



HOUSE OF BENEFITS

#1 benefits platform for
modern employee benefits
in Serbia, Bosnia and Montenegro

Engage your employees anytime, anywhere with choice



Powered by

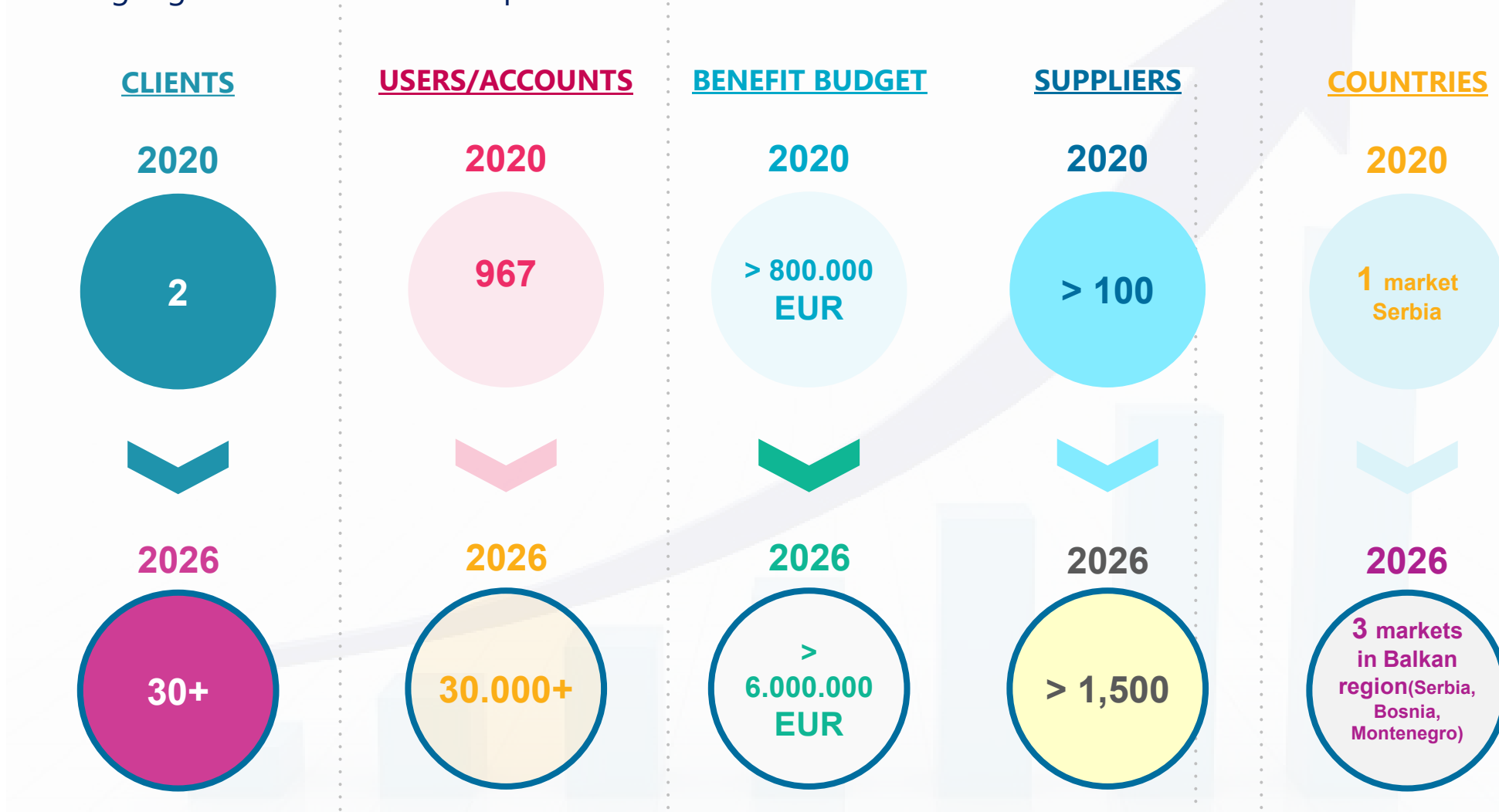


ICD GROUP

HOUSE OF BENEFITS IN NUMBERS

Started in 2018 in Serbia with a goal to revolutionize the HR industry with a platform that would improve the lives of employees. Today, House of Benefits is an independent, flexible, and agile HR technology company, offering the market's leading benefits and total rewards platform. HoB improves the lives of employees.

- **Vision:** Leading regional flexible benefits platform



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?

