

# INSULAR LIFE: PUTTING PREMIUM ON MATERNITY CARE AND EMPLOYEE HEALTH



PBCWE Member since: 2019



700+



36%



64%

## Challenge

InLife has long recognized the role of women as pillars of the Filipino family and drivers of development. In the Philippines, where it is most often women who care for children and manage the budget, giving women the tools to uplift their lives will ultimately redound to the benefit of society.

As a company, InLife sought to do the same for employees and their families. Before the 1980s, the company was composed of a workforce that was predominantly male. To attract and retain more female workers, it has introduced improvements to its company health plan over the years as part of a larger effort to safeguard employee health and well-being and in the company's words, "create an outrageously good employee experience."

## Strategy

Although parenthood can be an exciting time, it can also bring about feelings of uneasiness and anxiety in employees that may not be financially prepared to manage the health-related costs of pregnancy and childbirth. In anticipation of the expenses, expecting employees may resort to borrowing or even seeking other job opportunities with better compensation.

Women who cannot afford essential health care services during pregnancy and delivery may forego these services and put themselves at risk of developing complications that may be detrimental to the health of both mother and child in the long-term. Beyond these immediate requirements, employees face the even more daunting task of child rearing and the corresponding lifestyle change and responsibilities it brings.

Understanding the stress that this situation can bring, InLife has institutionalized a group health and hospitalization plan with comprehensive maternity coverage and benefits for employees and their dependents. While many employers in the country exclude maternity benefits in their private health insurance plans or simply allocate a fixed subsidy on top of the paid leave days mandated by the 105-Day Expanded Maternity Leave Law to female employees based on type of child delivery, InLife sought to create a more family-oriented benefits package as a strategy to draw in more women.

Compared to industry practice and government social health insurance, the policy is wider in terms of coverage and maximum benefit limit. Other companies offer health insurance coverage through an HMO (health maintenance organization) which prescribes a maximum amount to be covered per illness.

Maternity, however, is not considered an illness and not traditionally covered by HMOs unless explicitly requested by a company. Instead of adding maternity coverage under the HMO, which adds to the total fees to be paid to the HMO, some companies just give a fixed allowance for all maternity-related expenses. Even when combined with the fixed amount of benefits under the national health insurance program for women about to give birth, this support may not measure up to actual financial requirements for pregnancy and delivery and future childcare costs.

Parenthood can drastically change the priorities of employees. By giving employees and their families an additional layer of financial security through a comprehensive health plan, InLife is empowering its employees to take on the challenges of parenthood and family life.

## Actions

Since its introduction, the InLife maternity benefit policy has remained in force and fully supported by top management even as premium costs have risen over time. InLife has dedicated an annual budget for its employee health and hospitalization plan that includes maternity benefits. The company covers 100% of the total premium cost for basic and supplemental coverage of employees and gives them the option to pay for coverage of dependents. Employees (whether single or married) may enroll children below 23 years as dependents. Married employees can also enroll spouses less than 65 years old; single employees can enroll parents less than 65 years old.

The coverage is also rank-driven and increases as employees move up the corporate ladder. Additional coverage may be availed through monthly salary deduction.

For childbirth or delivery coverage, there is co-insurance. InLife shoulders 80% of insurance, while the remaining 20% is shouldered by the employee. Interestingly, this applies to both female employees (whether single or married) and spouses of male employees. This is a clear acknowledgement of the joint responsibility of fathers and mothers as parents.

All employees are informed about the health plan upon accepting the job offer and can request for more information when they need to avail.

### Enhancing coverage and benefits

While the Philippine Social Security System and Philippine Health Insurance Corporation require employed female members to have paid three monthly contributions to enjoy maternity benefits and avail of the care package for expecting women, InLife employees are covered upon the first day of employment and spouses are covered upon enrollment. Prior to 2018, this was only applicable to regular employees, but the company has since expanded coverage to include even employees under probationary status.

Similar to government-mandated coverage, the maternity benefit policy applies to all instances of pregnancy and childbirth – whether via normal or C-section delivery – and even miscarriage, regardless of frequency.

To meet employee health needs more adequately, InLife also regularly reviews its group plan and consults employees through periodic surveys on what enhancements can be made. These enhancements range from adding to the list of accredited hospitals where employees can avail of services to increasing benefit limits. More recently, the company also added more outpatient services and mental health consultations under its plan, which is timely given the complexities of hospital confinement during the COVID-19 pandemic, as well as its psychological impact.

### Preparing for the future

The maternity benefit policy under the health plan is just one of the many systems that InLife has put in place to assure employees that the company can support them as they progress in their career.

As its workforce ages, InLife is adopting a more proactive approach to the health of its employees. Whereas as HMOs coverage are illness-based and prescribe certain provisions once a specific illness is detected, the InLife health plan can be seen as a tool for employees to monitor their health and prevent illnesses. This means providing more allocations for diagnostic tests specific to the needs of older men and women.

On the other hand, young female workers may find peace of mind in a company that offers comprehensive health coverage during their reproductive years and beyond. Fathers-to-be will also have one less thing to worry about.

To attract millennial and Gen Z job seekers looking to contribute to a meaningful cause through their employment, the company also promotes InLife Sheroes, its flagship advocacy for women empowerment. Under Sheroes, InLife has co-developed a financial education module with the Philippine Business Coalition for Women Empowerment (PBCWE), organized various financial literacy workshops and health education programs, improved access of women entrepreneurs to business loans and networks, and launched insurance products catering specifically to women.

