



Generali Worldwide

**Classic Care**

Outstanding Value

# Classic Care

## Outstanding Value



**Our Classic Care Plan proves that securing extensive health cover for employees doesn't have to mean extensive costs for the employer. Without compromising on any of the key benefits, we have kept the employer's outlay to a minimum through carefully constructed, cost-sharing arrangements that do not create barriers to accessing needed care. It adds up to real peace of mind for employees and employers alike.**

- Medical expenses cover of up to US\$2,000,000.
- Focused cover in the US through the Generali overseas in-network – Bahamas (a focused network of highly regarded, carefully selected speciality facilities, where the highest level of care can be sought at the best possible price).
- Expanded cover for preventative and emergency care.
- Access to medical information and support through a 24 hour hotline.
- Appropriate co-pays and deductibles mean great cover at a lower premium .
- Access to expansive network of local physicians, pharmacies and hospitals.
- Access to a pharmacy network for higher coverage throughout the US.
- Flexible options available to customize plans.

Generali Worldwide

**Preferred Care**

A Comprehensive Solution



# Preferred Care

## A Comprehensive Solution



**Our Preferred Care Plan is a highly competitive yet comprehensive healthcare solution, giving employees peace of mind and employers value for money. Preferred Care provides all the covers needed, with modest employee contributions for more specialist medical treatments and procedures. Preferred Care means just what it says.**

- Medical expenses cover of up to US\$2,000,000.
- Focused cover in the US through the Generali overseas in-network – Bahamas (a focused network of highly regarded, carefully selected speciality facilities, where the highest level of care can be sought at the best possible price).
- More ‘critical’ covers, with minimal member contributions for peace of mind.
- Expanded cover for preventative and emergency care.
- Access to medical information and support through a 24 hour hotline.
- Access to a pharmacy network for higher coverage throughout the US.
- Flexible options available to customize plans.



Generali Worldwide

**Paramount Care**

Total Peace of Mind



# Paramount Care

## Total Peace of Mind



**With our Paramount Care Plan we have pulled out all of the stops to develop a top-class solution for total peace of mind. If you are looking for a plan that covers employees both at home and abroad for almost every eventuality, look no further than Paramount Care.**

This plan also focuses on the preventative aspect of health, with advice and information available 24 hours a day and no limits on checks for a wide variety of conditions. For a first class plan that leaves nothing to chance, choose Paramount.

- Medical expenses cover of up to US\$2,000,000.
- Extensive cover throughout the region, especially in the US and Canada.
- Overseas coverage outside our specific Generali overseas in-network – Bahamas (a focused network of highly regarded, carefully selected speciality facilities, where the highest level of care can be sought at the best possible price).
- Enhanced benefits.
- Exceptional preventative and emergency care, without member contribution.
- Access to medical information and support through a 24 hour hotline.
- Benefits include cover for companions' travel and accommodation.
- Access to a pharmacy network for higher coverage throughout the US.
- Flexible options available to customize plans.



Generali Worldwide

**Dental & Vision Care**

Better Health Is Our Focus



# Dental & Vision Care

## Better Health Is Our Focus



With a wide range of care plans including Dental Care 1500, Dental Care 2000 and Vision 400, we provide the most comprehensive dental and vision insurance plans to best suit your company's needs and budget.

### DENTAL CARE PLANS

- Annual deductible \$50 / \$150 (Individual / Family).
- Calendar year maximum \$1,500 or \$2,000.
- Orthodontic Lifetime maximum \$1,500 or \$2,000.

### VISION 400 PLAN

- Annual maximum \$400 per member per calendar year.





Generali Worldwide  
**Group Life Insurance**  
Your Future Covered



# Group Life Insurance

Your Future Covered



The peace of mind that comes with being financially supported is a real benefit for employees. Group Life Insurance Plans are a cost-effective way of providing immediate financial protection for whatever the future holds.

## LIFE INSURANCE

- Fixed Amount or Multiple of Salary.

## ACCIDENTAL DEATH & DISMEMBERMENT

- Fixed Amount or Multiple of Salary.

## LONG TERM DISABILITY

- Up to 80% basic annual salary.
- Escalation rates of 0% - 5% per year for cost of living increases.
- Deferred Period Options:
  - 13 weeks (90 days)
  - 26 weeks (180 days)
  - 52 weeks (360 days)

## DEPENDENT LIFE

- Spouse: fixed benefit of \$5,000.
- Child (14 Days - 180 Days): fixed benefit of \$250.
- Child (181 Days - 19/25 Years): fixed benefit of \$2,500.