



HOUSE OF BENEFITS

#1 benefits platform in  
Serbia and Bosnia

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
- Career opportunities
- Convenience of getting to work
- Company culture



## WHAT ARE FLEXIBLE BENEFITS?

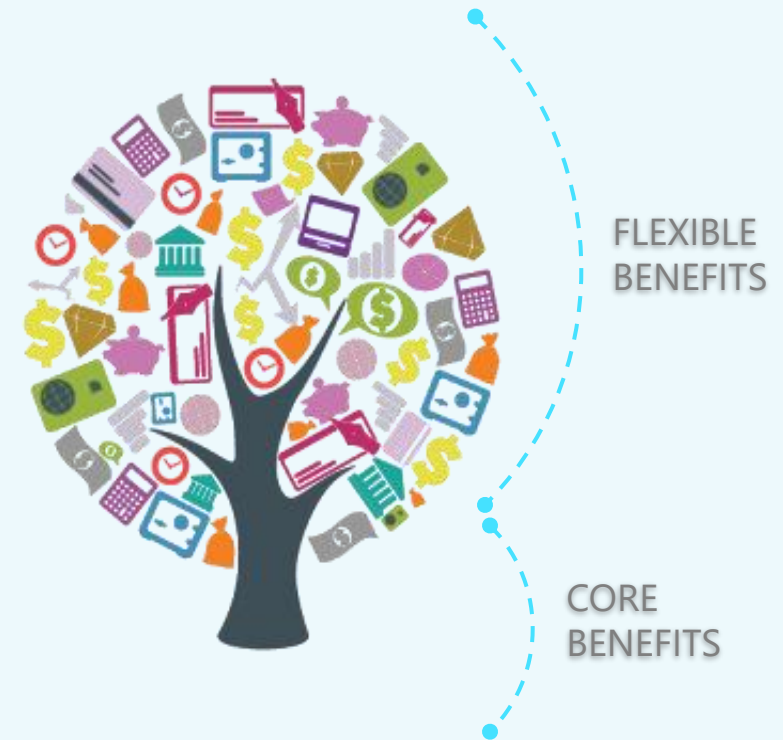


Flexible benefit schemes are formalized systems that allow employees to vary their pay and/or benefits package in order to satisfy their personal requirements.

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.







# PERMANENT FLEXIBILITY = THE EMPLOYEE EXPERIENCE



15+ HoB customers

15.000+ 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 2022)

- ✓ 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!



