

## Health, Safety & Well-being Measures of Cathay FHC and Its Subsidiaries

Initiatives	Description of program
<b>Flexible Working Hours</b>	<p>1. In general, employees can choose to work at 08:30 or 09:00 based on their needs. Cathay increased the flexibility of work hours to disperse the flow of employees for COVID-19 prevention in 2020, and include the following four types: 8:00~17:00/ 8:30~17:30/ 9:00~18:00/ 9:30~18:30.</p> <p>2. More different working hours are available for selection in specific departments (underwriting, claims, and financial investment) based on the nature of the business (such as claims review case by case and information compilation).</p> <p>3. Some of the digital talents can request flexible working arrangements, which allow them to work for less than the standard working hours.</p>
<b>Working from Home Arrangements</b>	<p>1. All employees signed a supplemental agreement to their labor contract allowing employees to work from home.</p> <p>2. The entire body of employees was divided into three batches, and they take turns engaging in remote work (work from home) for COVID-19 prevention in March and April 2020.</p> <p>3. Apart from 6.5 hours of training and business instructions in a week, sales people may plan their own schedules for the remaining time. Cathay tracks and manages sales performance through the app “Cathay Box”.</p>
<b>Childcare Facilities or Contributions</b>	<p>1. Cathay has set up 5-star nursing rooms in office buildings and ensures the space is kept private and clean with relaxing music and available during working hours. Cathay has obtained the Excellent Nursing Room Certificate from the government agency.</p> <p>2. Cathay works with Hess International Educational Group to offer a preferential registration fee. In addition to fertility allowances, the company provides mothers with surgery group insurance.</p>

	<p>3. Cathay provides marriage subsidies, birthday gifts, executive greeting cards, parenting classes, children's education subsidies, and grants for all employees, regardless of gender.</p>
<p><b>Paid Maternity Leave in Excess of Legally Required Minimum</b></p>	<p>1. Cathay provides paid miscarriage leave for female employees, which goes beyond what the law requires. Female employees that have served for less than six months are also eligible for fully paid leave. (Note: Taiwan's laws require companies to provide half pay for employees who have served for less than six months.)</p> <p>2. Cathay provides comprehensive care to pregnant employees. During early pregnancy, a survey is conducted to identify risks at work and evaluate pregnant employees' health, while adjustments in the workplace are made as required. In addition, Cathay provides necessary supplies during pregnancy, gifts to babies, and provides health education for new mothers. Cathay remains involved by subsequently organizing baby care classes and parent-child classrooms to help new mothers manage their children's education and growth.</p> <p>3. Cathay pioneered the "Take Our Daughters and Sons to Work Day" in the financial industry, which allows children to experience and appreciate their parents.</p>
<p><b>Paid Paternity Leave in Excess of Legally Required Minimum</b></p>	<p>1. Cathay provides 7 days paternity leave for male employees, which goes beyond what the law requires. (Note: Taiwan's laws require companies to provide 5 days paternity leave for male employee.)</p> <p>2. Cathay provides various supports during pregnancy, including gifts to babies, health education for new parents, baby care classes and parent-child classrooms to help parents manage their children's education and growth.</p>
<p><b>Stress-management &amp; Mental Health</b></p>	<p>1. Cathay identifies the stress among employees through a mental assessment survey and plan a series of activities based on the result of the survey.</p> <p>2. Cathay provides a mental health counseling mechanism (via telephone, email, face-to-face, words of encouragement) and relief services, such as stress-relief rooms and massages, for all employees.</p> <p>3. Cathay introduces the Employee Assistance Program (EAP), which provides employees with a comprehensive support system by offering professional consultation</p>

	<p>services that address various needs around the clock. Employees' stress can be effectively alleviated as they seek advice on marriage, family, finances and laws.</p> <p>4. Cathay conducts a quarterly survey to identify employees with 44 hours of overtime in a month and cross-examines whether their 10-year cardiovascular risk score assessed in their health report is greater than or equal to 20. If so, they are considered as having a high risk of becoming ill due to an abnormal workload. Employees with a significantly high risk of overwork will be scheduled for an interview with the physician and health counsellor, or work adjustments will be made by Human Resources Department and unit supervisors.</p> <p>5. Cathay provides employees with stress management courses which cultivate employees' awareness to physical and psychological phenomena of stress.</p>
<p><b>Ergonomic Workplace</b></p>	<p>1. A comprehensive survey of skeletal muscle injuries is conducted to evaluate employees' skeletal muscle injuries and manage the risk by level. High-risk employees (with a risk of or diagnosed skeletal muscle injuries) are screened and requested to learn online about correct sitting postures. After 6 months, those requiring further consultations with medical personnel are screened.</p> <p>2. Cathay keeps improving workplace equipment, including assistive devices and replacement chairs.</p>
<p><b>Fitness Facilities or Contributions to External Fitness Programs</b></p>	<p>1. Cathay promotes the cooperation between sports clubs, such as swimming and fitness clubs, sports centers, and swimming pools. Sports clubs are guided by external coaches or mentors.</p> <p>2. Cathay provides sports classes across Taiwan for employee.</p> <p>3. Cathay holds running, walking, and hiking activities.</p> <p>4. Cathay developed a walking app to encourage, promote, and record employees' walking activities.</p>
<p><b>Health / Nutrition Provisions</b></p>	<p>1. Cathay holds health and nutrition seminars of 30 to 40 hours annually.</p> <p>2. Cathay organizes weight-management activities and sports classes of 20 to 30 hours annually.</p>

<p><b>Illumination</b></p>	<p>1. Cathay carries out indoor illumination testing every 6 months and reports the results to the committee. Lighting that does not meet the standards are corrected immediately.</p> <p>2. The monitoring report and the monitoring plan are available on the Occupational Safety Department's website.</p>
<p><b>Indoor Air Quality</b></p>	<p>1. Cathay carries out CO2 testing every 6 months.</p> <p>2. Cathay publishes the monitoring report and plan on the Occupational Safety Department's website.</p>
<p><b>Humidity &amp; Temperature</b></p>	<p>1. Cathay provides a good and comfortable work environment. It maintains the office temperature at 26°C and humidity at 61%. The settings are adjusted according to the season to avoid harming employee health.</p>
<p><b>Noise</b></p>	<p>1. Because of the characteristics of financial industry, there is no noise issue in the working environment of Cathay FHC and its subsidiaries.</p>
<p><b>Others</b></p>	<p>1. About 300 AED devices have been installed at the workplace to protect employees' life, with the number far higher than that of other peers in financial industry in Taiwan.</p> <p>2. Every 2,500 employees are attended by a therapist.</p> <p>3. A physician is stationed at the office twice every week for two hours at a time; visual consultation is also available for employees across Taiwan.</p> <p>4. Cathay fully supports the development of sports clubs by promoting cooperation with sports clubs and public/private sports centers, allowing employees to exercise at the most convenient locations. Sports equipment and related expenses are fully subsidized, which significantly increases employees' willingness to exercise.</p> <p>5. Cathay promotes walking-type blood pressure services in an effort to care for the health of employees.</p> <p>6. All Cathay employees are required to wear a mask and take temperature before entering office buildings during the COVID-19 epidemic prevention period.</p>