**Vantage Consulting and Wellness website**

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* **Overview**

**VANTAGE Wellness & Advisory Services Pvt. Ltd.** is a management consulting firm specializing in the Heath and Benefits space.

The phenomenal economic changes, the rising health care costs, globalization, rapid urbanization, change in employee demographics (increase in women workforce/ GenY), and technology advances have altered the benefit landscape. Employer sponsored health benefits programs are under siege. Today employers continuously seek innovative and cost-efficient employee benefits solutions.

**VANTAGE’s Wellness & Advisory Services** specializes in this space. We bring in the market knowledge and expertise to help clients develop distinctive and flexible benefits plans that drive employee engagement, employee wellness and also enable cost optimization.

**VANTAGE** help clients control their health care costs through designing programs to keep their employees healthy and productive. Our flexible solutions helps clients evaluate employee population health risks, analyze mortality rates, morbidity risks and develop benefit strategies suitable for local, global and group companies.

**VANTAGE** helps clients communicate the **“Benefit of the Benefit”**. Right communication is the key to many problems and we help our clients in effective communication.

We can also help clients assess, select and manage vendors and service providers.

**Why Us?**

**VANTAGE** engages with a client to provide an end to end solution for their health and benefits requirements. Our experts work closely with clients to asses, design, develop, implement and communicate the program details.

**VANTAGE has a four-fold client engagement model:**

1. In depth research and market expertise
2. Structured processes of assessing, developing and designing benefit programs
3. Implementation of the benefits programs
4. Effective communication

* **History**

**VANTAGE Insurance Brokers & Risk Advisors Pvt. Ltd.** founded in 2004 has made a prominent presence in the Indian market and is identified as India’s one the leading insurance broker and risk management advisor.

**Vantage Insurance Brokers and Risk Advisors Pvt. Ltd** is an IRDA recognized direct insurance broker with a license in both Life and General Insurance. They are an independent insurance advisory firm in the employee benefits as well as non-employee benefits insurance business and also look after the wellness aspect of corporate organizations. Founded in 2004, Vantage is known in the industry for its knowledge, client focus and customization, capability in delivering complete end-to-end solutions.

Offering the 3i proposition of Insurance, Innovation and Implementation, the risk and specialized services of Vantage are being extensively used by a large number of leading corporates and their employees.

The Wellness @ Workplace programs implemented by Vantage assist corporates to develop a positive health work culture.

For more details visit [www.**vantage**india.co.in](http://www.vantageindia.co.in)

* **Our Leadership**

**Arvind Laddha**

**Founder and Mentor**

***Experience***

Arvind is the CEO and MD for Vantage Insurance Brokers and Risk Advisors and is an expert on wealth management, taxation, life and general insurance especially health insurance. He is a Chartered Accountant and Cost Accountant by qualification and has an experience of over a decade in the financial services and employee benefits domain.

Arvind started Vantage in 2004. Prior to that, he was running a firm offering services in the field of wealth management, taxation and mutual funds.

During the course of his career, he has earned the respect on being a hands-on manager with good domain knowledge and a remarkable ability to connect with the clientele. He has worked hard in creating a professionally managed company and has set up platforms for insurance advisory and risk consulting.

***Education***

Mr. Arvind Laddha, a qualified chartered accountant, cost accountant and an associate member of the Insurance Institute of India.

**Sudip Mukhopadhya**

**Managing Partner**

***Experience***

***Education***

* **SOLUTIONS**
* **For Corporates:**

1. **BRAD: Benefit & Risk Analysis and Design – for insured and self-insured benefits:**
   * Developing overall benefit strategy for an organization
     + Helping clients design, develop, implement and communicate their overall Benefits strategy based on the organisations’ philosophy, employee demographics, legal guidelines, allocated budget and focus areas.
   * Benefit Benchmarking
     + Detailed benchmarking study/ reports
     + Customized benchmarking projects for specific requirements
   * Analysis of organizational morbidity and mortality risks and designing multi-year risk management programs
     + A niche area where Vantage helps clients’ asses and analyse the overall health of the organisation and then design programs based on the findings.
   * Harmonization of global & Indian benefit programs
     + Inorganic growth is another way to grow and we often see many such mergers and acquisitions on a regular basis. Along with the various other standardisations, harmonisation of the benefits becomes a challenge especially when we have Indian companies making their presence in other geographies or vice versa. This program helps clients align their global benefits to Indian benefits programs.
   * Benefit harmonization & rationalization
     + Benefits harmonisation and rationalisation becomes a challenge when we have large organisations with multiple subsidiaries within the country. The group’s philosophy has to be uniform and hence an uniform benefits strategy/ program to harmonise and rationalise all benefits.
   * Benchmarking, plan design, claim analysis & cost projection, plan administration for self-insured health benefit plans
     + This program caters to clients who have self-insured benefit plans. From designing to administration is a detailed process which requires market expertise and that’s what Vantage offers.
2. **IBP: Insured benefit programs review, design, and implementation** 
   * Claim review and current and future year claim projections
   * Benefit design – life, health, accident, disability, and retirement policies
   * Appropriate customization of insurance schemes
   * Evaluation of current insurance providers and TPAs
   * Preparing RFPs and support selection of insurance providers and TPA
   * Support program implementation and new plan roll-out
   * Support policy renewal process, including vendor review, design changing, and employee communication
3. **SBI: Strategic Benefit Initiatives** 
   * Design and implementation of flexible benefits
     + Flexible benefits is the new buzz word in the industry. Having a flexible benefits model is now imperative keeping in mind the diverse employee group that large service companies cater to. Composition of workforce is skewed towards the under 35 – while policies in the benefits space are geared towards the middle and older age band. Vantage consults in designing and implementing these flexi benefit programs.
   * Review of current benefit programs and evaluation of the performance of all service providers
     + Where do we stand? What is the benefit of providing the benefits that we are offering? What do our employees feel about it? Are our service providers giving us the best in the market? All these questions are important and hence it’s imperative to review your current offering along with the performance of the all the service providers. A quick check on the effectiveness and value of the benefits program.
   * Market trends, legislation, and industry developments report
     + Organisations may have their own philosophy and culture and based on that - their benefits design. However the talent pool that we work with and the environment that we operate in is shared with many other organisations. In order to be competitive and compliant we need to know what the latest market trend is or what the recent legislative directives are. Vantage provides standard and customised solutions to clients, which acts as enablers to get that edge over the rest.
   * Develop, design, and implement multinational pooling program
     + Large organisations in India, who have made their presence in other countries as well, need a differential benefits program. This offering helps such clients understand the legislative differences across countries and the diverse employee base that they are working with and hence the need of a differential benefits program.
4. **HRM: Health Risk Management & Wellness Services**
   * Health Risk Assessment of an organization

