



Germany - Health Benefits

Provided through Generali Deutschland AG, GEB's Network Partner in Germany

Generali Deutschland AG in Germany is the second largest primary insurer in the market, with 16 Billion Euros in premium income, insuring over 13 million customers. Generali Deutschland Krankenversicherung AG in Germany offers complimentary and supplementary health insurance and overseas travel accident/health insurance for short term business travel.

Medical Plan Management

Key capabilities include:

- Group and individual supplementary health products;
- Information and guidance for members on lower cost generic drug options; routine monitoring of prescriptions to identify potential drug contraindications, side effects;
- 24 hour phone access to medical support services, providing advice/guidance on health concerns;
- Continuity in coverage upon termination or retirement with simple conversion of group cover to an individual policy;
- Short-term coverage for overseas business travel up to 180 days;
- Simplified eligibility and billing for travel cover;
- Member health app for access to benefits, claims tracking and payment information;
- Pre-authorisation through dedicated team providing verification of coverage and eligibility;
- Plans may be customised to include member cost-share components, such as deductibles, co-insurance, co-payment and annual maximum out-of-pocket limits;
- Available benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowances, Pharmaceutical, Vision and Dental for Employees and Dependants.

Health & Wellbeing Programmes

Generali 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

- 24 hour access to Telemedicine for medical advice/guidance;
- Workplace Health Fairs;
- Mobile Health app for physical, mental, sleep health and remote physiotherapy;
- Predictive Medicine to identify genetic factors.

Return to health

- Second Medical Opinion Service;
- Disability and Return-to-work Programme;
- 24/7 Mental Health Support service;
- Remote physiotherapy programme to address musculoskeletal health issues.

Manage chronic illness

- Focused programmes to help identify at-risk members and help them manage and improve their health while living with chronic disease. Chronic disease management programmes include: diabetes, depression, musculoskeletal health, heart health, recovery following intensive care in a hospital.

Germany annual medical trend: 10.5% AON, 5.95% WTW, n/a 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/Germany 02.01.2024