



Modernize your benefits programs, manage cost and remain competitive

You need to know

WTW Benefits Data Source!

Employee benefits are ever more important for your organization

As an employer, staying competitive means having a benefits package that can attract and retain the best talent in the market, while managing the cost of your benefits. BDS provides a cost effective and efficient way of accessing reliable benchmarking data and controlling expenses.

That's why you need to know WTW Benefits Data Source (BDS)

Benefits Data Source (BDS) is the leading provider of comprehensive market data on benefit programs worldwide. Our extensive database adopts a globally consistent approach in capturing country-specific elements to meet the needs of both local and multinational organizations.

We specialize in helping benefits professionals make effective and timely benefit strategies for their organizations. You will have access to reliable tools, consulting expertise, and up-to-date benchmarking data to competitively position your organization against the market, and simultaneously ensure employee wellbeing while controlling risk and cost.

WTW Benefits Data Source (BDS) can provide you access to a host of benefits benchmarking solutions, built on our extensive database of market practices and policies from over 18,000 companies around the world.

18,000

companies
globally



6,000

unique
organizations



14

languages



111

countries



WTW Benchmarking Solutions

To meet different needs



Benefits Online

Benefits Online is an intuitive web application where you can access detailed market information from our main benchmark surveys covering HR policies and benefits design practices.



Benefits Reviews

Provides a side-by-side qualitative assessment comparing your benefit design provisions against a peer market with meaningful commentaries to help understand the competitive landscape.



BenVal

BenVal provides an objective approach to measure your organization's benefit plan designs, relative to your peers or industry. Effectively determines the market position of your benefits program.



Total Rewards

Measure the overall competitiveness of your total rewards components by leveraging our compensation and benefits databases.

Compensation, Benefits and HR Practices Data Offerings

Benefits - a component of our total reward suite

Compensation	HR Policies and Practices (*)	Benefits Design Practices (*)
<p>Position Information</p> <ul style="list-style-type: none"> Employee location Geographic responsibility <p>Compensation</p> <ul style="list-style-type: none"> Base pay Guaranteed bonus Allowances Variable pay (actual and target) Long-term incentives <p>Methodology</p> <ul style="list-style-type: none"> Career Bands/Levels + Survey Grades grouped by job Functions + Disciplines (areas of specialization) 	<ul style="list-style-type: none"> Attraction, Retention and Termination Business Travel and Relocation Company Cars Compensation Policies and Practices Guaranteed Payments and Cash Allowances Sales Compensation Policies and Practices Starting Salaries Variable Pay Work Arrangements 	<ul style="list-style-type: none"> Benefits Flexibility and Choice Business Travel Insurance Healthcare Meal Benefits Perquisites Retirement Risk Benefits Time Off Wellbeing

(*) Contents are adapted to the local environment, where appropriate, and therefore vary by country

Be part of our global BDS database



BDS is a rolling database – you can join at any time. Simply complete our participation and order form.

You have two options for providing your organization's benefits data:

- Complete our country-specific questionnaires. In future years, your questionnaires will be pre-populated with information you provide today, so you only need to update design elements that have changed; or,
- Submit your organization's plan documents, and we'll do the rest (fees may apply).

Benefits Online

Tap into live, comprehensive benchmark survey data — anytime, anywhere.

Benefits Online is our global subscription-based benefit benchmarking platform, designed to help your organization access detailed market information from our main benchmark surveys covering HR policies and benefits design practices from a single, intuitive application.



Your subscription options for Benefits Online

Standard subscription

Option available to Participants and Non-Participants

Submit your organization's survey data and you will be provided a complimentary Standard subscription for up to a year.

Custom subscription

Option available to Participants only

Upgrade to get advanced options, such as creating custom groups and comparing your organization's data against market prevalence results. **Results updated on a daily basis.**

	Standard	Custom
Access and query specific topics, provisions and prevalence results	✓	✓
Access general industry statistics	✓	✓
Export to Excel	✓	✓
Data update frequency	Annual*	Daily
Design your custom group ** based on specific criteria (e.g., number of employees, industry and/or revenue) to view results		✓
Compare your company's data against your custom group by using the highlight feature		✓
Access detailed plan provisions for your peers***		✓
Grant access to multiple users and tailor access by user	✓	✓
User interface available in English, Chinese (Simplified), French (Canada and Europe), German, Japanese, Italian, Polish, Portuguese (Portugal and Brazil), Spanish (LATAM and Europe), Russian and Turkish	✓	✓

* Data update frequency for BDP North America is daily, for both Standard and Custom. ** Creating peer groups by selecting individual organizations is not available under the Custom subscription, except for BDP North America. Clients should contact their WTW contact to make a request. Additional fees may apply. *** This feature is available for BDP North America only.



