Generali Employee Benefits Network

Strategic Health and Wellbeing



Why is this session relevant to you?

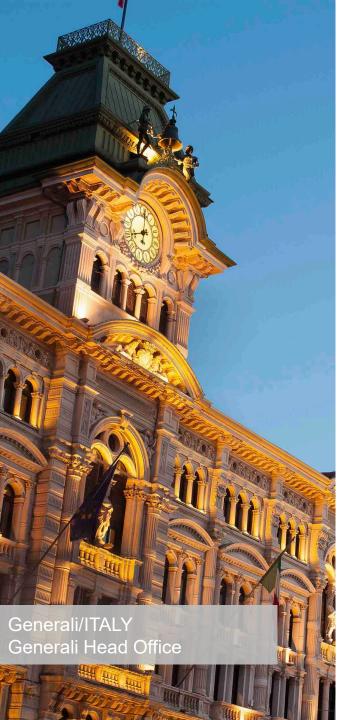
G7 Countries	WTW	Mercer	AON
Canada	12.7%	5.6%	6.0%
France	2.5%	1.5%	3.5%
Germany	3.0%	-	5.0%
Italy	2.1%	2.1%	4.0%
Japan	-	-	2.7%
UK	6.3%	4.9%	6.0%
USA	7.9%	-	6.5%
E7 Countries	WTW	Mercer	AON
E7 Countries China	WTW 10.7%	Mercer 10.3%	AON 6.0%
China	10.7%	10.3%	6.0%
China India	10.7% 10.6%	10.3% 9.5%	6.0% 9.0%
China India Brazil	10.7% 10.6% 15.3%	10.3% 9.5% 15.4%	6.0% 9.0% 17.0%
China India Brazil Mexico	10.7% 10.6% 15.3% 11.4%	10.3% 9.5% 15.4% 12.0%	6.0% 9.0% 17.0% 13.0%
China India Brazil Mexico Russia	10.7% 10.6% 15.3% 11.4% 8.0%	10.3% 9.5% 15.4% 12.0% 6.8%	6.0% 9.0% 17.0% 13.0% 11.0%

Medical Trend Contributing Factors:

- Aging populations
- New technologies
- Patient demand
- Provider practice patterns
- Shift from public sector
- Change in burden of illness

* 2019 Estimates from WTW, AON. 2018 estimates from Mercer Global Medical Trend Surveys





What are employee benefits?

- Total Permanent Disability
- Long Term Disability
- Permanent Partial Disability
- Short Term Disability
- Life
- Medical
- Accident
- Retirement
- Travel
- Voluntary Employee Benefits





GEB partner/UNITED KINGDOM Generali UK Branch

What is GEB?

Central reinsurance

- Local contracts 100% reinsured where legally possible
- Each local insurance company is linked to GEB via reinsurance treaty

Enhanced control

- Central underwriting
- Increased flexibility in plan design
- Consolidated underwriting

Focus on efficiency

- Underwriting authority by account management team
- Central approach, locally deployed









Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management



Data Reporting & Analysis

- Identify trends and cost drivers to provide insight into root causes
- Interpret findings and help clarify complex information
- Work collaboratively to identify local and global issues and solutions
- Summarize local market data through GEB's <u>Global Medical</u> <u>Dashboard Reports</u>





Global Medical Dashboards

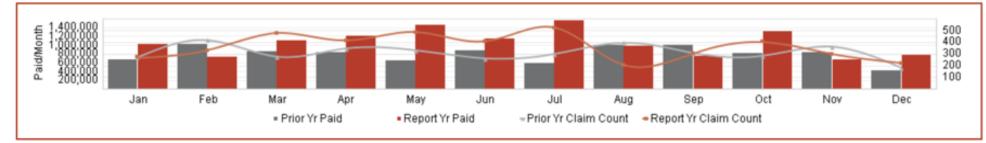
- Reports are produced annually and include country-specific data sorted by:
 - Membership type
 - Benefit category
 - High claimants/large claims
 - Diagnostic chapter/subchapter
 - Provider network spending and related diagnoses
- Reports provide insight through year-over-year comparisons revealing root causes including: Incidence, Frequency of services, and Unit cost
- Key features: web-based, interactive, tabular, drill-down capability, embedded benchmark comparisons

