



HOUSE OF BENEFITS

#1 benefits platform in  
Serbia, Bosnia and  
Montenegro

Engage your employees anytime, anywhere with choice



Powered by



ICD GROUP

# THE POWER OF BENEFITS

## IMPACT OF BENEFITS ON ENGAGEMENT

Employees who say: "my benefits meet my needs" are twice as likely to agree to these statements:



"I would recommend my employer to a friend"



"I have a positive experience at work"

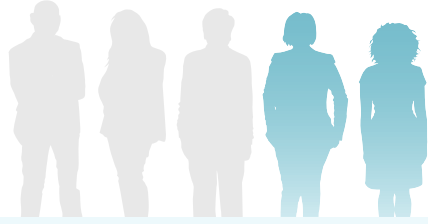


"I am proud to work for my company"

Impacts on how employee feels about their employer – in priority order:

- 1 Salary
- 2 Professional development
- 3 **Benefits**
- 4 Nature of your role
- 5 The colleagues you work with
- 6 Career opportunities
- 7 Convenience of getting to work
- 8 Company culture

# WHAT ARE FLEXIBLE BENEFITS?

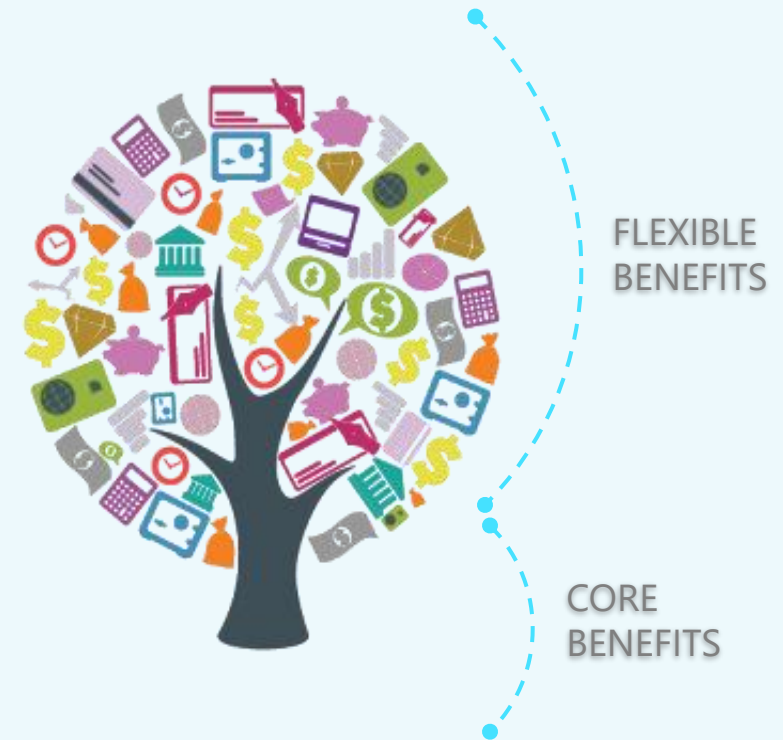


Flexible benefit schemes are formalized systems that allow employees to vary their pay and/or benefits package in order to satisfy their personal requirements.

It means a formal arrangement where employees are given an allowance/budget to spend on their benefits by their employer from a pre-defined menu of options.

Flexible Benefits „repack“ some part or all of an employee’s benefit elements with costs controlled by employer.

House of Benefits is a platform that enables employees to choose a mix of benefits that is more appropriate to individual needs.



FLEXIBLE BENEFITS ARE NOW BEING USED ALSO AS REWARD INSTRUMENT OR TO CREATE A HEALTHIER BEHAVIOR AMONG EMPLOYEES



# PERMANENT FLEXIBILITY = THE EMPLOYEE EXPERIENCE



25+ HoB customers

25.000+ employees use our platform

98% average engagement rate for user being positive

> 500 partners in network

3+ milion eur cash flow

### Why HoB?

- Flexible and Core Benefits + Discounts
- Learning modul
- Team Buildings

3 Markets (Serbia, Bosnia, Montenegro)

\*Croatia and Hungary in development phase



100% customer retention

99% budget spent (98.163 RSD was the annual average NET budget for 2023)

- ✓ House of **Benefits** +
- ✓ Home for **Learning** +
- ✓ Garden for **Team Buildings** +
- ✓ Spot for **Recognition**
- ✓ Card for **Discounts**
- ✓ Engine for **Communication** +
- ✓ Brokerage for **Insurance** +
- ✓ Consulting for **C&B**

**RE-FLEX**

YOUR ORGANIZATION

WITH **HoB**

Thank you for believing in us.... Because people matter!



