

WELLBEING

Care for Employees Wherever Business Takes You.



Employee Benefits Market in Costa Rica Overview

- **Local Needs and Typical Products:** Providing a benefit that offers coverage in times of illness or accident, efficient healthcare services.
- **Products:** Medical Expenses, Life Insurance, Personal Accident Insurance.
- **Business Environment (EB):** There is no law that obligates the employer to offer these benefits, as in Costa Rica, state participation in medical services is mandatory. However, with the influx of many multinational companies, it has become a cultural practice within the country to provide employees with benefits such as insurance, assistance plans, self-administered plans, or companies like Medismart that offer discounts on medical services, pharmaceuticals, and laboratory services.
- There is a good offering of private health services, high medical inflation, and limited access to private medical services.
- **Regional Participation:** Guatemala, Panama.



Risk covered

✓ Death

✓ Accident

✓ Critical illness

✓ TPD

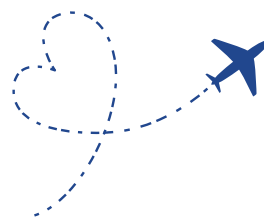
✓ Health

Approach For Health, a Tailored Approach.

Key Local Trends for Employees

Mental health coverage — Coverage for drug and/or alcohol rehabilitation — Medical Assistance Services — Wellness





Local Services

- Maternity
- Well-Baby Care
- Outpatient Services
- Inpatient Services
- Preventive Medicine
- Emergency Services (Ambulance, Home Doctor)
- Ambulance Services and Home Visits
- for policyholders' parents
- Various assistance services tailored to the census needs.
- Death Coverage

HR: Services available to policyholders with Adisa: Personalized attention, a flexible product that adapts to the needs of the insurable group — **Employees:** Products (Life - Health - Personal Accident)

Wellbeing Capabilities

Our “Pura Salud” program is born with the aim of raising awareness among our policyholders about the importance and well-being of their health, focusing on various aspects: physical, mental, and spiritual. This allows us to positively influence each individual, placing them and their families as agents of their own health and promoting healthy habits.

The implementation of the “Pura Salud” program enables us to deploy various strategies, such as the creation of infographics,

podcasts, and videos available for online consultation. Additionally, we organize webinars that encourage the participation of policyholders, whether virtually or in person.

Moreover, as complementary activities, we provide comprehensive leadership and support during on-site medical check-ups, along with team-building activities tailored to the specific needs of our clients.

[More information](#)

[Videos and Podcasts available](#)



Customer-focused data and reporting

Dashboard available for the broker and the customer of the frequency and severity of insurance claims or losses, the overall loss experience and risk exposure of a particular policy.

“Adisa online” is an online platform designed to facilitate the processing of claims and provide a transparent view of reimbursement settlements. Users can utilize this platform to submit and manage claims efficiently, as well as to access detailed information regarding the status and details of reimbursement settlements. The platform aims to streamline the claims process and enhance transparency for users seeking information about their reimbursement transactions.

“Consultation SharePoint” This platform enables brokers to access and review information related to the insured risks, as well as general details about each policyholder. The goal is to enhance transparency and efficiency in managing insurance portfolios, allowing brokers to have a centralized and organized view of the risks they have insured through Adisa.