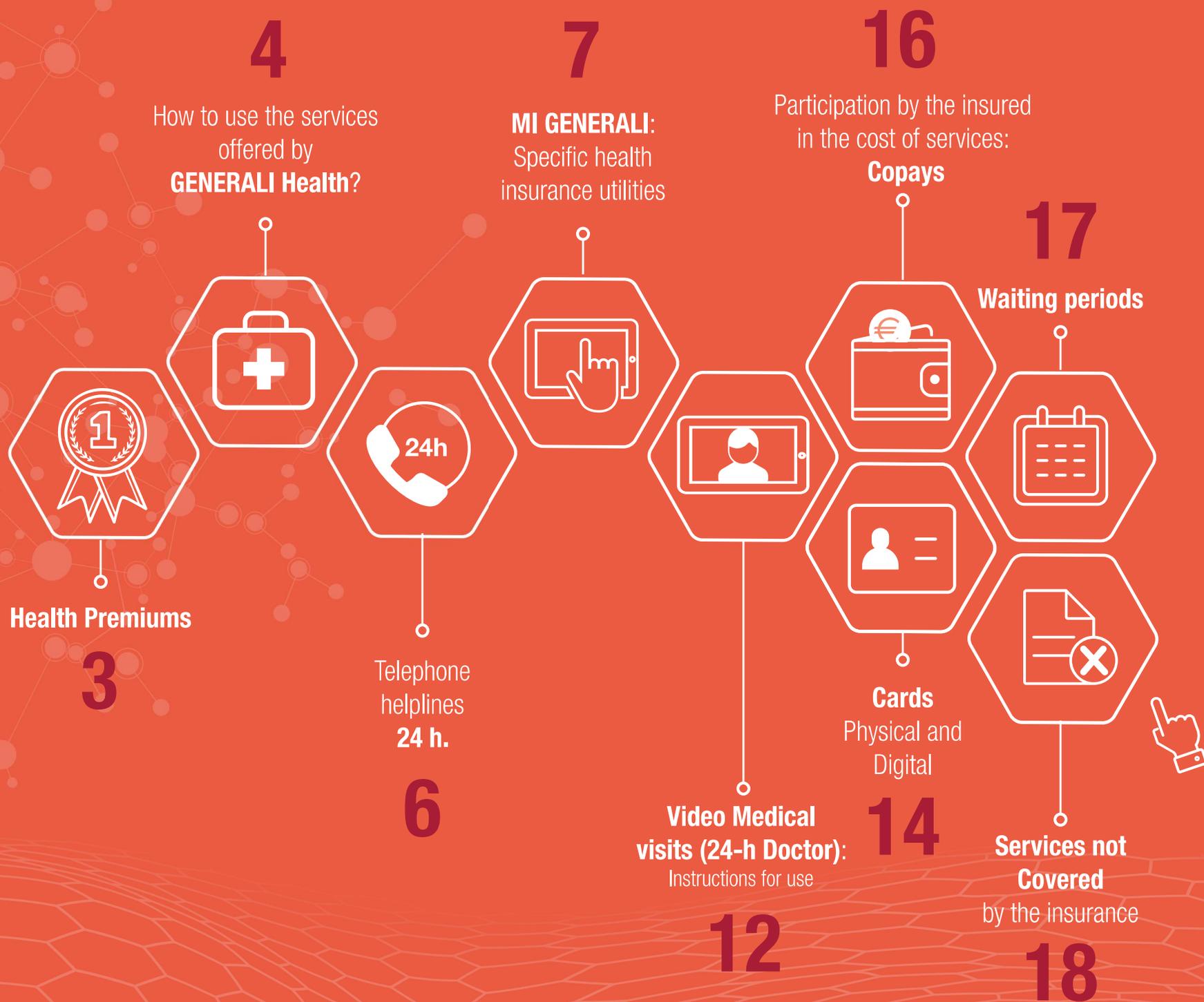




# Health Guide







3

# WELCOME TO THE BEST HEALTH INSURANCE

NOT JUST BECAUSE WE SAY SO



Health  
Guide

## NAMED BEST HEALTH INSURANCE BY THE OCU

**GENERALI** has been recognised by the **OCU** (Organisation of Consumers and Users) for having **the best health insurance**. According to its latest report, which ranks the best insurance companies in Spain based on a customer survey, GENERALI stands out in terms of:



## EMO INSIGHTS AWARD FOR THE BEST HEALTH INSURER

**GENERALI** leads the **EMO Index ranking** in the category of emotional connection with policyholders and in terms of satisfaction with services offered during the Covid-19 crisis. It also stands out for having the **most advanced app on the market, MI GENERALI**.