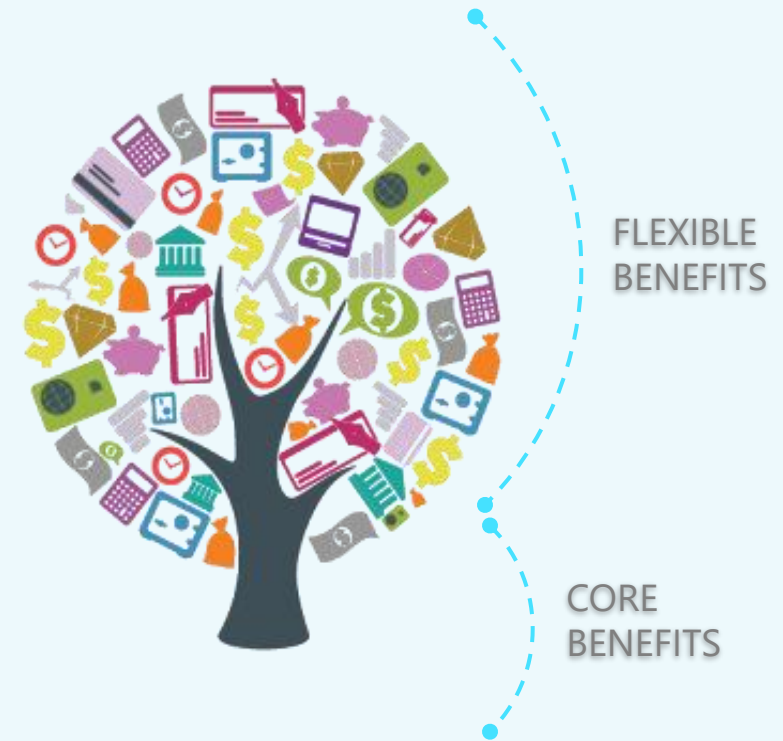


Flexible benefit schemes are formalized systems that allow employees to vary their pay and/or benefits package in order to satisfy their personal requirements.

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



30+ HoB customers

30.000+ employees use our platform

3 Markets (Serbia, Bosnia, Montenegro)
*Croatia and Hungary in development phase



100% customer retention

98% average engagement rate for user being positive

> 1.500 partners in network

> 6.000.000 EUR cash flow

Why HoB?

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

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

- ✓ 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



Telekom Srbija



Adecco icp™

Deloitte.

