Login

Email address

Password

Log in

FORGOT PASSWORD?

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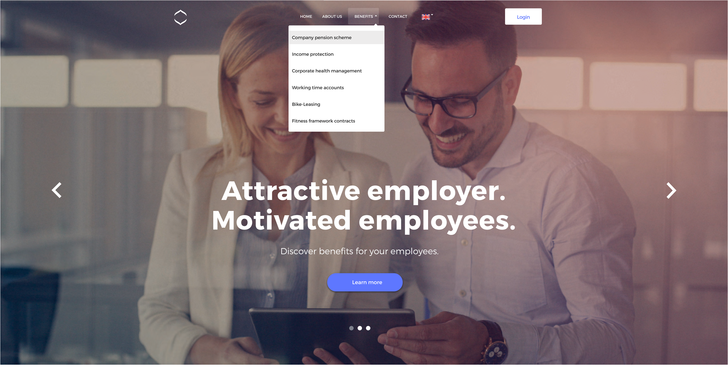


Innovative companies are looking for opportunities to inspire talented employees and motivate them in the long term. The answer? Smart benefits and additional advantages. There are many options to keep your employees engaged. To manage everything, there is our new platform.
For you. For your employees. And for many benefits.

One portal. One for all.

Whoever runs a company must keep a close eye on many things. Managing the organisation of employee benefits is what we are glad to do for you. Because we're very good at it. HABEKO has created a digital portal where employees can get access on solutions, comprehensive information and check all services. And there are also a lot of advantages for you.

Everything up to date.

Filing folders full of contracts that often have to be renewed due to changes in the law? No, we're good. Thanks. In our portal, all benefit solutions are always available in the latest version.

Personal like you.

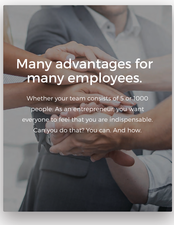
Your company is a brand that should also be home to your employees. All elements in the portal can be personalized so that the brand identity is clearly recognizable.

Always available.

With our digital portal, you and your employees have access to all data from anywhere in the world: from your smartphone, tablet or desktop, you're always connected.

Benefits for your employees – advantages for you.

Who cares about his employees receives better results from them. themselves. Discover how our portal-based solution can take the strain off you and inspire your employees.



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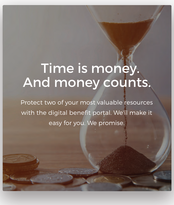

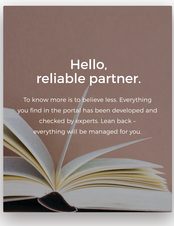

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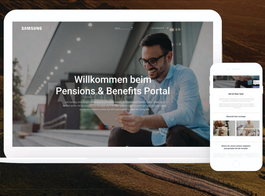

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A benefit tool with many advantages.

Discover benefits for your employees.

Learn more

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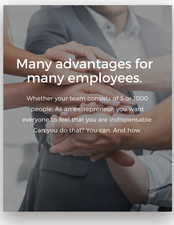

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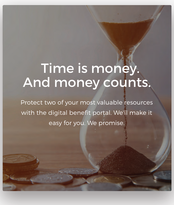

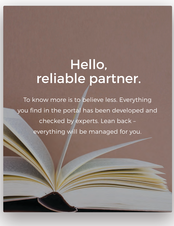

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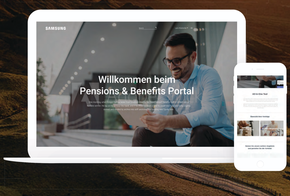

