

GENERALI HEALTH POLICY COMPARISON SHEET

4 Health Product Comparison — 2026 Edition

1. POLICY OVERVIEW

Health Choice – Full reimbursement + Premium Medical Directory. Worldwide doctor choice.

MiSalud Esencial – Basic outpatient assistance with mandatory copay. Directory-only. **Health Premium**

Option – Directory-based assistance with optional copay. Limited reimbursement (Primary Care + OB/GYN).

Total Health – High-end international reimbursement insurance. Full freedom of doctor choice.

2. HOSPITALISATION COVERAGE

Policy	Coverage	Notes
Health Choice	Included	Private hospitalisation + reimbursement
MiSalud Esencial	Not included	Outpatient only
Health Premium Option	Included	Directory hospitalisation
Total Health	Premium	High limits, international

3. REIMBURSEMENT LEVELS

Policy	Reimbursement	Scope
Health Choice	Full	Most specialties + hospitalisation

MiSalud Esencial	None	Directory only
Health Premium Option	Limited	Primary Care + OB/GYN
Total Health	Full (high limits)	Worldwide, includes pregnancy & neonatal

4. COPAYMENTS

Policy	Copay
Health Choice	No
MiSalud Esencial	Mandatory
Health Premium Option	Optional
Total Health	No

5. PREGNANCY & CHILDBIRTH

Health Premium Option	Yes
Total Health	Premium + neonatal care

6. MENTAL HEALTH

Policy	Psychology	Psychiatric Hospitalisation
Health Choice	20 sessions/year	Included
MiSalud Esencial	Teleconsultation	Not included
Health Premium Option	20 sessions/year	Included
Total Health	20 sessions/year	Up to 60 days

7. TRAVEL ASSISTANCE

All four policies include Travel Assistance.

8. QUICK SUMMARY

Policy	Level	Best For
MiSalud Esencial	Basic	Low-cost outpatient care
Health Premium Option	Medium	Directory + some reimbursement
Health Choice	High	Directory + full reimbursement
Total Health	Premium	International, high-limit reimbursement
