

Corporate Choice

Member Guide

welcome to Corporate Choice

This member guide outlines how to use **your** plan and should be read in conjunction with **your benefit schedule** and **your certificate of insurance** which highlight the **benefits** applicable to **your cover**.

Please read these documents carefully to ensure **you** are aware of all the **benefits**, and the **terms** and conditions that are applicable to the **cover** provided.

If **you** have any queries regarding any of the **cover** provided, if **you** require more details about this **policy**, or if **you** have any changes in **your** personal circumstances or information, please contact **us**. Contact details are available in section one of this document.

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important information

Throughout this member guide certain words and phrases appear in **bold** type. This indicates that they have a special medical or legal meaning. Please refer to section five 'definitions'.

1. contacting us

We understand that there may be times when **you** need to contact **us** for information. **Your** queries may involve clarification of the **cover you** have, whether a particular **medical condition** is covered under the **policy**, how to make a claim or obtain **pre-authorisation** for **your treatment**, or to understand the status of **your** claim. Below are the key details.

customer service, pre-authorisation, claims and assistance services

T: +1 905 532 3648

F: +1 905 762 5194

E: globalservice@generalihealth.com

your membership card

All of **your** key contact information is detailed on **your** membership card.

We recommend that **you** carry **your** membership card with **you** at all times. This card holds **your** personal membership number and enables **us** to identify **you**.

your member portal

Your Member Portal allows **you** to submit **your** claims online, to review the status of **your** claim and to look up provider details on **our** provider network.

The Member Portal has details of the toll-free numbers nearest to **you**.

Please access the portal for further details.

www.mobile.generalihealth.com



2. membership pack

This member guide forms part of your membership pack which consists of the following documents / items:

membership card

The plan has been designed to be with **you** when **you** need it most and for this reason **we** provide a personalised membership card for **you** and each **insured person** in **your** family.

Please note that the possession of this card does not necessarily guarantee **cover**. If **you** are no longer covered by the **policy**, **your** card and membership number will be ineffective.

If **you** or any **insured person** loses a membership card, or if a correction is required, simply contact **us** and **we** will arrange for a new card to be sent to **you**. If **you** have urgent need of a new card, a temporary version is always available to be downloaded from **your** Member Portal.



Depending on **your country of residence**, **you** may receive a Generali Medical Network Card in addition to **your** Membership Card to provide network access in-country.

Follow the instructions provided with the Generali Medical Network Card.

certificate of insurance

Your certificate of insurance outlines the level of **cover** under the **policy** and provides information on:

- what area of the world **you** are covered for
- the effective **start date** of **your cover**
- the **benefits**, conditions and exclusions
- the **renewal date** of the **policy**
- the names and **date of entry** of any **dependant** covered by the **policy**

- any **deductible**, **co-insurance** and **waiting periods** that may apply; and
- the underwriting terms applicable to the **policy**.

You will receive a **certificate of insurance** when:

- **you** join Corporate Choice
- **you** change any personal details (e.g. add or remove any **dependants**)
- **your cover** is renewed at the beginning of each group **renewal date**

Please check both **your** membership card and **certificate of insurance** to confirm all personal information is correct. Please contact **us** as soon as possible if any corrections are required.

You should look after **your certificate of insurance** as **you** may need to produce this in certain jurisdictions to renew **your** visa and to demonstrate proof of **cover**.

benefit schedule

The **benefit schedule** outlines all the healthcare services and procedures that are covered by the **policy**. Please read this carefully so that **you** understand what is and what is not covered and the financial limits that apply.

3. understanding the policy

The **policy** is designed to provide financial protection for the times **you** may require **treatment** and have incurred a financial cost.

We cover treatment which, in the opinion of a qualified **medical practitioner/specialist**, is appropriate and consistent with the diagnosis, is proven and demonstrated to be **medically necessary** and which is in accordance with generally accepted medical standards.

Your benefit schedule and **certificate of insurance** will confirm which **benefits** are available to **you**.

In order to help **us** support **you** effectively **we** recommend that **you** contact **us** in order to pre-authorise certain **treatments** and services. This will enable **us** to review the required **treatment** and associated costs and confirm whether **you** will be covered under the terms of the **policy**. **We** recommend **you** notify **us** prior to any planned, non-**emergency** admission or **treatment**. **You** can refer to the back of **your** membership card for contact details of **our** international customer services team, or in section one of this document. Alternatively, a **pre-authorisation** form can also be obtained from **your** secure Member Portal.

There are some services where **we** actively require **you** to pre-authorise and these are listed below:

- any **in-patient** or **day-patient treatment** in the United States of America
- **cancer** care
- **emergency** assistance and evacuation & repatriation services, including repatriation of mortal remains
- compassionate travel
- reconstructive/remedial surgery
- hospice care
- psychiatric **treatment** and psychotherapy (**in-patient care**)
- home nursing
- transplant services
- **rehabilitation** services
- renal dialysis; and
- **new born care**

These **benefits** are marked with a (Ⓐ) in **your benefit schedule**.

You can access **our** services through **our** international customer service team. The contact details are available on the back of **your** membership card and in section one of this booklet.



deductibles and co-insurances

You may have **deductibles** and/or **co-insurances** applied to **your policy**. If you do, you will be required to contribute to the cost of **your treatment**. Please refer to:

1. **your certificate of insurance** to identify the **deductibles** and **co-insurances** applied to the **policy**
2. **your benefit schedule** for an explanation of how and where **deductibles** and **co-insurances** will apply to **your cover**
3. section 5 of this member guide for a definition of each term.

important information

Failure to pre-authorise services with mandatory pre-authorisation, may mean that some or all of the costs involved will be your responsibility to pay.

what to do in an emergency

Where possible, in an **emergency** situation please contact **our** international customer service team whose details are specified on the back of **your** membership card or in section one of this document. This service is available 24-hours a day, where **our** team of specially-trained advisors can help co-ordinate arrangements with local **hospitals** or even arrange for an evacuation or repatriation, depending on **your** circumstances. However there may be occasions where **you** have not been able to contact **us** in advance of **treatment** and **you** are admitted to **hospital**. Do not delay in receiving **treatment**. **You** or **your** representative should try to contact **us** at the earliest practical opportunity (usually within 48 hours of the **emergency** occurring). Alternatively make sure that the **hospital** is aware of **your** insurance **cover** with **us** so that they can contact **us** on **your** behalf. **We**, or **our** partners, will then communicate with the **hospital** to enable direct settlement, where eligible.

receiving treatment in the United States of America

If **you** require **treatment** in the USA, please check if **you** have coverage for **treatment** in this **geographical area**, as there may be restrictions in the **cover** that is provided under the **policy**. **You** must pre-authorise any **in-patient** and **day-patient treatment** in the USA with **us**. **Treatment** costs in the USA can be expensive and so **we** work hard to create a medical network of **hospitals** who can provide **treatment** at preferential rates. If **you** are hospitalised in a **hospital** which is not part of **our** provider network **you** will be liable for 20% of the claim payable under the **policy**. This **co-insurance** may be waived if there is no network **hospital** within 30 miles of **your** address, the **treatment you** require is not available in a network **hospital**, or it is an **emergency**. If **you** are unsure as to whether a **hospital** or other medical facility is **our** network provider, please contact **us** before undertaking any non-emergency **treatment**.

waiting periods

Certain **benefits** may be subject to **waiting periods**. These **waiting periods** begin on the **policy start date** or on **your date of entry** (whichever is the later) and will be noted on **your certificate of insurance**.

Policies with **Medical History Disregarded (MHD)** underwriting terms have **waiting periods** waived on maternity, vision, dental and HIV/AIDS **benefits**.



4. how to make a claim

There are different ways in which **your** claim can be settled.

pre-authorisation

It is important that **you** verify that the service or **treatment** **you** are receiving requires pre-authorisation. For services or **treatment** requiring **pre-authorisation**, **you** must contact the Assistance Centre 5 days before the planned service or **treatment**

direct billing

Direct billing is widely available with provider within our network for both **in-patient** and **out-patient** services. There are certain **treatments** that are not available for direct billing and direct billing cannot be achieved with providers outside of **our** provider network. In these circumstances **you** will be required to pay for the cost of the service provided and to then submit a reimbursement claim to **us**, if applicable. Where direct billing is available, **you** will only be required to pay **your** member liability e.g., **co-insurance**, **deductible**/excess, co-payment.