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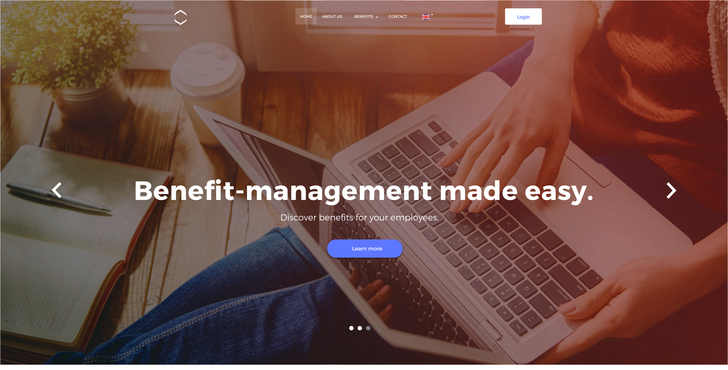

HOME ABOUT US BENEFITS CONTACT

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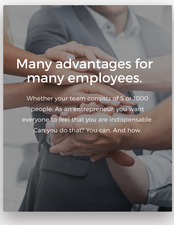

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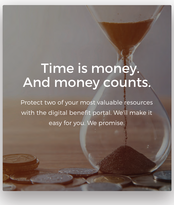

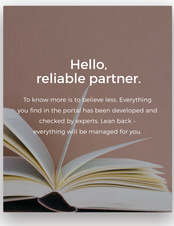

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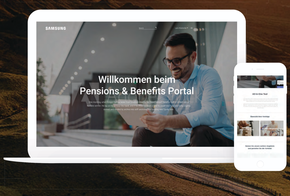

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About us.

Moin and hello.

We are HABEKO GmbH. That stands for Hanseatic Advisor Kontor. And this is exactly what we have been doing since 2001: we advise and support large companies on pensions and benefits. From experience we know exactly where HR departments need support. Administrative tasks are particularly time-consuming. We founded HABEKO Pensions & Benefits GmbH in 2018 with the purpose of supporting employers in their daily jobs. Through the smart automation portal, which can be used for the administration of employees and their contracts.

We are supported by experts from a wide range of specialist fields. With us, our customers enjoy services from a single source – and with handshake quality. Hanseatic. Our name already says it.

Always there where we are needed.

Every company has its own requirements and needs. Together we work out what the goal is. And find ways to give entrepreneurs and employees even more value – and thus more joy, time and quality of life.

Our best tool is our vast experience. With this knowledge we can always offer the best solution.

Lars Kösterke

Managing Director

SAMSUNG | Ipsos | LINDHORST GRUPPE | LPKF Laser & Electronics | EEG Generation in Bewegung

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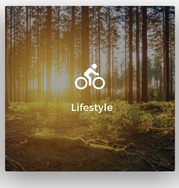
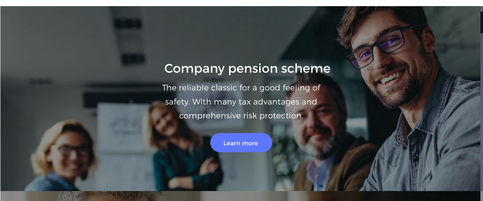
Benefits for all. And almost everything.

Discover the advantages for your employees here.

From pension schemes to Zumba course.

Every phase of life has its own needs. To ensure that your employees always find the right benefit, we work together with various service providers. And can thus offer a wide range of advantages. You simply tell us what your employees need. And we take care of the tendering, processing and best offers. Your employees choose from three categories:

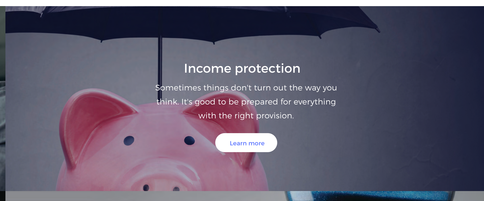




Company pension scheme

The reliable classic for a good feeling of safety. With many tax advantages and comprehensive risk protection.

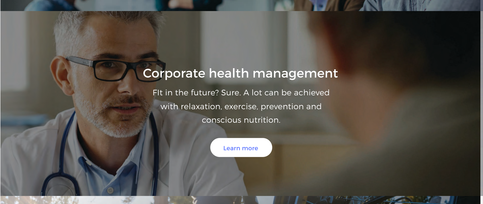
Learn more



Income protection

Sometimes things don't turn out the way you think. It's good to be prepared for everything with the right provision.