... and more

Continental



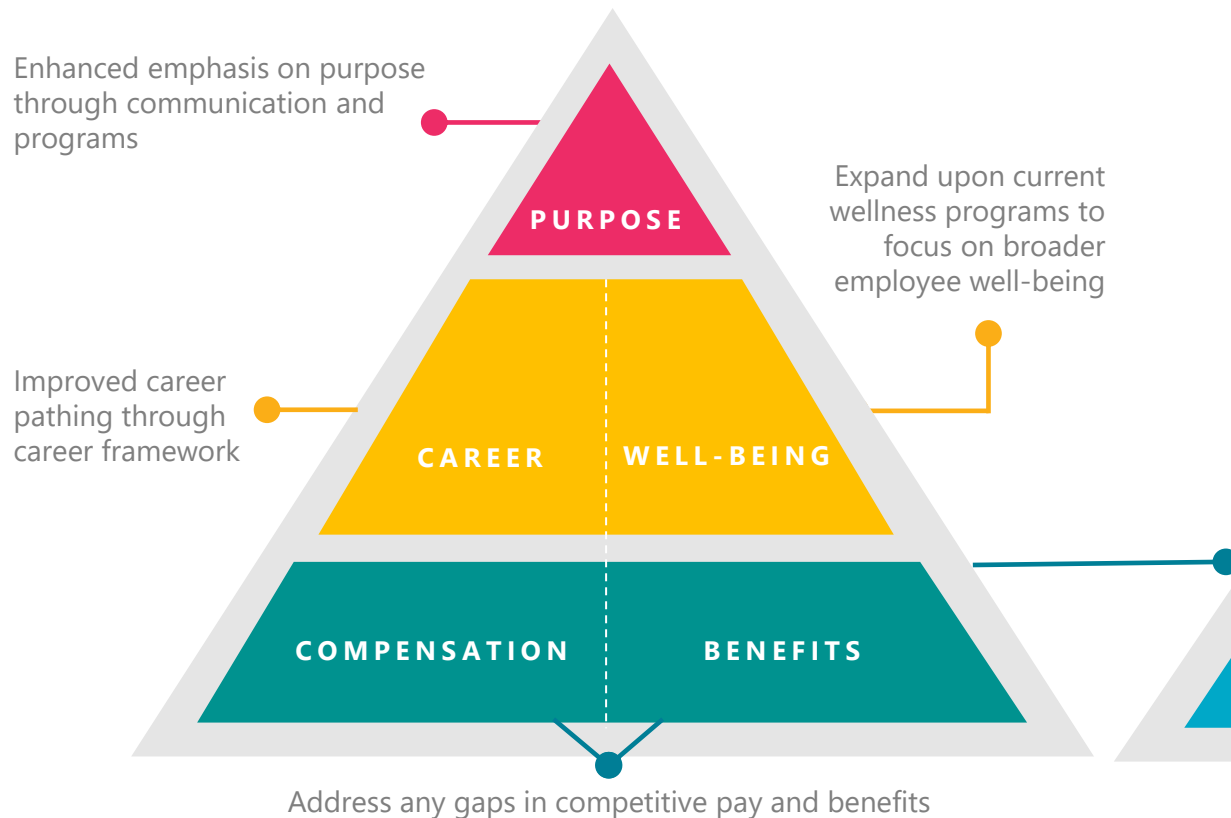
& Isailović Partners



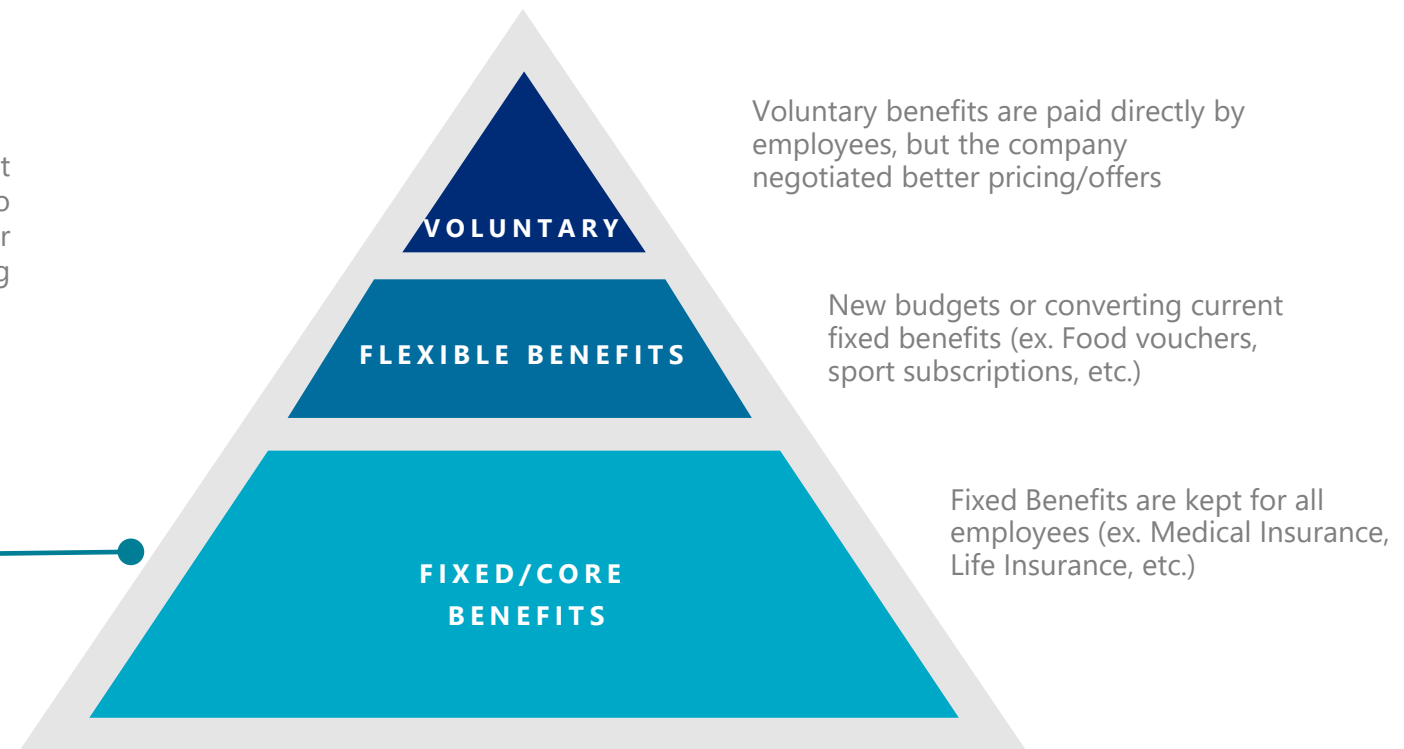
OPTIMIZING THE EVP TOTAL REWARDS FRAMEWORK

OUR VISION: Leading global flexible benefits platform

Aligned with employee needs and aspirations and the market



Companies are using flexible and voluntary benefits in addition to their existing fixed/core benefits



THE CHALLENGE WE ARE SOLVING

- End-to-end flexible benefits & rewards platform/mob app
- Mobile-first, modular, scalable
- Employees: choice, personalization, transparency
- Employers: cost efficiency, simplicity, single invoice, analytics

Volatile economies

Employers cannot afford to waste money on low-value benefits, especially as costs continue to rise; affordability is top of mind for employees.