If any of the services or **treatments** are not eligible under **your policy**, **you** will be responsible for paying these costs. This includes costs that we have had to settle on **your** behalf in order for **you** to receive access to direct billing. The Assistance Centre will work with **you** to settle the outstanding funds either by **you** making a lump sum payment for the amount owed or by **us** offsetting the amount owing against future claims. Settlement of the full amount owing must occur within 30 days of written notice from **us** (unless otherwise agreed upon) or **we** have the right to suspend **your benefits** (upon giving notice to you) until the **policyholder** or **you** have settled the full outstanding funds with **us**.

important information

- **pre-authorisation** does not guarantee that all costs and expenses will be covered.
- **we** reserve the right to review each claim for medical expenses incurred and co-ordinate coverage according to the terms and conditions of this **policy**.
- all other costs and expenses that are not covered under this **policy** must be settled directly with the network provider and **we** shall have no liability in this regard (unless otherwise agreed with the Assistance Centre).
- for **in-patient** stays that extend beyond the pre-agreed duration approved by the Assistance Centre, **you** or **your medical practitioner** must send **us** a medical report before the pre-authorised duration ends, confirming any complications necessitating the extended **hospital** stay, **treatment** already given, proposed **treatment** and/or discharge date.
- **our** reimbursement rates are based on **reasonable and customary** charges. Costs that are deemed not **reasonable and customary** will not be covered (unless **we** agree otherwise in writing with **you**) and **we** shall be entitled to charge **you** an additional fee for the costs incurred if not pre-authorised.

step 1: pre-authorisation

Before **you** seek **treatment**, verify if the service requires **pre-authorisation**. If **pre-authorisation** is not required, **you** can begin making arrangements for **your** claim.

pre-authorisation

Contact **us** five days before the planned **treatment**.

We will send a **pre-authorisation** form to **you** or to the healthcare provider within one working day.

Have the healthcare provider complete the **pre-authorisation** form and submit to **us**.

You will be notified by the healthcare provider of the Generali Assistance Centre once services have been authorised.

step 2: make arrangements for your claim

Where possible, **we** can settle your claim directly with the in-network healthcare provider, or **you** can choose to pay upfront and submit **your** covered expenses for reimbursement. Please note that direct billing is only available with certain in-network healthcare providers.

direct billing (cashless access)

Locate an in-network healthcare provider on the provider finder which is located in **your** Member Portal. Please ensure **you** review the Access Instructions (found next to each provider listing) as they contain important information.

Follow the access Instructions on the provider finder as **you** may be required to contact the Assistance Centre prior to presenting **your** insurance card to a healthcare provider.

Where required, **we** will issue a Guarantee of Payment (GOP) letter to the healthcare provider confirming **your benefits**.

You will only be asked to pay **your** member liability at the time of service.

The healthcare provider will send the invoice directly to **us**.

Sign into the Member Portal and download the explanation of benefit statement which provides information about what was paid.

reimbursement


Pay for the service upfront.

Sign into the Member Portal and submit **your** claim electronically. **You** must attach **your** invoice indicating that **you** have paid for services.

We will review the claim and notify **you** if additional information is required.

We will send any eligible reimbursement to **you** by cheque or bank transfer to the account of **your** choice.

Sign into the Member Portal and download the explanation of **benefit** statement which provides information about what was paid.

A man with glasses is looking down at a smartphone he is holding in his hands. He is wearing a light-colored shirt. The background is blurred, showing some warm lights. The left side of the image has a red overlay where the text is located.

reimbursement claims

If **you** have paid for **your treatment** upfront, **you** must submit the reimbursement to **us** within 6 months from the date of **treatment**. **You** can submit **your** reimbursement claim online via the Member Portal at www.mobile.generalihhealth.com

You must attach **your** invoice with proof of payment (payment or credit card slip) for **your** claim to be processed. **Your** invoice must reference medical information including **your** diagnosis and/or procedure. Any additional information including medical documentation, discharge summary (in the case of **hospital** admission) should be attached to ensure **your** claim can be processed efficiently. Please retain the original invoices and supporting documentation for 6 months after the submission of **your** claim. **We** reserve the right to request original documents if required.

If **your** invoices do not contain sufficient medical information including **your** diagnosis and/or procedure, **you** will need to complete the manual version of the claim form which can also be found on the Member Portal. **Your** provider will need to complete the section requesting medical information.

We will settle or reject a claim, as the case may be, within 30 days of the receipt of the last necessary document.

Please note that any fee that **your medical practitioner/specialist** may charge for completing a **pre-authorisation** or claim form is **your** responsibility to pay.

important information about the member portal

- You can track the progress of **your** claim by logging onto **your** Member Portal.
- You can choose to receive email notifications of **your** claims status. You can also choose to unsubscribe.
- After a claim has been processed, sign into the Member Portal and download **your** explanation of benefit statement. This will show **you** what was paid including details of any ineligible items that **we** did not pay.

5. prevention and wellness services

We believe that prevention is better than cure, so we've included these free services to help **you** identify **your** health risks, take preventative steps to avoid ill health and access specialist advice tailored to **your** unique situation.

1. Bria wellness



Bria is full of tips, practical advice and plans on how to combat stress, sleep better, live healthier and shed unwanted weight. Choose a health goal and use the action plans to adopt and maintain good health habits that will support you in achieving your goals. Join monthly challenges suitable for all levels and compete with friends and colleagues to reach the top of the leaderboard.

Goals:



Lose Weight



Sleep Better



Reduce Stress



Live Healthy



Get Fit

Read articles to get tips and advice on how to live a healthy life. Bria connects with over 1000 popular health and activity trackers and **once** your trackers and apps are synced to Bria, the app will automatically log your daily fitness and health activities and you'll receive regular insights on how they impact your health.

To check whether Bria is available on your plan and to download the app, visit your Member Portal.



2. online wellbeing tools



In **your** Member Portal **you** will find a range of tools to help **you** identify **your** health risks and take steps to prevent ill health and improve **your** wellbeing.

These include:



health and fitness calculators



interactive symptom checker



interactive health risk assessment



healthcare advice

Visit your Member Portal to find out more.



3. employee assistance services



We have partnered with Morneau Shepell to give **you** an independent and confidential support service that can help **you** and **your dependants** manage a wide range of challenges including loneliness, adapting to new cultures, personal or emotional impacts of relocation, stress, anxiety, and depression.

The service offers a variety of counselling and consultation support options so **you** can find one to suit **your** comfort level, learning style, and lifestyle:



by telephone



via email



through video call



by instant messaging

As a Generali Global Health member, you and your dependents are entitled to 5 telephone or video consultation sessions, per issue, per year.

This service is available 24/7 by web, phone or mobile (via the 'My EAP' app).

how does it work?

- to access the service, call +19058863605 or visit workhealthlife.com. You can also download the MyEAP app from your device's app store.
- a Morneau Shepell Client Care Representative will assess **your** situation and find the support that best suits **your** needs.
- typically, a local counsellor who speaks **your** preferred language will connect with **you** within 24 business hours and offer an appointment.
- in case of a crisis or **emergency**, telephone counselling is available immediately.



6. my digital doctor

Your first point of contact when **you** or **your** dependents feel unwell is **your** doctor and with “My Digital Doctor” through **our** partner Advance Medical, **you** can schedule an appointment at a convenient time with a licensed doctor from one of their global teams, who is there to help **you** with all of **your** health and medical needs...

We partner with Advance Medical, an independent provider of healthcare services to provide **you** with access to a doctor 24/7, no matter where **you** are*.

You can inquire about symptoms, medications or treatment plans in a private setting with full confidentiality, without having to leave **your** home or work. **You** can receive referral letters and in some circumstances a prescription**. It's easy to share images and test results, and a highly trained medical practitioner will provide **you** with advice including the most appropriate next steps to stay healthy.

Simply download the “My Digital Doctor” app from the Apple App Store or Google Play, or visit **your** Member Portal where **you** will find more information and a link to access the service. **You** can then arrange a telephone or video consultation with a doctor at convenient time. Or call directly today on: +1 857 256 32 89.

*access to wi-fi or mobile networks are required for the video consultations

**prescriptions are issued in line within safe prescribing guidelines, are always subject to the rules of the country where they are dispensed and not appropriate or guaranteed in every case

7. treatment plan advice services

1. second medical opinion



In partnership with Best Doctors, **we** provide **you** with complimentary access to an independent second medical opinion service.

This service gives **you** access to world leading **specialists** who can provide an independent and confidential review of **your** medical case when **you** are unconvinced about **your** diagnosis, worried that **your** medication isn't working, or want to know if there are other **treatment** options.

how does it work?

1. call **our** Assistance Centre (section one of this document) who will arrange for Best Doctors to call **you** back at a convenient time to begin **your** free and confidential second medical opinion.
2. **you** will be assigned a case coordinator, who will arrange for collection of relevant medical documentation and take **your** case to a world-leading **specialist** for an in-depth review.
3. the Best Doctors team will discuss the findings of this review in detail with **you** and deliver the result to **you** in a digital report.
4. **you** can use this report to discuss **your treatment** options with **your** normal **medical practitioner/specialist** and **your** Best Doctors case co-ordinator can assist the conversation with **you**.