Country: Country XYZ		Overview Pop	ulation Covered	Benefit Categories	Diagnosis Chapters E	iagnosis SubChapters	Provider	Network
	Prior Year	Report Year	Var	GEB BM		Prior Year	Report	Year
Submitted Total	10,971,326	15,488,547	41.2%		Number of Claimants	606	674	
Member Share Total	547,066	552,146	0.9%		Paid per Claimant	15,759.2	18,862	
Paid in Period	9,550,082	12,713,469	33.1%		Number of Claims	3,698	4,30	
nitial Head Count	826	949	14.9%	43,222	Paid per Claim	2,582.5	2,952	
Final Head Count	851	994	16.8%	46,860	Claims per Claimant	6.1	6.4	
		Large Claims					ligh Claimants	
	Prior Year	Report Year	Var	GEB BM		Prior Year	Report	
arge Claim Threshold	25,000	25,000 83	00.00/	25,000	High Claimant Threshold	75,000	75,00	0
N° Claims >= Threshold Threshold Percentile	62		33.9%	00.4%	N° Claimants >= Threshold			4
Total Paid - Large Claims	98.3% 2,978,341	98.1% 4,765,583	60.0%	98.1%	Threshold Percentile Total Paid - High Claimants	99.5% s 2,585,768	99.39 4,338,8	
arge Claim as % of Total	31.2%	37.5%	20.2%	41.9%	High Claimants as % of To		4,338,6	
% of Total > Threshold	15.0%	21.2%	41.5%	16.6%	% of Total > Threshold	12.2%	16.4	
	101070	211270		d Amount & Claim Cou				
1,400,000								
1,000,000 8 800,000 8 600,000								
600,000								
400,000								
200,000								
Jan	Feb	Mar	Apr	May Jun	Jul /	Nug Sep	Oct	
Country: Country XYZ		Overview Po	pulation Covered	Benefit Categories	Diagnosis Chapters	Diagnosis SubChapte	rs Provid	er Network
	Share of Total Pair	d - Top 10 ICD-10 Ch	apter Codes			YOY Changes in Key	Utilization Me	trics by ICD-
		· ·				Report Year Paid	Var Paid	Var Claima
10. Respiratory					10. Respiratory	3,506,118	12.4%	6.4%
13. Musculoskeletal					13. Musculoskeletal	1,381,771	5.5%	18.0%
					11. Digestive	1,358,165	86.6%	8.9%
11. Digestive					1. Infectious/Parasitic	1,083,762	49.7%	26.1%
1. Infectious/Parasitic					Dental	1,005,934	52.4%	31.6%
					14. Genitourinary	535,867	85.8%	4.8%
Dental					9. Circulatory	504,213	44.6%	-9.1%
14. Genitourinary	I				20. External Causes	454,659	51.2%	8.3%
	I				18. Symptoms/Signs NO	435,220	14.5%	19.3%
9. Circulatory					12. Skin & Subcutaneous	426,218	54.0%	18.5%
20. External Causes					2. Neoplasms	412,433	879,7%	38,1%
					Optical	386,573	12.6%	-2.3%
18. Symptoms/Signs NOC	1				19. Injury & Poisoning	353.110	-15.6%	-25.5%
12. Skin & Subcutaneous					4. Endocrine/Nutr/Metab	322,965	23.4%	12.1%
0%	10%	20%	30%	40%	7. Eve & Adnexa	248,886	9.4%	0.0%
0%	10%	20%	30%	40%	6. Nervous	136,663	334.8%	92.3%
	Repo	rt Year 🔳 Prior Year 📕 G	E8 BM				89.1%	18.2%
					8. Ear & Mastoid	131,249	89.1%	18.2%

