BENEFITS WEBINAR
TRENDS IN ASIA

22 MAY 2014

Harrison Tan
Regional Benefits Product Manager
Overview

1. Before we begin………

2. Snapshot Survey
   ▪ Survey respondents
   ▪ Benefits Review
   ▪ Benefits – Retention Tool
   ▪ Benefits Cost
   ▪ ‘Alternative’ Benefits

3. Benefits Legislative Updates

4. Benefits Trends
   ▪ Flexible Working Arrangements
   ▪ Leave
   ▪ Health
   ▪ Vehicles
Before we begin
Countries covered & approaches

1 Hour.........

5 countries

Pre-webinar snap poll results

Mercer Benefits Survey Results
Snapshot Survey
Demographics

776 respondents
25 countries
Snapshot Survey
Demographics

Participants by Employee Size

- 1 – 99 employees: 14%
- 100 – 499 employees: 26%
- 500 – 1500 employees: 19%
- >1500 employees: 41%

Participants by Industry

- Manufacturing: 14%
- Technology: 13%
- FMCG & Retail: 13%
- Pharmaceutical/Life Sciences: 9%
- Chemical: 8%
- Financial services: 7%
- Engineering: 4%
- Energy: 4%
- Others: 28%
Snapshot Survey
How often do companies review their benefits?

- 70% review benefits every 1 to 3 years
- 25% review benefits every 3 to 5 years
- 5% review benefits more than 5 years
Snapshot Survey
What benefits are companies reviewing?

- Health/Medical benefits: 73%
- Allowances: 46%
- Car benefits: 35%
- Leave benefits: 32%
- Flexible working arrangements: 30%
- Training: 18%
Snapshot Survey
Market Focus: Indonesia

Will you change your medical / benefits (outpatient and inpatient) due to the new BPJS / implementation in the upcoming 2015?

No, there will not be any revision to existing medical benefits

Yes, we will decrease the premium cost on employees

Yes, the revised cost of premium will vary by employee level
Snapshot Survey
The Role of Benefits

Attracting Talent

- Strongly Disagree: 2%
- Disagree: 3%
- Neutral: 11%
- Agree: 62%
- Strongly Agree: 22%

Retaining Talent

- Strongly Disagree: 2%
- Disagree: 2%
- Neutral: 14%
- Agree: 59%
- Strongly Agree: 23%

Motivating Talent

- Strongly Disagree: 3%
- Disagree: 5%
- Neutral: 22%
- Agree: 51%
- Strongly Agree: 19%
What do you think are the 3 most effective ways to retain key talent?

- Retention bonus: 39%
- Job rotation: 13%
- Career development: 92%
- Work-life balance: 21%
- Benefits: 51%
- Compensation: 94%
Snapshot Survey
Employee Retention

Below 30 years old

Career Development
Allowances
Flexible working arrangements
Leave benefits

30 – <40 years old

Starting a Family
Allowances
Car benefits
Flexible working arrangements

40 – <50 years old

Family Building
Flexible working arrangements
Risk Insurance
Supplementary medical benefits

Above 50 years old

Pre-Retirement
Flexible working arrangements
Risk Insurance
Supplementary medical benefits
# Snapshot Survey
## Benefits Expenditure

<table>
<thead>
<tr>
<th>Country</th>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
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</table>
Snapshot Survey
Cost Containment Measures

Implementing cap and limits on benefits spend: 58%
Reducing premium costs through pooling and group schemes: 42%
Provision of healthy lifestyle benefits and wellness programmes: 39%
Implementing co-payment and front end deductibles: 23%
Snapshot Survey
“Trendy” Benefits

Facilities and Services
Employee Welfare
Rewards
Productivity

Gym
Fully stocked pantry
Game rooms
Nap room
Free massages
Concierge services
Access to social networks
No dress code
Allow employees to BYOD
Karoke sessions
Overseas incentive trip
Innovation days
Unlimited annual leave

2013
2014

25%
22%
23%
22%
16%
13%
8%
9%
7%
6%
6%
5%
31%
36%
19%
8%
22%
26%
4%
4%
4%
5%
12%
15%
1%
1%
0%
5%
10%
15%
20%
25%
30%
35%
40%
Key Legislative Changes

- Changes to the Enterprise Annuity plan
- Revised retirement age
- Increase in ordinary insurance premium rate
- Increase in MPF contribution rates
- Changes in labor code
- Increase in age for full EPF contributions
- Increased Philhealth coverage
- Increase in CPF contribution rates
- Subsidies for Specialist Outpatient Clinics
Telecommuting, Flexible Hours

FLEXIBILITY & WORK LIFE HARMONY
Snapshot Survey
Country Focus: Malaysia

What measures have you taken to implement Flexible Working Arrangement (FWA) in the Budget 2014 announcement?

