

Generali Employee Benefits Network

Strategic Health and Wellbeing



GENERALI
Employee Benefits Network

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
China	10.7%	10.3%	6.0%
India	10.6%	9.5%	9.0%
Brazil	15.3%	15.4%	17.0%
Mexico	11.4%	12.0%	13.0%
Russia	8.0%	6.8%	11.0%
Indonesia	10.8%	12.6%	13.0%
Turkey	18.2%	14.0%	15.0%

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

Generali/ITALY
Generali Head Office

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

GEB partner/UNITED KINGDOM
Generali UK Branch



GEB Health & Wellbeing Strategy



GEB Health & Wellbeing Strategy

Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management



GEB Health & Wellbeing Strategy

Data Reporting & Analysis

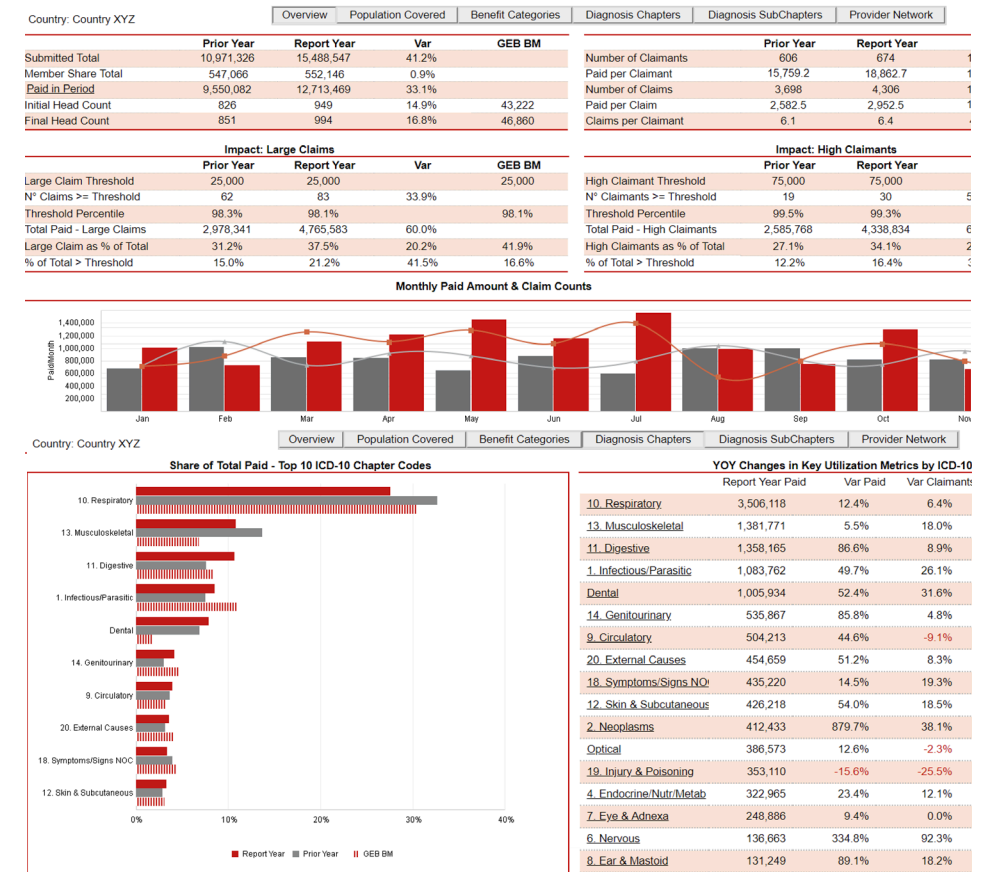
- Identify trends and cost drivers to provide insight into root causes
- Interpret findings and help clarify complex information
- Work collaboratively to identify local and global issues and solutions
- Summarize local market data through GEB's [Global Medical Dashboard Reports](#)