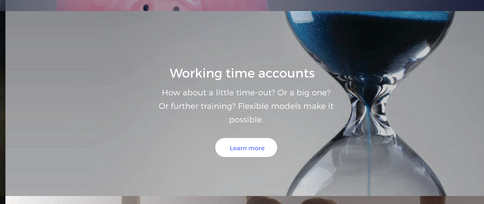
Learn more



Corporate health management

Fit in the future? Sure. A lot can be achieved with relaxation, exercise, prevention and conscious nutrition.

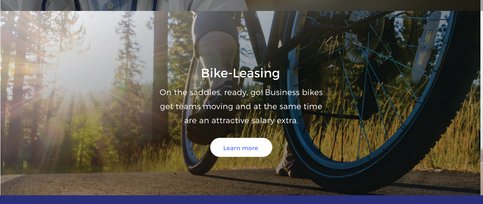
Learn more



Working time accounts

How about a little time-out? Or a big one? Or further training? Flexible models make it possible.

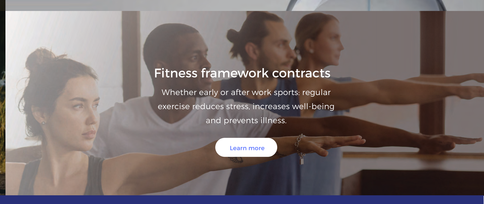
Learn more



Bike-Leasing

On the saddles, ready, go! Business bikes get teams moving and at the same time are an attractive salary extra.

Learn more



Fitness framework contracts

Whether early or after work sports: regular exercise reduces stress, increases well-being and prevents illness.

Learn more

Four big pluses for all the benefits

Whoever offers employee benefits and manages them via our portal-based, digital solution benefits from it all along the line.

Good offers

Would you like to offer a new product? We'll do it for you. First comes the invitation to tender, then we evaluate the providers and put everything together for you.

For current contracts, we take care of the re-tendering once a year. So you can be sure to always have the best product to offer.

Best conditions

Before we recommend a product to you, the costs must be right. We negotiate with service providers the best group conditions for their company size.

We are committed to you – not the provider. That means: we work independently and always transparent.

Modern portal

We know that HR departments have a lot of administrative tasks. That's why we created a portal that saves time and nerves. Here you will find digital, centralised and simply prepared everything you need every day.

And you can concentrate on more important tasks again. Or call it a day earlier. Nice: too.

Satisfied employees

If you want to attract – and retain – the best talent in the industry, you need a good strategy.

Modern and individual benefits are the solution for long-term loyal, healthy and satisfied employees.

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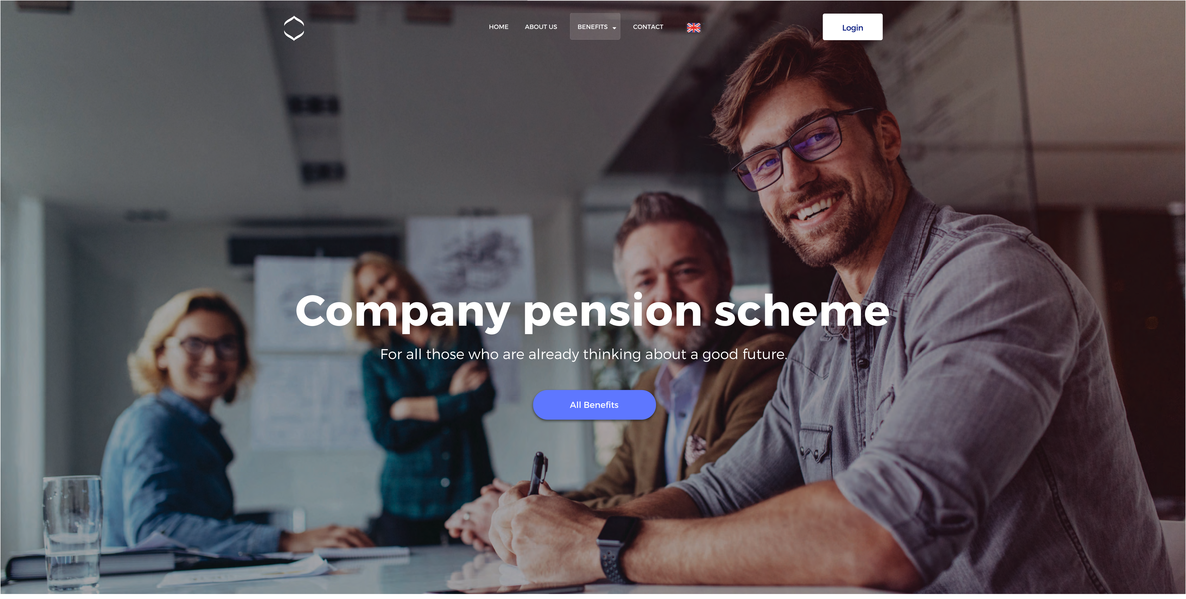