- Undecided: 32%
- Compressed work week: 3%
- Telecommuting: 15%
- Flexi-hours: 50%
Is there a policy in place to / re-employ eligible employees who reach the age of 62?

- Yes: 53%
- No: 47%

Do you extend similar benefits to re-employed employees as per / full-time employees?

- Yes: 21%
- No: 79%
Flexible working hours are most commonly offered in SG and IN which tends to follow the same trend as telecommuting.

Interestingly, Pharma industry leads the way in this practice.

Companies usually implement such a policy by allowing employees to vary their work schedule around predetermined core working hours.
• There is a notable trend of companies offering telecommuting to facilitate employees in managing personal commitments.

• As expected, high tech companies lead the way when it comes to telecommuting.
Annual Leave

LEAVE BENEFITS
Leave Benefits
China

### Chemical

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Entitlement</th>
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<tbody>
<tr>
<td>1</td>
<td>12</td>
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<tr>
<td>5</td>
<td>15</td>
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<td>10</td>
<td>17</td>
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<tr>
<td><strong>Maximum</strong></td>
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### Consumer

<table>
<thead>
<tr>
<th>Years of Service</th>
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<td>1</td>
<td>10</td>
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<tr>
<td>5</td>
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<tr>
<td>10</td>
<td>16</td>
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<tr>
<td><strong>Maximum</strong></td>
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### All Industries

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Entitlement</th>
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<tbody>
<tr>
<td>1</td>
<td>12</td>
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<tr>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>10</td>
<td>17</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td><strong>20</strong></td>
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### High Tech

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Entitlement</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td><strong>20</strong></td>
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</table>

### Pharmaceutical

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Entitlement</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td><strong>20</strong></td>
</tr>
</tbody>
</table>

- Consumer goods companies have lower starting entitlement.
- All industries have similar maximum entitlement.
Leave Benefits
Indonesia

- **Chemical**
  - Years of Service: 1, 5, 10, Maximum
  - Entitlement: 12, 12, 18, 20

- **Consumer**
  - Years of Service: 1, 5, 10, Maximum
  - Entitlement: 12, 13, 15, 17

- **All Industries**
  - Years of Service: 1, 5, 10, Maximum
  - Entitlement: 12, 14, 16, 18

- **High Tech**
  - Years of Service: 1, 5, 10, Maximum
  - Entitlement: 14, 16, 20, 20

- **Pharmaceutical**
  - Years of Service: 1, 5, 10, Maximum
  - Entitlement: 12, 15, 18, 20

- Common entitlement when 1st joined
- High Tech has higher entitlement for employees
Leave Benefits
Singapore

- Chemical
  - Years of Service:
    - 1
    - 5
    - 10
    - Maximum
  - Entitlement:
    - 15
    - 18
    - 21
    - Maximum

- Consumer
  - Years of Service:
    - 1
    - 5
    - 10
    - Maximum
  - Entitlement:
    - 16
    - 19
    - 20
    - Maximum

- All Industries
  - Years of Service:
    - 1
    - 5
    - 10
    - Maximum
  - Entitlement:
    - 15
    - 18
    - 21
    - Maximum

- High Tech
  - Years of Service:
    - 1
    - 5
    - 10
    - Maximum
  - Entitlement:
    - 15
    - 18
    - 20
    - Maximum

- Pharmaceutical
  - Years of Service:
    - 1
    - 5
    - 10
    - Maximum
  - Entitlement:
    - 15
    - 18
    - 21
    - Maximum

- • Common entitlement when 1st started
- • Leave entitlement are very industry specific
- • “Front-Loading” of leave entitlements
Leave Benefits
Vietnam

- Generally, median entitlement for 1 to 5th year is similar
- The maximum entitlement is capped at 20 days.
- Entitlement are fairly similar across industries
Outpatient, Hospitalization

