Our Wellness Journey

A Presentation by:
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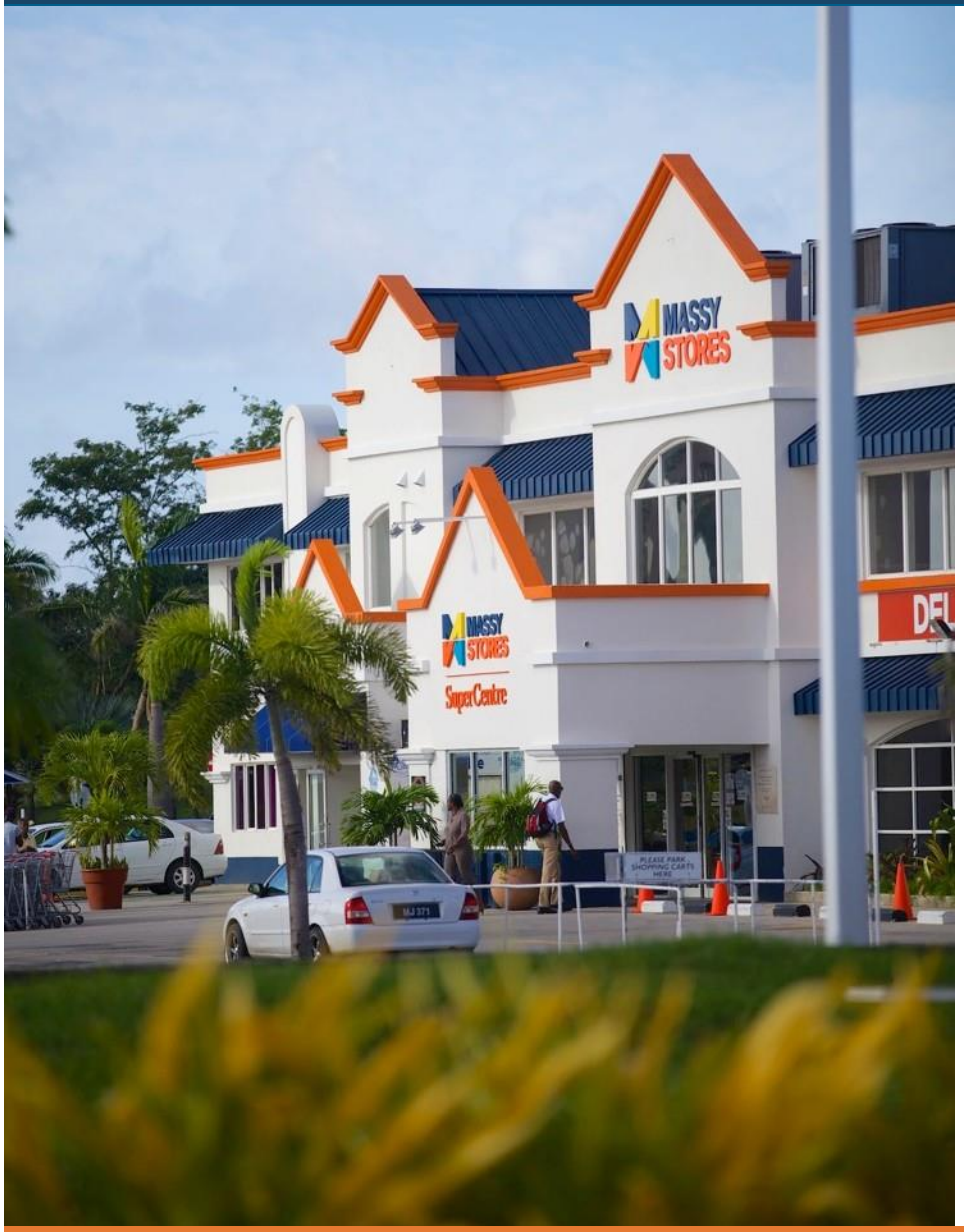
The MASSY Group



Massy is a diversified regional conglomerate with operations across six different segments throughout the Caribbean basin, as well as Costa Rica, Colombia, and the United States.