Life Is On



Schneider Electric



& Isailović Partners



Telekom Srbija



Adecco



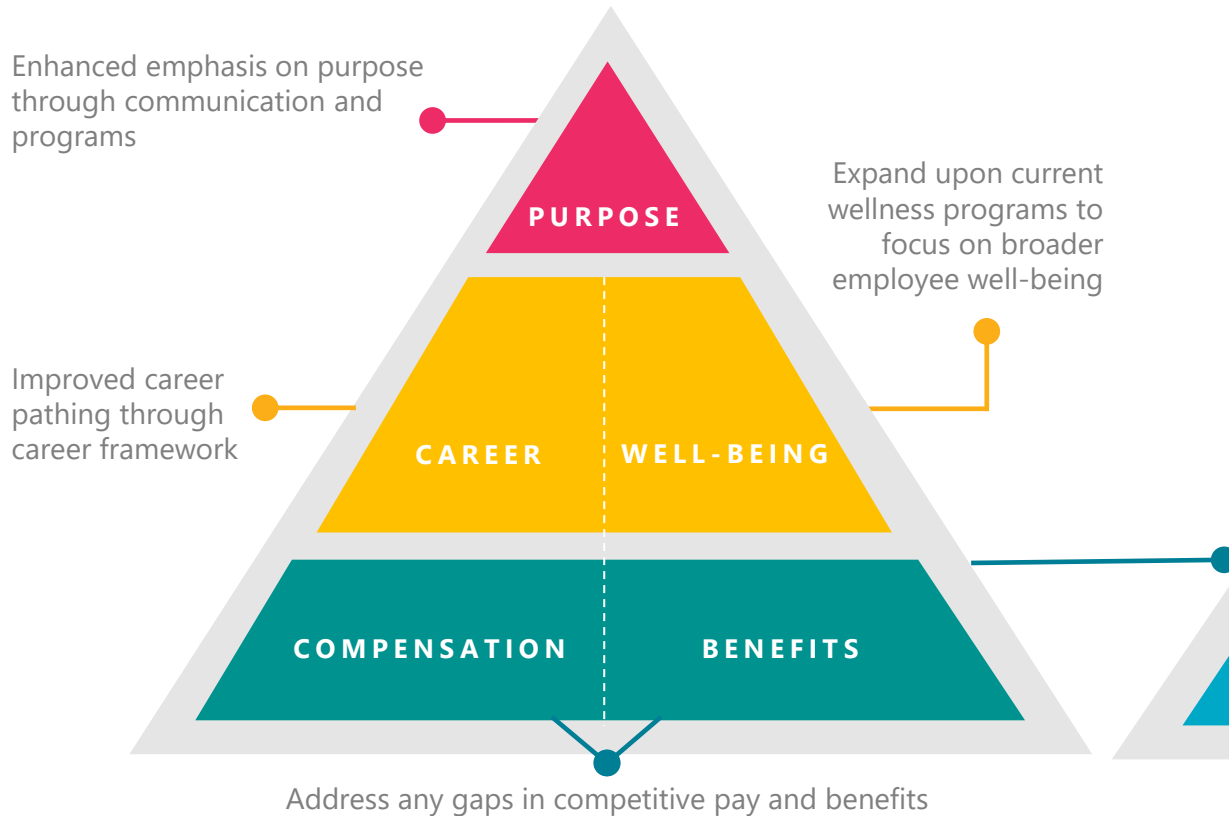
Deloitte  
... and more



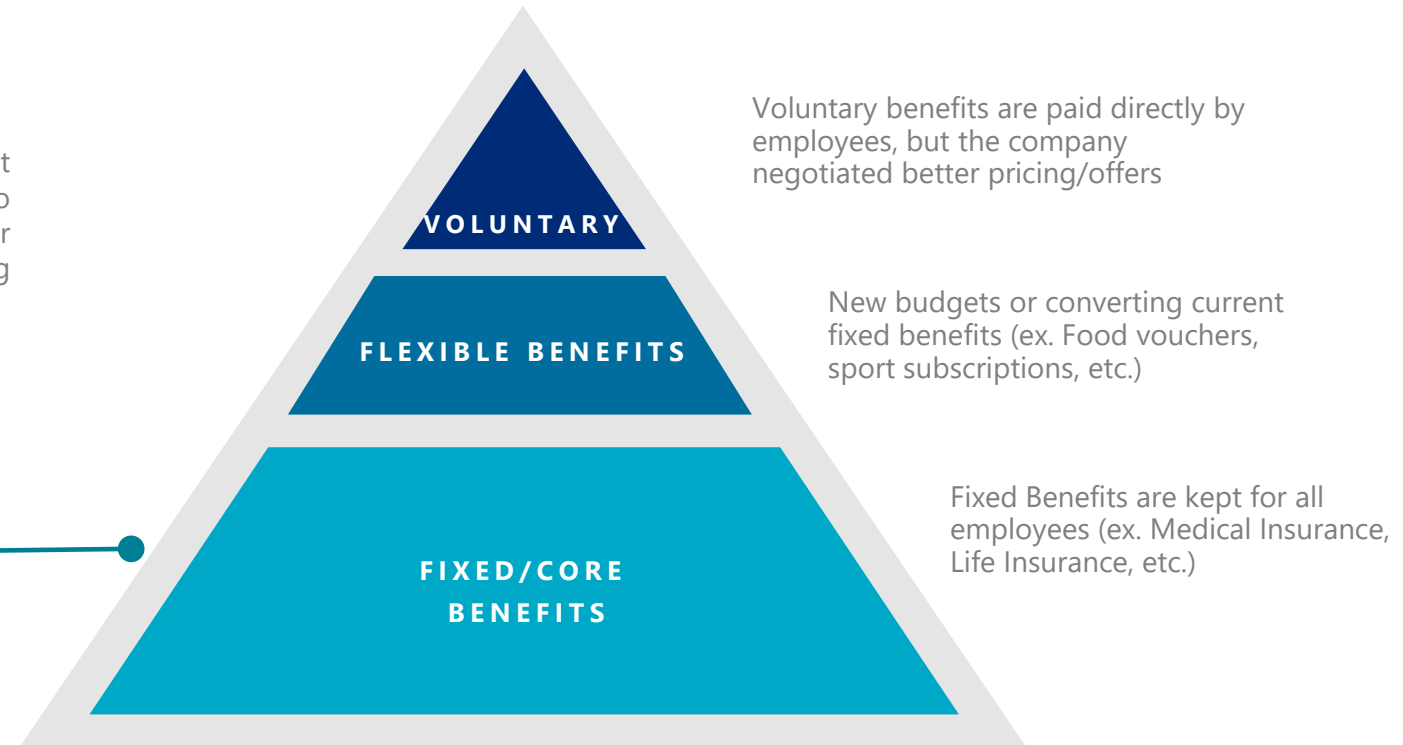
# OPTIMIZING THE EVP TOTAL REWARDS FRAMEWORK

## OUR VISION

*Aligned with employee needs and aspirations and the market*



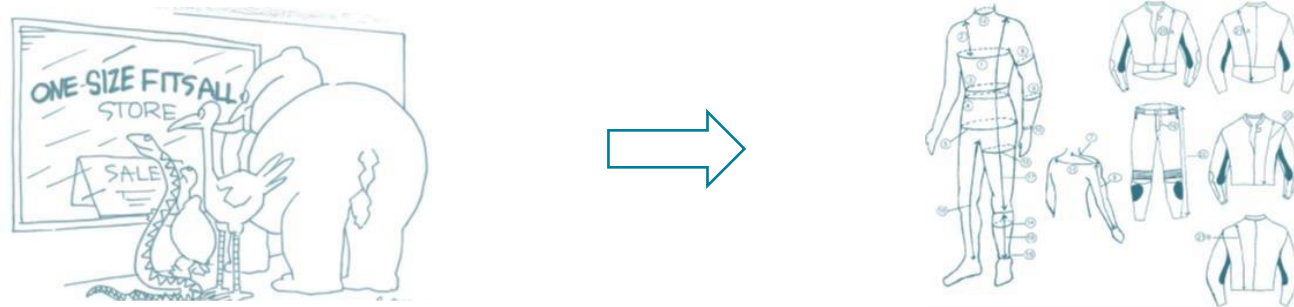
## COMPANIES ARE USING FLEXIBLE AND VOLUNTARY BENEFITS IN ADDITION TO THEIR EXISTING FIXED/CORE BENEFITS



# B

## HOUSE OF BENEFITS

- FROM ONE SIZE FITS ALL, TO SEGMENTATION AND PERSONALIZATION OF THE TOTAL REWARDS FRAMEWORK



- COMMON PRINCIPLES EXPRESSED DIFFERENTLY PER EMPLOYEE
- INTEGRATION OF TALENT AND REWARD WITH FOCUS ON COMMUNICATIONS BECAUSE EMPLOYEES VALUE MOST WHAT THEY UNDERSTAND BEST
- OUR MOTTO IS: **✓ATTRACT** **✓REWARD** **✓RETAIN**
- BECAUSE PEOPLE MATTERS

# B FLEXIBLE BENEFIT CATEGORIES



MEDICAL



PENSION



INSURANCE



LEARNING



LEGAL



HOUSING



SPORT &  
RECREATION



CHILD CARE



TRAVEL



TRANSPORT



FASHION &  
BEAUTY



PETS



GIFTS



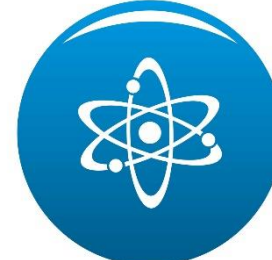
TECHNOLOGY



RESTAURANTS &  
MARKETS



ADDITIONAL  
VACATION DAYS



INDIVIDUAL  
PROGRAMS



CHARITY

## Employee app

Today, leading organizations are adopting a mobile-native mindset, enabling them to connect with their workforce like never before.

With **HoB** mobile app, you can reach your entire workforce “on-the-go” or on-the-sofa, 24/7, with all the functionality of our SaaS fixed, flexible **benefits** and **total rewards** platform. Even, you can use it for organizing more flexible **team buildings**. Additionally, your employees become eligible for various **special offers and discounts**.

Today, approximately 80% of workers globally are “deskless”. Therefore, being able to reach your entire workforce is essential, especially when you have a widespread workforce or employees who are not seated in front of a computer, such as electricians, store attendants, or factory workers.