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# HOW TO USE GENERALI

## HEALTH SERVICES

### ● Access to medical visits, diagnostic tests and hospitalisation

#### Primary medicine, specialised medicine and surgical visits

- If you already know what kind of specialist you need, check our **Provider Network** and schedule an appointment.
- If you do not know which specialist to go to, ask your **GP**. He or she can best advise you on which specialist to see and record this in your medical history.

#### Diagnostic tests and complementary diagnostic methods

- To get a **blood test**, you can go directly to the medical facility of your choice while fasting (6 hours without any food or drink) and at the time of your convenience.
- For all other tests or in cases where special preparation is required, it is best to **call for an appointment**.



You will need to submit the **Approval / Authorisation** form at the facility where the following services will be provided:

| DIAGNOSTIC AND SPECIAL THERAPEUTIC TESTS | SPECIAL TREATMENTS   |
|--|--|
| CT and MRI scans requiring sedation      | Oncology: radiotherapy and chemotherapy  |
| Complex clinical analyses                | Extracorporeal lithotripsy and dialysis  |
| Digestive and respiratory endoscopy      | Interventional Radiology   |
| Nuclear Medicine (any technique)         | Physiotherapy - Rehabilitation   |
| Special cardiology tests                 | Aerosol therapy, oxygen therapy or ventilotherapy  |
| ANY ADMISSION TO A CLINIC OR HOSPITAL    | Treatment of infertility in couples (via either provider network or reimbursement options) |
| ANY TYPE OF SURGICAL INTERVENTION        | PROSTHESIS (COVERED BY POLICY)   |





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# GENERAL HEALTH SERVICES

Second Medical  
Opinion

Refractive  
Surgery  
Service



Home Cleaning  
Service

Home Meal  
Delivery

The best Travel  
Assistance with  
up to €35,000  
for Medical  
Care Abroad  
or outside your  
Autonomous  
Community

Complaints  
and Claims  
Service

Telepharmacy

Home  
Hairdressing and  
Podiatry Service



Support  
Service



Pet Assistance  
Service



Other services available by calling  
our customer service helpline





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# CUSTOMER SERVICE PHONE

## NUMBERS

24 HOURS, 365 DAYS



91 032 57 25



FROM ABROAD

+34 91 514 36 09





# MI GENERALI UTILITIES

## ● GLOBAL VISION



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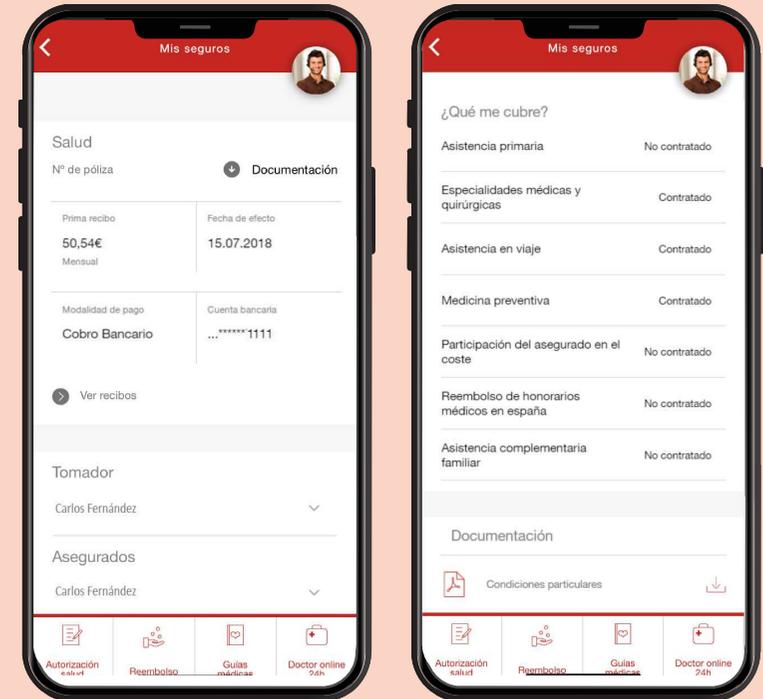
Health  
Guide

