



The Generali Worldwide Health Plan



Better health for the Cayman Islands



GENERALI
Worldwide



“As globalization of the world economy and rapid technological changes continue to change the nature of work and employment practices, exposing employees to new work pressures and serious health risks, it is more important than ever for workplaces to develop a healthy organization supportive of employee health.”

World Health Organization



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The Generali Worldwide Health Plan



The well being of your employees is an essential ingredient for commercial success. Not only can first-class healthcare ensure that you maximise the productivity of your workforce, but by providing a comprehensive healthcare service as part of your employment package, you also encourage loyalty and a positive view of your business.

Generali Worldwide uses its international experience and local knowledge to provide outstanding solutions to your healthcare requirements:

- Wide ranging benefits including medical, dental, vision and life
- Global access
- Freedom of choice
- Extensive U.S. network of over 550,000 doctors and hospitals, and access to an additional 2 million healthcare providers around the world
- Local & global service centers
- 24 hour service
- Emergency evacuation & support
- Rapid, accurate claim reimbursement
- Online health tools, member website
- Employee education and health checks



Working in partnership



About Generali Worldwide

Generali Worldwide, a member of the Generali Group, is located in Guernsey, Channel Islands and specializes in providing insurance-based employee benefits products and services to both local and international companies. Our strength and expertise are evident in both our product range and our services. Our products reflect the nature of the individuals and companies we serve, whilst our services are delivered locally by experienced executives and professional staff from a wide range of disciplines.

The strength of a global group

The Generali Group was founded in Trieste in 1831. With over 84,000 employees worldwide, the Generali Group is ranked a top 50 company by Fortune Global 500 (2009)*, has assets under management in excess of €390billion** and has an S&P rating of AA-, a Moody's rating of Aa3 and a Fitch rating of AA-**.

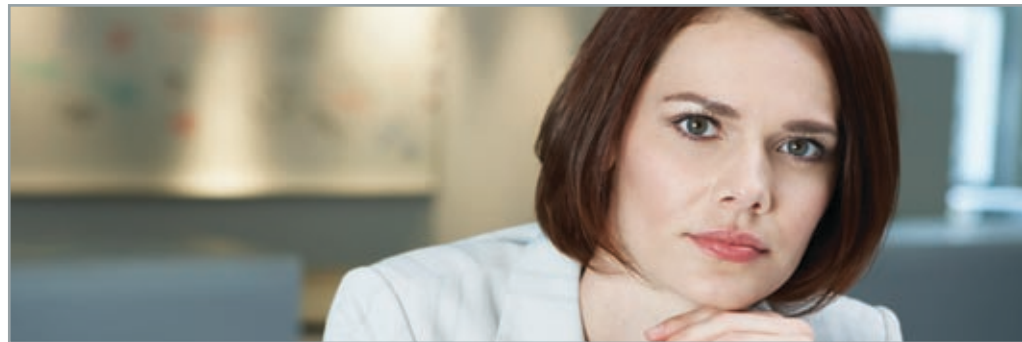
**The 2009 Fortune Global 500, based on 2008 revenues*

*** As at September 2009*



“Improving health and well being is key to managing long-term healthcare”

Ian Robinson
Head of Generali Worldwide Medical
Guernsey, Channel Islands



A comprehensive healthcare solution



The Generali Worldwide Health Plan provides comprehensive, globally portable coverage for your employees. Local, regional and global plans are available. We routinely work closely with clients to create a program to help them meet their benefit goals. Through our plans we work to reduce the cost of care, while seeking to achieve longer-term improvements in health and well being.

Global access

Our plans provide local, regional and/or worldwide access to care. Members are free to seek care from the providers of their choice in Cayman, throughout the Caribbean region or anywhere in the world depending upon the type of benefit plan their employer has selected from Generali Worldwide.

Local and global service centers

Our clients are supported locally in the Cayman Islands through our local representative office, providing assistance for enrolment, benefit and billing queries, claim submission and reimbursement questions. In addition, members are also supported by Generali Worldwide - Care Management Network, 24 hours a day via a global toll-free phone number. With dedicated support at local and global level, employees and plan sponsors are assured quality, timely service.





