

Serbia

Health Benefits

Provided through
Generali Osiguranje



A Generali Company

Redion Employee Benefits partners with Generali Osiguranje to offer Health insurance products in Serbia. Founded in 1998, Generali Osiguranje Serbia is one of the largest insurers in the market, covering more than 3 million members and offering comprehensive Life, Health, Accident/Disability, Travel, Automotive and Property insurance. Pension programmes are also available through the Generali Voluntari pension fund.

Medical Plan Management

Key capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical, Life, Travel, Accident/Disability;
- Available benefits: outpatient, inpatient, surgical, maternity (including newborn coverage), annual physicals, prescription drugs, vision, dental, mental health outpatient treatment;
- Medical plans may be customised to include member cost-share components such as co-insurance;
- National provider network offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs. Members may also seek services outside the Network;
- 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;
- An online claims portal where network hospi-

tals/clinics/physicians can confirm coverage and submit claims for reimbursement;

- Online member portal and app for access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card, provider search engine;

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Osiguranje Serbia also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy and Return to health after sickness or injury:

Stay healthy

- Workplace health checks, including biometric screenings and Executive Health Checks;
- Vaccinations available, including vaccinations for influenza, Rota Virus, PCV and Yellow Fever;
- Mental health support service including access to mental health screening and treatment (if MH services included within plan design);
- Discounts on fitness memberships through 'wellness loyalty network' of contracted fitness trainers/service providers.

Return to health

- Access to a Second Medical Opinion service providing medical consultation and treatment recommendations for complex cases;
- Hotline with physicians for medical guidance.

Serbia annual medical trend: 15% AON, 7.8% WTW, 12% 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/Serbia 26/052026