



# Romania - Health Benefits

## Provided through Generali Romania, GEB's Network Partner in Romania

Founded in 1993, Generali Romania is among the top 3 most trusted insurers in the market based on customer feedback. Generali Romania offers a comprehensive range of insurance solutions for the local market including individual and group Life, Health, Travel, Property and Automotive insurance. Generali Romania is consistently known for its outstanding products and customer service, and was recognised as Distinguished Insurer of the Year in 2017. Generali Romania is consistently known for its outstanding products and customer service, and was recognised as Distinguished Insurer of the Year in 2017.

### Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life and Travel Medical;
- Medical plans may be customised at the customer's request;
- National provider network;
- Contracted discounts and direct payment arrangements available through network providers;
- Upon request, additional medical facilities can be identified and approached by the insurer for potential network contracting;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- A provider search engine where members can search providers by location and specialty;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;

### Health & Wellbeing Programmes

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

#### Stay healthy

Preventative benefits can be included as packaged services within the medical plans. Preventative packages include: General prevention: one GP consult, one set of lab tests; Cancer prevention: 1 mammogram/sonogram/pap smear/PSA; Dental prevention: one consult, one scaling/planning.

#### Return to health

Physiotherapy and kinesiotherapy services supporting recovering from injury or illness can be included in plan design;

#### Manage chronic illness

Ongoing support and monitoring for chronic conditions, coverage through medical plans.

Romania annual medical trend: 20% AON, 20.29% WTW, 15% 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/Romania 02.01.2024