



中国员工健康福利调研

China Employee Health Benefits Survey

调研
主办方



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第1部分 | 前言

中国在过去的二十年里经历了让人惊叹的成长和发展。伴随着这种成长，中国的基础设施和大众生活质量发生了巨大的改变。然而，国家卫生保健体系的发展已经跟不上在其他领域的发展。政府已经意识到这一点，并且在十二五规划中把卫生保健系统发展作为一个突出的重点。

政府也承认，对于中国普通公民来说，个人的健康问题变得越来越重要。拥挤的医院，排长队，问题频出的医疗诊断让大多数普通人在寻找其他方式就医。接下来的五年会是一个重要的时期，国家卫生保健系统将找到更好的服务提供给大众。

在向雇员和他们的家庭提供更好的医疗健康服务的选择中，雇主扮演了一个重要的角色。然而对于这个角色，无论是跨国企业或是国内的企业，大多数还不能完全承担。投资于员工的健康，可以使公司吸引更多有潜力的员工，并且对于公司的业绩水平会产生直接的影响。

此次研究目的旨在探讨中国员工当前的健康福利状态。我们的目的是通过了解参与调研企业目前员工福利的情况，提供对未来发展方向的预期。我们希望这项研究可以帮助智享会会员企业，并为其员工和家属的健康和福利作出贡献。

金景

执行总监 | 智享会



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第2部分 | 主要发现

智享会首次与汉深医疗合作进行员工健康福利调研，这项研究的目的是为了更好地了解目前中国员工的健康福利状况，并提供未来可能的发展趋势。

本次调研一共有 252 家公司和组织，其中涵盖了 22 个国家和地区在华企业的参与。其中有 82 家 (32.54%) 美资公司和 59 家 (23.41%) 中国公司。涉及 15 个以上的行业，范围从人数较少的企业到拥有超过 10,000 人的大型公司。

本研究以“从上到下”的方式，研究员工健康福利。研究首先从组织结构，公司治理和人力资源决策开始，然后评估整体报酬的理念和广泛的福利产品。该调研特别通过研究目前在华企业的员工健康福利的做法，提供了对未来发展的预期。



以下是对这项研究的关键点总结：

⊕ 参与调研企业在中国有强力的本地负责制和对运营的控制权

- 176 家 (69.80%) 参与调研企业在中国的盈亏是由本地机构负责的。

- 在参与调研的企业中，有 195 家 (77.38%) 企业的人力资源职能部分或全部直接向业务部门报告。
- 只有 53 家 (21.03%) 企业需要全球 / 区域领导人批准所有人力资源的主要决定，103 家 (40.87%) 企业需要全球 / 区域领导人的参考意见。
- 大多数公司由本地人力资源部门负责供应商的来源和选择。总共有 153 家 (60.71%) 公司集中对人力资源供应商做出决策，而 232 家 (92.06%) 公司有权在本地自主选择供应商。

⊕ 员工福利不是在中国企业人力资源面临的^{最大挑战}，但它们却很重要

- 参与调研的企业表示，管理上升的劳动力成本和吸引合适的人才来实现增长，是中国人力资源从业者面临的两个主要挑战。
- 提高员工福利的质量是中国本土公司面临的第二大挑战。
- 对于跨国公司而言，最紧迫的问题是管理劳动力成本的上升。
- 181 位 (74.49%) 参与者认为在未来 3 年内不会改

变企业对现金及福利的理念。

⊕ 在当今的中国，公司提供的员工福利仍然是停留在非常基础的水平

- 在中国通行多年的员工福利的做法这些年还没有显著改变。对于国家强制性福利计划有很强的依赖性，作为福利的主体。大多数公司只是在这种基本的保障福利上增加最基本的医疗附加险。
- 值得警醒的是，大多数公司对于退休人员的利益和安全缺乏足够的关注。
- 弹性福利是最能够有创新的领域，但这是有限的，并且往往只发生在规模较大的公司。
- 181位（74.49%）参与者认为在未来3年内不会改变企业对现金及福利的理念。

⊕ 员工健康福利在中国尚处于早期的发展阶段

- 在所有参与调研公司中，有四种员工健康福利保障是最为普遍的，分别是：门诊/住院保险，生育保险，重大疾病保险，员工年度健康检查。
- 员工健康福利对于很多企业并不是最重要的。考虑到美国企业对于员工健康有关的成本的关注度，我们并不奇怪的发现，来自美资企业的参与者将与健康有关的福利保障放到了相对更重要的位置。
- 参与调研的公司对于当前的医疗保健福利成本的态度是有区别的。令人惊讶的是，有154位（63.37%）参与者报告，每年的医疗费用不增加。总共有219位（90.12%）参与者对于减少员工的健康福利成本感到没有压力。
- 只有20家（33.9%）本土公司和46家（25.0%）

跨国公司改善员工的健康福利方案的计划。

- 大多数公司没有正式对员工健康福利进行调查，234位（96.69%）参与者认为个人的健康已经很重要，而且变得越来越重要。总共有189位（77.78%）参与者对于他们的员工获得医疗保健的质量在一定程度上有所担忧。
- 大多数参与者不审查保险理赔数据，每年一次的健康检查数据，和缺勤的数据。



这对于中国的员工健康福利仅仅是个开始。由于劳动力的年龄和市场的发展，健康福利的流行性和复杂性只会上升。以下主要趋势将是值得跟踪的，同时可能会确定环境变化的速度有多快：

- 随着劳动力成本的上升，无疑将对公司控制与健康有关的成本造成压力。
- 跨国公司将继续推动全球健康和保健措施进入中国。
- 随着企业将重心转向控制相关成本，预防性的健康福利将变的更为流行。
- 利用所掌握的数据，公司将开始积极地优化他们的雇员的健康福利计划。
- 福利将成为招聘和留才策略越来越重要的组成部分。
- 雇主在员工健康福利的设计中加入更多的选择。



从世界其他地区的发展中可以发现，在员工健康方面的投资可以为企业和员工同时带来效益。在中国，毫无疑问，员工和他们的家人的健康问题将变得越来越重要。每个企业都应在提高员工的健康福利中扮演重要的角色。雇主在这方面推进的速度掌握在公司在中国的业务和人力资源领导者的手中。



第3部分 | 参与调研企业的背景分析

本次调研一共有 252 家公司和组织，其中涵盖了 22 个国家和地区在华企业的参与。其中美资公司数量最多，有 82 位（32.54%）参与者；来自中国的公司数量仅次于美国，其中有 59 位（23.41%）参与者。其余参与者来自欧洲企业或者除中国外的亚洲企业。

+ 参与调研企业的所有权结构 (N= 252)

跨国外商独资企业和合资企业有 204 家 (80.95%) 企业参与本次调研。

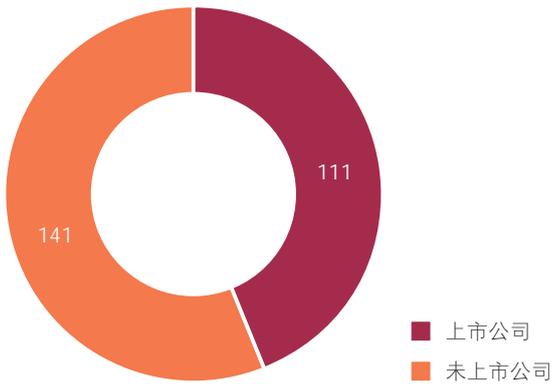
图表 3.1



+ 参与调研企业的股权结构 (N= 252)

多数参与调研的公司都是非上市公司。111家上市公司中有52家(46.8%)在美国的纽约证券交易所或纳斯达克上市。

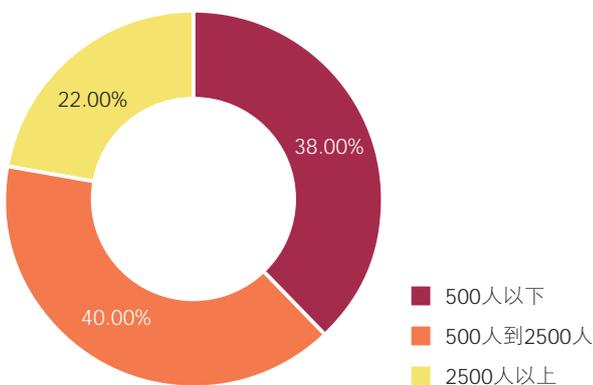
图表 3.2



+ 参与调研企业的在华员工人数 (N= 252)

参与企业的员工人数跨度较广，从国内的小企业到大型的跨国公司都占有一定的组成比例。

图表 3.4



+ 参与调研企业的行业划分 (N= 252)

参与调研企业非常多样化，来自超过15个不同的行业。

图表 3.3





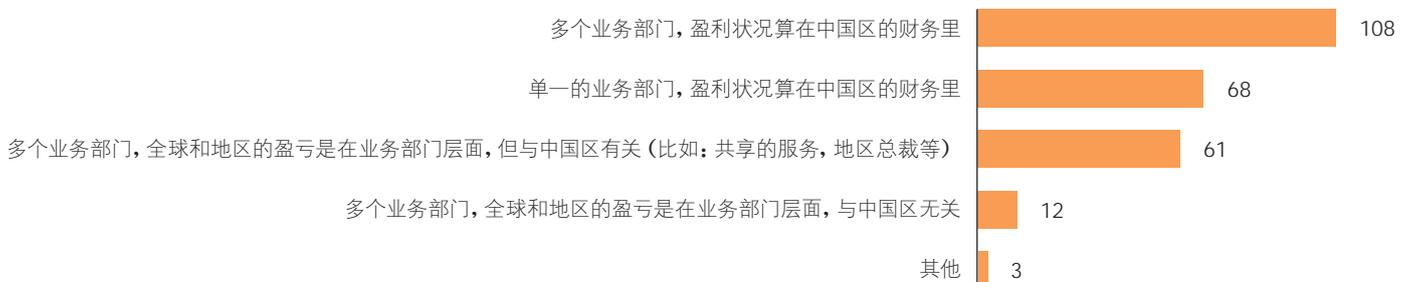
第4部分 | 人力资源的管理和经营结构

人力资源的组织和管理方式往往能直接影响到对于员工福利的理念。

+ 业务结构和结果问责制 (N= 252)

多数参与调研的公司在中国区承担盈亏的责任。一个由中国负责盈亏的组织结构将加重本地决策者对于涉及到人力资源相关的决定的权利。如下图所示，176 家 (69.8%) 参与调研的公司在中国区有负责盈亏的职责。

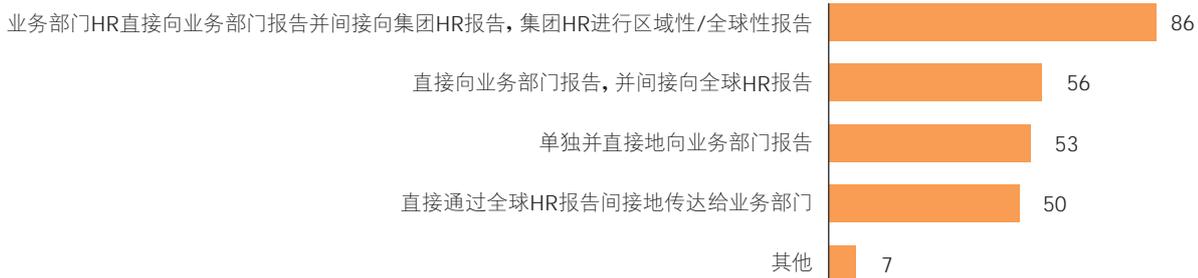
图表 4.1



+ 人力资源报告关系 (N= 252)

如图 4.2 所示，人力资源职能管理的方法是相当广泛的。大型跨国公司往往采用更传统的组织结构，本地的人力资源组织通常会涉及向全球人力资源职能的汇报。参与调研的公司中，有 195 家 (77.38%) 公司的人力资源部分或全部的向业务部门直接报告。相反，50 家 (19.84%) 参与调研企业，对于人力资源有直接的全球汇报线。

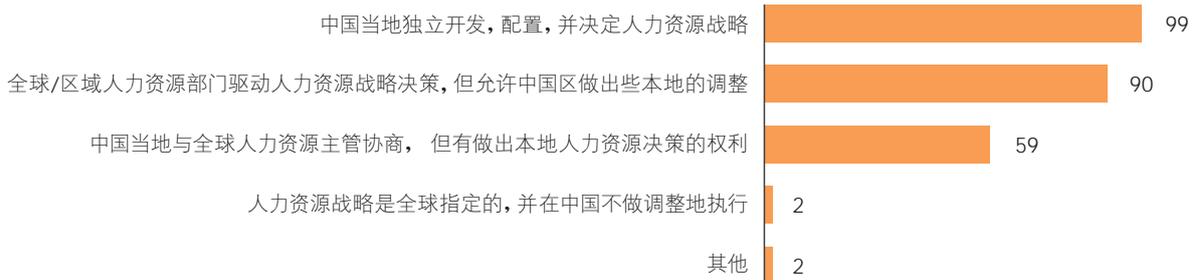
图表 4.2



+ 人力资源策略的制定防范和决策机制 (N= 252)

大部分公司人力资源决定本土化，并且做出更加适合中国运营环境的决定。

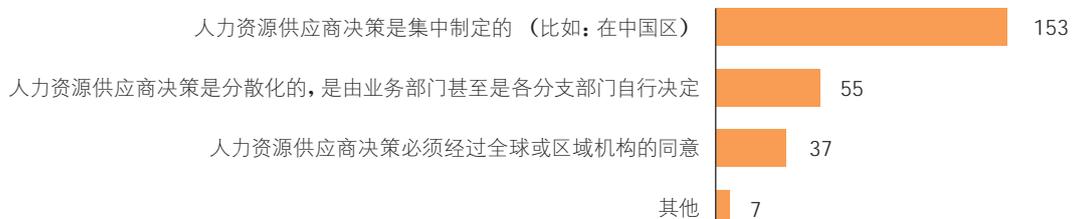
图表 4.3



+ 人力资源部门供应商的决策机构 (N= 252)

图表 4.4 中可以看出参与调研的公司中有 153 家 (60.71%) 企业集中对人力资源供应商做出决策。近年来，公司中出现了明显的在中国区集中整合这类决定的趋势。这种集中整合决定的趋势往往着眼于统一协调的人力资源计划，建立控制体系和降低成本。37 家 (14.68%) 公司要求中国以外的机构批准主要供应商的决策。这 37 家公司中，有 19 家 (51.35%) 是美资公司。

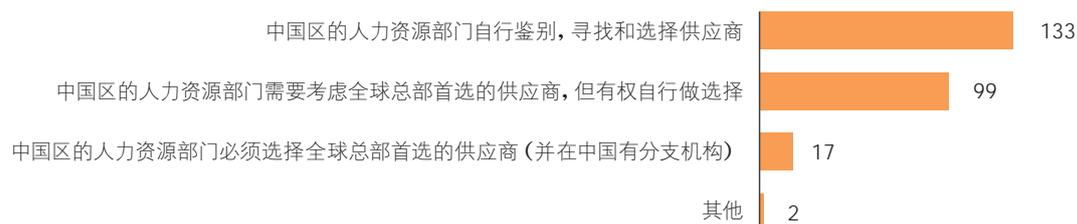
图表 4.4



+ 企业对供应商的决策方式 (N= 251)

在过去的 20 年里，绝大部分全球人力资源服务供应商均已进入中国。供应商经常使用的一种策略是销售“全球性”的服务，许多跨国公司和供应商订立了全球服务协议。然而，即使是最完善的服务机构，在全球范围内提供一致的服务质量往往很难。在参与调研的企业中只有 17 家 (6.75%) 公司被要求使用全球供应商。大多数公司可以在中国市场上选择最好的供应商，而不必拘泥于全球首选的供应商关系。

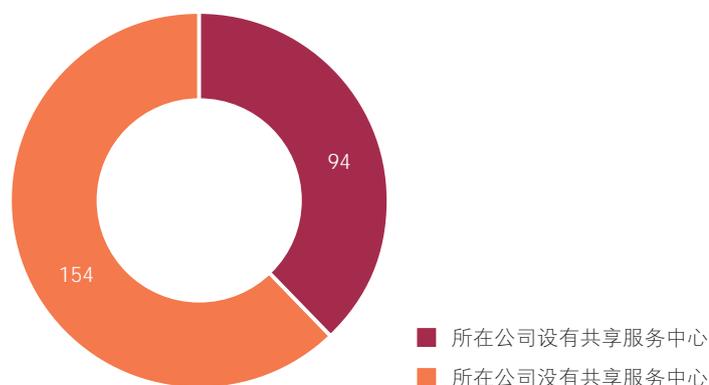
图表 4.5



+ 共享服务中心的使用 (N= 248)

参与调研的公司中，只有 94 家公司 (37.4%) 在中国有共享服务中心。在许多情况下，这些共享服务中心也对亚洲其他国家提供支持。选择使用共享服务模式的公司没有特别明显的国别特征。然而，在有共享服务中心的 94 家公司里，70 家 (74.47%) 公司目前有拥有超过 2500 名员工。

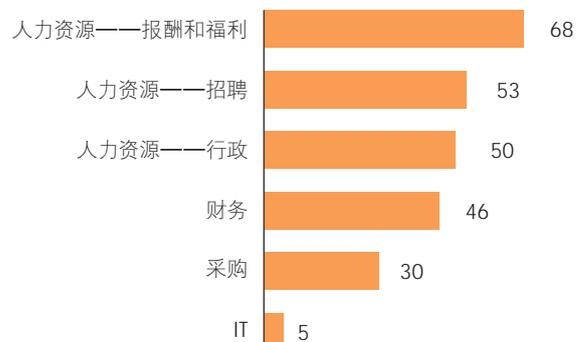
图表 4.6



+ 采用共享服务中心的公司中共享服务的类别 (N= 94)

下图可以看出，在有共享服务中心的公司中，人力资源是最常使用的共享服务。

图表 4.7



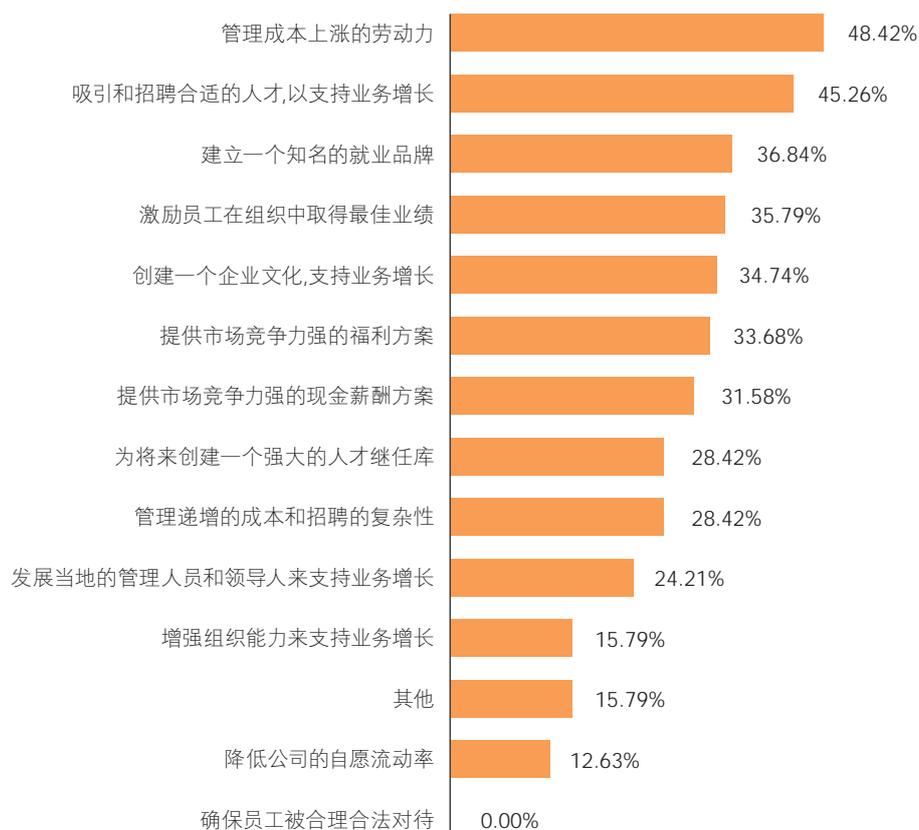


第5部分 | 人力资源在中国的挑战

图表 5.1

+ 少于 500 名员工的企业，目前的人力资源面临的问题 (N= 95)

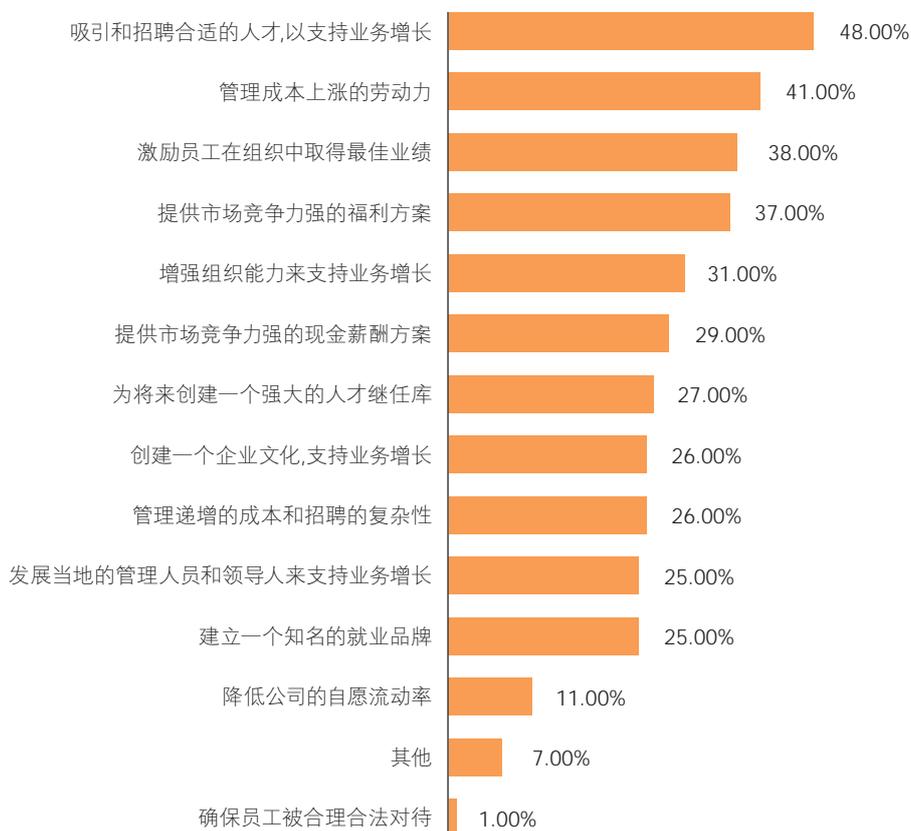
少于 500 名员工的公司反映以下人力资源所面临的挑战。



图表 5.2

+ 500 至 2500 名员工的企业，目前人力资源面临的问题 (N= 100)

