



Ireland- Health Benefits

Provided through Utmost PanEurope, GEB's Network Partner in Ireland

Utmost PanEurope was established in 1999. Utmost offers a comprehensive range of savings, investment and wealth management products including Group Life and Disability insurance, Income Protection and Critical Illness cover.

Medical Plan Management

Key capabilities include:

- Group Life, Critical Illness, Disability, Income protection products;
- Plans may be customised to accommodate varying benefit limits, waiting periods and eligibility requirements. Group plans typically include a free cover limit with benefit levels above the limits subject to full medical underwriting;
- Life insurance benefits based on multiple of salary or fixed amount;
- Disability benefits payable after a deferred period (typically 13, 26 or 52 weeks); income benefit can be paid as a flat monthly amount or an adjustable amount over a period of time to reflect inflationary trends. Disability term limits can be established (e.g. until retirement or death, or over a specified period of time e.g. 2 or 5 years);
- Total and Permanent Disability and Permanent Partial Disability products are also available providing lump sum benefits;
- Critical illness cover provides financial protection for employees diagnosed with a serious illness with benefits paid as a lump sum;
- Member service centre available during normal business hours, providing support for questions about benefits, claims and billing.

Health & Wellbeing Programmes

In addition to Life and Disability products, Utmost 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

- Executive healthchecks;
- Nutrition management and discounted fitness memberships;
- Workplace health campaigns, health fairs, vaccinations;
- Onsite sessions with health professionals focused on physical and mental wellbeing;

Return to health

- Disability management/return to work programme;
- Ergonomic health improvement programme;

Manage chronic illness

- Depression management programme.

Ireland annual medical trend: n/a AON, WTW, 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/Ireland 02.01.2024