



Global Choice

International health protection that flexes around you

GENERALI GLOBAL HEALTH



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Welcome to Global Choice

Generali Global Health brings you Global Choice. It gives you all the flexibility you need to build a health insurance solution to fit around your world.



An insurer you can trust

Generali Global Health provides international private health insurance to globally mobile executives and their employees. Through our worldwide network of service centres and medical providers, we give you access to the best healthcare services in the world.

We're a specialist division of Generali – one of the largest and best-known global insurance groups, with a reputation for protecting people and businesses since 1831.

Generali operates in over 120 countries worldwide, providing insurance and assistance for both individuals and groups.

As well as being one of the largest insurance groups in the world, Generali is also one of the largest providers of employee benefits. We have the biggest worldwide employee benefits footprint of any major insurer - so we can support you in more destinations across the globe.

Our financial strength gives you certainty and security in the long-term, while our global presence means we can offer you protection anywhere in the world.



Comprehensive cover tailored around you

The standard of healthcare varies across the globe, so it can be difficult to find the same quality of care in every country. Certain areas expose you to additional local health risks, or you might need extra protection if you work in a risky or remote location – like an offshore oil rig or an isolated mining operation.

Global Choice gives you a choice of cover, so you can build a plan that gives you all the protection you need.

Get all the protection you need...

We give you:

- access to the best medical treatment in the world – we don't restrict you to particular hospitals or medical facilities
- an easy, hassle-free way to get medical treatment – in many cases we can arrange to pay for your treatment directly at hospitals and clinics, so you don't need to make a claim
- policies that are available in three different currencies – US Dollars, Euros or Sterling. That way you can get protection in the currency that's better for you, depending where you are in the world.

...with a choice of cover

We give you more freedom than ever to build a plan around your world. You can mix and match different levels of cover for maximum flexibility:

- choose from three different core cover options
- choose from three additional out-patient cover options
- boost your cover with some extra options – like dental treatment, maternity cover, wellness check-ups and vision care.



Access to the best medical treatment in the world

The Generali Global Health network gives you access to over 600,000 medical facilities. You can search online by location and specialty to find the right one for your condition.

But we don't restrict you to particular hospitals. You can go to any medical facility within the area you're covered for, whether it's in our network or not. That way you get access to the best treatment out there.



Dedicated support

Someone to talk to 24 hours a day

You can call us 24 hours a day, seven days a week. We'll put you straight through to one of our medical case coordinators, who are supported by a team of doctors and clinical specialists. In our global call centre, we speak over 20 languages – so you'll always have someone to talk to.

Support when you need it most

Through the power of Generali, we've got the resources to provide the services you need – from simple policy administration right through to emergency services like evacuation and repatriation. Wherever you are, we'll be there to support you and make sure everything goes smoothly.

A hassle-free way to get treatment

In many cases, we can arrange to pay for your treatment directly at hospitals and clinics, so you don't have to claim the money back.

A convenient way to claim

If your circumstances mean you need to pay a medical facility for your treatment directly, we make it easy for you to make a claim. Our online claims service is a fast, convenient way to get reimbursed. For example, you can even make a claim on your phone if you're on the go.

Online tools that make it easy to manage your health

We provide a multi-platform web portal with a range of online tools that you can access from anywhere. It provides all the information you need about your plan. You can also make changes to your policy, make and track claims for your treatment, and approve your hospital stay up front. On top of this, you'll get access to all sorts of useful information to help you manage your health.



Tailoring your plan

You can choose different levels of core and out-patient cover – and you can boost your plan with some extra cover options too.

Step One

CHOOSE YOUR CORE COVER

Choose from three core cover options: Select, Classic and Premier. The level of cover increases from Select to Classic to Premier. Classic and Premier include some extra benefits too – like cover for hospice care, compassionate travel and prosthesis.

Step Two

CHOOSE YOUR OUT-PATIENT COVER

Choose between three additional out-patient cover options: Advance, Elite and Prestige. Like the core cover options, the level of cover increases from Advance to Elite to Prestige. Prestige includes some extra benefits too – like cover for speech therapy, psychotherapy, and nutritionist consultations.

You don't have to get the same level of core and out-patient cover. For example, you could pick Premier for your core cover and Elite for your out-patient cover. The combination is up to you.

Step Three

ADD SOME EXTRA COVER

Once you've got your core and out-patient cover, you can choose to add some extra cover. The options include:

- wellness check-ups and screenings
- fertility treatment
- eye tests, glasses and contact lenses
- dental treatment.
- maternity cover

With these options, you can also choose between a range of benefit limits so that you can tailor the cover to suit you.