## Communication Engine

Communication is the key to every relationship, and this includes the relationship between employer and employee. Engage your employees anytime, anywhere from a single source with our integrated communication engine. Using targeted communication, you can create a unique and personalized employee experience for every employee.

With the platform’s easy-to-use, self-service communication tools, employers can send the right message to the right person through the right channel. With the help of different eligibility filters, your email, push notification, or message can be sent to specific individuals, groups, departments, and even countries. You can also deliver messages, reminders, and congrats during specific life events, such as work anniversaries, birthdays etc.

✓ **ATTRACT**

✓ **REWARD**

✓ **RETAIN**





OUR FOCUS IS TO KEEP EMPLOYEES HAPPY  
THE ATTRIBUTES FOR SUCCESSFUL BENEFITS:

**FREEDOM OF CHOICE:**

Employees choose benefits according to their needs and appreciate them more



**TAX EFFECTIVE:**

Employees can take advantage of tax deductions, implications are transparent

**TRANSPARENT and FAIR:**

Employees should choose their benefits in a transparent way, the difference between them being impartial



Should give employees the **CONTROL** feeling, offering a great variety of choices



**NO DUPLICATION:**

Members of the same family that receives same benefits should avoid duplicating their coverage

Give your employees **FULL INSIGHT** into the value of their reward package

Flexibility with **MOBILITY**

# INNOVATIVE SOLUTION

## FIRST PLATFORM THAT MERGE:

-  FLEXIBLE BENEFITS
-  FIXED (CORE) BENEFITS
-  VOLUNTARY BENEFITS – DISCOUNTS
-  TEAM BUILDINGS
-  LEARNING & DEVELOPMENT
-  EMPLOYEE COMMUNICATION ENGINE
-  BROKERAGE & C&B CONSULTING

