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About MetLife and MetLife Global Employee Benefits

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, employee benefits, annuities, and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

MetLife is a leading provider of innovative employee benefits. It combines local capabilities with global scale to deliver world-class solutions to thousands of organizations. MetLife has employee benefits operations in more than 40 countries and is a leading provider in over half of those countries. It is also one of two founders of the MAXIS Global Benefits Network,1 one of the world’s leading international employee benefits networks with a presence in over 110 countries.

MetLife in Egypt

MetLife has been operating in Egypt since 1997. It is the first life insurance company in the Egyptian market to have taken over a local insurance corporation as a major shareholder.

Since its formation, MetLife in Egypt has been successful in creating access to insurance plans and services for life insurance, accident and health insurance, retirement planning, and wealth management solutions for the benefit of over 650,000 customers.

MetLife in Egypt provides comprehensive employee benefits covering group medical, dental, optical, group life & disability as well as pensions & group savings. Through its consultative approach, global expertise and local insights, MetLife in Egypt helps employers of all sizes establish employee benefits schemes that meet their unique needs.

MetLife’s comprehensive solutions in the Egyptian market are complemented with access to a service support model that revolves around a customer-centric strategy, access to a dedicated relationship management team and leading business intelligence tools aimed to provide deeper insights and broader perspectives.

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1 The MAXIS Global Benefits Network (“Network”) is a network of locally licensed MAXIS member insurance companies (“Members”) founded by AXA France Vie S.A., Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN S.A.S. (“MAXIS”), with registered office at 313, Terrasses de l’Arche – 92 727 Nanteire Cedex, France, is an insurance and reinsurance intermediary (registered with ORIAS under number 16000513 – www.orias.fr) that promotes the Network. MAXIS is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorized to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY.

2 Products and services in Egypt are offered by MetLife, Life Insurance Company which is licensed to transact insurance business in Egypt. MetLife, Life Insurance Company is an affiliate of MetLife, Inc. and a MAXIS Member.
Introduction

Welcome to MetLife’s Employee Benefit Trends Study (EBTS). This is one of the world’s most comprehensive workplace surveys, studying both employer and employee attitudes across a broad range of subjects. EBTS has been highly regarded in the United States for the past 13 years, and since 2013 MetLife has fielded the study in 11 other countries, covering diverse economies and benefit environments.

Egypt – subject of this report, and our first study in Africa and second in the Middle East – has faced challenges from political unrest and a large low-income population. But it is showing signs of solid economic recovery. In dollar terms, the economy has trebled in size over the past ten years, and GDP is expected to grow between 4.5% and 5% in 2016. In April 2015, Moody’s recognized its improved macroeconomic performance and stability by upgrading the country’s credit rating; foreign investment is rising, with $4.8bn flowing into the country in 2014 alone.

Many of them are also willing to move – both employer and country – to find the right job. Like businesses around the world, employers must work hard to attract and retain talented young employees with up-to-date skills.

Our study has found that younger employees will reward employers who consider all their needs – not just pay a good salary. Low levels of life and pensions coverage present an opportunity for employers to solve clear issues faced by their employees. We also know that medical benefits and good mental and physical health are important to many people. Finding ways to enhance, communicate and differentiate these benefits is crucial.

The right employee value proposition, our study reveals, can not only help organizations retain key staff – it’s essential to improving their engagement and productivity at work. For ambitious, mobile, skilled Egyptian employees, the right benefits package is a crucial part of that offer.

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5 Moody’s Investors Service, “Moody’s upgrades Egypt to B3 with a stable outlook,” April 2015
6 The World Bank, “Foreign direct investment, net inflows (BoP, current US$),” 2015
7 Global Economy and Development at Brookings, “Designing Youth Employment Policies in Egypt,” January 2014
MARKET PROFILE

• Population: 88.5 million. Median age: 25 years old. Growth rate: 1.8%. Life expectancy at birth: 73.7 years.
• GDP (purchasing power parity): $943bn (ranked 24th in the world). GDP (nominal, 2014 $): $287bn.\(^9\)
• Healthcare spending: 5.1% of GDP (ranked 142nd in the world).
• Health statistics: 62% of population are overweight, 40% have hypertension, 17% diabetic, 24% smokers, 72% do not exercise.\(^11\)

BENEFITS AT A GLANCE

Health
The Health Insurance Organization (HIO) was established in 1964 as the institution responsible for social health insurance, providing compulsory health insurance to workers. It finances health care services through a combination of payroll contributions and taxes on cigarette sales, and delivers health care services through its own network of hospitals, clinics, and pharmacies as well as through contracting some private sector providers.

