



MONNET
CAPITAL

What are Employee Benefits?

"Employee benefits" are employer-sponsored benefits that go beyond wages and aim to improve the economic well-being and security of employees.

A well crafted employee benefits package will not only attract top talent to your business but it will also help you to retain it.

MONNET CAPITAL BV

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**EMPLOYEE
BENEFITS**

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Since employees are a company's most valuable asset, investing in their well-being is crucial. Offering benefits that enable employees to improve their financial stability, provide protection against unforeseen circumstances and safeguard their families can enhance workplace morale, engagement and productivity.

How long have employee benefits been with us?

Employee benefits have a rich history that dates back to 13 BCE when Caesar Augustus established a pension system for retiring soldiers to prevent them from rebelling.

In 1875 American Express made history by introducing the first corporate pension plan, and cleverly promoted it with the slogan "don't live life without a pension"; a century before the appearance of their iconic "don't leave home without it" credit card tagline.

A more recent example of employee benefits is working from home.

This was once a somewhat contentious issue, but the aftermath of the Covid pandemic has led to a shift towards more flexible work arrangements that have also been shown to benefit employers by creating a more loyal and productive workforce.

Why should you provide employee benefits?

Recent studies indicate that employee benefits are crucial in retaining top talent, with 75% of employees preferring to stay with an employer based solely on the benefits package, and 69% willing to choose a job with better benefits over another.

However, selecting the appropriate employee benefit schemes can be a time-consuming process.

To streamline this, Monnet Capital has developed a portfolio of employee benefits products to support your employees' well-being.

Our Employee Benefits Packages

Our employee benefits packages are highly flexible, competitive, and can be customized to fit the unique requirements and budget of your organisation. While employee benefits can be diverse, Monnet Capital specialises in four general categories that can be modified to suit our clients' specific needs

These categories are:

- Group life insurance
- Pension plans
- Health insurance
- Disability benefits



GROUP LIFE INSURANCE

Life insurance plans which offer affordable coverage to all members

PENSION PLANS

Tailored pension solutions that allow your employees to save for retirement

HEALTH INSURANCE

Customised health insurance plans that address the risks facing your workforce

DISABILITY BENEFITS

For employees who are no longer able to work due to illness or impairment

Group Life insurance

Group life insurance plans offer affordable insurance coverage to all members of the group who are covered by the policy.

Compared to individual life insurance plans, group life insurance policies can be more cost-effective and provide employees with default life insurance coverage as an incentive.

Essentially, purchasing insurance coverage in bulk is more appealing to both the employer and employee, with companies able to secure costs for employees that are much lower than if they were to purchase their policies individually.

Pension plans

The European Union's internal market for financial services is a dominant force. However, the pension market remains fragmented and can be challenging for workers who frequently change employers.

Due to the various tax regulations that companies and governmental organisations must comply with, pension options must be carefully considered.

At Monnet, we recognise the distinctions between locally-based, pan-European and international provident schemes that may be appropriate for your organisation.

Health Insurance

Planning for employee health insurance is critical, yet it is also one of the most complex areas to navigate.

Although the concept is straightforward, with an insurance provider offering health care coverage for personal or family medical issues, the details can be challenging.

At Monnet, we recognise the intricacies of local and global operations and the importance of transparent reporting. Our solutions cater to a wide range of companies, whether their staff is based in Western Europe, emerging markets or crisis-affected regions.

Disability benefits

What occurs when an employee is unable to work due to injury, illness or any other reason that may impede their ability to fulfill their duties? What if they are injured while performing their job?

While a Belgium-based company may rely more on their local mutual to explore their options, what about organisations operating under different fiscal regimes?

In such cases, insurances such as STD, LTD, PTD, occupational hazard, dismemberment or accident coverage can be viable options.

Monnet Capital can help

Whether you are an HR professional who is responsible for an EU organisation, a large company or a small-to-medium sized business, Monnet Capital can help you design an attractive employee benefits package for your requirements.

From our offices in Brussels, Belgium, we plan and manage a variety of international employee benefits packages, including schemes which have been designed in conjunction with the HR departments of some of the world's major corporations.

Our employee benefits packages are flexible, highly competitive and can be tailored to suit your organisation and your budget.

Find out more

You can find about our employee benefits schemes on our website. Please click the button below to access our resources and learn more about how we can help you design and implement an effective benefits package that meets your needs and the needs of your employees.

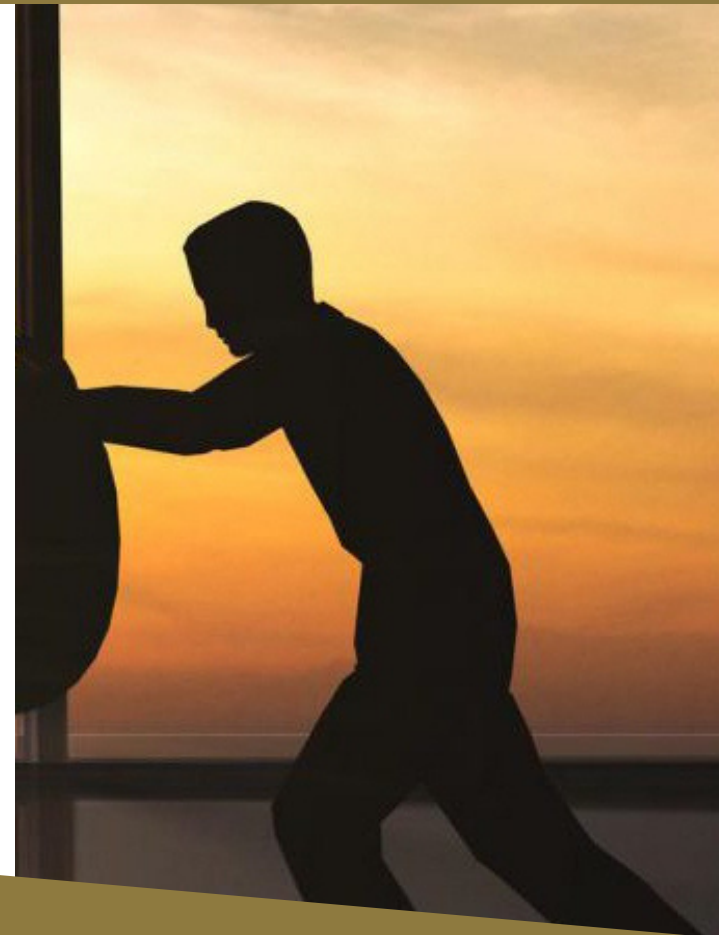
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About Us

Are you an HR professional feeling overwhelmed by managing and implementing company policies? Are you interested in exploring ways to provide employee benefits beyond salary increases? Do you worry about losing valuable talent to competitors? If so, please don't hesitate to contact us today.

Our extensive experience allows us to cater to the needs of small to medium-sized businesses, IGOs, NGOs, Embassies, Missions abroad and even multinationals.

We will be happy to discuss your requirements and help you create a comprehensive employee benefits package for your workforce.



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