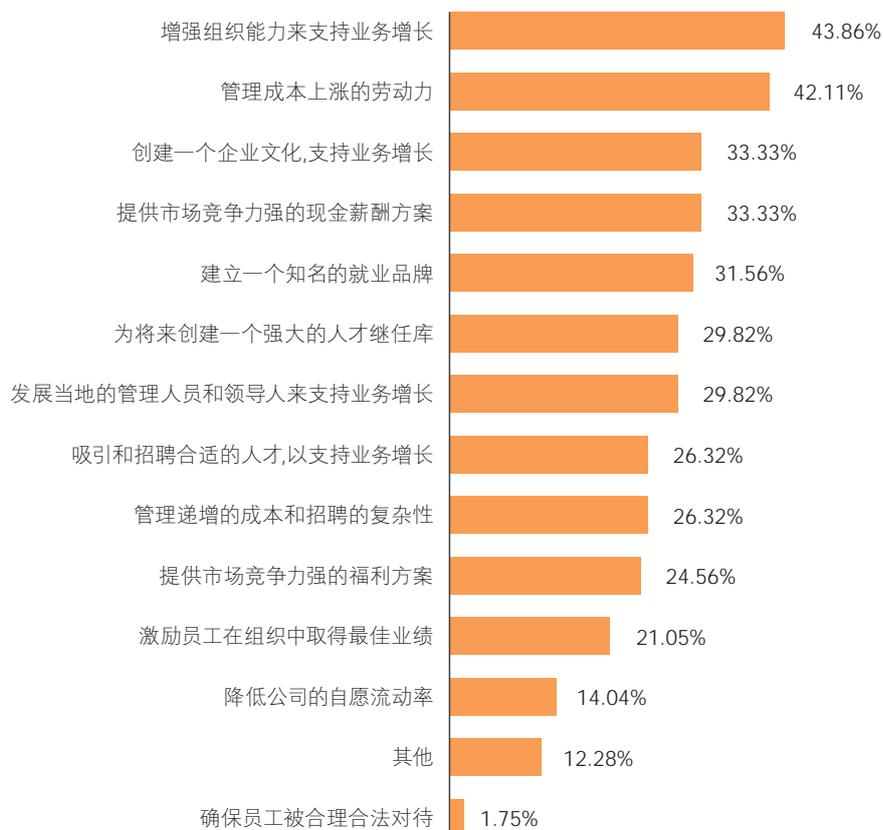
500 至 2500 名员工的公司反映以下人力资源所面临的挑战。



图表 5.3

+ 超过 2500 名员工的企业，目前人力资源面临的问题 (N= 57)

超过 2500 名员工的公司反映以下人力资源所面临的挑战。



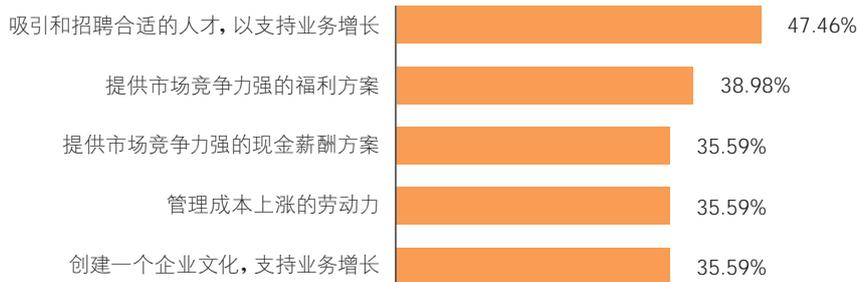
事实证明，几乎所有在中国经营的公司，人力资源管理是一个巨大的挑战。为了更好地了解员工健康福利的相对重要性，了解人力资源所面临的挑战是很重要的。以下是调研者面临的主要挑战（按从最大到最小进行排列）：

- ① 管理劳动力成本上升
- ② 吸引和招聘合适的人才，以支持业务增长
- ③ 在组织中激励最佳的业绩表现
- ④ 提供有市场竞争力的福利计划
- ⑤ 建立组织文化，以支持业务增长

+ 中国本土企业面临的人力资源五大问题 (N=59)

中国本土企业参与者更加注重于吸引、招聘合适的人才和为员工提供更加具有竞争力的福利方案。与跨国公司不同的是，成本上升的劳动力似乎并不是本土企业的最大的人力资源问题。

图表 5.4

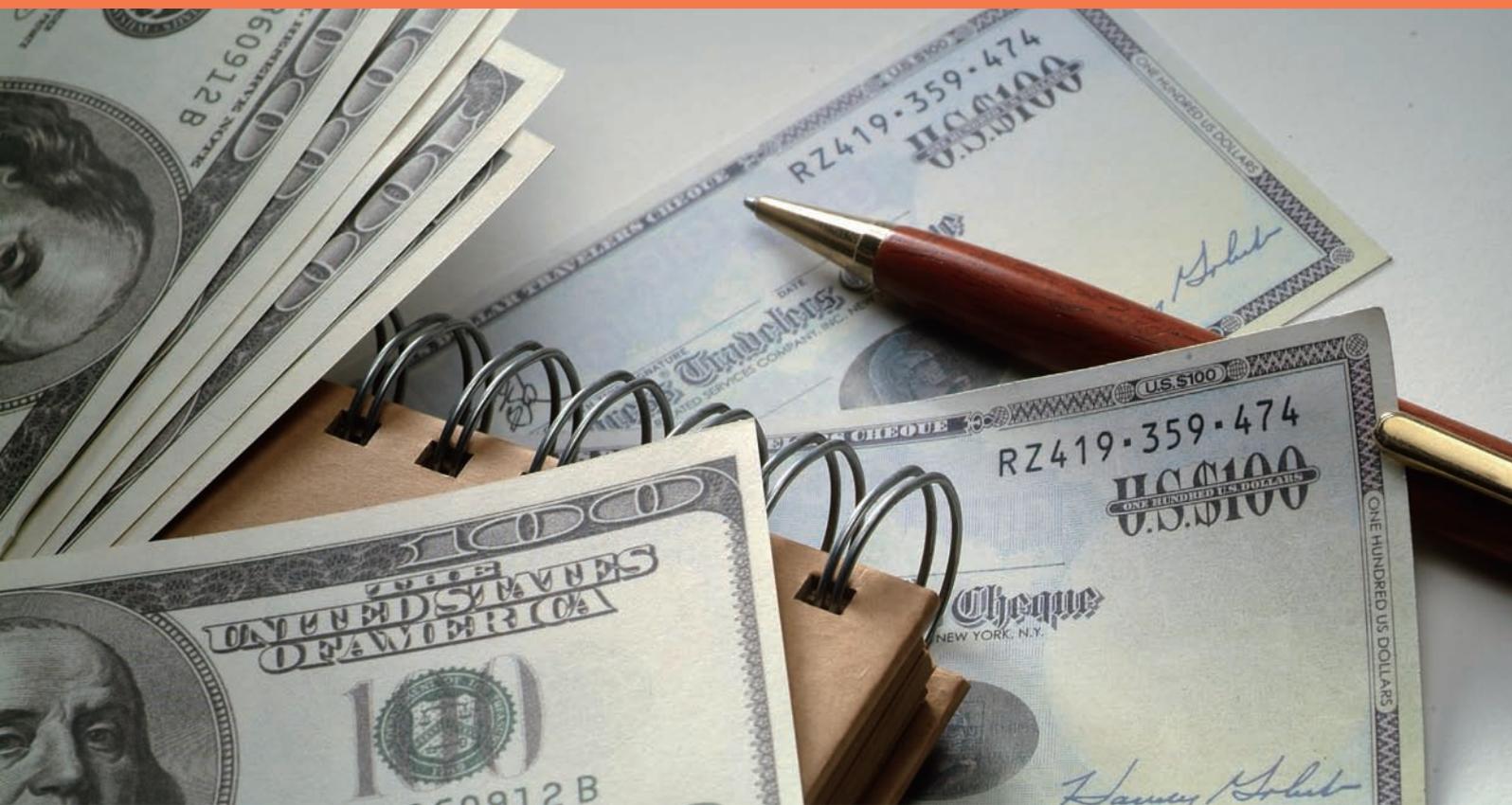


+ 跨国企业面临的人力资源五大问题 (N= 184)

跨国企业参与者的数据显示，他们强烈地关注如何解决上涨的人力成本和招聘合适的人才。

图表 5.5





第6部分 | 薪酬与福利管理

“整体薪酬”的概念对于公司如何处理员工福利有着直接的影响。

+ 中国本土企业整体薪酬目标 (N= 59)

在设定整体薪酬目标水平上，国内本土企业似乎比他们的跨国同行更积极。一些公司似乎是有意在努力“赶超”跨国同行。在对待职业人员，管理及高级管理人员的上尤其如此。

图表 6.1

总体薪酬在市场中的水平	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
25%分位	6.78%	6.78%	11.86%	1.69%	3.39%	3.39%
50%分位	50.85%	38.98%	57.63%	38.98%	35.59%	25.42%
75%分位	20.34%	33.90%	11.86%	37.29%	45.76%	59.32%
平均水平	22.03%	20.34%	18.64%	22.03%	15.25%	11.86%

+ 跨国企业的整体薪酬目标 (N= 184)

参与调研的跨国公司都相当一致地在所有工作职位上把目标锁定在 50 个百分点。在管理及高级管理人员的级别上，一些公司的目标设定开始高于这一中间点。

图表 6.2

总体薪酬在市场中的水平	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
25%分位	0.54%	7.61%	7.07%	1.63%	2.17%	3.26%
50%分位	63.04%	65.76%	75.54%	61.96%	56.52%	44.57%
75%分位	21.20%	11.41%	5.43%	23.91%	30.98%	42.39%
平均水平	15.22%	15.22%	11.96%	12.50%	10.33%	9.78%

+ 中国本土企业员工福利目标 (N= 59)

在图表 6.3 中可以看出中国本土企业对于员工福利普遍采取较为保守的方式。大多数的参与者表示，他们只提供基本的法定福利。

图表 6.3

福利在市场中的水平	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
高于市场平均水平	16.95%	18.64%	18.64%	30.51%	37.29%	40.68%
基本的法定福利	40.68%	38.98%	33.90%	32.20%	25.42%	23.73%
市场平均水平	42.37%	42.37%	47.46%	37.29%	37.29%	35.59%

+ 跨国企业员工福利目标 (N= 184)

跨国参与者都明显地专注于提供市场平均福利水平。在管理和高级管理职位上一些公司愿意提供超出市场平均的福利。不过，大多数公司在员工福利上都采取了与市场标准相当的福利水平。

图表 6.4

福利在市场中的水平	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
高于市场平均水平	14.67%	16.85%	12.50%	16.85%	22.83%	31.52%
基本的法定福利	22.28%	17.39%	15.22%	11.41%	9.78%	9.24%
市场平均水平	63.04%	65.76%	72.28%	71.74%	67.39%	59.24%

+ 中国本土企业在现金及福利的相对重要性上的理念 (N= 59)

对于蓝领员工,国内参与者往往更侧重于现金。其余的员工级别,对企业而言,现金仍然是一种较为平衡的方法。对于一些参与者,管理层和高级管理层员工的福利成为越来越重要的部分。

图表 6.5

薪酬理念	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
福利比现金更重要	1.69%	3.39%	1.69%	10.17%	22.03%	30.51%
现金和福利需要同等的关注	28.81%	52.54%	54.24%	59.32%	59.32%	50.85%
现金比福利更重要	69.49%	44.07%	44.07%	30.51%	18.64%	18.64%

+ 跨国企业在现金及福利的相对重要性的理念 (N= 184)

与国内同行相似,跨国公司的参与者中对蓝领员工将现金放在较为重要的位置。对于其他级别的员工他们倾向于采取较为平衡的,对现金和福利同等注重的态度。

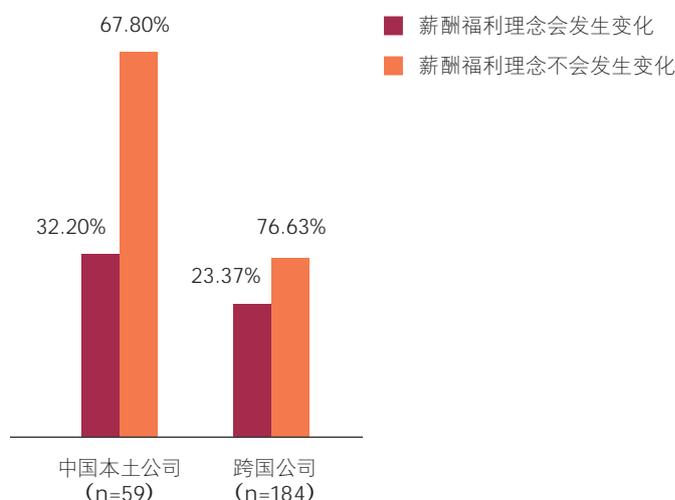
图表 6.6

薪酬理念	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
福利比现金更重要	1.63%	2.72%	2.17%	7.07%	19.02%	27.72%
现金和福利需要同等的关注	32.07%	59.24%	62.50%	78.80%	74.46%	66.85%
现金比福利更重要	66.30%	38.04%	35.33%	14.13%	6.52%	5.43%

+ 在未来三年薪酬福利理念改变的可能性 (N= 243)

大多数参与调研公司报告说,他们不会改变在未来3年的总体薪酬福利理念。在那些表示会变化的企业中,变化通常是比较轻微的,主要是将重点从“现金”转换到“现金及福利”。很少有公司表示,他们未来会将福利作为薪酬福利工作的优先方面。

图表 6.7





多年来中国普遍实行的员工福利政策并未发生显著改变。企业对于国家强制性福利计划有着很强的依赖性，并将其作为主要提供的福利。大多数公司使用诸如医疗保险和团体保险等基本的保险福利附加在其整体的福利计划之上。然而对于退休保障的关注欠缺及现今的福利计划大多缺乏新意仍为我们敲响了警钟。

鉴于吸引及挽留人才的竞争仍在继续，中国的福利环境也在缓慢发展。弹性福利的引进验证了领先的企业如何寻求员工福利创新的很好的例子。但由于雇主着眼于劳动力成本的上升，极大的限制了福利发展的速度。

第7部分 | 员工福利

+ 参与调研的中国本土企业员工的福利普及情况 (N= 59)

图表 7.1

员工福利	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
法定福利	74.58%	79.66%	89.83%	88.14%	84.75%	84.75%
弹性福利	15.25%	27.12%	27.12%	33.90%	30.51%	33.90%
退休计划——补充养老金	6.78%	15.25%	16.95%	16.95%	16.95%	16.95%
退休计划——储蓄计划	1.69%	1.69%	6.78%	1.69%	3.39%	5.08%
补充医疗保险	18.64%	30.51%	40.68%	42.37%	40.68%	38.98%
团体保险（例如：人寿保险，意外伤害险）	28.81%	33.90%	42.37%	44.07%	47.46%	44.07%
补充住房公积金	10.17%	16.95%	23.73%	22.03%	20.34%	20.34%
住房贷款	1.69%	3.39%	1.69%	5.08%	5.08%	5.08%
股票持有计划	0.00%	5.08%	3.39%	10.17%	18.64%	37.29%

留用奖金	1.69%	13.56%	8.47%	15.25%	20.34%	22.03%
公司提供的汽车或者车贴	11.86%	16.95%	15.25%	20.34%	37.29%	50.85%
公司提供的租房	10.17%	8.47%	8.47%	11.86%	16.95%	15.25%
公司宿舍	20.34%	13.56%	10.17%	11.86%	10.17%	10.17%
俱乐部会员	10.17%	13.56%	18.64%	20.34%	23.73%	18.64%
教育支持	11.86%	13.56%	18.64%	22.03%	23.73%	25.42%
现金补贴（例如：手机，供暖，住房等等）	13.56%	32.20%	35.59%	40.68%	45.76%	47.46%
打折的公司产品	20.34%	22.03%	25.42%	27.12%	27.12%	22.03%
其他	3.39%	3.39%	5.08%	5.08%	8.47%	8.47%

参与调研的跨国企业员工福利普及情况 (N= 184)

图表 7.2

员工福利	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
法定福利	82.61%	83.15%	98.91%	98.91%	97.83%	94.02%
弹性福利	16.30%	22.28%	22.28%	24.46%	25.00%	27.72%
退休计划——补充养老金	8.70%	10.87%	10.87%	10.87%	13.04%	15.22%
退休计划——储蓄计划	6.52%	8.70%	8.70%	8.70%	11.41%	11.96%
补充医疗保险	57.61%	64.67%	76.63%	76.63%	78.26%	76.09%
团体保险（例如：人寿保险，意外伤害险）	63.59%	65.22%	78.80%	79.89%	80.98%	77.17%
补充住房公积金	15.76%	23.37%	25.54%	25.54%	27.17%	27.72%
住房贷款	3.80%	3.80%	4.89%	5.43%	4.89%	5.43%
股票持有计划	5.98%	8.15%	9.24%	13.04%	21.74%	36.41%
留用奖金	9.24%	12.50%	9.78%	21.74%	26.63%	33.15%
公司提供的汽车或者车贴	8.70%	24.46%	14.67%	18.48%	40.76%	64.67%
公司提供的租房	1.63%	2.72%	1.63%	3.26%	10.87%	23.91%
公司宿舍	14.67%	4.89%	8.70%	7.07%	5.98%	5.98%
俱乐部会员	7.07%	7.07%	8.15%	9.24%	10.33%	15.76%
教育支持	17.39%	19.57%	22.83%	27.17%	30.98%	35.33%
现金补贴（例如：手机，供暖，住房等等）	22.28%	41.30%	41.30%	47.83%	55.98%	56.52%
打折的公司产品	16.30%	19.57%	20.65%	20.11%	20.65%	20.65%
其他	2.17%	2.72%	3.80%	3.80%	4.35%	5.43%



第8部分 | 员工健康福利

参与调研企业对员工健康福利的普及情况 (N= 252)

正如图表 8.1 可见，在所有参与调研的公司中，有四种员工福利政策贯穿始终。

- 门诊及住院保险
- 重大疾病保险
- 生育保险
- 年度健康体检

在所有参与调研的群体中有一个显著的差别，事实上所有的员工福利在跨国公司中都更为普及。这与图表 6.3 的内容共同揭示了许多中国本土企业仅仅为雇员提供国家强制性福利。

图表 8.1

员工健康福利	一线工人	销售/零售	一般员工/行政人员	专业人员	管理层	高级管理层
员工医疗保险——门急诊和住院	68.25%	75.00%	89.29%	90.08%	90.08%	87.70%
员工医疗保险——生育	59.92%	66.67%	78.97%	78.17%	76.98%	74.60%
员工医疗保险——重大疾病	60.71%	67.06%	79.76%	80.95%	81.35%	77.38%
住院保险/补贴	50.40%	57.94%	67.46%	68.65%	68.65%	66.27%
家属医疗保险	34.52%	40.48%	46.83%	48.02%	51.19%	51.19%

牙科津贴	3.17%	3.57%	4.76%	5.16%	5.56%	11.11%
年度健康检查	65.08%	71.03%	86.90%	89.68%	88.10%	85.71%
健康管理项目——员工帮助计划	5.16%	5.56%	6.75%	5.95%	6.35%	6.35%
健康管理项目——健康风险评估	2.38%	2.38%	2.38%	2.78%	3.17%	5.56%
健康干预计划（例如：戒烟等等）——现场门诊	3.97%	5.16%	5.16%	5.56%	5.56%	7.14%
健康干预计划（例如：戒烟等等）——健康相关讲座	19.05%	19.44%	24.21%	23.41%	24.60%	24.21%
健康干预计划（例如：戒烟等等）——接种疫苗	5.95%	7.14%	6.75%	6.75%	6.35%	7.54%
健康干预计划（例如：戒烟等等）——其他	2.78%	2.38%	2.78%	2.78%	3.17%	4.37%

+ 参与调研企业的员工保险福利普及情况 (N= 252)

在所有参与调研的企业中，有三种保险福利较为普遍：

- 团体定期人寿保险
- 团体意外伤害险
- 雇主责任保险

在这一项上，中国企业和跨国公司的差别很小。最显著的也许是在各个员工人群中，本土企业购买团体定期寿险的比例会更高。但是，参与调研企业最大的风险在于保护雇主利益的雇主责任险购买比例仍然较低。

图表 8.2

团体保险福利	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
团体定期人寿保险	28.17%	35.32%	39.29%	39.68%	40.48%	40.08%
团体意外伤害险	53.97%	62.70%	71.83%	73.02%	73.02%	72.22%
雇主责任险	32.54%	32.54%	36.11%	36.51%	36.90%	36.11%
家属人寿/意外伤害险	7.14%	7.14%	8.73%	9.13%	12.70%	13.10%
完全及永久伤残险/长期伤残险/短期伤残险	24.21%	25.00%	26.59%	26.98%	26.98%	27.78%
交通事故险	22.62%	29.76%	28.57%	30.56%	30.95%	31.35%
商务旅游险	15.08%	28.17%	26.19%	28.57%	32.94%	34.92%

+ 参与调研的本土企业的员工保险福利普及情况 (N= 59)

