

GEB Network Partner: Generali Ecuador

ECUADOR

Founded in 1940, Generali Ecuador offers a comprehensive range of products including group and individual Health, Life, Travel, Property, Auto and Fire insurance, and specialised insurance solutions for the Construction, Manufacturing, Transportation and Shipping industries.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical and Travel Medical;
- Medical plans may be fully customised;
- National provider network offering access to discounted, direct payment arrangement;
- Networks can be tailored to suit client needs;
- Upon request, additional medical facilities can be identified and approached by the insurer for potential network contracting;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Member service centre offering support for benefit questions, pre-authorisation for care, payment queries.

Ecuador annual medical trend:12.0% AON; 13.0% WTW; n/a Mercer (2020)

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Generali Ecuador also offers clients health and wellbeing support services designed to help members *Stay healthy*, *Return to health after sickness or injury*, and *Manage chronic illness*:

Stay healthy

- Mental health support services available 24/7;
- Executive health checks in private clinics;

Return to health

- Coverage for second medical opinions, providing medical consultation and treatment recommendations for complex cases (patients may choose their preferred doctor/specialist for second medical opinion);

Manage chronic illness

- Support through in-house clinical staff to help patients identify/understand treatment and drug therapy alternatives to better manage chronic conditions.



Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.