With over 60 operating companies comprising Massy Holdings, the Group is able to leverage significant synergies and deliver greater growth and value for stakeholders.

The Group employs over 11,000 people across all 10 countries in which it currently operates.

Massy is a publicly traded company on the Trinidad & Tobago Stock Exchange.

Massy is a group that is highly committed to being a force for good in its community and is one of the most socially responsible companies in the Caribbean basin.

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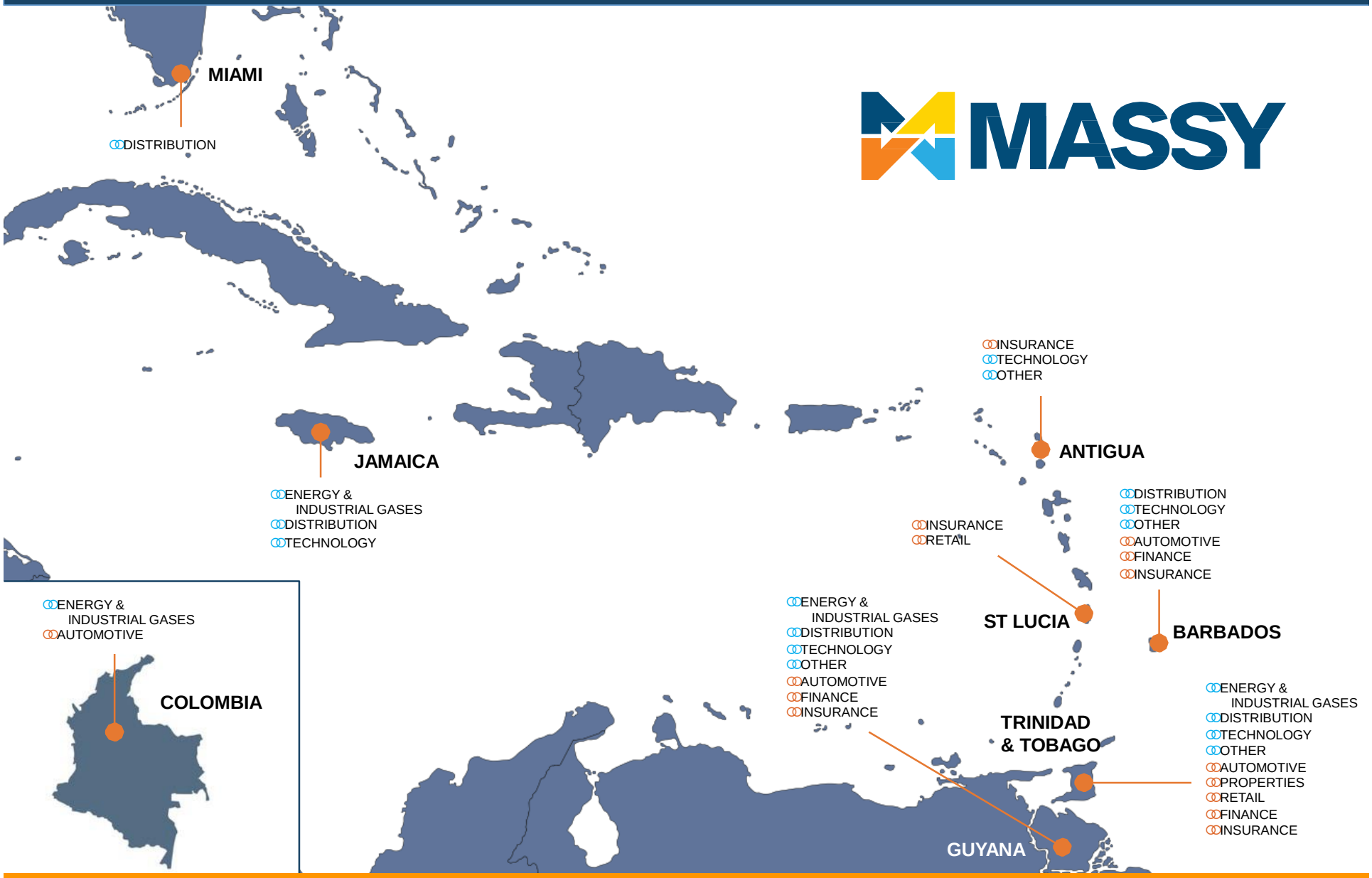
Regional Footprint



