

GEB Network Partner: Generali Spain

SPAIN

Founded in 1834, Generali Spain is one of the leading insurers in the Spanish market with nearly 2,000 employees and more than 1,600 service offices. Generali Spain offers a comprehensive range of insurance products including Life, Health, Accident, Motor and Property insurance, as well as Savings and Investment plans.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive individual and group benefits including coverage for Health, Life, Personal Accident and Critical Illness;
- Medical plans may be customised to include member co-insurance, annual and lifetime limits;
- National provider network offering access to discounted, direct payment arrangements;
- 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 Generali network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- An online member claims portal where members can apply for inpatient pre-authorisation, and obtain general information on their medical plan and claims status;
- Access to a network provider search engine where members can find participating providers based on medical specialty and location;

Spain annual medical trend: 5.3% AON; 3.8% WTW; n/a Mercer (2020)

- Access to a dedicated member service centre providing real-time assistance with benefit questions, payment arrangements, pre-authorisation for care, medical case management;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Generali Spain also offers 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

- Access to the *Bienestar (wellness) network*, offering discounted access to services designed to support health improvement/wellbeing, including: Fitness, Nutrition, Physiotherapy, Osteopathy, Psychology, Speech therapy, and Personalised Predictive Medicine;

Return to health

- 24/7 clinical telephonic support from *Advance Medical* physicians for assistance with general medical questions/concerns;

Manage Chronic Illness

- Second Medical Opinion service providing diagnostic feedback and possible treatment alternatives through *Advance Medical*.



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