

India

Health Benefits

Provided through
Generali Central
Insurance Company



A Generali Company

Redion Employee Benefits partners with Generali Central Insurance Company to offer Health insurance products in India. Generali Central Insurance Company Limited represents a partnership between two iconic institutions: the Generali Group (its subsidiary in India was formerly known as Future Generali) and the Central Bank of India. The combined expertise of Generali in the global insurance sector, and the Central Bank of India in the financial sector has created one of the leading providers of insurance products in the local market. Generali Central Insurance Company is a total solutions insurer, offering a comprehensive range of group and individual products including: Health, Motor, Home, Travel, Personal Accident, Lifestyle, Commercial, Social/Rural and Crop Protection insurance. Generali Central currently insures over 15million customers (including 2,000 corporate clients and their employees), with presence in more than 125 locations across India.

Medical Plan Management

Key capabilities include:

- Comprehensive individual and group benefits include medical, travel medical, life, personal accident and critical illness;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees, their dependants and other family members;
- Medical plans may be customised to include member cost-share components such as co-insurance and/or per benefit or annual limits;
- National provider network offering access to

discounted, payment arrangements. Networks can be tailored to suit client needs;

- Upon request, additional medical facilities can be identified and approached by the insurer for potential network contracting;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for all inpatient care provided by a dedicated customer service team that reviews appropriateness of care, patient coverage and eligibility;
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal and app “e.care” <https://healthbuzzportal.futuregenerali.in/> for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;
- A provider search engine where members can search providers by location and specialty: <https://general.futuregenerali.in/network-hospitals>
- 24/7 member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Telemedicine/virtual health consultations available through a proprietary mobile healthapp allowing members to chat with physicians, schedule/attend video consults, and receive prescriptions and referrals for higher level care;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;

India annual medical trend: 11.5% AON, 12.9% WTW, 9.9% 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. REDIONEB_HEALTH/India 26/052026

- Dedicated medical case management team providing assistance for complex care before/ during/after hospitalisation.

Health & Wellbeing Programmes

Generali Central Insurance Company 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:

Stay healthy

- Customised health lectures on physical mental and financial wellbeing;
- Health education materials, Health Campaigns, Workplace Health Fairs, Nutritional counselling and fitness membership discounts;
- Workplace health screenings; Executive Health Checks; Worksite health clinics;
- Employee Assistance Programme for mental health, financial, legal counseling provided by third party vendor (coverage for care is included under the Generali Central Insurance health plan);
- A mobile health app enabling members to enrol in the Generali Central “Staying Healthy” programme with access to health content, step challenges and exercise programmes. The app is linked to a loyalty programme where members can earn and redeem points for discounts on health products/services including health foods and gym memberships;
- Predictive Medicine to check for predispositions;
- Access to online mental health risk assessment, to allow members gain a better understanding of their mental health status;

Return to health

- Medical case management and Medical Second Opinion services to identify treatment alternatives and support members before/ during/after hospitalisation and return to work;
- Customised onsite training sessions led by health professionals. Session topics include: nutrition, fitness/health coaching, ergonomic health, stress management.

Manage chronic illness

- Programmes to help members prevent and manage chronic disease. Programmes provide support/care management for chronic obstructive pulmonary disease, depression, diabetes, heart disease, hypertension and maternity care.