Organizational Health Risk? Yes! Health risk doesn’t mean only the Risk related to adverse health claims ratio or expenses for disease management but also the Health of the whole organization, financially and socially and wellbeing of all the employees as well. Vantage consultants has an expertise in assessing the various Health related risks an organization is facing and/or may face in future. This helps in concentrating wellness of the employees rather than treating them during their illness.

* + Design health risk management program for an organization, including employee engagement and incentive program, and ROI measurement structure

Addressing the challenges is more important steps than just assessing the risk. Based on the risk assessment, Vantage Consultants design various customised Health Management and employee engagement Programs for the organization which would help the organization to improve the productivity and reduce the attrition resulting into increase in ROI.

* + Support and monitor implementation of targeted health risk management projects for the organization

We at Vantage consultants believe in providing end to end solution on Employee

Wellness! Hence we not only provide consultation and support for implementing

the wellness program but also keep very close eye on the progress happening in

the organization so that the expected goal of developing financially and socially

healthy organization will be achieved !

* **For Insurance Companies:**

1. **Business Portfolio Management**
2. **Business Restructuring and Reorganizing**
3. **Business Strategy**
4. **Product Designing**

* **For Government and Funding Agencies:**

1. **Benefits Plan Design**
2. **Process Flows and Maps designing**
3. **Communication Strategy and Plan Design**
4. **Audits**
5. **System Structure Designs**
6. **Projections of Claims**

* **INSIGHTS**

1. **Thought Leadership on Benefits**

* Long term overseas Business Travel Insurance (insurance product for travel period more than 180 days). The typical insurance products available in India offer coverage maximum upto 180 days
* National Pension System (NPS) – one of the upcoming retiral products in India
* Group Leave Encashment Insurance Scheme
* Top up Insurance – both from retiral & group Insurance perspective
* Employer’s Liability Insurance (earlier known as WC Insurance)

1. **Health and Wellness at work**

* Balance Your Group Fitness Workouts-You  should have cardio, strength, flexibility, core, and balance included in your routine
* Peripheral Vascular Disease-Risk factors and symptoms for Peripheral vascular disease
* Breakfast- best options for your day
* Aquatic Therapy- A beneﬁcial form of therapy that is useful  for a variety of medical conditions
* Sneaky Ways to Fit in Exercise-Time is precious. Making time for exercise can be challenging, with all of the demands of work, family and community.
* Heart Healthy Oils- Today, grocery store shelves are ﬁlled with different types of oils making it difﬁcult to remember which oils are heart healthy
* The Beneﬁts of Meditation-Studies on meditation have shown to improve health
* Leg Extension Machine-Using this machine for quadriceps strengthening stirs controversy among  ﬁtness and health professionals
* Shedding the Holiday Excess-Melt off the post-holiday pounds with a few simple changes to your workout.
* Yoga & Music- Does music enrich the practice or is it a source of distraction?
* How Much Sleep Do You Need?- Over 2/3 of the working population aren’t getting enough sleep. Are you one of them?
* **VANTAGE – VISION, MISSION, VALUES**

1. **Vision -** To be India’s most trusted advisor for client well-being
2. **Mission** – Our mission is to help our clients design and make distinctive and significant improvements in their Health and Benefits offering *(mortality and morbidity risk analysis)*.

Finding solutions to the toughest problems requires the best people and that’s why we believe in building a firm that attracts, develops, sustains and retains key talent. Providing a transparent work environment builds trust and is conducive for constant learning, development and innovation.

Our success lies in our client’s success.

1. **Values –**

**“What we stand for and why we stand tall”**

**TRUST – Trusted Partner**

* We conduct ourselves in a fair and rightful manner while dealing with our business partners
* We are there when needed most,
* We treat our associates fairly

**FREEDOM**

* We, the associates are free to take actions for the benefit of the client without always having to wait for approvals
* We, the associates are free to seek opportunities, facilities, growth & answers
* We are free to speak for what is right and against what is not

**RESPECT- Give and Earn**

* We are viewed as a capable, fair and trusted partner
* We value our associates as individuals and not as resources; treat everyone with dignity and courtesy
* We respect different approaches and points of view and work towards co-existing in a mutually beneficial way

**CONTINOUS IMPROVEMENT – Ever Better**

We work towards making our tomorrow better than what today is

**ETHICS – Just and Fair**

* We Do and Say what is “right as defined by our conscience”
* We do as we say
* We accept responsibility for our mistakes if any
* **CONTACT US**

1. **Reach us form:**

* First Name:
* Last Name:
* Designation/ Business Title :
* Contact Number :
* Name of the organization :
* Postal Address of the Organization :
* Business email address :
* Area of Interest :
* Message / Query :

1. **Write to us:**

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