

# GENERALI COMPANY CARE

## Health Insurance brief information on Insurance Plan

Dear Employee!

We provide the following services as part of the PREMIUM Insurance Plan of Generali Company Care health insurance!

Service types		Benefit Package	
		PREMIUM	
Online claim notification and appointment booking		•	
24 hour medical helpline		•	
Fee-for-Service Components (health care services)	Annual preventive screening test (health checkup)	extended preventive	
	Basic Care	Internal medicine	•
		Outpatient care: internal medicine, otorhinolaryngology, ophthalmology, gynaecology, urology, dermatology	•
		Laboratory tests: basic blood tests, urine analysis, fecal test, basic infection tests, gynaecological cytology test, for men: screening for prostate cancer (PSA)	•
		Diagnostic tests: ECG, ultrasound, X-ray, mammography, Doppler and arteriographic vascular tests, audiometry, naevus checks, allergy tests, central bone density test, optometric and vision tests, perimetry	•
	Extended Care	Outpatient care: allergology, cardiology, orthopedics, rheumatology, electrotherapy, pulmonology, neurology, gastroenterology, oncology, dietetics, ambulatory surgeries, etc.	•
		Laboratory tests: immunology tests, hormone tests, screening for tumorous diseases, HIV tests and screening for other sexually transmitted diseases, genetic tests, intoxication tests, etc.	•
		Diagnostic tests: cytology and histology tests, isolation of allergens from blood, endoscopic-reflective tests, MRI, CT, PET CT, tests for electrical activity of muscles, nerves and the brain (EEG, EMG, ENG), cardiovascular tests and angiography, enterography, radioisotopic tests, articular pinprick tests, respiratory function tests, etc.	•
		Physiotherapy	max 6 occasions/person/ policy year
		Reimbursement of the price of the vaccination against the flu	•
		Patient Transport (with a paramedic)	•
		House call: in professionally justified acute cases, home care for adults in Budapest and in certain towns in the country.	2 occasions/person/ policy year
	One-day surgery	two procedures/person/policy year	
	International medical second opinion		•
Oncology diagnostics		check-up, oncology opinion, treatment plan	
Fixed-sum coverage	Accidental permanent disability to an extent of at least 30%	HUF 7 000 000	
	Fracture of bones	HUF 75 000	
	Fixed-sum hospitalization benefit, with an 8-day elimination period	HUF 60 000	
	40 critical illness coverage	HUF 1 000 000	
Medical assistance abroad	Emergency medical assistance services abroad (EUB Travel Insurance): Generali Medi24: 24-hour assistance in Hungarian: medical advice over the phone information about the contact details of local medical facilities, ambulance services, pharmacies, arranging the repatriation of the patient	•	
	Health insurance coverage abroad (EUB Travel Insurance): (reimbursement of emergency medical treatment and rescue costs, arrangement of the repatriation of the patient, reimbursement of costs)	HUF 25 000 000	

### PLEASE NOTE!

The service types shown in this table may be received subject to the content and limitations specified in respect of the selected Insurance Plan, in accordance with the provisions of the general, special and supplemental terms and conditions.

**The insurance does not cover medical services required due to pre-existing medical conditions.**

Beyond the listed elements of the annual preventive screening the services included in the insurance plan can only be used in case of health complaints or problem, not for preventive purposes.

A specialist's recommendation is required for all examinations/treatments beyond the internal medicine and specialist medical examinations listed in the basic outpatient services of the Fee-for-Service Components.

### COMPONENTS OF EXTENDED PREVENTIVE SCREENING:

- ✓ general medical examination (taking the patient's medical history, physicals, blood pressure, weight and height measurement)
- ✓ resting 12-lead ECG
- ✓ blood test: complete blood count, erythrocyte sedimentation rate, creatinine, blood glucose, blood cholesterol (LDL, HDL), triglyceride, GOT, GGT, GPT
- ✓ at the age of 40 and above: for men PSA
- ✓ complete urinalysis + sediment
- ✓ at the age of 50 and above: fecal immuno-blood test
- ✓ standard ophthalmic exam
- ✓ chest x-ray
- ✓ for ladies: gynaecological examination (cytology, vaginal ultrasonography, clinical breast exam)
- ✓ for men: urology

## HOW TO GET COVERED SERVICES?

### 1 REPORT YOUR CLAIM ONLINE, EVEN WITH AN IMMEDIATE APPOINTMENT BOOKING!

You can notify your insurance claim for covered services easily, quickly and discreetly throughout (**Generali's own online platform for booking medical examinations and health care appointments** Medifoglaló) related to the following services:

- ✓ Outpatient specialist examinations
- ✓ Laboratory and diagnostic tests
- ✓ Annual preventive screening
- ✓ Physiotherapy
- ✓ Flu vaccination
- ✓ One-day surgery

#### ONLINE PLATFORM FOR BOOKING MEDICAL EXAMINATIONS AND HEALTH CARE APPOINTMENTS

<https://medifoglalo.generali.hu>

- **In case of online appointment booking** the insured person can handle the entire booking process through the self-service system for outpatient specialist examinations. Instant appointment booking is currently available in 13 medical specialties (*internal medicine, dermatology, ophthalmology, gynecology, otolaryngology, urology, allergology, gastroenterology, cardiology, neurology, orthopedics, pulmonology, rheumatology*), as well as for annual screening test, ultrasound and X-ray examinations.
- The location of the care and the preferred Physician can be selected through the platform depending on the capacities.
- **Online claim notification (online appointment request):** you can discreetly specify your further needs in writing, then the care organiser colleagues of the insurer will contact you with concrete appointment suggestions by phone after checking the coverage.

