental dismemberment</b> (lump sum payment in the event of the loss of a limb);</li> <li>• <b>Long Term Disability Income partner</b> (annuity pension for non-working partner in case of partial or total disability);</li> <li>• <b>Waiver of premiums</b> (continuation of protection premium payment in case of disability);</li> <li>• <b>Waiver of savings premium</b> (continuation of savings contributions in case of disability).</li> </ul>
<p style="text-align: center;"><b>Options</b></p>	
<p>Optional coverages only available when combined with Group Life cover:</p> <ul style="list-style-type: none"> <li>• <b>Accidental death</b> (supplementary lump sum payment in the event of death due to an accident);</li> <li>• <b>Group Life partner</b> (lump sum payment in the event of death of accompanying partner);</li> <li>• <b>Surviving spouse's annuity</b> (annuity payment in the event of death, up to 65 years old included);</li> <li>• <b>Orphan's annuity</b> (annuity payment in the event of death, up to 21 years old included).</li> </ul>	



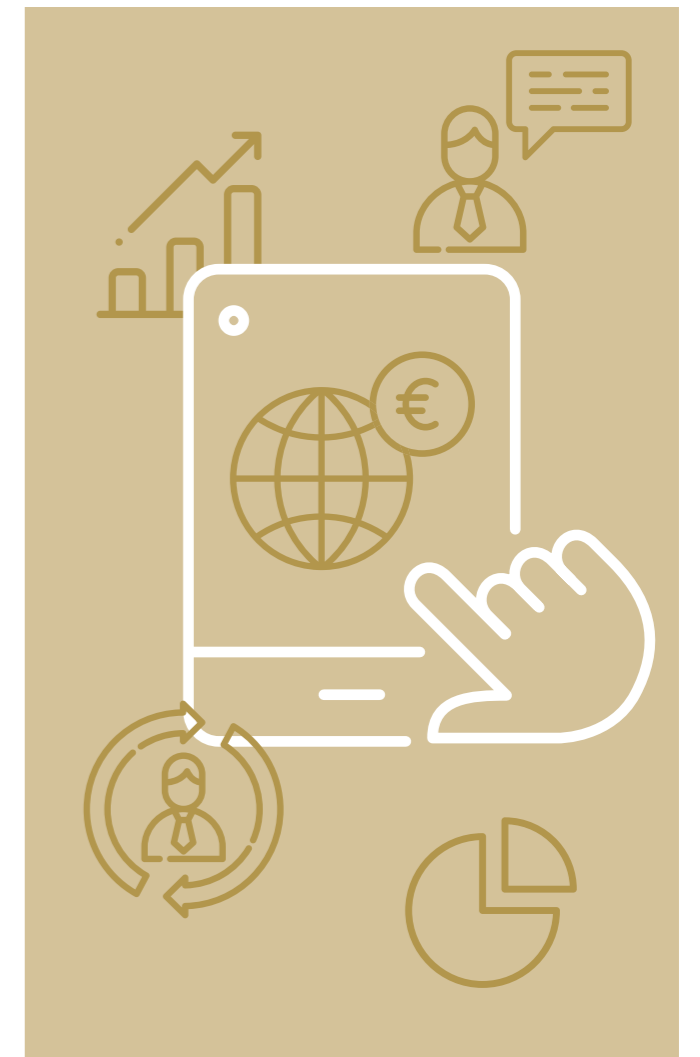
## With AXA, you have access to a full range of services to simplify your day to day tasks and create value for your employees

### The advantages for an HR department: simplify your administration process

- A dedicated Administrator and Account Manager will answer all your questions and partner with you to manage your AXA Global Protection Plan optimally;
- The possibility to consult statements, reporting, upload and download documents in a secure way, consult invoices and status of payments via the online tool EBN (Employee Benefits Network).

### Trusted support for your employees

- A multilingual team able to answer all the questions your employees might have regarding their protection contract and benefits in place;
- Each member will be able to consult different information on their protection benefits and procedures, to request documents in an efficient way;
- Access to a clear documentation explaining the solution and its process so your employees know how to benefit from their Protection cover;
- Secure Medical Selection Process –to avoid long processes and accelerate the employees application journey.



# The + of AXA our priority: to protect your interests and the ones of your expatriates

Protection is our instinctive impulse but for us within AXA it is a **vocation**. Protect and facilitate, each day, the life of millions of people is at the **heart of our mission**.

Prevent risk to avoid them from occurring, support people when difficulties occur, support our customers over the long term: at AXA, protection is a **continuing commitment**, which requires our ongoing attention.

## Our strengths :

- **Simplicity:** a dedicated team to help you implement the **best solution** for you and guide you throughout the duration of your contract;
- **Listening:** we propose **solutions adapted to your needs and goals**;
- **Expertise:** the **strength of AXA Group**, first insurance brand worldwide with more than 100 million clients and covering all the insurance businesses (life and non-life business, savings, retirement, health) and investment management;
- **Reliability:** you can count on AXA everywhere you are **both in terms of savings, protection and global health**. Note that as AXA's global healthcare specialist, we give access to over 1 million healthcare facilities worldwide. So wherever you're based, however complex your business is, we can put together a plan to match your needs.



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## We are here to help

Client Service

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