图表 8.3

团体保险福利	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
团体定期人寿保险	47.46%	54.24%	54.24%	55.93%	57.63%	52.54%
团体意外伤害险	55.93%	64.41%	69.49%	71.19%	71.19%	66.10%
雇主责任险	35.59%	33.90%	32.20%	33.90%	35.59%	32.20%
家属人寿/意外伤害险	15.25%	16.95%	15.25%	15.25%	23.73%	22.03%
完全及永久伤残险/长期伤残险/短期伤残险	28.81%	30.51%	30.51%	30.51%	30.51%	32.20%
交通事故险	25.42%	28.81%	27.12%	27.12%	28.81%	27.12%
商务旅游险	15.25%	27.12%	25.42%	25.42%	30.51%	30.51%

+ 参与调研的跨国企业的员工保险福利普及情况 (N= 184)

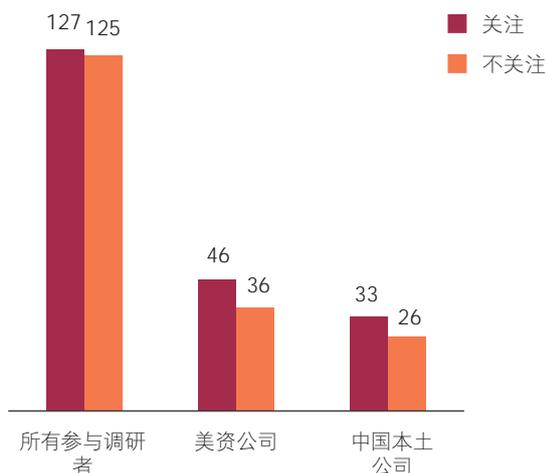
图表 8.4

团体保险福利	一线工人	销售/零售	一般员工/ 行政人员	专业人员	管理层	高级管理层
团体定期人寿保险	21.74%	28.26%	34.78%	34.78%	36.96%	38.04%
团体意外伤害险	53.26%	61.96%	72.83%	72.83%	77.17%	77.72%
雇主责任险	30.98%	32.61%	38.04%	38.04%	39.13%	39.13%
家属人寿/意外伤害险	4.35%	3.80%	6.52%	6.52%	9.78%	10.87%
完全及永久伤残险/长期失能险/短期失能险	21.74%	23.37%	25.54%	26.09%	27.17%	27.72%
交通事故险	21.74%	30.43%	29.35%	30.98%	33.15%	34.24%
海外商旅险	15.22%	29.35%	27.17%	30.43%	35.33%	38.04%

+ 参与调研企业对于当前健康福利费用的关注情况 (N= 252)

由图表 8.5 可见，参与调研的公司通常在是否关注当前的健康福利的费用上产生分歧。在所有参与调研的群体中，美资和中国的企业最为关注健康福利的费用情况。

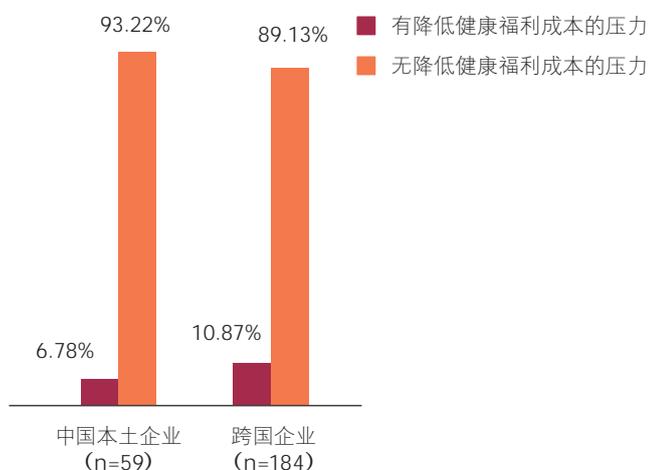
图表 8.5



+ 参与调研企业对减少员工健康福利费用的压力 (N= 243)

减少员工健康福利费用的压力并未真正得到缓解。然而，随着医疗费用的上涨，公司尽可能控制相关的福利费用的压力也随之增长。这种压力会使得公司认真处理其医疗保险赔付的比率。这些努力的结果通常是对于一些更为全面的健康管理项目的引入，其目的是减少对医疗保险的使用和赔付。

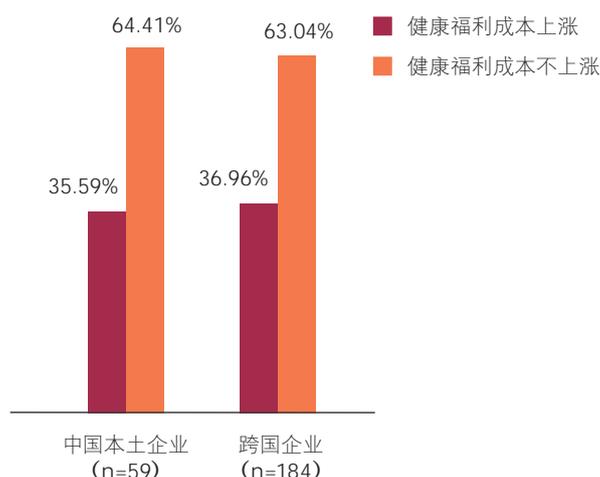
图表 8.7



+ 参与调研企业健康福利的费用上升情况 (N= 243)

在中国，保险福利受到了极大的关注，员工健康福利费用的上升通常是因为保险费用的上升。公司经常更换供应商以期获得较低的保险费用并且控制成本。由于保险公司和雇主方面还涉及到医疗报销的比例问题，所以成本控制策略不可能完全采用更换供应商的方式解决。对大多数公司来说，在接下来的几年中，只要保险费用上涨，与之相关的健康福利费用也会随之上升。

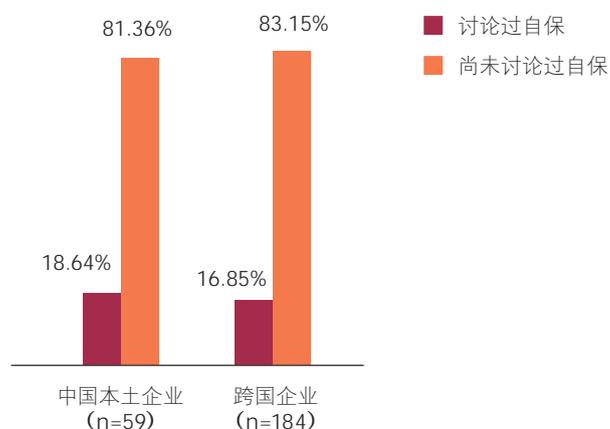
图表 8.6



+ 参与调研企业对于采取自保的考虑 (N= 243)

在中国极少有公司采用自保。而在其他国家，许多公司都选择自保来降低整体的健康相关的费用。鉴于健康保险的费用增加，一些公司极有可能针对自保开展认真的考虑。

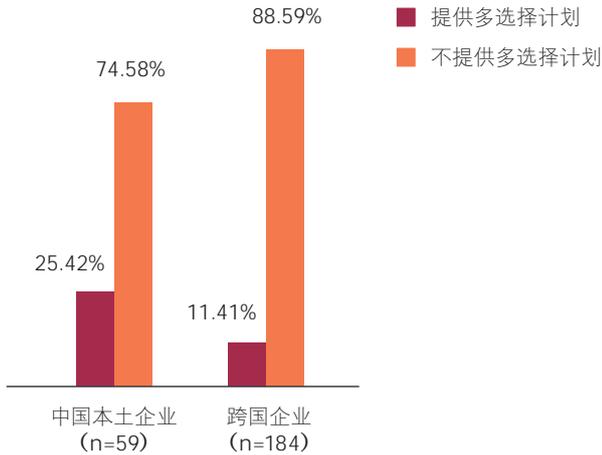
图表 8.8



参与调研企业是否给予员工多方面选择的计划 (N= 243)

绝大多数参与调研的公司仍然采取单一的计划方法。鉴于健康市场的发展及雇主对于健康福利价值的愈发关注，雇主极有可能采取多方面的选择。

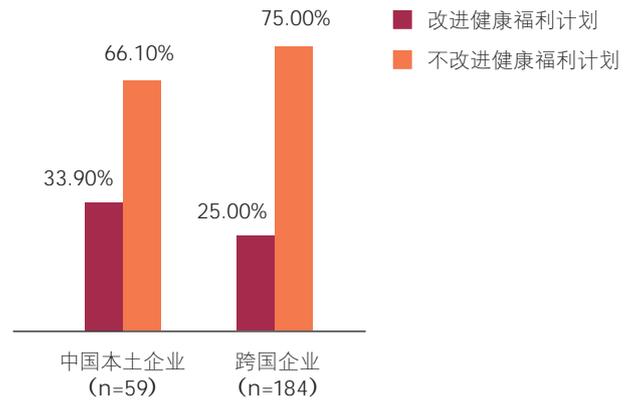
图表 8.9



参与调研企业对于改进当前健康福利的期望 (N=243)

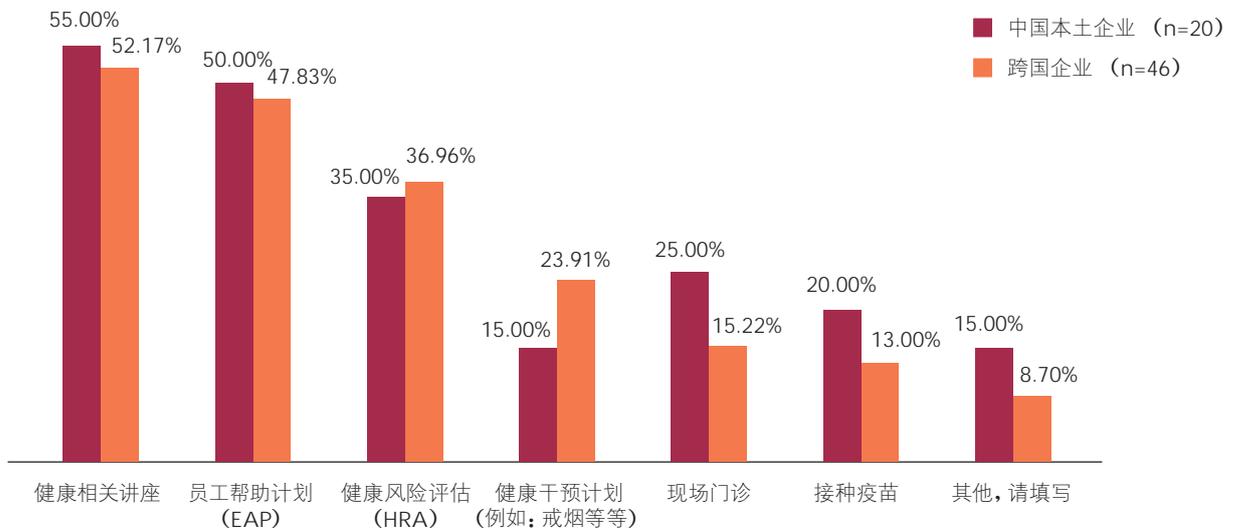
根据调研结果，绝大多数公司并没有在寻求针对当前员工健康福利计划的改进措施。只有 20 家 (33.90%) 参与调研的本土公司及 46 家 (25.00%) 跨国公司有改进当前提供的员工健康福利的计划。

图表 8.10



由图表 8.11 可见，那些致力于改进现有健康福利的公司正寻求更具预防性的健康福利政策。其中一些福利着重于健康教育及相关支持。员工援助计划 (EAP) 及健康风险评估 (HRA) 尤其值得注意。这两个项目在中国目前采用的还比较少，但在未来三年中它们极有可能得到推广。

图表 8.11



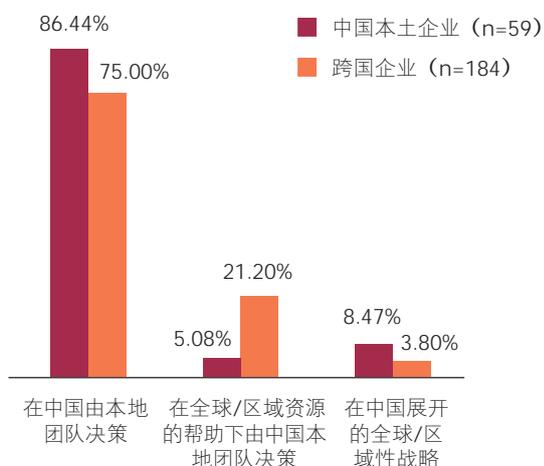


第9部分 | 员工健康福利管理

参与调研企业健康福利的设计及覆盖水平 (N=243)

与本报告第四部分所提到的管理信息所一致的是，参与调研的绝大多数公司的员工健康福利计划都在本地设计并且推行计划。毫不意外的是，一些跨国公司调用中国以外的资源参与其中。

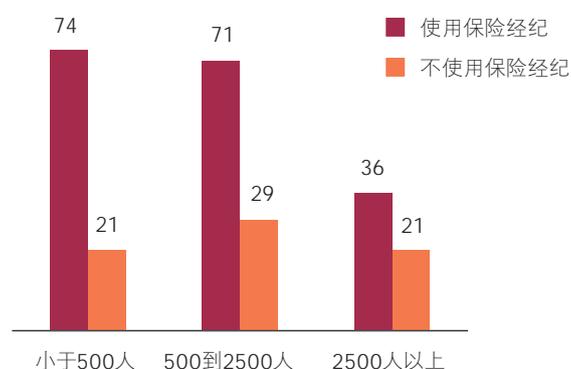
图表 9.1



不同人数规模的参与调研企业员工福利保险经纪的使用情况 (N=252)

中国的保险经纪领域市场相对来说尚未成熟。这个市场将会持续发展，并且更多的公司将会寻求专业的经纪公司。从数据中可见，不论企业的大小，绝大多数公司已经开始启用经纪服务，且公司规模越大，使用保险经纪人的比例就越高。

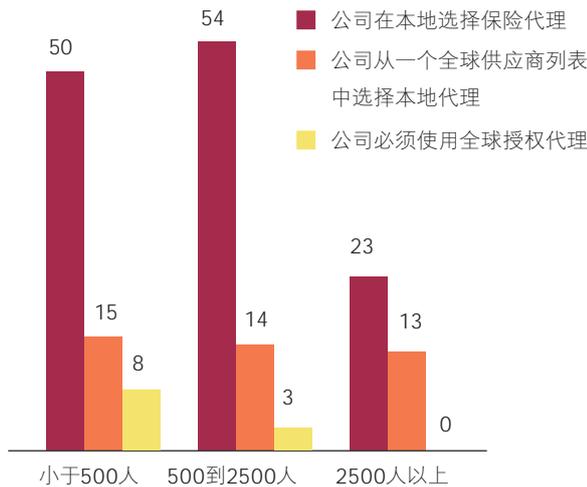
图表 9.2



不同人数规模的参与调研企业对经纪公司选择标准 (N=180)

参与调研的公司表示，几乎在所有情况下，公司都有权在中国自主选择一个保险经纪。总计有 42 家 (23.20%) 公司表示他们有权选择经纪公司，但是必须从全球首选的经纪公司名单中选择。只有 11 家 (6.11%) 家公司必须使用全球授权的保险经纪公司。

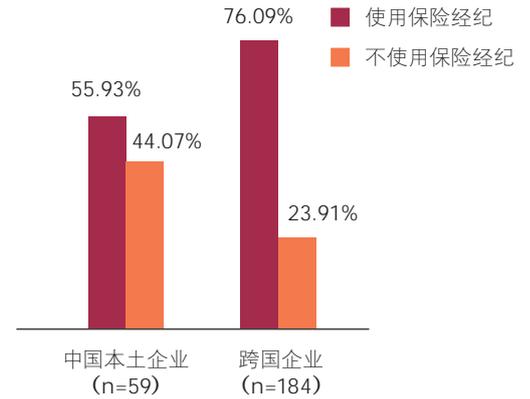
图表 9.3



参与调研的中国本土企业与跨国企业在员工福利保险经纪方面的使用情况 (N=243)

按照国际通行做法，绝大多数跨国企业当前都使用员工福利经纪公司。然而令人惊讶的是，33 家 (55.93%) 参与调研的国内企业也使用员工福利保险经纪服务。

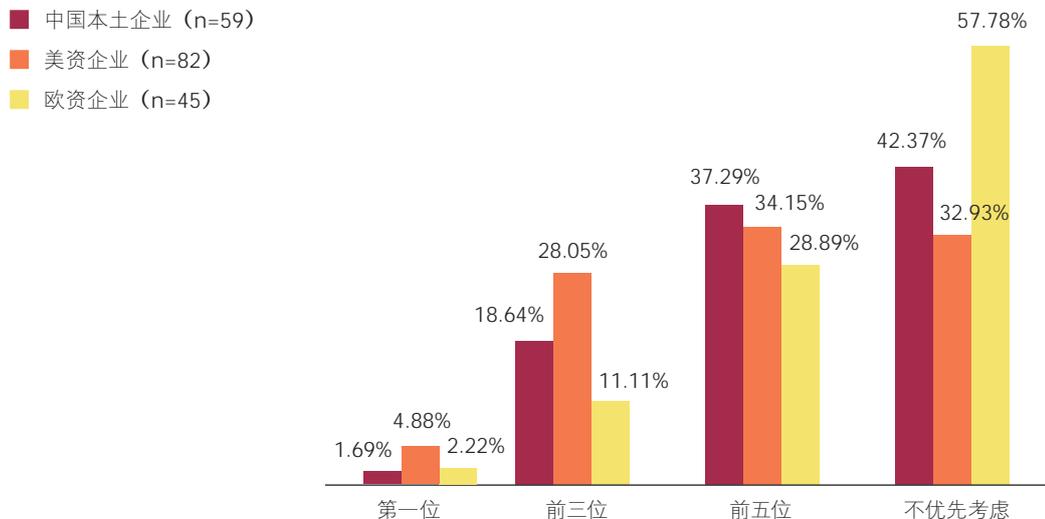
图表 9.4



参与调研企业的健康福利在其人力资源策略中的重要性 (N=186)

对一些参与调研的公司来说，员工健康相关的福利并不作为一个最优先的选择。在美国，健康相关的费用得到了强烈关注，因此毫无意外地，参与调研的美资公司对于健康相关福利更为看重。

图表 9.5



参与调研企业在未来三年中对于健康相关福利的改善计划 (N=186)

展望未来三年，绝大多数参与调研的公司仅仅计划进行些许的改进。只有 25 家 (9.92%) 的参与调研的公司表示员工健康福利将维持现状。

寻求改进的公司将在以下方面进行改变：

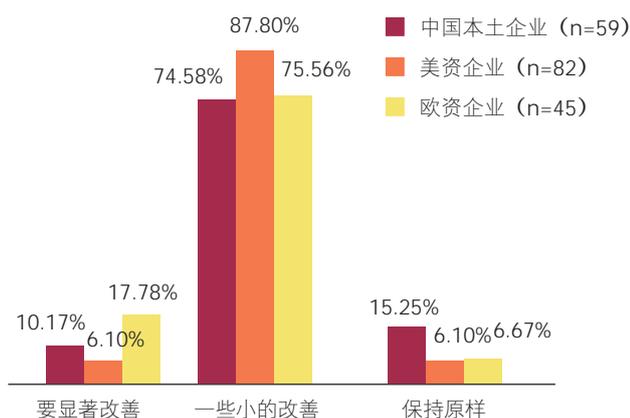
- 引进预防性的健康项目 (如图表 8.11 所示)
- 提供改进及多样化的医疗保险供员工选择
- 引进弹性福利计划以拥有更多健康相关的福利选择

参与调研企业对员工关于个人健康福利满意度的调研 (N=243)

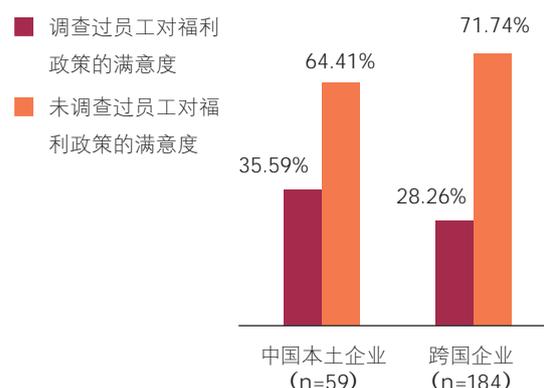
绝大多数公司并不了解员工对于个人健康相关的需求或他们对于现有福利政策的满意程度的调查。只有 73 家 (30.04%) 公司表示为了更好地了解其员工的需求，他们进行了调查。并做出了如下的改进建议：

- 引进弹性福利并且针对医疗保险提供选择
- 加大医疗保险的覆盖率
- 提高年度体检质量

图表 9.6



图表 9.7



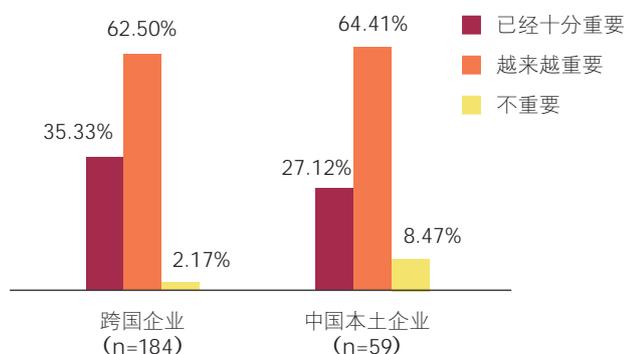
参与调研企业对于员工个人健康的理解 (N=243)

鉴于许多公司并未直接对员工进行调查，参与调研企业被要求就员工个人健康的重要性分享他们的观点。由图表 9.8 可见，234 位 (96.69%) 参与者认为对员工来说个人健康十分重要或是愈发重要。

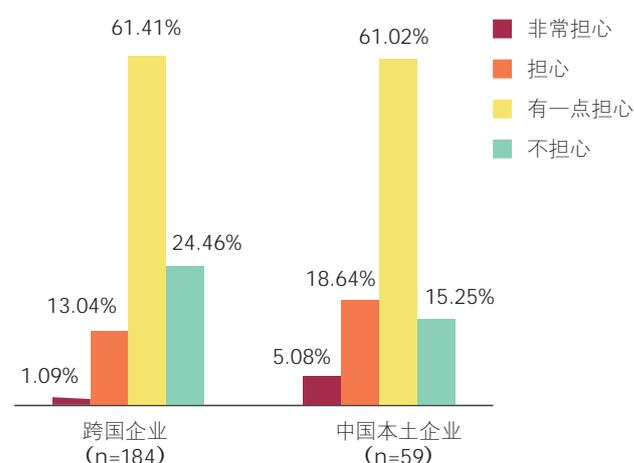
参与调研企业对于员工享有健康福利质量的关注度 (N=243)

