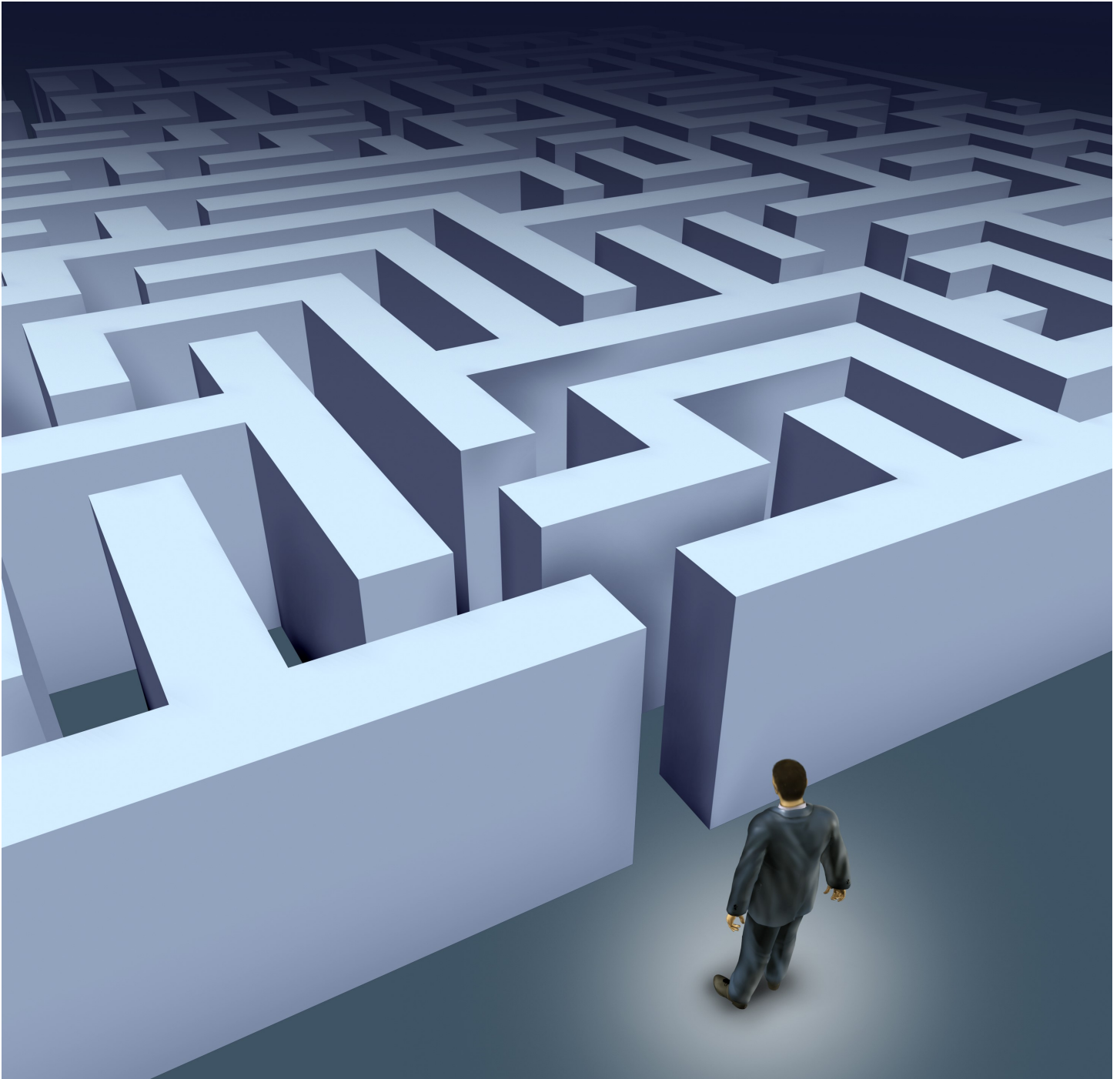


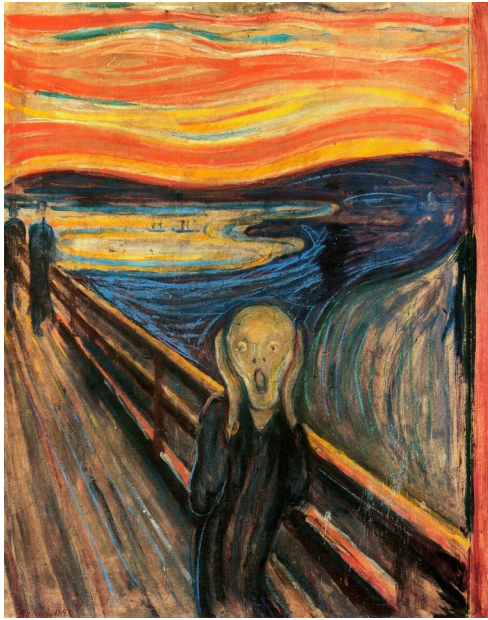
# INTERNATIONAL EMPLOYEE BENEFITS

Navigating multinational employee benefits can be difficult. We can help.



accesseHR  
INSURANCE SERVICES

## THE GLOBAL BENEFITS CHALLENGE



Surveys have shown that more and more multinationals want to exercise control over their worldwide benefits programs at the Home Office level. The principal objectives are to manage costs and ensure compliance and competitiveness of their local benefits plans in each country. For most companies, this is easier said than done.

