



Bulgaria - Health Benefits

Provided through Generali Insurance, GEB's Network Partner in Bulgaria

Founded in 2006, Generali Insurance is a leading provider of Health, Travel, Accident, Property and Agricultural insurance in Bulgaria. Generali is represented by more than 114 offices across the country, supported by 15 dedicated claim centres.

Medical Plan Management

Key capabilities include:

- Group and individual products including Medical, Travel Medical, Accident;
- Available Medical benefits include Outpatient, Inpatient, Pharmaceutical, Vision, Maternity and Dental for employees and dependants;
- Medical plans may be customised to include member cost-share components such as co-insurance and/or co-payments;
- National provider network offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation and treatment guidance before/during/after hospitalisation;
- 24/7 member service for assistance with benefit questions, payment arrangements;
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to benefit details, claims submission and tracking, provider search by location and specialty.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Insurance Bulgaria also offers clients a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

Stay healthy

- Workplace healthchecks, including biometric screenings, vaccinations;
- Personalised health coaching to help members establish goals for better health.

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Return to work programme to help members return to normal daily activities following illness or injury;

Manage chronic illness

- Ongoing medical case management to help patients identify treatment and drug therapy alternatives to better manage chronic conditions.

Bulgaria annual medical trend: 22% AON, n/a WTW, 15% Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/Bulgaria 02.01.2024