



Hong Kong - Health Benefits

Provided through Generali Hong Kong, GEB's Network Partner in Hong Kong

Assicurazioni Generali S.p.A - Hong Kong Branch (Generali Hong Kong) has been active in the market since the 1970s and offers a comprehensive range of employee benefit solutions, including group medical, travel medical and group life insurance to local companies and multinational affiliates in Hong Kong.

Medical Plan Management

Key capabilities include:

- Available benefits include Outpatient, Inpatient, Daily Cash Allowances, Pharmaceutical, Vision, Maternity and Dental for Employees and Dependents;
- Highly-tailored plan design with adjustable limits on hospital, surgical, maternity, outpatient, dental and other coverage;
- Individual medical plans for top-up to existing group coverage, and/or conversion from group health plans when changing jobs or entering retirement;
- Ability to customise member cost share contributions such as deductibles, co-payments and co-insurance with out of pocket maximum limits;
- Direct payment arrangements/discounts with an extensive medical provider network including doctors, specialists and private hospitals;
- Ability to customise provider network for clients, including contracting with new, preferred providers in key locations/specialty areas;
- 24/7 Member service centre providing assistance with benefit questions and payment arrangements; 24hour global emergency medical assistance;
- Online member portal and mobile app for access to benefits, utilisation, claims submission, reimbursement status, claims history, e-forms, provider search by location/specialty.

Health & Wellbeing Programmes

Generali Hong Kong also offers clients access to 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 health campaigns and events;
- Workplace vaccinations. Available Vaccinations include Influenza, Rota Virus, Pneumococcal, MMB.

Return to health

- Remote medical consultations with physicians via telemedicine partner Teladoc. Telemedicine services are offered free of charge to members;
- Access to mental health support service hotline via Telemedicine service during business hours;
- Health lectures at client offices focused on maintaining overall physical wellbeing.

Manage chronic illness

- Health lectures at client offices focused on managing chronic illnesses.

Hong Kong annual medical trend: 7.5% AON, 8.36% WTW, 8.3% 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/Hong Kong 02.01.2024