## Outcomes

Today, 64% of InLife employees are female – a reversal of the distribution before the 1980s. Of these, a majority are within reproductive age (20 to 45 years old) and direct beneficiaries of the maternity benefit programs. An additional 82 male employees have also enrolled their spouses to the program as indirect beneficiaries.

Data from 2016 to 2020 show that over 150 persons (a mix of employees and dependents) have availed of maternity benefits valued at almost PHP 15 million or roughly USD 300,000. The amount might seem large, but it is almost insignificant when compared to the billions of pesos making up the net worth and assets of InLife in a span of five years. Even if the benefits have no strings attached, 85% of employees availing from that period remain with InLife until today. More notably, the number of female employees who resigned during the same period was less than 20 – another sign that InLife is doing something right in terms of its retention strategy.

InLife also takes pride in being the first and only local insurance company to obtain EDGE Certification, a global standard for workplace gender equality. The company is committed to ensuring equal opportunity to male and female employees. Removing obstacles – such as apprehensions from having children – is one strategy to cultivate an inclusive and supportive culture where both men and women can feel empowered to take on more responsibility not only in the family but also in the workplace. Providing financial support through a health plan with maternity care can help ensure that the

best-fit candidate for a position will be ready to take on the role, whether the candidate is male or female.

EDGE findings confirm that both men and women believe that having a career and a family are compatible in InLife. Moreover, the 83% retention rate of women 12 months after their return from maternity leave is slightly above the EDGE standard of an 80% excellent retention rate. The proportionate retention of female managers is also above the EDGE standard.

The EDGE assessment also identified flexible work models and childcare support among future areas of intervention that could have high impact on workplace gender equality. A number of employees reported to have felt that “combining young children and work is a challenge.”

In response to the EDGE findings, InLife changed its Time and Attendance practices in February 2020 to allow for an environment more conducive to employees with family responsibilities. This new flexibility was also expanded temporarily in response to the COVID-19 workplace restrictions.



## Employee Experience

***Sheila Talkasen entered the life insurance industry as a young professional and is currently a senior manager at InLife.***

***“When I needed to avail of the maternity benefits, the company provided step by step guidance. There is a kit given to expecting employees. During confinement for delivery, my room and board were covered by the company health plan. Even my C-section for my second child was fully covered under benefits for surgery. Though my hospital was not accredited under the plan, I was reimbursed for my expenses without delay.”***

Having worked at InLife for almost her entire career, it comes to no surprise that she celebrated many personal milestones such as the birth of her two children while employed.

InLife informs its employees of the maximum benefit limit under the health plan and employees are free to choose the hospitals or clinics where they can get treatment. In case medical expenses exceed the limit, InLife will directly settle the balance with the accredited service provider and gives employees a grace period to pay the company back. As in the case of Sheila, employees can also file for reimbursement with the company if they are treated in an unaccredited medical facility.

From her experience, Sheila is able to help colleagues, especially first-time parents, understand what maternity benefits they can enjoy under the company health plan and answer their questions about processing.

***“The maternity benefits reinforced to me how family-oriented InLife is as a company. When I started my own family, I learned to appreciate the group health plan.”***

InLife emphasizes that its employee rewards and benefits are tailored to life goals that vary throughout the career of an individual, from young workers looking for training and scholarship opportunities to breadwinners supporting their families or senior workers preparing for retirement.



***InLife data analyst Jojo Tamparong and his wife found themselves pregnant in the middle of the COVID-19 pandemic.***

Although it was already their third child, it was a precarious situation because of additional hospital measures needed for COVID-19. Fortunately, his wife was enrolled as his dependent under the InLife group health plan and entitled to the maternity benefits.

Jojo has been working with InLife since 2008 and is a father of three, including the newborn quarantine baby.

***“The health plan is one of the reasons why I stayed in InLife. The company is focused on the family as a whole, not just the employee. Even for single employees, parents may be enrolled as dependents. I feel secure and at ease because I know that the company can cover expenses if any of my dependents require hospitalization.”***



This type of assurance that has earned InLife the loyalty of its employees. 24% of its workforce from 20 to 45 years old have been with the company for 11 years or more. This is quite a feat given the reputation of the younger generations as job hoppers.

As more companies realize the value of investing in employee health in this time of the pandemic, what sets InLife apart is its commitment to give employees and their families, a sense of security through its comprehensive maternity benefit policy.

## Moving Forward

- To help employees maximize the maternity coverage and benefits, InLife can itemize the procedures, tests, and other services included in the policy. Differences between employees and dependents, if any, should be clearly defined and communicated.
- In addition to maternity care, it is just as important to provide support for raising a child, especially to women who are often the primary caregivers. Flexible working hours, work from home setup, return to work programs, and additional leave for male and female parents should be considered.
- Programs addressing non-financial issues such as mental health or caring responsibilities of new parents can complement the group medical plan and employee loans offered by the company.

The Philippine Business Coalition for Women Empowerment (PBCWE) was launched in March 2017 through Investing in Women, an initiative of the Australian Government. In the Philippines, IW has partnered with the Philippine Women's Economic Network (PhilWEN) to create a business coalition to pursue Gender Equality (GE) in the workplace and Women's Economic Empowerment (WEE) nationwide.

PBCWE is made up of influential businesses that are large employers who will take the appropriate steps to improve gender equity in their own workplaces and to influence businesses, both in their supply chains and other large businesses, and to also become better employers of women.



First Life Insurance Company in the Philippines to achieve the level 1 EDGE (Economic Dividends for Gender Equality) Assess Certification.

InLife is also a partner of PBCWE in developing Financial Literacy Training Programs for women and men.

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