



# Norway- Health Benefits

## Provided through DNB, GEB's Network Partner in Norway

Founded in 1822, DNB is the largest financial services group in Norway with over 1.3million customers and more than 9,000 employees. DNB offers a wide range of insurance solutions for the local market including Group Life, Health, Travel, Disability and Accident insurance.

### Medical Plan Management

Key capabilities include:

- Group Life, Medical, Travel, Disability Accident products;
- Available Medical benefits include Outpatient for specialist consultations, Inpatient, and limited pharmacy coverage for employees;
- Medical plans may be customised to include co-payments;
- Provider network with extensive geographic coverage and direct payment capability;
- Dedicated network management team focused on credentialing, monitoring, with a strong focus on cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care and treatment guidance;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- GP/specialist referrals are not required to schedule appointments/treatment;
- Member service centre for support with questions about benefits, claims, billing issues. Representatives are available during normal business hours.

### Health & Wellbeing Programmes

In addition to group benefit plans, DNB also offers clients a range of health and wellbeing programmes designed to help members Stay healthy and Return to health after sickness or injury:

#### Stay healthy

- Telemedicine provides virtual doctor visits through audio or video consultations;
- 24/7 access to psychological counselling/mental health support services available for screening and treatment;

#### Return to health

- Disability management/return to work programme;
- Medical second opinion services for consultation on complex care, treatment alternatives.

Norway annual medical trend: 8% AON, 8.1% WTW, 10% Mercer (2026)

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/Norway 12.2025