**NIS**  
GAZPROM NEFT

Life Is On



**Schneider**  
Electric



& Isailović  
Partners



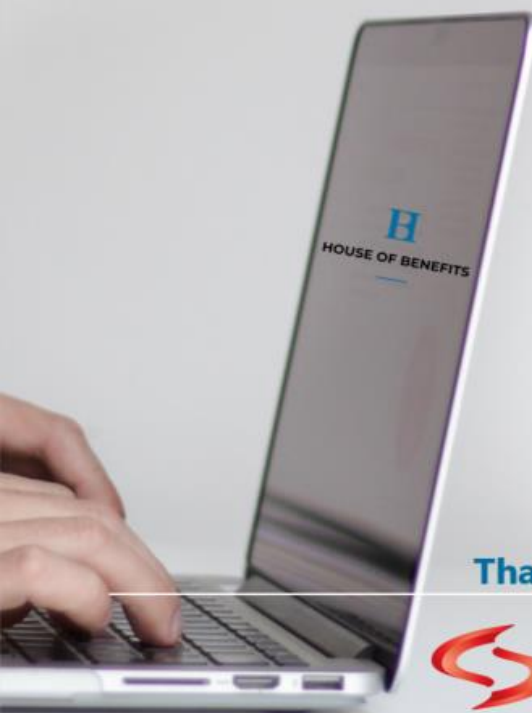
Telekom Srbija



Adecco



**Deloitte.**  
... and more

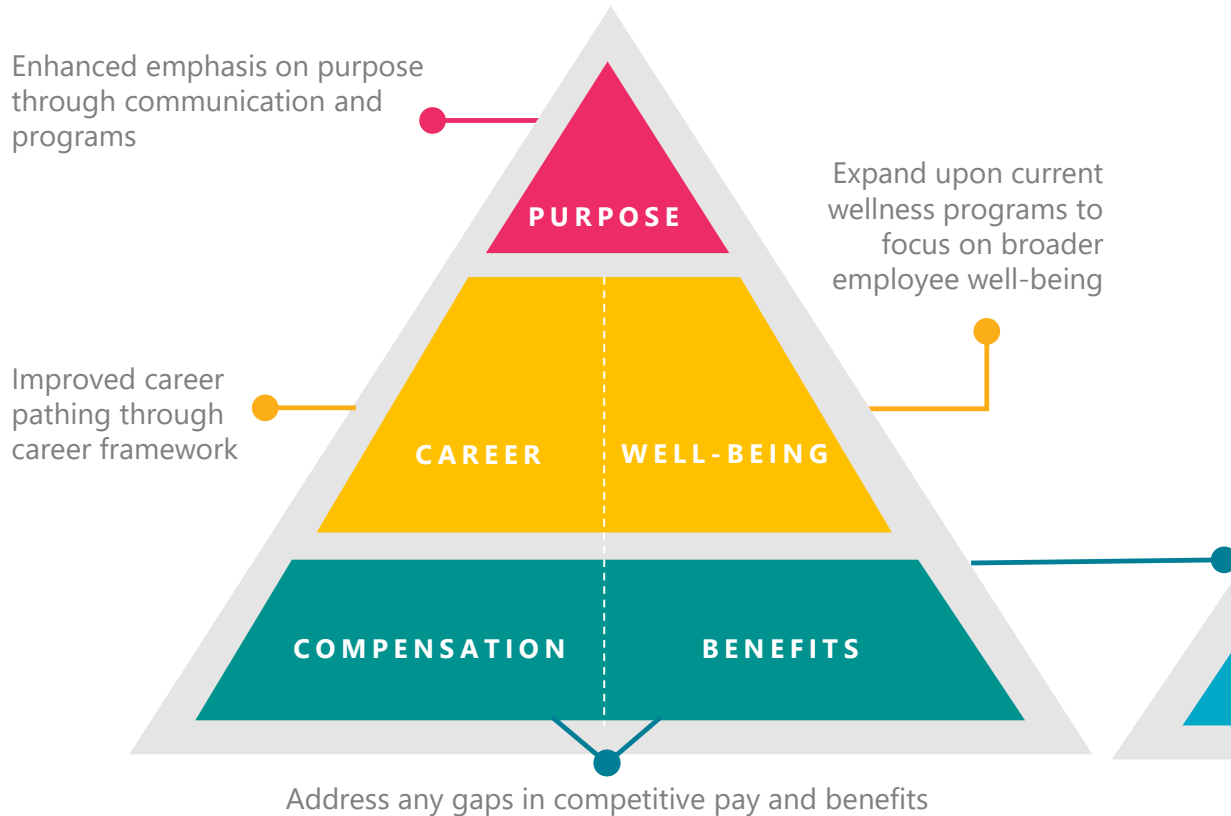




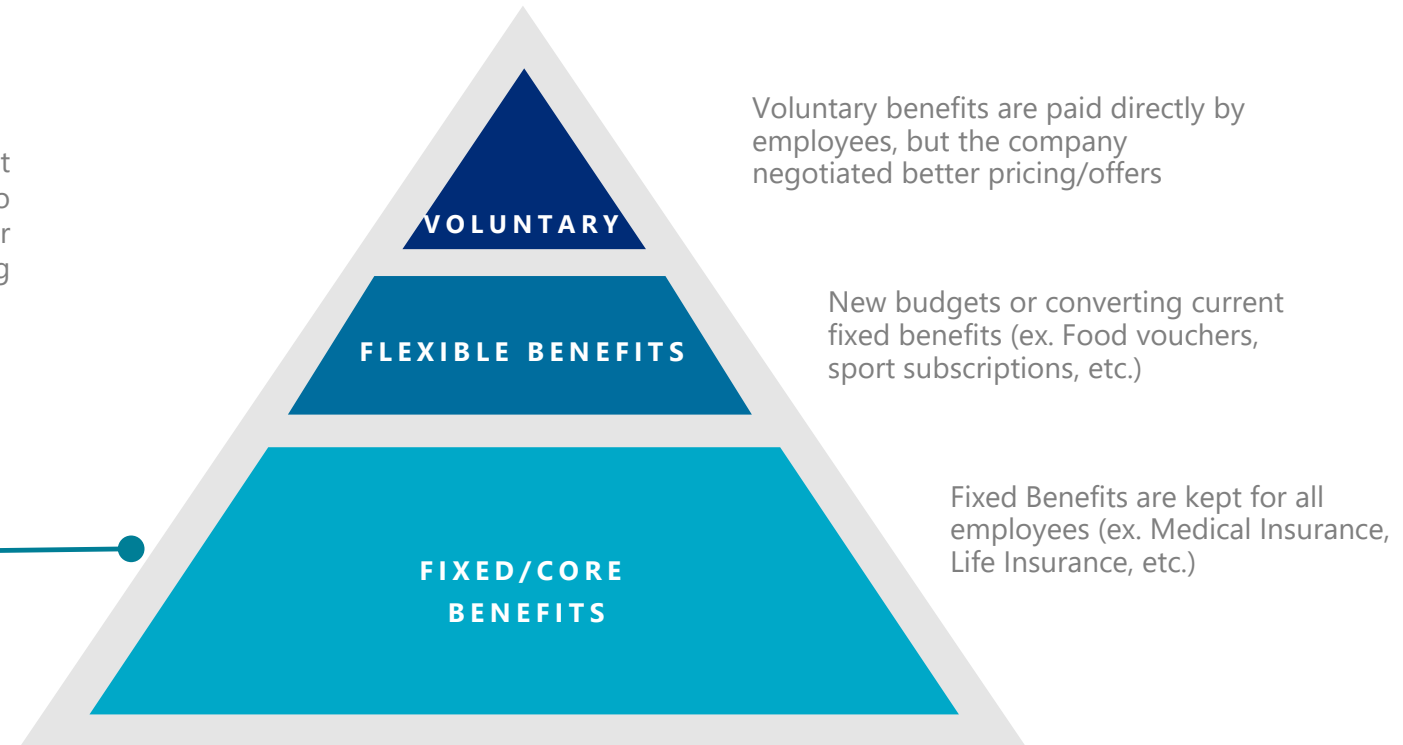
# OPTIMIZING THE EVP TOTAL REWARDS FRAMEWORK

## 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





# 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

## FIRST PLATFORM THAT MERGE:



FLEXIBLE BENEFITS



FIXED (CORE) BENEFITS



VOLUNTARY BENEFITS – DISCOUNTS



TEAM BUILDINGS



COMPANY MEDICAL CHECK-UPS