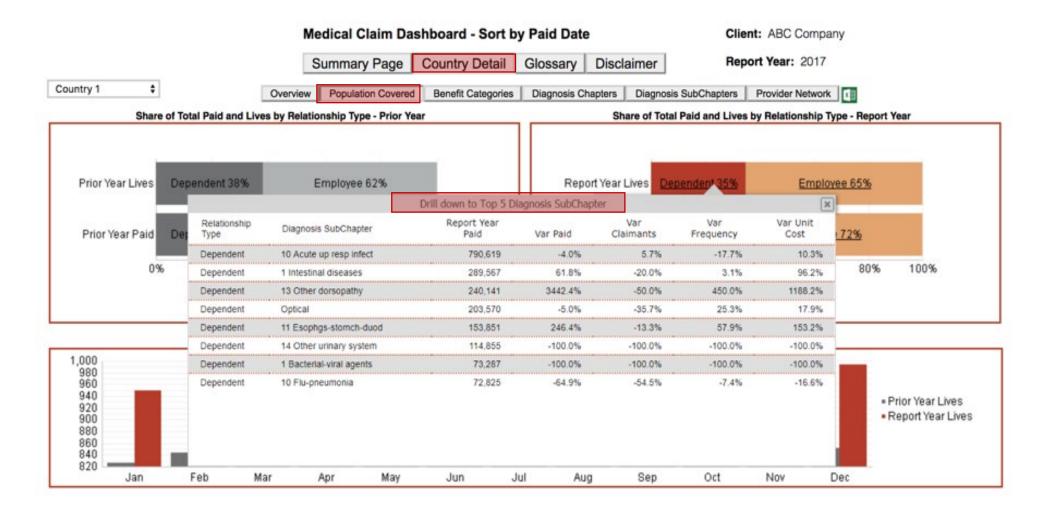


		Medical Claim	Dashb	oard - Sort b	y Paid Date Client: ABC Company					
		Summary Pag	Summary Page Country Detail			imer	Report Year	: 2017		
Country 1 🗘	Overvie	w Population Cov	vered B	enefit Categories	Diagnosis Chapters	Diagnosis SubCh	apters Provide	r Network		
	Prior Year	Report Year	Var	GEB BM		_	Prior Year	Report Year	Var	GEB BM
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Paid In Period	9,550,082	12,713,469	33.1%		Number of Claims		3,698	4,306	16.4%	
Initial Head Count	826	949	14.9%	43,222	Paid per Claim		2,582.5	2,952.5	14.3%	3,276.6
Final Head Count	851	994	16.8%	46,860	Claims per Claimant		6.1	6.4	4.7%	4.4
Impact: Large Claims as a % of Total Paid						Impact: Hi	gh Claimants as a	a % of Total Paid		
	Prior Year	Report Year	Var	GEB BM			Prior Year	Report Year	Var	GEB BM
Large Claim Threshold	25,000	25,000		25,000	High Claimant Thresho	ld	75,000	75,000		75,000
No Claims >= Threshold	62	83	33.9%		No Claimants >= Thres	hold	19	30	57.9%	
Threshold Percentile	98.3%	98.1%		98.1%	Threshold Percentile		99.5%	99.3%		97.9%
Total Paid - Large Claims	2,978,341	4,765,583	60.0%		Total Paid - High Claimants		2,585,768	4,338,834	67.8%	
Large Claim as % of Total	31.2%	37.5%	20.2%	41.9%	High Claimants as % of	Total	27.1%	34.1%	26.0.7%	21.1%
% of Total > Threshold	15.0%	21.2%	41.5%	16.6%	% of Total > Threshold		12.2%	16.4%	35.2%	6.6%

