

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Section I. „Prophylaxis“			
NB! This Section may be used only in the form of „subscription service“.			
Type of service	Product level - types of options		
	Standard	Optimum	Luxe
1. Performing a screening with questions for an early detection of socially-significant diseases: hypertension, ischemic heart disease, cerebrovascular disease, diabetes, cervical cancer, breast cancer.	✓	✓	✓
2. Performing of biochemical screening for an early detection of diabetes.	✓	✓	✓
3. Mandatory prophylactic examinations within the course of one insurance year, including:			
3.1. Medical examination by specialist internist/internal medicine expert and cardiologist:			
• anamnesis and physical examination by internist/internal medicine expert / cardiologist;	✓	✓	✓
• stature and weight with determination of BMI - Body Mass Index;	✓	✓	✓
• blood pressure measurement (RR);	✓	✓	✓
• electrocardiogram (ECG).	✓	✓	✓
3.2. Examination by an specialist in eye-diseases/ophthalmologist:			
• measurement of ocular sharpness; determination of colour sensation;		✓	✓
• measurement of ocular pressure.			✓
3.3. Examination by specialist obstetrician - gynaecologist, including screening for cervical cancer - Pap test			
		✓	✓
4. Targeted prevention examinations and tests of professional groups, depending on the workplace risk factors, in accordance with the recommendations of the Occupational Health Service:			
• up to 1 specialist;		✓	
• up to 2 specialists.			✓
5. Immunization with the purpose of prophylaxis and control against virulent diseases - influenza, hepatitis B, etc.* <i>*(manipulation only)</i>			
			✓
6. Clinical laboratory:			
• complete blood count, glucose, erythrocyte sedimentation rate (ESR), cholesterol;	✓	✓	✓
• biochemistry - creatinine, Low-density lipoprotein (LDL) cholesterol, triglycerides;		✓	✓
• uric acid, urea, bilirubin, liver enzymes - AST, ALT, LDH, GGT, AF;			✓
• urine - chemical analysis of pH, specific weight, protein, glucose, ketones, bilirubin, urobilinogen, blood, sediment;	✓	✓	✓
• PSA - screening for prostate cancer (for men over 45 years of age)			✓
7. Osteodensitometry (for women over 45 years of age) - screening for early detection of osteoporosis			
			✓
8. Ultrasonography of abdominal organs			
			✓
9. Ultrasonography of mammary glands			
			✓
10. Preparing of recommendations for prophylaxis of socially significant diseases.			
			✓
Limit of liability per person for one insurance year		Once a year	

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Section II. „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 per cent of the expense incurred shall apply.

Main coverage	Product level - types of options		
	Standard	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. biochemical, microbiological, hormonal;		✓	✓
3.3. tumour markers, immunological, virological, serological, vitamins and microelements;			✓
4. Clinical and instrumental examinations:			
4.1. functional, X-ray;	✓	✓	✓
4.2. ultrasonic		✓	✓
4.3. anaesthesia			✓
5. Highly specialized examinations, assigned by an expert physician:			
<ul style="list-style-type: none"> • Electromyography (EMG); • Electroencephalography(EEG); • Osteodensitometry; • Electrocardiogram (EKG) Holter Monitoring; • Echocardiography; • Cardiac stress test; • Continuous 24 hour recording of arterial pressure; • Patch (dermal allergy) testing; • Cryotherapy and/or laser therapy of benign skin tumours, removal / excision of skin lesions. 		one for one insurance year	up to two for one insurance year
6. Highly-specialized X-ray examinations, assigned by an expert-physician:			
6.1. Mammography; 6.2. Hysterosalpingography, intravenous cholangiography, intravenous urography*; 6.3. Endoscopic, radioisotope, angiographic*; 6.4. Computer tomographic (scanner) and nuclear magnetic resonance tomography – native* <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>		One mammogra- phy per insurer for the insurance year	One test per insurer for the insurance year, with exception of mammography - up to twice per insurer in one insurance year
7. Morphological tests upon physician's prescription:			
7.1. cytological tests;		✓	✓
7.2. histological tests.			✓
8. Visitations by a physician at the patient's home:			
8.1. up to 3 times in the course of one insurance year;		✓	
8.2. without limit to the number of visitations.			✓

