

Chile

Health Benefits

Provided through
Seguros de Vida



A Generali Company

Redion Employee Benefits partners with Seguros de Vida to offer Health insurance products in Chile. Seguros de Vida is part of the Sura Group, a leader in the Latin American financial services and manufacturing industries. Subsidiaries include companies in the banking, insurance, pension/investment and asset management sectors, and companies in the energy, construction, infrastructure and food industries. Founded in 1989, Seguros de Vida offers a comprehensive range of benefit products for the market including individual and group Life and Medical insurance.

Medical Plan Management

Key capabilities include:

- Group and individual Medical plans. Available benefits include Outpatient, Inpatient, Dread Disease Cover, Pharmaceutical, Vision, Maternity, Dental for employees, their dependants and [upon request] other family members;
- Group Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, separate limits for brand name vs generic drugs;
- National provider network is available offering access to discounts on certain services (including services received from certain pharmacies, labs and clinics). Direct payment options available within the network of preferred providers;
- Network may be customised to suit client needs;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;

- Member service centre providing assistance with benefit questions, claims payment/reimbursement during normal business hours;
- Pharmacy Benefits Management Programme.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Seguros de Vida also offers clients access to health and wellbeing support services designed to help members Stay healthy, Return to Health and Manage Chronic Illness:

Stay healthy

- Health education on key disease topics including cancer, obesity prevention and other chronic conditions.

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

Chile annual medical trend: 7.5% AON, 5.7% WTW, 6.2% Mercer (2026)

Note: Capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your Redion Employee Benefits 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. REDIONE_HEALTH/Chile 26/052026