Monthly Paid Claim Amount

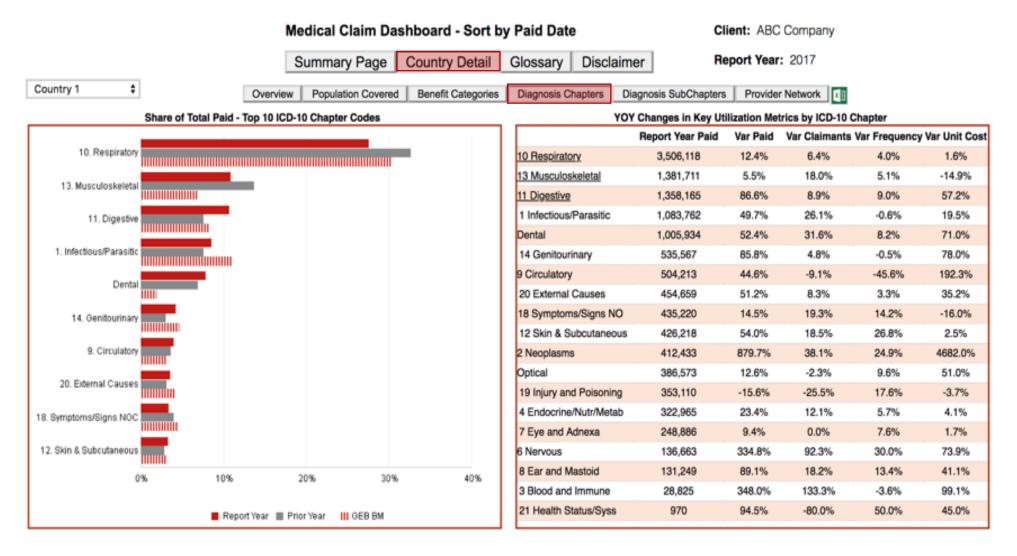






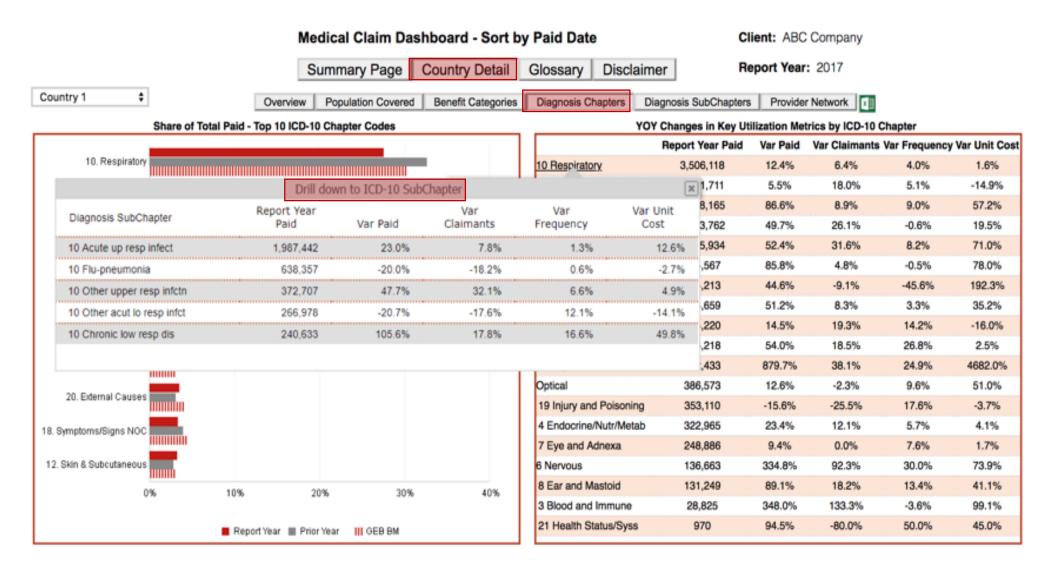


GEB Health & Wellbeing Strategy





GEB Health & Wellbeing Strategy





			Medical C	laim Dashb	oard - Sort b	y Paid Date		Clie	nt: ABC Comp	any		
			Summary	/ Page Co	ountry Detail	Glossary D	isclaimer	Rep	ort Year: 2017	,		
Country 1 🛟		Overv	view Populati	on Covered	Benefit Categories	Diagnosis Chapt	ers Diagnosis	s SubChapters	Provider Networ	k [
				YOY Chan	ges in Key Utilizat	tion Metrics - Top 1	0 Providers					
	Report Year Paid	Var Paid	Var Claimants	Var Frequency	Var Unit Cost		Report Year Pa	id Var Paid	Var Claimants	Var Frequency	Var Unit (Cost
angre de Cristo Hosp	1,344,019	-0.2%	-3.5%	14.1%	-9.4%	Town Hosp	536,244	19.6%	15.4%	-7.1%	11.7%	2
niversity Hosp	1,206,038	49.4%	16.2%	-7.4%	-38.9%	East Hosp	500,013	10.8%	6.5%	2.9%	1.1%	
omen's Hosp	980,014	66.8%	5.7%	4.5%	51.1%	North Hosp	380,435	150.5%	-13.0%	52.3%	89.1%	6
uth Hosp	700,894	81.0%	-16.7%	11.1%	95.5%	West Hosp	357,918	35.9%	42.9%	7.2%	-11.3%	6
ildren's Hosp	691,820	209.1%	85.7%	33.9%	24.4%	Total Top 10	7,309,701	46.6%	7.9%	14.5%	18.6%	5
nerican Hosp	612,306	91.4%	0.0%	101.6%	-5.0%	Grand Total	12,713,469	33.1%	13.2%	2.7%	14.5%	
					Chara of Total Dal	d. Tao Tao Deculd						
					Share of Total Pai	d - Top Ten Provide	ər					
16%	_											24 20
12% 10% 8%							4			A		16
8%			0		Φ.	0			ů.	di.		12
4%									_	*	a	80 40
2% 0%												0
Sangre de Cri Hosp	isto University H	osp Wor	men's Hosp	South Hosp	Children's Hos	p American Hos	p Town Ho	sp East	Hosp Nor	th Hosp Wes	st Hosp	
