



Mexico - Health Benefits

Provided through Seguros Monterrey New York Life, GEB's Network Partner in Mexico

Founded in 1940, Seguros Monterrey New York Life is a leading provider of Life, Medical and Personal Accident insurance in Mexico. Seguros Monterrey is known for its financial strength, receiving a rating of A++ from AM Best (Jan 2019). Seguros Monterrey insures nearly 3million members, providing service through 24 offices, and represented by over 7,600 brokers and sales associates.

Medical Plan Management

Key capabilities include:

- Group Life, Group, Individual and Travel Medical, Accident products;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents;
- Medical plans may be customised to include waiting periods, and member cost-share components such as co-insurance, deductibles, co-payments and/or out-of-pocket maximum limits;
- Provider network offering access to packaged pricing and direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- 24X7 Dedicated medical case management team, 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;
- Member app MiSeguroMty providing policy and coverage information, downloadable electronic insurance card;
- 24X7 member service centre for questions about benefits, claims, clinical support.

Health & Wellbeing Programmes

In addition to group benefit plans, Seguros Monterrey 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 (communication campaign can be customised for clients); Health education/information; Workplace health fairs;
- Health Risk Assessment;
- Health screening, biometric screening and Executive Health Checks;
- Health coaching, nutritional counseling.

Return to health

- Clinical telephonic support for guidance on medical conditions/treatment options;
- Mental Health support hotline;
- Medical case management/high cost case management through dedicated team;
- Medical second opinion.

Manage chronic illness

- Support for chronic conditions including Asthma, Chronic Obstructive Pulmonary Disease, Diabetes, Heart Disease, Hypertension, Maternity, Mental Health.

Mexico annual medical trend: 14% AON, 12.3% WTW, 14.2% 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/Mexico 02.01.2024