Although HIO benefits are guaranteed, the system itself is limited – the number of facilities cannot absorb all the patients and, therefore, the wait time is extensive. Also, most of the facilities are not up to the standards of private hospitals and other service providers – creating an appetite for private health insurance.

Retirement
Egypt’s Social Insurance System (SIS) provides pension benefits to Egyptian employees and is funded by payroll contributions.\(^12\) The system originally operated as a fully funded scheme where employees paid their contributions that should be invested and then repaid to them afterwards as old age pensions. The system has gradually shifted to be partially funded on a Pay-As-You-Go with defined benefits scheme, where today employees’ contributions are paid as pensions for present retirees (i.e., present contributions are used to pay present pensions).

The monthly pensions paid out upon retirement are somewhat limited, and with the high rates of inflation, other sources of financial support are needed.

Life Insurance
The life segment accounted for about 45% of the overall insurance industry’s gross written premium.\(^13\) It is quite concentrated with five companies accounting for 89.3% of the segment’s gross written premium in 2013.

The life segment in Egypt is still in its infancy, with penetration of under 1% with fairly standardized products; although insurers are developing and upgrading products to meet changing consumer needs. The extraordinarily low life insurance penetration of 0.3% in 2013 not only presents numerous growth opportunities to existing insurers, but also encourages other multinationals to enter the segment.\(^14\)

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\(^10\) The World Bank, “GDP (current US$),” 2015
\(^11\) Ahram Online, “Egypt’s health ministry survey,” December 2012
\(^12\) United States Social Security Administration Office of Retirement and Disability Policy, “Social Security Programs Throughout the World: Africa- Egypt,” 2011
Preparing for the Future, Maximizing Productivity Today

Many employers in Egypt report positive sentiments about employee engagement. But the situation is far from universal. Our study suggests there is no room for complacency – keeping the most productive, skilled talent is a challenge facing many.

It might seem that the talent challenges facing employers in Egypt are not as difficult when compared to other markets MetLife has studied, such as the UAE, China or India. With unemployment still in double digits, it’s not surprising that a smaller proportion (8%) of Egyptian employers tell us they expect to face a talent shortage in the next year, or that a higher percentage of employees (59%) report they are satisfied with their jobs.

But when we dig a little deeper into the study’s findings, some different angles emerge.

While some employers are reporting productivity improvements, a large number have not seen gains on that front. Meanwhile, 58% say that absenteeism has stayed the same or increased over the past year, and 47% say engagement has been flat or decreased.

One of the most striking finding from EBTS is that 37% of employees strongly agreed that they would like to be working for another employer within a year. Other studies have suggested that younger Egyptians are very willing to move overseas to find the right job.15

EMPLOYEES ARE WILLING TO MOVE WITHIN A YEAR

One of the most striking finding from EBTS is that

37%

of employees strongly agreed that they would like to be working for another employer within a year.

Economic growth may be starting to put pressure on the employment market, too. Already employers in some cyclical industries – construction, mining and specialized technical sectors like IT – are showing more than twice the average level of concern for a talent shortage. In many of these specialized areas, we are now seeing the emergence of a global talent pool, forcing employers in Egypt to compete for skills with international rivals.

### Benefits Enhance the Employee Relationship

Many Egyptian employees say benefits are a factor when selecting an employer... and that they would be motivated by a more valuable package.

A benefits package enriches the employee value proposition, helping them feel more committed and engaged at work – which should make them more productive and less likely to leave. There are other advantages for employers, but these two central drivers will define the success of any benefits policy: can we keep the best people? And can we get more out of all our people?