2. genomic profiling tests for cancer



Under the **cancer treatment benefit** **you** have access to an innovative new service provided by **our** partner GeneSort – a leading provider of genomic profiling services.

Following the diagnosis of an eligible **cancer**:

- Arrange for GeneSort to send **you** an instruction and specimen kit
- Together with **your** referring **medical practitioner/specialist**, prepare and complete the kit and return it to GeneSort in the provided pre-paid package.
- **Your** specimens will be analyzed and within 21 working days **you** and **your** referring **medical practitioner/specialist** will be sent an individual clinical report.
- The report will be based on your specific genomic profile that lists targeted, evidence-based **treatment** options and will assist **your medical practitioner/specialist** in choosing the most appropriate personalized **treatment** for **you**.
- To find out more, please contact **our** international customer service team.

8. what is covered

All the **benefits** covered by this **policy** are shown in the **benefit schedule** and the specific cover options **you** are covered under are outlined in **your Certificate of Insurance**. The **benefit limits** are per **insured person** and either per **medical condition** or per **period of cover**, with lifetime limits applicable for certain specific **benefits**.

Please remember that this guide is not intended to **cover** all eventualities. **Our policy** has been designed to provide **cover** for **reasonable and customary charges** and for **medically necessary** and active **treatment** of disease, illness or injury.



9. what is not covered

There are certain **medical conditions** and **treatment** that **we** do not **cover**. If **you** are unsure about anything in this section, please contact **us** for confirmation that **you** are eligible before **you** go for **your treatment**.

personal exclusions

Please check **your certificate of insurance** to see if **you** have any personal exclusions or restrictions on the **policy**.

The exclusions in this section apply in addition to and alongside any such personal exclusions and restrictions and apply to any and all **related conditions**, their complications or increases in costs arising from them.

A

1. accidental dental treatment

Emergency dental **treatment** that is a result of an **accident**.

2. alcohol and substance abuse

Medical **treatment** and/or care for alcoholism, drug and substance abuse/dependency including any **medical condition** and/or bodily injury directly or indirectly arising from such abuse or dependency or for any **treatment** due to the **insured person** being under the influence and/or suffering from the effects of alcohol, intoxicants, drugs, narcotics or other such substances.

3. artificial life maintenance

Artificial life maintenance including life support machine use where such maintenance is judged by the treating **medical practitioner/specialist** that it will not result in recovery or restore **you** to **your** previous state of health.

B

4. birth control

Investigations, **treatment**, tests or prescribed **drugs and dressings** related to contraception, sterilisation, elective termination of pregnancy or family planning.

C

5. chemical contamination and exposure

Treatment of any **medical condition**, or for any claim arising directly or indirectly from chemical or biological contamination, exposure to asbestos or from contamination by radioactivity from any nuclear material whatsoever, however caused, including those caused by or contributed to by an act of war or **act of terrorism**.

6. conflict/acts of terrorism

Claims resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, civil commotion, military or usurped power or any **act of terrorism**, except where such injury/illness is sustained as an innocent bystander and where there was no exposure to nuclear, chemical or biological weapons or contamination.

7. cosmetic treatment

Treatment costs relating to cosmetic or aesthetic **treatment** or any **treatment** which is carried out to restore **your** appearance as a result of any **medical condition** or psychological condition, **injury** or previous **surgery** except as is particularly specified in the **benefit schedule**.

8. convalescence

Provision of care when it is used solely or primarily for convalescence, supervision, pain management or any other purpose other than for receiving eligible **treatment** as specified in the **benefit schedule** or for the purpose of receiving services which would

not normally require trained medical professionals to provide such assistance.

9. criminal acts

Intentional, fraudulent, illegal, criminal acts by the **insured person**, including resisting authority.

D

10. dental treatment

A **medical condition** or **related condition** arising from or as a consequence of gum disease, including but not limited to gingivitis (**treatment** extending beyond preventative scaling and polishing) or Periodontitis, jaw shrinkage or the **treatment** of bone disease when related to gum disease, disorders of the temporomandibular joint, Gnathological **treatment** and scans where the dental **treatment** is being covered by the **policy**.

Any other dental **treatment** except as outlined in **your benefit schedule** and as specified on **your certificate of insurance**.

11. dietary supplements

Dietary supplements and substances including but not limited to vitamins, minerals, protein supplements, infant foods and organic substances regardless as to whether prescribed by a **medical practitioner/specialist** and/or are acknowledged as having therapeutic effects. However, products classified as vitamins and minerals are covered if needed during **pregnancy**, to treat diagnosed clinically significant vitamin deficiency syndromes or form part of an accepted clinical **treatment** plan.

12. developmental disorders

Testing or medical **treatment** for learning difficulties, autism, hyperactivity, attention deficit disorder, speech disorders, dyslexia, social or behavioural problems, child development and physical developmental problems or **treatments** that encourage positive social- emotional relations.

E

13. eating disorders

Investigations or **treatment** (including cosmetic **surgery**) for obesity, eating disorders, weight problems or weight loss whether or not resulting from any **medical condition** or psychological condition.

14. emergency treatment outside geographical area

We will not pay for **emergency treatment** outside your geographical area if **your** medical condition requires **urgent medical care**.

15. epidemics

Healthcare services relating to internationally and locally recognised epidemics, or pandemics.

16. experimental treatment

Any costs in connection with **treatment**, services or drug therapy that is deemed by **us** to be experimental or unproven based on generally accepted medical practice or provided by an unlicensed physician or any **immediate family member**.

17. eyesight

Surgery or procedure to correct short or long sightedness. The provision of any eyewear or contact lenses except where provided within **your benefit schedule** as indicated on **your certificate of insurance**.

F

18. fertility treatment

Treatment to assist reproduction, including but not limited to ART **treatment**, or surrogacy, unless particularly specified within the **benefit schedule** and **you** become eligible for that **benefit**.

19. footcare

Treatment for corns, calluses, or thickened or misshapen nails.

G/H/I/J/K/L

20. genetic testing

Genetic tests, when such tests are solely performed to determine whether or not **you** may be genetically likely to develop a **medical condition**, unless pre-authorised and organised by **us**.

21. harvesting

The **policy** will not **cover** the harvesting of stem cells, sperm, eggs, or umbilical cord blood for future use.

22. hazardous activities

Claims arising as a result of participation in professional sporting activities or any hazardous sports or activity including, but not limited to kite-surfing, mountain biking, rock or cliff climbing, mountaineering, yachting outside territorial waters, motor sports, aerial activities and sports, bungee jumping, scuba diving (to a depth greater than 30 metres or where a current PADI certificate is not held), any sport involving animals, speed competition, skiing off-piste (unless in a recognised and authorised area) and racing of any form other than on foot.

23. home visits

Home visits from a **medical practitioner/specialist** are not covered unless **you** are medically incapable of going to the medical facility and the visit is pre-authorised by **us**.

24. indirect loss

Losses that are not directly covered by the terms and conditions of this **policy**, including, without limitation, loss of income, loss of opportunity and loss of profit.

M/N/O

25. maternity

You are not covered for costs relating to normal pregnancy or childbirth, voluntary caesarean section, or home birth unless maternity **benefits** are specifically

shown on **your benefit schedule** and **certificate of insurance**.

26. medical equipment/medical error

Claims directly or indirectly arising from medical error or the failure of any medical/surgical equipment or device of any kind.

27. non-clinical facilities

Treatment or services received in health hydros, nature cure clinics or any establishment that is not a **hospital**.

28. not following advice

Treatment rising from or related to **your** failure to seek or follow medical advice or **treatment**, **your** unreasonable delay in seeking or following such medical advice or **treatment** or for complications arising from ignoring such advice. Any claim arising as a result of air travel when **you** are more than 28 weeks pregnant. Costs incurred where **you** have travelled to a country or specific area which **your** Government or Embassy (in **your country of residence**) have advised against travelling to under any circumstances.

29. organ transplantation

Treatment costs for, or as a result of transplants involving mechanical or animal organs, the removal of a donor organ from a donor (unless the removal of the donor organ is undertaken at the time of the transplant and in the same medical facility as the transplant), the removal of an organ from **you** for purposes of transplantation into another person or the purchase of a donor organ. **We** also do not **cover** any costs associated with the purchase of a donor organ.

P/Q/R

30. persistent vegetative state / neurological damage

Hospital treatment for more than 90 continuous days for permanent **neurological damage** or if **you** are in a

persistent vegetative state. For the purpose of this **policy**, coma lasting more than 90 continuous days will be classed as permanent **neurological damage**.

31. physical aids and devices

Any physical aid or device which are not appliances, prosthesis or **durable medical equipment**.