Company pension scheme

For all those who are already thinking about a good future.

All Benefits

Intelligent precautions.

Many employees wonder whether their statutory pension is sufficient in old age. Because we are all getting older, the desire for an attractive supplement is very justified. What about a Riester pension?

Too expensive, bureaucratic and intransparent. Better provision can be made with efficient pension schemes that are cheap and transparent due to group contracts and state subsidies.

And this is how it works: with smart product management.

Every year we control the product compliance and check whether the deposited insurers still fit you and the requirements of your employees – or you should change. The focus is on the sustainability of the provider, costs and asset management. In addition, your employees should be given the opportunity to choose among products that suit their investment behavior or their risk type.

This leads to a considerably higher acceptance of the care. In addition, as an entrepreneur you have the good and secure feeling that you are offering your employees the best products at all times.

With an effective subsidy system, you not only ensure a high level of satisfaction within the workforce, but the employees even save costs. This makes it easier for the entrepreneur to turn occupational pension scheme into an efficient and very profitable pension instrument.

Advantages for you

An attractive pension plan as a part of the remuneration system not only ensures a high level of satisfaction among the workforce, but can also save costs for the company.

Flexibility

HABEKO's pension solutions are characterised by a high degree of flexibility in terms of product design, contributions and different models. So you will satisfy the requirements of your employees.

Best Performance

HABEKO selection procedure is used to select the best providers and products on the market, and to provide you with an expert opinion. Thus, you have the guarantee of the Best Advice.

Liquidity

The intelligent design of the employer's subsidy system results in a considerable savings potential, which has a direct impact on liquidity of the company.

Effectiveness

The combination of flexibility, best advice and a subsidy system gives you a highly profitable and efficient supply system that leads among your employees not only to the high level of acceptance, but also to the high level of satisfaction.

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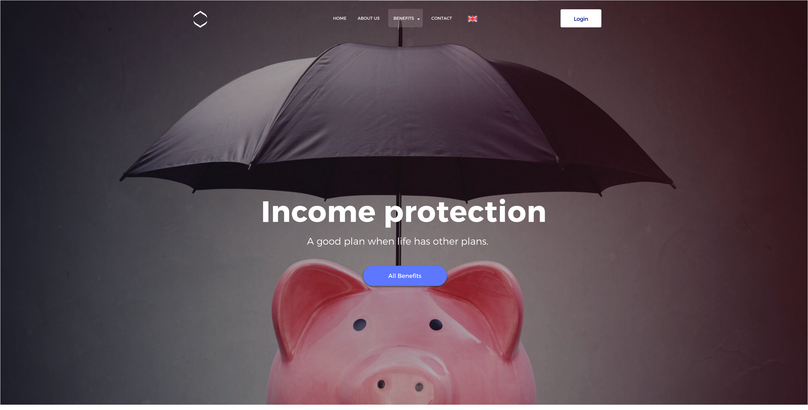

Income protection

A good plan when life has other plans.

