



With EU Contribution



“Defining a company welfare system through the joint action of EWCs and Trade Unions in the metal and finance sectors: The key role of workers' participation rights” - VS/2018/0037

The ways to build a corporate welfare system: the experiences gained during the two years of the project (WG2)

Antonio Masciale

FIRST , National Training Officer
VS/2018/0037 Belgrade – Antonio Masciale



The WG2 composition

Financial sector

The working group 2 consists of trade unionists coming from:

- LBC-NVK (BELGIUM)
- SBS (SLOVENIA)
- FIRST CISL (ITALY)
- SBSI UGT (PORTUGAL)
- BASISEN (TURKEY)
- Comité Européen BNP-PARIBAS (FRANCE)
- UniCredit group EWC (ITALY)



facilitator

Antonio Masciale, from the financial sector (FIRST)

The WG2 field of investigation



WG2

Taking into account the European framework (EU Directives, European Commission Work Program, European Parliament Resolutions, etc.),

the group **researched** and **analyzed** laws, European (EWC), national and company agreements and social dialogue good practices aimed at setting and developing a **welfare system at company & transnational group level** in the **financial sector**

THE EXPERIENCE of **Intesa Sanpaolo Group**



Welfare system has five strands:

- **Supplementary Pension,**
- **Integrative Health Care,**
- **Intesa Sanpaolo Workers Association - ALI,**
- **Work-Life Balance and Mobility Management,**
- **Solidarity.**

The integrated welfare system accounts for **around 5% of the Group's cost of labor**



FONDO PENSIONE
a CONTRIBUTIONE DEFINITA
del GRUPPO INTESA SANPAOLO

- **2015**, a defined contribution pension fund was established for the Intesa Sanpaolo Group in Italy with the “Intesa San Paolo **trade union Collective Agreement**”.
- This path has allowed important advantages for the business community and the gradual increase in the contribution paid by the company to new employees and workers in service at 3.5%.

- For all the people of Intesa Sanpaolo (in service and retired) and their families, the **Group Supplemental Health Fund** (Fondo Sanitario Integrativo di Gruppo) is operational (since 2011), which provides members with supplementary health assistance for the services provided by the National Health Service.
- Recently, the Fund collaborated with the Foreign Banks division and with the Intesa Sanpaolo Welfare Office to ensure health coverage for personnel employed by the Group's foreign companies.

- **Intesa Sanpaolo Workers Association - ALI** is the cultural, recreational and sport association of the Intesa Group employees. Established with the **trade union agreement of 7 February 2013**
- In 2016 an agreement was reached with two social cooperatives to implement the services of **Welcare family** and propose, in a work-life balance approach, **services at preferential prices from parenting to caring of elderly and non self-sufficient subjects** as well as the management of **fiscal aspects**.

- [Initiatives to support the organization of children's summer holidays and sports activities](#)
- [Scholarships](#)
- [Possibility to buy school books at discounted prices](#)

The Mobility management function defines strategies and guidelines on sustainable mobility at Group level.



HOME-WORK MOVING PLANS

- agreements with local public transport companies**
- development of car and bike sharing services.**

In Privedna Banka Zagreb (Croatia) and CIB Bank (Hungary) employees can benefit from special parking lots and services (changing rooms and showers) and the application of discounts on the purchase of bicycles and accessories;

SERVICES FOR CHILDHOOD

- Company day nurseries in Milan, Turin, Florence, Naples**
- In 2012, the experience has expanded beyond the Italian borders of the Group: Croatian Bank Privredna Banka Zagreb**



SOCIAL ACCOUNT

- **Workers can allocate their Variable Premium to the Social Account, they can choose from the following options:**
- **1. Additional contribution to supplementary social security**
- **2. money in paycheck**
- **3. Reimbursement of expenses for children and / or elderly or non self-sufficient family members and for the purchase of season tickets for local, regional and interregional public transport for employees and family members**

Contribution and tax benefits of options

- 1 - Additional contribution to supplementary pensions: the amount indicated will be paid net of contributions to be paid by workers benefiting from the total tax exemption both in the payment phase and after the time of the provision.**
- 2 - Liquidation in paychecks: 10% subsidized taxation**
- 3 - Reimbursement of expenses, as specified above, incurred in 2018 and also in 2017, if not already reimbursed through the 2017 Social Account, benefiting from the total tax and social security exemption**



STRENGTHS

Pension fund: 3,5% corporate contribution

Health Fund - high number (employees, retired family members)

Health coverage for the personnel of foreign banks

WEAKNESSES

Non-creation of the EWC

Health fund - quiescent asset: a percentage of the annual contributions paid by the members in service (the company could do it)

Unilateral definition of sustainable mobility strategies

OPPORTUNITIES

ALI - realization, research services for workers, pensioners, family members

«Mobility» can be an opportunity

THREATS

Non-creation of the EWC limits the possibility of protection in case of restructuring



THE EXPERIENCE of COMPASS BANCA S.p.A.