Carry out all procedures and consultations in one tap using our app

- Request and view reimbursement procedures
- Processing of medical authorisations
- Search for medical facilities
- Access to Video Medical Visits (24-h Doctor)
- Request for Wellness Programme services



View policy details  
Example: Health



- Information about the insurance: premium, payment method, covers, etc.
- Documentation (Schedule and Terms and Conditions).
- Access to specific policy services.





# MI GENERALI

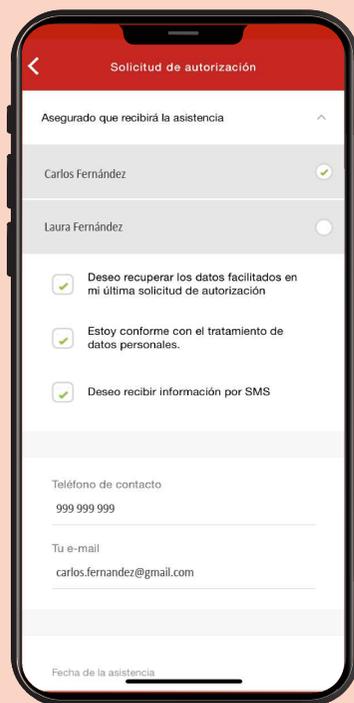
## UTILITIES ● GLOBAL VISION



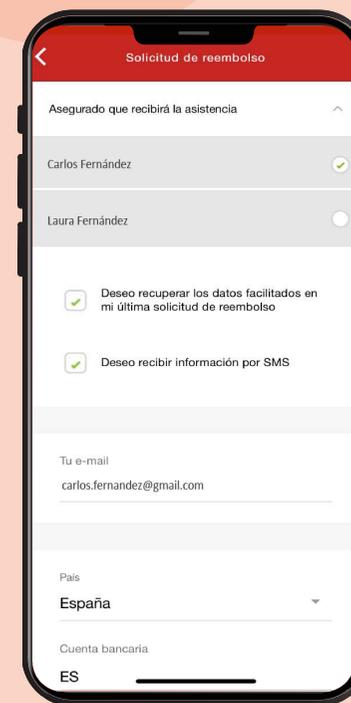
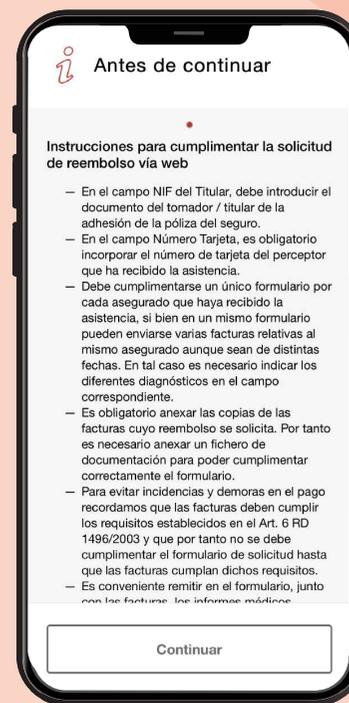
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# Health Guide

### Processing of authorisations



### Processing of reimbursements



### Submission of requests via our website:

|                               |                               |                               |                               |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                               |                               |                               |                               |
| Solicitud Autorización Médica | Estado Autorización Médica    | Solicitud Reembolso Salud     | Estado Reembolso Salud        |
| <a href="#">ADELANTE &gt;</a> | <a href="#">ADELANTE &gt;</a> | <a href="#">ADELANTE &gt;</a> | <a href="#">ADELANTE &gt;</a> |