	Re	port Yr	≡ Pr	ior Yr	Report Y Cost/Cla		Prior Yr Cost/Cl	aimant 🕠 GEB	Cost/Claimant			



Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management



Health & Wellbeing Initiatives

Identify and recommend relevant local and global wellbeing programs that address specific health issues, with the aim of helping members:

- Stay healthy
- Return to health
- Manage chronic illness





Stay Healthy

Primary prevention via health apps, health fairs, behavioral change programs, mental health support.

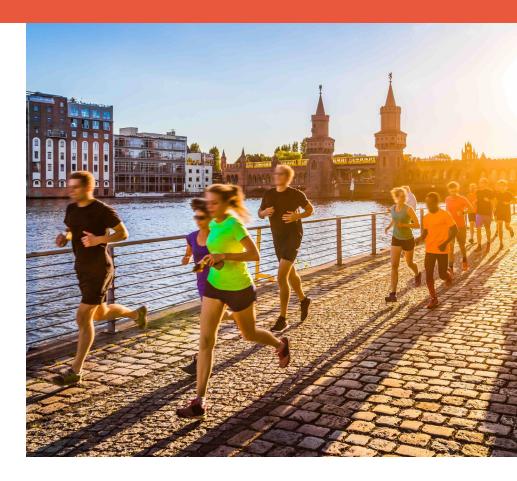
Examples of available programs:

CHINA/Generali China

Customised health lectures, workplace health screenings including biometric testing, online health risk assessments.

PHILIPPINES/Generali Philippines

Tailored health campaigns working in partnership with local wellness partners including Intercare (healthfairs), Healthway Clinics (biometric testing), Sanofi Pasteur (vaccinations), Executive healthchecks via St. Luke's Medical Centre.





Return to Health .

Medical second opinion, 24X7 clinical support, EAP services, targeted complex case management.

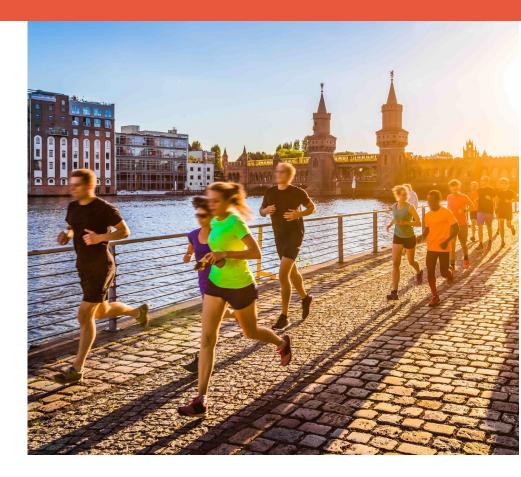
Examples of available programs:

INDIA/Future Generali

Medical Case Management and Medical Second Opinion service to identify treatment alternatives and support members before / during / after hospitalisation.

PERU/Rimac Seguros

Access to telephonic support and video conferencing with physicians for remote guidance / advice on medical care and conditions.





