

GEB Network Partner: Central Krankenversicherung

GERMANY

Generali in Germany is the second largest primary insurer in the market, with 16 Billion Euros in premium income, insuring over 13 million customers.

Through its health insurer, Central Krankenversicherung, Generali in Germany offers supplementary health insurance and overseas travel accident/health insurance for short term business travel.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Supplemental [occupational] group health insurance to supplement services already covered under the social benefits system;
- Management of supplemental plans to support employees before/during/after illness to reduce absences, improve employee retention and job performance;
- 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 insured members with advice/guidance on their health concerns;
- Continuity in coverage upon termination or retirement with simple conversion of group cover to an individual policy;
- Group coverage for overseas business travel, providing short-term health insurance for up to 180 days. Includes coverage for partner/spouses and dependent children;
- Simplified eligibility and billing for travel cover, with no advance notice required be-

fore travel, and bills issued after notifying insurer of total travel days;

- Member health app for access to benefits, claims tracking and payment information.

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Generali in Germany 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

Proactive outreach by member services to help support member health concerns and understanding of plan benefits; 24hour access to member healthline for medical advice/guidance;

Return to health

Support for members before/during/after illness to help them return to work.

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.

