

# SPP Konsult's Global Pensions and Benefits Portal

**SPP Konsult's Global Pensions and Benefits Portal is a digital and interactive service suitable for those who work with pensions for employees in international companies.**

In the Global Pensions and Benefits Portal you will find detailed information about social security, occupational pension, employee benefits and typical employer practice in 69 countries. Subscribe for the countries you need to know more about. To get access to the portal you must subscribe for at least five countries. It is possible to buy information for less than five countries without access to the portal.

The Global Pensions and Benefits Portal allows you to sort by country or by benefit to quickly access relevant information and compare multiple countries. You can create your own reports in Excel, and Country Benefits Profiles in Pdf.

## Contact

**Please contact SPP Konsult for more information.**

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## The Global Pensions and Benefits Portal will provide you as an employer with:

- Concise information on state and compulsory benefits as well as crucial insight into local conditions.
- Country specific local market practice regarding pensions and insured benefits.
- Changes in laws and local regulations.
- Up-to-date information provided by international benefits experts.

## Topics covered:

- State and compulsory benefits
- Occupational pension
- Death in service benefits
- Short-term sickness
- Long-term disability
- Medical benefits
- Worker's compensation
- Termination indemnities
- Taxation
- Employer practice

## YOUR INSIGHT REPORT

**SORT YOUR REPORT BY**

PRACTICE | COUNTRY | INFORMATION
Country Information | Save selections | Load saved selections

Medical Benefits - benefit provider

Visible Columns 2

COUNTRY (rollover cells for more options)	STATE & COMPULSORY BENEFITS	TYPICAL EMPLOYER PRACTICE
Argentina	Medical benefits are provided by the National Health Insurance System (SNSS) through state mandatory social insurance trusts or private medical companies known as prepaids, as chosen by the employee. Other social welfare benefits may apply that are outside the scope of this report.	Nearly all multinational and local leading employers provide supplementary medical benefits; benefits are provided through a private contract with a private medical company.
Australia	Medical benefits are provided through Medicare, administered by the Department of Human Services.	Around 25% of multinational and local leading employers provide supplementary medical benefits; benefits are provided through a group private medical insurance (PMI) plan.
Austria	Medical benefits are provided through health insurance, administered by a district or occupational health insurance fund.	Around 10% of multinational and local leading employers (increasing to around 35% of employers in certain industries, such as the pharmaceutical industry) provide supplementary medical benefits; benefits are provided through group private medical insurance (PMI) plan.
Netherlands	Medical benefits are provided by the social health insurance system through private insurance as prescribed under the Health Care Insurance Act (ZVW). Effective 1 January 2015, long-term care benefits are provided through private insurance and municipalities as prescribed under the Long-Term Care Act (Wlz).	It is common for the employer to facilitate supplementary health insurance cover through a collection of individual policies (the contract is between the employee and the insurance company), which can provide employees group volume discounted premiums of up to a maximum of 10% (typical discount is between 5% and 10%); employee membership is voluntary (family members may be covered). Employees may select from additional coverage at their own expense, which may include dental covers, optical covers, physiotherapy and alternative therapy.

## Territories covered

### Western Europe

- Austria
- Belgium
- Cyprus
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Luxembourg
- Malta
- The Netherlands
- Norway
- Portugal
- Spain
- Sweden
- Switzerland
- United Kingdom

### Eastern Europe

- Bulgaria
- Croatia
- Czech Republic
- Estonia
- Hungary
- Latvia
- Lithuania
- Poland
- Romania
- Russia
- Slovakia
- Slovenia
- Ukraine

### The Middle East & North Africa

- Israel
- Saudi Arabia
- Turkey
- United Arab Emirates

### Sub-Saharan Africa

- Botswana
- Ghana
- Kenya
- Nigeria
- South Africa
- Uganda
- Zambia

### The Americas & The Caribbean

- Argentina
- Brazil
- Canada
- Chile
- Colombia
- Costa Rica
- Dominican Republic
- Mexico
- Peru
- Puerto Rico
- United States
- Venezuela

### Asia & Australasia

- Australia
- China
- Hong Kong
- India
- Indonesia
- Japan
- Kazakhstan
- Malaysia
- New Zealand
- Philippines
- Singapore
- South Korea
- Taiwan
- Thailand