

### When and Who to Call



If your condition is clearly life threatening, you should first call the appropriate emergency medical service, such as 911, an emergency ambulance or the fire rescue unit.

The Generali Worldwide Assistance Centre should be your first point of contact for any local treatment or procedures for which your policy requires pre-authorization, or for any planned overseas treatment.

### Generali Worldwide Assistance Centre Contact Information

#### Talk

From the Bahamas Islands: +1 242 328 0935  
Toll Free (from the Bahamas Islands): +1 242 300 0024  
Toll Free (from USA & Canada): +1 877 266 3550  
Direct or Call Collect: +1 905 669 7139

#### Click

[medical@generalihealth.com](mailto:medical@generalihealth.com)

For local or overseas pre-authorization.

[globalservice@generalihealth.com](mailto:globalservice@generalihealth.com)

For benefit verification, claim status or a general inquiry.

#### Mail

##### Claims inside Bahamas:

Generali Worldwide Assistance Centre  
P.O. Box AP-59217 Slot 2052, Nassau, Bahamas.

##### Claims outside Bahamas:

Generali Worldwide Assistance Centre c/o address:  
P.O. Box 306, 266 Elmwood Avenue, Buffalo,  
New York, 14222, U.S.A.

## Show your membership card

Prior to receiving medical services you must provide your insurance information or present your insurance membership card.

Presenting key information up front allows Health Care Providers easy access to our contact information, and will help us to make sure you are provided with the highest level of care right from the start. Call the Generali Worldwide Assistance Centre with any questions.



HEALTHCARE PLAN  
MEMBERSHIP

HEALTH INSURANCE

Generali Worldwide  
Access one of  
the world's  
strongest care  
networks globally

GW (UW) HC Bah Member Tri-Fold Leaflet 12-18

#### Generali Worldwide is a trading name of Utmost Worldwide Limited

Registered Head Office address: Utmost Worldwide Limited, Utmost House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA. Regulated in Guernsey as a licensed insurer by the Guernsey Financial Services Commission under the Insurance Business (Balliwick of Guernsey) Law, 2002 (as amended), Incorporated in Guernsey under Company Registration No. 27151.



# Local touch with a global reach

## Managing With Care

At the Generali Worldwide Assistance Centre, we ensure that you are provided with the highest level of care obtainable. Our professional staff of Nurse Case Managers, Case Managers and Medical Directors work as a team to manage all aspects of your case. We are there every step of the way to make sure you get the attention you need.

A Case Manager is available to you and your family members as a resource for any questions or concerns you may have with regards to your medical care. Our involvement begins from the time of initial contact or referral until you safely return home. Services include, but are not limited to, pre-authorization of services, air ambulance coordination, hospital admissions, Health Care Provider recommendations, as well as discharge planning. We also monitor all costs associated with your case and help minimize your co-insurance and out-of-pocket expenses while conserving your lifetime benefits.

Generali Worldwide, together with our affiliated international third party administrator, Generali Global Health Services, is responsible for managing your local and overseas medical assistance, as well as providing worldwide network access through Global Medical Network.

When you find yourself faced with a medical emergency overseas or when you are travelling abroad for a planned pre-authorized treatment, we are here to assist you 24 hours a day, 7 days a week, 365 days a year.

## Prescription Benefits

Your Generali Worldwide Insurance Membership Card provides access to the Magellan Rx Pharmacy Network consisting of over 64,000 pharmacies located throughout the United States. These include chain pharmacies such as: Walgreens, Publix Pharmacy, CVS Pharmacy, Wal-Mart Pharmacy, Rite Aid, and Kohl's Pharmacy.

Presenting your Insurance Membership Card upfront will ensure the ease and cost effective management of your prescription needs.

## Global Medical Network

To ensure our members can always find the support they need, our Global Medical Network spans across 130 countries – and is constantly growing. The Global Medical Network consists of 85,000 international providers that are directly contracted through Global Medical Network and partner networks. Our US networks consists of over 875,000 providers contracted through Global Medical Network, Preferred Provider Organizations (PPOs) and Health Management Organizations (HMOs).

Whenever our members see our Global Medical Network logo, they know they can rely not just on high-quality care, but on consistent, high-quality care that meets their exact needs. Our case management team is able to provide support 24 hours a day, 7 days a week, 365 days a year in multi-languages. From everyday support such as dental check-ups or GP visits, to more specialist care from cardiac surgery to emergency evacuations, we are always ready to respond worldwide.

To review the Global Medical Network, please visit: [www.generali-healthcare.com](http://www.generali-healthcare.com)

**Important!** Please review your policy with regards to In-Network and Out-of-Network coverage. There are significant differences in coverage amounts based on the Health Care Provider where services are rendered. Please call the Generali Worldwide Assistance Centre with any questions.

## Pre-Authorization



Pre-authorization is required for all Hospital admissions; rehabilitation; chemotherapy; radiation therapy; Air Ambulance; home health; obstetrical ultrasounds exceeding three per pregnancy; and all diagnostic procedures, DME, and outpatient Surgery exceeding \$5,000.

You MUST notify Us at least 5 business days prior to a scheduled or elective admission or treatment plan. If advance notice cannot be provided due to an emergency, We must receive notification from You or Your representative within the later of 48 hours or the end of the first business day following the beginning of the service.

If pre-authorization is not obtained, cover for services received may be subject to a denial or a reduction in Your Benefits to 50%.

## Network Partners

Generali Worldwide is committed to ensuring that our members have access to the highest quality US providers.

As part of this commitment, Generali Worldwide provides you with access to US providers participating in both the Aetna Passport Network, as well as the Global Medical Network.