

GEB Network Partner: SulAmérica

BRAZIL

SulAmérica is the largest independent insurance group in Brazil, with over 120 years of experience in the employee benefits industry. SulAmérica currently insures more than 7 million customers, including 2.3million Health members and 1.2million Dental members.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group Medical, Dental products;
- Provider network offering access to discounted pricing, direct payment arrangements;
- Dedicated medical case management, providing patient support, pre-authorisation for care, and treatment guidance;
- Online member portal for self-service access to benefit details, claims tracking and provider search by location and specialty;
- SulAmérica health app providing policy and coverage information, downloadable electronic insurance card, digital reimbursements, chat with customer service for policy assistance, discounts on prescription drugs, online appointment scheduling;
- *Award-winning* health analytics platform providing clients with plan-wide insight into utilisation trends, population risk stratification, financial performance, key utilisation factors, guidance and direction to targeted health support programmes;
- Member service centre for questions about benefits, claims, billing;
- Ongoing medical and clinical audits to ensure cost and treatment efficacy.

Brazil annual medical trend: 15% ACN, 12.5% WTW, 11.50 Mercer (2020)

HEALTH & WELLBEING

In addition to group benefit plans, SulAmérica 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

- Access to telemedicine services including online prescription ordering, access to in-home doctor visits and appointment scheduling through SulAmérica health app;
- Wellbeing coaching;
- Programmes supporting ongoing health maintenance and wellbeing, including: Healthy Aging, Joint Health, Active Backbone, Spinal Care.

Return to health

- Medical case management for high cost/complex cases through dedicated team;

Manage chronic illness

- Programmes supporting chronic/complex conditions including: Pregnancy, Oncology, and other chronic illness (e.g. Diabetes, Heart health, Respiratory health).



Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.