

# Nicaragua

## Health Benefits

Provided through  
Asa Nicaragua



A Generali Company

Redion Employee Benefits partners with Asa Nicaragua to offer Health insurance products in Nicaragua. Established in 1996, Asa Nicaragua offers a comprehensive range of products including group Health, Life, Disability and Accident insurance. Asa Nicaragua is part of the Asa Group, a leading provider of insurance products for over 80 years throughout the Panamanian and Central American markets.

### Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Health, Life, Disability and Accident;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependants;
- Provider network of medical doctors, hospitals and specialists, offering access to discounted services and direct payment arrangements;
- Network may be customised to suit client needs;
- Dedicated Network Management team to handle accreditation and relationship with medical providers;
- Patient steering to high quality and cost-effective providers;
- Triage Service and Symptom Checker available to identify appropriate access to care;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/ during/after hospitalisation;

- 24/7 member service centre providing support for questions about benefits, claims, billing.

### Health & Wellbeing Programmes

In addition to group benefit coverage, Asa Compania de Seguros also offers a comprehensive range of health and wellbeing services designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

- Workplace Vaccination Programmes, including Influenza, Rota Virus, PCV, MMB, Meningitis;
- Workplace health campaigns & health events;
- Executive Health Checks.

#### Return to health

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

Nicaragua annual medical trend: 10.4% AON, 9% WTW, 11.5% 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/Nicaragua 26/052026