Prevent and Manage Chronic Illness •

Clinical support for condition/treatment questions, health content, disease management programs.

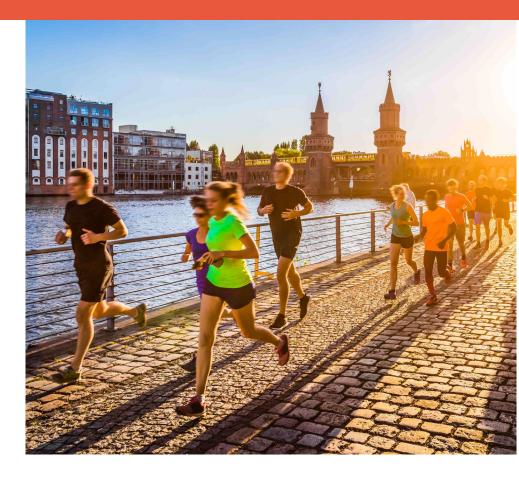
Examples of available programs:

PUERTO RICO/Mapfre, UK/Bupa

Programs to help members track and manage certain conditions including Asthma, COPD, Depression, Diabetes, Hypertension, Maternity.

UK/Bupa

Medical Case Triage service targeted at identifying and supporting Musculoskeletal illness, Cancer, Mental Health, Cataracts. Support focuses on expedited referrals for early diagnosis and treatment.



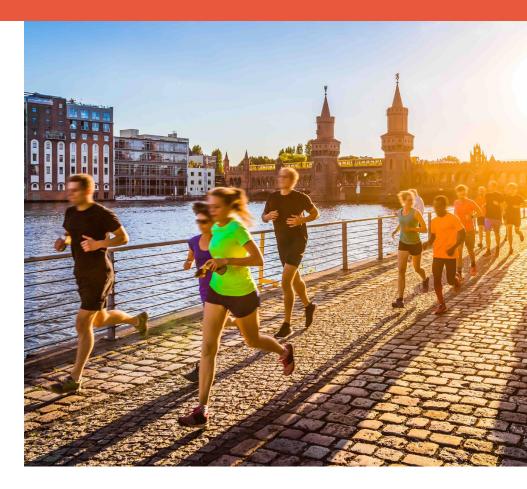


Global health & wellbeing initiatives

Programs managed centrally and available on a global basis:

- CIAO mobile healthapp
- GEB HR Toolkits*: packaged communications collateral focused on key health topics. Collateral can be customised and will include flyers, posters, emails, text messages, videos and podcasts on key disease states.
- GEB Health Marketplace*: tools and services available at a discount for GEB clients.

*In development for 2019





Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management



Healthplan management

Leverage the tools available to insurers to impact claim utilisation:

- Tailored, cost-effective plan design
- Strategic provider network design
- Medical case management
- Claims administration
- Member service & support
- Anti-fraud / waste / abuse programs





It's your turn CASE STUDY - Thailand

Observations - Diagnosis

Observations - Population

Observations – Plan Management



Case Study: Thailand Respiratory Diseases

Observations: Diagnoses, Population, Plan Management							
Diagnoses	Population	Plan Management					
 Respiratory claims represent 34% of total paid claims in 2017 	 Mainly Dependants – specifically children Influenza (6% of all claims 	 Low cost hospitals predominantly used for child admissions 					
 Acute upper resp. diseases represent 63% of the total paid for respiratory claims 	 paid): 93% is for Inpatient care, 60% of which is for children 	 Admissions predominantly during evening hours / after work hours 					
 Influenza/pneumonia represent 37% of total respiratory claims 	 Only 7% is for Outpatient claims Proumonia (3% of all claims 	 Very few clients with outpatient cover in Thailand 					
 Benefits utilised for flu and pneumonia are inpatient treatment 	 Pneumonia (3% of all claims paid): 97% is for Inpatient care, 77% of which is for children, 						
	 Only 3% is for Outpatient claims. 						