## A COMPLETE SOLUTION FOR:



Human resources



Employees



Company



## WAYS OF BUYING BENEFITS

1



**In-Store Shopping**

2



**Online Shopping**

3



**eVoucher**

4



**Invoice**

PROVIDING BENEFITS TO EMPLOYEES IS OUR ONLY FOCUS  
WE OFFER A TRIED AND TESTED **END-TO-END SOLUTION**

Self service  
platform

- We provide the only **end-to-end complete solution** for core, flexible and voluntary benefits (self service platform, supplier management and payment, online support and reporting). Our platform was carefully designed for ease of use by all employees; with its intuitive “online shop” interface it has proven a success within white & blue collars workers

Supplier  
management

- We manage the widest benefit provider network; our dedicated team handles all complexity and even provides new on-demand services – either you or your employees can request additional suppliers at no additional effort for you

Support for  
your  
employees

- We provide top level support to you and your employees; our online support team can handle all your employees’ request

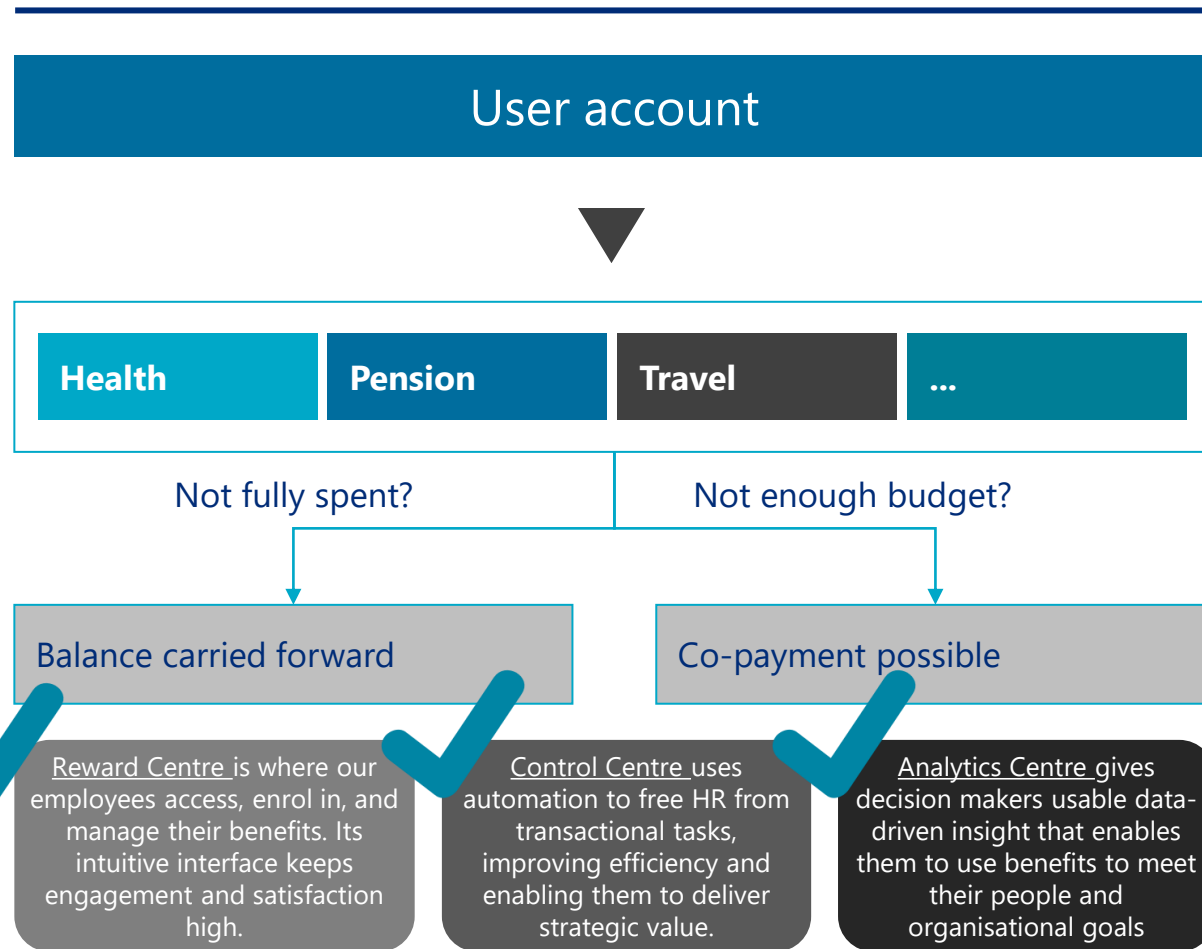
Reporting

- We have experience from more than 400 companies with integrated benefits and are able to provide for you best practices, reports and suggestions. Best HR country experts will be your consultants. You can find in us more than an implementation partner – we are a truly innovative and creative solution provider.

