



# Portugal- Health Benefits

## Provided through Companhia de Seguros S.A., GEB's Network Partner in Portugal

Generali - Companhia de Seguros S.A. (Generali Portugal) was established in 1942 and is one of the largest insurance companies in the market. Generali Portugal has repeatedly been recognised as having the most satisfied customers in the market according to the National Customer Satisfaction Index. Generali Portugal offers group Medical, Life, Accident and Corporate Risk insurance.

### Medical Plan Management

Key capabilities include:

- Highly tailored health plans may be customised to include member cost-share components such as deductibles, co-payments, co-insurance with out-of-pocket maximums;
- Extensive provider network with over 10,000 contracted clinics/hospitals/doctors offering discounts and direct payment arrangements;
- Contracted centres of excellence for complex care;
- Network may be customised to suit client needs in terms of geography and/or specialty;
- Network management team focused on credentialing, monitoring, cost containment;
- Online member portal for self-service access to e.forms, benefit details, claims lookup and reimbursement status;
- A provider search engine where members can search network providers by location and specialty;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex care;
- Dedicated medical case management team providing assistance for complex care; 24/7 home healthcare telephonic support.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali - Companhia de Seguros 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

Quarterly health newsletters and educational information; tailored messages via SMS to steer members to healthier lifestyle choices.

#### Return to health

Access to a dedicated wellness network, providing complementary wellbeing services to improve patient quality of life, and physical and mental wellbeing. Services include: psychological counselling, nutrition counselling, genetic testing, acupuncture, homeopathy, chiropractic care, shiatsu, thalassotherapy, spa services and more.

#### Manage chronic illness

Medical case management and Medical Second Opinion services to guide chronically ill patients to treatment alternatives.

Portugal annual medical trend: 10% AON, 12.6% WTW, 10% 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/Portugal 02.01.2024