All Benefits

The cover for the worst-case scenario.

When the stress becomes excessive, it is often already too late. The result is burn-out. Nothing works anymore. But also other psychological strain or cardiovascular diseases can lead to critical life situations in which one is dependent on financial help.

We know that no one likes to think about it. Neither we do. But we as consultants also know that your employees can maintain their accustomed standard of living with income protection. Exactly in a risk case. And that's a good feeling of security. Together we will find the right model for each employee that is adapted to his or her personal situation.
For less concerns and a better quality of life.

Daily sickness benefit

A longer loss of earnings can occur quickly. It's good, if you've made provision for this case. The daily sickness benefit is a wage replacement benefit that is paid in the event of a claim in order to close provision gaps.

Why is an additional insurance meaningful?

Most employees initially receive money from their employer in the event of prolonged illness. After a six-week break, however, this is usually the end of it. Then the health insurance company takes over and pays sickness benefits.

Sickness benefits are lower than the salary. Employees who already have problems with their normal net salary to cover their monthly expenses can get into financial difficulties due to prolonged illness.

Occupational disability

Whether you are a teacher, advertiser or a craftsman, in many industries stress is high. If it gets too much, you can't work anymore. For these challenging phases of life, there are products that provide reliable income protection.

All the best from HABEKO. Our concept.

We have taken up the challenge of developing a pension concept with selected providers that is unique on the market. The two main points of this concept are:

- **Simplified health questions**
- **More favourable risk group classification**

01 If you want to to conclude an insurance contract, you have to answer extensive questions about health checks. That often represents a risk. If some questions are knowingly or unknowingly answered incorrectly, the insurance benefit may be reduced or refused.

02 Anyone who wants to take out private insurance as a craftsman, technician, sales representative employee or as a member of the nursing profession often finds himself / herself in an unfavourable risk group – which makes insurance almost unaffordable.

Our disability concept has two major advantages: Firstly, the health risk is minimised. Secondly, a person can now also take out occupational disability insurance.

Advantages for you

Employers who offer their employees optimal income protection solutions show a high degree of appreciation. All in all this means higher satisfaction and fewer sick leaves.

Risk minimization

By simplifying questions about health, the risk of a reduction in benefits or even refusal of benefits by the providers for the insured persons is considerably reduced. Risk surcharges applied to contributions are also avoided.

Low cost

Premiums are paid from gross and through employer contributions. In comparison to a private insurance, here you already have great advantages. By being classified in a favourable risk group, this leads to a top cost-performance ratio.

Best protection

A consortium of the best occupational disability insurers with excellent insurance conditions is the guarantor that in the event of a claim, there will be no complications.

Flexibility

Supplies can be taken over either by the next employer or privately without further health checks. It is also possible to agree on contribution dynamics that can be annually adjusted.

