



# Welcome to Our World

Dear Customer,

We are pleased to welcome you as a client of Generali Romania, a company of Generali Group. Your private health insurance offers coverage through Generali Global Health and it is serviced by our partner **MediHelp International**.

## THE GENERALI GROUP

The Generali Group is a leading player in the global insurance and financial markets, present in more than 60 countries worldwide with over 65 million customers and 77.000 employees. The Group's Parent Company, Assicurazioni Generali S.p.A., was founded in 1831 in Trieste, Italy. Generali Group, with 500 billion EUR in assets under management, is one of the leading insurers in the world.

## GENERALI GLOBAL HEALTH

Generali Global Health provides international private health insurance to globally mobile people. Through its worldwide network of customer service centers, medical professionals and facilities, GGH gives its members access to the best healthcare services in the world.

GGH is a specialist division of Generali Group which operates in over 120 countries worldwide, providing insurance and assistance for both individuals and groups. And through its association with Generali Employee Benefits, GGH has access to the world's leading employee benefits network – so GGH can support its clients in more destinations across the globe.

## MEDIHELP INTERNATIONAL

MediHelp International is one of the most important intermediaries of private health insurance in Central and Eastern Europe. MediHelp International successfully combines Health Insurance Cover with International Medical Assistance for the benefit of their clients.

## Getting Started

To get you started we've attached a copy of your Certificate of Insurance, which provides a summary of the coverages and benefits provided for you and any eligible dependants under the plan. Please read this document carefully and contact either your HR Manager (if on a company scheme) or your agent directly for any other details. You should read your membership guide and benefit schedule which provides more details as to how your insurance policy will work.

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### Generali Global Health

Company incorporated in Trieste in 1831. Share capital €1.556.873.283 fully paid-up. Registered office at Piazza Duca degli Abruzzi 2, Trieste, Italy. Italian tax identification and companies registry number 00079760328 Authorised by Istituto per la Vigilanza sulle Assicurazioni (IVASS). Registered in the IVASS register of insurance and reinsurance companies under no. 1.00003. Parent company of Generali Group and entered in the IVASS register of insurance groups under no. 026. UK company registration no. BR1185.

### Generali Romania Asigurare Reasigurare S.A.

Companie membră a Grupului Generali, listat în Registrul Grupurilor de asigurare gestionat de către IVASS sub nr. 26, Administrată în sistem dualist, cu Sediul Social în București, Sector 1, Piața Charles de Gaulle nr. 15, etajele 6 și 7, Cod poștal 011857; Telefon +4021 312 36 35, Fax +4021 312 37 20, Call Center: +40372 010 202, [www.generali.ro](http://www.generali.ro), E-mail: [info@generali.ro](mailto:info@generali.ro); Autorizată de Comisia de Supraveghere a Asigurărilor, Cod Unic RA-002, EN ISO 9001: 2008 - Sistem de Management al Calității, Certificat R.C.: J40/17484/2007, C.I.F.: RO 2886621, Cod LEI : 213800J9BYTZ1Z4YK783, Capital social: 178.999.221,7 Lei, avizat la ANSPDCP cu nr. 15699.

### S.C. MEDIHELP INTERNATIONAL BROKER DE ASIGURARE S.R.L. - International Headquarters

24, Dr. Constantin Caracas Street, Bucharest, Romania, T: 4021.222.0593, F: 4021.222.0691, E: [office@medihelp.ro](mailto:office@medihelp.ro) [www.medihelp-assistance.com](http://www.medihelp-assistance.com)



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## Using Your Policy

You may begin using your policy straight away. Please be aware that certain services on your plan require you to pre-authorise before you make any medical investigations / treatments etc.

If you need emergency assistance or repatriation then you can call our emergency assistance services 24 hours a day, 365 days a year. You can find the numbers on the back of your membership card:

- Within Central Eastern Europe +7 (495) 640 1808
- Outside Central Eastern Europe +1 905 532 3648

Every MediHelp member has the freedom to choose the clinic/hospital where they can receive the medical services he/she needs. In case of emergency, in Romania or abroad, it is available a 24/7 call center service. The telephone number can be found on the membership card.

## How can I access medical services?

Any claim which is higher than 500 EUR should be pre-authorised by the insurer. It is enough to contact MediHelp International at phone number 021.222.7814 or e-mail address : [customer@medihelp.ro](mailto:customer@medihelp.ro).

For services or treatment requiring pre-authorisation, you must contact us 5 working days before the planned service or treatment.

Every member can use any medical service that he/she needs and that are covered by their plan. Our recommendation and a condition of the policy, is that all the investigations/treatments/consultations are to be recommended by a family doctor or by a generalist or specialist. In terms of choosing the medical facility - hospital or clinic - it remains entirely at the choice of the insured person.

## Accessing Out-Patient Services

The costs for out-patient services will initially be paid by the member. Only after, these will be reimbursed by the insurer with the help of MediHelp International.

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## Accessing In-Patient Services

Medical costs related to hospitalization are dealt with by a direct billing system; The only condition is that the hospital agrees with this method of payment. In the unlikely event that a hospital does not accept direct payment from the insurer, the member will pay for the cost and then be reimbursed by the insurer.

## Network of providers

By accessing <http://www.world.generalihhealth.com/> you can find a list with all the medical providers that have a signed agreement with us.

## Claims Assistance

The insured person shall be reimbursed, according with Insurance Conditions stipulations, for all medical costs related to the benefits of the chosen insurance plan.

For reimbursement of your medical expenses, please send us the following documents scanned by e-mail:

- All related documents issued by your treating doctor;
- Detailed invoice for the medical services;
- Receipt of payment;
- Original Claim Form filled in entirely.

*The validity of a claim is up to 6 months starting from the date you first benefitted from the medical service.*

The insurer works with international translators, so it is not mandatory that the claims need to be submitted in English. The advantage of English submitted claims is that the claim is processed much faster.

MediHelp keeps the customer informed regarding the status of the claim.

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## Air evacuation cases

For Air Evacuation cases, MediHelp will manage each case separately, offering administrative and logistic support.

For general enquiries, please feel free to contact **MediHelp International** at +40 21 222 7814 or [customer@medihelp.ro](mailto:customer@medihelp.ro).

We are delighted to have you as our client.

## GENERALI ROMANIA ASIGURARE REASIGURARE SA

Board Member/  
Membru Directorat,

Daniela Pene



General Manager  
Director General,

Adrian Marin

## GENERALI GLOBAL HEALTH

Paul Tidy  
Chief Operating Officer/ Director Operational

## MEDIHELP INTERNATIONAL Customer Care Department

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