Health and care delivery under a microscope

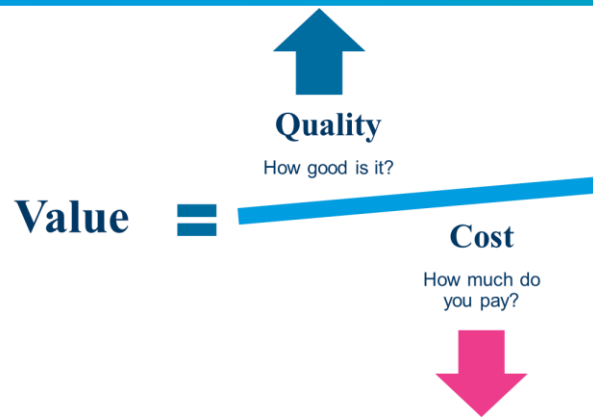
Employers must provide access to high-value care and ensure that members are getting the right care, at the right cost, at the right time.

Racial and ethnic disparities

Employers have an opportunity to support a diverse, equitable and inclusive workforce by recognizing that it is not a one-size-fits-all approach to value but segmentation and personalization.

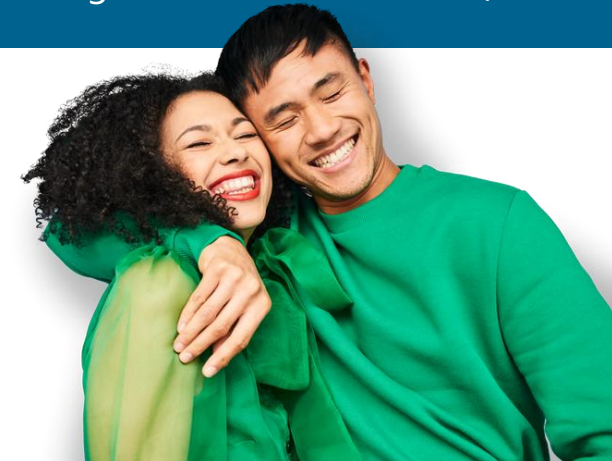
New shape of work

Employers must reassess the value of their offerings to align with the way employees are living and working today (remote working, work-life balance, etc.).



3 focus areas that have emerged:

1. Mental Health
2. Digital health
3. Employee choice



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



How we think we work...

...how we actually work



MODULAR, FLEXIBLE AND SCALABLE

Reward center

Reward center is where your employees access, enroll in, and manage their benefits. Its intuitive interface keeps engagement and satisfaction high.

Control center

Control center uses automation to free administrators from transactional tasks, improving efficiency and enabling them to deliver strategic value.

Analytics center

Analytics center gives decision makers usable, data-driven insight that enables them to harness the power of benefits to meet their people and organizational goals.

HOUSE OF BENEFITS IN NUMBERS

25+

Clients

25+
THOUSANDS

Users

500+

Provider Partners

100%

Client Retention

HOUSE OF BENEFITS PLATFORM IS DESIGNED TO SUPPORT BENEFIT NEEDS IN 5 KEY WAYS:



