

# Turkey - Health Benefits

## Provided through Anadolu Insurance, GEB's Network Partner in Turkey

Founded in 1925, Anadolu Insurance is one of the most established insurers in the market, known for its outstanding customer service. The company offers a comprehensive range of products including Health, Personal Accident, Fire and Property insurance, and specialised insurance solutions for the Marine, Engineering and Agricultural industries. With its head office in Istanbul, and over 2,500 representative agencies throughout the country, Anadolu Insurance is a recognised leader in the insurance industry.

### Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Life, Health, Accident;
- Group Medical, Individual and Travel Medical insurance available;
- Available benefits include Outpatient, Inpatient, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependants;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments, and/or limits for in-network vs out-of-network care;
- National provider network 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 (network managed by Medilab);
- 24/7 call center offering medical support/advice from clinical staff;
- Online provider claims portal to confirm coverage, submit pre-authorisation requests and claims for reimbursement;
- Provider search engine where members can find providers by location and specialty;
- Member healthapp for medical advice/support, schedule appointments, call an ambulance in the event of an emergency.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Anadolu Insurance also offers clients health and wellbeing support services designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

- 24/7 Telemedicine/virtual healthcare for clinical support and condition/treatment guidance;
- Healthchecks via at-home blood testing (can be organised through nursing staff);
- Health education, nutrition counseling;
- Mobile Healthapp Anadolu Sigorta Sagligim Cepte.

#### Return to health

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

#### Manage chronic illness

- Ongoing medical case management to help patients identify/understand treatment and drug therapy alternatives to better manage chronic conditions.

Turkey annual medical trend: 90% AON, 89.5% WTW, 73% Mercer (2024)

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