



GEB Network Partner: Future Generali India

# INDIA

Future Generali India Insurance Company Ltd. was incorporated in 2007 as a joint venture between Generali and Future Group. Future Group has been a dominant player in the Indian retail industry for over 30 years, operating some of India's most popular retail chains. In addition to their leadership in retail, Future Group and their subsidiaries are active in life and general insurance, logistics infrastructure, supply chain and brand development. The combined expertise of Generali in the global insurance sector, and Future Group's dominance across several industries in India, has created one of the leading providers of insurance products in the local market.

Future Generali is a total solutions insurer, offering a comprehensive range of group and individual products including: Health, Motor, Home, Travel, Personal Accident, Lifestyle, Commercial, Social/Rural and Crop Protection insurance. Future Generali currently insures over 15million customers (including 2,000 corporate clients and their employees), with presence in more than 125 locations across India.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive individual and group benefits including coverage for medical, life, personal accident and critical illness;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, co-payments and/or per benefit or annual limits;
- National provider network offering access to discounted, direct payment arrangements. 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;
- Pre-authorisation for all inpatient care provided by a dedicated customer service team that reviews appropriateness of care, patient coverage and eligibility;
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal "e.care"  
<https://healthbuzzportal.futuregenerali.in/> for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;
- A provider search engine where members can search providers by location and specialty:  
<https://general.futuregenerali.in/network-hospitals>
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Telemedicine/virtual health consultations available through a proprietary mobile healthapp allowing members to chat with physicians, schedule/attend video consults, and receive prescriptions and referrals for higher level care;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Dedicated medical case management team providing assistance for complex care before/during/after hospitalisation.

## HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Future Generali 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**

- Customised health lectures and health education materials;
- Workplace health screenings; Worksite health clinics for individual consultations with healthcare providers;
- Vaccinations provided onsite or at local clinics;
- Employee Assistance Programme for mental health, financial, legal counseling provided by third party vendor (coverage for care is included under the Future Generali health plan);
- A mobile health app enabling members to enrol in the Future Generali “Staying Healthy” programme offering access to health content, step challenges and exercise programmes. The app is linked to a loyalty programme where members can earn and redeem points for discounts on health products/services including health foods and gym memberships.

### **Return to health**

- Medical case management and Medical Second Opinion services to identify treatment alternatives and support members before/during/after hospitalisation and return to work;
- Customised onsite training sessions led by health professionals. Session topics include: nutrition, fitness/health coaching, ergonomic health, stress management.

### **Manage chronic illness**

- Programmes to help members prevent and manage chronic disease. Programmes provide support/care management for chronic obstructive pulmonary disease, depression, diabetes, heart disease, hypertension and maternity care.

India annual medical trend: 8.5% AON; 12.0% WTW; n/a Mercer (2020)



*Please note: Health & wellbeing programmes are designed and provided by Future Generali's wellness partner. Any additional programme costs are the responsibility of the client. Programmes may change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.*