32. routine examinations/preventative care

Routine medical **examinations**, health screening **examinations** or tests to rule out the existence of a **medical condition** for which **you** do not have any symptoms, unless these **benefits** are specified in **your benefit schedule** and on **your certificate of insurance**.

S

33. second opinions

The costs of any second or subsequent medical opinions from a **medical practitioner/specialist** for the same **medical condition** unless pre-authorised and organised by **us**. Where **you** have a second medical opinion service included in the **policy**, **we** will not fund any other second medical opinion service.

34. sexual/gender issues

Investigations and **treatment** of any sexual problems or dysfunction or any **treatment** including counselling and psychotherapy or any surgical procedure which is directly or indirectly associated with gender reassignment.

35. sexually transmitted diseases

Treatment for sexually transmitted diseases.

36. sleep disorders

Investigations or **treatment** for sleep disorders (including sleep apnoea and insomnia), snoring or other sleep related breathing problems.

37. speech therapy

We do not pay for speech therapy, save in relation to the restoration of normal speech post-trauma or an **acute medical condition**.

38. suicide/self-inflicted injury/negligent or reckless behaviour

Cost of **treatment** from any suicide, attempted suicide, deliberate self-inflicted injury, negligent or reckless behaviour and/or needless self-exposure to peril, except in an attempt to save human life.

T

39. travel and accommodation

Transportation or accommodation costs **you** incurred during trips made specifically to get medical **treatment** unless these costs are for an **emergency** medical evacuation and were pre-authorised by **us**.

40. treatment / care provided by relatives

Treatment or care cannot be provided by an **immediate family member** or **dependant** of the **insured person**.

U/V/W/X/Y/Z

41. unlicensed/unrecognised treatment

Treatment provided or under the direction of a **medical practitioner/specialist** or medical facility that is not recognised by the relevant authorities in the country where the **treatment** takes place as having specialised knowledge, or expertise in, the **treatment** of the **medical condition** or injury being treated.

42. utero foetal surgery

All costs associated with utero foetal surgery are excluded from **cover**.

10. definitions

Throughout this member guide certain words and phrases appear in **bold** type. This indicates that they have a defined meaning, as detailed below.

A

accident

A sudden, unexpected, unforeseen or involuntary external event that results in physical injury to an **insured person** during the **period of cover**.

act of terrorism

An act of terrorism means an act, including but not limited to, the threat or use of force or violence of any person or group of persons whether acting alone or on behalf of any organisations or governments, committed for political, religious, ideological or similar purposes or reasons including the intention to influence governments and/or to put the public or any section of the public, in fear.

acute

The sudden onset of a **medical condition** which is likely to respond quickly to **treatment**.

annual maximum

The maximum **we** will pay for all **benefits** in total, per **insured person**, per **period of cover**.

appliances

Devices and equipment when used as an integral part of a surgical procedure administered by a **medical practitioner/specialist** except those defined as **prosthesis** or **durable medical equipment**.

B

benefit(s)

Insurance **cover** provided under the **policy** and any extensions, restrictions, special conditions or endorsements as noted in **your certificate of insurance**.

benefit limit(s)

A limitation that applies to selected **benefits** or particular parts of a **benefit** as noted on **your benefit schedule**. These can either be limited by cost or frequency. All **benefit** limits are applied per **insured person**, and either per **medical condition** or per **period of cover**.

benefit schedule

The list of **benefits** outlining the scope of **cover** provided including any monetary or frequency limits that may be applicable.

C

cancer

A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

certificate of insurance

The certificate outlining details of the **policyholder**, the **insured person(s)**, the **period of cover**, the **date of entry** of each **insured person** and the **start date** and expiry date of the **cover**, a summary of the level of **cover** provided (which should be read in conjunction with the **benefit schedule**), the **geographical area** of the **cover**, as well as any **deductibles**, **co-insurances** and **waiting periods** that may apply.

chronic condition

A disease, illness or injury which has one or more of the following characteristics:

- it is recurrent in nature
- it has no known recognised cure
- it requires prolonged monitoring and/or supervision through consultations, **examinations**, check- ups, tests or medication
- it needs **palliative treatment**

- it requires **your rehabilitation** or for **you** to be specially trained to cope with it
- it may lead to disability.

co-insurance

Applies to selected **benefits** and is the amount that is shared between **us** and **you** for each **treatment** undertaken. Where applied, they apply to each **insured person** for each **period of cover**.

complementary treatment

Refers to therapeutic and diagnostic **treatment** that exists outside the institutions where conventional medicine is taught and specifically refers within the **cover** to acupuncture, homeopathy, osteopathy, chiropractic **treatment**, podiatry, traditional Chinese medicine and ayurvedic medicine, provided by a practitioner who is qualified and licensed to practice in the country where the **treatment** is given.

congenital disorder

Abnormalities, deformities, diseases, illnesses or injuries present at the time of birth, whether diagnosed at the time or not.

country of residence

The country where **you** reside for a period of no less than three months per **period of cover**.

cover

The level of insurance coverage which applies to **you** and any **dependants** and is subject to financial limits which are set out in **your certificate of insurance** and **your benefit schedule**.

D

day-patient

A person who is admitted to a **hospital** or day care unit where they need a period of medically supervised recovery but do not stay overnight.

date of entry

The date shown on the **certificate of insurance** on which **you** were first included under the **policy** and from which **you** have been on continuous **cover** with **us**.

deductible

The annual amount that each **insured person** must pay each **period of cover** before the **policy** will pay certain **benefits**. Where applied, **deductibles** are payable per **insured person** per **period of cover**, unless indicated otherwise in the **benefit schedule**. Deductible amounts applicable will be indicated in **your certificate of insurance**.

dental practitioner

A person who is legally licensed to carry out this profession by the relevant licensing authority to practise dentistry in the country where the dental **treatment** is given and recognised by **us**.

dependant(s)

One spouse or adult partner or any unmarried children, step-children or legally adopted children provided that they are under the age of 19 (or under age 26 and in full-time education) on the **start date** of the **policy** or at any subsequent **renewal date**. All dependants must be named as **insured persons** in the **certificate of insurance**.

diagnostic tests

Investigations such as x-rays, blood tests and pathology to assist in finding the cause of symptoms of a **medical condition**.

10. definitions (continued)

drugs and dressings

Essential prescription drugs, dressings and medicines needed to treat an eligible **medical condition**, which are authorised and recognised in the country where they are prescribed and are administered by a **medical practitioner/specialist**. We do not cover prescriptions for **drugs and dressings** that can be purchased over the counter.

durable medical equipment

Any medical items, supplies, equipment or devices used in the course of medical **treatment** or home care. These may include but are not limited to orthopaedic supports and braces (including arch-supports), crutches, wheelchairs, speaking aids and any medical or surgical supplies.

E

emergency

A sudden, serious, and unforeseen **acute medical condition** or injury requiring immediate medical **treatment** to avert death or significant bodily impairment. Such **treatment** being undertaken within 24 hours of the **medical condition** or injury occurring.

emergency dental treatment

Dental **treatment** necessary as a result of an **accident** caused by an extra-oral impact (i.e. any form of impact/**accident** or injury occurring from outside the oral cavity) received within 48 hours from the date and time of the **accident** for the immediate relief of pain caused by natural teeth being lost or damaged.

examinations

Routine examinations including a review and record of the patient's complete medical history, a check of all body systems and a review and discussion of the exam results with the patient.

Well-child examinations include a review and record of the child's complete medical history and a check of all body systems in accordance to normal growth and development.

F/G

geographical area

The geographical scope of the **cover** provided and where **treatment** can be undertaken. This will be highlighted in **your certificate of insurance**.

group agreement

The agreement **we** have with the **policyholder** which sets out which persons are eligible to be covered under the **policy**, when **cover** begins, how it is renewed and how premiums are paid.

H

home birth

Delivery of a child in a non-clinical setting using natural childbirth methods attended by a midwife with expertise in managing home births.

hospital

Any establishment, which is licensed as a medical or surgical hospital under the laws of the country where it operates or other suitably licensed medical facilities used for the same purpose and which are licensed and supervised by the appropriate medical authorities in the country in which they are based.

I/J/K/L

immediate family member

A relative limited to mother, father, brother, sister, son or daughter, any step-children or legally adopted children and spouse.

in-patient

A patient who is admitted to **hospital** and who occupies a bed overnight or longer for medical reasons.

insured person(s)/you/your

The **principal member** and the **dependants** (if any) named on the **certificate of insurance**.

