



MAKLER S.A.
ASESORES EN SEGUROS

Great **Solutions**,
better *Results.*

HEALTH





PRODUCT
FEATURES

HEALTH

Health is a state of physical, social and mental wellbeing, not only the absence of diseases and affections.

Based on this definition, at Makler S.A, we decided to expand our advisory services to our clients. In this way, together with the HHRR-Benefits department, we are ready to cover all lines for your employees and by doing so contribute towards the financial departments in terms of costs savings.

HEALTH

Makler's services related to health issues cover the following stages:

CURRENT SITUATION ANALYSIS:

This stage includes reviewing which are the plans in force with the incumbent pre-paid medical services provider, their rates, list of physicians and available services. We also analyse, together with your HHRR department, the diversity of existing plans; the current of physicians, hospitals and clinics; the levels of service and the need for cost savings.

DESIGN OF BENEFITS POLICY THAT THE ORGANIZATION WISHED TO IMPLEMENT IN THE HEALTH AREA:

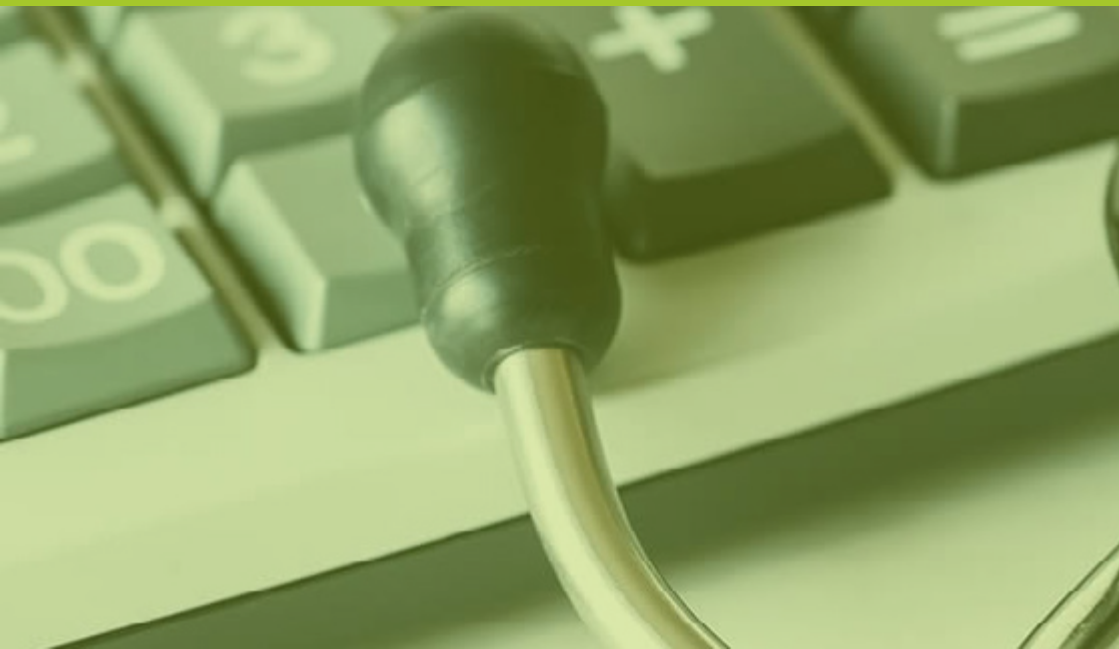
Addresses the design and evaluation of different plan alternatives and harmonization possibilities, aiming to secure the best synergies and cost-benefits ratio for your company and employees.

MARKETING:

This phase is about performing the search for terms and conditions in the health services market in accordance with policy defined by the company and in line with the new benefits policy that is desired.

IMPLEMENTATION:

Together with your HR department and the chosen pre-paid medical services, Makler coordinates the internal communications strategy related to the new benefits the company is providing. This communication stage is fundamental for the successful implementation of the organization's new benefits policy.



In Argentina most employees complement the mandatory cover provided by the health union (obra social) with pre-paid medical services plans through the deregulation of their contributions. The additional costs can be covered in different ways depending on which is the organization's policy concerning benefits:

- » It is entirely absorbed by the employer, alternative that allows it to access to a fiscal benefit related to income tax.
- » It is absorbed by the employee, but administrated by the employer, who deducts the amount paid from the employee's pay check.
- » It is absorbed by the employee who administrates this privately.



HAVING A PREPAID MEDICAL PLAN PROVIDES YOUR EMPLOYEES WITH:

- » Specially tailored medical plans.
- » Long list of medical services providers.
- » National and international coverage.
- » Medical prevention plans de healthy habit promotions.
- » Possibility of reducing fixed expenses y accessing special plans provided by employer.
- » Family peace of mind as it is a greatly valued benefit.





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We **proposed** it to ourselves
and we **made** it.
Our first **39** years!



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