

VENEZUELA

GEB Network Partner: Mercantil Seguros

HEALTH BENEFITS

Founded in 1988, Mercantil Seguros is a branch of the Venezuelan financial group Mercantil Servicios Financieros C.A. Mercantil Seguros offers group Health, Life, Accident, Property and Casualty insurance.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life, Disability;
- Available Medical benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowance, Pharmacy, Vision, Maternity and Dental for employees, dependants and other family members;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles and out of pocket maximum limits;
- National provider network 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;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for payment; Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;

HEALTH & WELLBEING PROGRAMMES

In addition to comprehensive employee benefit plans, Mercantil Seguros also offers clients access to 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

- Telemedicine through video conference or chat, providing access to clinical support at any time;
- Onsite medical care/medical appointments;

Return to health

- Medical case management team providing assistance for pre-authorisations and support for patients before/during/after hospitalisation;
- Medication home delivery for up to 7 days related to diagnosis of an acute condition;
- Supply of critical inventory: a service guaranteeing a 72-hour initial supply of medical-surgical materials and basic medicines required during hospital care, if the treating facility doesn't have the required materials onsite;
- Telephonic Mental health support service available upon request;

Manage Chronic Illness

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