M

medical condition

Any disease, injury, or illness, including **mental health disorders**.

medical history disregarded (MHD)

Insurance policies with **Medical History Disregarded** do not require the customer to provide details of their medical history before their **policy** is accepted. **Cover** is provided for **treatment** of pre-existing **medical conditions**.

medically necessary

Treatment, which in the opinion of a qualified **medical practitioner/specialist** is appropriate and consistent with the diagnosis, is proven and demonstrated to have medical value and which is in accordance with generally accepted medical standards and could not have been omitted without adversely affecting the **insured person's** condition, or the quality of medical care rendered. Such **treatment** must be required for reasons other than the comfort or convenience of the patient or **medical practitioner/specialist** and provided only for an appropriate duration of time.

medical practitioner

A physician who has attained primary degrees in medicine or surgery at a recognised medical school and who is licensed to practice medicine under the law in the country in which **treatment** is given within the limits of their license.

mental health disorders

Any disorder associated with substantial distress or impairment which impacts the patient's ability to function in a major life activity, such as employment. These disorders must meet international criteria classification against, for example, the Diagnostic and Statistical manual (DSM-IV-TR).

N/O

new born

A baby who is within the first 16 weeks of its life following birth.

new born care

Refers to any **medical condition** arising which requires **treatment** within the first 30 days of birth.

out-patient

A patient who attends a **hospital**, consulting room or clinic and is not admitted as a **day-patient** or **in-patient**.

P/Q

palliative treatment

Treatment aimed at alleviating the physical/psychological suffering of progressive, incurable illness.

period of cover

The period of cover set out in the **certificate of insurance**. This will usually be a 12-month period starting from the **start date** or any subsequent **renewal date** as applicable.

persistent vegetative state / neurological damage

Chronic state of unconsciousness resulting from overwhelming damage to the cerebral hemispheres whereby **you** are unable to express any behavioural or cerebral metabolic evidence of possessing cognitive function or being able to respond in a learned manner to external events or stimuli.

physiotherapy

Treatment recommended by a **medical practitioner/specialist** as being **medically necessary** to treat an illness, bodily injury or **medical condition** where provided by a licensed and qualified **physiotherapist**.

Physiotherapy does not include ante-natal and maternity exercises, manual therapy or sports massage.

physiotherapist

A practising physiotherapist who is registered and licensed to practise in the country where **treatment** is provided.

policy

Our contract of insurance with the **policyholder** and the **cover** which it provides **you**.

policyholder

The company or other organisation that employs the **principal member** and which has taken out the **group agreement** with **us**.

pre-authorisation

The confirmation needed from **us** before receiving **treatment** of an injury or **medical condition** for selected **benefits** as defined in the **benefit schedule**.

pre-existing condition

Any **medical condition**, **mental health disorder** or any **related condition** for which **you** have received **treatment**, suffered any symptoms (whether investigated or not) or sought advice for prior to **your date of entry**.

pregnancy

Refers to the period of time from conception until delivery.

premature birth

A baby born prior to the start of the 37th week of **pregnancy**.

principal member

An employee of the employer whom **we** have agreed to **cover** under the **policy**.

prosthesis

An artificial substitute or replacement for part of the body limited to eyes, joints and limbs. For internal prosthesis, refer to '**appliances**'.

qualified nurse

A nurse whose name is currently on any register or roll of nurses, maintained by any statutory nursing registration body within the country where **treatment** is provided and recognised by **us**.

R**reasonable and customary charges**

The standard fee that would typically be made in respect of **your treatment** costs, in the country where the **treatment** took place. **We** may require such fees to be substantiated by an independent third party.

rehabilitation

Medically necessary treatment in the form of a combination of therapies such as physical, occupational or speech therapy aimed at restoring independent activities of daily living and the normal form and/or function of an **insured person** following a **medical condition**.

related condition(s)

Any **medical condition** that **we** deem to be either an underlying cause of or directly attributable to the **medical condition** to which **you** are claiming.

renewal date

The anniversary of the **start date** of the **policy**. This will be the day following the expiry date as shown on **your certificate of insurance**.

room and board

Refers to a standard private single room or semi-private room with a private bathroom.

S**specialist**

A surgeon, anaesthetist or physician who has attained primary degrees in medicine or surgery who is licensed to practise medicine by the relevant authority in the country where the **treatment** is given, and is recognised as having a specialised qualification in the field of, or expertise in, the **treatment** of the disease, illness or injury being treated.

start date

The date from which **your cover** begins under the **policy** as shown on **your certificate of insurance**.

T**terminal**

Where **treatment** can no longer be expected to cure the **medical condition** and with death anticipated within 12 months of diagnosis.

treatment(s)

Any medical, dental or surgical services (including **diagnostic tests**) that are needed to diagnose, relieve, manage or cure any **medical condition**, illness or injury under the direction of a recognised **medical practitioner/specialist**.

U**urgent medical care**

Care needed for a **medical condition** that does not require **emergency** care but for which, based on medical appropriateness, **treatment** must be provided sooner than a normally scheduled appointment.

V**vaccinations**

All basic immunisations and booster injections under the regulation of the country where the **treatment** is given, any **medically necessary** travel vaccinations and malaria prophylaxis, vaccinations to aid the prevention of **cancer**, such as the Human Papilloma Virus (HPV), and vaccinations recommended as part of a national immunisation programme in **your** country of residence or home country. Routine vaccinations and immunisations include influenza (seasonal flu) vaccination, Diphtheria, Hepatitis A & B, Measles, Mumps, Pertussis, Polio, Rubella, Tetanus, Varicella, Haemophilus Influenza B, Rotavirus, Meningococcal and Pneumococcal Conjugate.

W/X/Y/Z**waiting period**

Is a period of time starting on the **date of entry** of the **insured person**, during which the **insured person** is not entitled to **cover** for particular **benefits**. **Your benefit schedule** will indicate which **benefits** are subject to waiting periods.

we/us/our

Assicurazioni Generali S.p.A. UK Branch and any company(ies) that provide administrative, management and related services involved in the operation of this **policy**.

11. general conditions

eligibility

The **policy** is designed as an employee/company fully sponsored and/or (partially) paid arrangement. The **policy** is available to employees and their eligible **dependants** (spouse/partner and/or children).

Employees must:

- be employed full time by their employer by which **we** mean 21 hours per week or more.
- be aged under 65. If the employee is aged 65 or over, this must be declared to **us** in writing and will be subject to agreement by **us**. The maximum age of **coverage** in any event is 80.
- live or work within the **geographical area** of **cover** selected by **your** employer.

We require groups of 3-9 employees to complete a health declaration during the health insurance application process on behalf of employees and dependants. This will be required for all future additions to the policy.

Your cover will continue under the **policy** until **you** cease employment, **cover** is removed by the **policyholder**, **you** cancel **your cover** of **your** own accord, or retire from employment.

Dependants applying to the plan must be living with the **principal member** (employee).

Dependant children must be under age 19 (or under 26 if a full-time student) and may remain covered under the **policy** until the first **renewal date** following their 19th birthday (or 26th birthday where in full-time education, or following completion of full time studies) at which time their **cover** under the **policy** will end.

New borns are covered for the first 30 days after birth under their mother's policy, if the **policy** contains **newborn care benefits** and the mother has been covered by the **policy** for 10 months. The **new born** must be enrolled on the **policy** as a **dependant** within the first 30 days. If the **new born** is enrolled after 30 days from his/her date of birth, they may be subject to eligibility restrictions, including exclusion of any **pre-existing condition**.

Dependants will remain covered by the **policy** whilst the **principal member** remains employed by the **policyholder**.

additions, modifications and cancellations

To add or cancel any **dependants** under this **policy** or to modify any details, please consult with the **policyholder** (**your** employer).

For any addition or cancellation of members to the **group agreement**, **we** require notification from the **policyholder** (**your** employer) within 30 days following the date on which the addition or cancellation is to be effective. Beyond that time, **we** reserve the right to make the required change on the date of notification or invalidate the **cover**.

For enrolment to the **group agreement**, **date of entry** cannot be backdated to account for claims that have already occurred. Additionally, for any cancellation to the **policy**, **we** will not be able to backdate the cancellation if claims have been processed or if **pre-authorisation** has been granted.

We are entitled to refuse, accept or impose terms for an application submitted by **you** or by any **dependants** and also reserve the right to ask for evidence of age, state of health (including medical records), employment status and proof of full-time education, adoption or any other change of circumstances at any time during the **period of cover**.

death of the principal member

Should the **principal member** die, their partner or spouse (provided they are already covered by the **policy** as a **dependant**) will automatically become the **principal member** for the remainder of the **period of cover** or, if earlier, the date on which their **cover** under the **policy** comes to an end.

start date and renewal date of cover

Your cover under the **policy** is effective from either **your date of entry**, or the **start date** of the **policy** (whichever is the later) as shown on **your certificate of insurance** and is renewed annually the day following the expiry date thereafter. This is normally in 12 month periods unless otherwise agreed between **us** and the **policyholder**. **You** will receive a **certificate of insurance** at the beginning of each new **period of cover**. **Your cover** is renewed (by way of premium payments) by the **policyholder** under the **group agreement**. Both **your cover renewal date** and the group **renewal date** are shown on **your certificate of insurance**.

full medical underwriting terms & conditions

If any applicant is subject to Full Medical Underwriting, **you** must declare to **us** any and all known **pre-existing conditions**. These **pre-existing conditions** may be excluded on the **policy** and will be specified on **your certificate of insurance**.