绝大多数公司以员工的健康保健为己任。只有 54 位 (22.22%) 参与者对于现今员工享受的待遇并不担心。

图表 9.8



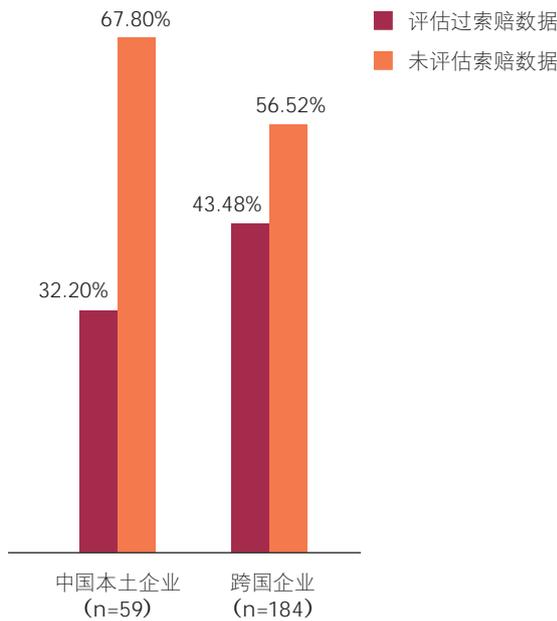
图表 9.9



参与调研企业对索赔数据评估的情况 (N=243)

企业了解员工健康状况的重要信息来源是年度医疗保险索赔报告。然而，只有 19 家 (32.20%) 本土企业和 80 家 (43.48%) 跨国公司认真评估了这项数据。

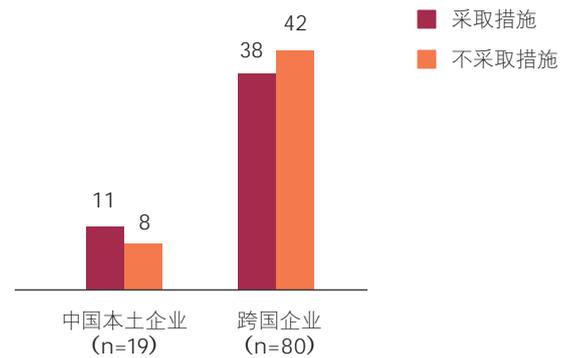
图表 9.10



在 99 家评估索赔数据的公司中，并非所有公司都针对其评估结果开展了行动。在那些有采取行动的公司中，以下这些行动是最为常见的：

- 更换保险商；
- 同现有的供应商优化保险覆盖率；
- 开展健康预防项目（如健康讲座，员工援助计划，健康风险评估等）；
- 针对健康福利项目同员工增强沟通；
- 为员工提供指定医院。

图表 9.11



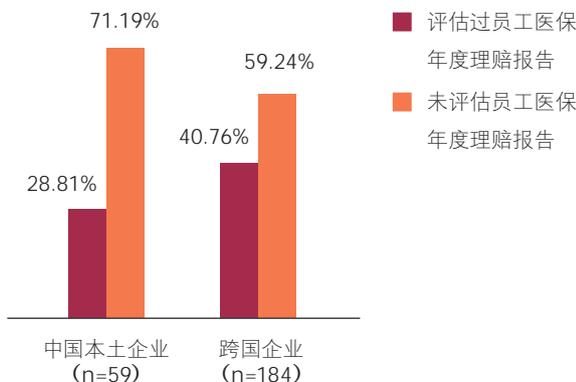
参与调研企业对年度体检数据评估的情况 (N=243)

企业了解员工健康状况的另一重要信息来源是年度体检总结报告。然而，只有 17 家 (28.81%) 国内公司和 75 家 (40.76%) 跨国公司认真评估了这项数据。

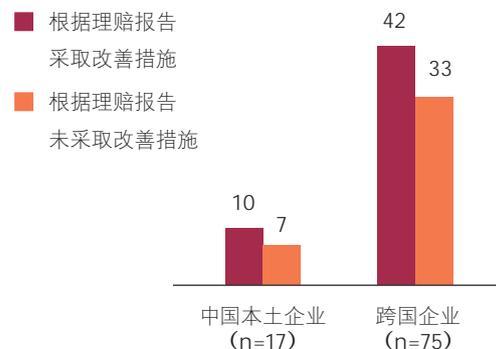
在正式参与数据分析的 92 家公司中，并非所有公司都针对其采取了行动。在那些有所行动的公司中，以下这些行动是最为常见的：

- 更换供应商；
- 同现有的供应商优化保险覆盖率；
- 开展健康预防项目（如，健康讲座，员工援助计划，健康风险评估等）；
- 针对健康福利项目同员工增强沟通。

图表 9.12



图表 9.13

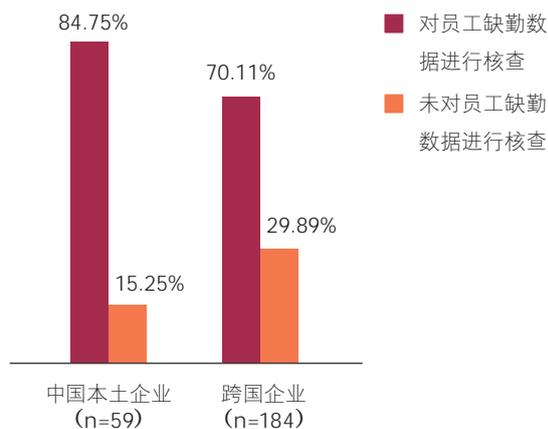


大多数参与企业并不审查保险理赔数据、每年一次的健康检查数据和缺勤数据。企业应该利用所掌握的数据，才能更加有效地优化员工的健康福利计划。

参与调研企业对员工缺勤情况核查的公司 (N=243)

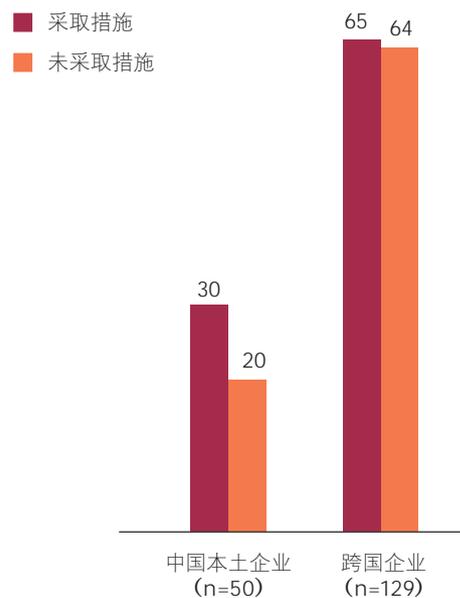
缺勤不仅是一个重要的生产力指标，通常也可以作为衡量员工总体健康水平的指标。不同于保险和体检数据，绝大多数参与调研的公司都积极认真地评估缺勤记录。只有 9 家 (15.25%) 参与调研的中国本土公司及 55 家 (29.89%) 参与调研的跨国公司并不分析缺席信息。

图表 9.14



在 179 家评估员工缺勤数据的公司中，并非所有都针对其采取了相应的措施。

图表 9.15



在那些采取措施的公司中，以下这些行动是最为常见的：

- 根据公司政策进行处罚；
- 将出勤率与年终奖挂钩；
- 监督管理层 / 直接管理者；
- 直接与员工沟通。

从公司的回应我们可以很清楚地发现，缺勤并不被作为员工健康问题考虑，而是作为绩效管理的问题。这种做法与世界其他地方的做法不一致，这显示了中国企业在员工健康对工作效率的影响上还缺乏了解。

第10部分 | 前景展望

在中国，员工健康福利仅仅只是起步。从数据中可以看出，许多企业没有对员工健康福利引起重视。当今，随着人才竞争的加剧，员工年龄的增长，员工健康方面的重要性愈发增加。在加强对福利计划的价值认知上，雇主应该多考虑，多想办法，同时保证控制福利成本。



我们建议读者关注以下几个方面：

- ⊕ 提高对健康福利费用的关注 – 随着劳动力费用的提高，公司在健康及相关的领域无疑有着压力。而对费用的关注将会使公司向他们所选择的保险公司提出医疗赔付比例的要求。这将会驱动市场上经纪公司的使用率。
- ⊕ 国外压力的增多 – 对于跨国公司来说，如何增加员工健康的措施压力会越来越大。全球范围内，健康项目的势头正在加大，并且终将进入中国市场。
- ⊕ 对预防的关注将增多 – 部分的费用控制可以通过降低对被保福利的使用来实现。这些省下来的经费可以用来投入更多预防性的项目，比如员工援助计划（EAP），健康风险评估（HRA）以及其他广泛使用的健康教育等活动。
- ⊕ 建立积极的福利管理机制 – 不久的将来，公司将会利用唾手可得的有用信息，比如，每年的体检，保险，

缺勤情况统计，这些都是优化健康管理项目的有效手段。通过这些优化，公司能够提高福利质量，增加员工的价值感受，以及降低成本。

- ⊕ 把福利作为招聘的补充策略 – 在中国，收入依旧主宰一切。然而，福利将逐渐用来吸引并留住那些最好的人才。对于一般员工来说，人口的转变将提高与健康相关福利的重要性。对于那些能找出有效的方式提供高于市场福利的雇主而言，他们将在人才市场中占据先机。
- ⊕ 员工选择的重要性 – 公司将会向员工提供更多的选择，弹性福利计划就显而易见能提供更多的选择。一个较好的弹性计划，健康相关的福利将会占较大的比例。即使公司不能提供弹性福利，然而还是将会提供一些选择给员工。不管是多项保险计划也好，或仅仅是让员工选择每年体检的医院，员工的选择将会变得越来越重要。



正如在其他国家已证实的一样，员工健康的投资能为公司和员工双方带来收益。在中国，毫无疑问健康话题将会变得对员工及其家庭越来越重要。每个公司在员工的健康支持都扮演着一个重要的角色。公司对健康福利的回应速度都掌握在公司业务和人力资源领导者的手中。

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何瑞目前担任人力资源服务企业基金 BDC 控股的创始人和主席。他同样是健康福利提供组织——汉深医疗的主要股东兼董事。曾在全球咨询管理公司翰威特咨询有近 17 年的工作经验。在翰威特的工作中，何瑞担任管理顾问并常与世界顶尖的企业合作。在 2000 年到 2005 期间，他管理翰威特大中华区的业务，随后负责亚太区和中东区业务。在离开翰威特前，他是翰威特全球咨询总裁，常驻芝加哥。在中国的 16 年中，何瑞是一个活跃的社区志愿者。他是上海美商会的志愿者，并且曾担任了 5 年的美商会理事会成员，在 2007 年曾是美国商会主席。



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瞿涓在此次调研项目中担任数据收集与处理、案例采访、资料收集等工作。

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瞿涓毕业于上海大学环境与化学工程学院，获得环境与化学工程学士学位。



关于汉深医疗网络

汉深是 2008 年成立的专业的企业健康和福利整体方案提供商和外包服务机构。自成立以来，汉深一直致力于通过高水准的医护人员、秉持以病人为本的精神和对客户关怀的承诺为汉深客户提供优质的服务，包括保险咨询、员工体检、健康管理和员工福利计划。

读者可登陆汉深网站：www.ehnchina.com 了解更多详情。



关于人力资源智享会

人力资源智享会 (HREC) 是一个会员制的组织。面向中国人力资源领域的专业人士，致力于促进其技能和胜任能力的提升，从而帮助他们在竞争激烈的知识经济中脱颖而出；同时推动中国人力资源行业的发展。

人力资源智享会为每一位会员提供一个整合线上知识、线下活动的平台，和中国最顶尖的专业人士共同讨论中国人力资源实践中最热门、最前沿的话题。这个平台包括 HRD Network，专业会议和论坛，专业培训，人力资源前沿，HR Value 杂志，电话会议，功能强大的网络平台以及调研报告等一系列具有高附加值的产品和服务。

读者可登陆智享会网站：www.hrecchina.org 了解更多详情。

关于智享会调研团队

智享会调研团队关注人力资源热点话题，每年为智享会会员呈现 14 本以上调研报告。每本调研报告由数据分析与企业优秀案例两部分组成。努力为人力资源行业人士提供市场对比数据、前沿趋势和优秀实践方案。

智享会目前已经出版以下智享会调研报告：

- 2012 中国学习与发展现状与趋势调研报告
2012 China Learning and Development Status and Trends Survey Report
- 2012 中国员工保留调研报告
2012 China Employee Retention Research Report
- 2012 年招聘渠道与招聘成本调研
2012 China Recruitment and Cost Management Survey
- 2012 中国人才管理状况调研报告
2012 China Talent Management Landscape Survey Report
- 中国工厂蓝领员工管理实践调研报告
China Blue Collar Worker Management Practice Survey Report
- 中国人力资源业务伙伴发展趋势与洞察
China HR Business Partner Insight
- 中国人力资源共享中心调研报告
China HR Shared Services Center Survey Report
-

在 2013 年智享会调研团队即将呈现更多报告：

- 中国内部讲师团队的建立与发展调研报告
China Internal Trainer Building and Development Survey
- 中国招聘流程外包现状调研
China Recruitment Process Outsourcing Survey
- 中国管理培训生现状与发展调研
China Management Trainee Status and Development Survey
- 2013 中国人才管理状况调研报告
2013 China Talent Management Landscape Survey Report
- 中国企业文化与绩效调研报告
Leveraging Organizational Cultural Survey Report
-

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Part1 | Forward

China has experienced amazing growth and development over the past two decades. With this growth there have been innumerable advances in the country's infrastructure and general quality of life. However, improvement in the national health care system has not kept pace with the developments in other areas. The government continues to recognize this issue and has given the development of the health care system a prominent focus in the 12th Five Year plan.

As the government has acknowledged, the issue of personal health is becoming more important to the average Chinese citizen. Crowded hospitals, long lines, and questionable care have left many ordinary people looking for other options. The next five years will prove to be an important period as the national health care system looks to provide improved service to the population.

Employers have an important role to play in contributing to better health options for employees and their families. It is a role most companies have yet to fully accept irrespective of whether the company is domestic or multinational. Investing in employee health can make a company more attractive to potential employees and it can directly influence higher levels of company performance.

The purpose of this inaugural study is to explore the current state of employee health benefits in China. We seek to highlight the current situation among participating companies and to provide a perspective on how things might develop going forward. We hope the study provides insights to HREC members and that this information can be used to contribute to the health and wellbeing of member employees and their families.

Mark Jin

CEO | HREC



Guo Kai

Chairman and CEO | Essential Health



Part2 | Executive Summary

This first annual HREC Health Benefits Study has been conducted in partnership with Essential Health. The purpose of the study is to better understand the current state of employee health benefits in China and to provide insights into future developments.

Overall 252 companies and organizations representing 22 countries participated in the survey. There were 82 (32.54%) US companies and 59 (23.41%) Chinese companies. The participant group represents over 15 industries and the participants range from very small businesses to companies with over 10,000 employees.

The study takes a "top down" look at employee health benefits. Starting with a review of organization structure, governance, and how decisions are made in the HR function. It then examines total rewards philosophy and broad based benefits offerings. The study concludes by looking specifically at current employee health benefits practices and provides a look at what might be ahead.



The following is a summary of the key themes and lessons from the study.

⊕ There is strong accountability and operational control at the China level

- Among participating companies there is a strong geographic P/(L) focus with 176 (69.80%) participating companies holding P/(L) accountability at the China level.
- There are 195 (77.38%) companies in the participant group that have some or all of HR reporting directly to a business unit.
- Only 53 (21.03%) companies reported that global/regional leaders have approval on all key HR decisions with 103 (40.87%) participants reporting that global/regional leaders were only asked for input.
- The majority of participants source and choose vendors locally. A total of 153 (60.71%) companies make HR vendor decisions centrally at the China level and 232 (92.06%) participants have the freedom to choose the vendors.

⊕ Employee benefits are not the key HR challenge in China, but they are important

- Participants report managing the rising cost of labor and attracting the right talent to achieve growth as the two primary HR challenges in China.
- Improving the quality of employee benefits is the second most pressing challenge reported by Domestic companies.

- The most pressing issue for Multinationals is managing the rising cost of labor.
- 181 (74.49%) participants do not expect to change their philosophy towards cash and benefits over the next 3 years.

+ Employee Benefits in China are still very basic today

- The broad based employee benefits approach in China has not significantly changed for years. There is a strong reliance on the national Mandatory Benefits program as the primary offering. Most companies then use basic insured benefits to “top up” their overall benefits offering.
- There is still an alarming lack of focus on retirement benefits in most companies.
- Flexible Benefits is where most of the innovation is taking place but this is limited and often only happens in larger companies.
- 181 (74.49%) participants do not expect to change their philosophy towards cash and benefits over the next 3 years.

+ Employee Health Benefits are at an early stage of development in China

- There are four prevalent employee health benefits that run across all categories of participant companies; Outpatient/Inpatient insurance, Maternity Insurance, Critical Illness Insurance, and Employee Annual Health Check.
- Employee health benefits are not a top priority for many companies. Given the strong focus on health related costs in the United States, it is not surprising to see that US participants place more relative importance on health related benefits.
- Participating companies are generally split as to their concern about the current cost of health care benefits. Surprisingly, 154 (63.37%) participants reported that annual health care costs are not increasing. A total of 219 (90.12%) participants are not under pressure to reduce employee health benefit costs.
- Only 20 (33.90%) Domestic participants and 46 (25.00%) Multinational participants reported plans to improve current employee health benefit offerings.
- Most companies don't officially survey employees,

however 234 (96.69%) of participants believe personal health is “already important” or “increasingly important” to employees. A total of 189 (77.78%) participants reported some level of concern about the quality of health care received by their employees.

- The majority of participants do not review or act on insurance claims data, annual health check data, and absentee data.

This is just the beginning of the story about employee health benefits in China. As the workforce ages and the market evolves, the prevalence and sophistication of health benefits will only increase. The following key trends will be worth tracking and will likely determine how quickly the environment changes:

- With the rising cost of labor there will undoubtedly be pressure on companies to contain health related benefits costs.
- Multinational companies will continue to push global health and wellness initiatives into China.
- Preventative health benefits will become prevalent as companies turn focus to cost containment.
- Using data at their disposal, companies will begin to proactively optimize their employee health benefit programs.
- Benefits will become an increasingly important part of recruiting and retention strategy.
- Employers will incorporate more choice in the design of employee health benefits.



As evidenced in other parts of the world, an investment in workforce health can pay dividends for both the company and the employees. In China, there is little doubt that the issue of health will become increasingly important to employees and their families. Each company will have an important role to play in supporting employee health moving forward. The pace at which employers respond will be in the hands of the business and HR leaders running companies in China.



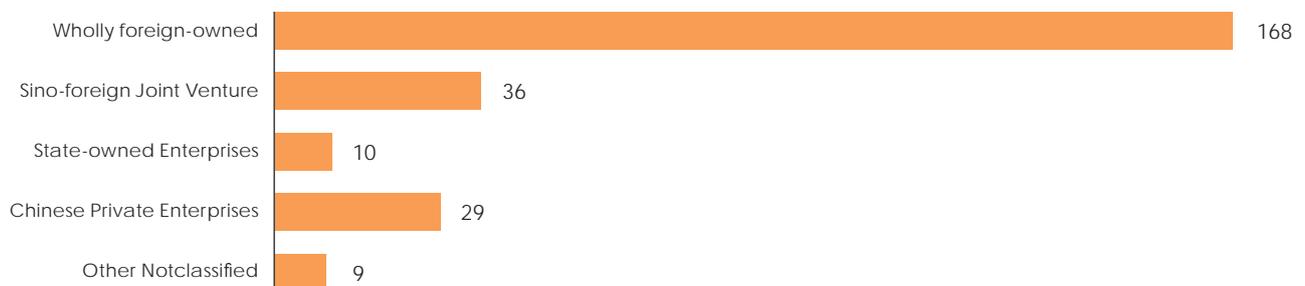
Part3 | Participant Demographics

Overall 252 companies representing 22 countries and territories participated in the survey. Companies from the United States make up the largest group with 82 (32.54%) participants. Companies from China make up the second largest group with 59 (23.41%) participants. The remaining participants are headquartered across Europe and other parts of the Asia Pacific region.

+ Legal Ownership Structure of Participant Companies (n=252)

Multinational WOFE and Joint Ventures comprised 204 (80.95%) of the participating companies.

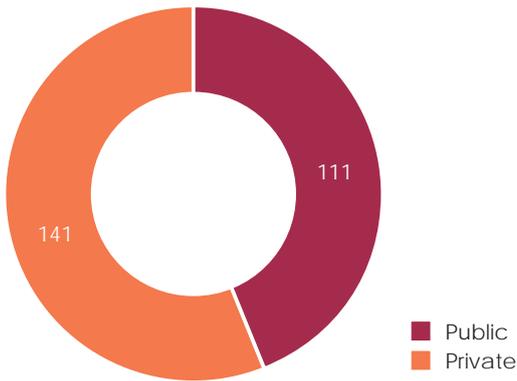
Exhibit 3.1



+ Equity Ownership Structure of Participant Companies (n=252)

The majority of participating companies are privately owned. Fifty-two (46.80%) of the 111 public companies are listed in the United States on the NYSE or NASDAQ.

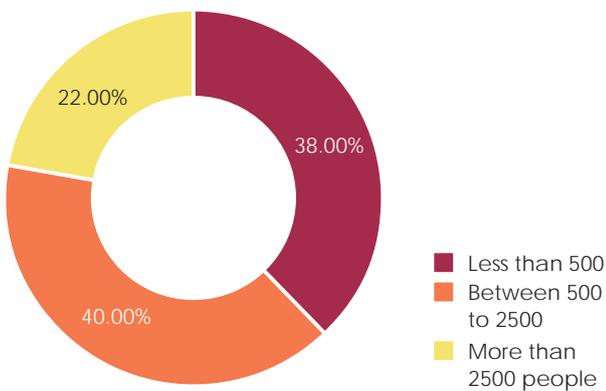
Exhibit 3.2



+ Employee Size of Participating Companies (n=252)

The participant group represents a wide range of employers from small domestic businesses to large global companies.