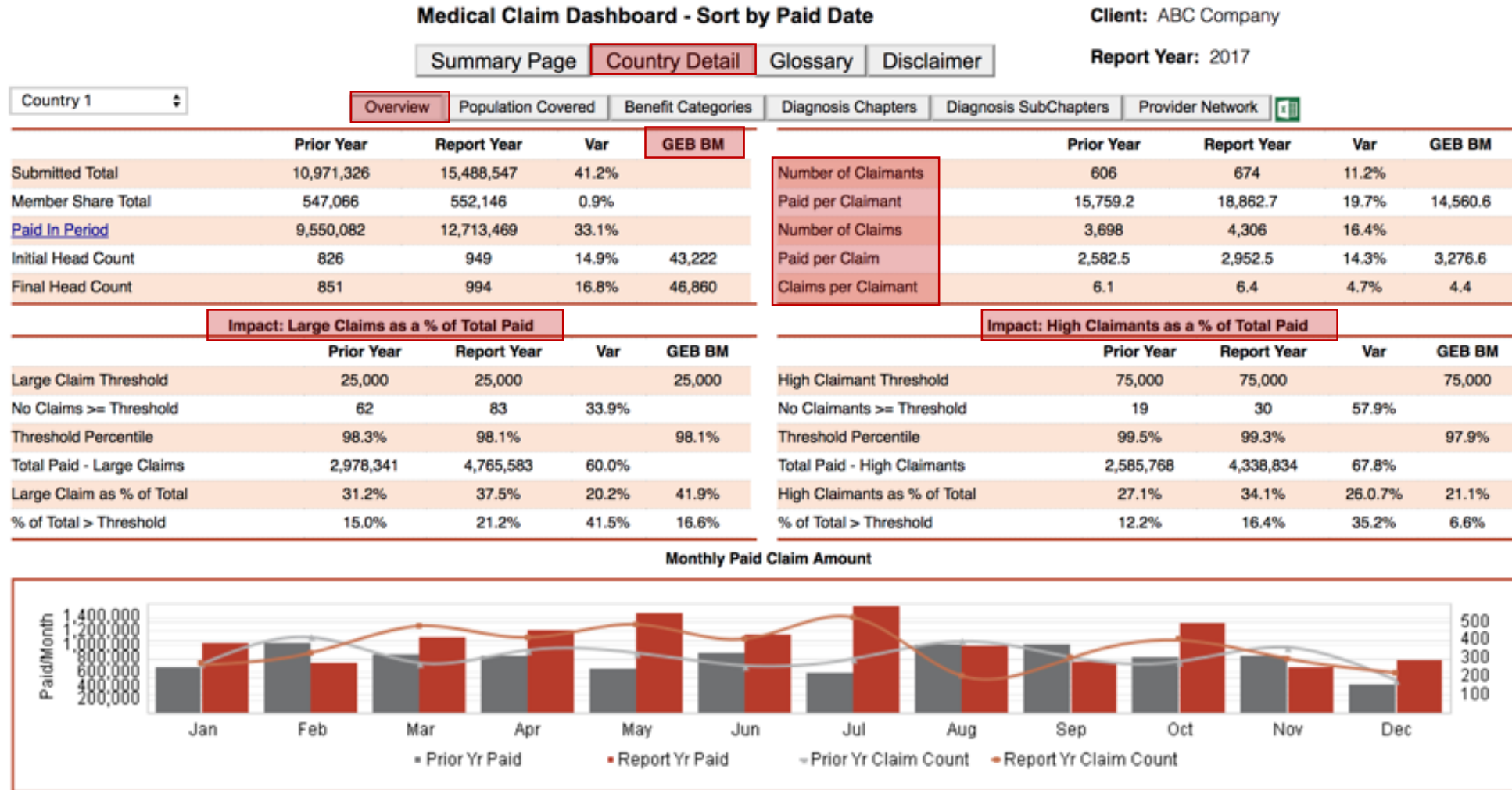
GEB Health & Wellbeing Strategy

Global Medical Dashboards

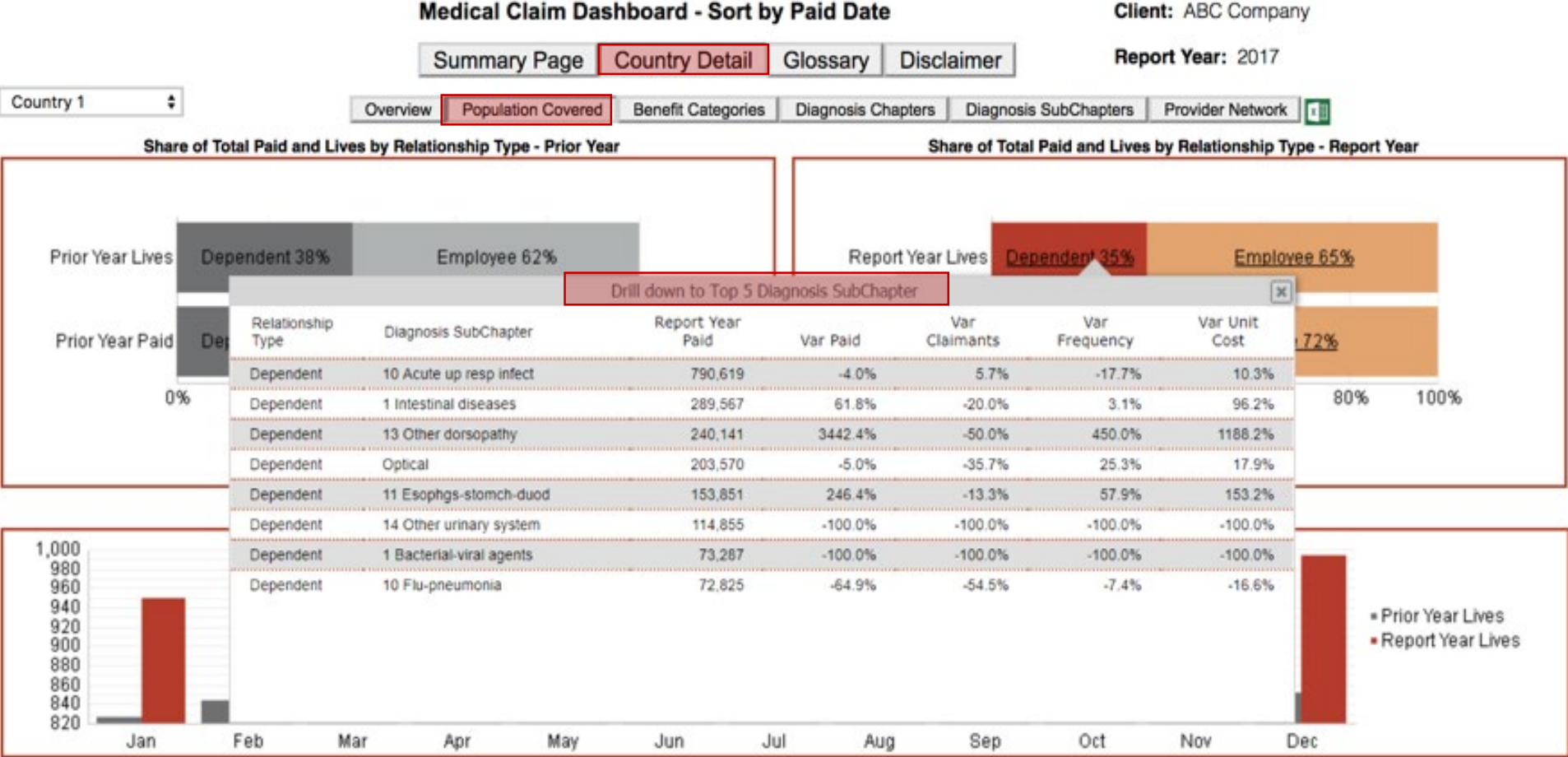
- Reports are produced annually and include country-specific data sorted by:
 - Membership type
 - Benefit category
 - High claimants/large claims
 - Diagnostic chapter/subchapter
 - Provider network spending and related diagnoses
- Reports provide insight through year-over-year comparisons revealing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



