

**OFFER**

For a “HEALTH CARE **FIX**” insurance



*Dear Sir/Madam,*

We offer to your attention our proposal for a “Health care FIX” insurance – an opportunity to ensure your employees for any medical expenses. This insurance provides fast and quality access to a wide network of clinics in Bulgaria, and what is more – prevention of illnesses.

***Our target***

- ✓ To ensure easy access to wide net of clinics all over the country;
- ✓ To ensure a quality subscription service in all partners clinics;
- ✓ To ensure full comfort in our relations through signing a contract with preferable hospital/clinic;
- ✓ Quick and accurate guidance to the exact clinic



***Our proposal for groups from 20 up to 49 persons***

Option 1	Level	Limit	Monthly premium per person*	Annual premium per person*
Outpatient Medical Aid	Luxe	2 000 BGN	32.00 BGN	384.00 BGN
Inpatient Medical Aid		10 000 BGN		
Pharmaceuticals and auxiliary facilities		200 BGN		
Total premium per person icloding tax 2% *			<b>32.64 BGN</b>	<b>391.68 BGN</b>

Option 2	Level	Limit	Monthly premium per person*	Annual premium per person*
Outpatient Medical Aid	Optimum	1 000 BGN	23.70 BGN	284.40 BGN.
Inpatient Medical Aid		5 000 BGN		
Pharmaceuticals and auxiliary facilities		100 BGN		
Total premium per person icloding tax 2% *			<b>24.17 BGN</b>	<b>290.09 BGN</b>

Additional cover	Level	Limit	Monthly premium per person*	Annual premium per person*
Dental care	Luxe	150 BGN	7.20 BGN	86.40 BGN
Total premium per person icloding tax 2% *			<b>7.34 BGN</b>	<b>88.13 BGN</b>

\*The tax is in the amount of 2% (two percent) of the premium and can be altered during the course of the Contract in the event of alterations in the applicable legislation.

### **Additional conditions:**

1. The insurance cover preexisted conditions and chronic diseases of insured individuals, excluding Inpatient Medical Aid coverage.
2. There is a possibility to including of family members to the insurance policy - deadline for including of family members in age from 1 up to 70 years old – one month after the start of insurance policy.
3. The following deadlines are laid down concerning the manner of filing and processing claims for reimbursement:
  - limitation period - 5 years, according to the Insurance Code;
  - for consideration and payment of a claim - 15 days
  - for document correction - 45 days.
4. The following deadlines apply to the use of the following covers:
  - to purchase medication and aids - 15 days from the date of prescription
  - for purchase of dioptric lenses and contact lenses for correction of vision - 3 months from the prescription date;
5. In case of partial or total cancellation of an insurance payment, the insurer shall notify the insured person of his reasons by e-mail.
6. The insurance premium can be rescheduled on equal installments, without extra costs:
  - half-yearly installments (2 installments over 6 months);
  - quarterly installments (4 installments on every 3 months);
  - monthly installments (12 installments on every month).
7. Validity of the offer - 30 days.

### **Network of medical facilities**

The company has contracts with more than 500 medical providers. “BULSTRAD LIFE VIENNA INSURANCE GROUP” JSC guarantees access to renowned medical facilities and clinical laboratories on the entire territory of Bulgaria through its network of facilities, parties under with medical services agreements. The full list of medical facilities and clinical laboratories, part of our network is available in our B-Assist mobile application and on our website -[www.bulstradlife.bg](http://www.bulstradlife.bg).



**B-Assist**

### **Modern solutions for quick access to medical services**

The B-Assist mobile application was developed exclusively for the clients of the BULSTRAD LIFE VIENNA INSURANCE GROUP, who have “Healthcare” insurance coverage. It is reliable personal assistant that is able to ensure quick access to high quality medical services and to provide the opportunity to schedule a medical appointment and to send a request for approval of a highly specialized medical examination only with few clicks on the display of your mobile device. The application can be downloaded for free for Android or iOS from the Google Play and App Store platforms. The web platform “B-Assist” can be found on [www.b-assist.bg](http://www.b-assist.bg). It provides the same functionalities as the mobile application in order to support you when you are not able to use the app or phone to call our medical coordinators.

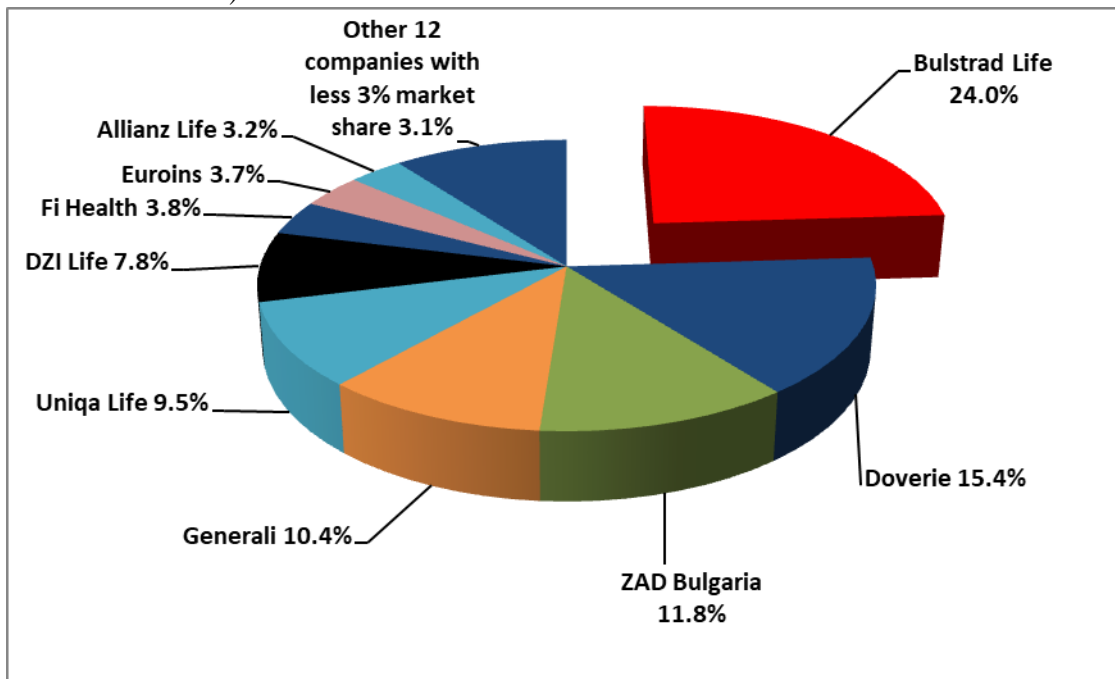
The unique new opportunity that will be available for customers of BULSTRAD LIFE via mobile and web platform B-Assist is online claim handling process. That will give an opportunity for reimbursement of expenses without sending any document to Insurer on hard copy. This possibility as many others will entry into a force from the beginning of January 2019.



How did we bring the app to life?

Behind the digital and call center services of the company stands the world leader in the provision of cloud-based CRM systems Sales Force.

**Market positions in Health insurance market for 2017 year** (statistical data from Financial Supervision Commission)



**Attachments to the offer**

- Appendix 1 – Covered risks
- Appendix 2 – General terms and conditions
- Appendix 3 – List of health providers

Should you have any additional questions and requirements we are ready to discuss them with you at all time.

We hope that our offer will be of interest to you.