



Austria - Health Benefits

Provided through Generali Versicherung, GEB's Network Partner in Austria

Founded in 1832 as part of Generali Austro-Italiche, Generali Versicherung is one of the oldest and most established insurers in Austria. With gross premium income over 2.6 billion Euros and nearly 5,000 staff, Generali Versicherung is a leading provider of group and individual Health, Life, Accident/Disability, Travel, Property and Automotive insurance for the local market.

Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Health, Life, Accident/Disability;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles and co-payments;
- Provider network of 170 hospitals (including nearly all Austrian clinics and hospitals) offering access to direct payment arrangements;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Telemedicine is available through a 24/7 health consultation platform, providing access to clinical support via phone/video chat;
- Online member portal and app (Meine Generali App) for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status;
- Access to member service centre during business hours (9-5pm) providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Available benefits include Outpatient, Inpatient, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Versicherung also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

Stay healthy

- Mental health support service including manager and critical incident support, mediation;
- Nutrition & weight management programmes; fitness membership discounts; workplace health campaigns; Executive Health Checks; Mobile Health App; Appointment Scheduling.

Return to health

- Access to a Medical Second Opinion service;
- Clinical case management for assistance with complex care, medical emergencies, return to work programme, and assistance for patients before/during/after hospital stays.

Manage chronic illness

- Telemedicine through a 24/7 health consultation platform with phone/video chat for medical advice and information;
- Diabetes, Heart Disease, Smoking Cessation Programme.

Austria annual medical trend: 5% AON, n/a - WTW, 9% Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/Austria 02.01.2024