



Morocco - Health Benefits

Provided through Saham Finances UK, GEB's Network Partner in Morocco

Saham Finances is a division of Sanlam Group, a Pan-African company providing insurance products, customer relationship management and healthcare services throughout Africa, the Middle East and Asia. Saham Finances is the general insurance arm of Sanlam Group in Africa, offering a comprehensive range of products including Health, Auto, Property and Professional Liability insurance. Saham/Sanlam offers health insurance in 20 countries, covering 7 million members.

Medical Plan Management

Key capabilities include:

- Group Medical and Travel Medical; 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 offering access to discounted, direct payment arrangements; Networks can be tailored to suit client needs. Contracted providers are present in 20+ countries throughout Africa;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements.
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement. Online member portal for self-service access to benefit details and provider search by location and specialty;
- Pharmacy Benefits Management through Saham Pharma, specialising in the production/distribution of generic and complex drugs.

Health & Wellbeing Programmes

In addition to group benefit plans, Saham Finances 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 healthchecks, including biometric screenings; workplace health campaigns and health fairs; online health risk assessment; health content;

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases; Tele-medicine services;

Manage chronic illness

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

Morocco annual medical trend: n/a - AON & WTW, 2.5% 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/Morocco 02.01.2024