

GEB Network Partner: Saham Finances

# MOROCCO

Saham Finances is a division of Sanlam Group, a Pan-African company providing insurance products, customer relationship management and healthcare services throughout Africa, the Middle East and Asia. Saham Finances is the general insurance arm of Sanlam Group in Africa, offering a comprehensive range of products including Health, Auto, Property and Professional Liability insurance. Saham/Sanlam offers health insurance in 20 countries, covering 7 million members.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group Medical and Travel Medical; Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments and/or out-of-pocket maximum limits;
- Provider network offering access to discounted, direct payment arrangements; Networks can be tailored to suit client needs. Contracted providers are present in 20+ countries throughout Africa;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements.
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement. Online member portal for self-service ac-

cess to benefit details and provider search by location and specialty;

- Pharmacy Benefits Management through *Saham Pharma*, specialising in the production and distribution of generic and complex drugs related to the treatment of rare diseases.

## HEALTH & WELLBEING

In addition to group benefit plans, Saham Finances 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*

- Workplace healthchecks, including biometric screenings; workplace health campaigns and health fairs; online health risk assessment; health content;

### *Return to health*

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

### *Manage chronic illness*

- Ongoing medical case management to help patients identify treatment and drug therapy alternatives to better manage chronic conditions.