# MI GENERALI UTILITIES FOR HEALTH INSURANCE ● PROCESSING AND TIME PERIODS

## AUTHORIZATIONS / REIMBURSEMENTS

| SERVICE   | PERIOD   | REMARKS   |
|---|--|---|
| <b>Telephone Helpline</b><br>insured people/<br>/ policyholders                             | <b>Telephone Helpline</b><br><b>24 hours, 365 days</b> | You will be assisted by<br><b>specialised staff from</b><br><b>GENERALI Health</b>  |
| <b>Processing of Reimbursements</b><br>requested via the GENERALI<br>website or MI GENERALI | <b>48 HOURS</b>  | After all of the <b>documentation</b><br><b>needed</b> for processing has been<br>submitted, your case will be<br>resolved within this period |

## 24 hours / 356 days CLAIMS PROCESSING





# MI GENERALI UTILITIES FOR HEALTH INSURANCE

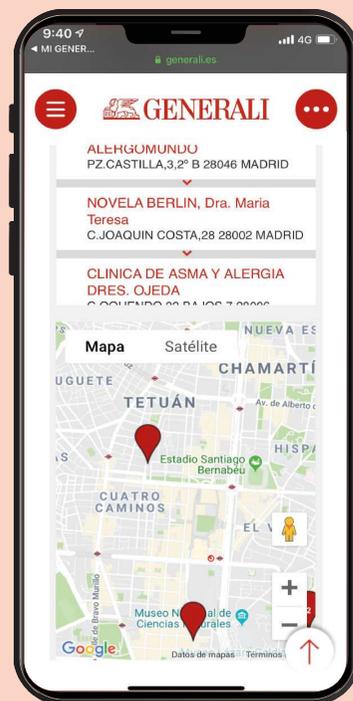
## ● PROCESSING AND TIME PERIODS



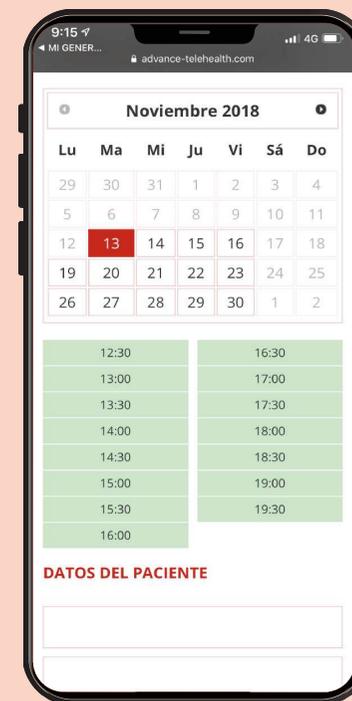
# 10

# Health Guide

### Search for hospitals and medical facilities



### 24-h Doctor



# MI GENERALI UTILITIES FOR HEALTH INSURANCE

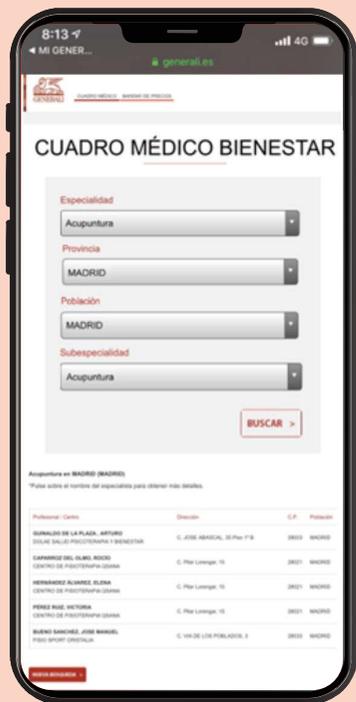
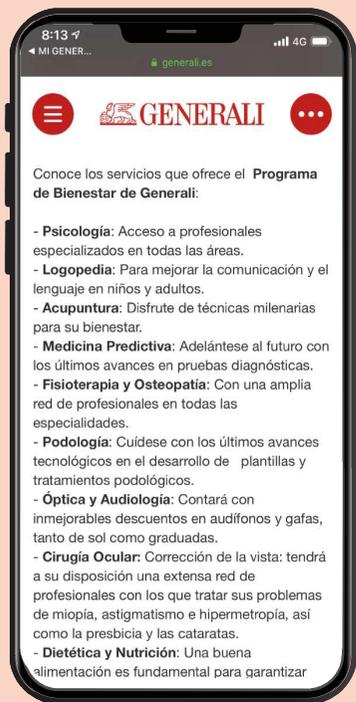
## ● PROCESSING AND TIME PERIODS