Contact
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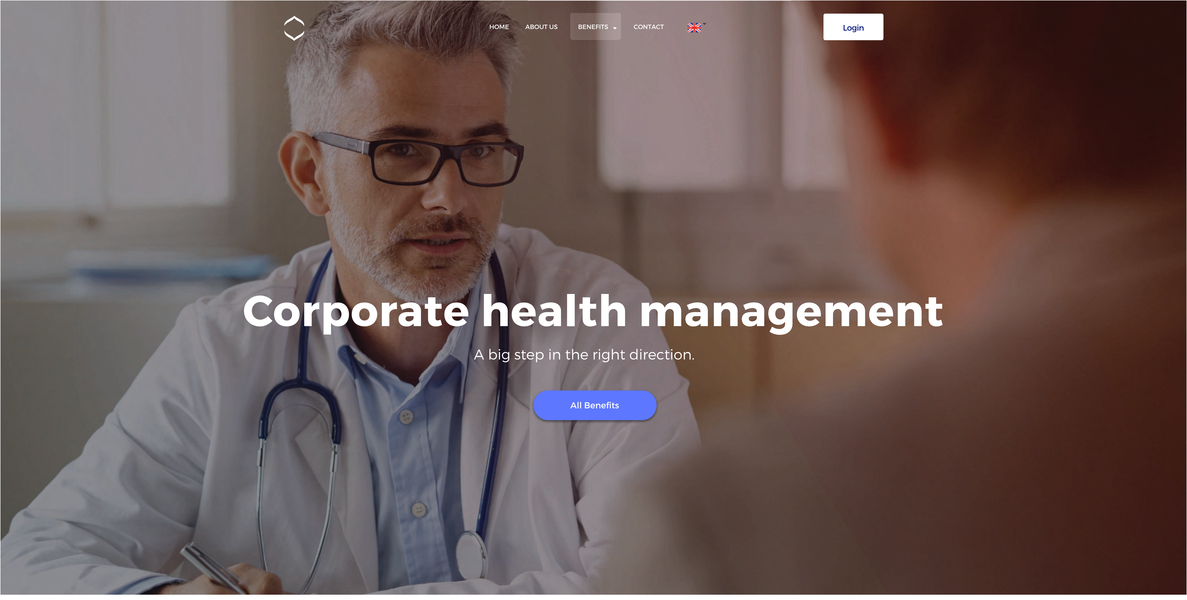

Corporate health management

A big step in the right direction.

All Benefits

Wish you good health! With a strategy to the goal.

Anyone who has ever been ill knows that the most important thing in life is health. Without it's not possible to achieve a satisfactory income. And entrepreneurs know that mentally and physically healthy and motivated employees are decisive for the success of a company. Thus, to be and to stay healthy, to work well and with pleasure is important for everyone.

Support when your employees need it.

As an entrepreneur you bear the responsibility for your employees. Many companies take this responsibility very seriously and design their working environment to promote health. There are many ways to increase the well-being of your employees.

The company's health insurance pays co-payments, for example, for preventive medical check-ups, dental prostheses, daily sickness benefit, visual aids or for alternative treatments. It can be found out with the help of an employee survey which building blocks are suitable for your employees.

Because we know that both employees and employers benefit in the long term from satisfied co-workers and increased productivity.

Advantages for you

Health-promoting measures in the company also improve cooperation.
So you can score points as an employer:

Performance

Promotion of the efficiency and motivation of all employees. Increased productivity and quality.

Identity & Loyalty

Strengthening of identification with the company, improved communication and employee loyalty.

Cost reduction

Cost reduction through reduction of illness and loss of production. Lower fluctuation of employees.

Image

Image enhancement of the company, strengthening of competitiveness. Because those who take care of their employees make an attractive impression.

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Working time accounts

An account for a full life.

All Benefits

Gather time for what really matters.

Everyone knows someone who's done a sabbatical. The short or long time-out is very popular with employees. This is made possible with the model of working time accounts. They were originally introduced to compensate for overtime or to cushion peaks in employment. Today, working time accounts are an attractive offer that employees appreciate.

An offer that fits into every phase of life.

Saved time credits can be used for temporary part-time work, sabbaticals, family care, early retirement or partial retirement.

In addition to extra working hours, employees can also pay unused vacation days, overtime, part of their normal salary or bonuses into the working time accounts. These payments are free of tax and social security payments. This gives your employees the opportunity to shape their lives individually.

Advantages for you

With working time accounts you and your employees receive many plus points that will advance your company.

Long-term personnel strategy

Long-term personnel strategy in resource management. Improvement of personnel planning by means of flexible working hours.

Finances

Reduction of personnel costs through early retirement schemes, thus avoiding age-related medical costs and other financial benefits

Flexibility

You offer your employees a high degree of flexibility and decision-making freedom. Thus, you strengthen your attractiveness as an employer and maintain your image.

Productivity

More rest breaks and conscious relaxation demonstrably increase the performance and concentration of employees.

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Bike-Leasing

A good way to satisfied employees.

All Benefits

On the way to success.