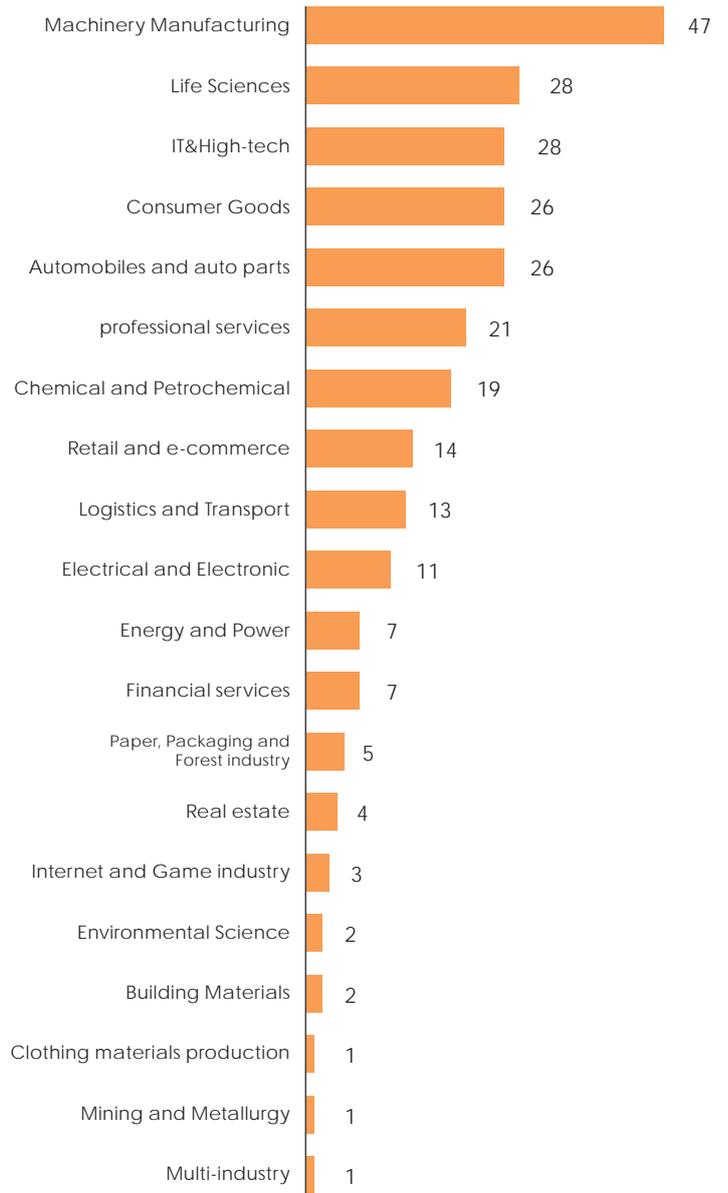
Exhibit 3.4



+ Industry Representation among Participant Group (n=252)

The participant group is quite diverse with representation from more than 15 industry segments.

Exhibit 3.3





Part4 | Human Resources Governance and Operating Structure

The way in which HR is structured and governed can often have a direct impact on the philosophy around employee benefits.

+ Business Structure and Results Accountability (n=252)

The majority of participating companies have P/(L) accountability at the China level. A China P/(L) structure strengthens and empowers local decision making when it comes to HR related decisions. As seen in the graphic below 176 (69.80%) participating companies hold P/(L) accountability at the China level.

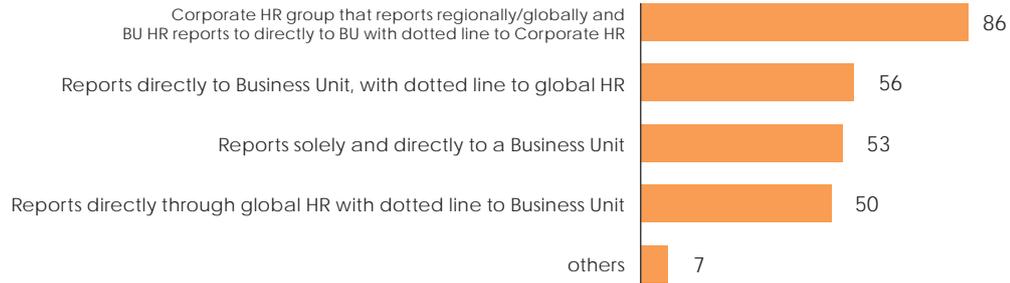
Exhibit 4.1



+ Human Resource Reporting Relationships (n=252)

As seen in Exhibit 4.2 there is a fairly wide range of approaches for managing the HR function. A more traditional corporate structure is most prevalent in larger multinational companies. This approach often involves direct global reporting of the HR function. There are 195 (77.38%) companies in the participant group that have some or all of HR reporting directly to a business unit. Conversely, 50 (19.84%) participants have a direct global reporting line for HR.

Exhibit 4.2



+ How HR Sets Strategy and Makes Decisions (n=252)

The majority of participants set HR strategy locally and make decisions that are best fit for the China operating environment.

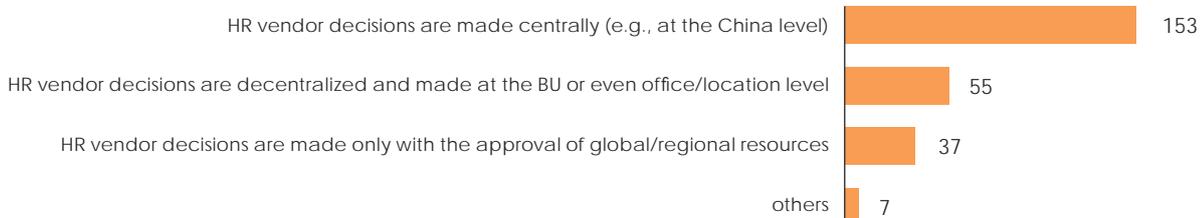
Exhibit 4.3



+ Where Vendor Decisions are Made in the Organization (n=252)

As seen in Exhibit 4.4, 153 (60.71%) participating companies make HR vendor decisions centrally. In recent years there has been a noticeable trend towards centralization at the China level. A push towards centralization is often focused on harmonization of HR programs, establishing levels of control, and cost reduction. Thirty-seven (14.68%) companies require approval from outside of China for major vendor decisions. Of the 37 companies that require approval from outside China, 19 (51.35%) are US companies.

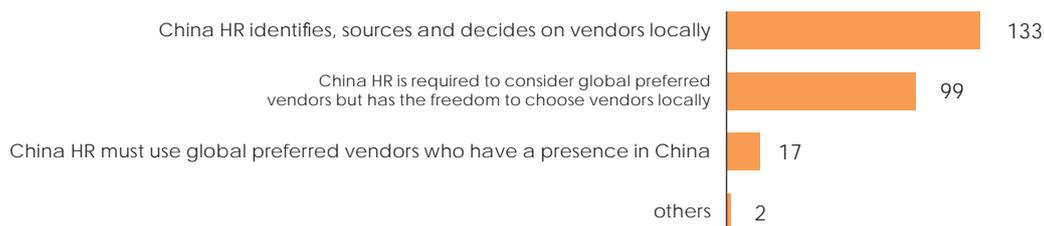
Exhibit 4.4



+ How Vendor Decisions are Made in the Organization (n=251)

Over the past 20 years most global HR service providers have entered China. One strategy often used by such providers is to sell “global” service arrangements and many multinational companies enter into such agreements. However, delivering consistent quality globally is often difficult even for the most developed service organizations. Among participating companies only 17 (6.75%) companies are required to use global vendors. The large majority of companies are allowed to choose the best providers in the China market irrespective of any preferred global relationships.

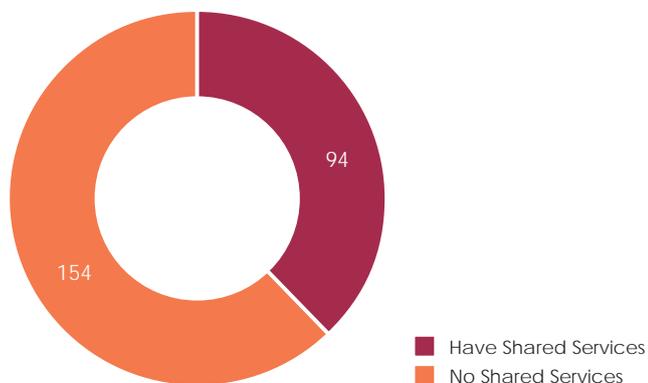
Exhibit 4.5



+ Participants' Usage of a Shared Services Center (n=248)

Only 94 (37.40%) participating companies have a shared services center in China. In many cases these shared services centers offer support to other countries in Asia. There is no distinct pattern as to the nationality of participating companies that choose to use a shared services model. However of the 94 companies that currently have a shared services center, 70 (74.47%) of the companies have more than 2500 employees.

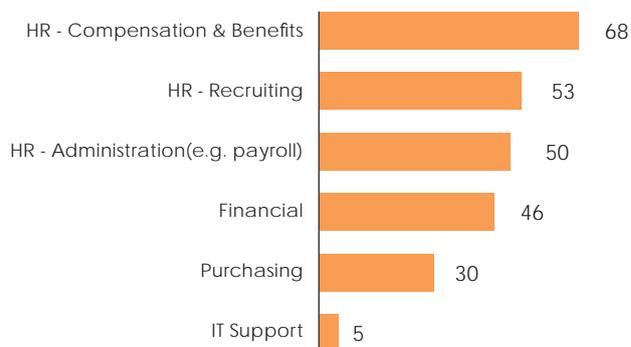
Exhibit 4.6



+ Shared Services Activities among Adopting Participants (n=94)

As seen in the graphic below, HR activities are the most prevalent among participants with a shared services center.

Exhibit 4.7





Part 5 | HR Challenges & Priorities

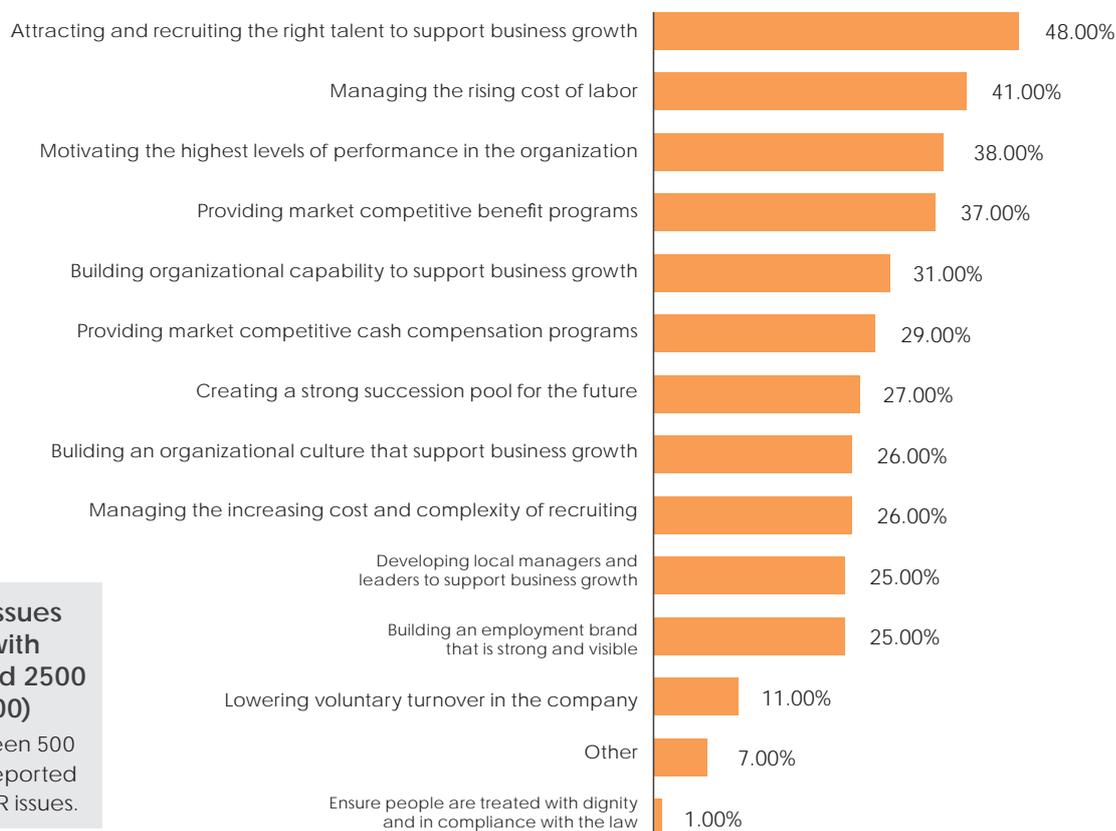
Exhibit 5.1



+ Top Current HR Issues for Companies with Less than 500 Employees (n=95)

Companies with less than 500 employees reported the following current HR issues.

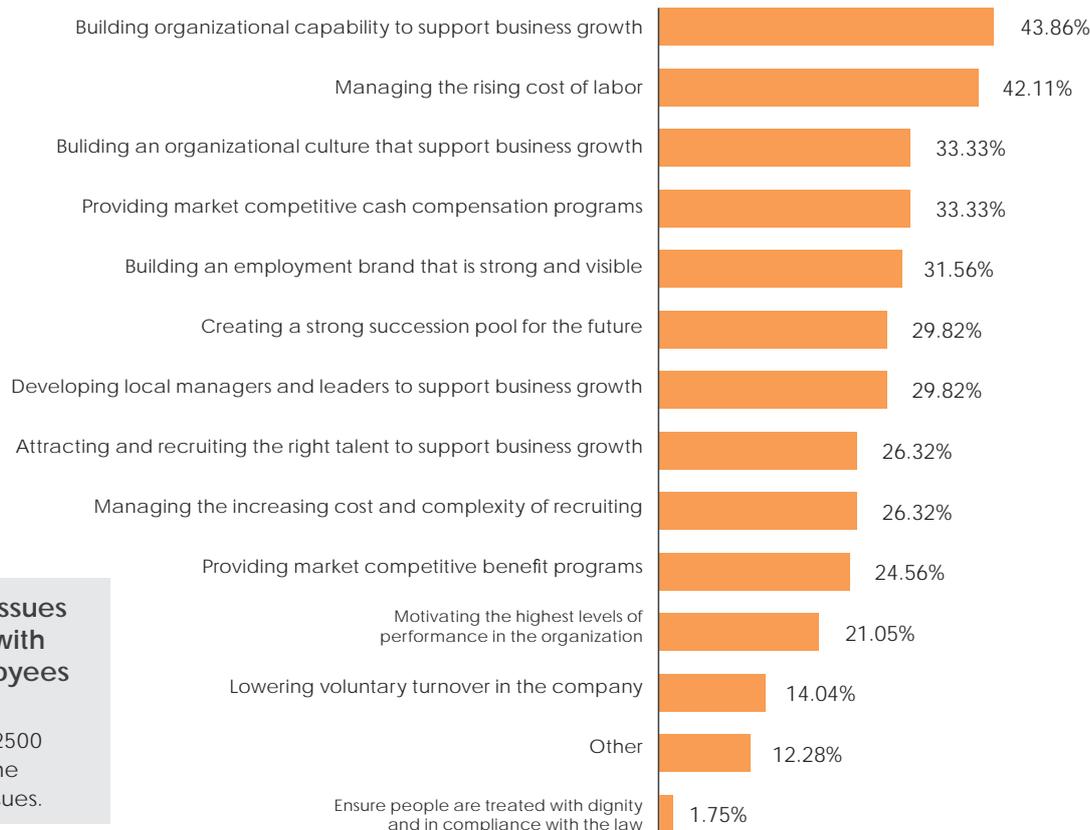
Exhibit 5.2



+ Top Current HR Issues for Companies with between 500 and 2500 Employees (n=100)

Companies with between 500 and 2500 employees reported the following current HR issues.

Exhibit 5.3



+ Top Current HR Issues for Companies with over 2500 Employees (n=57)

Companies with over 2500 employees reported the following current HR issues.

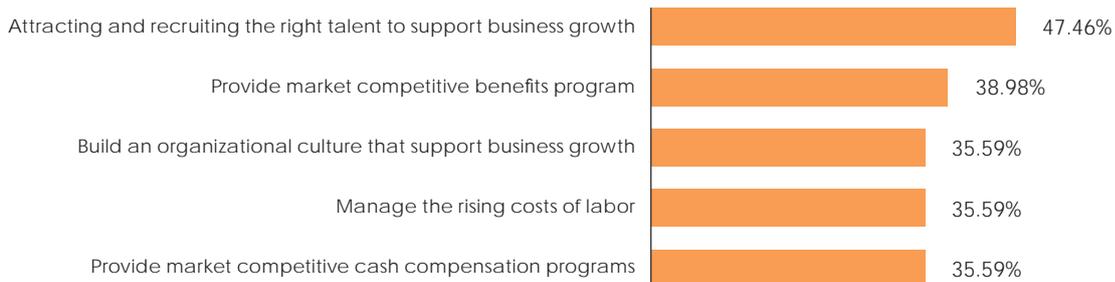
Human Resource Management is a well-documented challenge for nearly all companies operating in China. To better understand the relative importance of employee health benefits it is important to understand the challenges faced by HR. Looking at the entire participant population the following is a rank ordered list of key issues:

- ① Managing the rising cost of labor
- ② Attracting and recruiting the right talent to support business growth
- ③ Motivating the highest levels of performance in the organization
- ④ Providing market competitive benefit programs
- ⑤ Building an organizational culture to support business growth

+ Top 5 Current HR Issues for Domestic Companies (n=59)

Domestic participants are focused on attracting the right talent and providing competitive benefit programs to employees. Unlike their Multinational peers, the rising cost of labor does not appear to be a primary issue.

Exhibit 5.4

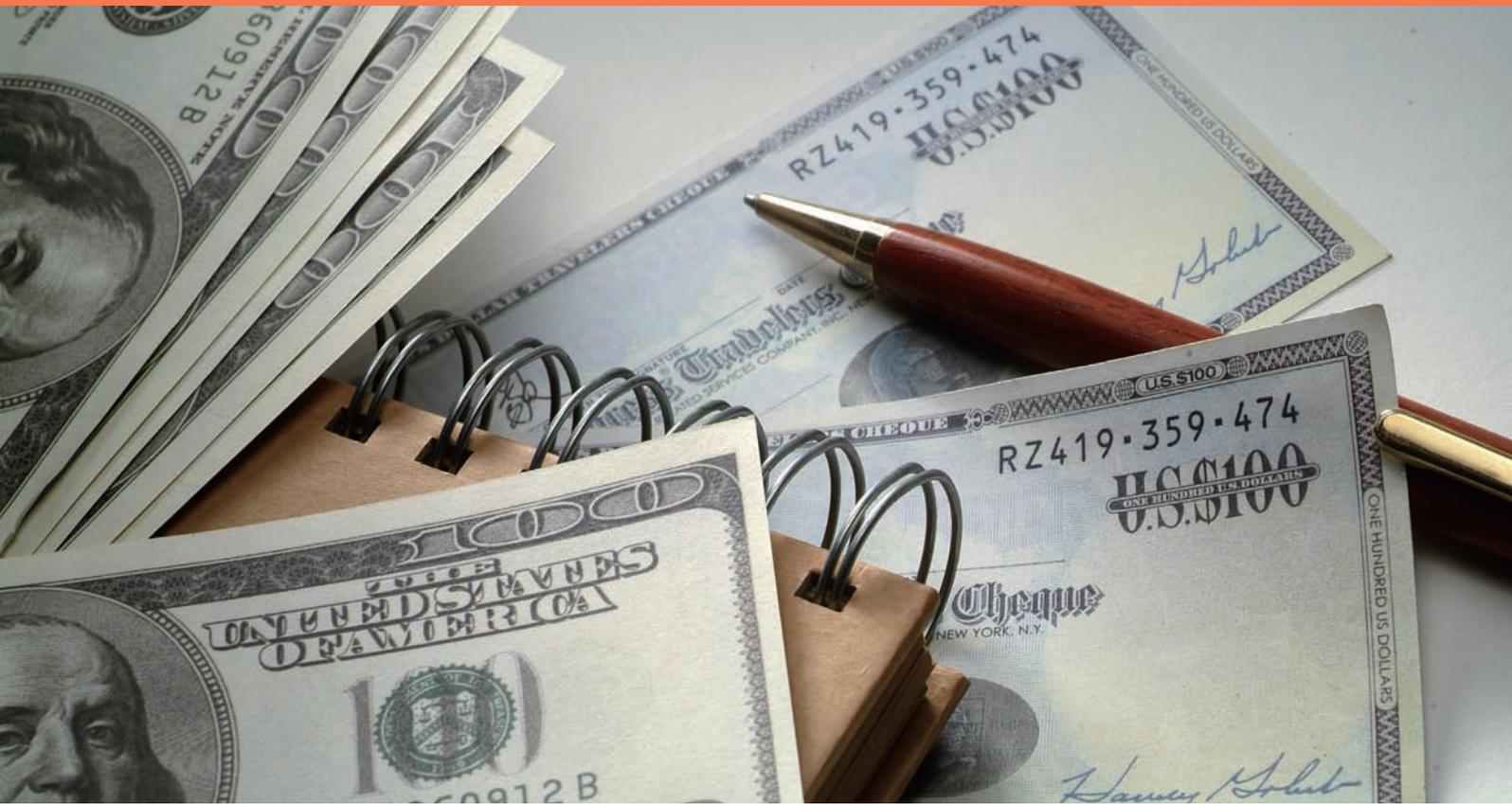


+ Top 5 HR Issues for Multinational Companies (n=184)

Multinational participants report a strong focus on increasing labor costs and on difficulty attracting the right talent.

Exhibit 5.5





Part6 | Managing Compensation & Benefits

The philosophy around Total Compensation has an obvious direct impact on how companies approach employee benefits.

+ Domestic Companies Total Compensation Target (n=59)

Participating domestic companies appear to be more aggressive than their multinational peers when it comes to Total Compensation target levels. Some of this appears to be in an effort to “catch up” with their Multinational peers. This is particularly true with professional, management, and senior management employees.

