

# Employee Benefits - Global Protect Life Plan

## Protection that really matters



## Disability & Medical Expenses

AXA aims to protect your employees financial wellbeing to maintain the standard they are comfortable with. In case of disability, we help them keep their future plans alive and adapt to their new life circumstances.



### How will your employees benefit?

Disability benefits protect your employees **in the unfortunate event of an accident or illness** which results in their **inability to work** normally, either **temporarily or permanently**:

- **Permanent Total Disability** benefit is applicable if your employees are totally unable to resume their work or any other occupation for which they are reasonably suited. The benefit is paid out as a lump sum, which helps the impacted families absorb unexpected expenses and adjust quickly to their new circumstances.
- **Permanent Partial Disability** benefit is applicable if the employees can no longer perform their work in full-time capacity, or if they suffer an incapacitating loss which is assessed and measured on a disability scale. The benefit is paid out as a lump sum to help the families sustain their financial wellbeing.
- **Temporary Total Disability** due to accident or illness, where a weekly benefit is provided to the employees during the time of incapacity, allowing them to maintain their lifestyle until they have recovered and are able to resume work.

AXA protects your employees **even during sensitive situations and events**, such as passive war or terrorist attacks.

**The benefit is paid within 10 working days** from receipt of the claim, ensuring quick financial relief for the families. Health and Disability Insurance work together to provide the most comprehensive protection in case of accident or illness.

#### Health insurance strictly covers:

- Hospital bills
- Doctor's bills
- Medications
- Other medical treatments

#### Disability benefit helps sustain lifestyle and can be spent at the family's discretion for:

- Household expenses (housing, food, clothing, transportation)
- College or retirement savings



### How will your company benefit?

- **Increased employee satisfaction** as they will feel supported by the company during their time of need.
- **An affordable plan** with competitive group rates that serves as a high-added-value product.
- **Alternative to salary increase** as protection benefits are highly appreciated in the market.
- Differentiating element in compensation strategy that can **attract new talent**.

# Protection for Real Life - Disability & Medical Expenses

Mrs. Zuhair never thought she would need the Disability and Medical Expenses benefit included in her employment package. Little did she know that an unfortunate accident would soon change her views. Despite several medical procedures, she became permanently disabled and was unable to work or carry out her job responsibilities or even handle her monthly living expenses. Fortunately the surgical expenses were reimbursed very quickly and her disability benefit pay-out as a lump sum enabled her to fulfil her household needs financially and to take care of her young daughters. AXA's coverage helped Mrs. Zuhair to focus her efforts on adapting to her new circumstances, without having to worry about the immediate financial wellbeing of the family.



## Customise your Global Protect Life Plan with these optional benefits



### MEDICAL EXPENSES

Reimbursement of expenses for medical, surgical or hospitalisation, incurred during an accident.

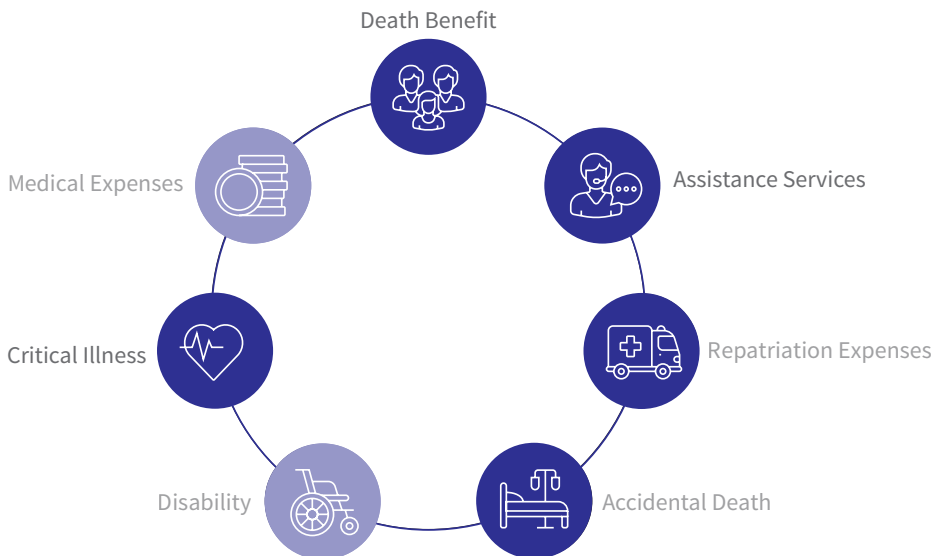


### REPATRIATION EXPENSES

If the accident or illness occurs during a business or private trip, AXA will reimburse costs to repatriate the employee in case of Permanent Total Disability.



## Discover other benefits of AXA's Global Protect Life Plan



### DEATH BENEFIT

Protection for the wellbeing of the employees' family in the unfortunate event of his/her death due to any cause, including natural causes.

### REPATRIATION EXPENSES

In case of death, cover the costs involved in recovering the employee's body from a foreign country or within the home country.

### ACCIDENTAL DEATH

Double indemnity benefit in case of death, for accidents that occur during a business or private trip.

### CRITICAL ILLNESS

Protection of medical expenses and other costs that may arise from due to a critical illness.



## Our smart services



### QUICK QUOTATIONS



### EASY 24/7 CLAIMS



### EMPLOYEE BENEFITS COMMUNICATION KIT



### IMMEDIATE ASSISTANCE TO EMPLOYEES