



Malaysia- Health Benefits

Provided through Great Eastern Life, GEB's Network Partner in Malaysia

Great Eastern Life has been in business for more than 100 years and is a leading local provider of group employee benefits, as well as general insurance including property, marine and corporate business insurance. Great Eastern Life offers comprehensive group private medical cover for multinational employers with plan customisation options, 24hour member service and support, access to an extensive national network of hospitals and clinics, and a suite of health and wellbeing programmes designed to help address medical trends and cost drivers, and improve the health of insured members.

Medical Plan Management

Key capabilities include:

- Flexibility to design bespoke benefits, including the addition of member cost-share features such as deductibles, co-insurance, co-payments and maximum out-of-pocket limits;
- Ability to customise/tailor provider network to suit client geographic access needs and cost containment goals;
- 24X7 service centre providing dedicated support for providers and patients;
- An experienced medical management team providing pre-authorisation, triage, clinical care guidance and case management support;
- Medical concierge services including cross-border care coordination, medical second opinion, access to telemedicine services;
- Network management team focused on credentialing, monitoring, cost containment;
- Nationwide provider network with more than 2,000 panel clinics, and over 100 hospitals across all medical specialties;
- A provider search engine where members can search providers by location & specialty; provider claims portal where hospitals/clinics/physicians can confirm coverage, submit claims for reimbursement.

Health & Wellbeing Programmes

Great Eastern 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

Members receive quarterly health newsletters providing healthy lifestyle tips and information on new discoveries in health and longevity; Discounts on gym memberships; Customised onsite health campaigns, and individual health monitoring; Vaccinations.

Return to health

Access to a Medical Second Opinion service from leading international specialists providing medical consultation and treatment recommendations/alternatives for complex care; Telemedicine services.

Manage chronic illness

Personalised support for chronic illness management, helping patients navigate the medical system, coordinate logistics, discuss treatment options and long term care management.

Malaysia annual medical trend: 15% AON, 13.36% WTW, 14% 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/Malaysia 02.01.2024