

Generali Global Health

Mobile Health Plan Benefit Schedule



Your health means the world to us

Backed by the solidity and global footprint of the Generali Group, GGH unite unique and flexible product and benefit options with leading technology, to anticipate our clients' needs anywhere in the world, 24 hours a day, 7 days a week.



Mobile Health Plan Benefits

Please note: In the table below, all limits are per member per contract period unless otherwise noted.

Benefits	Mobile Health Plus (Worldwide including US)
Policy Maximum	\$2,000,000 per period of cover
Co-insurance	100% reimbursement (80% out of network in the USA)
Inpatient Hospital Benefits*	
Hospital accommodation	Full cover
Nursing fees	Full cover
Prescription drugs	Full cover
Surgical fees	Full cover
Physician and therapist fees	Full cover
Surgical appliances and prostheses	Full cover
Diagnostic procedures, including x-rays, laboratory/pathology, MRI/CT/PET scans	Full cover
Physiotherapy and Rehabilitation	Full cover
Hospital accommodation for adult companion of insured dependant under 18 years of age	Full cover
Oncology (radiotherapy and chemotherapy)	Full cover
Emergency inpatient dental treatment	Full cover
Organ Transplants*	Full cover
Emergency Services	
Emergency room and related inpatient stay	Full cover
Emergency ground and air transportation	Full cover
Clinical escort during emergency transport	Full cover
Incidental expenses related to an emergency	Full cover up to \$2,650
Emergency evacuation & air ambulance*	Full cover
Private ambulance	Full cover up to \$1,000
Hospital Day Care/Day Surgery*	
Facility fees	Full cover
Nursing fees	Full cover
Prescription drugs	Full cover
Surgical fees	Full cover
Physician and therapist fees	Full cover
Surgical appliances and prostheses	Full cover
Diagnostic procedures including x-rays, laboratory/pathology, MRI/CT/PET Scans	Full cover
Oncology (radiotherapy and chemotherapy)	Full cover
Outpatient Benefits	
Physician office visits and services	Full cover
Diagnostic procedures, including x-rays, laboratory/pathology, MRI/CT/PET scans	Full cover
Prescription drugs	Full cover up to \$500
Slings, support, bandages	Full cover
Durable medical equipment	Full cover
Alternative therapies (chiropractic, homeopathy, osteopathy and acupuncture)	Full cover
Rehabilitation and other therapy: physiotherapy	Full cover
Emergency outpatient dental treatment	Full cover

Mobile Health Plan Benefits

Please note: In the table below, all limits are per member per contract period unless otherwise noted.

Benefits	Mobile Health Plus (Worldwide including US)
Mental Health*	
Inpatient psychiatric treatment	Full cover up to 30 nights
Outpatient psychiatric treatment, counselling	Full cover up to 30 days limited to \$1,500
Home Nursing and Long Term Care*	
Nursing at home	Full cover
Audiology	
One hearing test for children up to age 15	Full cover
Repatriation Of Mortal Remains*	
	Full cover
Maternity Benefits*	
Routine maternity	Full cover up to \$5,000
Complications of pregnancy and childbirth	Full cover up to \$100,000
Premature birth	Full cover up to \$100,000
Wellness Benefits	
Well-child exams for children up to age 6	Full cover
Routine vaccinations for children up to age 18	Full cover
Dental Benefits	
Total contract period limit	\$1,500
Preventative dental treatment (exams, cleanings, x-rays)	Full cover
Basic restorative treatment (fillings, extractions etc.)	80%
Major restorative treatment (crowns, bridges, root canal etc.)	50%
Orthodontia (for dependant children up to age 18)	50% co-insurance cover up to \$1,500
Vision Benefits	
One eye exam for children up to age 15	Full cover

All employees and their dependants must visit their onsite doctor and/or the PCP's before incurring any further treatment costs (note that this does not apply to dependant children). A 'PCP' document must be submitted with all employees and dependants claim paperwork (this can be provided by the onsite Doctor and/or the PCP during the consultation).

If the employee or dependant does not submit a PCP document a 30% penalty will apply to the claim UNLESS the claim qualifies as a medical emergency.

A PCP referral is required per episode of care. For example, only one referral is required from the PCP for multiple therapy visits. A pre-authorisation request is required for each service that requires a pre-authorisation.

All employees, dependants and children must seek pre-authorisation from Generali for the following treatment costs.

Services requiring pre-authorisation*		
Emergency Services	Planned Hospital Admission	Out Patient Treatment, Hospital Day Care and Other Services
If you are admitted as an inpatient to hospital as a result of an emergency, be sure that you, a friend, family member or the healthcare provider notifies us within 48 hours of being admitted	Any hospital admission or hospital accommodation (including day admission) for: <ul style="list-style-type: none">• Surgery• Diagnostic Tests• Oncology Treatment• Psychiatric Treatment• Organ Transplants• Dental Extraction	<ul style="list-style-type: none">• Normal Pregnancy• Pregnancy Complications• Elective Home Health Care• Mental Health Treatment• Audiology Services• Repatriation Of Remains• Air Ambulance

If pre-authorisation for the above has not been received by Generali a 30% penalty will apply UNLESS the claim qualifies as a medical emergency – in this case Generali must be notified within 48 hours of the emergency.

Please use the Generali member portal to check for network providers **www.mobile.generalhealth.com** or call our helpline on 4000 1993 or +1 905 532 3648 for guidance.

Out of network and pre-authorisation requirements apply to medical benefits only, this does not apply to dental or vision benefits. Please note all services marked with (*) require pre-authorisation.