Business to Business Lines of Business

Business to Consumer Lines of Business

Distribution

Massy Distribution

Massy Trading

Massy Shipping Services

Industrial Equip

Massy I CAT

Massy I Pres-T-Con

Massy Machinery

Energy & Industrial Gases

Massy Energy

- Investments
- Engineered Solutions
- Production Resources
- Fabric Maintenance
- Supply Chain Solutions

Massy I Wood Group

Massy Gas Products

- Holdings
- Caribbean Products
- [illegible]

Massy I Air Products

- [illegible]
- ASU

Technology

Massy Technologies

- [illegible] Imaging
- [illegible]
- Transaction Services

Massy Communications

Other

Massy Security

Properties

Massy Properties

Massy Realty

Retail

Massy Stores

- SuperCentre
- Supermarket
- Express
- Home
- Pharmacy

Finance

Massy Finance

- GFC
- Credit Plus
- Remittances

Massy Card

- Credit
- Non-Credit

Automotive

Massy Motors

- Leasing
- Parts
- [illegible]
- Pre-Owned
- Automotive Components
- Tobago

Best Auto

Massy Motors I Quikservice

Massy Industries

Insurance

Massy I United Insurance

Our Purpose

A Force for Good
Creating Value
Transforming Life

A Company With A Vision

Our Values

Honesty & Integrity

Growth & Continuous Improvement

Love & Care

Collaboration

Responsibility

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Love & Care drives Wellness

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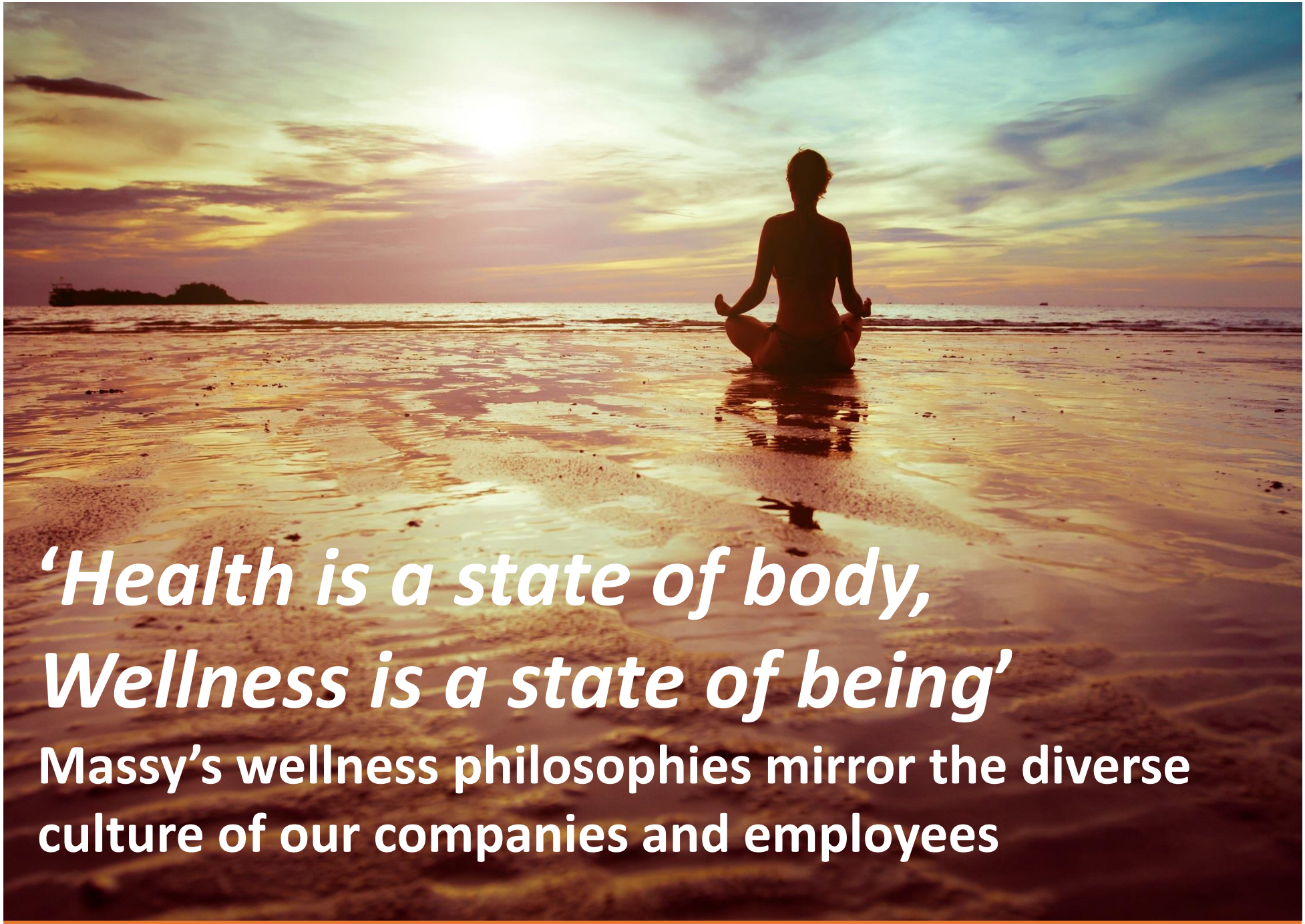