Any undeclared **pre-existing conditions** are subject to review by **us** and can result in a restriction in **cover** or cancellation of the **policy**.

premiums

The **policyholder** has taken out the **policy** with **us** and is responsible for paying the premiums due under the **policy**. If the **policyholder** (**your** employer) fails to pay those premiums or comply with the terms and conditions of the **policy** **we** may terminate the **policy** and refuse to pay claims.

alterations to the policy

We may change the premium rates, **benefits** and terms and conditions of the **policy** from time to time, but any such changes will not apply until the next **renewal date** following the introduction of such changes, unless **we** are legally obligated to do so beforehand.

termination

Your cover under this **policy** will end in each of the following situations:

- the **policyholder** has failed to pay the premium on the date due. At **our** discretion, **we** may reinstate **cover** if the outstanding premium is paid to **us** although **we** reserve the right to make any variation in the **cover** provided
- where **you** have deliberately or recklessly misled **us** either by misstatement or concealment of a material fact or otherwise failed to act in good faith
- where **you** have failed to observe or breached the terms and conditions of the **policy**
- where **you** have either acted in a fraudulent manner or submitted an exaggerated claim
- on the date the **policyholder** advises **us** that **you** are no longer to be covered by the **policy**.

We will have no liability to pay for **treatment** received after the date the **policy** is terminated even if **treatment** has already been pre-authorised but not received as at the date of termination.

other insurance

If there is any other insurance covering any of the **benefits** that are provided under the **policy** for which a claim is made, then **you** must disclose this to **us** at the time of submitting the claim. In these circumstances, **we** will not be liable to pay or contribute more than **our** proper rateable proportion.

If it transpires that **you** have been paid for all or some of the claim costs by another source of insurance **we** have the right to a refund from **you**. **We** reserve the right to deduct such refund from **you** from any impending or future claim settlements or to cancel the **policy** from the **start date** of the **policy**, or **your date of entry** (whichever is the later) without a refund of premium.

subrogation

If **we** feel it is appropriate **we** may exercise rights of subrogation. This means that if **you** have suffered an injury of loss that has resulted in a claim under the **policy** **we** may take over **your** right to seek compensation from the party that caused the injury or loss.

currency conversions

If the currency of the invoice is different to the **policy** currency, the exchange rate is based on the date of service or **treatment** to convert the incurred amount to the **policy** currency. This same rate is then used to convert the payable amount from the **policy** currency back to the incurred currency thereby not creating a shortfall for the payment recipient.

help and intervention

Our provision of help and intervention under the **policy** is subject to national and international laws and the availability of qualified medical facilities. Whilst **we** will do **our** best to overcome any local restrictions there may be times when these either prevent **us** from providing help and intervention or limit **our** ability to do so.

third party rights

The **policy** is a contract between **us** and the **policyholder**. The **policyholder** is the only entity with the right to enforce the terms of the **policy** or, with **our** consent, to vary its terms. **We** have agreed with the **policyholder** that third parties will not have any right to enforce the **policy**. This does not affect **your** right to bring a complaint against **us**.

data protection

In order for **us** to provide insurance quotes, insurance policies or deal with any claims, **we** need to collect and process personal data about **you** and **your dependents**, including:

- individual details, such as name, address, date of birth and **your** employer;
- risk details, which is information **we** need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to **your** and **your dependent's** health;
- current and past claims details, which may also include data relating to **your** and **your dependent's** health.

We might collect **your** and **your** dependent's personal data from various sources, including **your** employer, **your** employer's insurance broker and medical experts appointed to treat **you** in the event of a claim.

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected.

The provision of insurance involves the sharing of personal data between different insurance market participants and third parties who provide services in connection with the insurance, such as medical experts, each of whom may be located outside of the European Economic Area.

If **you** have any questions in relation to **our** use of **your** or **your dependent's** personal data, please visit <https://www.generaliglobalhealth.com/Info/privacy-information.html> or contact: The Data Protection Officer, Assicurazioni Generali S.p.A 100 Leman Street, London E1 8AJ

when we need your consent

In order to provide insurance cover and deal with insurance claims, **we** may need to process categories of personal data which have additional protection under data protection law, such as **your** health data.

Your and **your dependent's** consent to this processing may be necessary for **us** to achieve this.

You and **your dependent's** consent may be withdrawn at any time. However, if consent is withdrawn this will impact **our** ability to provide insurance or pay claims.

law applicable to this policy

The **policy** has been issued in accordance with and is governed by the laws of England unless otherwise specified on the **certificate of insurance**.



12. how to make a complaint

The most important thing for **us** is to help resolve **your** concerns as quickly as possible. Upon receipt of **your** complaint, **we** will do all **we** can to resolve **your** complaint by the end of the next business day. However, if **we** can't do this, **we** will contact **you** within five working days to acknowledge **your** complaint and explain the next steps. Letting **us** know when **you** are unhappy with **our** service gives **us** the opportunity to put things right for **you** and improve **our** service for everybody.

You can call **us** on:
Tel: +1 905 532 3648

or write to:
Assicurazioni Generali SpA
100 Leman Street
London
E1 8AJ

To help **us** resolve **your** complaint, please supply the following information:

- **your** name and membership details
- a contact telephone number
- a description of **your** complaint
- any relevant information relating to **your** complaint that **we** may not have already seen.

the Financial Ombudsman Service

We will generally issue **our** final response within eight weeks from when **you** originally contacted **us**. However, **we** will respond sooner than this, if **we** are able.

If it looks as though **our** review of **your** complaint will take longer than this, **we** will let **you** know the reasons for the delay and will keep **you** informed and updated. If **we** cannot respond fully to **your** complaint within eight weeks, or **you** are unhappy with **our** final response, **you** can refer **your** complaint to the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service will only consider **your** complaint once **we** have issued a final response, or if eight weeks have passed since **you** first notified **us** of **your** complaint.

how to contact the Financial Ombudsman Service

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR
Tel: +44 (0) 800 023 4567
From abroad: +44 (0) 207 964 0500
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

regulatory information

We are an Italian public company incorporated with limited liability. **We** were established in 1831 and have **our** Head Office in Trieste, Italy. **We** are registered on the Italian register of insurance and reinsurance companies in Section 1 under No.1.00003.

We are authorised to transact insurance business by the Italian regulator (Istituito per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo). As the **policy** is issued by the UK Branch of **our** company **we** are also subject to limited regulation by the Financial Conduct Authority. Details about the extent of **our** regulation by the Financial Conduct Authority are available upon request.

We have been operating in the UK since 1963 and **our** UK Branch is registered with Companies House under number BR1185.



Generali Global Health is a division of Assicurazioni Generali S.p.A. UK Branch, 100 Leman Street, London E1 8AJ United Kingdom.

MGROW003 04/18

Rational Gaming Europe Ltd
Corporate Choice
Benefit Schedule

1. Core benefits

This benefit schedule should be read in conjunction with the member guide and your certificate of insurance, which will highlight the plans purchased and any optional benefits provided. All defined terms are highlighted in bold type and are described in the member guide.

Core cover includes hospital charges, costs associated with operations, surgeries and other in-patient treatments, rehabilitation and palliative care following discharge from hospital and emergency assistance.

Geographical area		Worldwide excl. USA
Benefits		Definitions
Reimbursement	100%	Unless specifically noted to the contrary, treatment is reimbursed 100% up to reasonable and customary charges after the payment of any applicable deductibles . Where USA cover has been purchased, any treatment undertaken outside of the network will be subject to 20% co-insurance , unless there is no network hospital within 30 miles of your address, the treatment you require is not available in a network hospital , or it is an emergency .
Annual maximum	€7,500,000	This is the overall maximum benefit limit of your policy and applies per insured person , per period of cover . We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Hospital charges		
Room and board	in full (standard private room)	Charges for in-patient or day-patient room and board when a stay in hospital is medically necessary , the length of stay is judged medically necessary and treatment is managed by a specialist . If the treatment charges are determined by the choice of room, we will pay the treatment costs appropriate for that room type.
Hospital cash	€110 per night	For treatment that would have ordinarily been eligible under this policy and was received free of charge, a defined cash benefit will be paid for each night the insured person receives in-patient treatment . The benefit is available for a maximum of 20 nights.
Parent accommodation	in full	Room and board costs of one parent staying in hospital overnight with an insured person under 18 years old while the child is admitted and is receiving eligible treatment as an in-patient .
Operating theatre, drugs and dressings & internal prosthesis	in full	The costs of the operating theatre, the recovery room, internal appliances integral to the surgical procedure, drugs and dressings used in the operating or recovery room and drugs and dressings and durable medical equipment used during your hospital stay.
Intensive & high dependency care	in full	Medically necessary costs for the use of an intensive care unit (ICU) or high dependency unit (HDU).
Surgery costs, surgeons' and anaesthetists' fees	in full	The costs of medically necessary treatment required immediately before, during, and after the surgery. These include the surgeons' and anaesthetist's fees.