According to our study, 52% of employees say benefits are a major reason they stay with their employer, and about the same cite benefits as a major reason why they came to work for their employer in the first place. These numbers are much higher than we see in many markets and underscore the finding that good benefits are key to meeting the expectations of most of the workforce.

### CLEAR OPPORTUNITY FOR EMPLOYERS IN EGYPT TO USE BENEFITS AS A RETENTION TOOL AS COMPARED TO OTHER MARKETS

<table>
<thead>
<tr>
<th>Country</th>
<th>Employees who say benefits are a major reason they stay with their employer</th>
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<tbody>
<tr>
<td>Egypt</td>
<td>52%</td>
</tr>
<tr>
<td>Russia</td>
<td>31%</td>
</tr>
<tr>
<td>UK</td>
<td>17%</td>
</tr>
<tr>
<td>UAE</td>
<td>38%</td>
</tr>
</tbody>
</table>

16 Information obtained from Employee Benefit Trends Study developed by MetLife in Russia (2014), United Kingdom (2014), and United Arab Emirates (2014).
In order to understand exactly how good a retention tool benefits can be, we analyzed the responses of the “at-risk” employees who hope to change employer within a year. Like other markets, the most commonly cited thing employers could do to win them over was increase salary. In Egypt, 55% preferred a higher salary which still came in lower than other markets such as Russia (80%), Poland (82%), or even the UAE (62%).

Tellingly, 47% of the “at-risk” employees cited “improving my benefits package” as a reason to stay – the second most important motivator, right behind salary. The promise of better benefits is actually as important as a higher salary for employees working for multinational companies (MNCs).

We also see evidence of this relationship between benefits and employee commitment and engagement in a regression analysis performed using the EBTS data. As in most other markets, we found that employees who value their benefits more have higher commitment to their employer. This was especially true for younger employees and those working for multinationals.

What’s clear from our findings is that in a rapidly changing economy like Egypt, benefits can be an efficient and flexible way to drive better employee engagement and prevent at-risk employees from leaving.

More importantly, a differentiated and well-communicated benefits package allows Egyptian employers to keep pace with regional and global rivals intent on luring key employees – whether that is into domestic roles or tempting away those younger employees open to moving abroad.

### TOP MOTIVATORS TO RETAIN TALENT — CITED BY EMPLOYEES CONSIDERING TO MOVE

- **Salary increase**: 55%
- **Improved benefits package**: 47%
- **Flexible work arrangements**: 35%

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17 Information obtained from Employee Benefit Trends Study developed by MetLife in Russia (2014), Poland (2014), and United Arab Emirates (2014).
In our EBTS survey, we want to understand what drives employee engagement and commitment – and the role that benefits and workplace wellness play compared to other factors.

**We asked employees to tell us how they feel about 13 areas, giving a score from seven (strongly agree) to one (strongly disagree) to statements like:**

- “I place a high value on benefits offered by my employer.”
- “I’m making good progress on my retirement saving.”
- “I have a caring/supportive boss.”
- “I am satisfied with my salary.”

**The Statements Connected to Engagement:**

- “I am satisfied with the job that I have now.”
- “To help this organization succeed, I am willing to work harder than I have to.”
- “At work, I feel as though I’m bursting with energy.”

**The Statements Connected to Commitment:**

- “I feel loyal to my employer.”
- “I would take almost any job to keep working for this organization.”

In Egypt, this model tells us that if an employer can increase the value an employee attributes to their benefits by one point on the seven-point scale (for example, from “somewhat satisfied” to “satisfied”), on average, the employee’s commitment will be 8% higher.

Among the critical 18-30 age group, the relationship was even stronger: each additional point of perceived value of benefits gave a 9% boost to commitment. Among employees working for large companies, each additional point of “value” could predict an 11% increase in commitment. Overall, valuing benefits was one of the two highest drivers of commitment that we tested – and stronger than salary satisfaction (predicting just a 6% increase in commitment for each point on the “job satisfaction” scale).
Making Benefits Work Harder: Which Benefits and Who Pays?

Better medical benefits are an opportunity for employers, as well as benefits that can create more financial security. Two affordable options for employers are different benefits for executives and sharing costs of new benefits with employees.

