

GEB Network Partner: Generali Insurance

# BULGARIA

Founded in 2006, Generali Insurance is a leading provider of Health, Travel, Accident, Property and Agricultural insurance in Bulgaria. Generali is represented by more than 114 offices across the country, supported by 15 dedicated claim centres.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group and individual products including Medical, Travel Medical, Accident;
- Medical plans may be customised to include member cost-share components such as co-insurance and/or co-payments;
- National provider network offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/during/after hospitalisation;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements.
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to benefit details, claims submission and tracking, provider search by location and specialty.

Bulgaria annual medical trend:10.9% AON; n/a WTW & Mercer (2020)

## HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Generali Insurance Bulgaria also offers clients 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*

- Workplace healthchecks, including biometric screenings, vaccinations;
- Personalised health coaching to help members establish goals for better health;

### *Return to health*

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Return to work programme to help members return to normal daily activities following illness or injury;

### *Manage chronic illness*

- Ongoing medical case management to help patients identify treatment and drug therapy alternatives to better manage chronic conditions.



*Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.*