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### Wellness programme



- Programme that delivers a range of health and wellness services at more advantageous prices than those offered privately (more info)

**Psychology:**  
Access to professionals specialised in all areas

**Acupuncture:** Enjoy age-old techniques for enhancing your well-being

**Physiotherapy and Osteopathy:** With an extensive network of professionals in all specialities



**Speech therapy:**  
To improve communication and language skills in children and adults

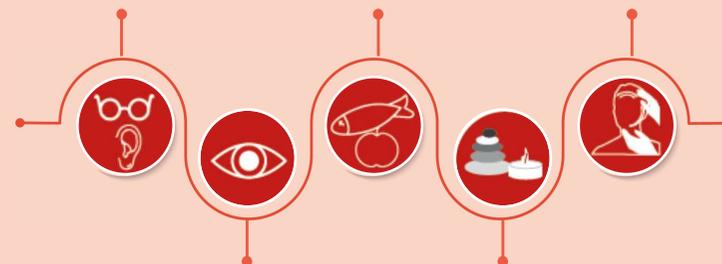
**Predictive medicine:**  
Stay ahead of the future with the latest advances in diagnostic tests

**Podiatry:** Enjoy the latest technological advances in insole development and podiatry treatments

**Optics and Audiology:**  
You will get unbeatable discounts on hearing aids and both sun and prescription eyewear

**Dietetics and Nutrition:** A good diet is essential to ensuring a good quality of life

**Aesthetic Medicine:**  
We offer you a multitude of facilities that will help you improve your aesthetic appearance



**Eye Surgery:** We provide you with an extensive network of professionals to resolve your problems caused by myopia, astigmatism and hyperopia, as well as presbyopia and cataracts

**Spas and Gyms:**  
Get fit and relax



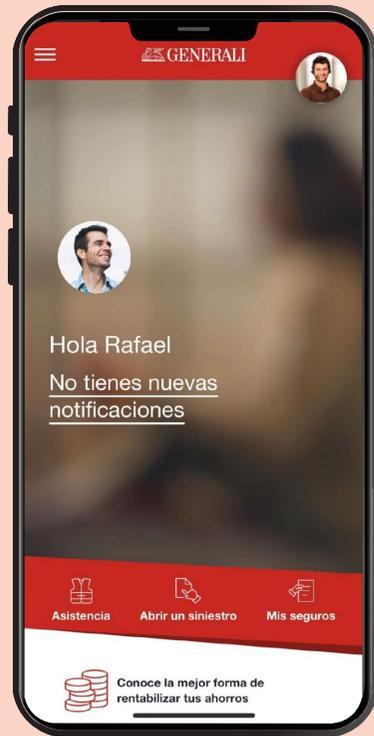


# MEDICAL VIDEOCONFERENCING 24-H DOCTOR

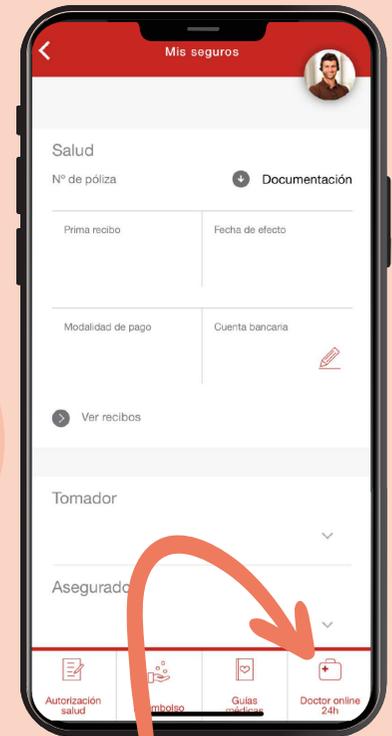
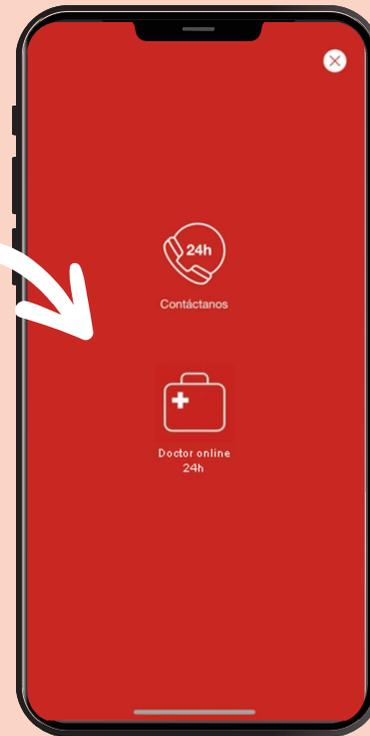