COMPLETE  
END-TO-END  
SOLUTION

WE PROVIDE INDIVIDUAL, SECURED VIRTUAL ACCOUNTS FOR YOUR EMPLOYEES  
CO-PAYMENT AND CARRYING THE BUDGET FORWARD ARE TYPICALLY HIGHLY POPULAR

## How does it work?

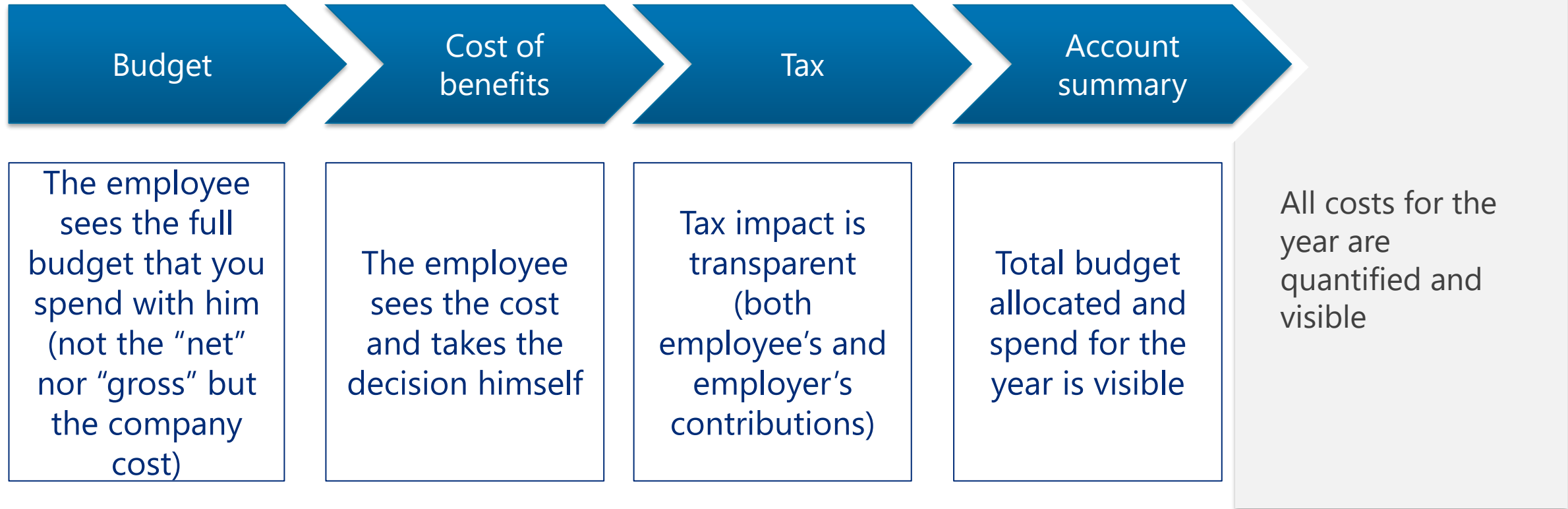


## Main steps

- You decide what benefits are accessible and in which conditions (e.g. benefit window)
- Your employees access the platform and make their choice out of the hundreds of suppliers, within the limit of their budget
- We manage all your employees requests and make sure the service/ product gets delivered
- Reports are automatically generated for inclusion into payroll at the end of the month

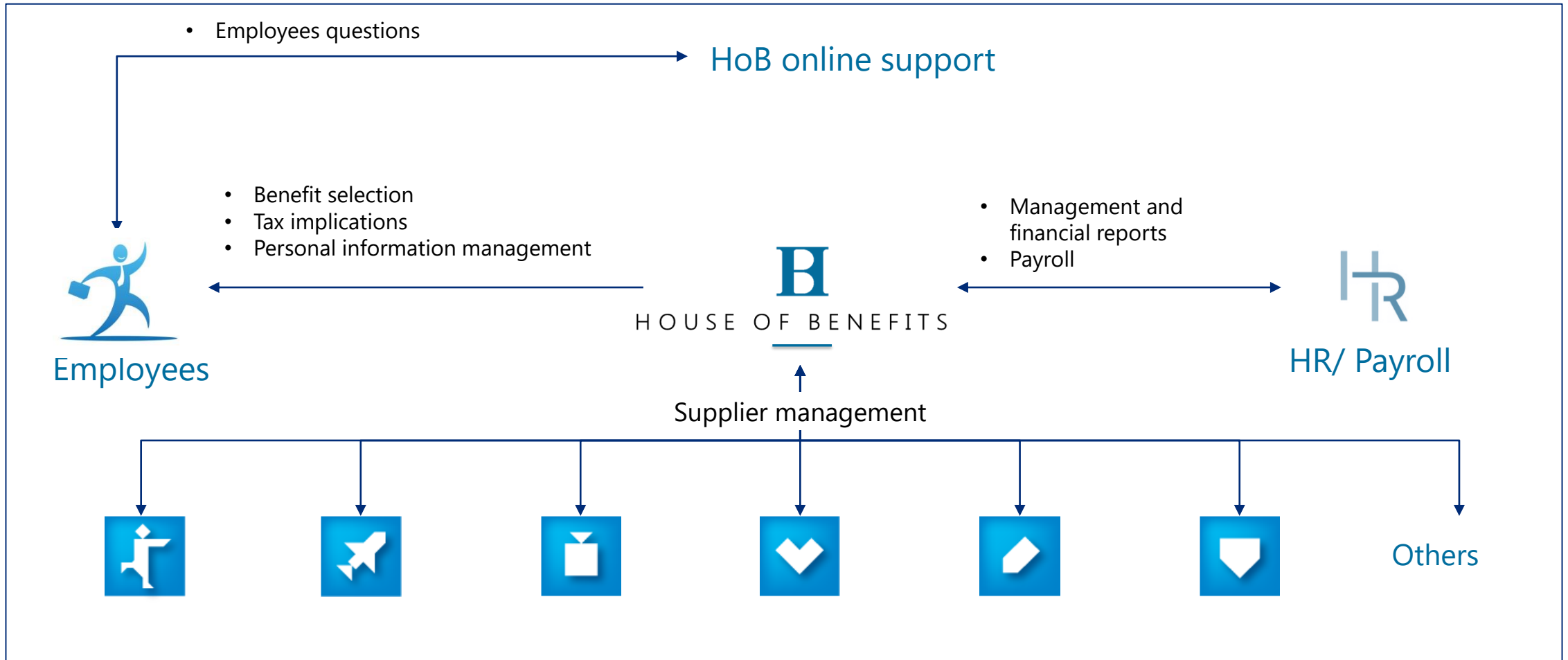
THE EMPLOYEES ARE AWARE **FOR THE FIRST TIME** OF THE TRUE COST OF BENEFITS, INCLUDING TAXES