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Main coverage	Product level - types of options		
	Standard	Optimum	Luxe
9. Manipulations in outpatient conditions to master a specific health problem (<i>no consumables</i>):			
9.1. injection - muscular and intravenous;	✓	✓	✓
9.2. bandaging of surgical wound;	✓	✓	✓
9.3. removal of sutures;	✓	✓	✓
9.4. application of venous system, venflon;		✓	✓
9.5. ambulatory surgery.			✓
10. Preparation for elective hospitalization:			
10.1. Examinations:			
• Internist with electrocardiogram;		✓	✓
• Allergist and allergy test;			✓
• Preanesthetic consultation.			✓
10.2. X-ray tests		✓	✓
10.3. Clinical-laboratory tests:			
• Haematological;		✓	✓
• Biochemical.			✓
10.4. Microbiological tests			✓
10.5. Ultrasound tests			✓
11. Physiotherapy and rehabilitation prescribed by a physician		With a sub-limit of BGN 200	With a sub-limit of BGN 400
Limit of liability per person for one insurance year	BGN 500	BGN 1,000	BGN 2,000
Additional Coverage under Section II. Outpatient Medical Aid			
<i>A separate premium is to be paid for this additional coverage, other than that for the main coverage. The coverage may be included only in the respective level, which has been marked.</i>			
1. Monitoring of pregnancy (in addition to the „Maternal Health Care“ program of the National Health Insurance Fund):			
• Examination with ultrasonic test;		3	5
• Foetal heart tones;		2	4
• Early biochemical screening and foetal morphology;		1	1
• Late biochemical screening and foetal morphology;			1
• Extended foetal echocardiography by an expert physician child cardiology .			1
		Sub-limit of the additional coverage BGN 350	Sub-limit of the additional coverage BGN 600
Section III. „Inpatient Medical Aid“			
<i>NB! This Section may be used in the form of „subscription service“ and in the form of „reimbursement of expenses“.</i>			
<i>If a service is used in the form of „reimbursement of expenses“, a deduction equal to 20 per cent of the expense incurred shall apply.</i>			
Main coverage	Product level - types of options		
	Standard	Optimum	Luxe
1. Hospitalization in hospital facilities:			
• Intensive care, reanimation and anaesthesiology ward, Internal diseases;	✓	✓	✓
• Paediatric;	✓	✓	✓

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Main coverage	Product level - types of options		
	Standard	Optimum	Luxe
• Neurological;		✓	✓
• Infectious diseases;		✓	✓
• Ocular diseases;		✓	✓
• Otolaryngologist;		✓	✓
• Vascular surgery;		✓	✓
• Toxicology;		✓	✓
• Obstetrics and gynaecology and pathological pregnancy;		✓	✓
• Dermatology;		✓	✓
• Urology;		✓	✓
• Surgery, surgical interventions of small and medium complexity;		✓	✓
• Orthopaedics and traumatology;			✓
• Burns;			✓
• Neurosurgical;			✓
• Mini-invasive surgery;			✓
• Laparoscopic surgery;			✓
• Cardio surgery.			✓
2. Reception and accommodation in a room with best living conditions, according to the resources of the medical facility:		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	Up to BGN 85 per day for a term of up to the minimum term of stay under a clinical pathway for one insurance event
3. Choice of a treating physician	✓	✓	✓
4. Choice of a team		✓	✓
5. If necessary, treatment outside the coverage provided by the clinical pathway:			
• medicamental;	✓	✓	✓
• diet treatment;			✓
• physiotherapy;		✓	✓
• rehabilitation;		✓	✓
• 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 500	with sublimit of BGN 2,000
Limit of liability per person for one insurance year	BGN 5,000	BGN 10,000	BGN 20,000

