

Egypt - Health Benefits

Provided through Egyptian Life Takaful/GIG Life, GEB's Network Partner in Egypt

Founded in 2006, Egyptian Life Takaful/GIG Life was the first joint venture Takaful Insurance Company. Egyptian Life Takaful Company is regulated by The Egyptian Financial Supervisory Authority (EFSA) and the Shariah Supervisory Committee. Egyptian Life Takaful Company has wide geographical distribution across Egypt.

Medical Plan Management

Key capabilities include:

- Comprehensive group and individual benefit products including coverage for Health, Life, Accident/Disability, Travel Medical and Critical Illness;
- Available benefits include Outpatient, Inpatient, Pharmacy, Vision, Maternity, Dental;
- Medical plans may include member cost-share components such as co-insurance, deductibles, co-payments and/or inpatient/outpatient limits;
- National provider network with access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorization for complex inpatient and outpatient care provided by a dedicated service team that reviews appropriateness of care, patient coverage and eligibility;
- Online member portal for access to e.forms, benefit details, e.medical cards, provider search tools (location/specialty);
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorization for care;
- Pharmacy Benefits Management Programme, providing online verification, approval, and home delivery for prescription medicines.

Health & Wellbeing Programmes

Egyptian Life Takaful/GIG Life 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 clinics and health fairs providing healthchecks/biometric screenings can be tailored to suit client needs;
- Web portal and Mobile health app providing content on health, exercise, nutrition and stress management;
- Workplace vaccination programmes through a third party provider;
- Executive health checks;
- Smoking cessation programme;

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Telemedicine services, providing access to clinical support (including specialist services) via phone/video chat;

Manage chronic illness

- Programmes: Asthma, Chronic Obstructive Pulmonary Disease, Diabetes, Heart Disease, Hypertension, Maternity.

Egypt annual medical trend: 29% AON, 23.5% WTW, 28% 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/Egypt 02.01.2024