Transparency of the true cost of benefits

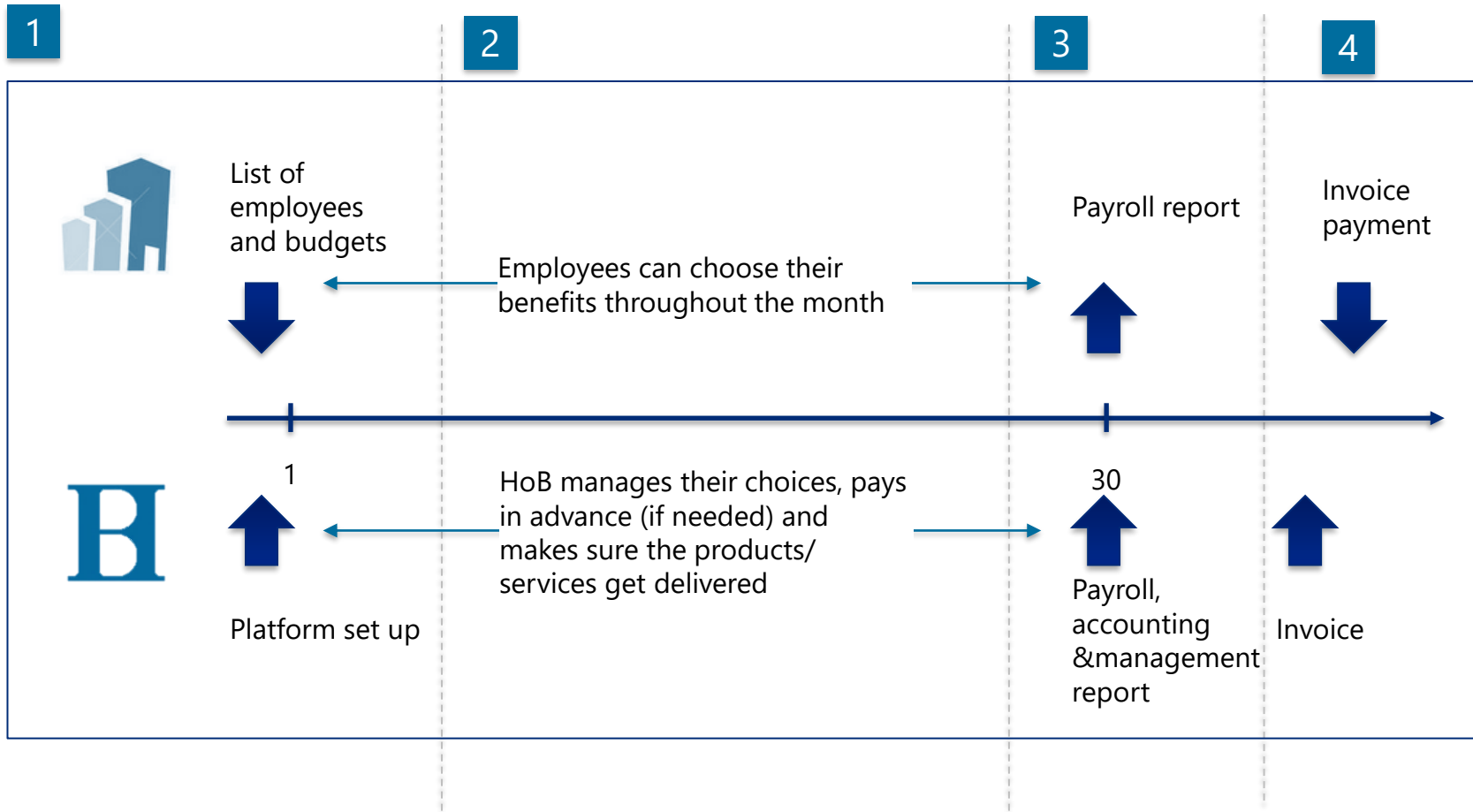


WE MANAGE ALL YOUR EMPLOYEES REQUESTS, OFFER SUPPORT AND MAKE SURE THE SERVICE/ PRODUCT GETS DELIVERED

## We handle the complexity



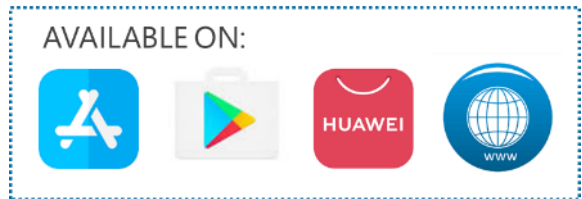
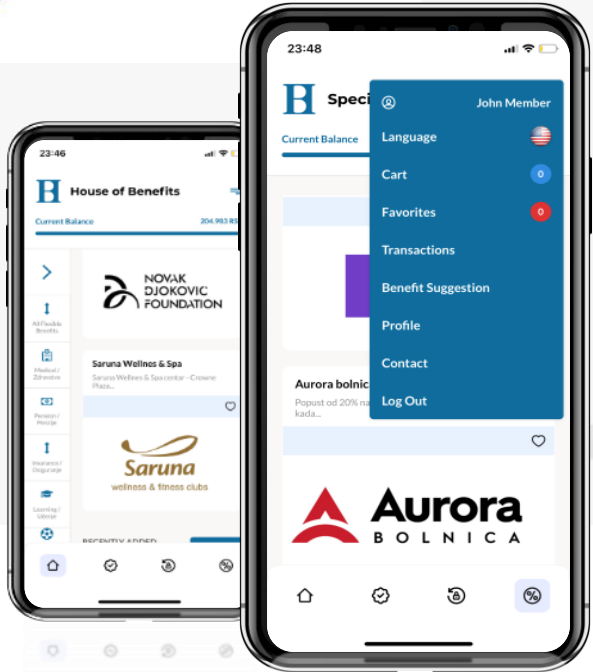
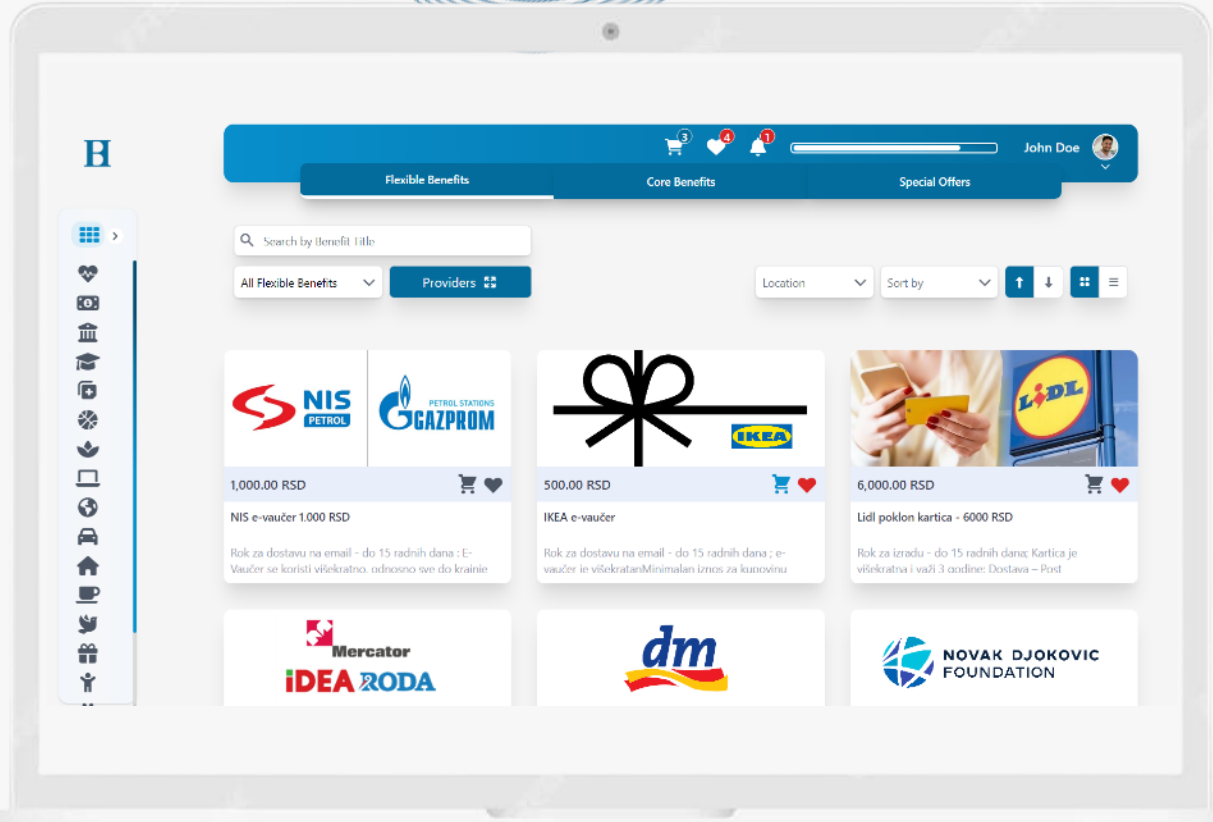
