

# Brazil

## Health Benefits

Provided through  
SulAmérica



A Generali Company

Redion Employee Benefits partners with Sul América to offer Health insurance products in Brazil. Sul América is the largest independent insurance group in Brazil, with over 120 years of experience in the employee benefits industry. SulAmérica currently insures more than 7 million customers, including 2.5million Health members and 2million Dental members.

### Medical Plan Management

Key capabilities include:

- Group Medical, Dental products. Available benefits include Outpatient, Inpatient, Dread Disease Cover, Pharmaceutical, Vision, Maternity and Dental;
- Provider network, offering access to direct payment arrangements; dedicated Network Management team to manage the relationship and accreditation of medical providers;
- Dedicated medical case management, providing patient support, pre-authorisation for care, and treatment guidance; pre and post hospitalisation support including discharge planning;
- Online member portal for access to benefit details, claims tracking and provider search by location and specialty;
- Health app providing policy information, downloadable insurance card, digital reimbursements, chat with customer service, discounts on prescription drugs, online appointment scheduling;
- Award-winning health analytics platform with insight into utilisation trends, risk stratification, financial performance, direction to targeted health support programmes;

- 24/7 Member service centre;
- Ongoing medical and clinical audits to ensure cost and treatment efficacy.

### Health & Wellbeing Programmes

In addition to group benefit plans, SulAmérica 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

- Telemedicine including online prescription ordering, in-home doctor visits and appointment scheduling;
- Programmes supporting ongoing health maintenance and wellbeing including: Healthy Aging, Joint Health, Active Backbone, Spinal Care;
- Wellbeing coaching, nutritional counseling, weight management, health education, vaccinations, health campaigns, health checks, executive health checks, health and mental health risk assessment;

#### Return to health

- Medical case management for high cost/complex cases, Second Medical Opinion;
- Mental Health Support Services;

#### Manage chronic illness

- Programmes supporting chronic/complex conditions: Pregnancy, Oncology, Depression, and other chronic illness (e.g. Diabetes, Heart health, Hypertension, Respiratory health).