

## RISKS COVERED UNDER HEALTH CARE INSURANCE

### Appendix No 1 to the Health Care Insurance General Terms and Conditions

#### Section I. „Outpatient Medical Aid”

*NB! This Section may be used in the form of „subscription service“ and in the form of „reimbursement of expenses”. If a service is used in the form of „reimbursement of expenses”, a deduction equal to 20 percent of the expense incurred shall apply.*

Main coverage	Optimum	Luxe
1. Primary examinations in the event of illness:		
1.1. expert physicians from all specialties;	✓	✓
1.2. habilitated specialist.		✓
2. Secondary examinations by a specialist physician - on medical evidence and consultation in case a second opinion is required:		
2.1. expert physician from all specialties;	✓	✓
2.2. habilitated specialist.		✓
3. Clinical and laboratorial examinations, upon physician’s prescription:		
3.1. haematological	✓	✓
3.2. microbiological, biochemical	✓	✓
3.3. immunological, serological, vitamins and microelements, virological,	✓	✓
3.4. hormonal	✓	✓
3.5. tumour markers	✓	✓
4. Clinical and instrumental examinations:		
4.1. functional, X-ray;	✓	✓
4.2. ultrasonic	✓	✓
5. Highly specialized examinations, assigned by an expert physician: <ul style="list-style-type: none"> <li>• Electromyography (EMG);</li> <li>• Electroencephalography (EEG);</li> <li>• Osteodensitometry;</li> <li>• Electrocardiogram (EKG) Holter Monitoring;</li> <li>• Echocardiography;</li> <li>• Cardiac stress test;</li> <li>• Continuous 24 hour recording of arterial pressure;</li> <li>• Patch (dermal allergy) testing;</li> </ul>	one per one insurance year	up to two per one insurance year

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<ul style="list-style-type: none"> <li>• Cryotherapy and/or laser therapy of benign skin tumours, removal / excision of skin lesions</li> </ul>		
<p>6. Highly-specialized X-ray examinations, assigned by an expert-physician:</p> <p>6.1. Intravenous cholangiography, intravenous urography*;</p> <p>6.2 Endoscopic, radioisotope, angiographic*;</p> <p>6.3. Computer tomographic (scanner) and nuclear magnetic resonance tomography – native*</p> <p><i>*The examinations described under items 6.2., 6.3. and 6.4. will be paid only after all other possibilities for diagnostics have been exhausted and the approval of the insurer has been obtained.</i></p>		Up to two test per insurer for the insurance year
6.4. Mammography;	One mammography per insurer for the insurance year	Two mammography per insurer for the insurance year
7. Morphological tests upon physician's prescription:		
7.1. cytological tests;	✓	✓
7.2. histological tests.		✓
8. Manipulations in outpatient conditions to master a specific health problem ( <i>no consumables</i> ):		
8.1. injection - muscular and intravenous;	✓	✓
8.2. bandaging of surgical wound;	✓	✓
8.3. removal of sutures;	✓	✓
8.4. application of venous system, venflon;	✓	✓
8.5. ambulatory surgery.		With a sub-limit of BGN 150
8.6. anaesthesia		✓
9. Physiotherapy and rehabilitation prescribed by a physician	With a sub-limit of BGN 100	With a sub-limit of BGN 200
<b>Limit of liability per person for one insurance year</b>	<b>BGN 1,000</b>	<b>BGN 2,000</b>

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#### **Section II. „Inpatient Medical Aid”**

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<b>Main coverage</b>	<b>Optimum</b>	<b>Luxe</b>
2. Reception and accommodation in a room with best living conditions, according to the resources of the medical facility:	Up to BGN 30 per day for a term of up to the minimum term of stay under a clinical pathway for one insurance event	Up to BGN 50 per day for a term of up to the minimum term of stay under a clinical pathway for one insurance event
• Choice of a treating physician;		With a sub-limit of BGN 900
• Choice of a team.		
5. If necessary, treatment outside the coverage provided by the clinical pathway:		
• medicamental;	✓	✓
• diet treatment;		✓
• hormonal;		✓
• immunotherapy.		✓
6. Surgeries (except for cosmetic, laser and other surgeries, included in the General Terms and Conditions as exception of coverage)		
• Surgical procedures with small or medium degree of complexity;	✓	✓
• Surgical procedures with large degree of complexity;	✓	✓
• Laparoscopic surgeries;		✓
• Neurosurgeries;		✓
• Mini-invasive surgery.		✓
7. Medical consumables for surgeries	with sublimit of BGN 250	with sublimit of BGN 500
<b>Limit of liability per person for one insurance year</b>	<b>BGN 5,000</b>	<b>BGN 10,000</b>

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#### **Section III. „Medicaments, bandage materials, auxiliary facilities and consumables”**

*NB! This Section may be used in the form of „reimbursement of expenses”, with exception of item 4 hereof that may be applied in the form of „subscription service“ as well. If a service is used in the form of „reimbursement of expenses”, a deduction equal to 20 percent of the expense incurred shall apply.*

<b>Risk covered</b>	<b>Optimum</b>	<b>Luxe</b>
1. Reimbursements of expenses on pharmaceuticals, incl. homeopathic, contrast substances	✓	✓
2. Reimbursements of expenses on bandage materials	✓	✓
3. Reimbursements of expenses on crutches, canes, catheters, urine collector, collecting bags	✓	✓
4. Reimbursements of expenses on corrective eye:		
• two glasses, no rims;		Up to BGN 80
• corrective contact lenses - 2 pieces		
5. Reimbursements of expenses on hearing aid, wheelchair		✓
<b>Limit of liability per person for one insurance year</b>	<b>BGN 100</b>	<b>BGN 200</b>

#### **Section IV. „Dental Aid”**

*NB! This Section may be used in the form of „subscription service“ and in the form of „reimbursement of expenses”. If a service is used in the form of „reimbursement of expenses”, a deduction equal to 20 percent of the expense incurred shall apply.*

<b>Risk covered</b>	<b>Luxe</b>
1. Examination for determining the dental status	✓
2. Diagnostic test sectoral X-ray	✓
3. Diagnostic test panoramic radiography (X-ray).	✓
5. Treatment of cavities, including cleansing, pad and obturation (filling) of single rooted and multiple rooted tooth.	✓
6. Surgical treatment, consisting in extraction of single rooted tooth or multiple rooted tooth	✓
7. Extraction of deeply fractured / destroyed tooth	✓
8. Surgical treatment of multiple rooted tooth, consisting in complex extraction (with saturation when necessary)	✓

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9. Root Canal Treatment of teeth - periodontitis and pulpitis (cleaning and filling root canals)	✓
10. Preparation and construction of dental crowns - porcelain-fused-to-metal structures	✓
11. Anaesthesiology	✓
<b>Limit of liability per person for one insurance year</b>	<b>BGN 150</b>