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GROUP MEDICAL INSURANCE FUNDAMENTALS

Start Date:	19/10/2026	**End Date:**	23/10/2026
Categories:	Human Resources	**Venues:**	Barcelona
Formats:	In Person	**Instructors:**	

OVERVIEW

Managing a corporate medical scheme requires a working understanding of how group insurance is structured, funded, and administered. This program covers the fundamentals an HR professional needs to manage and explain employee medical cover. Participants build the vocabulary and concepts behind plan types, coverage tiers, funding, and the parties involved, so they can manage the scheme and communicate it accurately to employees.

OBJECTIVES

By the end of this course, participants will be able to: – Explain how group medical insurance works – Distinguish between common plan types and structures – Describe coverage tiers, limits, and exclusions – Outline how group plans are funded and priced – Interpret a policy schedule and its key terms – Describe the roles of insurer, broker, and TPA – Communicate scheme details clearly to employees

COURSE OUTLINE

1- How Group Medical Insurance Works 2- The Insurance Market and Players 3- Insurable Risk and Pooling 4- Plan Types and Structures 5- Coverage Tiers and Networks 6- Limits, Exclusions and Pre-Existing Conditions 7- Funding and Pricing Concepts 8- Reading a Policy Schedule and Wording 9- Roles of Insurer, Broker and TPA 10- Compliance and Regulation Basics 11- Wellness and Added Benefits 12- Communicating Cover to Employees

TARGET AUDIENCE

HR practitioners and benefits administrators responsible for employee medical insurance.

METHODOLOGY

The program uses worked examples, sample policy documents, and short exercises. Participants interpret real schedule structures and practice explaining cover in plain terms, finishing with a scheme walkthrough.

CONCLUSION

Participants leave able to understand and manage a group medical scheme and to communicate it accurately to the workforce.

DAILY AGENDA

Day 1: How Group Medical Insurance Works

Covers the mechanics of group insurance, the insurance market and its players, and the concept of insurable risk and risk pooling that underpins group schemes.

Day 2: Plan Types, Coverage and Exclusions

Examines common plan types and structures, coverage tiers and network arrangements, and the limits, exclusions, and pre-existing condition rules that define what is covered.

Day 3: Funding, Pricing and Reading a Policy Schedule

Covers how group plans are funded and premiums are priced, and develops the skill of reading and interpreting a policy schedule and its key wording.

Day 4: Market Players, Compliance and Added Benefits

Defines the distinct roles of the insurer, broker, and TPA, covers compliance and regulation basics, and reviews wellness and value-added benefit components.

Day 5: Communicating Cover and Scheme Walkthrough

Focuses on explaining scheme details to employees in plain terms, finishing with a full group scheme walkthrough applying all concepts from the week.

For more information, please contact us:
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