INCREASE ENGAGEMENT

Recruit, retain and motivate your talent



CONTROL COST

Gain control of your benefits spend



MANAGE RISK

Ensure your benefits data is secure



AUTOMATE ADMINISTRATION

Eliminate paper based tasks and enrollment



DIGITAL FROM THE INSIDE OUT

What you do inside reflects your outside

ON FINGERTIPS



24/7



Aligning Work to Future Value



Building Brand Resonance



Curating the Work Environment



Delivering Talent-Led Change

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**



B FLEXIBLE BENEFIT CATEGORIES



MEDICAL



MONETARY FUNDS



INSURANCE



LEARNING



LEGAL



HOUSING



SPORT &
RECREATION



CHILD CARE



TRAVEL



TRANSPORT



FASHION &
BEAUTY



PETS



GIFTS



TECHNOLOGY



RESTAURANTS &
MARKETS



ADDITIONAL
VACATION DAYS



CULTURE &
ENVIRONMENT



CHARITY

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

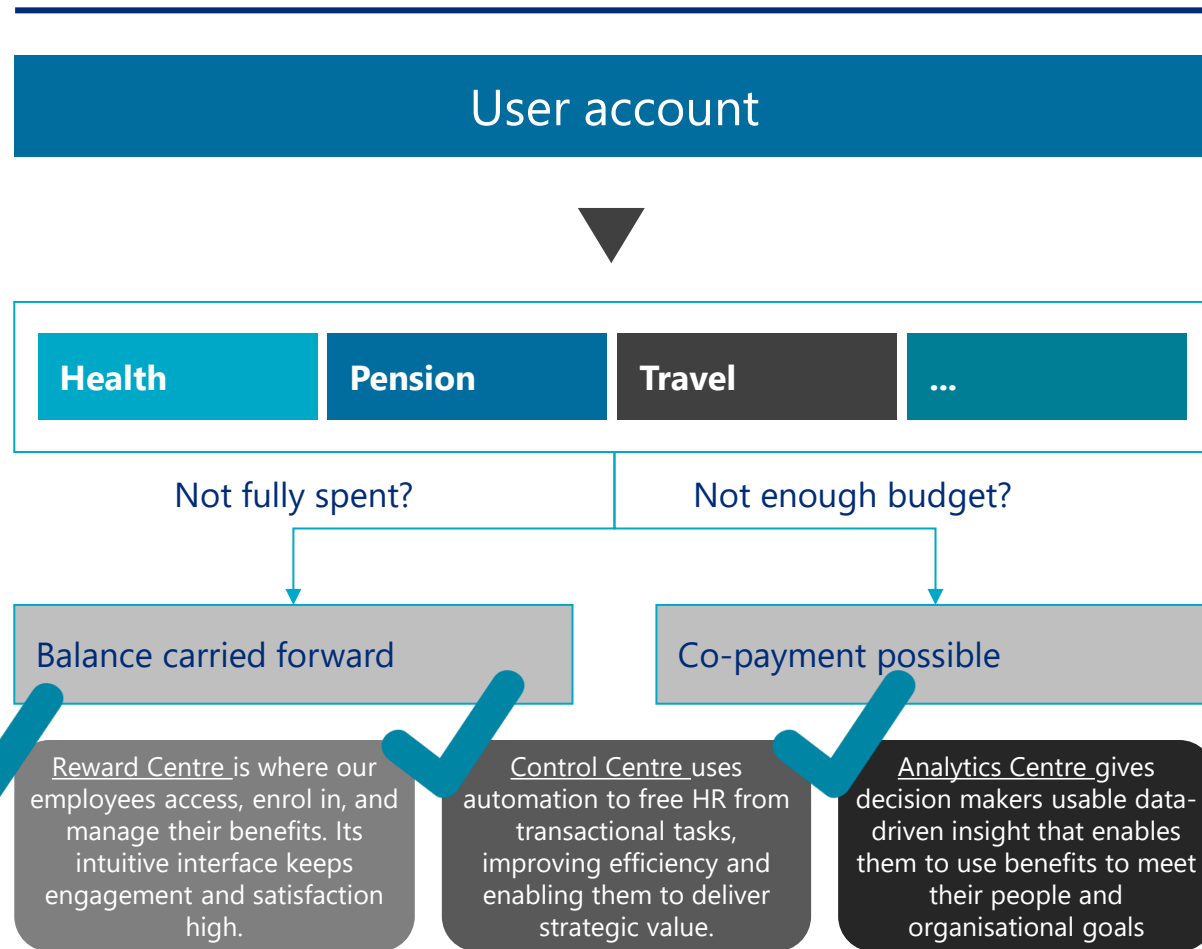
Reporting

- 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?

