



Bermuda - Health Benefits

Provided through Argus Group, GEB's Network Partner in Bermuda

Argus Group (Argus Group Holdings Limited) is a multi-line insurance and financial services organisation offering a comprehensive range of insurance, pension and investment products for local and multinational companies. Argus in Bermuda offers group health, life, disability, workers' compensation insurance, property insurance and pension/investment products.

Medical Plan Management

Key capabilities include:

- Highly tailored health plans offering local and overseas coverage; plans may be customised to include member cost-share components such as deductibles, co-payments, co-insurance with out-of-pocket maximum;
- Extensive off-island provider network with access to over 10,000 acute care facilities, 600,000 doctors, centres of excellence;
- Discounts and network access made possible through agreements with Aetna Passport, Cigna Lifesource, FirstHealth, Multiplan, Caremark CVS and specialty provider direct contracts throughout the US and Canada;
- Network may be customised to suit client needs in terms of geography and/or specialty; Network management team focused on credentialing, monitoring, cost containment;
- Online member portal for self-service access to e.forms, benefit details, claims lookup and reimbursement status; A provider search engine where members can search network providers by location and specialty;
- Member service centre providing assistance with benefit questions and payment arrangements during business hours;
- Dedicated medical case management team providing assistance before/during hospital stay and post hospital discharge planning.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Argus Group also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

Stay healthy

Access to "Get Up & Thrive" wellness programme, powered by VirginPulse. Comprehensive wellness services include: wellness platform, online health content, access to telemedicine support, mental health support, workplace health campaigns/health fairs, predictive medicine/medical testing, online health risk assessment and onsite health education sessions.

Return to health

Patients are supported after illness or injury via telemedicine providers, Medical Second Opinion service, mental health support via phone or in-person counseling sessions.

Manage chronic illness

Telemedicine services, mental health support services and disease-specific health education sessions support chronically ill members in managing their disease.

Bermuda annual medical trend: 9.2% AON, n/a WTW, n/a Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/Bermuda 02.01.2024