Our study provides good clues on what benefits employees value – and what type of modifications would drive engagement.

Medical cover is typically the most important benefit for employees. In Egypt, every employer and employee we talked to had base medical in place. But there are still opportunities for employers to make this work harder for them:

Just half of employees said they were satisfied with their current medical benefits.

When we asked what sort of additional benefits employees would be interested in – regardless of who pays – critical illness, cancer and optical feature prominently. And while 51% of Egyptians said they would seek medical treatments overseas, only 5% of plans appear to cover this. (The most common reasons for overseas treatment are critical illnesses and cardiology.)

Overseas care is relatively expensive; however, this kind of cover might be ideal as part of an executive package. Just 38% of Egyptian employers say they offer enhanced benefits packages to executive-level employees, and this is quite low compared to other countries. More than half of employers in the UAE offer executive benefits, and that number rises to over 60% in China and India. A separate plan could create a point of differentiation for more experienced and valuable employees.

Life insurance is another area of opportunity. Only 47% of Egyptian employers say they offer it – even lower than levels we see in countries such as Brazil (57%) and China (70%). Even among those employees who get life cover, satisfaction remains low. Given that 43% of employees cite financial security for their family in the event of their death as their second highest financial concern, enriching this benefit and communicating it more clearly is a huge opportunity to make a benefits package stand out.

WHAT EMPLOYEES ARE WORRIED ABOUT

- Having resources and time to pay for ageing parents: 46%
- Financial security if I die prematurely: 43%
- Financial security if the principal wage earner can’t work: 42%
- Having enough health insurance for me and my family: 39%
- Having enough time to spend with my family: 38%

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18 Information obtained from Employee Benefit Trends Study developed by MetLife in United Arab Emirates (2014), China (2015) and India (2015).
19 Information obtained from Employee Benefit Trends Study developed by MetLife in Brazil (2013) and China (2015).
DEFRAYING THE COST

It’s not just what goes into a package. How it’s paid for matters, too. We find there’s a willingness on the part of employees to share the cost of new benefits with employers. We’re seeing the emergence of shared cost models in many markets where employees carry some or all of the cost of additional benefits. Based on the data, the costs share model has potential in Egypt as well. Between half and two-thirds of employees say they are either “somewhat” or “very likely” to buy additional benefits if their employer contributes to the cost. Products of the most interest include the medical coverages noted earlier, as well as additional disability cover, and retirement savings products. About two-thirds of employees also said they would be willing to share in the expense of financial planning assistance.

EMPLOYEES SHOW HIGH INTEREST IN VOLUNTARY BENEFITS WHEN THAT COMES WITH COMPANY CO-PAYMENTS

- Supplemental health benefits: 56%
- Life insurance: 52%
- Disability insurance: 66%
- Retirement plans: 69%
Growing Interest in Wellness

One of the key global trends to emerge in the past five years is wellness – programs that look to address employees’ ongoing physical, mental and emotional states. The reason is simple: happier, fitter employees are more committed, positive and productive.

This global trend is evident in Egypt, where 81% of employers attached some importance to employee wellness as a goal. Importantly, 50% of employees also said their employers should take an interest in their wellness, but only 38% are satisfied with current provision. Employers are getting little help from their insurers:

only 20% of employers said that their insurer offers wellness programming beyond basic health information for employees; almost half say their insurers offer nothing.

Wellness isn’t simply about exercise or smoking cessation programs (although both of those are popular in many markets). The first step is building awareness using leaflets, seminars and online tools. However, equally important are programs that help screen for and prevent specific medical conditions, change behavior, and intervene where people have serious health conditions.

Wellness programs should consider both emotional and physical well-being. In Egypt, diabetes and heart disease are ranked both by employers and employees as their top health concerns. Also ranking high for employees are stress and cancer, making it two of the top five health concerns, which is in line with what we’ve seen in other markets studied. Programming focused on these areas seems like a logical place to start.
Employees are interested in a wider range of wellness programming – employers will need to tailor their approach depending on their population. Awareness activities are of interest, and employers ranked increased screening and preventative measures high on their wish lists. Generally, employees were positive about behavioral change programs like smoking cessation. With Egypt high on regional and global rankings for tobacco consumption coupled with concern about cancer and heart disease, this also looks like a fertile area. Employees are also interested in nutritional advice, weight loss programs and gym subsidies (54% interest).