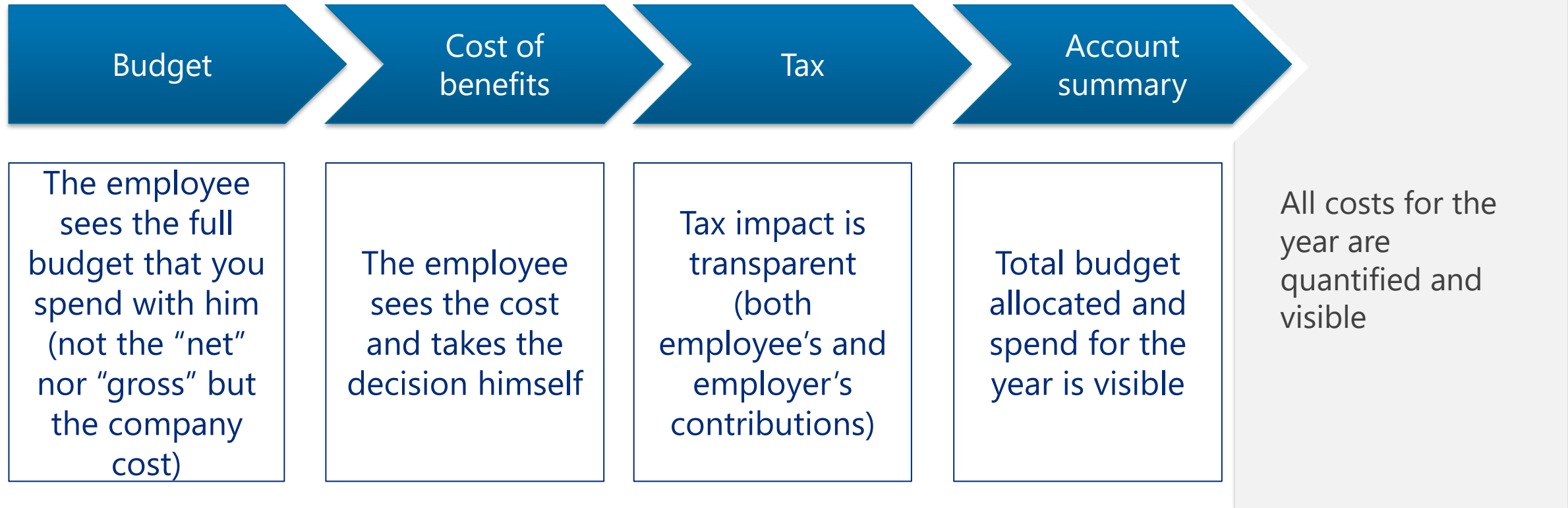


Main steps

- 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

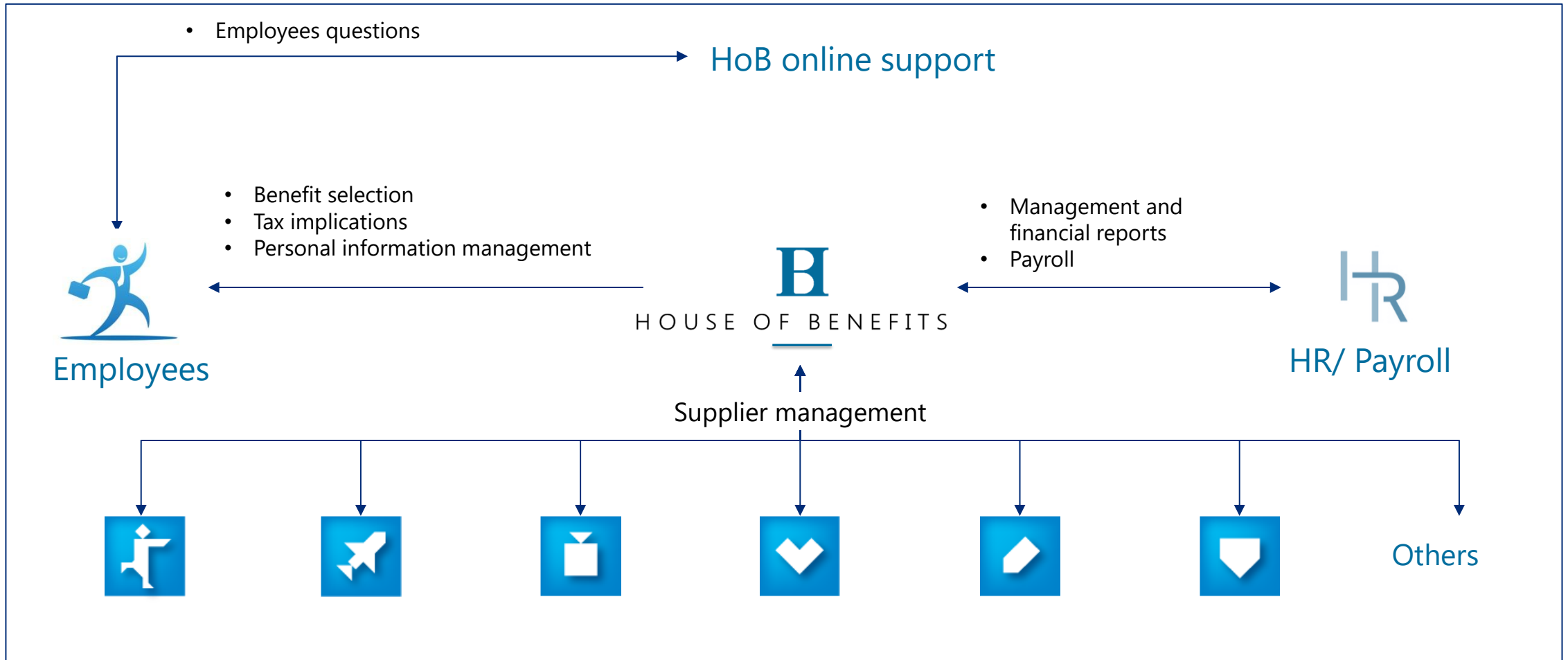
THE EMPLOYEES ARE AWARE **FOR THE FIRST TIME** OF THE TRUE COST OF BENEFITS, INCLUDING TAXES

