



GEB Network Partner: Ingosstrakh Insurance

RUSSIA

Founded in 1947, Ingosstrakh is one of the leading insurers in Russia. Managing premiums of more than RUB 84Billion, with 83 branches across Russia, Ingosstrakh is consistently ranked among the top 5 Russian companies.*

Ingosstrakh offers comprehensive group and individual Medical, Life, Disability and Retirement products and services for employers. Specialty insurance products are also available for corporate clients engaged in the following industries: Transportation, Aerospace, Automotive, Hotels/Hospitality, Telecommunications, Healthcare, Agriculture, Construction, Trade, Financial Services and Real Estate.

*based on 2017 Ingosstrakh Annual Report

service team that reviews appropriateness of care, patient coverage and eligibility;

- An online provider portal where network hospitals/clinics/physicians can confirm outpatient coverage;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements medical triage support and telemedicine appointment scheduling via phone, web;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life, Disability for employer groups;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments, out of pocket maximum limits and/or per benefit or annual limits;
- National provider network (including pharmacy 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 is required for all inpatient cases and may also be requested for certain complex outpatient care; pre-certification is provided by a dedicated customer

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Ingosstrakh 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

- Online content providing information on health and wellbeing ("Stay Healthy" e.magazine);
- Customised workplace health campaigns, health fairs, health checks, health coaching, clinical consultations, onsite vaccinations;
- Onsite training sessions focused on healthy lifestyle topics including: smoking cessation, ergonomics/light fitness at work, nutritional counseling;

Return to health

- Medical Case Management and Medical Second Opinion services to identify treatment alternatives for complex cases, and support members before/during/after hospital discharge and return to work;
- Access to telephonic support and video conferencing with physicians for remote guidance/advice on medical care and conditions;

Manage chronic illness

- Depression management phone hotline available for members and their families 24/7;
- Coverage for chronic conditions including Smoking Cessation, Maternity management.

