

GEB Network Partner: Egyptian Life Takaful/GIG Life

# EGYPT

Founded in 2006, Egyptian Life Takaful/GIG Life was the first joint venture Takaful Insurance Company. Egyptian Life Takaful Company is regulated by The Egyptian Financial Supervisory Authority (EFSA) and the Shariah Supervisory Committee. Egyptian Life Takaful Company has wide geographical distribution across Egypt.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group and individual benefit products including coverage for Health, Life, Accident/Disability, and Critical Illness;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments and/or inpatient/outpatient 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;
- Pre-authorisation for complex inpatient and outpatient care provided by a dedicated service team that reviews appropriateness of care, patient coverage and eligibility;
- Online member portal for self-service access to e.forms, benefit details, e.medical cards, provider search tools where members can find providers by location and specialty;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;

- Pharmacy Benefits Management Programme, providing online verification, approval, and home delivery coordination for prescription medicines.

## HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Egyptian Life Takaful/GIG Life 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**

- Workplace health clinics, including health-checks/biometric screenings, can be tailored to suit client needs;
- Online health content/health newsletters; health education;

### **Return to health**

- Smoking cessation programme;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;

### **Manage chronic illness**

- Programmes and clinical support to help manage major chronic illnesses including: Asthma, Chronic Obstructive Pulmonary Disease, Diabetes, Heart Disease, Hypertension, Maternity.



Egypt annual medical trend: 20.0% AON; 11.5% WTW; n/a Mercer (2020)

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