

GEB Network Partner: Generali Osiguranje

# SERBIA

Founded in 1998, Generali Osiguranje Serbia is one of the largest insurers in the market, covering more than 3 million members and offering comprehensive Life, Health, Accident/Disability, Travel, Automotive and Property insurance. Pension programmes are also available through subsidiary company Generali Re-insurance Serbia.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical, Life, Travel, Accident/Disability;
- Medical plans may be customised to include member cost-share components such as co-insurance;
- 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;
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card, provider search engine;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care.

Serbia annual medical trend:12.0% AON; 7.8% WTW; n/a Mercer (2020)

## HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Generali Osiguranje Serbia 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 checks, including biometric screenings;
- Mental health support service providing mental health screening and treatment;
- Discounts on fitness memberships through 'wellness loyalty network' of contracted fitness trainers/service providers;

### *Return to health*

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

### *Manage chronic illness*

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



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