

Corporate Benefits

The bank implements a whole range of initiatives which form part of the corporate benefit package for personnel.

Voluntary Medical Insurance

In 2012, in accordance with the new (improved) programmes there continued implementation of the projects on the employees' health and life insurance coverage. For this purpose in 2011 the second round of opened tenders for the selection of insurance companies for VMI (voluntary medical insurance) and AI (accident insurance) contracts for 2012–2013 was conducted. At the preparation stage the polls on the employees' satisfaction over the quality of rendered services were carried out.

In the new insurance period improvements were undertaken in accordance with the employees' wishes: a list of clinics was extended, medical and preventive treatment institutions that provide higher quality services were selected. Information sharing about the insurance terms is carried out through the complete openness and availability of the materials about programmes for all employees (at the portal and other sources), as well as by rendering consultative support for employees. The service of claim submission to the e-mail address medstrahovka@sberbank.ru is launched. The number of employees insured under VMI contracts reached 69,000 people.

Accident and serious illness insurance

Under the new AI contract, the cases of insurance reimbursement were expanded (reimbursement because of death by illness; and disability by any reason was included), terms and conditions were specified, controversial interpretations of clauses on serious illness (oncology) were eliminated that led to the increase of the paid reimbursements and decrease in employees complaints for rejection. The contract envisages the activity of the Commission on controversial cases; a number of new services were offered, for example, transmittance of documents on the insured event in an electronic format through the insurance company portal which reduces the period of their review. The number of insured people under the accident and serious illness insurance contract for 2012 amounted to 238,000 people.

Comprehensive Medical check-ups

After 2012 mid-year the implementation of the improved programme on comprehensive medical check-ups (CMC) began. For this purpose a single standard and protocols were drafted. Following the check-up results, each employee is given a Health certificate with the evaluation of the illness risk and recommendations on healthy lifestyle. In 2012, the number of the employees who underwent CMC exceeded 108,000 people.

The Company Doctor and Health programmes implementation in 2012

In 2012, there was an increase in the number of the bank customer service points covered by the Company Doctor programme, and in doctors' work the emphasis

was made on disease prevention. The standard on equipping medical stations with facilities and first aid pharmaceutical products was developed. All company doctors were additionally trained in the basics of main chronic non-contagious disease prevention among the bank employees.

The company doctors actively participate in the implementation of the Health programme under which disease prevention and promotion of a healthy lifestyle among the bank employees became their main functions.

The section Health was set up at Sberbank internal site as the main programme informational resource. In the subsections On Health Programme, Health is in Your Hands, Assess Your Risks, Movement is Life, Overcoming are posted articles about healthy lifestyle, on-line scales, photo reports about held events, image galleries of fitness trainings and other information. Within the framework of the reality-show on weight loss I will be the first to do it! in the Health section the project participants' monthly reports are posted.

In support of cultivation of non-acceptance of smoking a campaign on smoking cessation Let's Give Up Smoking Together! was conducted in 17 Russian cities. More than 500 bank employees participated in the campaign. Under this campaign a special seminar was also conducted involving specialists from Allen Carr Centre, a corporate video clip on smoking hazards was created with the participation of bank employees, motivational posters on giving up smoking were developed and distributed among the bank subdivisions.

Information about the Health programme is integrated into the course for new employees Welcome to Sberbank and into Sberbank virtual school.

Corporate Pension Plan

In 2012, the bank continued to implement its Corporate Pension Plan (CPP), attended by more than 175,000 employees. Sberbank CPP determines principles, common for all employees, on accumulation of pension assets and conditions for granting of an occupational pension.

In 2012, the CPP participants received pension contributions to their individual retirement accounts (IRA) in Sberbank Pension Savings Fund (PSF) which contributed to establishing long-term labor relations with employees and granting to them in future of additional retirement benefits. After retirement the programme participants will be granted an occupational pension, which will be paid from the funds accumulated in their individual retirement accounts in Sberbank PSF. In order to check the amount of funds accumulated in the opened IRA, a special resource (a personal account) was set up at the Sberbank PSF site, where each CPP participant can get information about his/her retirement savings