



Ecuador - Health Benefits

Provided through Generali Ecuador, GEB's Network Partner in Ecuador

Founded in 1940, Generali Ecuador offers a comprehensive range of products including group and individual Health, Life, Travel, Property, Auto and Fire insurance and specialised insurance solutions for the Construction, Manufacturing, Transportation and Shipping industries.

Medical Plan Management

Key capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical and Travel Medical;
- Available Medical benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowance, Pharmacy coverage, Vision, Maternity and Dental for employees and dependants;
- Medical plans may be fully customised;
- National provider network offering access to discounted, direct payment arrangement;
- 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;
- Member service centre offering support for benefit questions, pre-authorisation for care, payment queries.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Ecuador 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

- Mental health support services available 24/7;
- Executive health checks 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).

Manage chronic illness

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

Ecuador annual medical trend: 15% AON, 13.5% WTW, n/a 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/Ecuador 02.01.2024