



# MDS

## EMPLOYEE BENEFITS



## HOW MAY WE HELP YOU?

We give a summarised presentation of MDS and our experience in Employee Benefit Programs.

Our value proposition is a differentiated and personalized service provision, using a consultative vision to guarantee quality and assertiveness in benefits management.



## BENEFITS

Workmen's Compensation | Health | Life | Pension | Personal Accidents |  
Evacuation and many more



### 01 | DEDICATED TEAM

Client Manager  
Client Executive  
Technical support analysts

### 04 | STRATEGIC MANAGEMENT

Consultative analysis  
Claims Report

### 02 | OPERATIONAL MANAGEMENT

Implementation  
Administration of benefits  
Proximity  
Flexben® Platform

### 05 | SERVICE PROPOSALS

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Key Performance Indicators  
Financial Proposal  
Insurance Proposal

### 03 | TECHNICAL MANAGEMENT

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# STRATEGIC MANAGEMENT





# CONSULTATIVE ANALYSIS

The priorities and needs of companies are constantly changing. There is nothing more appropriate than having a partner at your disposal who is able to monitor, plan, inform and implement the appropriate adaptations and their potential impacts.

The first step will be to understand the characteristics of the benefits that your company intends to hire and compile the information, comparing them with the characteristics of the market and highlighting the relevant data, the opportunities for improvements and consequent recommendations.

MDS will act intensively in the monitoring and evolution of the review and / or management of the services offered. It will be part of our role to constantly encourage a revisit to existing models.





# OPERATIONAL MANAGEMENT

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# ADMINISTRATION OF BENEFITS

After the implementation process, your company will be serviced by the dedicated team in the area of customer management and Operations.

MDS offers an operational support structure, which will support the administrative procedures related to the benefits under our management, performing the operational activities related to the insurance contracts that your company may hire and offer to its employees.

## BENEFITS YOU MAY OFFER YOUR EMPLOYEES

Health | Life | Pensions | Personal

Accidents | Evacuation and many more



# ADMINISTRATIVE MANAGEMENT

The **Administrative management** will be managed by an Account Executive dedicated to your company, whose main functions are as follows:


- ✓ Registration and introduction of all alterations to policies, with corresponding confirmation to insurers;
- ✓ Revision of premium receipts, chargebacks, indemnities, policies and additional minutes, up to 48 hours after entering MDS services, and sending the corresponding supporting documentation to your company (insurance proposals, policies, additional minutes, listings of insurance assets and others);
- ✓ Control and management of premium collections according to the legislation in force and sending the corresponding premium receipts or chargeback;
- ✓ Distribution of diverse documentation (eg provisional insurance certificates, cover notes, insurance certificates and others);
- ✓ Regular submission of insurance summaries containing relevant and updated information on the entire portfolio, the frequency of which we suggest every six months, without prejudice to another agreement being agreed upon;
- ✓ Respond to requests made by your company within 48 hours;
- ✓ Respond to questions, doubts or any other need for intervention, support, clarification or collaboration that your company needs in the insurance field, so that you can always find the solution that best suits your interests, and be framed in an articulated way and consistent in the risk transfer and management policy that was defined;








# ADMINISTRATIVE MANAGEMENT

- ✓ Meetings to monitor the evolution of your company's risks with a minimum period of three months. Minutes of all meetings will be issued, up to 48 hours after the meeting, for better control and management of the matters addressed;
  - ✓ Collection management in order to ensure control and settlement of chargeback receipts and indemnities;
  - ✓ Regular sending of updated account statements to your company, whose periodicity we suggest quarterly, without prejudice to another one being agreed;
  - ✓ Streamline information on legislative matters with an impact on your company's activity, as well as provide permanent legal support in the applicable fields.
  - ✓ Workmen's compensation report on the insurer's platform after sending by email, part of your company's participation on the internal platform.
  - ✓ Periodic analysis of providers and management processes associated with each claim together with the policyholder, in order to detect anomalies and define a joint action plan. In the event of an anomaly, the MDS manager, dedicated to your company's account, should always be contacted.
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# CLAIMS MANAGEMENT

In order for there to be a correct treatment and monitoring of all accidents reported, the regularization of your company's claim processes will be centralized in the MDS Claims Department, where a Claims Coordinator and a Claims Technician will have as main tasks:

- ✓ Advise immediate measures to be taken in the event of an accident;
  - ✓ Inform the possibilities of contractual framing of the reported accident;
  - ✓ Guide how accident reporting should be carried out and the information it should contain;
  - ✓ Upon receipt of the accident report, analyze the content of this information and verify that you are in possession of all necessary elements;
  - ✓ Report the accident to the Insurer;
  - ✓ Monitor the Insurer's intervention and inform your company about the evolution of the process;
  - ✓ Preparation of monthly report, up to the 15th of the following month, including the type of incapacity, the number of days of incapacity, the calculation of compensation (in applicable cases) and statistical data (type of accident, material agent, causes of the accident, nature, location and consequences of the injury);
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# CLAIMS MANAGEMENT

- ✓ Promote the connection with the direct contacts of the insurer's medical officer and operational communication channel to connect with the occupational medicine manager of an external company
- ✓ Ensures direct contacts between the parties to obtain additional information that allows the best assessment of the degree of incapacity attributed and/or to assess the predictability of resumption of service;
- ✓ Technically analyze, in light of the contractual conditions of the policy, the Insurer's response / position;
- ✓ Argue with the Insurer, in case of disagreement in the framework, or values proposed for compensation
- ✓ If necessary, hold individual or joint meetings with the parties involved: MDS / Your company / Insurer / Experts;
- ✓ Inform about the conclusion of the process;
- ✓ Submit reasoned reports for all cases in which the insurer wishes to decline liability;
- ✓ Preparation and sending to your company of a comprehensive Claims Management manual, adapted to your insurance portfolio



# PROXIMITY

## A TOOL THAT CONTROLS POLICIES AND CLAIMS

Proximity is a digital platform that we have developed exclusively for our clients and that allows access to updated information about insurance programs and a set of features that allow quick and efficient management of policies. With Proximity you can:

- ✓ Search and consult policies;
- ✓ Search of People Insured;
- ✓ Request for Alteration;
- ✓ Search and consult claims;
- ✓ Access payment history and respective receipts;
- ✓ Import and Export Data;
- ✓ Amongst other functions.

• **INCREASES  
EXPERIENCE**



• **ONLINE FOLLOW-UP  
OF REQUESTS  
(STATUS AND  
DEADLINE)**



• **GREATER  
TRANSPARENCY**



• **STORAGE OF  
INFORMATION HISTORY**





# FLEXBEN®<sup>1</sup> PLATFORM

The Flexben® Platform will be responsible for carrying out all the administration of benefits under **MDS** management, through a daily interface with payroll and suppliers, contemplating the realization of management with total control of movements.

We adopted an automated process, without typing errors, being the only system that parameterizes by profile, provides reports to HR, to accounting and the respective suppliers for automatically processing the update of the registration and the company's internal systems.

The platform also allows choices on customized screens for employees eligible for membership programs, choice of benefits or Flexible Benefits.

## HOW THE PLATFORM WORKS

1.

Daily input of information generated through the payroll.

2.