EMPLOYEE COMMUNICATION ENGINE



INSURANCE BROKERAGE & C&B CONSULTING

*ON YOUR  
FINGERTIPS*



24/7



# 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**



# 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

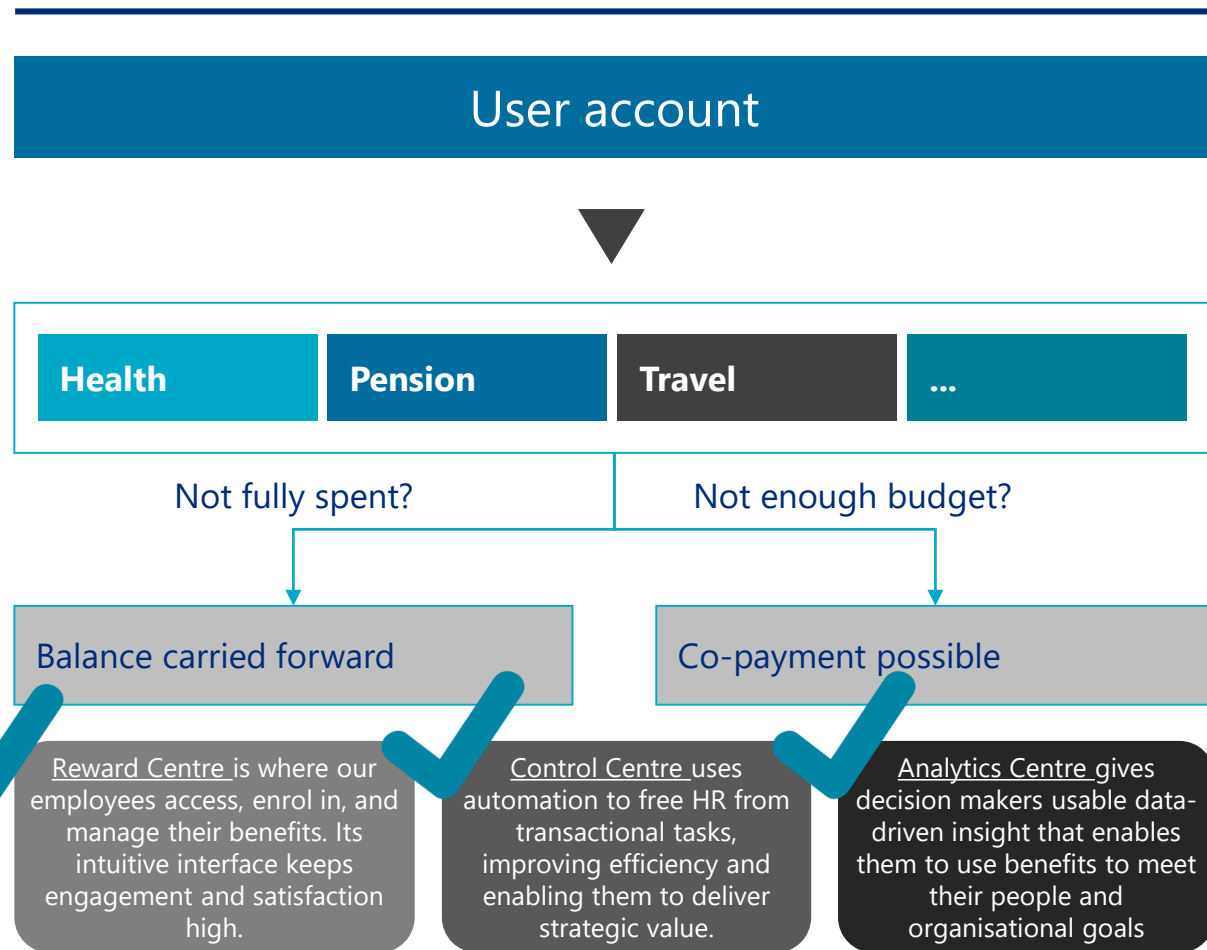
- We have experience from more than 400 companies with integrated benefits and are able to provide for you best practices, reports and suggestions. Best HR country experts will be your consultants. You can find in us more than an implementation partner – we are a truly innovative and creative solution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