We will send you a confirmation of your appointment by e-mail.

**Self-service appointment booking is also available for ultrasound and X-ray examinations, as well as certain specialist and control examinations, but in this case a specialist's recommendation is required.**

#### Cancellation and modification of appointments:

If you are unable to attend the scheduled appointment with the designated health care provider, you must notify the service provider of your cancellation or modification request at least 24 hours before the scheduled appointment by sending an email to [ellatasszervezes.hu@generali.com](mailto:ellatasszervezes.hu@generali.com), which can also be found in the confirmation email for the appointment.

### 2 ONLINE CLAIM NOTIFICATION PLATFORM

You can report your claim related to the following services through online claim notification platform that can be found on the website of Generali Insurance Company.

- ✓ Reimbursement in case of prepaid services\*
- ✓ International medical second opinion
- ✓ Oncology diagnostics
- ✓ Fixed-sum coverages

#### ONLINE CLAIM NOTIFICATION PLATFORM:

<https://www.generali.hu/Karbejelento/EletKarbejelento>

**\*Reimbursement in case of prepaid services:** Invoices are accepted related to all outpatient care that prepaid and organised by the insured in accordance with the insured insurance plan and the relevant terms and conditions. The amount of the invoice is reimbursed up to a maximum of 30,000 HUF/service related to a specific health problem, and the laboratory and diagnostic test can be reimbursed in connection with this examination. Invoice can not be issued for annual preventive screenings!

### 3 Services available throughout phone

- ✓ **24 hour medical helpline:** +36 1 465-3705  
Please note that this helpline is not intended to be used to request information about your coverage, make medical appointments, notify insurance claims or request information about the above.
- ✓ **Medical assistance abroad** (travel insurance cover)
- ✓ through Generali Medi24: +36 1 465-3777



**Medi24 does NOT arrange emergency medical care,**  
if you need urgent medical help, it is best to call the Ambulance Services or go to the nearest urgent care center.

## Summary table of contact details

To book medical appointments and report insurance claims:	Online claim notification platform:	Services available over the phone
<a href="https://medifoglalo.generali.hu">https://medifoglalo.generali.hu</a>	<a href="https://www.generali.hu/Karbejelento/EltoKarbejelento">https://www.generali.hu/Karbejelento/EltoKarbejelento</a>	
<p>Through our online platform you can report your claim or book an appointment for the following services:</p> <ul style="list-style-type: none"> <li>✓ <b>Outpatient specialist examination</b></li> <li>✓ <b>Laboratory and diagnostic tests</b></li> <li>✓ <b>Annual preventive screenings</b></li> <li>✓ <b>Physiotherapy</b></li> <li>✓ <b>Flu vaccination</b></li> <li>✓ <b>One-day surgery</b></li> </ul>	<p>You can report your claim related to the following services through online claim notification platform that can be found on the website of Generali Insurance Company.</p> <ul style="list-style-type: none"> <li>✓ <b>Reimbursement in case of prepaid services</b></li> <li>✓ <b>International Medical Second Opinion</b></li> <li>✓ <b>Oncology diagnostics</b></li> <li>✓ <b>Fixed-sum coverages</b></li> </ul>	<p><b>24 hour medical helpline:</b> +36 1 465-3705 Please note that this helpline is not intended to be used for making medical appointments, making insurance claims or for requesting information about the insurance coverage.</p> <p><b>Medical assistance abroad</b> (Travel insurance services) via Generali Medi24: +36 1 465-3777</p>

## Frequently Asked Questions/practical informations:

### 1. How the medical services are carried out?

Health care services are carried out as follows:

- appearance at the health care provider at the scheduled time
- presentation of personal identity documents with photo at the health provider for the purpose of identifying the insured before using the service
- access to the health care
- the results of the medical examinations are sent by e-mail to the insured person by the health provider and the insured can retrieve the medical documents at any time after registering on the Generali Health Portal
- if further examinations or treatments needed, the booking and reporting process must be restarted at <http://medifoglalo.generali.hu>

### 2. Can I book an appointment directly at a private clinic?

In order to receive the covered service precisely, you may only report your claim or book an appointment via Generali's own online platform for booking medical examinations and health care appointments.

### 3. When can I notify my service request?

You can book an appointment or notify your claim 24 hours a day, every day of the week throughout Generali's own online platform for booking medical examinations and health care appointments (Medifoglaló). In case of online claim notification the care organiser colleagues of the insurer will contact you with concrete appointment suggestions by phone after checking the coverage.

### 4. If I suddenly feel ill or faint, can I apply for medical care online?

No, emergency care is not organized by the insurance company, if you need urgent medical help, it is best to call the Ambulance Services (112 or 104) or go to the nearest urgent care center.

### 5. Can I book an appointment online for MRI scan if I have a headache?

It is not possible, because all diagnostic tests are preceded by a medical examination and these diagnostic test can only be performed based on a physician's recommendation. The insured person can notify the related claim if he/she has a physician's recommendation.

### 6. If I take a blood test in the course of my annual health checkup, can I also get my blood iron level tested?

Yes, you can request additional test from the service provider, but you must pay its cost to the service provider.

### 7. If during the treatment the physician recommends an additional test or a procedure (e.g.: dermatology procedure) which can be performed immediately, can it be performed?

If more or different medical procedures or tests are needed than what was originally ordered, it can be announced again in all cases via <http://medifoglalo.generali.hu>. It is even possible to book an appointment immediately if a physician's recommendation is available.