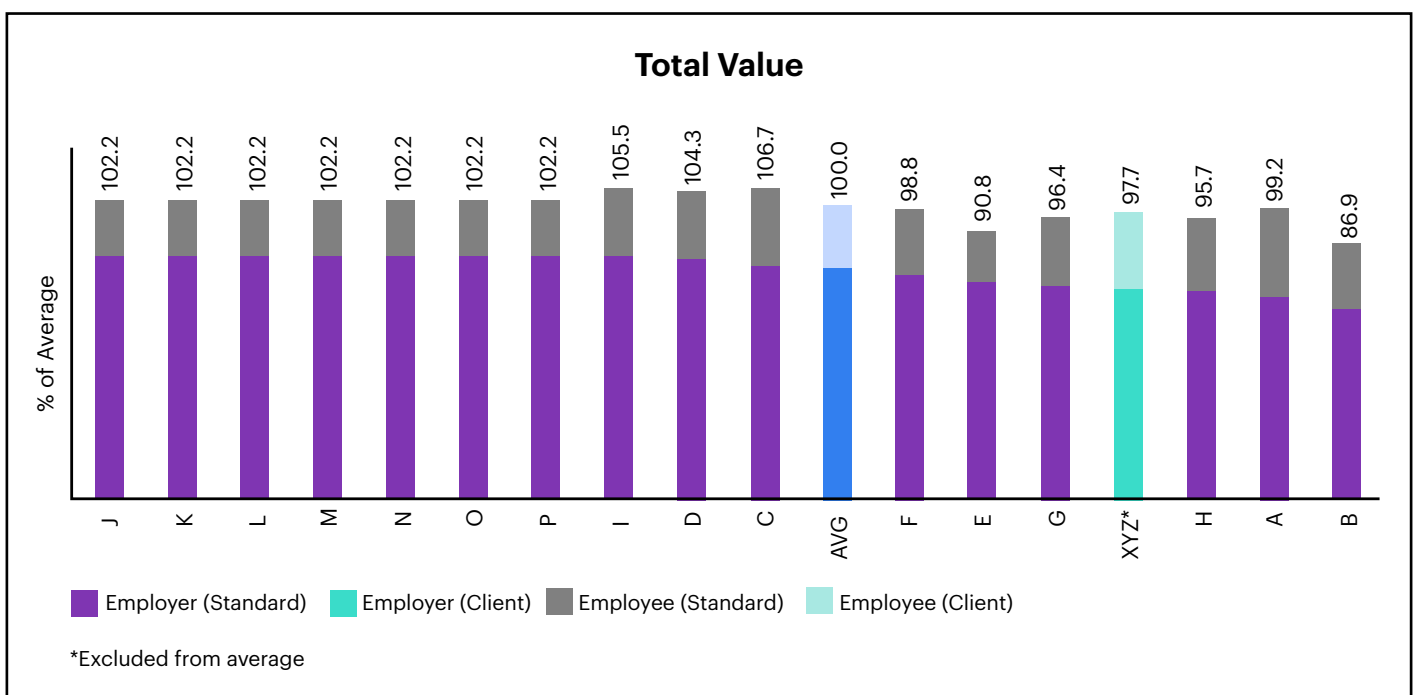
Get measurable solutions that help optimize the value of your organization's benefits program

BenVal applies a quantitative methodology to objectively measure how an organization's benefit program compares against a peer group of companies. This diagnostic analysis applies a common set of actuarial assumptions and methods, and a consistent employee population or sample employee profile to compute a benefit program values among peer companies. This produces an unbiased environment where differences in the benefit value among peer companies are a direct result of differences in the benefit plan provisions.

