



Panama- Health Benefits

Provided through Assa Panama, GEB's Network Partner in Panama

Established in 2009, Assa Panama offers a comprehensive range of products including group Health, Life, Auto and Accident insurance. Assa Panama is part of the Assa Group, a leading provider of insurance products for over 80 years throughout the Panamanian and Central American markets.

Medical Plan Management

Key capabilities include:

- Group 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;
- Available Medical benefits include Outpatient, Inpatient, Pharmacy, Maternity and Dental for employees and dependants;
- Provider network (including 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;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/during/after hospitalisation;
- Member service centre providing assistance with benefit questions, payment arrangements;
- Online member portal for self-service access to benefit details, claims tracking and provider search by location and specialty.

Health & Wellbeing Programmes

In addition to group benefit plans, Assa Panama 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, health fairs;
- Health checks, biometric screening;
- Executive health checks;
- Onsite massages;

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Telemedicine is available through a 24X7 health consultation platform providing access to clinical support via phone/video chat;
- Medication delivery is available through a network of local pharmacies.

Manage chronic illness

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

Panama annual medical trend: 10% AON, 13% WTW, 10.8% 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/Panama 02.01.2024