



# Kuwait - Health Benefits

## Provided through Warba Insurance, GEB's Network Partner in Kuwait

Established in 1976, Warba Insurance is one of the largest insurance providers and insurance underwriters in the State of Kuwait. Warba Insurance offers a comprehensive range of products, including group and individual Health, Life, Property, Auto, Theft and Liability insurance, and specialised insurance solutions for the Marine and Aviation industries.

### Medical Plan Management

Key plan management capabilities include:

- Group and individual Medical and Travel Medical. Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments and/or out-of-pocket maximum limits;
- Provider network (including access to medical centres of excellence) offering access to discounted, direct payment arrangements;
- Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Online Network Provider search portal via [www.wapmed.net](http://www.wapmed.net) ;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/during/after hospitalisation;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements;
- Online member portal for access to benefit details, provider search by location/specialty.

### Health & Wellbeing Programmes

In addition to group benefit plans, Warba Insurance 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

- Workplace health campaigns and health fairs;
- Onsite health lectures from health professionals on physical health;
- Health Screenings and Executive health checks;
- Employee Assistance Programme (EAP) providing mental health support services, including 24hour telephonic support.

#### Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

#### Manage chronic illness

- Chronic disease management programmes providing support for the following conditions:
  - Asthma
  - COPD
  - Diabetes
  - Heart Disease

Kuwait annual medical trend: 9.5% AON, 6.75% WTW, 10.5% 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/Kuwait 02.01.2024