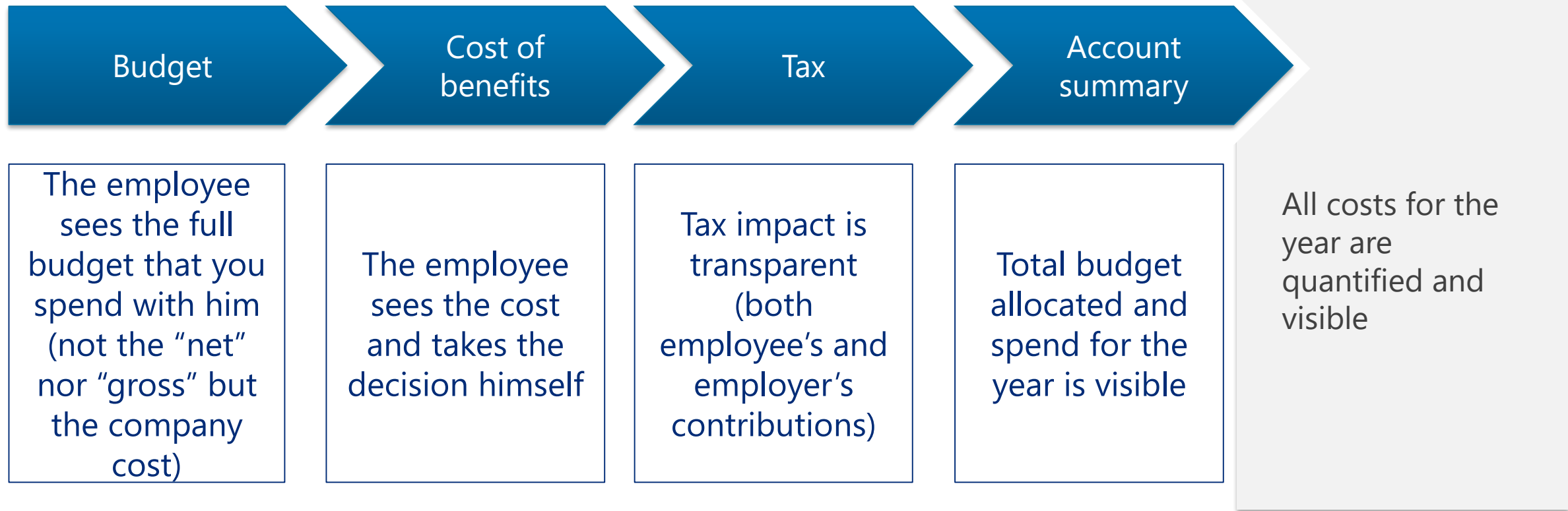
## Main steps

- 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

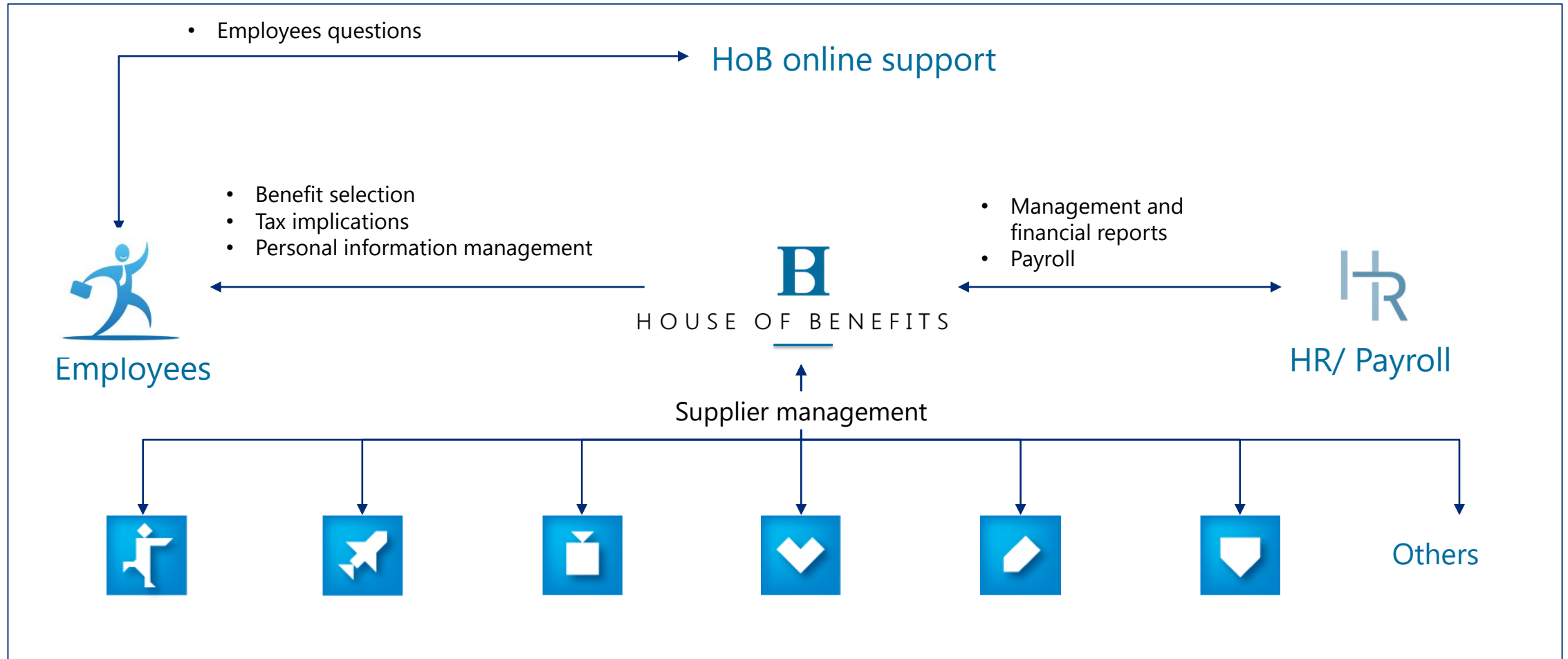
## Transparency of the true cost of benefits





