

# B2B: Concern for the Health of Staff Is a Concern for the Future of the Company

By [Egor Safrygin](#)

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**Egor Safrygin**  
Marketing Director  
AlfaInsurance Medicine

The spread of oncological diseases in Russia demonstrates sad statistics from year to year. According to the data provided by Ministry of Health, today the total number of people with tumors is 2.9 million people, and cancer is the second most common cause of death (after vascular diseases) among employable people.

Prophylactics and the struggle with cancer is one the most important challenges for humanity regarding modern medicine and global healthcare. There is a national program "Prevention and treatment of socially-significant diseases," which also includes oncology. Despite this, however, the illness claims dozens of thousands of lives annually.

Socially responsible companies are already taking measures to prevent the development of oncology, and in case of detection of the disease in employees provide them financial assistance.

In Russian companies, the policy of staff health management is being actively adopted and improved. Significant funds are spent to maintain and improve the health of employees, and it is not considered to be expenditures, but investment in a stable future for the company. There are various corporate programs available for the staff: fitness-club membership, voluntary medical insurance policies, providing warm and healthy food, vaccinations, carrying out Health Days and so on.

The voluntary medical insurance policy (VMI), which is often included in a social package of large and medium-sized companies, is one of the solutions for the problem of oncology prophylactics. The VMI does not cover the cost of cancer treatment, but monitoring at a polyclinic, regular checkups and tests increase the likelihood of detecting of oncological diseases at an early stage. For most types of cancer detection of a tumor in early stage of development is a main key to a successful treatment.

A significant amount of cancer patients recognizes their diagnoses in working age. That is why a number of companies offer special corporate programs for the employees, aimed on the prophylactics of severe diseases, including oncology. HR-directors often participate in round tables and conferences, where actual issues of oncological patients care are discussed. Also in most cases, companies do not refuse to support workers with oncological disease. Average lump sum payments are about 1 million rubles. While this amount would be enough to ensure treatment of not an individual, but of the whole staff — there are oncology insurance products aimed specially on corporate clients. Companies can purchase them regardless of the presence of VMI policies. A number of companies acquire a policy not for the employees themselves, but for their children.

When treating abroad the insurance companies cover the cost of tickets, which may be paid both for patient and for accompanying person. Their living at a hotel is also covered by insurance. If the patient is a child, then both parents can go with him.

An important difference in oncology insurance products is temporary franchise. It helps to avoid fraudulent acts of unscrupulous insurers. At the same time, the majority of oncology insurance products proposed on the insurance market cover only treatment with medications.

At present, our company has introduced an insurance product for corporate customers, AlfaSynopsis, which covers the treatment of oncology diseases, including chemo-, radio- and hormone therapy and surgery, in hospitals of Israel and European countries

The insurance product is designed specially for corporate customers. The AlfaSynopsis program was developed in six months with participation of foreign insurance companies with vast experience on the oncology insurance market — the reinsurance company GenRe and Israel's largest insurance company Madanes.

Oncological diseases present a problem that can be and must be resolved. The early diagnostics increases the chances of full recovery by several times. By purchasing the oncology insurance policy for employees, the company reduces potential risks of expenditures for treatment and provides personnel by a dignified assistance and protection.

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