24 hour service and support

24 hours a day, 7 days a week, members are supported by the Generali Worldwide – Care Management Network, for routine and emergency inquiries. Professional customer service staff are accessible to answer benefit questions and access further medical support for members in times of health crisis. Care Management Network is a Generali Group subsidiary with extensive customer service and emergency evacuation experience, handling over 37 million calls and 6.5 million assistance cases each year throughout 200 countries and territories.

Extensive US network

To ensure access to the very best treatment, we have established a focused network of highly regarded facilities in the region and throughout the United States (the “Generali Advantage Network”). As preferential terms have been negotiated at these facilities, the highest level of care is available at the best possible value.

In addition, for certain plans, we also provide access to direct payment arrangements with more than 550,000 providers throughout the United States. This comprehensive network

of physicians, hospitals and other facilities includes 3,200 acute care hospitals across all 50 states and more than 150 of the nation’s recognized 210 Medical Centers of Excellence.

Outside the US, Generali Worldwide maintains relationships with over 2,000,000 providers, clinics, labs and hospitals in more than 200 countries and works with these facilities to coordinate appointments for members and make direct payments for services rendered.



Managing your plan



Timely, accurate claims payment

With the Generali Worldwide Health Plan, members can expect rapid and accurate claims reimbursement. Claims are processed and checks, with accompanying EOBs (explanations of benefits), are sent directly to the employee at their employer's office address. Our average claim turnaround is 5-10 business days.

www.generali-gw.com

In the Healthcare section of our website members can access useful information about:

- Products and services
- Help with finding a network doctor and/or hospital
- Online claims lookup to track claims processing and reimbursement
- Claim forms
- Answers to commonly asked questions

Protected member website

Through a password protected member website we provide access to benefits and claims inquiries for members. These online resources help members to better manage their healthcare costs by allowing them to monitor their ongoing claims activity and related contributions towards plan costs throughout the year. This is accessed through www.generali-gw.com/healthcare/cayman



Taking a broader view of health



Employee education

One of our most important initiatives upon plan installation is ensuring employee understanding of their new benefits. For this reason, our local representatives in the Cayman Islands will provide onsite educational presentations for employees.

Be Active & Eat Smart

Because we recognize the importance of health behavior choices in managing long-term health and well being, we offer worksite health campaigns as part of our overall benefits package. The Generali 'Be Active & Eat Smart' campaign could be arranged for your group and may include fitness and nutrition

seminars from leading local health experts, group fitness events and activities, workplace signage, interactive health risk assessments, decision support tools and workplace healthchecks staffed by qualified nurses.



“By the time you are 50, your behavioral choices account for more than 80 percent of your overall health and longevity. Genetics account for less than 30 percent of all aging effects”

U.S. Administration on Aging



Here to help



U.S. Pharmacy Network

In the U.S., members may use their Generali membership card to purchase prescription drugs through the Partners Rx Network of Pharmacies. The Partners Rx Network includes over 54,000 pharmacies throughout all 50 States including major pharmacy chains such as Walgreens, CVS Pharmacies, Publix Pharmacies, Kohl's, Rite Aid and numerous hospital pharmacies.

Generali Nurseline

24 Hours a day, 365 days a year, members may contact a toll-free nurse helpline for assistance with basic medical questions. Nurses are available to provide telephone support and guidance for members to help understand their care and treatment options for basic medical issues or concerns.

"Go Green" with Generali

To reduce our carbon footprint, Generali provides the majority of its policy information, network provider listings and member and plan sponsor booklets/benefit guides online via digital files. Printed materials are available, although we do encourage our clients to join us in this "Go Green" initiative in an effort to support a healthier environment while improving efficiency in document production and distribution.

We hope you have seen the benefits that our Health Plan can provide. Please contact us and we will be delighted to tell you more, discuss your individual needs and provide a quote.



Contact us for more information on obtaining a quote for your group today:

Generali Worldwide Insurance Company Limited

1-877-618-7016 (toll-free)

1-905-669-7353 (collect)

salescayman@generali-worldwide.com

www.generali-gw.com/healthcare/cayman

Regulated as a Class A Insurer by the Cayman Islands Monetary Authority.