'Health is a state of body, Wellness is a state of being'

Massy's wellness philosophies mirror the diverse culture of our companies and employees

We formed a Group-wide Wellness Committee

- Built consensus among committee members to understand and embrace the wellness vision
- Incorporated employees at all levels, who were passionate and energized about health & wellness
- Included sub-committees of employees who championed activities in their companies
- Also incorporated employees who had chronic conditions and wanted to ‘give back’ and share their stories about prevention to their colleagues
- Take ownership of the development process for a policy to be created, rolled out and maintained

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We developed a Wellness Vision

- A healthy and engaged workforce
- Decrease in the number of insurance claims
- Increased health of families, supporting our employees
- Reduce the burden on the national heath system
- Massy branded as a company that values its workers and building our reputation
- First model of its kind in the Caribbean
- Organizational health index that can be reported at the board level and published

1. Research

Medical Plans	EAP Reports	HR Records	HSSE Reports
Trends showed **premium increases** with very little initiative and support from insurance companies; We manage 12 medical plans for actives & 6 plans for retirees across the Caribbean	**High utilisation of the EAP service** (Massy has 22 contracted providers who all had major concerns regarding employees' coping abilities)	High levels of **absenteeism** and **sick leaves.** We also asked pertinent questions about wellness in the recruitment process to determine the interest levels of our potential hires	**Frequency of accidents** and other incidents.

2012 – 2013 we saw major increases in medical premiums and high utilisation of EAP service & we started having conversations with our insurance agencies and pre-employment doctors.

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MASSY MEDICAL CLAIM SUMMARY – ACTIVES (4,312)

Communicable Diseases - 3346

- Blood - 47
- Breast - 55
- Chest - 442
- Ear - 118
- Eyes - 186
- Gynecological - 338
- Mental / Nervous - 11
- Miscellaneous - 823
- Muscles / Tendon - 164
- Neck / Back - 126
- Psychological - 30
- Renal - 150
- Sinus - 122
- Skin - 354
- Stomach - 210
- Throat - 67

Non-Communicable Diseases - 966

- Bone / Joint - 148
- Cancer - 24
- Diabetes - 152
- Heart - 213
- Hypertension - 12
- Kidney - 2
- Respiratory - 415

Non-Communicable Diseases account for *22%* of all total claims (actives)

April 2014 – March 2015

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MASSY MEDICAL CLAIM SUMMARY – RETIREES (1,412)