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Additional Coverage under Section III. Inpatient Medical Aid			
<i>A separate premium is to be paid for this additional coverage, other than that for the main coverage. The coverage may be included only in the respective level, which has been marked. It may be included at the option of the negotiator in case of groups of a minimum number of 20 persons.</i>			
1. Maternity ward:			
• Choice of a team;		✓	✓
• Room with better living conditions;			Up to BGN 85 per day for a term of up to the minimum term of stay under a clinical pathway for one insurance event
• Epidural anaesthesia.			✓
		Sub-limit of the additional coverage BGN 500	Sub-limit of the additional coverage BGN 1,500
Section IV. „Health Care“ <i>NB! This Section may be used in the form of „subscription service“ and in the form of „reimbursement of expenses“.</i> <i>If a service is used in the form of „reimbursement of expenses“, a deduction equal to 20 per cent of the expense incurred shall apply.</i>			
Risk covered	Product level - types of options		
	Standard	Optimum	Luxe
1. Nurse monitoring and care after elective surgery:			
• individual nurse duty up to 5 days following the surgery, 12 hours a day;	✓		
• individual nurse duty up to 10 days following the surgery, 12 hours per day;		✓	
• individual nurse duty up to 15 days following the surgery, 12 hours a day.			✓
2. Early rehabilitation following surgical treatment, prescribed by the treating doctor:			
• up to 5 days following the surgery (max. 15 days in a year);		✓	
• up to 10 days following the surgery (max. 30 days in a year).			✓
3. Intensive nurse care following diseases of cardio-vascular system with acute occurrence, brain strokes and other life-threatening conditions:			
• up to 5 days following the occurrence of the conditions;	✓		
• up to 10 days following the occurrence of the condition;		✓	
• up to 15 days following the occurrence of the condition.			✓
4. Consultation with psychologist during hospital treatment or for treatment of post-traumatic stress.			✓
5. Providing monitoring and performing of manipulations at home up to 10 days following hospitalization (by medical prescription).			✓
6. Transportation of a patient:			
• from patient's home to the medical institution;		✓	✓
• from the medical facility to another medical institution.			✓
Limit of liability per person for one insurance year	BGN 200	BGN 500	BGN 1,000

RISKS COVERED UNDER HEALTH CARE INSURANCE

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

Section V. „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 30 per cent of the expense incurred shall apply.

Risk covered	Product level - types of options		
	Standard	Optimum	Luxe
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			✓
Limit of liability per person for one insurance year	BGN 100	BGN 150	BGN 300

Section VI. „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 30 per cent of the expense incurred shall apply.

Risk covered	Product level - types of options		
	Standard	Optimum	Luxe
1. Examination for determining the dental status	✓	✓	✓
2. Diagnostic test sectoral X-ray	up to 2 tests for one insurance year	up to 4 tests for one insurance year	up to 8 tests for one insurance year
3. Diagnostic test panoramic radiography (X-ray)			one test for one insurance year
4. Clinical oral hygiene, consisting in full completion of the procedure			one cleansing for one insurance year
5. Treatment of cavities, including cleansing, pad and obturation (filling) of single rooted and multiple rooted tooth.	one treatment for one insurance year	up to 2 treatments for one insurance year	up to 3 treatments for one insurance year
6. Surgical treatment, consisting in extraction of single rooted tooth or multiple rooted tooth	one treatment for one insurance year	up to 2 treatments for one insurance year	up to 3 treatments for one insurance year
7. Extraction of deeply fractured / destroyed tooth		up to 2 treatments for one insurance year	up to 3 treatments for one insurance year
8. Surgical treatment of multiple rooted tooth, consisting in complex extraction (with saturation when necessary)			one treatment for one insurance year
9. Root Canal Treatment of teeth - periodontitis and pulpitis (cleaning and filling root canals)	one treatment for one insurance year	up to 2 treatments for one insurance year	up to 3 treatments for one insurance year
10. Preparation and construction of dental crowns - porcelain-fused-to-metal structures		one artificial crown one insurance year	up to 2 artificial crowns for one insurance year
11. Anaesthesiology	up to 2 times for one insurance year	up to 4 times for one insurance year	up to 8 times for one insurance year
Limit of liability per person for one insurance year	Up to BGN 200	Up to BGN 400	Up to BGN 800