

Panama

Health Benefits

Provided through
Assa Panama



A Generali Company

Redion Employee Benefits partners with Assa Panama to offer Health insurance products in Panama. Established in 2009, Assa Panama offers a comprehensive range of products including group Health, Life, Auto and Accident insurance. Assa Panama is part of the Assa Group, a leading provider of insurance products for over 80 years throughout the Panamanian and Central American markets.

Medical Plan Management

Key capabilities include:

- Group Medical;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments and/or out-of-pocket maximum limits;
- Available Medical benefits include Outpatient, Inpatient, Pharmacy, Maternity and Dental for employees and dependants;
- Provider network (including medical centres of excellence) offering access to discounted, direct payment arrangements;
- Networks can be tailored to suit client needs;
- 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 before/during/after hospitalisation;
- Member service centre providing assistance with benefit questions, payment arrangements;
- Online member portal for self-service access to benefit details, claims tracking and provider search by location and speciality.

Health & Wellbeing Programmes

In addition to group benefit plans, Assa Panama also offers clients 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

- Workplace health campaigns, health fairs;
- Health checks, biometric screening;
- Executive health checks;
- Onsite massages;

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Telemedicine is available through a 24X7 health consultation platform providing access to clinical support via phone/video chat;
- Medication delivery is available through a network of local pharmacies.

Manage chronic illness

- Ongoing medical case management to help patients identify treatment and drug therapy alternatives to better manage chronic conditions.