Transparency of the true cost of benefits

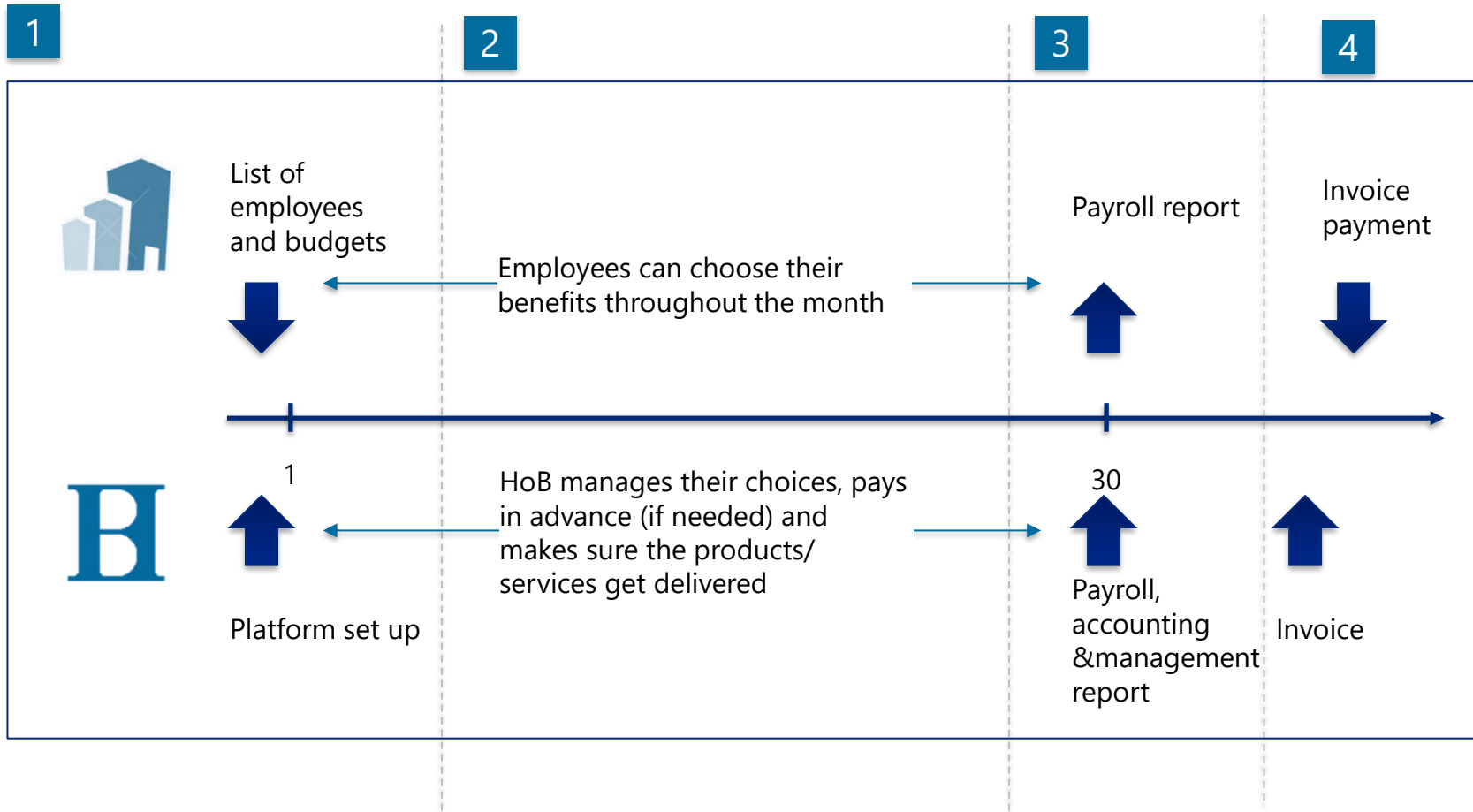


WE MANAGE ALL YOUR EMPLOYEES REQUESTS, OFFER SUPPORT AND MAKE SURE THE SERVICE/ PRODUCT GETS DELIVERED

We handle the complexity



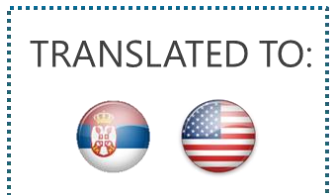
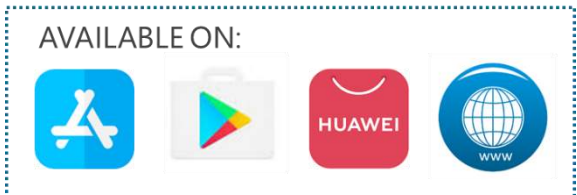
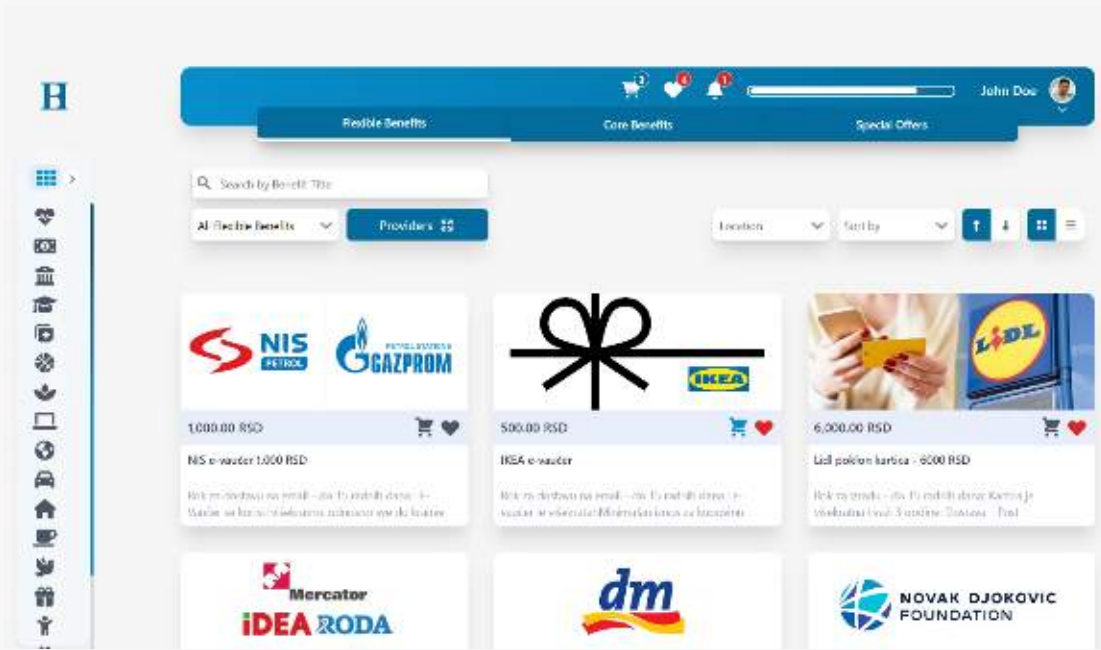
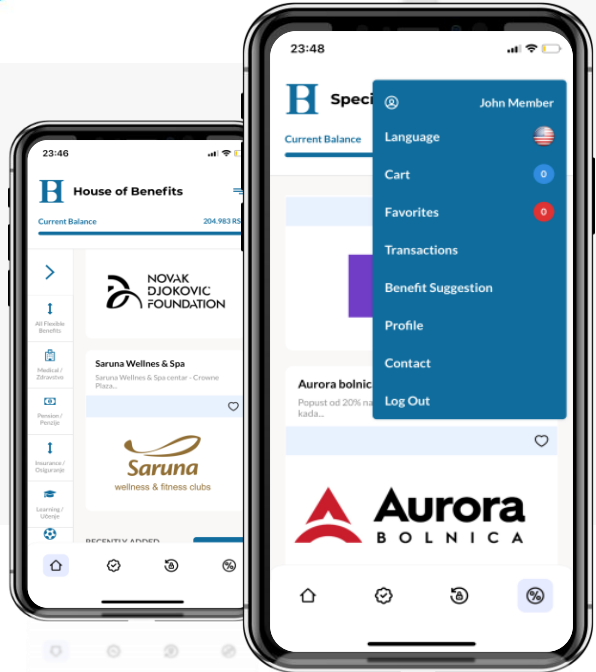
THE PROCESS IS SIMPLE FOR YOU, WE STRIVE PROVIDE YOU WITH ONE CONTRACT, ONE PAYMENT AND ONE INVOICE



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®

udemy

emmezeta

Isailović
& Partners



plus >1000 partners

HOB CLIENTS

CONTITECH®

 **triglav**

Life Is On

Schneider
Electric

 **MTU**
Maintenance

Deloitte.

 **Roche**

Yettel.Bank

 **tcp**



Enlighten.Ai

ADMIRAL BET

KNAUF

 **AUMOVIO**

FACTORY

Factoryww – Software Development Company



