

China

Health Benefits

Provided through
Generali China Life
Insurance



A Generali Company

Redion Employee Benefits partners with Generali China Life to offer Health insurance products in China. Generali China Life Insurance Co., Ltd (GCL) was founded in 2002 as a joint-venture between Assicurazioni Generali S.p.A. (Generali) and China National Petroleum Corporation (CNPC - equity interest later transferred to CNPC Capital Company Limited). This was the first joint-ventured insurer approved by the Chinese Government after China joined the World Trade Organization (WTO). Currently, the registered capital of GCL is 3.7 billion RMB and total assets are almost 60 billion RMB*, making GCL one of the largest joint-ventured life insurers in China. GCL provides a comprehensive range of insurance plans, including life, accident, health and investment insurance, as well as group employee benefit plans. GCL has more than 2,000 corporate clients, including many Fortune 500 companies. GCL is headquartered in Beijing with 14 branches located in: Beijing, Shanghai, Guangdong, Jiangsu, Shenzhen, Liaoning, Sichuan, Shaanxi, Shandong, Heilongjiang, Hubei, Henan, Zhejiang, and Fujian province.

Medical Plan Management

Key capabilities include:

- Comprehensive and customisable group benefits available including coverage for Group Life, Medical, Accident and Group/Individual Critical Illness;
- Available medical benefits include Outpatient, Inpatient, Dread Disease Coverage, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependant;
- Specific benefit limits (per benefit and/or annual limits) may be customised for local and high-end/expatriate plans;

- Plans may include member cost-share components, such as deductibles, co-payments, co-insurance and out of pocket maximums;
- Pre-authorisation for certain services**;
- Pre-authorisation is provided by a dedicated customer service team that reviews appropriateness of care, patient coverage and eligibility;
- The central member service is available 24/7;
- Telemedicine through Teledoc and other local providers offering 24/7 health consultation. Members may consult doctors at any time via chat for medical advice and information on their health concerns.
- Customisable provider network offering access to discounted pricing;
- Direct payment arrangements** with over 1000 level-3 public hospitals throughout China;
- Online provider** lookup available to find direct-pay facilities by location and/or specialty;
- Triage Service and patient steering to high quality and cost effective care;
- Onsite hospital representatives** available to assist patients with payment issues and logistics planning during hospital stays and pre/post hospital discharge.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali China also offers clients 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:

China annual medical trend: 7.8% AON, 11.1% WTW, 8.6% 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/China 26/052026

Stay healthy

- Customised health lectures and health education materials to address specific disease trends/health concerns;
- Workplace biometric health screenings and Executive Checks;
- Vaccinations provided at local clinics;
- Worksite health clinics for individual consultations with healthcare providers;
- Online health risk assessments providing feedback on member health status, health concerns and information on how to improve overall health;
- Nutritional Counselling and Weight Management Programs; Health Campaigns, Workplace Health Fairs;
- Mobile Health App: support for physical and mental health, nutrition, sleep and medication advice, step challenge.

Return to health

- Access to a Second Medical Opinion service from GCL's medical management team, providing medical consultation and treatment recommendations/alternatives for complex care. Provided at no additional charge for clients;
- Access available to Employee Assistance Program for mental health support; additional free hotline for client to discuss COVID-19 related mental health concerns;
- Ergonomics training to support musculoskeletal health.

Manage chronic illness

- Health & wellbeing coaching and individual member goal setting for improving ongoing health while living with chronic illness;
- Chronic Disease Management programmes available for Hypertension, COPD, Diabetes, Heart Disease, Obesity prevention/management and smoking cessation.