It is becoming apparent that a classic company car is rolling out. More than 10,000 companies in Germany already rely on an innovative Business Bike-Leasing Solution. Why? It's simple. Cycling is good for your health, is good for the environment – and the leasing option is attractive for entrepreneurs and employers.

Up on the saddle, helmet on and off to many advantages.

The tax authorities have ensured that service bicycles are tax-assisted. It's that simple: either the employee contributes to the cost of the bike through deferred compensation – or the employer pays the costs in addition to the salary.

The advantages in fast throughput: Your employees are – without additional costs – more motivated, as an entrepreneur you protect the environment with your offer and high parking costs are no longer an issue. Oh, yeah, and it's also fun.

Your advantages

Not only for the employee, but also for the company as an employer, Bike-Leasing offers a multitude of tangible advantages.

Health promotion

Cycling keeps you fit, strengthens your heart and circulation and increases your performance. The company bicycle regulation is an ideal instrument for operational Health management.

Available to everyone

A company cannot grant a company car to every employee. The situation is different with a company bicycle. Since bicycle leasing is cost-neutral for companies, it can be offered to any employee.

Innovative

A company that combines motivation with mobility and environmental responsibility is spreading the word. Such a contemporary service that is in line with a trend can be offered additionally.

Cost saving

The deferred compensation reduces the gross salary of the employees and thus reduces the ancillary wage costs for companies. The company bicycle thus reduces the company's social security contributions.

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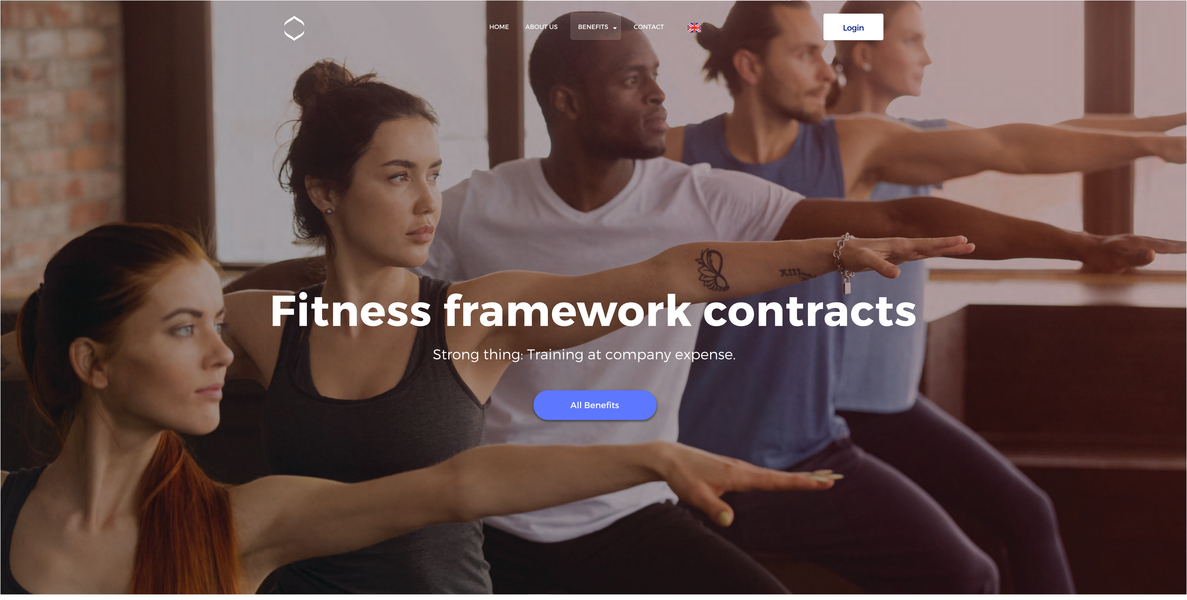

Fitness framework contracts

Strong thing: Training at company expense.

All Benefits

Yoga, climbing or lifting weights?

Employees who are regularly active in sports miss up to 6 days less per year. That is only one of many reasons why a sports offer makes a good image for the enterprise. Those who offer health promotion in the company benefit from it in many areas. This also strengthens employee loyalty – meeting for doing sport together is simply motivating.