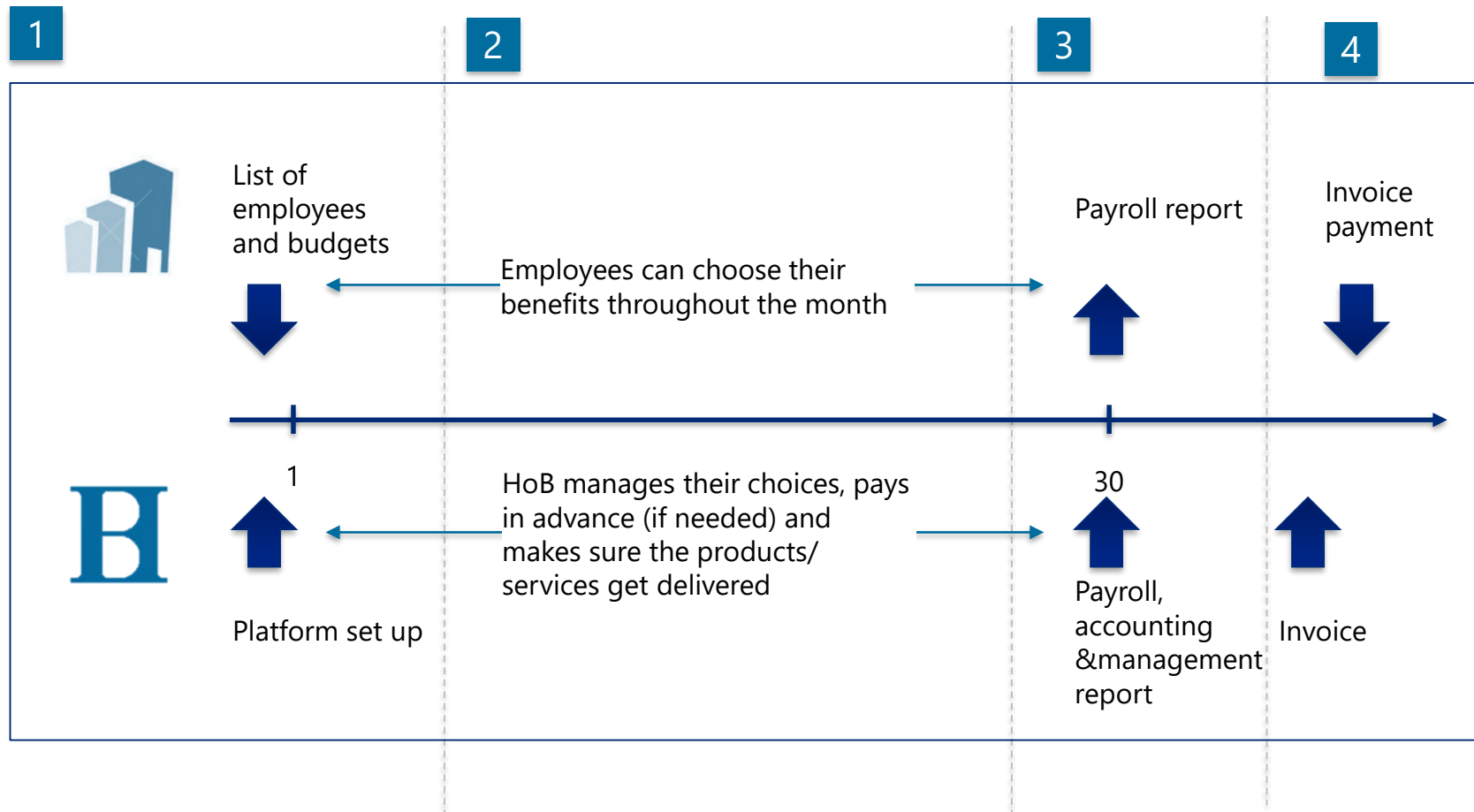
WE MANAGE ALL YOUR EMPLOYEES REQUESTS, OFFER SUPPORT  
AND MAKE SURE THE SERVICE/ PRODUCT GETS DELIVERED