Exhibit 6.1

Pay Target	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
25% Percentile	6.78%	6.78%	11.86%	1.69%	3.39%	3.39%
50% Percentile	50.85%	38.98%	57.63%	38.98%	35.59%	25.42%
75% Percentile	20.34%	33.90%	11.86%	37.29%	45.76%	59.32%
Average	22.03%	20.34%	18.64%	22.03%	15.25%	11.86%

+ Multinational Companies Total Compensation Target (n=184)

Participating multinational companies are consistently targeting 50th Percentile for all job categories. A noticeable shift does take place for some participants at the Management and Senior Management levels.

Exhibit 6.2

Pay Target	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
25% Percentile	0.54%	7.61%	7.07%	1.63%	2.17%	3.26%
50% Percentile	63.04%	65.76%	75.54%	61.96%	56.52%	44.57%
75% Percentile	21.20%	11.41%	5.43%	23.91%	30.98%	42.39%
Average	15.22%	15.22%	11.96%	12.50%	10.33%	9.78%

+ Domestic Companies Employee Benefit Target (n=59)

As seen in Exhibit 6.3 Domestic participants generally take a more conservative approach to employee benefits. A significant number of participants indicate that they only offer basic mandatory benefits.

Exhibit 6.3

Benefit Target Level	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Above Market Average	16.95%	18.64%	18.64%	30.51%	37.29%	40.68%
Basic Mandatory Benefits	40.68%	38.98%	33.90%	32.20%	25.42%	23.73%
Market Average	42.37%	42.37%	47.46%	37.29%	37.29%	35.59%

+ Multinational Companies Employee Benefit Target (n=184)

The Multinational participants are clearly focused on offering Market Average benefits. For Management and Senior Management positions the focus shifts for some participants to above market benefits. However, it appears that most companies are taking a relatively standard market based approach to benefits.

Exhibit 6.4

Benefit Target Level	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Above Market Average	14.67%	16.85%	12.50%	16.85%	22.83%	31.52%
Basic Mandatory Benefits	22.28%	17.39%	15.22%	11.41%	9.78%	9.24%
Market Average	63.04%	65.76%	72.28%	71.74%	67.39%	59.24%

+ Domestic Participants' Philosophy about the Relative Importance of Cash and Benefits (n=59)

Domestic participants tend to focus more on Cash for the Manual Workforce. For the remaining employee levels participants report a more balanced approach with cash still remaining important for many. Benefits become increasingly important for some participants at the Management and Senior Management levels.

Exhibit 6.5

Philosophy	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Benefits are more important than cash	1.69%	3.39%	1.69%	10.17%	22.03%	30.51%
Cash and Benefits need equal attention	28.81%	52.54%	54.24%	59.32%	59.32%	50.85%
Cash is more important than benefits	69.49%	44.07%	44.07%	30.51%	18.64%	18.64%

+ Multinational Participants' Philosophy about the Relative Importance of Cash and Benefits (n=184)

Similar to Domestic peers, the Multinational participants place more focus on Cash for the Manual Workforce. That focus then balances out for most participants as they focus on Cash and Benefits equally.

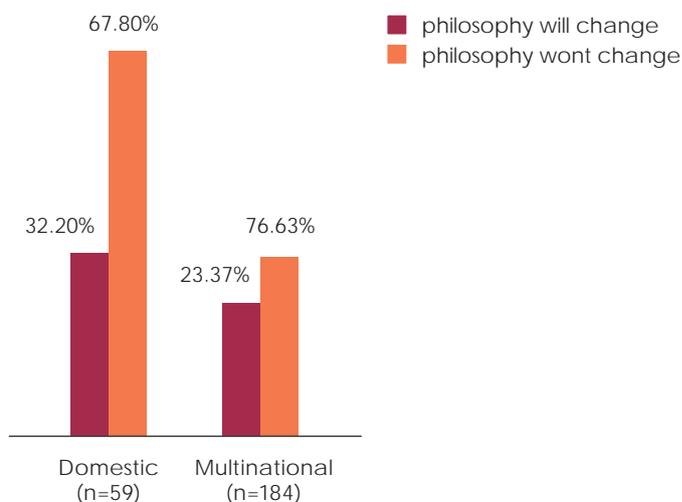
Exhibit 6.6

Philosophy	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Benefits are more important than cash	1.63%	2.72%	2.17%	7.07%	19.02%	27.72%
Cash and Benefits need equal attention	32.07%	59.24%	62.50%	78.80%	74.46%	66.85%
Cash is more important than benefits	66.30%	38.04%	35.33%	14.13%	6.52%	5.43%

+ Likelihood of a Philosophical Change in the Next 3 Years (n=243)

Most participants reported that they would not change their overall compensation philosophy in the coming 3 years. Of those that reported they would, the changes are slight and focused on shifting the focus from 'Cash' to 'Cash and Benefits'. Very few companies said they would focus on Benefits as a priority moving forward.

Exhibit 6.7





The broad based employee benefits approach in China has not significantly changed for years. There is a strong reliance on the national Mandatory Benefits program as the primary offering. Most companies then use basic insured benefits such as medical insurance and group insurance to “top up” their overall benefits offering. There is still an alarming lack of focus on retirement security and most of the current benefit plans lack creativity.

As the competition to attract and retain talent continues, the benefits environment in China is slowly evolving. The introduction of Flexible Benefits is a good example of how leading employers have sought to innovate around employee benefits. However the pace of this development could be broadly limited by employer concerns about the rising cost of labor.

Part 7 | Employee Benefits

+ Employee Benefits Prevalence among Participating Domestic Companies (n=59)

Exhibit 7.1

Employee Benefit	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Mandatory Benefits	74.58%	79.66%	89.83%	88.14%	84.75%	84.75%
Flexible Benefits	15.25%	27.12%	27.12%	33.90%	30.51%	33.90%
Supplemental Pension	6.78%	15.25%	16.95%	16.95%	16.95%	16.95%
Savings Plan	1.69%	1.69%	6.78%	1.69%	3.39%	5.08%
Supplemental Medical Insurance	18.64%	30.51%	40.68%	42.37%	40.68%	38.98%
Group Insurance	28.81%	33.90%	42.37%	44.07%	47.46%	44.07%
Supplemental Housing Fund	10.17%	16.95%	23.73%	22.03%	20.34%	20.34%
Housing Loan Program	1.69%	3.39%	1.69%	5.08%	5.08%	5.08%
Stock Ownership Plan	0.00%	5.08%	3.39%	10.17%	18.64%	37.29%
Retention Bonus	1.69%	13.56%	8.47%	15.25%	20.34%	22.03%

Company Car / Car Allowance	11.86%	16.95%	15.25%	20.34%	37.29%	50.85%
Rented Housing	10.17%	8.47%	8.47%	11.86%	16.95%	15.25%
Company Dormitory	20.34%	13.56%	10.17%	11.86%	10.17%	10.17%
Club Membership	10.17%	13.56%	18.64%	20.34%	23.73%	18.64%
Education Assistance	11.86%	13.56%	18.64%	22.03%	23.73%	25.42%
Cash Allowances	13.56%	32.20%	35.59%	40.68%	45.76%	47.46%
Discounted Company Products	20.34%	22.03%	25.42%	27.12%	27.12%	22.03%
Others	3.39%	3.39%	5.08%	5.08%	8.47%	8.47%

+ Employee Benefits Prevalence among Participating Multinational Companies (n=184)

Exhibit 7.2

Employee Benefit	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Mandatory Benefits	82.61%	83.15%	98.91%	98.91%	97.83%	94.02%
Flexible Benefits	16.30%	22.28%	22.28%	24.46%	25.00%	27.72%
Supplemental Pension	8.70%	10.87%	10.87%	10.87%	13.04%	15.22%
Savings Plan	6.52%	8.70%	8.70%	8.70%	11.41%	11.96%
Supplemental Medical Insurance	57.61%	64.67%	76.63%	76.63%	78.26%	76.09%
Group Insurance	63.59%	65.22%	78.80%	79.89%	80.98%	77.17%
Supplemental Housing Fund	15.76%	23.37%	25.54%	25.54%	27.17%	27.72%
Housing Loan Program	3.80%	3.80%	4.89%	5.43%	4.89%	5.43%
Stock Ownership Plan	5.98%	8.15%	9.24%	13.04%	21.74%	36.41%
Retention Bonus	9.24%	12.50%	9.78%	21.74%	26.63%	33.15%
Company Car / Car Allowance	8.70%	24.46%	14.67%	18.48%	40.76%	64.67%
Rented Housing	1.63%	2.72%	1.63%	3.26%	10.87%	23.91%
Company Dormitory	14.67%	4.89%	8.70%	7.07%	5.98%	5.98%
Club Membership	7.07%	7.07%	8.15%	9.24%	10.33%	15.76%
Education Assistance	17.39%	19.57%	22.83%	27.17%	30.98%	35.33%
Cash Allowances	22.28%	41.30%	41.30%	47.83%	55.98%	56.52%
Discounted Company Products	16.30%	19.57%	20.65%	20.11%	20.65%	20.65%
Others	2.17%	2.72%	3.80%	3.80%	4.35%	5.43%



Part8 | Employee Health Benefits

+ Prevalence of Select Employee Health Benefits among the All Participants (n=252)

As seen in Exhibit 8.1, there are four prevalent employee health benefits that run across all categories of participant companies.

- Outpatient/Inpatient Insurance;
- Maternity Insurance;
- Critical Illness Insurance; and
- Annual Health Check.

One notable difference across the participant group is that virtually all employee health benefits are more prevalent among Multinational companies. This is consistent with the information in Exhibit 6.3 that reveals that many Domestic companies only offer Mandatory Benefits to employees.

Exhibit 8.1

Employee Health Benefits	Manual Workforce	Sales / Retail Workforce	General Staff / Administration	Professional	Management	Senior Management
Employee Medical Insurance -Outpatient (OP) & Inpatient (IP)	68.25%	75.00%	89.29%	90.08%	90.08%	87.70%
Employee Medical Insurance -Maternity	59.92%	66.67%	78.97%	78.17%	76.98%	74.60%
Employee Medical Insurance -Critical Illness	60.71%	67.06%	79.76%	80.95%	81.35%	77.38%
Hospitalization Insurance/ Allowance	50.40%	57.94%	67.46%	68.65%	68.65%	66.27%

Dependent Medical Insurance	34.52%	40.48%	46.83%	48.02%	51.19%	51.19%
Dental Benefits	3.17%	3.57%	4.76%	5.16%	5.56%	11.11%
Annual Medical Check-up	65.08%	71.03%	86.90%	89.68%	88.10%	85.71%
Employee Assistance Program (EAP)	5.16%	5.56%	6.75%	5.95%	6.35%	6.35%
Health Risk Assessment (HRA)	2.38%	2.38%	2.38%	2.78%	3.17%	5.56%
Health Intervention Programs -Onsite Clinics	3.97%	5.16%	5.16%	5.56%	5.56%	7.14%
Health Intervention Programs -Health Related Lectures	19.05%	19.44%	24.21%	23.41%	24.60%	24.21%
Health Intervention Programs -Vaccinations	5.95%	7.14%	6.75%	6.75%	6.35%	7.54%
others	2.78%	2.38%	2.78%	2.78%	3.17%	4.37%

+ Prevalence of Insured Benefits among all Participants (n=252)

There are three prevalent insured benefits that run across all categories of participant companies:

- Group Term Life Insurance;
- Group AD&D Insurance; and
- Employer Liability Insurance.

Only small differences exist between Domestic and Multinational participants. Perhaps most notable is that Domestic companies report higher adoption of Group Term Life Insurance at all levels of the organization.

Exhibit 8.2

Insurance Benefit	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Group Term Life Insurance	28.17%	35.32%	39.29%	39.68%	40.48%	40.08%
Group AD&D Insurance	53.97%	62.70%	71.83%	73.02%	73.02%	72.22%
Employer Liability Insurance	32.54%	32.54%	36.11%	36.51%	36.90%	36.11%
Dependent Life/AD&D Insurance Benefit	7.14%	7.14%	8.73%	9.13%	12.70%	13.10%
Total and Permanent Disability/ Long-term Disability/Short-term Disability	24.21%	25.00%	26.59%	26.98%	26.98%	27.78%
Traffic Accident Insurance	22.62%	29.76%	28.57%	30.56%	30.95%	31.35%
Business Travel Insurance	15.08%	28.17%	26.19%	28.57%	32.94%	34.92%

+ Prevalence of Insured Benefits among Domestic Participants (n=59)

Exhibit 8.3

Insurance Benefit	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Group Term Life Insurance	47.46%	54.24%	54.24%	55.93%	57.63%	52.54%
Group AD&D Insurance	55.93%	64.41%	69.49%	71.19%	71.19%	66.10%
Employer Liability Insurance	35.59%	33.90%	32.20%	33.90%	35.59%	32.20%
Dependent Life/AD&D Insurance Benefit	15.25%	16.95%	15.25%	15.25%	23.73%	22.03%
Total and Permanent Disability/ Long-term Disability/Short-term Disability	28.81%	30.51%	30.51%	30.51%	30.51%	32.20%
Traffic Accident Insurance	25.42%	28.81%	27.12%	27.12%	28.81%	27.12%
Business Travel Insurance	15.25%	27.12%	25.42%	25.42%	30.51%	30.51%

+ Prevalence of Insured Benefits among Multinational Participants (n=184)

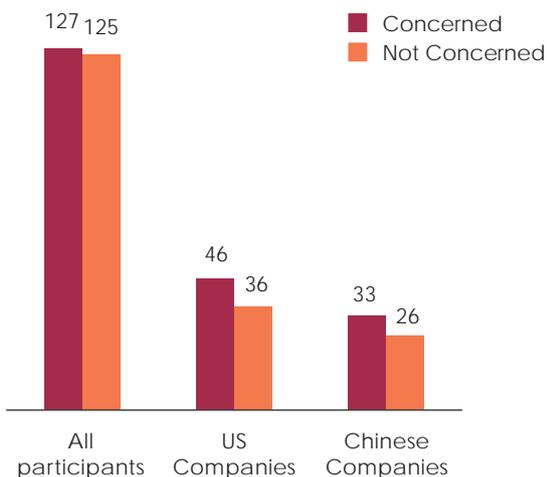
Exhibit 8.4

Insurance Benefit	Manual Workforce	Sales/Retail Workforce	General Staff/ Administration	Professional	Management	Senior Management
Group Term Life Insurance	21.74%	28.26%	34.78%	34.78%	36.96%	38.04%
Group AD&D Insurance	53.26%	61.96%	72.83%	72.83%	77.17%	77.72%
Employer Liability Insurance	30.98%	32.61%	38.04%	38.04%	39.13%	39.13%
Dependent Life/AD&D Insurance Benefit	4.35%	3.80%	6.52%	6.52%	9.78%	10.87%
Total and Permanent Disability/ Long-term Disability/Short-term Disability	21.74%	23.37%	25.54%	26.09%	27.17%	27.72%
Traffic Accident Insurance	21.74%	30.43%	29.35%	30.98%	33.15%	34.24%
Business Travel Insurance	15.22%	29.35%	27.17%	30.43%	35.33%	38.04%

+ Current Level of Concern around Cost of Health Benefits (n=252)

As seen in Exhibit 8.5 participating companies are generally split as to their concern about the current cost of health care benefits. Out of all the participant groups, US and Chinese companies expressed the most concern.

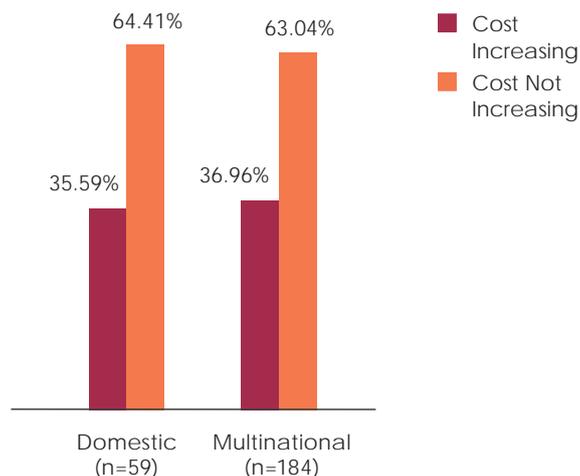
Exhibit 8.5



+ Cost Increases for Employee Health Benefits (n=243)

Given the heavy focus on insured benefits in China, cost increases in employee health benefits are typically tied to rising insurance premiums. Companies often switch vendors to get a lower premium and to contain costs. As insurers and employers struggle to contain medical claims ratios it will be unlikely that a cost containment strategy built solely around switching vendors will work. As insurance premiums rise, health related benefits cost will likely start to increase for most companies over the next few years.

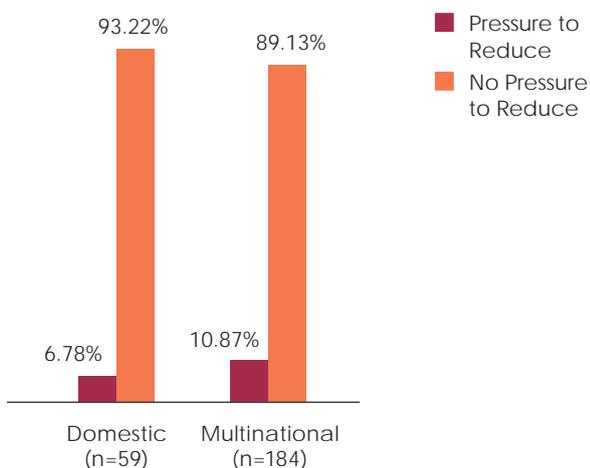
Exhibit 8.6



+ Pressure to Reduce the Cost of Employee Health Benefits (n=243)

There is very little perceived pressure to reduce the cost of employee health benefits. However, as health care costs rise there will be increasing pressure for companies to at least contain health related benefit costs. This pressure will require companies to seriously address their medical claims loss ratio. These efforts often involve the introduction of more comprehensive health management programs aimed at reducing the utilization in medical insurance benefits.

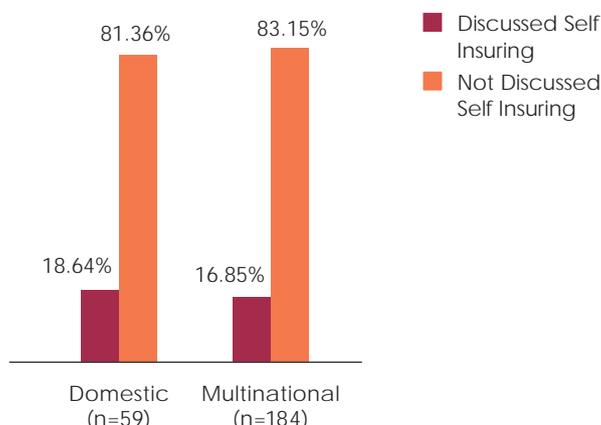
Exhibit 8.7



+ The Consideration of Self-Insuring (n=243)

Very few companies actually self-insure in China. Outside of China, many companies choose to self-insure in an effort to lower overall health related cost. As health insurance costs rise, some companies will likely begin a serious conversation around self-insurance.

Exhibit 8.8



+ Giving Employees Multiple Plan Options (n=243)

The majority of participating companies still adopt a single plan approach. As the health market develops and employers look to increase the perceived value of their health benefits, multiple plan options will likely increase among employers.

+ Participants Looking to Improve Current Health Benefits (n=243)

According to participants the majority of companies are not looking to make improvement in current employee health benefit plans. Only 20 (33.90%) Domestic participants and 46 (25.00%) Multinational participants reported plans to improve current employee health benefit offerings.

Exhibit 8.9

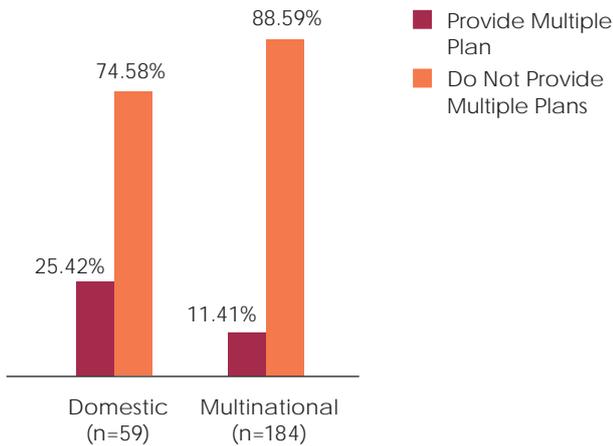
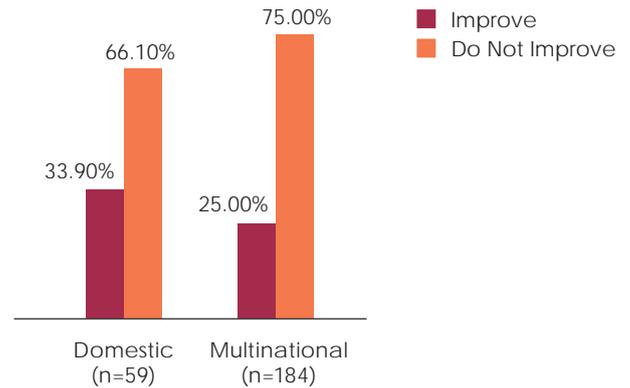
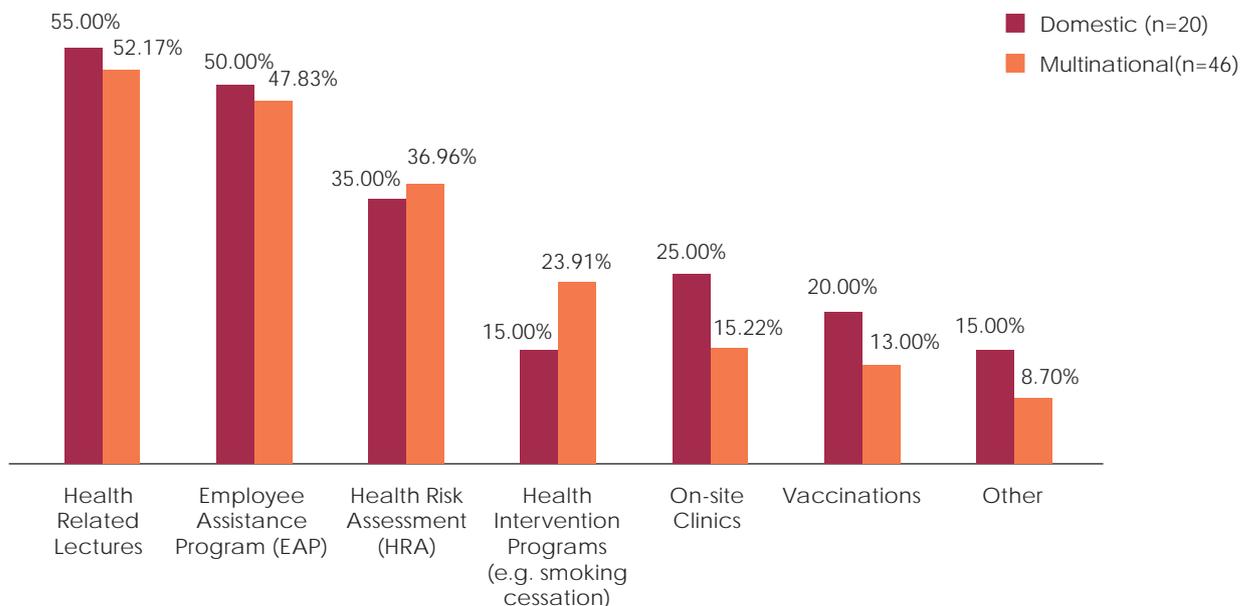


Exhibit 8.10



As seen in Exhibit 8.11 the companies committed to making improvements are looking to introduce more preventative health benefits. Many of these benefits focus on health education and health related support. Of particular note are the EAP and HRA benefits. Both of these programs are used fairly sparingly in China, however, they will likely gain in prevalence over the next 3 years.