In today's rapidly changing benefits environment HR and Benefits managers at multinational companies often face difficulties gathering and maintaining an inventory of their local benefits arrangements around the world. In addition, they may not have adequate staff and resources to cope with all the demands of managing their benefits plans in compliance with local laws and regulations. Some of the most common challenges include:

- Understanding current benefits exposures and arrangements around the world
- Auditing benefits arrangements to ensure ongoing compliance, competitiveness and cost effectiveness
- Maintaining internal parity and consistency of benefits across countries and business units
- Managing the local and global benefits renewal process
- Identifying and vetting local vendors
- Monitoring and adapting to new laws and regulations
- Accomplishing all of the above while staying within budget

If you are facing these challenges in your organization, we can help. Thanks to our strategic partnership with Globex International Group, we can offer you all the advantages of a true global benefits capability, centrally managed and coordinated under one roof.

## ABOUT GLOBEX INTERNATIONAL

Founded in 1993, Globex is an international employee benefits, insurance and risk management consulting firm. They specialize in helping multinationals understand, assess and manage their global and local employee benefits plans around the world.

Through Globex we have access to:

- A dedicated team whose members have over 200 years of international experience.
- A wide range of international insurance and employee benefits consulting services.
- An extensive servicing network of brokers throughout North America and around the world.
- Assistance with the implementation and ongoing management of your overseas benefits plans.



By partnering with Globex, we can provide our clients with a fully integrated employee benefits solution, including both the domestic and international benefits.

## GLOBAL BENEFITS CONSULTING SERVICES

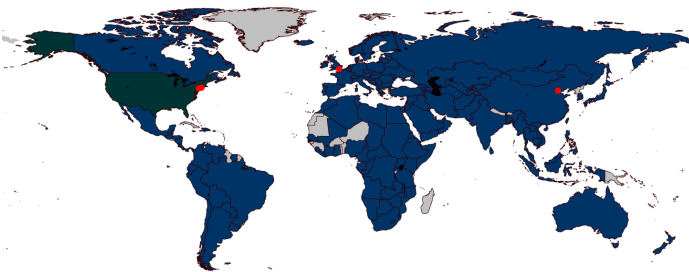
Through Globex we offer an extensive range of benefits consulting services and solutions, including:

- Global Benefits Assessment
- Global Partner Desk Service
- M&A Due Diligence
- Multinational Pooling Support
- Local National Benefits
- Expatriate Medical and Travel
- Pension and Retirement Plans
- Benefits Placement Support
- Global Wellness/EAP

Our consulting services are available for specific projects or on a broader, ongoing basis as needed.

## WORLDWIDE SERVICING NETWORK

A key feature of our approach towards international employee benefits is our extensive network of “best in class” independent brokers. In addition to meeting local licensing requirements, these brokers comply with our demanding service standards.



Our Partner Brokers have been carefully selected based on a number of criteria: range of capabilities; geographic territory; experience working with multinational clients; market position/reputation and English language ability. Upon selection and invitation to join the Globex team, Partner Brokers make a contractual and financial commitment to

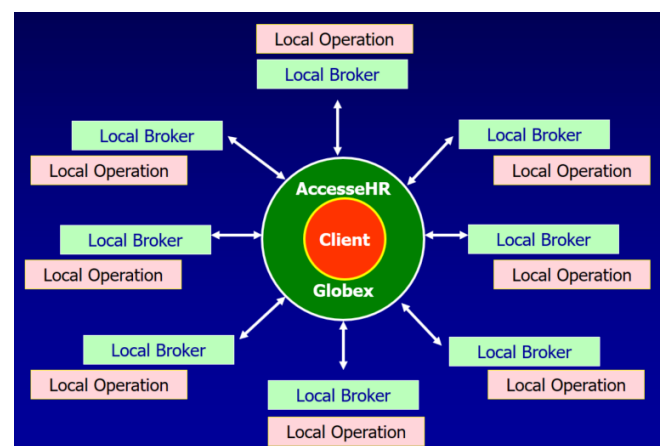
working within the Globex network, and they are required to follow the Globex standards for service and customer satisfaction.

## OUR SERVICE MODEL

A global benefits strategy cannot be created in a vacuum; it can only be developed in the context of your objectives, business plans and budget.

At the outset of a new client engagement we first strive to understand your corporate philosophy towards global benefits and your operating parameters and constraints. This can be accomplished through a face-to-face meeting or by telephone interviews. As our client, your input and guidance will be critical in formulating our approach and outlining the tasks and milestones required to achieve your objectives.

However, we recognize that corporate and local needs and priorities sometimes can be at odds. Our service model utilizes a combination of local and global representatives working closely together. This enables us to avoid or minimize many of the areas of conflict that can arise during the implementation process.





## OUR VALUE PROPOSITION

Choosing the right international resource can be a difficult decision.

Whom should you entrust with your international benefits consulting needs?

- **Should you let your local offices manage their own benefits?** How do you know the local management will ensure their plans remain compliant and cost-effective? "Trust but verify."
- **Should you work with a large global broker or consultant?** Many companies, large and small, may find their services too generic, expensive or impersonal for their tastes.
- **Should you work directly with an international carrier?** Insurers and wholesalers aren't consultants and cannot offer independent advice. They can only recommend their own products or solutions. How do you know if that company's product is the best fit for your needs?

We offer a superior solution. Our team of Globex international benefits specialists has the deep knowledge and expertise to assist multinational clients of all sizes. Their consulting solutions are custom tailored to your needs, objectives and budget. And as your international consultants, they will offer the independent, unbiased advice you need to make fully informed decisions.

That's our value proposition to you.



## FOR MORE INFORMATION



For more than 20 years, Globex International has equipped multinationals with the tools and expertise to navigate the complex global insurance and benefits environment.

Contact us to learn more about how we can help your company thrive.

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