

# Norway

## Health Benefits

Provided through  
DNB



A Generali Company

Redion Employee Benefits partners with DNB to offer Health insurance products in Norway. Founded in 1822, DNB is the largest financial services group in Norway with over 1.3million customers and more than 9,000 employees. DNB offers a wide range of insurance solutions for the local market including Group Life, Health, Travel, Disability and Accident insurance.

### Medical Plan Management

Key capabilities include:

- Group Life, Medical, Travel, Disability Accident products;
- Available Medical benefits include Outpatient for specialist consultations, Inpatient, and Pharmacy coverage for employees;
- Medical plans may be customised to include co-payments;
- Provider network with extensive geographic coverage and direct payment capability;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care and treatment guidance;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- GP/specialist referrals are not required to schedule appointments/treatment;
- Member service centre for support with questions about benefits, claims, billing issues. Representatives are available during normal business hours.

### Health & Wellbeing Programmes

In addition to group benefit plans, DNB also offers clients a range of health and wellbeing programmes designed to help members Stay healthy and Return to health after sickness or injury:

#### Stay healthy

- Vaccinations;
- Telemedicine providing virtual doctor visits through audio or video consultations;
- 24/7 access to psychological counselling/mental health support services available for screening and treatment;

#### Return to health

- Disability management/return to work programme;
- Medical second opinion services for consultation on complex care, treatment alternatives.