Benefits		Definitions
Annual maximum	€7,500,000	This is the overall maximum benefit limit of your policy and applies per insured person , per period of cover . We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Hospital charges (continued)		
Physician and nurse fees	in full	The cost of consultation fees associated with a medical practitioner/specialist or qualified nurse for the period of your in-patient or day-patient stay
Diagnostic tests	in full	The costs of medically necessary diagnostic tests including but not limited to pathology, radiology and electrocardiograms (ECG), when you are referred by your medical practitioner/specialist in order to diagnose or assess the symptoms of your medical condition during an in-patient or day-patient stay.
CT/MRI/PET scans	in full	The costs of medically necessary radiology including CT, MRI or PET scan (or combination of these scans) when recommended by your medical practitioner/specialist and undertaken as an in-patient, day-patient or out-patient .
External prosthesis	in full	The cost of the initial prosthesis needed as part of your treatment and which is required at the time of your surgical procedure. We do not pay for any replacement prosthesis including any replacement devices required in relation to a pre-existing condition .
Operations, surgeries and treatments		
Reconstructive / remedial surgery ☎	in full	Surgery required as a result of an accident , illness or surgery which occurred during the period of cover and is undertaken within 12 months of the accident/illness/surgery occurring to restore natural function or appearance, subject to the cover being in force. Cover includes one reconstructive/remedial surgery per medical condition unless medically necessary to perform multiple surgeries.
Emergency dental treatment	in full	Emergency dental treatment required to sound, natural teeth following an accident which necessitates your admission to hospital .
Cancer ☎	in full	In-patient, day-patient or out-patient treatment given for a diagnosed cancer condition. This includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination as well as any prescribed drugs and dressings required to treat the medical condition . Following a cancer diagnosis, the cost of a genomic profiling service provided by an independent diagnostics provider selected by us , used to identify the most appropriate treatment according to the insured person's genome where clinically appropriate, as determined by your medical practitioner .
Transplant services ☎	in full	Treatment for and in relation to life-sustaining human organ, tissue and cell transplants including but not limited to kidney, pancreas, liver, heart, lung, bone marrow and cornea, in respect of the insured person as a recipient. The transplant shall be carried out in internationally accredited institutions by accredited surgeons and where the organ, tissue or cell procurement is in accordance with World Health Organisation (WHO) guidelines. We will only pay for medical costs associated with the donor as an in-patient or day-patient when services are rendered in the same network facility where the transplant occurs and where the donation does not lead to a loss of the donor's life. Costs associated for the donor search or procurement of the organ, tissue or cell are excluded. Cover includes the cost of anti-rejection medication (immunotherapy). The specific type and length of treatment will be determined by the type of transplant and underlying medical condition .

Benefits		Definitions
Annual maximum	€7,500,000	This is the overall maximum benefit limit of your policy and applies per insured person , per period of cover . We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Operations, surgeries and treatments (continued)		
Renal dialysis ☎	in full	Treatment of renal failure, including renal dialysis as an in-patient , day-patient or out-patient . This includes pre and post-operative renal dialysis as part of intensive care and for ongoing maintenance while waiting for a kidney transplant for a limit of up to two years.
Psychiatric treatment and psychotherapy ☎	in full (90 nights lifetime maximum)	Medically necessary in-patient or day-patient treatment of a recognised mental health disorder in a recognised psychiatric unit of a hospital . All treatment must be administered under the direct supervision of a consultant psychiatrist.
Emergency treatment outside geographical area of cover	€50,000	Emergency treatment for any accident or medical condition , excluding any pre-existing conditions , which has developed whilst traveling outside your geographical area until you are stable for transfer, or up to the benefit limit specified, whichever is the lesser amount. Cost of a flight back to your country of residence or home country is not included.
Acute phases of chronic conditions	in full	Acute flare-up of a chronic condition , providing active treatment as an in-patient or day-patient stay in order to stabilise the medical condition for the period of admission only.
Emergency out-patient care	Full cover (In the US, covered until stable for transfer; up to €50,000)	We will pay for emergency treatment at an accident and emergency unit or emergency room of a hospital .
Congenital conditions	in full	Treatment of a congenital disorder requiring acute care or surgical intervention to cure the medical condition .
Out-patient surgery	in full	Treatment costs for a surgical procedure performed in an out-patient surgery, hospital out-patient department or clinic.
Rehabilitation and palliative care following discharge from hospital		
Home nursing ☎	€150 per day (30 days)	We pay for home nursing following discharge from a hospital as consequence of eligible in-patient treatment . We pay if the home nursing : - is required only to provide medical care - is medically necessary - starts immediately following discharge from hospital - is provided by a visiting qualified nurse - is recommended or prescribed by your medical practitioner/specialist .
Palliative care / hospice fees	€30,000 lifetime maximum	Treatment following the diagnosis that your medical condition is terminal and you will no longer receive treatment that will result in a recovery. We pay for your palliative treatment , social, psychological and spiritual care and hospital or hospice accommodation, nursing care and prescribed drugs and dressings .
Rehabilitation services ☎	in full (30 days)	Rehabilitation undertaken in a hospital as an in-patient or in a recognised rehabilitation unit and under the direction of a specialist , including room and board , physical therapy, occupational therapy, dieticians and speech therapy. Treatment must begin within 30 days after the end of your treatment in hospital for a medical condition which is covered by your policy and arose as a result of the medical condition which required hospitalisation, or as a result of the treatment for that medical condition . We do not pay room and board for rehabilitation when the treatment given is solely physiotherapy .

Benefits		Definitions
Annual maximum	€7,500,000	This is the overall maximum benefit limit of your policy and applies per insured person , per period of cover . We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Complications in pregnancy and other post-birth benefits		
Pregnancy related medical conditions	in full	<p>In-patient treatment of a medical condition which arises during the antenatal stages of pregnancy or during childbirth. We would consider treatment including, but not limited to: ectopic pregnancy, stillbirth, abnormal cell growth in the womb (hydatidiform mole), retained placenta or placenta praevia, placenta abruption, pre-eclampsia or eclampsia and/or toxemia, pregnancy related diabetes, post-partum haemorrhage, miscarriage requiring immediate surgical treatment, failure to progress in labour, pregnancy related vitamin and mineral deficiency and cholestasis of pregnancy.</p> <p>We will cover the cost of emergency caesarean section to €21,000, where it is medically necessary due to non-progression in labour. Where we are not satisfied that the caesarean section was medically necessary, we will only cover up to your maternity benefit limit, where purchased.</p> <p>We do not cover caesarean section costs due to a previously elective caesarean section.</p>
New born care ☎	in full	<p>We will pay for new born care of a medical condition requiring in-patient treatment, including congenital disorders which manifest themselves within 30 days of birth under the mother's policy, where the mother's policy includes new born care benefit. Where the mother's policy does not include new born care benefit, a new born would only receive cover and benefits once enrolled as a dependant on the policy.</p> <p>For full cover and benefits to apply to a new born, he/she needs to be enrolled into the policy as a dependant within 30 days from their date of birth. Where the new born is enrolled after 30 days from his/her date of birth, they may be subject to eligibility restrictions. From the date of enrolment as a dependent, any eligible treatment the new born receives will be funded using their new born care benefit, not the mother's new born care benefit.</p>
Child accommodation	in full	Room and board costs relating to a new born (up to 16 weeks old) to accompany its mother (being an insured person) while she is receiving treatment as an in-patient in a hospital .
Evacuation and repatriation services		
Medical evacuation ☎	in full (nearest country)	<p>Costs of an insured person, in the event of emergency treatment not being readily available in the region or country of incident, to be transported by the most medically appropriate means to the nearest appropriate medical facility (if, in the opinion of your medical practitioner / specialist and us that you are in the appropriate medical position to be able to undertake the journey), for the purpose of admission to hospital as an in-patient or day-patient.</p> <p>We will pay the reasonable expenses for:</p> <ul style="list-style-type: none"> the most medically appropriate transportation costs for the insured person. local travel costs to and from medical appointments when treatment is being received as a day-patient. standard hotel room in a 4* hotel or equivalent, to be determined by us, for the insured person immediately pre- and post-hospital admission periods provided that the insured person is under the care of a specialist for a period of up to seven days post discharge from hospital. an economy class airfare ticket to return the insured person to the site where the emergency initially arose or to the that person's country of residence. <p>Medical repatriation does not extend to include air/sea rescue or mountain rescue services. Only available within the geographical area of your policy.</p>
Medical repatriation ☎	in full	

