

GERMANY

GEB Network Partner: Dialog Lebensversicherung

DISABILITY BENEFITS

ABOUT Dialog Lebensversicherung AG

Dialog Lebensversicherung (Dialog) is the exclusive broker/insurer of Generali in Germany and backed by the financial strength of the Generali Group. Dialog has over 900 employees, 19,000 distribution partners, manages over 2.5 million contracts and 1 Billion Euros in premium income.

Dialog offers a comprehensive product portfolio including Life, Disability, Property, Pension and Commercial insurance programmes. Dialog's products serve both individual customers and corporate groups.

CAUSES OF DISABILITY

Low back pain, major depressive disorder, falls and musculoskeletal disorders are among the leading causes of years lived with disability in Germany.¹ Other causes of disability include heart disease, stroke, lung cancer and diabetes.²

Behavioral risk factors are of key concern: it is calculated that approximately 28% of all DALYs (Disability-Adjusted Life Years) can be attributed to risk factors including smoking, lack of exercise, excessive alcohol consumption and obesity.³

Many causes of disability can be managed through early intervention, lifestyle changes and education. For disorders that progress to disability and eventual absence from work, Dialog Lebensversicherung AG offers Disability benefits and associated support services.

DISABILITY PLAN DESIGN

Dialog offers Occupational Disability coverage. Following is a description of standard product features:

Occupational Disability Benefits

Definition of Occupational Disability: Occupational Disability is deemed to exist if the insured person, as a result of illness, bodily injury or more than age-related loss of strength is unable to perform more than 50% of their occupation (that was last performed before the onset of the disability) for an expected period of at least 6 months.

Occupation is defined as long-term gainful employment activity. The definition of *Occupation* also includes pro-

fessional activities performed within the scope of temporary employment contracts, and full time training or full time regular academic or vocational studies.

Benefits structure: Occupational Disability benefits are typically calculated as a percentage of annual salary up to a fixed annual maximum payment. If the disability lasts for at least three years and the individual is then deemed capable of returning to work, the insured person receives a one-time "Reintegration" payment up to a maximum of €10,000. This amount provides income assistance for the individual until gainful employment is found.

Please note: the Reintegration benefit is only available to insured persons who are covered by contracts that have been in place for a minimum of 5 years.

Elimination Period and Duration of benefits: An employee may report an occupational disability claim if he/she is determined to be unable to work for at least 6 months due to illness or injury. There is no standard limit on the Duration of LTD. Ongoing eligibility is determined on a case by case basis.

Claims Process: There is no required notification period for reporting a disability claim, however, any known health issue must be reported as promptly as possible, without delay.

DISABILITY SUPPORT

Dialog provides dedicated client support throughout the disability determination and payment process:

Prevention & early intervention

Dialog offers access to **Vitality, a health improvement programme** that encourages and rewards members for living a healthier and more active life. The programme tracks user fitness behavior through the Vitality health app, rewarding members when they establish and reach physical fitness goals. Members can earn gift certificates and discounts on services from partner companies (Expedia, Amazon, Apple etc) through their own activity and engagement. More information on the Vitality programme can be found online at <https://www.dialog-versicherung.de/produkte/privatkunden-leben/generali-vitality>

Dedicated support for claimants

Each case is **referred for evaluation by a consulting physician to determine eligibility** for LTD. The con-

1 & 2 - Global Burden of Disease Study: Germany (2010). Page 2, http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_germany.pdf; 3- State of Health in the EU: Germany Country Health Profile (2017). Page 4, https://www.euro.who.int/__data/assets/pdf_file/0004/355981/Health-Profile-Germany-Eng.pdf
GEBDIS/Germany_00.07.21

sulting physician works closely with the treating physician(s) and the patient to collect and review case notes to confirm the diagnosis, the prognosis for recovery, and make a determination on the claim.

Rehabilitation support

After a determination of disability is made, Dialog assists claimants in identifying appropriate resources to help **support them throughout their rehabilitation process**, including direction to accredited counsellors, physical therapists and other healthcare providers.

Return-to-work support

Working closely with clients, claimants and Rehabilitation professionals, Dialog **helps develop a treatment and Return-to-Work programme** that is both realistic and achievable.

Leveraging technology

Dialog has invested in technology to develop a **secure online platform** for document sharing, claims submission, case management, and coordination of benefits with the Social Security system. This online system improves claim turnaround and reimbursement time, and allows employers to stay fully up to date on member LTD claims.

Dialog AG

Key Advantages

- Competence, experience
- Transparency in claims administration, case management
- Efficient digital processes
- Competitive pricing
- Simplified enrolment
- Single point of contact for member service
- Customised solutions for corporate clients

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

Please contact your GEB representative for more information on Disability plans available through Dialog Lebensversicherung AG.