## 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



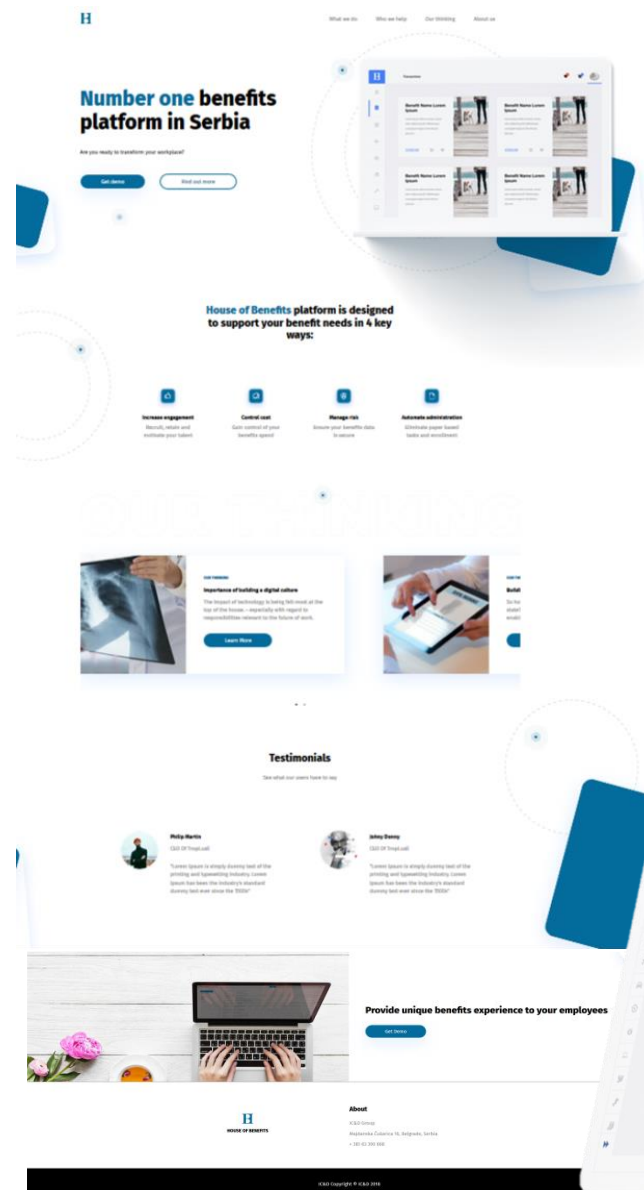
# HOUSE OF BENEFITS – LANDING PAGE

[WWW.HOB.RS](http://WWW.HOB.RS)

AVAILABLE ON:



TRANSLATED TO:



HOUSE OF BENEFITS



# HOUSE OF BENEFITS ONLINE PLATFORM



**HOUSE OF BENEFITS**

Log in

**HOUSE OF BENEFITS**

Fleksibilni benefiti | Fiksni benefiti | Specijalne ponude

U ovoj sekciji možete pronaći sve Benefite koji se mogu ostvariti uz pomoć budžeta koji je obezbedio Vaš poslodavac. Molimo Vas da odaberete Benefit koji želite.

Kategorija: All Flexible Benefits | Pretraži: | Lokacija: | Sortiraj po: Popularnosti

Provajderi

- Novak Đoković Fondacija: 1.00 RSD
- IKEA e-vaučer: 500.00 RSD
- Zlatarna Celje e-vaučer: 1,000.00 RSD
- Emmezeta poklon kartica: 1,000.00 RSD
- Novak Đoković Fondacija: 100.00 RSD
- IDEA - Roda - Mercator e-vaučer: 1,000.00 RSD