DRAXLMAIER



Tesla Medical
GROUP

una
TELEVIZIJA



MOZZART



mts

 **otpbanka**

MERKLE

a dentsu company

 **otp Leasing**

 **otp Services**

 **otp Invest**

 **otp Osiguranje**

Telekom Srbija

 **NITES**



OIPROBOTICS



NIS
PETROL



PETROL STATIONS
GAZPROM

 **algotech**



Montenegro



BiH

Continental 

& Isailović
Partners



NOVOMATIC



Adecco

... and more

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LinkedIn:

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

Short video:

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

Join us in redefining the future of work
BECAUSE PEOPLE MATTER!



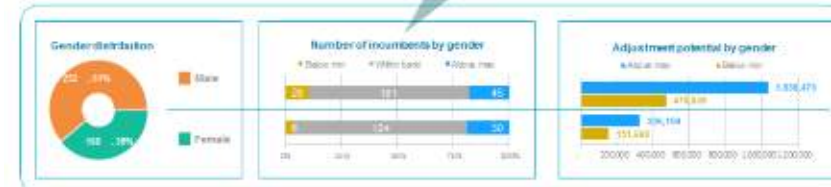
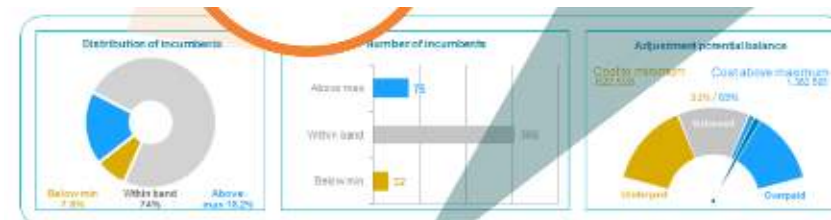
APPENDIX



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.



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.