Comparative intelligence through your custom BenVal report

Your tailored BenVal report provides an in-depth comparison of your organization's benefit programs relative to peer companies or industries of your choosing. BenVal empowers benefits professionals to:

- Track how changes in your plan provisions would affect your benefit program value and competitive standing
- Evaluate the competitiveness of a specific plan, a combination of plans, or your entire benefit program
- Compare total benefit values, employer-provided values and employee-provided values separately
- Display benefit values as a percentage of the total benefit package, as a percentage of average payroll or in local currency
- Export and view your results in an Excel file
- View plan summaries for companies in your peer group (North America only)



Robust benefits benchmarking data can enable you to answer important questions

Tables below show sample data extracted from Benefits Online (BOL)

Which are the most prevalent healthcare benefits?	
Types of healthcare coverages available	Percent of Responses
Count	779
Major medical expenses (surgery/hospitalization, including ambulatory care for serious illnesses)	99.2%
Minor medical (appointments with general practitioners, discount membership)	26.1%
Dental	42.5%
Vision	28.2%
Unique participant count:	560
Total response count:	779

Which are the most prevalent risk benefits?	
Types of risk benefits provided to eligible employees	Percent of Responses
Count	665
Life	99.5%
Retiree life	0.8%
Short-term disability (STD)	25.4%
Total permanent disability (TPD)	67.1%
Accidental death or disability (AD&D)	78.0%
Funeral expenses	36.5%
Unique participant count:	527
Total response count:	665

Which are the most common services provided by employee assistance programs (EAP)?

Types of EAP services provided	Percent of Responses
Count	282
Bereavement counseling	75.9%
Career/redundancy counseling	39.0%
Childcare assistance	37.2%
Critical incident counseling (bank of hours)	19.9%
Domestic (home-help) assistance	28.0%
Face-to-face counseling	55.0%
Financial/debt counseling	77.0%
Legal services	73.0%
Management consultation	37.9%
Medical advice	51.8%
Mobile app	26.2%
Phone-based counseling	68.8%
Referrals to community services	19.9%
Training/educational seminars	41.5%
Video-based counseling	18.1%
Website content	53.5%
Other	9.2%
Unique participant count:	218
Total response count:	282

Which are the most common retirement plans offered by employers?

Types of supplemental retirement plan available to employees	Percent of Responses
Count	243
Defined benefit plan (guarantees amount of benefit received at retirement)	18.5%
Defined contribution plan (guarantees only company contribution each year)	37.9%
Mixed plan (combination of defined benefit and defined contribution)	39.1%
Hybrid plan (defined contribution with defined benefit minimum guarantee)	4.9%
Unique participant count:	220
Total response count:	243

BDS covers 111 countries

Asia Pacific

Australia
Bangladesh
Brunei
Cambodia
China
Hong Kong
India
Indonesia
Japan
Macau
Malaysia
Myanmar
New Zealand
Philippines
Singapore
South Korea
Sri Lanka
Taiwan
Thailand
Vietnam

Latin America

Argentina
Brazil
Chile
Colombia
Costa Rica
Dominican Republic
Ecuador
El Salvador
Guatemala
Honduras
Mexico
Nicaragua
Panama
Paraguay
Peru
Puerto Rico
Uruguay

Western Europe

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

North America

Canada
United States

Central and Eastern Europe, Middle East and Africa

Algeria
Angola
Azerbaijan
Bahrain
Belarus
Bosnia-Herzegovina
Bulgaria
Cameroon
Congo
Côte d'Ivoire
Croatia
Cyprus
Czechia
Egypt
Estonia
Ethiopia
Georgia
Ghana
Hungary
Iraq
Israel
Jordan
Kazakhstan
Kenya
Kuwait
Latvia
Lebanon
Lithuania
Mauritius
Morocco
Mozambique
Namibia
Nigeria
North Macedonia
Oman
Pakistan
Poland
Qatar
Romania
Russia
Saudi Arabia
Senegal
Serbia
Slovakia
Slovenia
South Africa
Tanzania
Tunisia
Türkiye
Uganda
Ukraine
United Arab Emirates
Uzbekistan
Zambia



For more information on Benefits Data Source, please contact your WTW consultant or our BDS team at

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance.

Working shoulder to shoulder with you, we uncover opportunities for sustainable success—and provide perspective that moves you.

Learn more at wtwco.com.



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