



North Macedonia - Health Benefits

Provided through Eurolink, GEB's Network Partner in North Macedonia

Established in 2002, Eurolink offers a comprehensive range of products including group and individual Health, Travel, Property and Auto insurance, and specialised insurance solutions for the Aviation and Transportation industries.

Medical Plan Management

Key capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical and Travel Medical;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependants;
- Medical plans may be customised to include member cost-share components such as co-insurance and co-payments;
- 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;
- 24X7 call center offering support for benefit questions, pre-authorisation for care, payment queries and access to a dedicated medical case management team;
- Member app for self-service access to benefit details, claims submission and tracking, reimbursement status;
- Pharmacy Benefits Management programme.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Eurolink Insurance also offers clients health and wellbeing support services designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

Stay healthy

- Nutrition and weight management programmes; fitness membership discounts and health education and information;
- Mental health support services through private hospitals and clinics;
- Predictive medicine via genetic testing (offered with family plans only);
- Healthchecks/biometric screening in private clinics; Executive healthchecks in private clinics.

Return to health

- Coverage for second medical opinions, providing medical consultation and treatment recommendations for complex cases (patients may choose their preferred doctor/specialist for second medical opinion);
- 24X7 psychological support hotline.

Manage chronic illness

- Support through in-house clinical staff to help patients identify/understand treatment and drug therapy alternatives to better manage chronic conditions.

North Macedonia annual medical trend: n/a - AON, WTW, Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/North Macedonia 02.01.2024