Communicable Diseases - 826

- Blood - 20
- Breast - 13
- Chest - 66
- Ear - 21
- Eyes - 130
- Gynecological - 16
- Mental / Nervous - 8
- Miscellaneous - 152
- Muscles / Tendon - 47
- Neck / Back - 30
- Psychological - 24
- Renal - 130
- Sinus - 24
- Skin - 85
- Stomach - 55
- Throat - 5

Non-Communicable Diseases - 586

- Bone / Joint - 103
- Cancer - 32
- Diabetes - 159
- Heart - 75
- Hypertension - 151
- Respiratory - 66

Non-Communicable Diseases account for *42%* of all total claims (retirees)

April 2014 – March 2015

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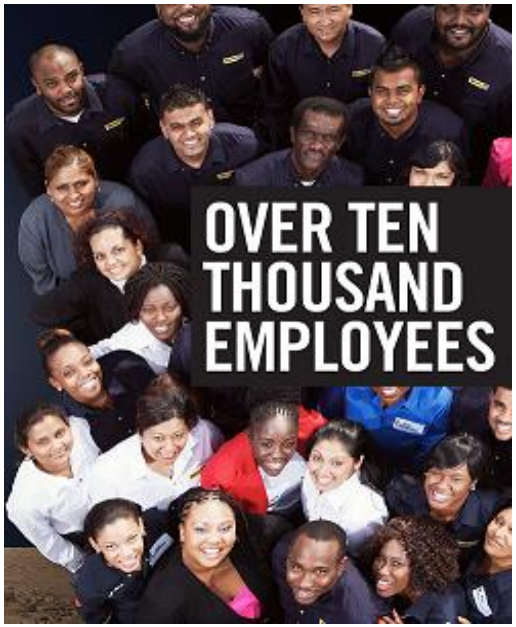
2. Design > Mobilize

Wellness committees included employees at all levels

2. Design > Customize



In diverse businesses, diverse regions, diverse cultures and over 10,000 'one size just doesn't fit all so we customized our approach

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2. Design > Customize

In Trinidad at Carnival time everyone gets body conscious so we took the opportunity to introduce certain diet and exercise initiatives to get people engaged

2. Design > Incentivize

For every initiative, we had to offer a reward and make the effort attractive. E.g. we offered pedometers as prizes, inexpensive trips (to Tobago), fruit baskets and other creative & interesting wellness-related rewards

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2. Design > Budget

Based on the planned initiatives we carefully budgeted how we were going to use our financial resources :

- **Critical for long-term engagement**
- **Critical for establishing financial guidelines**

Be cautious about using the word 'free'. Employees had to understand that wellness is their personal responsibility as well.

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3. Implement

In January 2015 Massy (Trinidad operations) 'reconnected' with over 700 Massy retirees to reinforce the importance of wellness. To date we have successfully hosted 3 events of this kind with the 2015 event showing the largest turn out and participation.

3. Implement

We have also sponsored the Massy Rainbow Cup Triathlon for the past 4 years to promote employee health and wellness and support the national wellness agenda

4. Evaluate > Formally & Informally

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Stakeholder partnerships support the framework

Insurance agencies:
- Better case management
- Reductions in premiums

Internal Partners:
- HSSE, in reducing incidents & accidents
- Massy Pharmacy (formerly Knights)

Government Agencies:
- Share global trends and data
- Access government support services

Local & Foreign Health Care Providers:
- Better case management & discounted rates

NGOs:
- Build awareness and provide educational material to help support employees and their families

External Suppliers:
- E.g. caterers, gyms, EAP providers

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Stakeholder partnerships at work