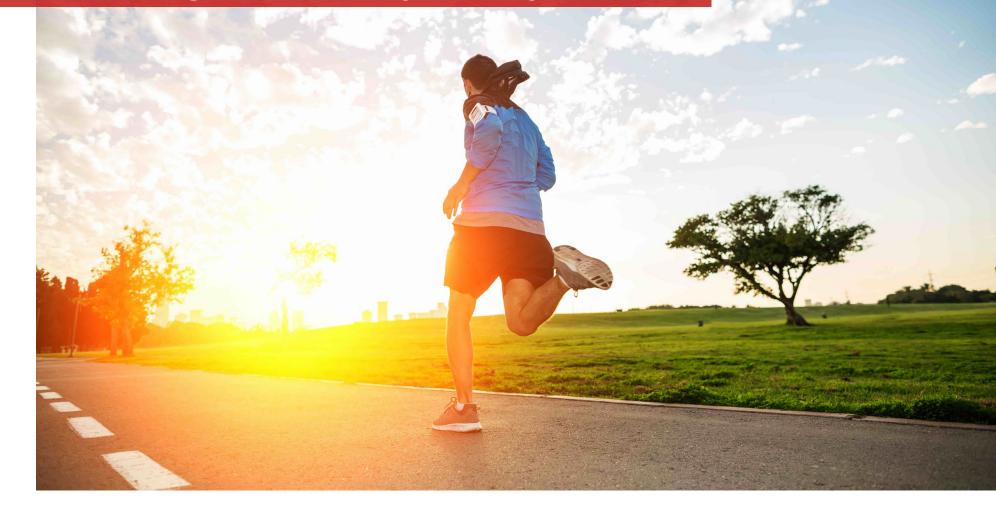


Case Study: Thailand Infectious/Parasitic Diseases

Observations: Diagnoses, Population, Plan Management							
Diagnoses	Population	Plan Management					
 Infectious/Parasitic diseases represent 13% of total paid claims in 2017 Intestinal diseases (Diarrhoea and gastroenteritis) represent 49% of the total amount paid for Infectious/ Parasitic claims Inpatient claims account for 86% of all diarrhoea and gastroenteritis claims 	 Mainly employees claiming for this diagnosis. Diarrhoea and gastroenteritis (6% of all claims paid): 86% is for Inpatient care, of which 41% is for children 15% is for Outpatient care of which 74% if for employees 	 Low cost hospitals predominantly used for admissions Admission for dehydration Very few clients with outpatient cover in Thailand 					



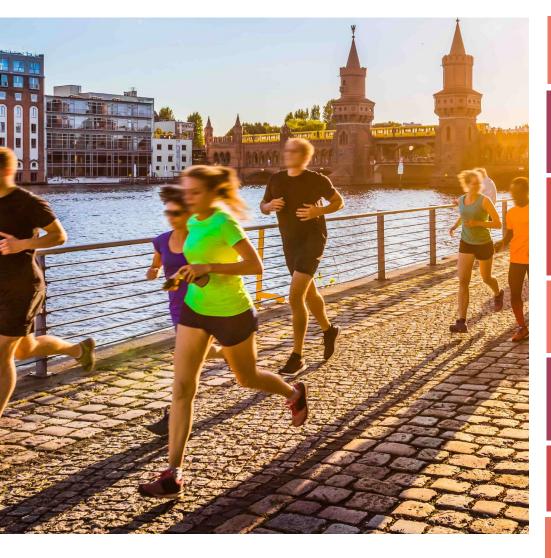
GEB Health & Wellbeing - Tips to stay healthy



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GEB Health & Wellbeing 7 Tips to stay healthy



1. Eat Healthy

Bring snacks and lunch, choose light options

2. Hydrate

Limit caffeine intake, always have a full glass of water on your desk

3. Take Breaks

Have lunch away from your desk, it's ok to take a break during the day, and holidays during the year!

4. Use Available Resources

EAP, health insurance, vaccinations, checks ups

5. Ergonomics

Get advice how to set up your workspace; alternate sitting & standing

6. Stay Active

Schedule walking meetings, utilise standing desks

7. De-Stress

Unplug, IT policies, use resources, set boundaries, coping mechanisms

Thank you

Generali Employee Benefits Network

Damian Ross - Regional Manager, Sales & Distribution Daniela Masters - Head of Health and Wellness Programs