HEALTH BENEFITS
### Health Benefits

#### China

#### Outpatient Benefits

<table>
<thead>
<tr>
<th></th>
<th>All Industries</th>
<th>Chemical</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>10,000</td>
<td>10,000</td>
<td>20,000</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Dependent</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
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#### Hospital Benefits

<table>
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<th>High-Tech</th>
<th>Pharma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>20,000</td>
<td>20,000</td>
<td>50,000</td>
<td>20,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Dependent</td>
<td>15,000</td>
<td>20,000</td>
<td>10,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
</tbody>
</table>

- There is industry differentiation in terms of dependent coverage and co-payment
**Health Benefits**

**India**

- Across all the various industries, dependent coverage is high.
- The use of family floater for Group Mediclaim Insurance is more common than individual limits.

### Group Mediclaim Insurance

<table>
<thead>
<tr>
<th></th>
<th>All Industries</th>
<th>Chemical</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
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<tbody>
<tr>
<td><strong>Annual Limit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Individual</td>
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<td>*</td>
<td>*</td>
<td>250,000.00</td>
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<tr>
<td>Family floater</td>
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<td>350,000.00</td>
<td>300,000.00</td>
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<td>200,000.00</td>
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Health Benefits
Indonesia

Outpatient Benefits

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<th>All Industries</th>
<th>Chemical</th>
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<th>High-Tech</th>
<th>Pharma</th>
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<tbody>
<tr>
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<td>4,800</td>
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<td>7,500</td>
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<td>6,750</td>
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Hospital Benefits

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<th>High-Tech</th>
<th>Pharma</th>
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<tbody>
<tr>
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<td>600,000</td>
<td>400,000</td>
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<tr>
<td>Max number of days</td>
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<td>120</td>
<td>365</td>
<td>120</td>
<td>270</td>
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<table>
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<td>Room &amp; Board</td>
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<td>400,000</td>
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<td>120</td>
<td>365</td>
<td>120</td>
<td>270</td>
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Health Benefits
Singapore

Outpatient Benefits

<table>
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<th>High-Tech</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
<th>All Industries</th>
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<tbody>
<tr>
<td>Provision to dependents</td>
<td>68%</td>
<td>76%</td>
<td>59%</td>
<td>82%</td>
<td>67%</td>
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<tr>
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<td>23%</td>
<td>10%</td>
<td>17%</td>
<td>14%</td>
<td>7%</td>
<td>18%</td>
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<tr>
<td>Claim Sharing</td>
<td>5%</td>
<td>*</td>
<td>4%</td>
<td>15%</td>
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Hospital Benefits

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<td>85%</td>
<td>63%</td>
<td>75%</td>
<td>36%</td>
<td>68%</td>
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<td>27%</td>
<td>30%</td>
<td>0%</td>
<td>0%</td>
<td>21%</td>
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<tr>
<td>Claim Sharing</td>
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<td>4%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>7%</td>
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### Outpatient Benefits

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<th>High-Tech</th>
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<td>*</td>
<td>1,200</td>
<td>1,000</td>
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<tr>
<td>Dependent</td>
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<td>*</td>
<td>600</td>
<td>180</td>
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<td>Family Limit</td>
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<td>1,083</td>
<td>2,590</td>
<td>1,500</td>
<td>1,500</td>
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<table>
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<tbody>
<tr>
<td>Room &amp; Board</td>
<td>290</td>
<td>280</td>
<td>295</td>
<td>300</td>
<td>265</td>
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<tr>
<td>Max number of days</td>
<td>120</td>
<td>120</td>
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Health Benefits
Vietnam

Outpatient Benefits

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<tr>
<td>Provision to dependents</td>
<td>42%</td>
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<td>52%</td>
<td>41%</td>
<td>44%</td>
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<tr>
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<td>17%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>Claim Sharing</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Hospital Benefits

<table>
<thead>
<tr>
<th></th>
<th>Chemical</th>
<th>High-Tech</th>
<th>Consumer</th>
<th>Pharma</th>
<th>All Industries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision to dependents</td>
<td>46%</td>
<td>52%</td>
<td>56%</td>
<td>44%</td>
<td>45%</td>
</tr>
<tr>
<td>Premium Sharing</td>
<td>17%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Claim Sharing</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Outpatient Benefits