Benefits		Definitions
Overall annual maximum	€7,500,000	This is the overall maximum benefit limit of your policy and applies per insured person , per period of cover . We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Evacuation and repatriation services (continued)		
Accompanying person expenses ☎	in full	<p>Reasonable costs for an immediate family member to accompany you during a medical evacuation if there is a reasonable need, which would include physical assistance during transportation, you do not have a medical escort or the reason for evacuation relates to a serious, acute illness and only where the treatment received is on an in-patient or day-patient basis.</p> <p>Reasonable costs include:</p> <ul style="list-style-type: none"> • 1 economy return flight (even if the insured person is travelling in another class for medical reasons). Or, where the accompanying person is providing medically necessary assistance to the insured person during transportation, we will cover the costs of the accompanying person's travel on the medically necessary transport • Reasonable living expenses • Reasonable costs for travel to and from hospital • Standard hotel room in a 4* hotel or equivalent, to be determined by us <p>This benefit will only be paid once per medical condition and must be pre-authorised by us.</p>
Incidental expenses ☎	€2,000	<p>The cost of incidental expenses related to the emergency including:</p> <ul style="list-style-type: none"> • 1 economy return flight and accommodation for a child in the event of an evacuation, provided they are under the age of 18 and they would otherwise be left without a parent or guardian • Reasonable child care and pet care, where the child or pets remain in the country or residence.
Repatriation of mortal remains ☎	in full	Reasonable costs for the transportation of your mortal remains following your death whilst outside of your home country. The costs of a local burial in the country where the death occurred, other than your home country, cremation costs in the country where the death occurred and transportation of the urn to your country of residence or home country. Where a local burial or cremation is chosen, costs will be covered to the same cost of repatriation to home country. We do not pay for the cost of burial caskets, or the transportation costs for someone to collect or accompany your mortal remains.
Local road ambulance	in full	<p>We will pay for in-country ambulatory transportation by road or, if medically necessary, air ambulance to the nearest suitable hospital or other place of treatment where services are available to provide treatment for your eligible accident or medical condition, as well as a clinical escort where deemed medically necessary to accompany you. We do not pay for mountain/air/sea rescue services.</p>
Local air ambulance		

2.Out-patient benefits

Out-patient plans		Definitions
Out-patient (OP) maximum	In full (to Core cover annual maximum)	We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Consultations and scans		
Out-patient consultations	in full	Out-patient medical practitioner/specialist or qualified nurse fees including consultations to: <ul style="list-style-type: none"> • assess the symptoms of your medical condition • arrange or receive treatment • follow-up on treatment already received • prescribe drugs and dressings
Out-patient psychiatric treatment and psychotherapy	in full (30 sessions)	Consultations and associated costs for treatment with mental health specialists in an out-patient setting. Mental health treatment must be a consequence of a defined mental health disorder , provided the overall treatment is under the referral of a practicing registered psychiatrist licensed to practice as such in the country where the treatment is taking place.
Routine chronic condition management	in full	Management of chronic conditions requiring ongoing or long-term monitoring through consultations with a medical practitioner/specialist including examinations, check-ups and the prescribing of drugs and dressings . Prescriptions for drugs and dressings that exceed the period of cover will only be covered for the duration of the remaining period of cover .
Diagnostic tests	in full	The costs of diagnostic tests used to diagnose or assess the symptoms of your medical condition when ordered by your medical practitioner/specialist .
Medicines and medical equipment		
Prescribed drugs and dressings	in full	The cost of drugs and dressings prescribed by your medical practitioner/specialist and will only be used for the treatment of a medical condition or injury. Prescriptions for drugs and dressings that exceed the period of cover will only be covered for the duration of the remaining period of cover . Drugs and dressings does not include prescriptions which can be purchased over-the-counter.

Out-patient plans		Definitions
Overall Out-patient benefit limit	In full (to Core cover annual maximum)	We will pay for the cost of benefits allowable under the policy subject to the overall annual maximum and any specified sub-limits.
Medicines and medical equipment (continued)		
Durable medical equipment	in full	The cost to rent, or at our discretion to purchase, any durable medical equipment that is ordered by a medical practitioner/specialist to be used in the course of treatment for an accident or medical condition , or while undertaking nursing at home where medically necessary and where recommended by a medical practitioner/specialist .
Specialist and alternative treatments		
HIV/AIDS	€15,000	Costs which arise from, or are in any way related to Human Immuno Deficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any variations thereof. Expenses are limited to pre and post-diagnosis consultations, routine check-ups and drugs and dressings .
Physiotherapy	in full (60 visits)	We will pay for physiotherapy costs under the direction of a registered physiotherapist , where the treatment is of short duration to relieve pain or restore function. If you are not referred by a medical practitioner/specialist , you will need to gain pre-authorisation after ten physiotherapy sessions (unless we agree otherwise).
Complementary treatment		Complementary treatment provided as an out-patient in respect of an eligible medical condition . The practitioner must be appropriately qualified and registered to practice in the country where the treatment is received.
Speech therapy		Speech therapy as part of a treatment programme for a medical condition and when referred by a medical practitioner/specialist .
Prevention and wellbeing		
Vaccinations	€750	Vaccinations must have completed clinical trials and be approved for use in the country where treatment is taking place. The cost for the visit and administration of the vaccination is included.

Additional benefits

Additional benefits		Definitions
Wellness		
Annual health assessment	€1,500	We will pay for one health assessment per period of cover to assess your state of health where it is provided in one single medical facility, by a recognised medical practitioner/specialist or qualified nurse , all the tests are undertaken in the same consultation and results are provided as a single medical report. The actual tests you have will depend on the health screening offered by your provider but may include routine tests such as blood sugar and cholesterol tests, a blood pressure test and a kidney function test. It may also include specific screening tests, such as mammogram, pap test, colon cancer screening, or prostate cancer screening.
Well-baby checks		Well-baby checks, effective from 24 hours after birth and up until the child's second birthday and as recommended by a medical practitioner/specialist , including physical examinations, measurements, screenings, evaluations and blood tests as is recommended in the country where the treatment is undertaken.
Vision		
Annual eye test	in full	One eye test each period of cover , which includes the cost of your consultation.
Glasses and contact lenses	75% up to €315	The costs of spectacle lenses and non-disposable contact lenses which are prescribed by an ophthalmologist or optician to correct a sight/vision problem, such as short or long sight to a maximum of one pair per insured person per period of cover . The cost of frames, only if you have been prescribed new spectacle lenses, and where confirmation of the prescription/purchase of lenses is provided. New spectacle lenses to a maximum of one pair per insured person per period of cover . The cost of disposable contact lenses where submissions are for no more than 90 days' supply at any one time.
Pregnancy and childbirth		
Natural childbirth	€12,000 (childbirth at home €975)	Medically necessary costs incurred during normal pregnancy and childbirth including scans and delivery costs in a hospital or at home. Complications of pregnancy as a result of fertility treatment and artificial insemination (IVF) will be limited to this benefit if this option is purchased.
C-section		Non- emergency caesarean section and medically necessary caesarean section costs due to previous elective caesarean section.
Pre-and post-natal check ups		Pre and post-natal check-ups up to six weeks following birth for a mother, being an insured person , prior to and following childbirth.
Paediatrician costs		Well-baby examinations and paediatrician costs for the first examination/check-up of a new born baby, if the examination is made within 24 hours of delivery

Additional benefits		Definitions
Dental		
Routine, restorative and orthodontic	€3,000	<p>Routine dental treatment which includes preventative care exams every six months (oral check, hygienist visit and oral x-ray) and basic restorative treatment including tooth fillings, basic non-surgical extractions (other than wisdom teeth) and root canal treatment.</p> <p>Major restorative treatment defined as the removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicectomy bridges and crowns (new or repair), provision of dentures, removal of wisdom teeth and dental implants where medically necessary rather than for cosmetic purposes compared with other treatment options available.</p> <p>Orthodontic treatment covering the fees and associated costs of a dental practitioner carrying out orthodontic treatment on any insured person.</p> <p>Costs of medically necessary drugs and dressings required as part of the eligible dental treatment.</p> <p>A co-insurance of 50% applies to major restorative dental benefits.</p> <p>A 50% co-insurance applies to orthodontic benefits.</p>



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