Established in 1996, Assa Nicaragua offers a comprehensive range of products including group Health, Life, Disability and Accident insurance. Assa Nicaragua 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:

- Comprehensive group benefit products including coverage for Health, Life, Disability and Accident;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents;
- Provider network of medical doctors, hospitals and specialists, offering access to discounted services and direct payment arrangements;
- Network may be customised to suit client needs;
- Dedicated Network Management team to handle accreditation and relationship with medical providers;
- Patient steerage to high quality and cost effective providers;
- Triage Service and Symptom Checker available to identify appropriate access to care;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/ during/after hospitalisation;
- 24/7 member service centre providing support for questions about benefits, claims, billing.

## **HEALTH & WELLBEING PROGRAMMES**

In addition to group benefit coverage, Assa Compania de Seguros also offers a comprehensive range of health and wellbeing services designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

## Stay healthy

- Workplace Vaccination Programmes, including Influenza, Rota Virus, PCV, MMB, Meningitis;
- Workplace health campaigns &health events;
- Executive Health Checks;

## Return to health

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