1. Choosing your core benefits

You can choose from three core cover options: *Select, Classic and Premier*:

CORE BENEFITS	SELECT	CLASSIC	PREMIER
OVERALL BENEFIT	\$1,000,000/€875,000/ £650,000	\$3,000,000/€2,625,000/ £2,000,000	\$4,500,000/€4,000,000/ £3,000,000
Hospital charges	in full	in full	in full
Rehabilitation and therapies 	in full (60 days)	in full (90 days)	in full (180 days)
Organ transplant 	in full	in full	in full
Acute chronic episodes	in full	in full	in full
Reconstructive surgery	in full	in full	in full
Parent accommodation	in full	in full	in full
Child accommodation	in full	in full	in full
Pregnancy related medical conditions	in full	in full	in full
New born care	no cover	\$100,000/€87,500/£65,000	in full
Psychiatric treatment and psychotherapy 	in full (30 days)	in full (60 days)	in full (90 days)
Congenital disorders	no cover	\$100,000/€87,500/£65,000	in full
CT/MRI/PET scans	in full	in full	in full
Cancer care 	in full	in full	in full
Renal dialysis 	no cover	in full	in full
Prosthesis	no cover	\$5,000/€4,350/£3,250	in full
Home nursing 	in full (30 days)	in full (60 days)	in full (180 days)

CORE BENEFITS	SELECT	CLASSIC	PREMIER
OVERALL BENEFIT	\$1,000,000/€875,000/ £650,000	\$3,000,000/€2,625,000/ £2,000,000	\$4,500,000/€4,000,000/ £3,000,000
Hospice care	no cover	\$10,000/€8,750/£6,500	in full
Inpatient emergency dental treatment	no cover	\$2,000/€1,750/£1,300	in full
Hospital cash	\$200/€175/£130	\$250/€225/£165	\$300/€265/£200
Outpatient surgery	in full	in full	in full
Ambulatory services	in full	in full	in full
Emergency assistance and evacuation and repatriation services 	in full	in full	in full
Compassionate travel 	no cover	1 economy class ticket	2 economy class tickets
Repatriation of mortal remains 	\$13,000/€11,000/£8,500	\$13,000/€11,000/£8,500	\$13,000/€11,000/£8,500
Emergency out-patient care	no cover	\$1,000/€875/£650	\$1,000/€875/£650
Emergency cover outside area of coverage	\$30,000/€26,500/£20,000 (in full for accidents)	\$45,000/€40,000/£30,000 (in full for accidents)	\$60,000/€52,500/£40,000 (in full for accidents)

2. Choosing your out-patient benefits

You can choose from three out-patient cover options: *Advance*, *Elite* and *Prestige*:

OUT-PATIENT BENEFITS	ADVANCE	ELITE	PRESTIGE
OVERALL BENEFIT	\$5,000/€4,350/£3,250	in full	in full
Out-patient consultations	in full within OP limit	in full	in full
Diagnostic tests	in full within OP limit	in full	in full
Chronic condition management	in full within OP limit	in full	in full
Physiotherapy	10 sessions	20 sessions	30 sessions
Drugs and dressings	in full within OP limit	in full	in full
HIV/AIDS	no cover	\$10,000/€8,750/£6,500	\$20,000/€17,500/£13,000
Vaccinations	no cover	\$500/€435/£325	in full
Durable medical equipment	\$500/€435/£325	\$1,500/€1,300/£975	\$5,000/€4,350/£3,250
Complementary treatment	\$1,000/€875/£650	\$2,500/€2,200/£1,625	\$5,000/€4,350/£3,250
Dietician/nutritionist	no cover	no cover	\$500/€435/£325
Speech therapy	no cover	\$1,300/€1,100/£850	in full
Hearing aids	no cover	no cover	1 per lifetime (50% coinsurance)
Hormone Replacement Therapy (early onset)	no cover	in full	in full
Psychiatric treatment and psychotherapy	no cover	\$2,500/€2,200/£1,625	\$5,000/€4,350/£3,250

 Requires pre-authorisation

3. Adding extra cover

Once you've chosen your core and out-patient cover, you can boost your plan with some extra benefits:

Wellness

Routine check ups
Wellness — mammogram, PAP test, prostate cancer screening or colon cancer screening
Well-baby checks

From \$500/€435/£325 to \$1,500/€1,300/£975

Fertility treatment

Including advanced reproductive technology (ART) procedures and in vitro fertilisation (IVF)

\$25,000/€22,000/£16,250

Vision care

Annual eye test
Glasses and contact lenses

From \$250/€225/£165 to \$500/€435/£325

Dental care

Dental benefits including routine dental, major restorative dental and orthodontics

From \$500/€435/£325 to \$5,000/€4,350/£3,250

Pregnancy and childbirth

Including pre and post natal treatment, delivery costs and home birth

From \$10,000/€8,750/£6,500 to in full

Why businesses choose us

- we help you strike the right balance for your employees, no matter what size your business is
- you can tailor the benefits you offer, depending on the needs of your employees and the regions you want to cover
- you can segment your workforce into groups of three people or more. This gives you more choice around the benefits packages you offer to individual employees and allows you to flex benefits for different people
- our competitive and consistent pricing allows you to plan your budgets year to year, without having to compromise on service or benefits for your employees
- on top of international medical insurance, you can get a much wider package of employee benefits from Generali, including Life, Accident, Disability, Pension, Travel, and Assistance. This means you can get everything you need from one trusted global brand.

365/24



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This document serves only as a reference and does not form part of an agreement or legal contract. The information herein is believed accurate as of the date of publication but may be subject to change. This material is intended for information only and contains only general description of benefits provided.

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