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## ACCESS



Go to the de  
health services  
screen



Go to the **floating buttons**  
on policy details screen





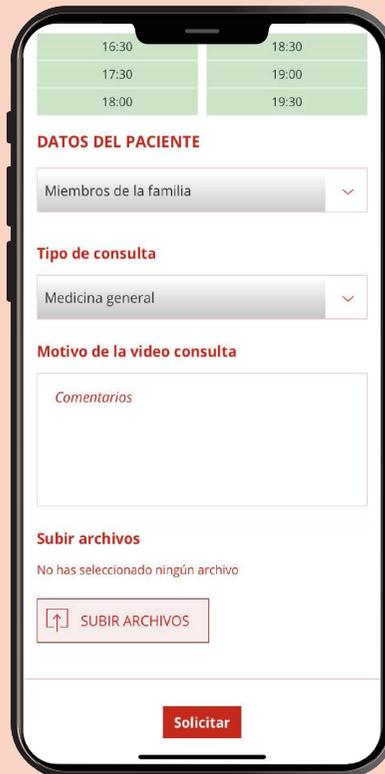
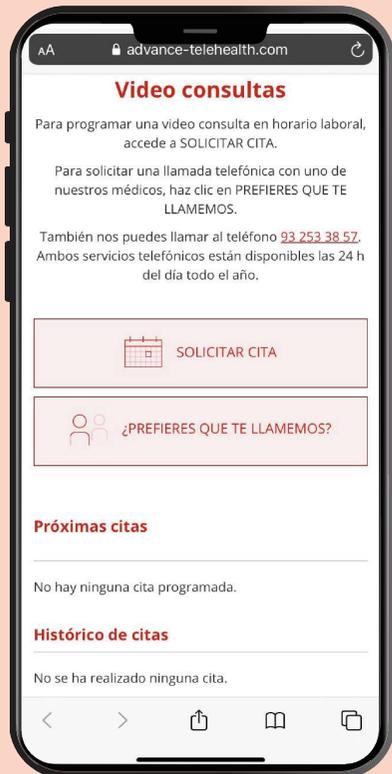
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Health Guide

# MEDICAL VIDEOCONFERENCING 24-H DOCTOR

## OPTIONS

- Schedule an appointment
- Request a call back
- View a previously requested appointment
- View information on previous appointments



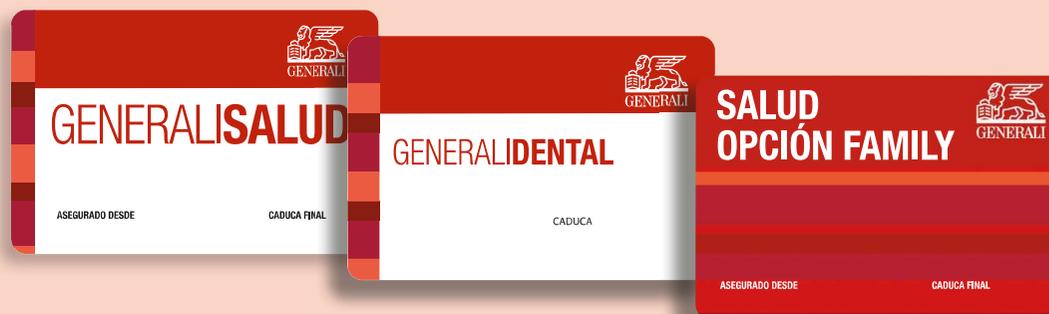


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# PHYSICAL AND VIRTUAL CARD



## ● PHYSICAL CARD



The GENERALI Health card is personal and non-transferable and identifies you as a customer to doctors and hospitals within our Provider Network. Always show it together with your ID to request and receive a service.