Exhibit 8.11



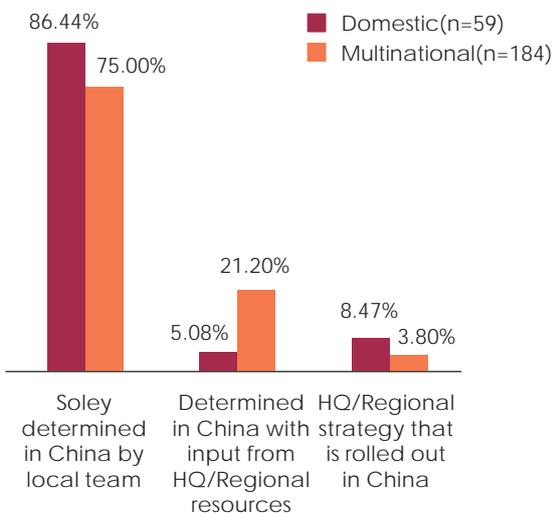


Part9 | Managing Employee Health Benefits

+ Determining Health Benefit Design and Coverage Levels (n=243)

Consistent with the governance information in Section 4 of this report, the large majority of participants design and roll out plans locally. Not surprisingly, some Multinational companies report the involvement of resources outside of China.

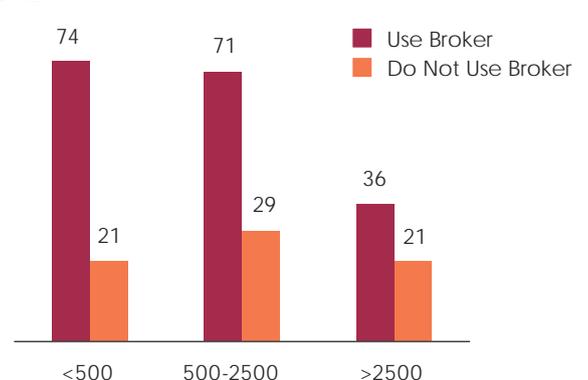
Exhibit 9.1



+ Usage of Employee Benefit Insurance Brokerage based on Employer Size (n=252)

China is still a relatively immature market from an insurance brokerage perspective. The market will continue to develop and increasing numbers of companies will turn to professional brokers. As seen in the data, the majority of both large and small companies are already using brokerage services. However, the proportion of companies using brokerage services is higher among larger companies.

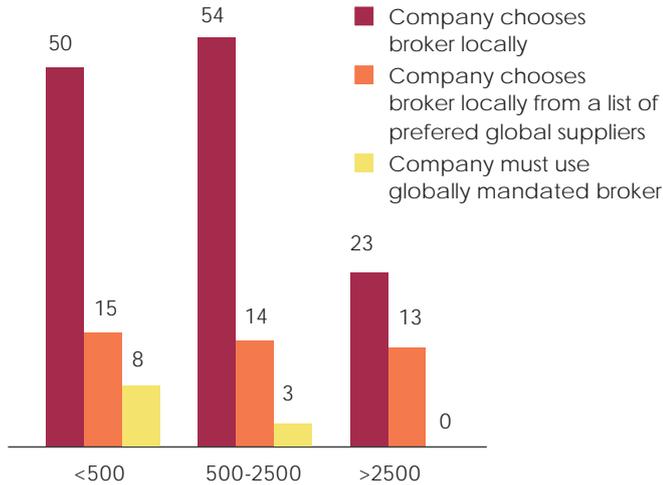
Exhibit 9.2



+ Broker Selection Criteria based on Employer Size (n=180)

Participants report that nearly in all cases, companies have the authority to choose a broker autonomously in China. A total of 42 (23.20%) companies reported they have local decision authority but must choose from a list of preferred global brokers. Only 11 (6.11%) companies have to use globally mandated insurance brokers.

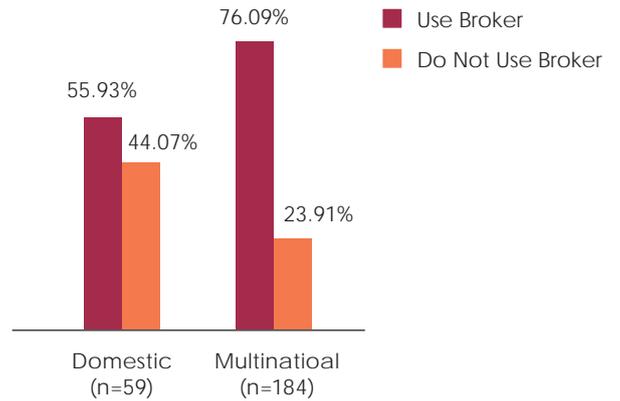
Exhibit 9.3



+ Domestic versus Multinational Usage of Employee Benefit Brokerage Services (n=243)

Consistent with international practice, a large majority of Multinational companies currently use employee benefit brokers. Somewhat surprisingly, 33 (55.93%) Domestic participants use employee brokerage services.

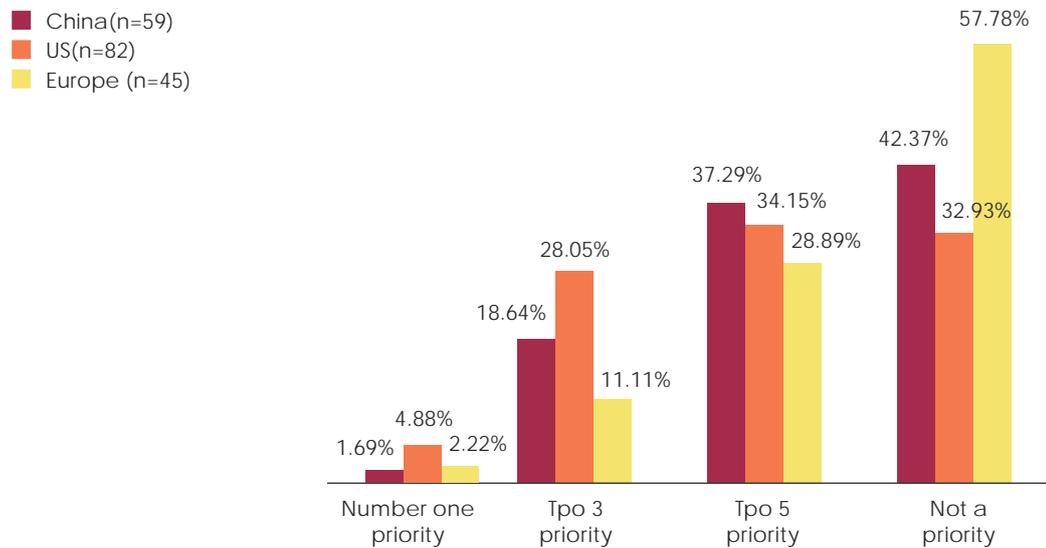
Exhibit 9.4



+ Importance of Health Related Benefits to Participant HR Strategy (n=186)

Employee health related benefits are not a top priority for participant companies. Given the strong focus on health related costs in the United States, it is not surprising to see that US participants place more relative importance on health related benefits.

Exhibit 9.5



Planned Improvements in Health Related Benefits over the Next Three Years (n=186)

Looking out three years, most participant companies are only planning to make small improvements. Only 25 (9.92%) participating companies reported that employee health benefits will stay the same.

Companies looking to make improvements will likely incorporate some combination of the following:

- Introduce preventative health programs (such as those presented Exhibit 8.11);
- Diversify and improve medical insurance offerings to give more choice to employees; and
- Introduce flexible benefit plans with more health related benefit choices.

Participants Who Survey Employees on Individual Importance of Health Related Benefits (n=243)

The majority of participating companies do not survey employees on their individual health related needs or their satisfaction levels with existing benefit plans. Only 73 (30.04%) participant companies reported that they conduct surveys to better understand the needs of their employees. Employees of the 73 surveying companies made the following suggested improvements:

- Introduce flexible benefits and provide choice around medical insurance;
- Improve the coverage levels of medical insurance; and
- Improve the quality of the Annual Health Check.

Exhibit 9.6

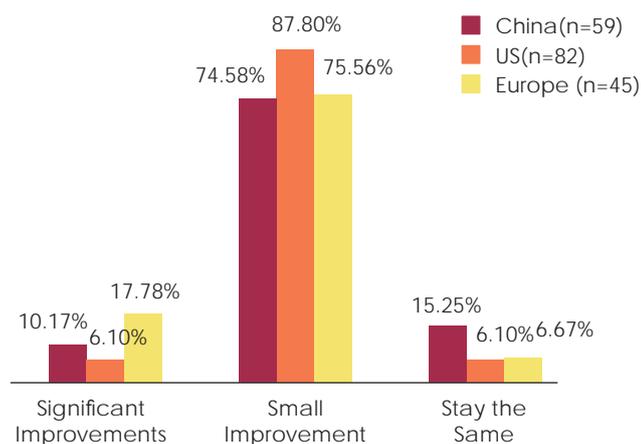
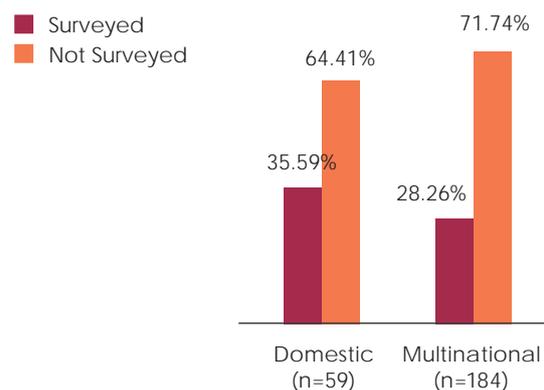


Exhibit 9.7



Employer Understanding of Importance of Employee Personal Health (n=243)

Given that many companies do not directly survey employees, participants were asked to share their perceptions about the importance of personal health to employees. As seen in Exhibit 9.8, 234 (96.69%) participants believe personal health is “already important” or “increasingly important” to employees.

Level of Concern Employers have about Quality of Health Care Received by Employees (n=243)

Most companies take some responsibility for the health and wellbeing of their employees. Only 54 (22.22%) participants reported not being concerned about the quality of health care employees currently receive.

Exhibit 9.8

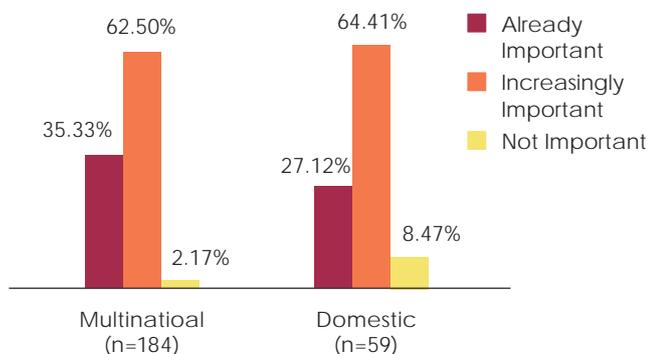
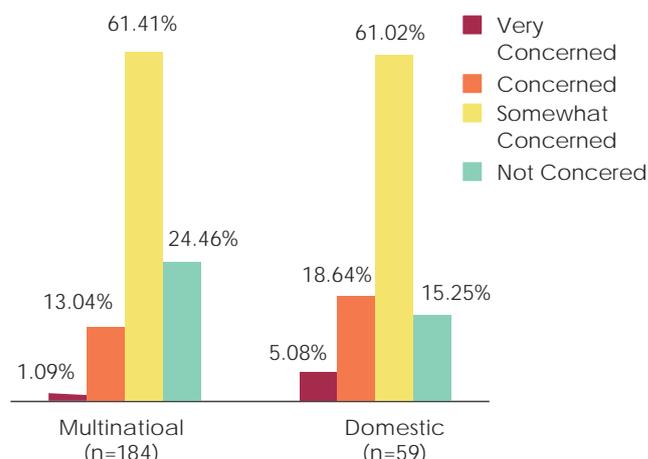


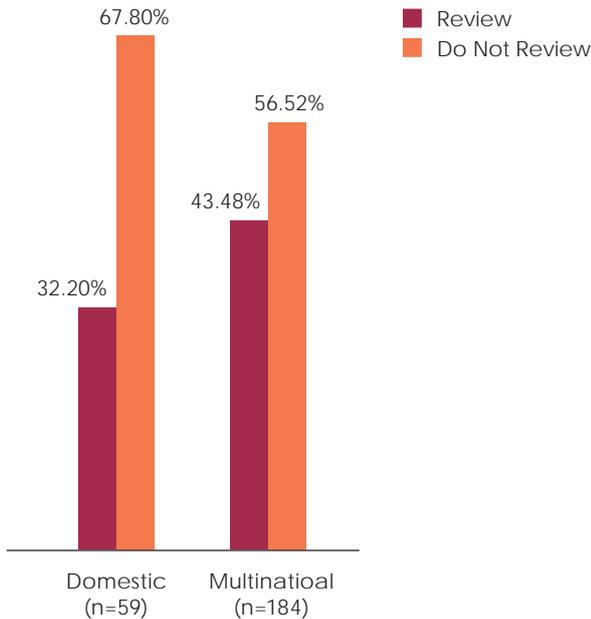
Exhibit 9.9



+ Participants Who Formally Review Insurance Claims Data (n=243)

A great source of information about the health status of a workforce is the annual insurance claims report. However, only 19 (32.20%) Domestic companies and 80 (43.48%) Multinational companies review the data in a formal manner.

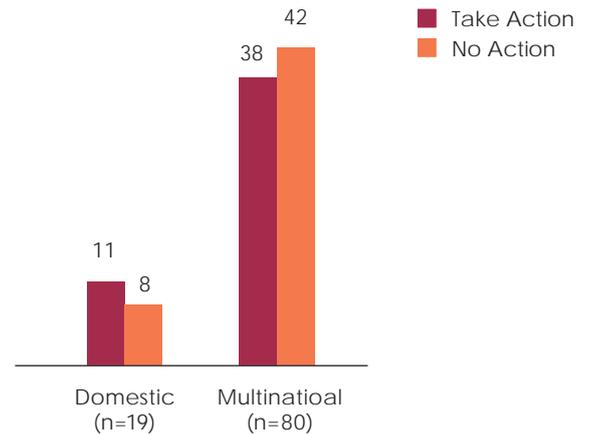
Exhibit 9.10



Of the 99 participating companies who formally review the data, not all companies take action on the information. Of those participant companies who do take action, these initiatives are most common:

- Change insurance provider;
- Optimize insurance coverage with existing vendor;
- Launch preventative health programs (e.g. Health lectures, HRA, EAP, etc.);
- Improve employee communication about health benefit programs; and
- Designate hospitals that employees must use.

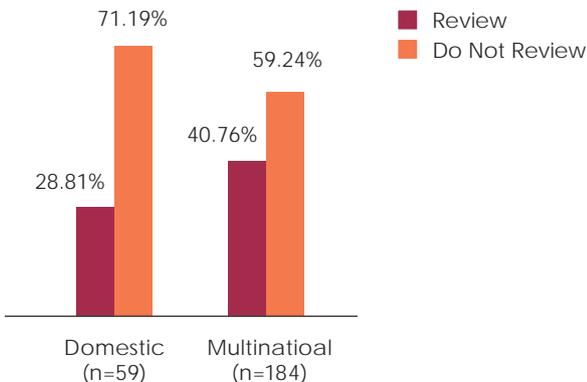
Exhibit 9.11



+ Participants Who Formally Review Annual Health Check Data (n=243)

Another great source of information about the health status of a workforce is the annual health check summary report. However, only 17 (28.81%) Domestic companies and 75 (40.76%) Multinational companies review the data in a formal manner.

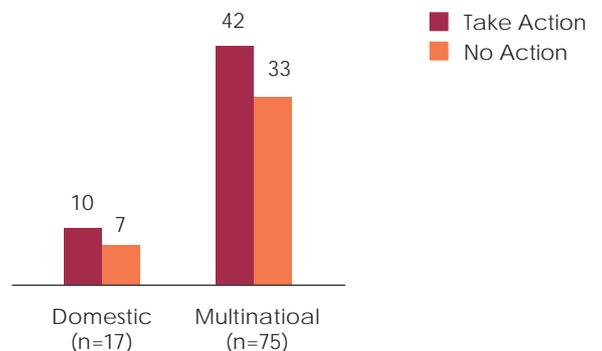
Exhibit 9.12



Of the 92 participating companies who formally review the data, not all companies take action on the information. Of those participant companies who do take action, these initiatives are most common:

- Change insurance provider;
- Optimize insurance coverage with existing vendor;
- Launch preventative health programs (e.g. Health lectures, HRA, EAP, etc.); and
- Improve employee communication about health benefit programs.

Exhibit 9.13

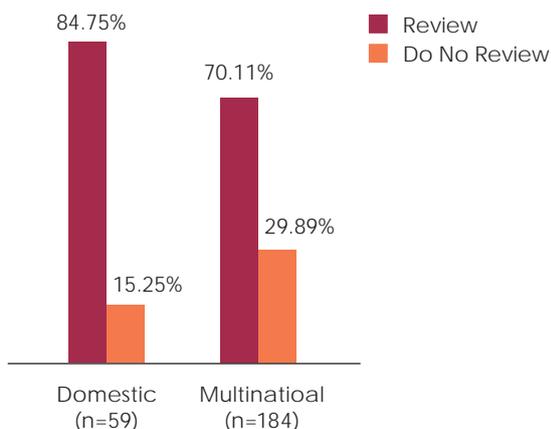


The majority of participants do not review or act on insurance claims data, annual health check data, and absentee data. Using data at their disposal, companies can proactively optimize their employee health benefit programs.

+ Participants Who Formally Review Absentee Data (n=243)

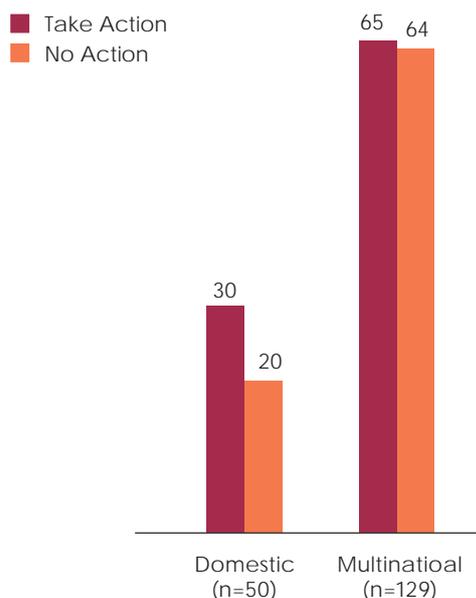
Beyond being an important productivity metric, absenteeism can often be used as an indicator of the general health of a workforce. Unlike insurance and health check data, the majority of participants actively and formally review absentee data. Only 9 (15.25%) Domestic participants and 55 (29.89%) Multinational participants do not review absentee information.

Exhibit 9.14



Of the 179 participating companies who formally review the data, not all companies take action on the information.

Exhibit 9.15



Of those participant companies who do take action, these initiatives are most common:

- Punishment under company policy;
- Supervise line/direct managers; and
- Link attendance to annual bonus payment;
- Communicate directly with employees.

It was clear for the participant responses that absenteeism is not treated as an employee health issue, but rather a performance management issue. This approach is different from what you see in other parts of the world and it indicates a lack of sophistication in the understanding of how health affects workforce productivity.

Part10 | Moving Forward

It is a very early stage for employee health benefits in China. As evidenced in the data, companies have not put a significant focus on employee benefits. As the competition for talent continues and as employees age, the importance of health related benefits will only increase. Employers will need to be creative and find ways of increasing the perceived value of benefit plans while at the same time not significantly increasing costs.



The following key trends will be worth tracking and will likely determine how quickly the environment changes:

- **Increasing focus on the cost of health benefits** – With the rising cost of labor there will undoubtedly be pressure on companies to contain health related costs. This cost focus will drive companies to address medical claims ratios with their chosen insurance provider. This will drive increased usage of brokers in the market.
- **Push from outside of China** – For Multinational companies there will be an ever increasing pressure to do more on the employee health front. Global wellness programs continue to gain momentum and this will eventually find its way to China.
- **Increased focus on prevention** – Part of the cost containment solution is lowering utilization of insured benefits. This will translate into more preventative programs like EAP, HRA, and broad based health education campaigns.
- **Managing benefits in a more proactive way** – Companies will begin to use the information at their

fingertips. Annual health check, insurance, and absentee data is a powerful tool that can be used to optimize health benefit programs. Through optimization companies can improve quality, increase perceived value, and lower cost.