If you're fit, you can do better. Professionally as well as privately.

Another plus point: a framework agreement for a sports facility is not a big administrative effort. Once concluded, the contract offers ongoing benefits to all employees. This includes, for example, the prevention of classical back problems or diabetes.

And: Sport makes you happy. Employees enjoy a higher quality of life, which in turn is reflected in increased productivity. So, is there any reason against sports now?

Advantages for you

Company fitness has many advantages for employees and consequently for you as an employer. The four most important ones.

Health promotion

In our modern society there is a lack of exercise. To prevent this and to maintain health, one should do sport regularly.

Financial advantages

Fewer sickness reports due to back pain or cardiovascular diseases, as well as absene because of colds due to a stronger immune system.

Improved teamwork

Doing sports together helps people to strengthen their sense of togetherness. This is then reflected in the cooperation.

Stress reduction

Fitness and exercise is a long-term strategy on the way to manage stress. A wide variety of offers bring diversity and relaxation in everyday life.

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Any questions? We are here for you.

Our team will take care of your request.

We are glad you're here.

But we are also looking forward to getting to know you personally! Call us for an appointment or send us an email – we will get back to you as soon as possible.

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Contact us

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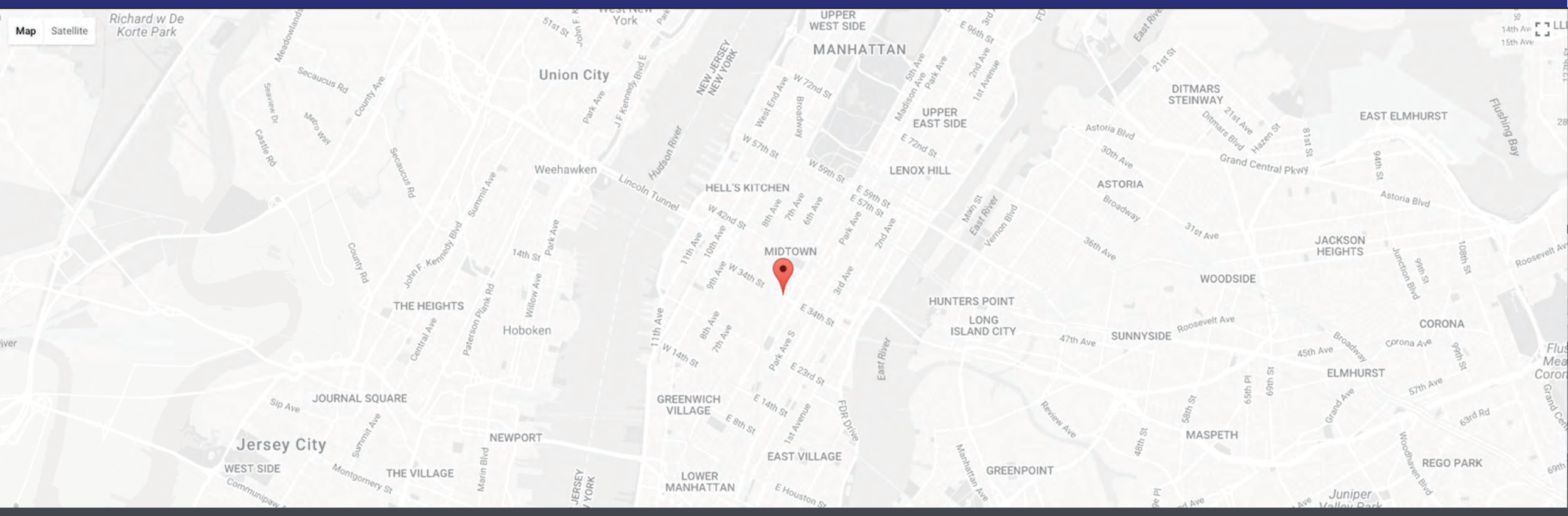
Your message

Send message



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