Agreement April 20, 2018

The company and the trade union have identified a series of innovative tools aimed at recognizing the commitment of the personnel, privileging the possibility of obtaining a Corporate Welfare Premium/Bonus in line with the current Italian law.

The workers could choose:

The premium/bonus in monetary form (cash prize) indicating the entity

The premium/bonus in the form of welfare for the total amount for the remainder of the chosen money form



The Welfare premium provides for the provision of goods, services and utilities, leaving employees the right to choose among those including a pre-defined basket.

**EDUCATION,
FAMILY ASSISTANCE,
MORTGAGE,
INTEGRATIVE PREVIDENCE,
FRINGE BENEFIT,
CULTURE AND LEISURE – FREE TIME**



STRENGTHS

- No more fixed tables and percentages established for the use of the bonus
- Annual increase of 5% of the bonus
- Bonus for all employees (with any type of contract: fixed time, etc.)
- Welfare Web site easy to use

WEAKNESSES

- bonus is not appropriate to the profits obtained by the company

OPPORTUNITIES

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THREATS

- The company has grown every year, for a long time. It will be difficult to maintain these levels and increases

Collective agreement for the Banking sector of Slovenia



Collective agreement for banking sector of Slovenia (KPDb) is agreed and signed between Slovenian bank association and SBS / SBU. Its use is mandatory for all banks and savings banks in Slovenia.

It is to upgrade the applicable labor legislation. The rights are more favorable for workers than in labor legislation.

Normative part is agreed for an indefinite period.

Tariff part is agreed for a period of two years.



Work from home

Premiums (supplements) for the conditions of work, which arise from the distribution of working hours

Solidarity aid

Reimbursement of expenses for meals during work

Reimbursement of expenses transportation

Other paid leaves from work due to personal circumstances

Jubilee (long-service) benefits

There is solidarity aid in the case of an employee's death in the amount of 3,443.00 euros.

Collective Agreement for the Banking Sector in Slovenia



STRENGTHS

This Collective Agreement (CA) provides mandatory minimum standards for workers to whom this CA shall apply

Normative part of CA is concluded for indefinite period of time

WEAKNESSES

Normative part of CA can be whenever cancelled on demand of employers in banking sector

OPPORTUNITIES

SBU has a chance to propose higher level of worker's rights agreed in tariff part of CA next year

THREATS

Reduced power of SBU due to new legislation on representativeness of trade unions and due to lower number of trade union members

BNP Paribas Group

HEALTH AND QUALITY OF LIFE AT WORK



The parties have chosen to make the following undertakings in the fields of health and quality of life at work

Maternity leave a minimum of 14 weeks of paid maternity leave, including both the antenatal and postnatal periods,

Paternity leave. The parties to this agreement encourage and strongly recommend that paid paternity leave of a minimum of six days

Life insurance

All BNP Paribas Group employees are given life insurance coverage, regardless of the cause of their death, excluding exceptions set out in the insurance policy.

Incapacity/disability insurance

All BNP Paribas Group employees are given incapacity/disability coverage

Health insurance

All BNP Paribas Group business lines/countries must implement a healthcare expenses scheme for their entity for all employees, covering all healthcare costs (medication, medical consultations, hospital treatment, etc.).

Unpaid time off As part of efforts to promote work-life balance, each Group employee can choose to take unpaid time off up to a maximum of five unpaid days per year for personal reasons.

Measures to promote diversity and reject all forms of discrimination

BNP Paribas' Diversity policy: **gender equality, internationalisation and multiculturalism; inclusion of people with disabilities.** Gender equality in the workplace is covered by specific included the agreement.

Speaking of welfare means talking about social innovation, through the interaction between public and private resources. Building a corporate welfare system, worker participation plays a key role. The corporate Welfare may be unilateral, and in this case it is considered a sort of concession by the employer to the workers, or it may be of a contractual nature provided for by a national collective or supplementary agreement.

If we talk about bilateral welfare, we are referring to a welfare system in which industrial relations between social partners play an important role in determining performance.

The result we want to achieve



With EU Contribution



ISEO Group' EWC



Inserire testo

Thanks