



Finland - Health Benefits

Provided through Local Tapiola, GEB's Network Partner in Finland

Local Tapiola Group is owned by its customers and is focused on providing members with safer, healthier lives. LocalTapiola has approximately 1.6million owner-customers and is comprised of 20 regional mutual insurance companies, including LocalTapiola General. LocalTapiola General offers Life, Medical and Pension products for the local market.

Medical Plan Management

Key capabilities include:

- Group Life, Medical, Pension products;
- Medical plans may be customised to include deductibles for member cost-sharing;
- Provider network offering access to discounted and/or packaged pricing and direct payment arrangements;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care and treatment guidance;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Member service centre, available during normal business hours for questions about billing, benefits, claims status.

Health & Wellbeing Programmes

In addition to group benefit plans, Local Tapiola General also offers clients 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

- Telemedicine/virtual healthcare for clinical support and condition/treatment guidance;

Return to health

- Medical case management/high cost case management through dedicated team;

Manage chronic illness

- Medical case management to identify treatment/health maintenance alternatives for chronic conditions, and support members before/during/after hospitalisation.

Finland annual medical trend: 6% AON, 5.5% 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/Finland 02.01.2024