



Puerto Rico - Health Benefits

Provided through MAPFRE Puerto Rico, GEB's Network Partner in Puerto Rico

In 1920 the Porto Rican American Insurance Company, predecessor of MAPFRE Puerto Rico, began operations on the island and is today the oldest insurance company in the market. With a long-standing reputation for financial stability, innovation and outstanding customer service. MAPFRE Puerto Rico is part of the MAPFRE SA Insurance Group, the largest insurer in Spain, with headquarters in Madrid and operations in more than 40 countries across five continents. MAPFRE Puerto Rico has a rating of "A" (Excellent) from AM Best, and is represented by 9 branches on the island, with nearly 700 employees and a provider network including more than 12,000 health service providers. MAPFRE offers a comprehensive range of group insurance products including Life, Health, Disability, and Property & Casualty.

Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life, Disability, Vision for small and large employer groups (products available for groups with 2-50, and 51+ employees);
- 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; network may be customised;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for inpatient care (not required for newborns) and certain complex outpatient services is provided by a dedicated medical affairs team that reviews appropriateness of care, patient coverage and eligibility;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage, co-pays, deductibles, claim and payment status;

Health & Wellbeing Programmes

In addition to group benefit plans, Assa Costa Rica also offers clients 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

- Customised health lectures and health education materials designed to address specific group disease trends/health concerns (topics may include: Smoking Cessation, Stress Management, Hypertension, Diabetes, Asthma, Maternity care, Cardiovascular disease and Diabetes);
- Workplace health fairs, including biometric screenings, vaccinations, health risk assessments, employee health checks, onsite nutritional counseling;
- Employee Assistance Programme (EAP) available for mental health screening and treatment, financial and legal counseling.

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.

Puerto Rico annual medical trend: 7.3% AON, n/a WTW, 7% 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/Puerto Rico 02.01.2024

Medical Plan Management (continued)

- Online member portal for self-service access to e.forms, benefit details, e.medical card;
- A provider search engine where members can search providers by location and specialty;
- 24/7 customer service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Access to telephonic support from nurses who can provide real-time patient guidance/ advice on medical care and conditions;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Pharmacy Benefits Management Programme, providing expert evaluation of drug effectiveness, multi-tiered reimbursement, price negotiation with manufacturers.

Health & Wellbeing Programmes (continued)

Manage chronic illness

- Programmes to help members to track and manage certain chronic conditions including Asthma, Chronic Obstructive Pulmonary Disease (COPD), Depression, Diabetes, Hypertension, Maternity (care management is supported by a mobile healthapp developed by Telemedik);
- Additional support for Diabetes management is also available including discounts on blood testing equipment, etc.