Wellness does not need to be a complicated or costly option as part of a benefits package – it is perfectly suited to be tailored for either phased implementation or targeted to specific circumstances.

But we do know from the study that 93% of those who already participate in a workplace wellness program said it has improved their health.

For results-oriented HR teams and line managers, that is a very attractive statistic.

**EMPLOYEES SHOW INTEREST IN WELLNESS PROGRAMING**

- **61%** Anti-smoking programs
- **59%** Health management programs for chronic diseases
- **54%** Nutritional, weight loss programs and gym subsidies
In all the markets where we conducted EBTS, there is a marked difference between their world cities (London, Shanghai, Moscow, Dubai, and Mumbai) and secondary metropolitan areas – and Egypt is no exception. Cairo is more expensive than most other parts of Egypt, so naturally employees are more financially insecure and interested in higher salaries. They also seem to be more aware of benefits and a higher percentage said it was an important reason why they came to work for their employers (56% versus 39% for those in other cities). They appear to be less satisfied with their current job (51% satisfied versus 75% for other cities) and less likely to say their company is a great place to work (46% versus 60%).

Cairo employees are less likely to say they have excellent or very good health (44% versus 59% for other cities). They seem to be concerned about this and are more likely to think wellness is important – not least because big cities are generally less healthy environments, but also because they may be more attuned to the global wellness trend. They are less interested in education about wellness and more focused on things that can create behavior change – gym subsidies and health management than their peers in other cities.

For employers looking to offset this reduced level of loyalty and finding it hard to improve productivity, creating the right environment, better benefits and wellness could be helpful. It is true salaries are key, but creating more positive sentiments about their work environment could be a strong differentiator for employees in the city.

**CAIRO EMPLOYEES SAY THEY ARE LESS HEALTHY — AND WANT TO TAKE ACTION**

- Other cities’ employees: 59%
- Cairo Employees: 44%

Cairo employees are less likely to say they have excellent or very good health

Wellness programs desired by Cairo employees:
- Health management programs
- Anti-smoking programs
- Gym subsidies
Financial Security Across the Generations

Employees who feel more financially secure are less stressed and more productive. While Egypt’s younger workers might not be prioritizing retirement planning, most aspire to leave work before 60. Greater confidence in their own financial future will help them feel able to support their extended family, too.

Egypt has a very young population: half the population is under 25 years old. This makes it comfortably the youngest of the recent EBTS markets, with the U.S. (33%),21 the UK (30%),22 the UAE (34%),23 Russia (27%),24 China (30%)25 and even India (46%)26 having much smaller percentages of their population in their first quarter century.

It’s hardly surprisingly, then, that while employers in many of these markets face a workforce that is stressed about their own retirement; in Egypt, a more pressing concern for most employees is the financial security of their parents.

Nearly half of the employees told us their number one financial worry is finding the time and resources to care for elderly relatives.

Employee’s own retirements are not on top of their lists today, and insufficient planning appears to be an issue. Only 24% said they have attained, or are on track to attain, their retirement goals. With 40% of Egypt’s employees planning to retire before 60, younger employees may need to prioritize a pension soon. Better planning for their own retirement can mean that they can avoid being a financial burden to their children later on – and offer reassurance to their own parents now.

The financial concerns that employees have are quite broad, and helping them address their financial situation could offer employers productivity gains. 30% of employees agreed that they have been distracted at work due to financial worries in the past 12 months. Only 19% of employees in Egypt feel in control of their finances – and just 23% claim to be confident about making financial decisions. Providing time and “cognitive bandwidth” to allow employees to help themselves and their extended families with financial plans and products through work could create firmer financial foundations.

The Value of Communication

Caring managers, a supportive work environment, career development and a strong benefit package are all excellent ways of boosting engagement with employees. But it is essential to communicate these clearly in order to maximize the return on investment.