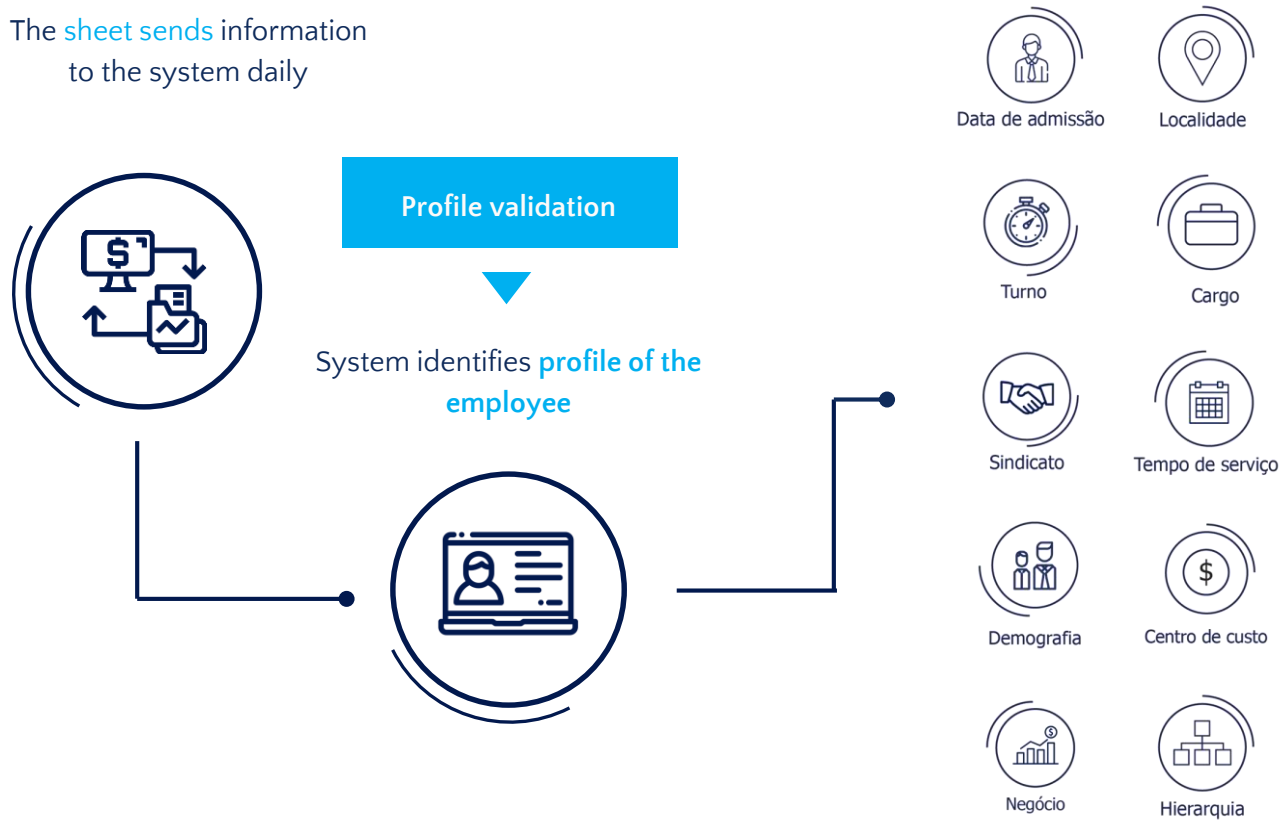
Identification of the necessary processing by comparing profiles and respective movements required – Admission, Dismissal, Transfer, Promotion.

3.

System applies rule linked to the profile or generates a critical report for adjustments.

# FLEXBEN®<sup>1</sup> PLATFORM

The **sheet sends** information  
to the system daily



All employees are allocated to  
a **unique profile**

The profile is a combination  
of the variables that  
determine the benefits  
program