<table>
<thead>
<tr>
<th></th>
<th>All Industries</th>
<th>Chemical</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
</tr>
</thead>
</table>
| Annual Limit
Individual ('000) | 9,175          | 9,000    | 7,500    | 10,359    | 8,420  |
| Dependent ('000)   | 8,440          | 6,315    | 7,000    | 10,500    | 6,215  |
| Family Limit ('000) | 10,500        | *        | *        | 10,359    | *      |

Hospital Benefits

<table>
<thead>
<tr>
<th></th>
<th>All Industries</th>
<th>Chemical</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board ('000)</td>
<td>3,150</td>
<td>3,054</td>
<td>3,000</td>
<td>3,500</td>
<td>3,158</td>
</tr>
<tr>
<td>Max number of days</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>All Industries</th>
<th>Chemical</th>
<th>Consumer</th>
<th>High-Tech</th>
<th>Pharma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board ('000)</td>
<td>3,150</td>
<td>2,625</td>
<td>3,000</td>
<td>5,200</td>
<td>3,000</td>
</tr>
<tr>
<td>Max number of days</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>
Company car, Car allowance

VEHICLE BENEFITS
Are there any benefits policy amendments / made in light of the recent price hike for fuel?

- No amendments: 86%
- Increment of existing allowances: 9%
- New provision of allowances: 5%
### Car allowance (Sales)

<table>
<thead>
<tr>
<th>Industry</th>
<th>Top Management</th>
<th>Management</th>
<th>Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>3,500</td>
<td>2,000</td>
<td>2,000</td>
</tr>
<tr>
<td>High-Tech</td>
<td>10,000</td>
<td>4,968</td>
<td>5,000</td>
</tr>
<tr>
<td>Consumer</td>
<td>10,000</td>
<td>1,000</td>
<td>3,000</td>
</tr>
<tr>
<td>Pharma</td>
<td>5,714</td>
<td>3,240</td>
<td>1,440</td>
</tr>
<tr>
<td>All Industries</td>
<td>4,400</td>
<td>2,500</td>
<td>1,800</td>
</tr>
</tbody>
</table>

### Car allowance (Non-Sales)

<table>
<thead>
<tr>
<th>Industry</th>
<th>Top Management</th>
<th>Management</th>
<th>Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>5,500</td>
<td>2,700</td>
<td>*</td>
</tr>
<tr>
<td>High-Tech</td>
<td>10,000</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Consumer</td>
<td>7,700</td>
<td>1,000</td>
<td>*</td>
</tr>
<tr>
<td>Pharma</td>
<td>6,000</td>
<td>1,500</td>
<td>*</td>
</tr>
<tr>
<td>All Industries</td>
<td>6,000</td>
<td>2,000</td>
<td>2,800</td>
</tr>
</tbody>
</table>

- The provision of car is very prevalent to top management employees.
- Popular car models – Buick GL8, Audi A6, Toyota Camry
Vehicle Benefits India

The provision of car is prevalent across industries.
Popular car models – BMW 3 and 5 Series, Ford Fiesta, Volkswagen Polo
• There is a noticeable difference between the high tech and other industries in vehicle benefit – High Tech tends to provide in the form of allowances
• Popular car brands – Toyota, Honda, Nissan (models varies widely)
Vehicle Benefits
Singapore

Provision of Company Car (Sales)

Provision of Company Car (Non-Sales)

**Car allowance (Sales)**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Head of sales</th>
<th>Senior Sales Management</th>
<th>Sales Management</th>
<th>Sales Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>*</td>
<td>2,400</td>
<td>1,400</td>
<td>*</td>
</tr>
<tr>
<td>High-Tech</td>
<td>3,500</td>
<td>1,700</td>
<td>1,300</td>
<td>1,000</td>
</tr>
<tr>
<td>Consumer</td>
<td>1,600</td>
<td>1,800</td>
<td>1,250</td>
<td>1,000</td>
</tr>
<tr>
<td>Pharma</td>
<td>2,400</td>
<td>1,400</td>
<td>1,310</td>
<td>1,200</td>
</tr>
<tr>
<td>All Industries</td>
<td>1,917</td>
<td>1,500</td>
<td>1,200</td>
<td>1,000</td>
</tr>
</tbody>
</table>