In every market we’ve surveyed, we found satisfaction with benefits rise considerably when a scheme is well communicated. Employees who thought those communications are effective are more positive about their job, and about benefits generally. Conversely, it is not surprising that employees attitudes toward their benefits and their employer in general is lower than it should be, if they are unaware of the offered benefits or don’t know how best to access them.

In Egypt, this could be a valuable area for improvement. Across the study, employers seem to offer more benefits and wellness programs than employees think they are being offered. For instance, 47% of employers offer life insurance – but only 39% of employees think they can access it through work; 57% of organizations said they share health information – while only 28% said they get that kind of guidance from their employer.

The good news is that neither side is under any illusion about the room for improvement:

only around half of both employers and employees rate benefits communications as effective.

The bad news? No single communication method is an overwhelming choice for employees. Face-to-face meetings and a good benefits handbook both rate well, but no higher than 50%. Then, there are several channels cited as useful by 41% to 44% of employees: a benefits website, customized information, group meetings and online tools or an app.
The overall message is to use a variety of communication channels. We know that 70% of employers are looking at developing mobile communications – an app or mobile web site – which ought to resonate with their younger employees (only 9% currently have that channel available). But one-on-one meetings are still the clear favorite of older employees.

For many employees, the most immediate source of communication about benefits is their line manager. We know that a caring and supportive boss is highly correlated with satisfaction and motivation at work. But with more support, line managers can also become highly effective at multiplying the business gains from a benefits program by improving their communications.

**HOW TO MANAGE BENEFITS COMMUNICATION**

Based on data from the Egypt Study, we can arrive at several conclusions about good benefits communications.

1. Don’t limit to one channel. Employers who report better communications use more methods.

2. Hard copy is still popular. Booklets, leaflets and personalized statements are effective – with 47% of employees rating their benefits handbook as very useful.

3. Digital channels such as blogs and social media are slowly becoming more important, and may move faster in Egypt because of the younger skew of the population…

4. …but face-to-face briefings remain one of the most effective sources of support.

5. Customize if possible – whether this is an online portal, printed materials or face-to-face advice.

6. Engage line managers. Ensure they understand their benefits and can encourage others to utilize them.

**USEFULNESS OF DIGITAL COMMUNICATIONS**

70% of employers are looking at developing mobile communications – an app or mobile web site – which may resonate with their younger employees.

Currently have that channel available
Conclusion

Egypt is a fascinating and sometimes challenging employment environment. With a large economy and a young, mobile population, the country is going through major change – in a region that’s undergoing fast globalization. Engaging employees, especially those with in demand skills, is as important in Egypt as elsewhere.

In many ways, Egypt is unique among the markets MetLife has surveyed for the Employee Benefit Trends Study. This is a highly resilient economy that has taken the many uncertainties surrounding the country in its stride – and is delivering falling unemployment and economic growth despite many challenges.

This requires businesses to focus more on attracting the best, as well as ensuring that the current staff is engaged and motivated. We found a young workforce that is ambitious and open to change – and a change in job – as it looks for meaning and engagement in the workplace. Almost four in every ten employees told us they hoped to work for another employer in the next year.

A strong employee benefits package is a great way to get them to stay committed – 47% of those at risk cited improving their benefits as a way to make them stay. In a market where some benefits – such as basic health cover – are almost universal, but with only about half of employees saying they are satisfied with that cover, there is an opportunity to differentiate.

Egypt is a dynamic and resilient economy – its brightest and best employees are valuable in both the domestic and global labor market. Employers have options to demonstrate how highly they are valued – and to use a creative, well-communicated benefits package to motivate them for the opportunities ahead.

RECOMMENDATIONS

• Rethink Benefit Plans to Attract and Retain Talent. Employers should stay focused on benefits that help them achieve their strategic goals and stand out in the local, regional and global fight for talented staff. Consider overseas medical treatment, additional medical coverage, and life cover, potentially paid for partly by employees. A sizable portion of employees see value in paying for additional benefits sourced through their employer, especially if their employer meets part of the cost. Consider developing packages for an executive cadre that has high expectations and global standards.