**HOUSE OF BENEFITS**

INCASSO MANAGEMENT DOO  
Aleksandar Aleksandrovic  
000000000000

hob.rs



# + FLEXIBLE BENEFITS +

## FIXED (CORE) BENEFITS (EXAMPLE)

## VOLUNTARY BENEFITS - SPECIAL OFFERS (EXAMPLE)

B

The screenshot shows a user interface for a corporate benefits portal. At the top, there's a navigation bar with three tabs: 'Fleksibilni benefiti', 'Fiksni benefiti' (which is selected), and 'Specijalne ponude'. Below the tabs, a message states: 'U ovoj sekciji možete pronaći sve informacije o fiksnim (osnovnim) benefitima koje obezbeđuje Vaš poslodavac. Ovi benefiti ne mogu biti izabrani, otkazani ili promenjeni jer su oni unapred predefinisani za Vas.' Below this message, there are six benefit cards arranged in a 2x3 grid. Each card has a title, an icon, and a brief description. The benefits are: 'Kompanijski automobil' (car icon), 'Klizno radno vreme' (calendar icon), 'Kolektivno osiguranje' (bank building icon), 'Dobrovoljno penzijsko osiguranje' (money icon), 'Poklon za 8. mart' (person icon), and 'Novogodišnji paketići za decu' (gift icon).

Fleksibilni benefiti   **Fiksni benefiti**   Specijalne ponude

U ovoj sekciji možete pronaći sve informacije o fiksnim (osnovnim) benefitima koje obezbeđuje Vaš poslodavac. Ovi benefiti ne mogu biti izabrani, otkazani ili promenjeni jer su oni unapred predefinisani za Vas.

**Kompanijski automobil**

**Klizno radno vreme**

**Kolektivno osiguranje**

**Dobrovoljno penzijsko osiguranje**

**Poklon za 8. mart**

**Novogodišnji paketići za decu**

This is a detailed view of the 'Kompanijski automobil' benefit card. It features a large car wheel icon at the top. Below the icon, the title 'Kompanijski automobil' is displayed. The 'Opis' (Description) section explains that employees at levels I and II have the right to use a company vehicle, with details on usage limits and fuel costs. The 'Instrukcije' (Instructions) section specifies that the vehicle is for use by employees at levels I and II. The 'Ograničenja' (Restrictions) section states that there is no option to pay for 'jači' (stronger) models or additional costs for private use of the company vehicle for business purposes.

**Kompanijski automobil**

**Opis**

Rukovodioci I i II nivoa rukovođenja ostvaruju pravo na korišćenje službenog vozila Društva odgovarajuće klase prema nivou rukovođenja, 24 časa dnevno, uz odobreni godišnji limit potrošnje pogonskog goriva za službene potrebe.

Takođe, u skladu sa mogućnostima Društva, mogu ostvariti pravo i na otkup korišćenog službenog vozila.

**Instrukcije**

Krug korisnika: Rukovodioci (I i II nivoa rukovođenja).

**Ograničenja**

Ne postoji mogućnost doplate za "jači" model ili novčane nadoknade za korišćenje privatnog automobila u poslovne svrhe.

H

The screenshot shows a user interface for a corporate benefits portal, specifically the 'Special Offers' section. At the top, there's a navigation bar with three tabs: 'Flexible Benefits', 'Fixed Benefits', and 'Special Offers' (which is selected). Below the tabs, there's a grid of special offer cards. Each card features a discount percentage, a title, a brief description, and a logo for the participating company. The offers include: 'KidCard Kartica' (-50% discount), 'Aurora Bolnica' (20% discount), 'LensOptic' (15% discount), 'Jerry'S' (10% discount), 'Dom Zdravlja "Vizim"' (10% discount), and 'EAGLE Smart' (10% discount). The user's current balance is shown as 204,983 RSD, and they are identified as a 'John Member'.

Special Offers

Flexible Benefits   Fixed Benefits   **Special Offers**

**KidCard Kartica** -50%

Jedna ulaznica do 50% pa i više popusta za mnoge dečije aktivnosti!

**Aurora Bolnica \*\* 20% Popusta \*\*** -20%

Popust od 20% na važeći cenovnik, možete da koristite kada zakazujete sve preglede osim na: medikamente, PCR dijagnostiku...

**LensOptic \*\* 15% Popusta \*\*** -15%

Popust od 15% na važeći cenovnik, možete ostvariti prilikom kupovine dioptrijskih ramova, naočara za sunce i/ili servisa L...

**Jerry'S \*\* 10% Popusta \*\*** -10%

10% popusta na ceo račun u vrednosti od minimum 2.000 RSD na lokaciji Miloja Djaka 2A, 11000 Beograd 011 3675 752

**Dom Zdravlja "Vizim" \*\* 10% Popusta \*\*** -10%

Popust od 10% na važeći cenovnik, možete da koristite kada zakazujete preglede i/ili analize u okviru Doma zdravlja "Vizim"...

**EAGLE Smart \*\* 10% Popusta \*\*** -10%

Popust od 10% na važeći cenovnik, možete da iskoristite prilikom zakazivanja termina treninga, koučinga, konsaltinga i HR...