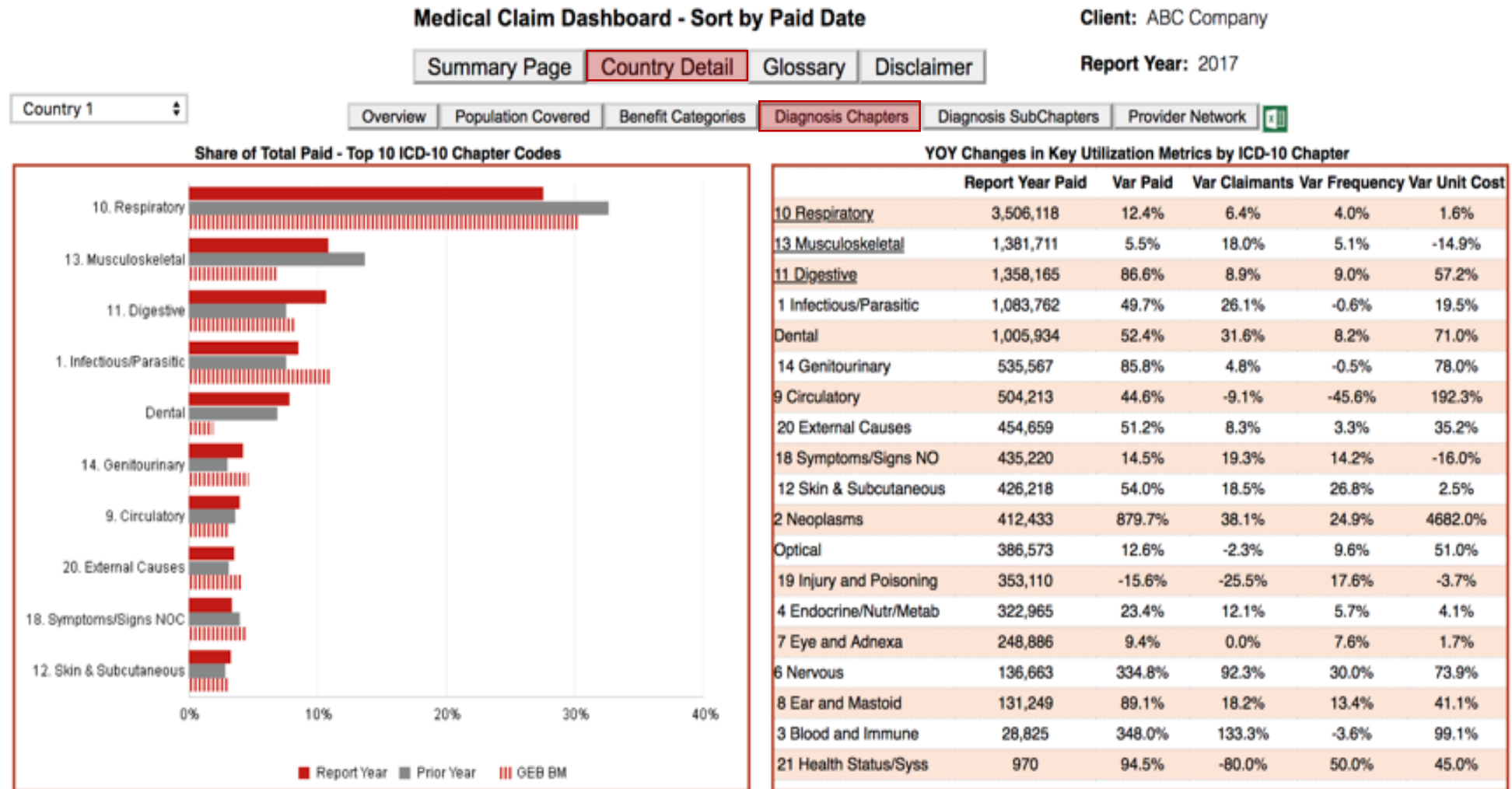
Global medical reporting: image 1



Global medical reporting: image 2

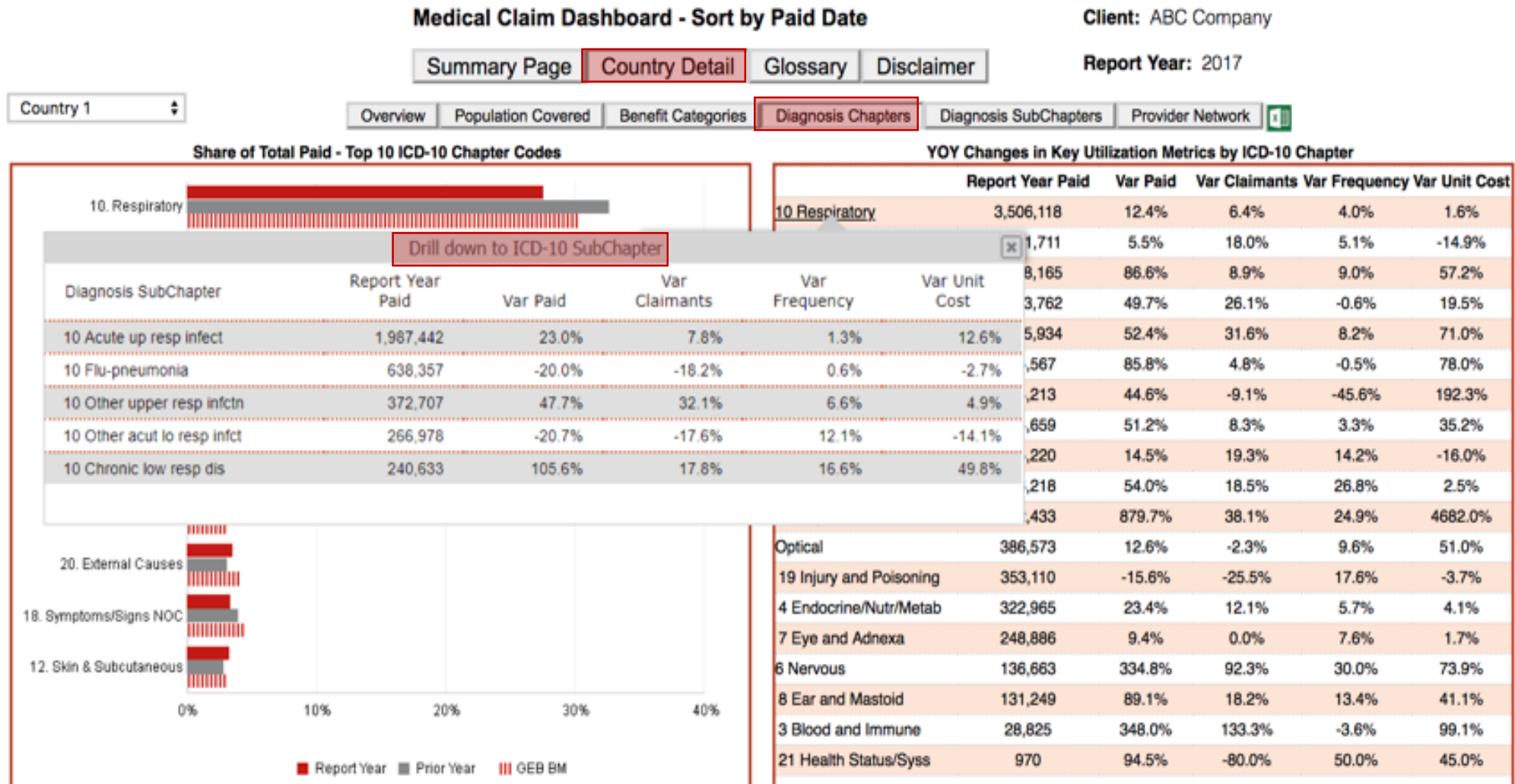


Global medical reporting: image 3



GEB Health & Wellbeing Strategy

Global medical reporting: image 4



Global medical reporting: image 5

Medical Claim Dashboard - Sort by Paid Date

Client: ABC Company

Summary Page

Country Detail

Glossary

Disclaimer

Report Year: 2017

Country 1

Overview

Population Covered

Benefit Categories

Diagnosis Chapters

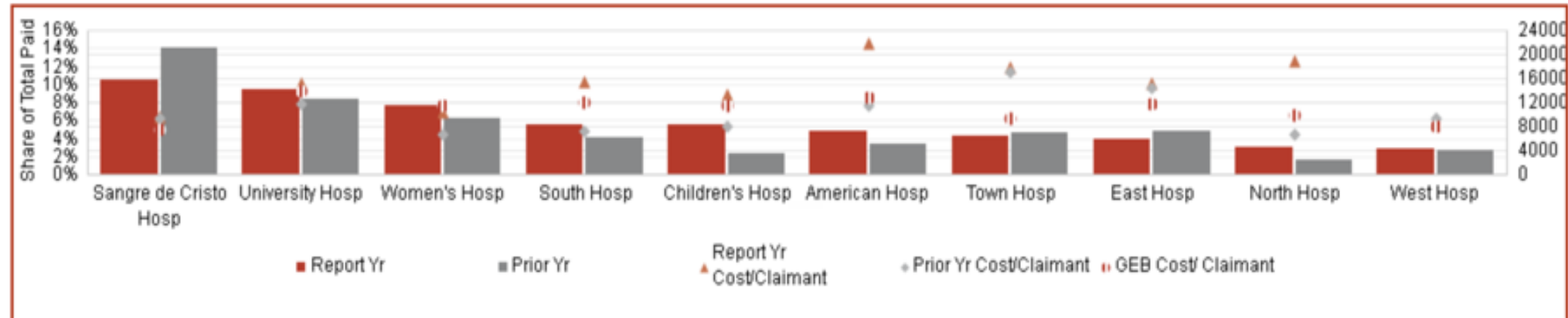
Diagnosis SubChapters

Provider Network

YOY Changes in Key Utilization Metrics - Top 10 Providers

	Report Year Paid	Var Paid	Var Claimants	Var Frequency	Var Unit Cost		Report Year Paid	Var Paid	Var Claimants	Var Frequency	Var Unit Cost
Sangre 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%
University Hosp	1,206,038	49.4%	16.2%	-7.4%	-38.9%	East Hosp	500,013	10.8%	6.5%	2.9%	1.1%
Women's Hosp	980,014	66.8%	5.7%	4.5%	51.1%	North Hosp	380,435	150.5%	-13.0%	52.3%	89.1%
South Hosp	700,894	81.0%	-16.7%	11.1%	95.5%	West Hosp	357,918	35.9%	42.9%	7.2%	-11.3%
Children'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%
