



# Singapore- Health Benefits

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

Founded in 1908, Great Eastern Life is one of the oldest and most established insurers in Southeast Asia. With assets of over S\$85 billion, and operations in Malaysia, Indonesia, Brunei and China, Great Eastern is a leading provider of life, health and financial services, with more than 4 million policyholders throughout the region. Great Eastern is one of the top 3 insurers in Singapore (S&P rating of AA-), providing coverage for nearly a half a million employees and their families through their group benefit products. Their benefit solutions and quality service have been recognised in the marketplace, with Great Eastern winning the "HR Vendor of the Year" from Human Resource Magazine (2015/ Silver award winner).

### Medical Plan Management

Key capabilities include:

- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, and/or co-payments;
- Available Medical benefits include Outpatient, Inpatient and Dental for employees and dependants;
- National provider network offering access to discounted, direct payment arrangements; network may be customised to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;
- A provider search engine where members can search network providers by location and specialty;
- Member service centre providing assistance with benefit questions and payment arrangements during normal business hours.

### Health & Wellbeing Programmes

Great Eastern Life also provides easy 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 through their "Live Great Corporate Wellness" programme:

#### Stay healthy

- Online content re: health & beauty, diet & fitness, wellbeing & success, parenting;
- Discounts on fitness memberships;
- Customised workplace health campaigns;
- Coverage for vaccinations;
- Online health risk assessments;
- Onsite healthchecks/biometric screening;
- Onsite training sessions focused on healthy lifestyle and financial wellbeing. Topics include: Exercise & nutrition; Managing anxiety or depression; Musculoskeletal illness; Sleep management;
- Wellbeing apps ("Get Great") include: Mobile physical health app; Mobile nutrition health app; Mobile step challenge; Improved sleep; Smoking cessation; Body fat & body mass calculator.

Singapore annual medical trend: 13% AON, 10.67% WTW, 12% 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/Singapore 02.01.2024

## Health & Wellbeing Programmes (continued)

### Return to health

- Case management support provided by dedicated medical team offering support for complex cases before/during/after hospitalisation;
- Telemedicine is available through a 24X7 health consultation platform providing access to clinical support via phone/video chat.

### Manage chronic illness

Great Eastern offers holistic, structured outpatient programmes designed to support patients with chronic conditions. Programmes include:

- Hypertension management programme;
- Diabetes prevention/management programme;
- Obesity prevention/management programme;

Programmes are designed to improve patient care and health status, while minimising use of medication and optimising doctor visits to support disease treatment and health maintenance.