

Generali Worldwide
Group Insurance Plans
Your health under our wings



generali-healthcare.com



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Generali Worldwide Group Insurance Plans

The well-being of your employees is an essential ingredient for commercial success. Not only can first-class healthcare ensure that you maximize the productivity of your workforce, but by providing a comprehensive healthcare service as part of your employment package, you also encourage loyalty and a positive view of your business.

Generali Worldwide uses its international experience and local knowledge to provide an outstanding solution to your healthcare requirements:

- Wide ranging benefits including medical, dental, vision and life.
- Global access.
- Freedom of choice.
- Extensive US provider network.
- Local and global service centres.
- 24 hour service.
- Emergency evacuation and support.
- Rapid, accurate claim reimbursement.
- Online health tools and member website.
- Employee education and health checks.
- Wellness and preventative care.



” Improving health and well-being is key to managing long-term healthcare costs.

Ian Robinson, Chief Insurance Officer

A company you can trust

ABOUT GENERALI WORLDWIDE

Generali Worldwide specialises in providing insurance-based employee benefits products and services to both local and international companies. Our strength and experience are evident in both our product range and our services. Our products reflect the nature of the individuals and companies we serve, while our services are delivered locally by experienced executives and professional staff from a wide range of disciplines.

RANGE OF PRODUCTS

Across the board you can rest assured that we have a solution suited to helping you look after your employees. Not only do we offer comprehensive healthcare solutions but we can also provide corporate life and disability covers extending from Group Life through to Accidental Death, Dismemberment and Long Term Disability. With the range of options available, you are sure to find the best solution for you and your employees' needs.





Comprehensive healthcare solutions

COMPREHENSIVE COVERAGE

Generali Worldwide Health Plans provide comprehensive coverage for your employees, with local, regional and expat plans available. We routinely work closely with you to create programs to help you meet your benefit goals. Through our plans we work to reduce cost for care, while achieving longer-term improvements in health and well-being.

GLOBAL ACCESS

Our plans provide local, regional and/or worldwide access to care. Your employees are afforded the opportunity to choose from a wide network of providers in the Bahamas, throughout the Caribbean region or anywhere in the world, depending upon the type of benefit plan you have selected from us.

LOCAL AND GLOBAL SERVICE CENTRES

Your employees are supported locally in the Bahamas through our Generali Worldwide office, which is open Monday to Friday, 9am-5pm, to assist both you and your employees with enrolment, benefit and billing queries, claim submission and reimbursement questions. In addition, your employees may also access the Generali Worldwide Assistance Centre, 24 hours a day via a global toll-free phone number. With dedicated support at the local and global level, everyone is assured quality, timely service.

24 HOUR SERVICE AND SUPPORT

24 hours a day, 7 days a week, your employees are supported by the Generali Worldwide Assistance Centre, for routine and emergency enquiries. Professional customer service staff are accessible throughout each day to answer benefit questions and access further medical support for your employees in times of health crisis. The Generali Worldwide Assistance Centre is managed by Europ Assistance - Global Corporate Solutions, a Generali Group subsidiary with extensive customer service and emergency evacuation experience, handling over 37 million calls and 6.5 million assistance cases each year throughout the world.

EXTENSIVE HOSPITAL NETWORK

To ensure that employees enjoy access to the very best treatment, we have established a focused network of highly-regarded specialist facilities within the region. As preferential terms have been negotiated at these facilities, the highest level of care is available at the best possible value. In addition, for certain plans, we have access to direct payment arrangements with more than 550,000 providers throughout the United States. This comprehensive network of physicians, hospitals and other facilities includes over 3,200 acute care hospitals across all 50 states and more than 150 of the nation's recognised 210 Medical Centres of Excellence.



Here in the Bahamas, Generali Worldwide has developed a range of services designed to offer the best of healthcare available in the Bahamas and around the world.

Tina Cambridge, Regional Director,
Generali Worldwide – Bahamas



Managing your plan

TIMELY, ACCURATE CLAIMS PAYMENT

With our Generali Worldwide Health Plans, your employees can expect rapid and accurate claims reimbursement. Claims are processed and cheques, with accompanying EOBs (Explanations of Benefits), are sent directly to the employee at their employer's office address. Our claims turnaround is, on average, 10 business days.

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In the Healthcare section of our website www.general-healthcare.com you will be able to access useful information on:

- Products and services.
- Managing your plan.
- Finding a network doctor and/or hospital.



Taking a broader view of health

EMPLOYEE EDUCATION

One of our most important initiatives upon plan installation is ensuring that employees understand their new benefits. For this reason, our local representatives in the Bahamas provide on-site enrolment and educational presentations for employees and are available at our local office to address ongoing questions/ concerns. In addition, we provide comprehensive Member Kits as reference guides for your employees throughout the plan year.

'BE ACTIVE AND EAT SMART'

Because we recognise the importance of health behaviour choices in managing long-term health and well-being, in the near future we look forward to introducing work site health campaigns for companies. These campaigns – 'Be Active and Eat Smart' – could be arranged for your group and would include:

- Employee education presentations on benefits.
- Fitness and nutrition from leading health experts in the Bahamas.
- Group fitness events and activities.
- Workplace signage.
- Interactive health risk assessments.
- Decision support tools.
- Workplace health checks staffed by qualified nurses.

Here to help

We hope that you have seen the benefits that our healthcare plan can provide.

Why not contact us and we will be delighted to tell you more, discuss your individual needs and provide a quote.

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Licensed by the Insurance Commission of the Bahamas to carry on long-term insurance business in the Commonwealth of the Bahamas.

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Websites may make reference to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.