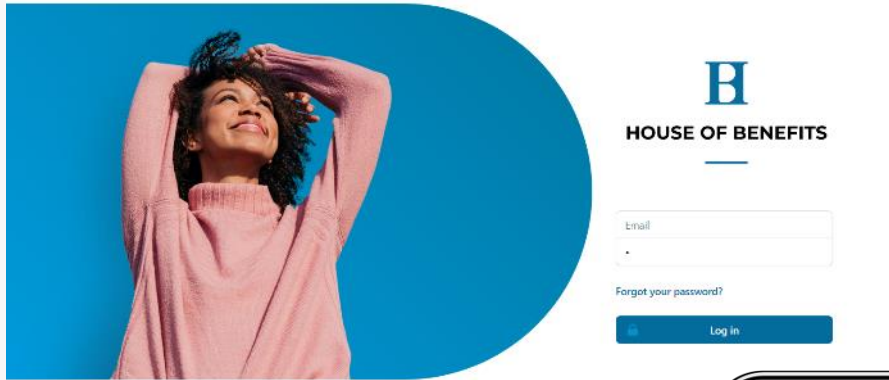
# THE PROCESS IS SIMPLE FOR YOU, WE STRIVE PROVIDE YOU WITH ONE CONTRACT, ONE PAYMENT AND ONE INVOICE



## Comments

- We can manage and pay all your employees choices
- You receive one invoice at the end of the month (where possible)
- Simplicity for you is an integral part of our value proposition