**Car allowance (Non-Sales)**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Head of Organisation</th>
<th>Function Heads</th>
<th>Senior Management</th>
<th>Management</th>
<th>Professionals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>2,400</td>
<td>2,300</td>
<td>1,900</td>
<td>1,500</td>
<td>*</td>
</tr>
<tr>
<td>High-Tech</td>
<td>3,000</td>
<td>2,200</td>
<td>1,300</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Consumer</td>
<td>3,500</td>
<td>2,800</td>
<td>2,000</td>
<td>1,400</td>
<td>*</td>
</tr>
<tr>
<td>Pharma</td>
<td>3,100</td>
<td>2,400</td>
<td>2,000</td>
<td>1,350</td>
<td>1,325</td>
</tr>
<tr>
<td>All Industries</td>
<td>3,000</td>
<td>2,300</td>
<td>1,800</td>
<td>1,200</td>
<td>900</td>
</tr>
</tbody>
</table>

- Car allowance is the most common form of vehicle benefit for top management employees
- Popular Car models – Mercedes-Benz (S Series, E class), Lexus ES 300, Audi (A4, A7), BMW (5, 7 series)
Vehicle Benefits
Vietnam

**Provision of Company Car (Sales)**

- Chemical: 42% Top Management, 38% Management
- High-Tech: 6% Top Management, 3% Management
- Consumer: 65% Top Management, 40% Management
- Pharma: 33% Top Management, 15% Management
- All Industries: 29% Top Management, 16% Management

**Provision of Company Car (Non-Sales)**

- Chemical: 75% Top Management, 21% Management
- High-Tech: 28% Top Management, 3% Management
- Consumer: 80% Top Management, 20% Management
- Pharma: 58% Top Management, 23% Management
- All Industries: 52% Top Management, 15% Management

**Car allowance (Sales)**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Head of sales</th>
<th>Senior Sales Management</th>
<th>Sales Management</th>
<th>Sales Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>High-Tech</td>
<td>*</td>
<td>*</td>
<td>14,295,000</td>
<td>*</td>
</tr>
<tr>
<td>Consumer</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Pharma</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>All Industries</td>
<td>18,210,000</td>
<td>15,000,000</td>
<td>15,000,000</td>
<td>15,700,000</td>
</tr>
</tbody>
</table>

**Car allowance (Non-Sales)**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Head of Organisation</th>
<th>Function Heads</th>
<th>Senior Management</th>
<th>Management</th>
<th>Professionals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemical</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>High-Tech</td>
<td>*</td>
<td>16,426,500</td>
<td>12,000,000</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Consumer</td>
<td>*</td>
<td>20,833,000</td>
<td>*</td>
<td>12,500,000</td>
<td>*</td>
</tr>
<tr>
<td>Pharma</td>
<td>*</td>
<td>30,700,000</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>All Industries</td>
<td>41,754,000</td>
<td>21,000,000</td>
<td>15,000,000</td>
<td>15,787,000</td>
<td>*</td>
</tr>
</tbody>
</table>

- Car provision is the typical practice for senior employees
- Popular cars brands– Toyota, Ford, Mercedes-Benz
What do you do with all this information? The ideal process…..

Communication and buy-in from global and local management

1. Inventory of current practices
2. Analysis of current position*
3. Develop benefits strategy
4. Prioritize change agenda
5. Develop implementation plans

*Analysis: The four perspectives

**Employer**
- Business analysis, trends and themes
- Executive interviews & surveys
- Workforce profile and projections

**Employee**
- Employee surveys
- Preference analysis
- Engagement data & analysis
- Communication audit

**External**
- Competitive positioning
- Emerging trends
- Environmental developments
- Projected changes in labour markets

**Costs**
- Cost trends
- Cost & business performance projections
- Cost savings opportunities
- Risk management

(Re)-Design Plans
- Aligned to Strategy

Delivery
- Communication
- Administration
- Financing

Measure and Manage
What do you do with all this information?
The first step is to know where you stand........

**Prevalence comparison**

Considers:
- Trends, Statistics
- Plan design
- Median and quartile comparison
- Prevalence

Advantages:
- See how your individual benefits compare to the market
- Justify decisions about changes in plan design

**Value-based comparison**

Considers:
- Plan design only
- An apples-to-apples comparison of benefits plans

Advantages:
- Effectively compare benefits that have different plan designs
- Justify decisions about changes in plans design for one benefit or your benefits offering as a whole
- Identify gaps in your benefits plans for your different employee groups