



## **Medical Insurance at the EBRD**

- **Suppliers :**
- **Insured by : “Assurances Generales de France”**
- **Administered by : “van Breda” ,**
  - **brokers and administrators - based in Antwerp, Belgium.**



## Medical Insurance at the EBRD

- Principles :
  - **Private Scheme**
    - UK - still has National Health Service
    - Resident Offices - generally outside state scheme
  - **24 hour / worldwide**
    - Coverage worldwide
    - Select treatment worldwide
  - All regular and fixed term contract staff, (min 3 months contract of 8 hours per week)





## Medical Insurance at the EBRD

- **Costs :**
  - Employee - free / automatic
  - Spouse / children 80% of premium paid by EBRD, thus 20% cost to employee :
    - Spouse £13 p.m.(UK) £8 p.m. (ROs)
    - Child = £7 p.m.(UK) £4 p.m. (ROs)
  - 80% / 20% treatment costs :
    - Staff pay 20%, but only up to a limit, matched to seniority / income. Then 100%.
      - (e.g. highest professional staff limit = £2,250 p.a.)
  - Work related accidents = 100% reimbursement
  - Bank cost = c£2.1m p.a.



## **Medical Insurance at the EBRD**

- **Benefits - general :**
- **Direct billing by hospitals to van Breda**
- **Treatment worldwide - emergency or selected**
- **24 hour Medivac - emergency evacuation**
  - life threatening
  - no suitable treatment available
- **Retirees / Leavers - have limited and more costly cover than employees :**
  - currently few retirees



## Medical Insurance at the EBRD

- **Benefits - specific (selected examples only)**
  - Max £1m per person in any one year
  - Surgeons / anaesthetists fees
  - Accommodation (inc parental for in-patient children)
  - Radiotherapy / Chemotherapy / Tomography
  - Intensive care
  - General physicians costs
  - Drugs / dressings
- Out patient
  - Eye tests
  - Dental - up to £750 (in-patient = surgery)



## Medical Insurance at the EBRD

- Other
  - **Staff generally happy** - a few concerns about capped dental cover, occasional slow reimbursement to ROs.
  - **Claims processing** - most expensive costs can be billed direct to hospital - requires ID card given to all staff
  - **Lesser costs** claimed via a confidential envelope service
    - two weeks turnaround