

GEB Network Partner: Utmost Pan Europe

IRELAND

Utmost PanEurope was established in 1999. Utmost offers a comprehensive range of savings, investment and wealth management products including Group Life and Disability insurance, Income Protection and Critical Illness cover.

MEDICAL PLAN MANAGEMENT

Key plan management/product capabilities include:

- Group Life, Critical Illness, Disability, Income protection products;
- Plans may be customised to accommodate varying benefit limits, waiting periods and eligibility requirements. Group plans typically include a free cover limit with benefit levels above the limits subject to full medical underwriting;
- Life insurance benefits based on multiple of salary or fixed amount;
- Disability benefits payable after a deferred period (typically 13, 26 or 52 weeks); income benefit can be paid as a flat monthly amount or an adjustable amount over a period of time to reflect inflationary trends. Disability term limits can be established (e.g. until retirement or death, or over a specified period of time e.g. 2 or 5 years);
- Total and Permanent Disability and Permanent Partial Disability products are also available providing lump sum benefits;
- Critical illness cover provides financial protection for employees diagnosed with a serious illness with benefits paid as a lump sum;

Ireland annual medical trend: 5.5% AON; 4.0% WTW; n/a Mercer (2020)

- Member service centre available during normal business hours, providing support for questions about benefits, claims and billing.

HEALTH & WELLBEING

In addition to Life and Disability products, Utmost also offers clients 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

- Executive healthchecks;
- Nutrition management and discounted fitness memberships;
- Workplace health campaigns, health fairs, vaccinations;
- Onsite sessions with health professionals focused on physical and mental wellbeing;

Return to health

- Disability management/return to work programme;
- Ergonomic health improvement programme;

Manage chronic illness

- Depression management programme.



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