Does not allow  
duplication

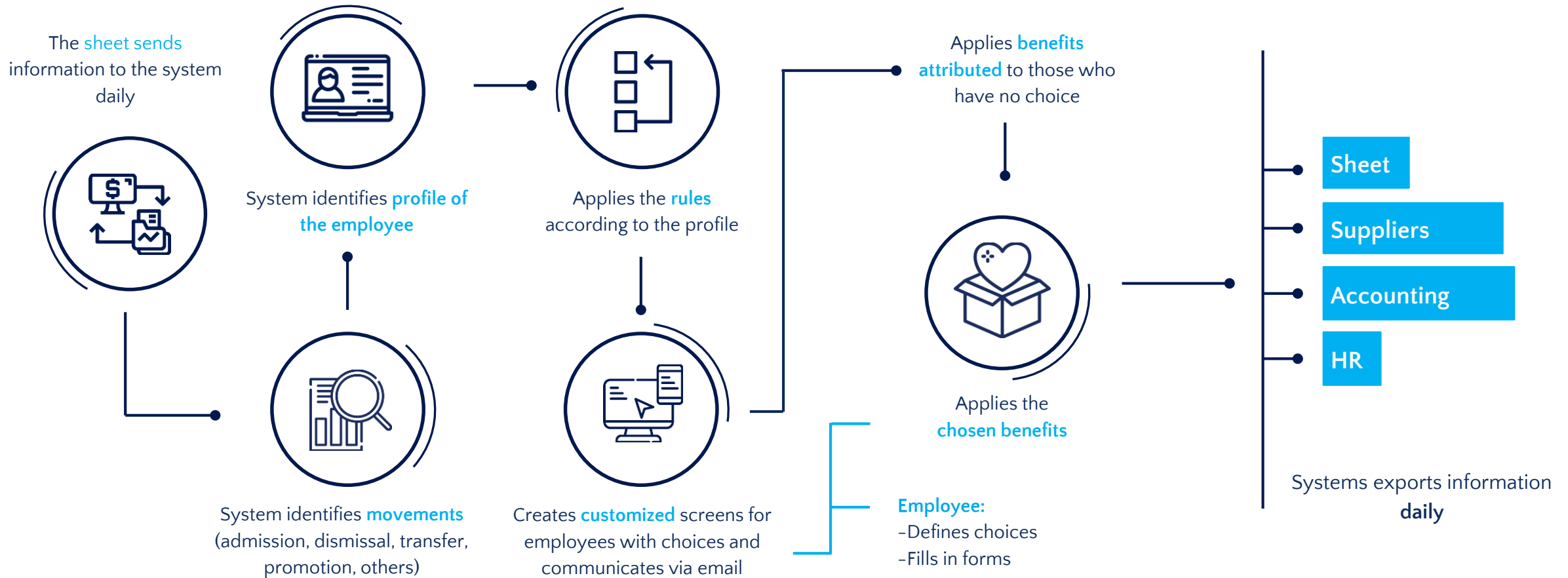
Numerous  
combinations

Profile determines

Plan Design  
Minimum benefits  
Mandatory benefits  
Extension of plans  
Sheet discount rules  
Rules of co-participation  
Dependant plans  
Treatment of functional situation  
Proportionality treatment

MORE THAN 1.000 BUSINESS RULES

# FLEXBEN®<sup>1</sup> PLATFORM



MORE THAN 1.000 BUSINESS RULES

# TECHNICAL MANAGEMENT



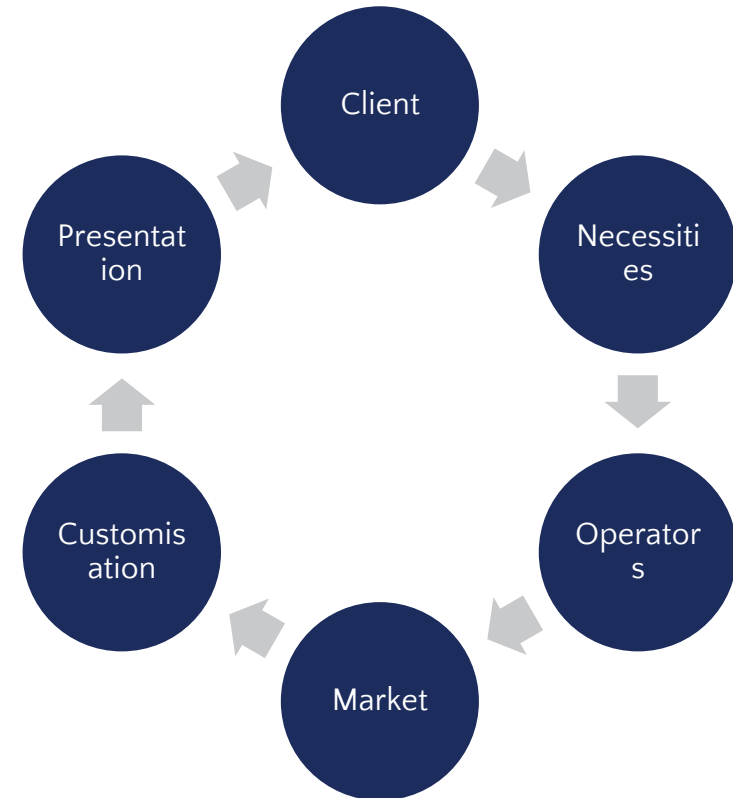


# PLACEMENT

Our *Placement* team is prepared to build the solutions inherent to the needs of our clients.

We strive for high professionalism in the relationship with our partners, in order to contribute to an efficient and sustainable management, generating maximum added value.

At MDS we aim to obtain differentiated hiring conditions and characteristics according to the reality of each client.






# CLAIMS REPORT

Reports with indicators related to the health benefit administered by MDS and which will be made available monthly to your company's Human Resources manager.

These reports will be available in PDF, through access to the MDS Reports platform.

The issuance is conditioned to the receipt of the claim database sent by the health operator, upon signature of the medical confidentiality term between the parties.