There is a card for each person in the insured family which displays the name of the insured person and its validity period.

Insured minors also get a card. Therefore, cards issued to parents or older siblings will not be valid for them.

A manual voucher system or our dataphone is used for billing the service, meaning that you do not need to have healthcare coupons, your policy or premium receipts.

Printed on the back are the Customer Service and Travel Assistance phone numbers.

In the event of theft or loss, call 91 032 57 25 and within a few days you will receive a new card at your home free of charge.





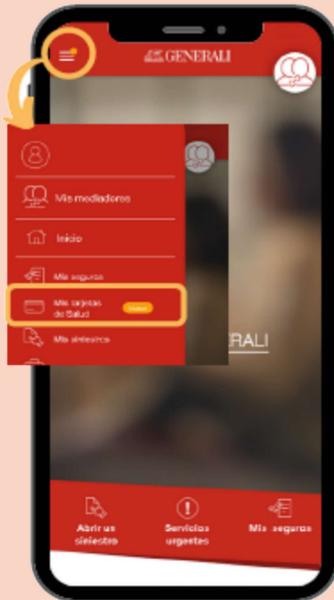
15

# PHYSICAL AND VIRTUAL CARD

## VIRTUAL CARD AVAILABLE FROM MI GENERALI



**Step 1**  
Go to MI GENERALI, and tap on the menu on the top left. Then select **“My health cards”**



**Step 2**  
Tap on the **“Provider Network”** button to view a list of the doctors with the specialty you require. To make an appointment, call your doctor



**Step 3**  
**Access code**  
Within 12 hours before your medical appointment, click on **“Access code”** and show it to the reception staff upon your arrival. This code will allow the health facility to quickly and easily view your details



**Share**  
Use the **“Share”** button to send your health card to anyone you want via email, WhatsApp or SMS



**My doctors**  
The **“My Doctors”** button will enable you to view your favourite doctors and to add new doctors from the **“Provider Network”**



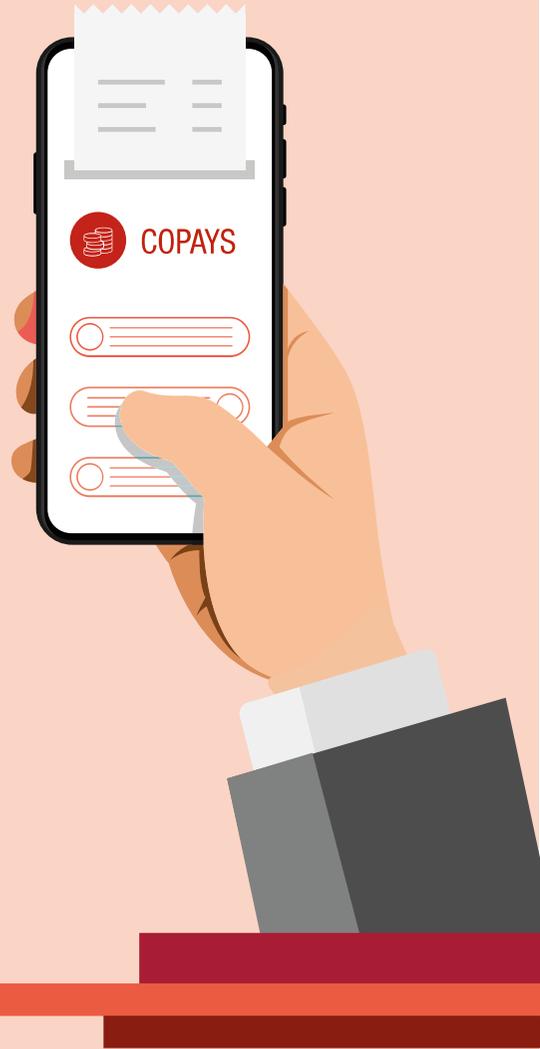


# PARTICIPATION OF THE INSURED IN THE COST OF CARE VIA COPAYS

At the time of taking out or renewing insurance, the policyholder may choose whether or not to make copays and in what amount