American Hosp	612,306	91.4%	0.0%	101.6%	-5.0%	Grand Total	12,713,469	33.1%	13.2%	2.7%	14.5%

Share of Total Paid - Top Ten Provider



GEB Health & Wellbeing Strategy

Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management



GEB Health & Wellbeing Strategy

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**



GEB Health & Wellbeing Strategy

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.



GEB Health & Wellbeing Strategy

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.



GEB Health & Wellbeing Strategy

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.



GEB Health & Wellbeing Strategy

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*



GEB Health & Wellbeing Strategy

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GEB Health & Wellbeing Strategy

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
<ul style="list-style-type: none">• Respiratory claims represent 34% of total paid claims in 2017• Acute upper resp. diseases represent 63% of the total paid for respiratory claims• Influenza/pneumonia represent 37% of total respiratory claims• Benefits utilised for flu and pneumonia are inpatient treatment	<ul style="list-style-type: none">• Mainly Dependants – specifically children• Influenza (6% of all claims paid):<ul style="list-style-type: none">• 93% is for Inpatient care, 60% of which is for children• Only 7% is for Outpatient claims• Pneumonia (3% of all claims paid):<ul style="list-style-type: none">• 97% is for Inpatient care, 77% of which is for children,• Only 3% is for Outpatient claims.	<ul style="list-style-type: none">• Low cost hospitals predominantly used for child admissions• Admissions predominantly during evening hours / after work hours• Very few clients with outpatient cover in Thailand

Case Study: Thailand Infectious/Parasitic Diseases

Observations: Diagnoses, Population, Plan Management		
Diagnoses	Population	Plan Management
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Mainly employees claiming for this diagnosis.• Diarrhoea and gastroenteritis (6% of all claims paid):<ul style="list-style-type: none">• 86% is for Inpatient care, of which 41% is for children• 15% is for Outpatient care of which 74% if for employees	<ul style="list-style-type: none">• 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



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

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