To exemplify the performance and types of reports available as a control tool, we will cite some examples:

- ✓ Evolution of the claims
  - ✓ Loss Ratio by plan option
  - ✓ Comparison of network costs vs reimbursement
  - ✓ Cost distribution by type of service
  - ✓ Detail of types of assistance
  - ✓ Management information of the biggest users
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# SERVICE PROPOSALS

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# SERVICE PROPOSALS

## SERVICES ASSOCIATED WITH THE PRESENT PROPOSAL

MDS has a strong relationship with all insurers, as a result of the volume of the portfolio under management and the recognition and experience of its professionals. This positioning allows for an increased and differentiating negotiating capacity in the market, which we place at the service of our Clients. Since our management model is customized to each of our Clients, MDS' Employee Benefits team presents the main services they can provide:

### Market Consultation Process

According to your company's requirements, MDS has consulted the market with the insurers indicated in order to obtain the proposals that best safeguard the quality / price ratio for your company's Personal Insurance.



# SERVICE PROPOSALS



This consultation was based on the following pillars:

- ✓ Management of the negotiation process with the Insurers, including the elaboration and preparation of all the necessary documentation for conducting the market consultation.
- ✓ Conducting the consultation, to the indicated insurers, analyzing and reviewing all submitted proposals, including coverage plans, premiums and clauses;
- ✓ Presentation of the result of the consultation, highlighting the economic conditions and quality of services of the Insurer.

Based on the results of the consultation carried out, MDS presents its opinion in chapter II of this document, in accordance with the conditions explained in the specifications, its guidelines and recommendations.

## Implementation

To guarantee, in case of transfer, the full compliance with all the conditions contained in the proposal and, simultaneously, ensure the maintenance of the conditions / clauses, currently in force, favorable to the policyholder.



# SERVICE PROPOSALS

## Risk Monitoring and Control

After the implementation process, MDS guarantees:

- ✓ Regular analysis of claims rate, with the production of reports, according to the service levels contained in this proposal;
- ✓ Ensure constant follow-up with the Insurer (s) and / or Service Platforms, the correct functioning of the contract;
- ✓ Promote the analysis of verified failures and formulate proposals to change practices and procedures to improve the quality of service;
- ✓ Personalized support and assistance in resolving claims;
- ✓ Implementation of our online customer management platform – Proximity.

# RISK SOLUTIONS MARKETPLACE

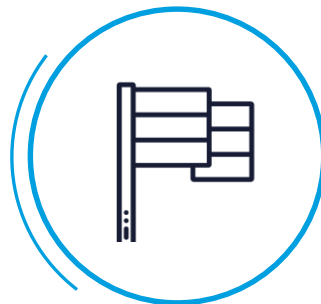


# GLOBAL PRESENCE

Brokerslink is a global insurance  
brokerage company **founded by MDS**  
Group.



## Brokerslink



**113**  
countries



**US\$ 20 billion**  
premium volumes



**18000**  
professionals

# Soluções completas para a sua empresa



## CORPORATE RISKS

### P&C

Multirisks  
Business Interruption  
Goods-in-Transit  
Motor Fleets  
Electronic Equipment  
Local Accommodation  
Public Liability  
Environmental Liability  
Cyber Risks

### FINANCIAL LINES

Bonds and Guarantee Insurance  
D&O Insurance

### INTERNATIONAL REINSURANCE



## RISK MANAGEMENT

### P&C

ERM Programs  
Quantitative Risk Analysis (QRA)  
Business Impact Analysis (BIA)  
Business Continuity Plans

### EMPLOYEE RISK MANAGEMENT

Occupational Safety and Health (OSH) –  
Workmen's Compensation

### INTEGRATED MANAGEMENT

Flexible Benefits  
Medical Trust Advising  
Human Resources Consulting  
Corporate Wellness  
Data & Analytics

### BROKERSLINK PARTNER



## HEALTH AND BENEFITS

### TRADITIONAL BENEFITS FLEXIBLE BENEFITS

Group Health  
Group Life  
Workmen's Compensation  
Personal accident  
Travel insurance  
Displaced and Expatriate Solutions



## RETAIL

Motor Cover  
House owners and Households  
Life | Credit Life  
Health  
Travel  
Pets  
Cyclists  
Personal Accident  
Workmen's Compensation  
PPR | Other Financial Products

### AFFINITY AND WORKSITE

### BRAND INSURANCE





# Thank You!

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# MDS