## IF YOUR POLICY HAS COPAYS

- Copay amounts will be notified and collected quarterly at the bank address provided by the policyholder. Amounts under €30 will be applied to the following quarter, when they will be charged irrespective of the amount.
- In the case of copays that are 6 months old or older, all outstanding sums will be collected.
- When insurance is renewed, bank charges for any outstanding copays will be made, even if the minimum amount or maximum period has not been reached.





# WAITING PERIODS

## GENERALI HAS THE SHORTEST WAITING PERIODS IN THE MARKET

Period of time, starting from the date of the insured person's inclusion in the insurance policy, during which some covers are not yet valid.



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**3**  
months

- Medical or surgical hospitalisation, except in cases of vital urgency.
- Psychiatric hospitalisation.
- Outpatient surgery.
- Diagnostic tests other than simple blood tests, simple X-rays, non-transvaginal abdominal or toco-gynaecological ultrasound. For example: CT scans, bone scans, endoscopies, etc. Special treatments such as radiotherapy, aerosol therapy, oxygen therapy, ventilotherapy, rehabilitation, etc.
- Preventive medicine for adults.
- Prosthesis: heart valves, pacemakers, hip prostheses, vascular bypass, traumatic internal prostheses, internal osteosynthesis material, breast prosthesis in breast reconstruction surgery after radical mastectomy due to breast cancer, and the intraocular lens in cataract surgery.
- Compensation for Hospitalisation due to Illness and Accident, if this cover has been taken out.

**8**  
months

- Any service related to pregnancy and childbirth, as well as compensation for pregnancy. In the case of life-threatening dystocic births or premature births no waiting periods will be required.





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# EXCLUSIONS OR SERVICES NOT COVERED BY HEALTH INSURANCE

The main services excluded in accordance with the Terms and Conditions of the Insurance Contract are as follows:

- **Diseases or processes that were present** at the time of taking out the insurance.
- **Any medication or vaccine** administered without hospitalisation, with the exception of contrast media used for radiological examinations, nuclear magnetic resonance and CT scans.
- Purely **aesthetic treatments** (plastic surgery, varicose vein sclerosis, cosmetic treatments, slimming treatments, obesity treatments and surgery for myopia, hypermetropia and astigmatism). This exclusion will not apply to reconstructive surgery after accidents or burns.
- Bone densitometry as part of a serial study.
- **Prostheses** of any kind; anatomical, orthopaedic and osteosynthesis implants; the automatic implantable defibrillator and artificial heart, with the following **exceptions**: heart valves, pacemakers, hip prostheses, vascular bypasses, internal traumatological prostheses, internal osteosynthesis material, breast prostheses for breast reconstruction surgery after radical mastectomy due to breast cancer and the intraocular lenses in cataract surgery.
- **Genetic mapping to determine** the causes of infertility and sterility in couples, as well as to know the predisposition of the insured person or their present or future descendants to illnesses associated with genetic abnormalities.



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# EXCLUSIONS OR SERVICES NOT COVERED BY HEALTH INSURANCE

The main services excluded in accordance with the Terms and Conditions of the Insurance Contract are as follows:

- **Transplants** of any kind.
- **Psychoanalysis** of psychoanalytic therapy, hypnosis, narcolepsy treatment, psychosocial or neuropsychiatric rehabilitation services, group therapies, psychological tests, sleep treatments and acupuncture.
- **Non-surgical treatments** for obstructive sleep apnoea.
- Treatments for any type of drug addiction or drug dependency.
- Treatments in spas and rest treatments.
- Care arising from suicide attempts or from self-inflicted injuries.
- Services associated with AIDS and/or diseases caused by the HIV virus.
- Reimbursement of expenses when the service has been provided by a professional or medical facility in the Provider Network.
- The reimbursement of Health Care provided by the spouse or relatives of the insured person up to the second degree of consanguinity.





# Health Guide