- **Health as a recruiting strategy** – Cash is still king in China, however, benefits will increasingly be used to attract and retain the best talent. Demographic shifts will raise the importance of health related benefits for average employees. Employers who can find a cost effective way to provide above market health benefits will have an advantage in the talent marketplace.
- **Choice will be important**– Companies will move to provide more choice to employees. Flexible benefit plans are the obvious way to do this and health related choices will be an important part of a good flex plan. Companies that can't afford to offer a flex plan will likely begin to offer some choice to employees. Whether it is multiple insurance plans or simply letting employees choose the clinic for their annual health check, employee choice will become more important.



As evidenced in other parts of the world, an investment in workforce health can pay dividends for both the company and the employees. In China, there is little doubt that the issue of health will become increasingly important to employees and their families. Each company will have an important role to play in supporting employee health moving forward. The pace at which employers respond will be in the hands of the business and HR leaders running companies in China.

About the Authors



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Eric Fiedler is currently the founder and President of HR services venture fund BDC Holdings based in Shanghai, China. He is a major shareholder and Director at health benefits provider Essential Healthcare. He has nearly 17 years of corporate experience with global management consulting firm Hewitt Associates LLC. Throughout his Hewitt career, Eric served as a consultant and routinely worked with some of the world's best companies. From 2000 – 2005 he managed the firm's Greater China business and later the Asia Pacific and Middle East regions. He ended his Hewitt career as President of the global consulting division based in Chicago, Illinois. Throughout his 16 years in China he has been an active community volunteer. He has been a volunteer at all levels of the Shanghai American Chamber of Commerce. He served five years on the Board of Governors and he was AmCham Chairman in 2007.



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Sylvia Qu is the Survey & Research Executive of HR Excellence Center(HREC), and responsible for the data collection, case interview and writing in this survey. Sylvia also responsible for 2012 China Recruitment Channel and Cost Management Survey Report, 2012 Learning and Development Survey Report, Leveraging Organizational Culture Survey in China etc.

Sylvia graduated from Shanghai University of Environmental Engineering with a bachelor degree.



About HR Excellence Center

Essential is a professional health and benefit solution enterprise and outsource service provider. Since its establishment in 2008, it has been focused on providing high quality services through its healthcare service capabilities and network, as well as its integration of employee benefit products and services. Its services include insurance consulting, employee health check; health management and employee benefit programs. Readers are invited to view the Essential website at www.ehncchina.com.



About HR Excellence Center

HR Excellence Center(HREC) is a membership based organization which is created to improve the competencies and capabilities of HR practitioners and advance the development of HR as a profession in China.

When you become a HREC member, you can enjoy access to a diversified range of HR Events and Knowledge platforms discussing hottest issues and cutting-edging topics faced by HR practitioners in China. HREC services include HRD Network, HR conferences, training & workshops, HR Frontier, online resources, HR Values magazine, Tele-conferences and survey & reports. Readers are invited to view the HREC website at www.hrecchina.org.



陈儒翰 | 薪酬福利总监-大中华区 | 洲际酒店集团

中国籍总经理的福利整合项目

背景

在本项目实施以前，酒店内的中国籍总经理的福利项目为社保和外国保险公司的人寿保险及意外伤害险。原则上所有酒店都应依照集团的保险标准执行。然而，部分酒店的中国籍总经理的福利由其自行安排，差异性较大，水平也不尽相同。洲际酒店集团从 2012 年下半年开始着手准备对酒店内中国籍的总经理进行福利项目的优化与整合。

项目目的

基于管理的规范性和福利成本的有效控制。洲际酒店集团计划将旗下酒店的中国籍总经理纳入同样一个保险群体，使用中国本土的保险公司，在提升原有保险的水平以外，增加附加保险种类，降低保险成本。

参与者

由中国区洲际酒店总部发起，覆盖洲际酒店旗下各酒店中国籍总经理

项目时间

2013 年全面启动

实施过程

步骤 ①：了解国内外保险市场，确定方案

之前中国籍总经理的保险为国际的人寿保险和意外伤害险以及社会保险。

新项目计划将中国籍总经理的国际人寿保险和意外伤害险转变为国内的保险，则可以有一部分差额，用这部分差额为每位在保员工进行附加医疗保险后都能有所盈余。而且计划将绝大部分中国籍总经理纳入受保人群，受保群体增大，能够拿到更优惠的价格。

集团总部与保险公司初步拟定人数和保险内容及价格。

步骤 ②：用优势进行推广：成本下降，保险内容扩充

集团总部通过人力资源业务伙伴，了解到不同酒店总经理的情况。归纳为 4 种，根据四种采取了不同的做法。

面对第一种，即为业主酒店已经为员工缴纳国际寿险和意外险。对于这部分的业主，推广起来较容易。因为项目能够帮助业主节约成本，业主也很希望加入这样的团体中。

面对第二种，业主酒店有目前的保险群体，但是成本比起现在的项目而言是高的。对于这部分业主，推广阻力也较小，同样是因为项目能够帮助业主节约成本。

面对第三种，业主酒店有目前的保险所在群体，但是成本比起现在的项目而言是低的。这部分酒店很少，对于这些酒店的业主，需要进行沟通。对于在加入这个项目后能够给他们更高额的保障，同时更完善的医疗，这些相对于业主目前所提供的福利的性价比是要高出很多的，所以新项目的接受程度也还可以。

最困难的即为第四种，业主酒店并没有按合同承诺为中国籍酒店总经理支付国外保险公司的人寿保险与意外伤害险。那么本项目对于这部分业主即为强加了一部分保险的成本。对于这部分业主，我们发现本该交的保险他们没有缴纳，所以这本是应有的成本，以此来要求他们加入到本次的项目当中，但依然在交涉中。

步骤 ③：与保险公司后续跟进，保证员工福利不断层

沟通结束后主要为集团与保险公司之间针对人员进出的制定。例如集团在与保险公司的合同中明确受保群体中从 2013 年 1 月 1 日开始生效的名单，2 月 1 日的开始生效的名单等等。确保员工在新旧保险的衔接中不会有断层。

项目成果

在分析人群以及努力沟通后，目前参与到本项目中的中国籍总经理占旗下所有酒店中国籍总经理的四成，并结合总部的保险以便与保险公司沟通得到较好的价格。

现在变为国内人寿保险加上意外伤害险以及附加医疗保险后，不仅保险的险种增加，保险的程度提升，而且成本大幅度降低 30%-40%。

以前员工的人寿保险为一倍年薪，意外伤害险为两倍年薪；现在将人寿保险和意外伤害险均延长为三倍年薪。现在附加医疗保险主要包含住院、重大疾病、财产险、生育补助。同时也包括员工的配偶及其子女。

某跨国多元化生产企业（以下称S企业）

多渠道控制保险成本

背景及项目目的

S企业面临的福利挑战：一方面公司预算有限，另一方面员工的福利很难下调。医疗成本每年上涨的原因可以归纳为几个因素：保险套餐变化，员工人数增加，弹性福利，发生重

大疾病及意外，员工滥用，医药费价格上涨。为控制保费的上涨，S企业采取一系列措施多渠道控制保险成本。

项目实施具体内容

措施 ①：调整保险套餐方案

保险套餐内容的变动，对于第二年保费的影响较为直接。几乎每一项保险内容（意外身故险、意外残疾险、人寿保险、重大疾病险、住院津贴险等等）都能通过减少赔付额度来控制成本。

保障	保障责任	可能的措施
意外身故	因意外导致的身故	> 减少赔付额度
意外残疾	因意外导致的残疾，意外残疾按伤残等级比例赔付	> 利用雇主责任险
寿险	因意外或疾病导致的身故	> 自保
重大疾病	25种重大疾病一经确诊立即赔付	> 减少赔付额度
住院津贴	实际住院天数*每日住院给付金额	> 减少赔付额度
医疗	因意外或疾病而发生的门急诊、住院，符合基本医疗保险范围内报销个人自付的部分	> 增加自付比例 > 减少赔付比例 > 超出x次，增加免赔额 > 超过一定金额，增加免赔额
生育	符合国家计划生育法规条件下因生育（如：自然流产、胎停育、人工流产、计划生育、一次生育的妊娠或分娩）所发生的符合社保规定范围内的合理的医疗费用	> 减少赔付额度
公共保额	员工个人名下门急诊、住院保额使用完毕后，经公司同意，可使用公共保额	n/a
航空意外	因乘坐乘坐民航飞机期间发生意外伤害事故	n/a
家属	因意外或疾病而发生的门急诊、住院，符合基本医疗保险范围内报销个人自付的部分	> 减少赔付额度

对于意外身故、意外残疾、人寿保险，还可以利用雇主责任险降低成本：雇主责任险的受益人是企业，而非员工。员工出险时，企业能够有较大灵活度来使用和分配所获得的保险金额。

针对医疗保险，S企业近两年开始使用超过一定医疗报销次数后增加免赔额的方法有效控制保费。

措施②：对于员工医疗保险滥用的管理

保险滥用的原因比较复杂，除了员工个人原因，还涉及企业风气，医院医生的职业操守以及企业所在地的政策规定。对员工保险滥用的管理也能有效的控制成本。但并不被很多企业重视或采用，因为其难度和专业性较高。管理员工医疗保险滥的方法有：

1. 优化保险福利的政策

设立一些就诊次数：就诊超过次数后，属于自付范围；有条件的企业，可以设立医务室：很多时候可以通过开药就解决了员工的病痛；健康管理：提高员工身体健康就能让员工少看病，但这只有长期才能见效。

2. 对员工的做法

使用保险滥用审计：对于交易的笔数，时间，和交易的价格都有所统计，在其中发现问题后要 and 员工进行沟通了解；

3. 对保险公司的做法

和保险公司签订合同时，给保险公司提出相应要求，例如要求保险公司提交的黑名单，核查账单发现问题后可以先停止这个人的医疗保险；

4. 对医疗机构的做法

对医疗机构进行了解：如果确认某个医疗

机构为员工提供医疗滥用提供便利，可以向社保举报。或者与保险公司在合同中约定该医疗机构的不属于报销范围。

措施③：对于保险公司进行管理

S企业基于管理保险公司的经验给出以下建议：

1. 通过更换保险公司进行压价长期对于（大型）企业并不利，如果企业本身的赔付率较高，更换保险公司只是治标不治本的办法。由于保险公司之间做法的落地相差较大，企业的保险管理成本可能会因为需要不断和新保险公司流程磨合而增加，并影响员工满意度。保险公司的组织架构，运作机制，以及总公司和分公司之间的合作方式会对合同实现产生很大影响。

2. 利用保险经纪公司或外部咨询公司对保险公司进行控制。

3. 签订服务质量管理协议，设立罚责和奖励。即企业对保险公司的合同中的条款需要制定一定的衡量方式。如果保险公司没遵守约定条款执行，则通过罚款的方式来对保险公司进行管理。企业可以在服务质量管理协议中，将最看重的、希望衡量的内容与保险公司在协议中明确。但在这种协议下，一般要邀请第三方公司进行审计。普通企业没有技术和能力去确认保险公司有否按照服务质量管理协议进行。

4. 确保公司和保险公司运营部能良好对接，与保险公司谈判合作并不仅仅是保险套餐，同时流程的明确和对接很重要，在谈合同时也应该请执行部门参与，执行部门应该表达出两个执行部门之间是否能良好对接。

阶段性成果

医疗保险滥用审计是与某咨询公司一起完

成的。咨询公司除了查看保险公司的付赔是否严格按照合同执行，咨询公司对公司过去的6万多条记录进行了分析，挑选出有滥用嫌疑的26人，并逐一详细审查排除。当确认滥用事实后，在一定范围的员工中进行公示宣传，希望能改变员工滥用医疗保险的风气。

在医疗保险中按次数增加免赔额后，一定程度上改变了员工的医疗消费习惯。

目前S企业使用的保险公司已经持续了5年左右，质量和运营都比较稳定，并获得员工认可。相互支持与共同健康发展。

S企业这两年将索赔率控制在较好的水平，不但没有保险增长，并且保险公司愿意在价格不变的情况下提供更多的服务。



许莹 | 中国区人力资源总监 | 耐世特汽车系统(苏州)有限公司

给予差旅员工的保障：某第三方公司服务（下称 S 服务）

背景

因为耐世特是全球性的跨国企业，出差与旅行较多，企业对于员工出差更多偏向于要求员工自主去安排自己的行程与工作。一方面由于耐世特并没有专门的助理在公司内帮助差旅员工进行订票和住宿的事务，另一方面，基于员工在出差过程中可能会遇到的各类突发性事件，公司希望能够给员工提供及时的帮助与救援方案。所以在这样的前提下，公司向员工提供了一个可供求助的第三方工具。

项目制定者与参与者

由归属于耐世特人力资源职能下的全球健康与安全部门主导，经过执行总监审核。该保障提供给耐世特全球所有的商务差旅员工。

项目的目的

为了及时解决员工在出差过程中遇到的紧急突发状况；减轻 HR 的运营压力。

使用的时长

6 年以上

主要内容

制定：S 服务是耐世特总部为全球员工购买的国际差旅救援保障服务，耐世特首先从全球范围所有业务单元中收集海外差旅和国内差旅需求信息，在信息集中后，与服务提供机构——某第三方公司进行沟通协商公司需要为此服务而支持的费用。费率与差旅数量相关，数量大，费率可以优惠。

实施：公司的差旅员工每人发送一张小卡片，上面有 S 服务给予的公司代码，以及遇到紧急情况时可以拨打的世界各地的救援电话号码。员工如果到了国内国外陌生的地方出差，需要帮助或者出现意外，员工就可以打电话向

S 服务中心求助。

另外员工也可以在手机上下载一个 APP，把自己公司代码输入到 APP 的登陆入口中，程序可以根据员工的所在位置，显示出能够得到最快反应的救援电话号码。S 服务是 7 天 24 小时的服务。只需要员工报上公司代码就能得到救助服务。

具体救助方式：员工出差到一个陌生的地方，或者外出旅行会比较陌生。所有需要得到指导，或者不能确定的问题，耐世特的员工都可以打电话给 S 服务中心。他们会给做出解答和指引，这些问题可以是医疗问题求助或提供紧急医疗救援，安全问题，当地治安问题，和旅行中的差旅服务帮助等。

在员工国际医疗救助中，S 服务起到了协调资源的作用。举例来说，耐世特的某位中国员工在一个另外一个陌生的国家生病了，中国的人力资源部对当地的医疗机构与设施都不熟悉。于是员工打电话向 S 服务中心求助，他们先请医生进行电话咨询，这是免费的。如果员工情况比较严重，需要进行治疗，则 S 服务中心会进一步与中国耐世特人力资源部联系，告知员工生病状况，确认企业是否愿意承担进一步治疗可能产生的费用。得到公司认可后，S 服务中心将立刻安排救护车，医生，医院等所有的事务。如果员工没有足够的医疗所需现金，S 公司也可以先帮企业垫费，然后再向耐世特结算。

保险衔接：耐世特（中国）的员工如在出差时出现意外，发生了医疗费用或其他损失，则耐世特会向公司另外购买的员工差旅险进行索赔。这个保险是与 S 服务不同的险种，它负责赔付在出差过程中发生的在赔付范围内的损失，而 S 服务只提供咨询服务，并不承担补偿损失的责任

阶段性成果

耐世特在使用 S 服务后，每年初都和员工进行宣传，这是公司对于商务差旅员工提供的关怀与保障，员工的反应很好。刚开始时一些新员工到了公司后，不太适应公司的自主差旅模式，后来很多员工发现在这样自主的模式下，出国差旅是一件很容易的事情，同时也提升了他们应对紧急突发事件的能力。

公司的差旅员工在出现危险之后，能在第一时间得到医治。例如前不久发生的案例：耐世特的一位美国的员工在出差过程中，已经处于登机状态了，突然员工头部感到不适，摔倒在地后碰撞后脑勺导致流血，情况非常紧急。员工向 S 服务中心求助，他们立即安排地面救援，找到上海最好的医院进行救治。然后向中国区人力资源部和美国总部持续跟踪报告受伤员工的治疗实施状况，并在员工出院后继续跟踪并提供后续的医疗建议等等。外国同事根据 S 服务的建议在中国休息了一段时间之后，回到美国。整个过程均由 S 公司主导，一方面他们有比较专业的服务，信息与资源也比较全面。另一方面这样可以减少本地 HR 的负担。如果企业本身没有这个平台，员工遇到危险的时候首先到人力资源部，人力资源部会因缺乏相关的专业知识无法快速提供及安排合适的应对方案。

遗留的问题

在使用的过程中，偶尔会遇到因时差或费用审批带来的响应速度问题。主要是当员工需要 S 服务提供付费服务时，S 服务中心需要先向员工所属公司的人力资源部进行确认。有些费用比较高的服务或者特殊需求下，还需要向上级机构进行费用报批。这个时候员工就需要等待，等审批同意后 S 服务才会安排相应的付费服务。

某跨国多元化生产企业（以下称X企业）

全球商旅意外险（Business Travel Insurance）的建立与实施

背景

从 2012 年开始，X 企业全球总部开始推行全球商旅意外险。中国成为全球率先实施的五个试点国家之一，随后，在全球范围内进行全面推广。

目的

全球商旅意外险是为了让 X 企业所有员工，不分地域，不分等级，在任何地方，任何时候只要因公出差或出行时的人身得到同等待遇的保障。

参与人群

全球“全体员工”，包括：白领员工，蓝领员工，来公司应聘的员工，实习生，临时工，来公司做第三方咨询的员工。

主要内容

全球商旅意外险项目由于是由全球总部发起的，国外的保险公司在中国没有许可证，所以依靠中国的保险公司将保险内容与政策进行合作渗透，作为国内的保险承接方。由于此类覆盖全员的，大规模的全球商旅意外险，在市场上也很少，中国区 X 企业花费了 3-4 个月的时间把全球商旅意外险中全球覆盖的项目和国内保险公司可以提供的进行了衔接：包括保险套餐的内容，服务的实施，部门对接等等。

首先中国的 X 企业公司需要对该保险的内容和受保人群足够了解。在全球的保险内容明确后，在中国落地需要解决三大问题：中国的实施者、承接的保险公司和保险实施方案。在确定好在中国区的实施者是 X 企业中国、承接

的中国保险公司后，实施方案是最难以解决的。

在 X 企业中国与中国的保险公司刚开始沟通时，保险公司向 X 企业表示在全球的保险项目中，有的内容在中国是有限制的，无法与全球的保险方案完全一致。保险方案在中国落地的问题主要在于：

① 保险制度不同，会有不一样的做法。比如是否需要提供员工人名等一些专业操作上的会出现差异；企业内是否有香港员工，香港员工如何去保证他的福利的相关操作等等。

② 保险内容的理解，国内的保险公司也在学习和适应国际环境，一方面将一些保险的内容翻译为国际语言，把国际保险内容转化得更本土化一些，另一方面企业对国内和国际的保险套餐的涵盖内容，进行套餐间的转化。

③ 和某第三方服务公司合作作为紧急救援合作方的和合作和沟通。

随后 X 企业中国公司和承接保险公司和国外保险公司以及某第三方服务公司每个礼拜在中国进行一次会议，跟进相关事宜及其进度。通过多次的沟通和本土保险公司多年的保险经验发现，国内保险的套餐也可以做出一些调动和改变。到 2013 年后，中国内的全球商旅意外险内容和国际的保险内容是完全一样的。

遗留的问题

由于 X 企业本次的项目是由全球覆盖所有员工进行购买的，具体的费用由各业务单元支付。在全球商旅意外险的推行中，业务单元会存在不同的声音，一些业务单元的负责人会向总部表示，因为蓝领工人不出差，这样的保险项目对其业务单元没必要，参与之后反而会

增加业务单元的成本。所以本项目对于企业管理者而言，必须进行观念的转变；对于全球公司的角度而言，必须考虑一视同仁。企业购买保险是风险管理行为，虽然这在短期看来是增加的成本，但在未来项目完全覆盖 X 企业全部公司之后，企业所有的员工都能从中受益。并且从全中国区而言，本项目是有平衡甚至是收益的：有的业务单元是工厂，很少有员工出差，这些业务单元的负责人认为这个项目是花更多的钱；有的业务单元中员工的出差频率很高，对于这样的业务单元而言全球商旅意外险能够增加员工的保障，对本来可能由公司进行补偿的金额现在由保险进行支付，而且覆盖面更广。所以对于公司全层面是平衡的。

阶段性成果

全球商旅意外险对于 X 企业所有的员工增加了安全保障。以前在国际出差，员工并不是每次出差都会购买国际商务旅游险。而且保险的内容也没有很大的覆盖面。例如，在实施这个项目之前，X 企业中发生的案例为一名员工在法国出差，员工的 iPhone 被盗。X 企业中国为该员工买了海外商务保险，但保险公司认为这并不包括在保险内，因为在中国通常手机被偷的概率较大，保险公司不会承保。而在 X 企业全球商旅意外险中，手机被偷是在可理赔的范围的。在 2012 年，也就是全球商旅意外险的第一年试点实施，有两位差旅员工的钱包被偷，保险公司已经对差旅员工进行了理赔。

About HREC Survey & Research Team

HREC Survey & Research Team is focus on HR hot topics. And we publish more than 14 Reports annually. Every report will include data analysis and cases. We present with bench marking data, trends, and best practice.

HREC have published the following Reports:

- 2012 China Learning and Development Status and Trends Survey Report
- 2012 China Employee Retention Research Report
- 2012 China Recruitment and Cost Management Survey
- 2012 China Talent Management Landscape Survey Report
- China Blue Collar Worker Management Practice Survey Report
- China HR Business Partner Insight
- China HR Shared Services Center Survey Report
-

In 2013, HREC Research Team will have more research :

- In 2013, HREC Research Team will have more researches :
- China Internal Trainer Building and Development Survey Report
- China Recruitment Process Outsourcing Survey Report
- China Management Trainee Status and Development Survey Report
- 2012 China Talent Management Landscape Survey Report
- 2012 China Culture and Performance Survey Report
- Leveraging Organizational Cultural Survey Report
-

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China Employee Health Benefits Survey