



Philippines - Health Benefits

Provided through Generali Life Assurance Philippines, GEB's Network Partner in the Philippines

Generali Life Assurance Philippines was founded in 1999 and has extensive experience in the provision of multi-line insurance for both local and multinational companies. Generali Philippines offers a range of group insurance products, including comprehensive Health plans, Life Insurance, and Personal Accident coverage. Plans are supported by an online platform including an eligibility verification portal, and digital access to claims and benefits information.

Medical Plan Management

Key capabilities include:

- Group benefits include Outpatient, Inpatient, Dread Disease Cover, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents;
- Plans may be customised to include member cost share features, such as deductibles, co-insurance or co-payments;
- Extensive medical network of more than 29,000 providers: over 925 clinics, 540 hospitals (including centres of excellence), and more than 28,000 doctors, specialists and dentists;
- Negotiated pricing and direct payments with network providers; network may be customised to suit client needs in terms of geography and/or specialty;
- Dedicated network management team providing credentialing, monitoring, support for cost containment;
- A provider portal to confirm coverage, request letters of authorisation, and submit account statements for payment (GenNetworks app);
- Secure member portal for access to e.forms, benefit details, claims lookup, reimbursement status, letters of authorisation (accessible via secure web portal and GenConnect App);
- Provider search engine where members can search by location and specialty (GenPortal website and GenConnect app);

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Philippines also offers 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 content focused on key disease topics is available. Content is provided in the form of health lectures, posters/flyers/brochures, and SMS reminder messages for members/patients;
- Workplace health campaigns, healthfairs, and biometric testing can be coordinated for clients, working in partnership with leading local wellness providers;
- Workplace Vaccination Programmes for Influenza and PCV;
- Coordination of administration of COVID vaccination programme possible upon request;
- Executive healthchecks;
- Mobile Health app with step challenge and content on physical and mental wellbeing;
- Online mental health risk assessment.

Please note: additional costs may apply depending upon the scope/complexity of the campaign and related services.

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Medical Plan Management (continued)

- Patient Steerage to high quality and cost effective care;
- Member service representatives providing assistance with benefit questions and payment arrangements 24/7 via phone and email;
- Dedicated medical/case management team located in Cebu and Manila, with coordinators assigned in all accredited hospitals;
- Medical/case management team provides pre-authorisation and support for complex care before/during/after hospitalisation, and post hospital discharge planning (including coordination of home healthcare, durable medical equipment, medication, etc).

Health & Wellbeing Programmes (continued)

Return to health

- Remote medical consultations with physicians via telemedicine partner **Medgate**. Telemedicine services are offered free of charge to members;
- Mental Health Rider on OP Group Medical Product;
- 24 hour psychological support hotline;
- Remote Physiotherapy to address musculoskeletal health issues;
- Case management support provided by dedicated in-house medical team offering support for complex cases before/during/after hospitalisation.

Manage chronic illness

Case management support provided by dedicated in-house medical team to guide chronically ill patients to treatment alternatives and long term care planning.

Telemedicine from Generali Philippines & Medgate

- Cost effective access to remote medical consultations through Telemedicine services from Medgate;
- Medgate is a trusted provider of telemedicine services for over 1 million people across the Philippines;
- Generali works in partnership with Medgate to offer virtual medical consultations for members on a 24/7 basis;
- Medical consultations are offered via phone and video call at no additional charge;
- Medgate can issue 'fit to work' certificates after a virtual consult (acceptance of these certificates in place of an in-person doctor visit is dependent upon HR policy);
- Access to Medgate doctors via app, Facebook messenger and phone;
- No travel to or queuing at the clinic;
- No exposure to/of disease by patient en route to clinic;
- Optional medication delivery;
- Coordination of in-office Medgate "kiosk" is available to establish doctor "onsite" in the workplace 24/7.

Philippines annual medical trend: 14% AON, 13.94% WTW, 18% 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/Philippines 02.01.2024