

# Spain

## Health Benefits

Provided through  
Generali Spain



A Generali Company

Redion Employee Benefits partners with Generali Spain to offer Health insurance products in Spain. Founded in 1834, Generali Spain is one of the leading insurers in the Spanish market with nearly 2,000 employees and more than 1,600 service offices. Generali Spain offers a comprehensive range of insurance products including Life, Health, Accident, Motor and Property insurance, as well as Savings and Investment plans.

### Medical Plan Management

Key capabilities include:

- Comprehensive individual and group benefits including Health, Life, Personal Accident and Critical Illness;
- Available benefits: Outpatient, Inpatient, Pharmaceutical and Maternity for Employees and Dependants;
- Medical plans may be customised to include member co-insurance, annual and out of pocket maximum limits;
- National provider network of more than 30.000 clinics, specialists and hospitals;
- 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;
- Online provider claims portal to confirm coverage and submit claims for reimbursement;
- Online member claims portal for inpatient pre-authorisation, general information on medical plan and claims status;

- Access to a network provider search engine;
- Access to a dedicated 24/7 member service centre providing;
- Access to a Medical Second Opinion service.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Spain also offers 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

- Access to the Bienestar (wellness) network, offering discounted access to services designed to support health improvement/well-being, including: Fitness, Nutrition, Physiotherapy, Osteopathy, Psychology, Speech therapy, and Personalised Predictive Medicine;
- Healthchecks / Biometric Screening;
- Mobile Health offering information on health, wellness, personal finances, lifestyle and family concerns;

#### Return to health

- Telemedicine through a 24/7 health consultation platform providing access to clinical support via phone/video chat for medical advice and information;
- Second Medical Opinion service providing diagnostic feedback and possible treatment alternatives through Advance Medical.

Spain annual medical trend: 10% AON, 8.4% WTW, 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/Spain 26/052026