# BECAUSE PEOPLE MATTER





HOB PARTNERS

LensOptic  
MULTIFOCAL CENTER



BODY

amazon book



Tehnomanija®



emmezeta

Isailović  
& Partners



FASHION  
& FRIENDS



plus >500 partners

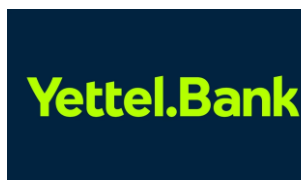
# HOB CLIENTS



Life Is On



ADMIRAL BET



Telekom Srbija



Adecco



... and some more

# CONTACT INFORMATION

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## ► Website

[www.hob.rs](http://www.hob.rs)

### LinkedIn:

<https://www.linkedin.com/company/house-of-benefits>

### Short video:

<https://www.youtube.com/watch?v=YNGWe-2G4fg>

BECAUSE PEOPLE MATTER!



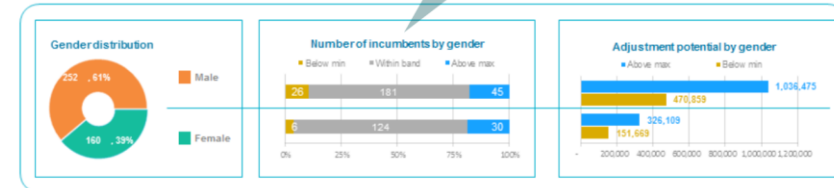
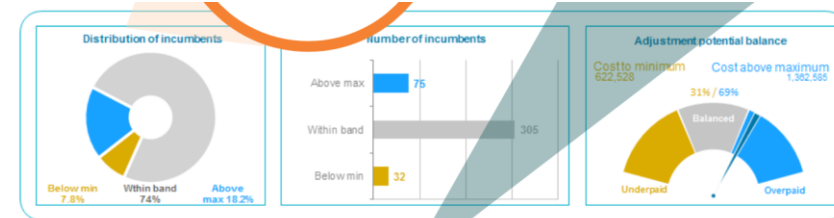
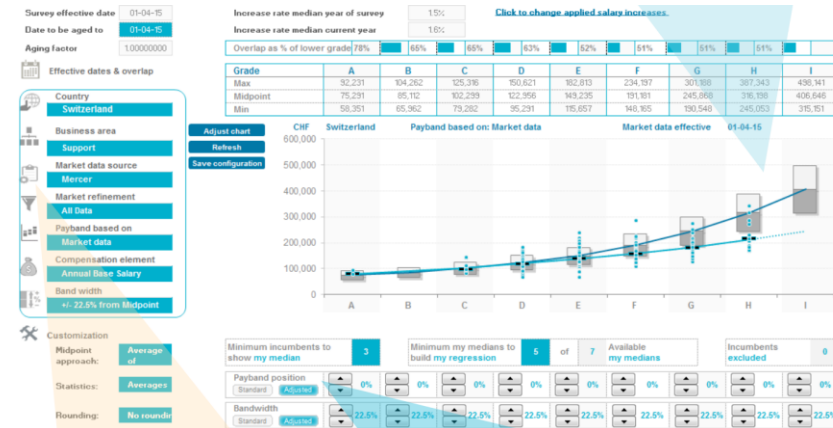
# APPENDIX



# TOTAL REWARDS DECK TOOL

## AUTOMATION OF THE C&B PROCESS

- **Total Rewards Deck** helps you design pay bands based on market and/or internal company data. It provides a pragmatic approach to managing rewards across all your locations/markets through the creation of consistent pay grades and automated analytics per company.
- The tool enables the efficient maintenance of all compensation and benefit data in one place that can be analyzed during the year or ad hoc.
- Different ways of presenting results allow for high-level budget assessment and detailed analysis based on existing ones, such as market data or internal compa-ratio, binding with performance management and variable reward ingestion. The policy of comparison with the market, different scenarios, filtering (market refinement) and positioning strategy you create yourself.
- Using this Excel + Visual Basic-based solution, you can model different aspects of your pay grades in a coherent way, including the definition of midpoint, pay range or overlapping of pay grades for each element of compensation (Base Salary) to Total remuneration.
- With the ability to perform multi-market analysis in a single tool, your company can gain awareness of its global positioning while effectively managing rewards through a best-in-class innovative solution.



Well defined pay bands are a key element of the overall compensation strategy

The Power of Rewards





# TOTAL REWARDS DECK TOOL

## AUTOMATION OF THE C&B PROCESS

01

**Total Rewards Deck** is based on Excel+VB and is easy to administer and configure.

You can compare your company's data with the market and effectively manage compensation analysis, connect the earnings system with performance management and the payment of annual or long term bonuses.

The basic features of the tool are administered through an intuitive user interface.

02

### **Create and maintain your canvas structure**

The Total Rewards Deck tool allows you to consistently design your earnings ranges annually for the different countries in which your organization operates.

It allows you to quickly view the current position of your employees in the payment band.

You can customize selected pay grades by defining different bandwidths and evening progressions based on a specific market environment.

03

### **Budget modeling and cost control**

For each grade, employee distribution is shown, including related costs at a minimum and costs above the maximum.

The potential costs of adjusting the construction structure are displayed by grade, gender, years of service or total range and allow for salary and benefit planning in the future.

04

### **Deviation Analysis - View per Employee**

In addition to numerical and graphical analysis where all your employees are located distributed by grades, you can also look at a detailed analysis of deviations for each employee, from the Base Salary to the Total Reward System.

This gives you the opportunity to identify the reasons for possible deviations and, if necessary, define action plans.