- All corporate discounts are negotiated for our entire pool of employees (10,000+)
- You can select to remove some offers if they don't fit with your corporate policy
- We can add the offers you already have negotiated if they are more advantageous than our own
- We expand our network on-demand, you or your employees can propose new suppliers

Most appreciated areas are technology, fuel, food&drink



# 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

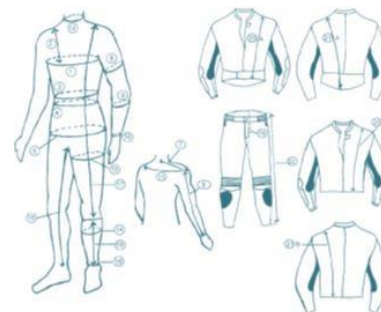
Flexibility with **MOBILITY**








## 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**
- BE BRAVE ENOUGH TO START A CONVERSATION THAT MATTERS



## DRIVERS OF FLEX

- Meet employees' needs as workforce becomes more diverse - different generations (X,Y,Z)
- Maximize value of benefit spend by offering employees the choice of how benefit money is spent
- Differentiate from competitors as employer of choice
- Control escalating benefit costs – increased consumerism and employee cost sharing
- Harmonize benefits across entities or during M&A
- Communicate benefits as part of total rewards package – promote better understanding of costs and greater appreciation of benefits
- Increase employees' ownership in the program and move away from a traditional "paternalistic" approach
- Facilitate benefit program changes
- Manage organizational risk
- Improve recruitment, retainment and motivation of your employees
- Manage your talents in the right way





## WHAT CLIENTS RECEIVE FROM US:

- **Branded online platform**, complete end-to-end solution, for your company (**personalized modules**) which will include not only “**Flexible benefits**” but also existing “**Fixed benefits**” and “**Special offers**” section with a growing list of negotiated corporate discounts in Serbia.
- **iOS/Android** mobile applications.
- **NFC** technology membership **personalized card** for each employee.
- Network of more than **500 suppliers**.
- **Consulting & benchmark** of your Benefit Package Plan (HR/C&B and Insurance Brokerage).
- Outsource of the **administration, logistics and help desk**. Outsource of invoicing process with the suppliers (you will receive only one invoice per month from us).
- **Employee communication** with online support.
- Design and service of the optimum **Benefit Package Plan** for your employees.
- **Managing daily employees choices**.
- Possibility to manage the suppliers and **sign additional benefit suppliers** on your employees’ require.
- **Delegated account manager** for your company during the entire relationship.
- **Telephone and online support in Serbian or English** to all your employees (during business hours).
- .....
- **Other prospective services** that might be offered as part of your platform at request.



HOUSE OF BENEFITS



## WHY HOUSE OF BENEFITS? CLIENTS WILL BENEFIT FROM...

- Our depth of experience is in our consulting team:
  - Strong business and customer focus, where we take into consideration the needs of employer and the employee, and help customize solutions to better meet these needs
  - Our local and regional approach ensures consistency in our deliverables and we leverage on ideas to identify creative and the right solution for your type of company
- Our ability to provide a full range of services relating to flex including design, enrolment, ongoing administration, communication and insurance brokerage:
  - Significant flex design and implementation experience
  - Significant local brokerage experience
  - Able to provide a seamless one-stop-shop, offering end to end solutions for ease of infrastructure delivery thus enabling a consistent, rationale approach to service delivery

*Modern convenience and technology have made it possible to do (and automate!) these things online. One of the unique advantages of House of Benefits platform is the improved communication that it provides. With everything online, employees and employers have their plans, benefits, and options at their fingertips. Elimination of paper and everything is on one, easy-to-use platform allowing for individual and employer control of every aspect of an employee's chosen plan combination.*

*Allowing employees to have choice and flexibility in their benefits is a clear choice to make when trying to build a healthier, happier workplace. House of Benefit platform consultants can help HR directors and employers find benefits plans that will work for them and cater to their employee's unique needs.*



HOB PARTNERS

LensOptic  
MULTIFOCAL CENTAR



 **BODY**

amazon book

Tehnomanija®

Udemy

emmezeta

& Isailović  
Partners

 **Group**  
YOUR JOB, OUR WORK

  
GENEPLANET

  
saruna  
WELLNESS



 **COMTRADE**

 Tesla Medical  
GROUP

**FASHION  
& FRIENDS**



**dm**

 **NOVAK  
DJOKOVIC  
FOUNDATION**



  
**DVA JELENA**  
THE TWO DEER RESTAURANT

  
**Aurora**  
BOLNICA

**BOUTIQUE**  
CAFE & RESTAURANT



 **SEMOS**  
education

 **Agile  
Humans**

**iDEA  
RODA**  
 **Mercator**

**VIZIM**  
— DOCTORS —

plus >500 partners



## HOB CLIENTS



Life Is On



Mobi Banka

Telekom Srbija

Deloitte.



Adecco

... and some more



# CONTACT INFORMATION

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## ► IC&D Group

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+381 69 266 0 656

## ► 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!



Our depth of experience is in our **consulting team**: HR, Business, Insurance Brokerage and Employee Benefits