



# Peru- Health Benefits

## Provided through Rimac Seguros, GEB's Network Partner in Peru

Founded in 1896, Rimac Seguros Peru is one of the oldest and most established insurers in the country. Rimac offers a comprehensive range of products for the market including Health, Life, Property and Accident insurance, and Pension/Investment services. Rimac is part of the Breca Group, a Peruvian business conglomerate with investment interests in insurance, finance, manufacturing, real estate, mining and agriculture. Breca Group been in business for over 100 years and has an extensive regional/international presence.

### Medical Plan Management

Key capabilities include:

- Comprehensive individual and group benefit products including Medical, Life, Disability;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, co-payments and/or per benefit or annual limits;
- National provider network offering access to discounted, direct payment arrangements; dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for all inpatient care and certain complex outpatient services to review appropriateness of care, patient coverage and eligibility;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card; provider search engine where members can search providers by location/specialty;
- A member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care during normal business hours;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

### Health & Wellbeing Programmes

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

#### Stay healthy

- Customised health lectures and education materials to address specific group disease trends/health concerns;
- Biometric screenings, vaccinations, health risk assessments, onsite nutritional counseling;
- Mental health screening and treatment (coverage included in the Rimac health plan).

#### Return to health

- Medical case management and Medical Second Opinion to identify treatment alternatives and support members before/during/after hospital discharge and return to work;
- Access to telephonic support and video conferencing for remote guidance/advice.

#### Manage chronic illness

- Programmes to support chronic illness including Asthma, Diabetes, Hypertension, Smoking Cessation. Programme support includes medical advice, prescription delivery and remote physician access through the "Medico Virtual" service.

Peru annual medical trend: 8.9% AON, 10.4% WTW, 7.8% 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 Peru 02.01.2024