• Help Refocus Employees’ Financial Plans. For a young population aware and concerned about their parents’ financial state, helping them address their own financial situation could result in productivity gains. Better planning for their own retirement now can help them avoid being a burden to their children in the future, and offer reassurance to their own parents.

• Wellness Programs Make a Difference. This might be particularly interesting to Egyptian employers facing competition for talent from multinationals in Egypt or international rivals, as wellness is now a well-established global trend. Employees now want expanded wellness programs that consider physical and emotional health. Employers should consider programs across these four pillars: awareness and education, prevention and screening, behavior change and management of health conditions.

• Better Benefit Communications to Educate Employees. Organizations with a well-managed approach to communicating benefits – using traditional methods, digital channels and face-to-face communications – reap far greater rewards from their benefits program.
Methodology

STATEMENT ON METHODOLOGY

MetLife’s Egypt Employee Benefit Trends Study was conducted in June and July 2015 by Ipsos, one of the world’s largest research companies. Government and public administration organizations were excluded. Interviews were conducted face-to-face.

Demographic Profile of the Employer Sample

The employer survey comprised 309 interviews with benefits decision-makers. All stated that they deal with employees benefits or offer employee policies at their companies.

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<td>Sales and Trade</td>
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<td>100 – 499</td>
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<td>500 – 5000+</td>
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<tr>
<td>Sheikh, Hurghada Monofeya, Assiut</td>
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Demographic Profile of the Employee Sample

The employee survey comprised 319 interviews with full-time employees all ages 18-70. All say they receive benefits from their employers and are involved in household financial decisions.

<table>
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<th>Percentage</th>
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</table>

<table>
<thead>
<tr>
<th>Company Size</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 – 99</td>
<td>31%</td>
</tr>
<tr>
<td>100 – 499</td>
<td>46%</td>
</tr>
<tr>
<td>500 – 5000+</td>
<td>22%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company Profile</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local</td>
<td>62%</td>
</tr>
<tr>
<td>Regional headquartered multinationals</td>
<td>7%</td>
</tr>
<tr>
<td>Global multinationals</td>
<td>31%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>72%</td>
</tr>
<tr>
<td>Female</td>
<td>28%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 – 30</td>
<td>39%</td>
</tr>
<tr>
<td>31 – 40</td>
<td>34%</td>
</tr>
<tr>
<td>41 – 50</td>
<td>13%</td>
</tr>
<tr>
<td>51 – 60</td>
<td>11%</td>
</tr>
<tr>
<td>61 – 70</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater Cairo</td>
<td>68%</td>
</tr>
<tr>
<td>Other Cities:</td>
<td>32%</td>
</tr>
<tr>
<td>Alexandria, Port</td>
<td></td>
</tr>
<tr>
<td>Said, Suez, Beni</td>
<td></td>
</tr>
<tr>
<td>Suez, Sharm El</td>
<td></td>
</tr>
<tr>
<td>Sheikh, Hurghada Monofeya, Assiut</td>
<td></td>
</tr>
</tbody>
</table>
About the Study

MetLife’s Employee Benefit Trends Study delivers timely and reliable research results that explore important benefits issues and evolving trends around the world. Building on more than a decade of research and experience in the U.S., as well as 11 additional markets since 2013, the Study provides fresh insights that can help employers get more from their benefits investments in the form of satisfied, skilled and productive workers. The Study also suggests tactics to help employees become more knowledgeable benefits consumers, leveraging insights from multiple markets in order to respond to the evolving benefits environment. The study design, involving both employer and employee surveys, was developed in the US and has been adapted in key markets around the globe including: 2007 (Australia, Mexico, UK and India); 2011 (Australia, Brazil, India, Mexico, United Kingdom); 2013 (Brazil, Chile, Mexico); 2014 (United Arab Emirates, Poland, Russia); and 2015 (United Kingdom, India, Egypt, China).

For additional information, visit us online at:
MetLife Egypt: www.metlifealico.com.eg
MetLife Global Benefit Trends: benefittrends.metlife.com
MAXIS: www.maxis-gbn.com

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, employee benefits, annuities, and asset management. MetLife is a leading provider of innovative employee benefits with employee benefits operations in more than 40 countries.