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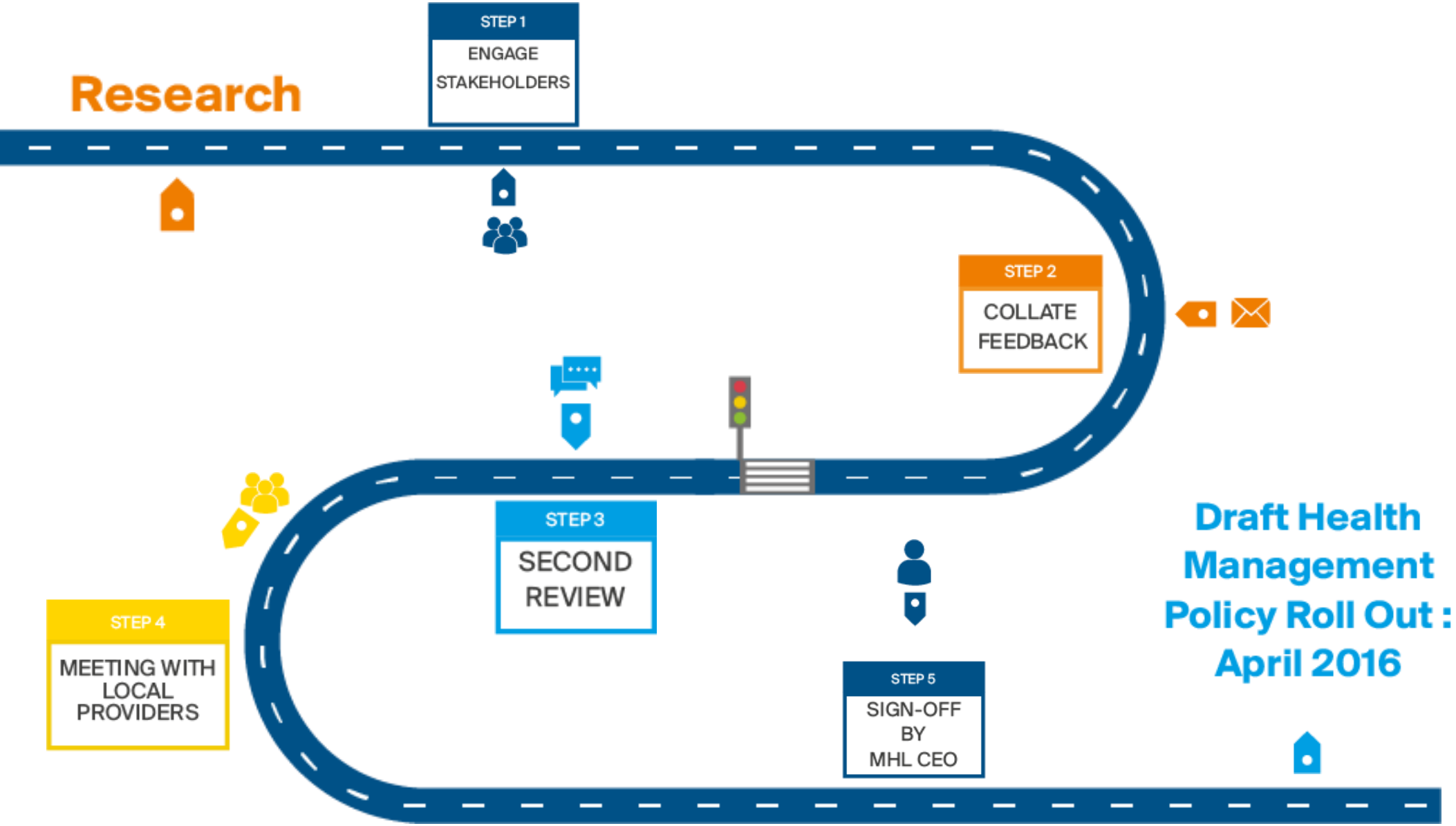
With full support from our head

Goal: A Draft Health Management Policy



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The Power of the Policy (Documentation)

- The implementation of the Health Management Policy will be audited as part of the Group HSSE audit programme.
- KPIs shall also be developed to measure its impact. These should include percentage of staff completing annual health surveillance, percentage of employees participation in wellness programmes and other factors such as the absenteeism rate as well as the injury and illness rate.
- Collate feedback and recommendations to amend policy accordingly.
- Policy 'owned' by the Group Wellness Committee

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Love & Care = A Healthier Workforce

Greater awareness of wellness	Improved physical, social & mental well-being	Increased employee engagement and job satisfaction	Higher productivity levels
Lower Absenteeism	Reduced health care costs	Lower stress levels	Less time spent on managing personal challenges e.g. doctor visits

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www.massygroup.com