



Apdrošinātājs ERGO Life Insurance SE Latvijas filiāle

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DESCRIPTION OF THE HEALTH INSURANCE PROGRAM "PRIORA PLUS"

I Outpatient services

Insurance amount (EUR)	1000.00
Covered territory	the Republic of Latvia
Waiting period	Undetermined
Payment size	75%

The outpatient and day-patient services included in the program are paid.

The patient's payment - the sub-program intends to cover **the patient's fee at 100%** up to the maximum not exceeding the amount prescribed in the Cabinet of Ministers' Regulations No.1630 dated 22.12.2009 "Amendments to the Cabinet of Ministers' Regulations No. 1046 dated 19 December 2006 "Health care organization and financing procedure", when receiving the outpatient medical assistance, in-patient facility assistance provided within the state approved minimum service:

- for the visit of the outpatient family doctor or specialist,
- for outpatient and in-patient operations,
- for diagnostic investigations made in the outpatient and day hospital,
- for each day spent in the hospital,

The insured person shall pay his/her own funds for outpatient and day hospital services as the Patient's payment and ERGO will reimburse the expenses at 100% after submission of the payment supporting documents, in accordance with the conditions of the program.

Paid outpatient services

The insured person shall pay for outpatient and day-patient treatment from his/her own resources and ERGO will reimburse 75% of the costs after the submission of proof of payment, in accordance with the conditions of the program.

Paid out-patient medical treatment includes the following services:

- family doctor's consultation, family doctor's home visits;
- specialised doctor's consultations;
- diagnostics upon the attending physician's referral (ultrasound, chest X-ray with and without contrast agents, including mammography, EKG, EchoKG, radionuclide diagnostics, audiogram, etc.);
- computer tomography with and without contrast agents, MRI with and without contrast agents, endoscopy, 3- and 4-dimensional examinations and other expensive technology investigations up to **EUR 135.00** during the insurance period with the treating physician's referral;
- laboratory tests with the treating physician's referral (blood count, urinalysis, stool tests, blood biochemical, rheumatostests, thyroid hormones, serosal cavity fluid investigation, blood group determination, smear investigation, oncocytological investigation);
- highly qualified specialists' and professors' consultations;
- physical therapy with the treating physician's referral (up to 10 procedures in case of illness);
- compulsory health checks for business purposes in accordance with applicable regulations of the Cabinet of Ministers;
- medical procedures, including injections, blockades, etc.;
- prenatal care;
- day care (stay, examinations, surgery, etc.)
- emergency medical assistance (state).

II In-patient services

Insurance amount (EUR)	1000.00
Covered territory	The Baltic States
Waiting period	1 month from the start date of the insurance policy
Payment size	100%

The in-patient services in the day hospital included in the program shall be paid. Expenses are reimbursed under the conditions of the program and insurance arrangements.

The patient's payment - the sub-program provides to cover **the patient's payment at 100%** without exceeding the amount stipulated in the Cabinet of Ministers' Regulations No.1630 dated 22.12.2009 "Amendments to the Cabinet of Ministers's Regulations No. 1046 dated 19 December 2006 "Health care organization and financing procedure", when receiving the outpatient medical {3} assistance, in-patient facility assistance provided within the state approved minimum service:{/3}

- for the treatment in a hospital starting from the second day;
- for diagnostic tests made in the in-patient hospital,
- for in-patient rehabilitation services.

The elective *in-patient* medical assistance in the hospital needs a referral from tghe family practitioner who has a contract with the National Health Service (NHS).

Paid in-patient services

Paid in-patient medical treatment intends to cover the fixed charge medical service costs, treatment in a hospital with or without a family physician's instruction.

Paid in-patient medical assistance includes the following services:

- bed-days;
- investigations and manipulations in the in-patient hospital;
- surgical treatment expenses (including co-payment).

III Treatment of severe diseases

Insurance amount (EUR)	7500.00
Covered territory	The Baltic States
Waiting period	3 months from the start date of the insurance policy
Payment size	100%

The medical services for following surgery and / or treatment of serious diseases included in the program are paid:

Cancer, myocardial infarction, stroke, kidney failure, multiple sclerosis, Parkinson's disease, Alzheimer's disease, bacterial meningitis, aplastic anemia, active tuberculosis, Crohn's disease, liver failure, coronary artery bypass surgery, heart valve surgery, major organ / bone marrow transplantation.

The insurance program is intended to cover the following medical services:

- Outpatient services (consultations, examinations, manipulations, etc.);
- In-patient services (tests, surgeries, consultations, improved service ward, etc.);
- medicines;
- treatment in an in-patient rehabilitation facilities with the treating physician's referral within three months after being discharged from the hospital (up to 30 days during the insurance period).

IV Accident Insurance

Insurance amount (EUR)	10000.00 (risks - <i>death, disability</i>); 5000.00 (risks - <i>injury, bone fractures</i>);
Covered territory	Whole world
Waiting period	Undetermined

This insurance coverage includes the following risks:

- **Death** - if resulting from an accident within one year from the date of the accident the insured's death occurs, the insurer shall pay to the beneficiary the amount of the death risk insurance;
- **Disability** - if resulting from an accident the insured gets a bodily injury resulting in the Insured's disability of Group I, II or III, as defined by the Health and Labour Medical Expertise Commission or other body, which during the validity of such regulations take over HLMEC functions for a period of not less than one year, the insurer shall pay the compensation according to the group of disability as a percentage of the insurance amount:
 - Disability Group I - 100%;
 - Disability Group II - 50%;
 - Disability Group III - 25%
- **Injuries, bone fractures** - if resulting from an accident the insured obtains body injuries (dislocations, sprains, etc.) and / or bone fractures;

Additional programs:

V Medicine Purchase (with a restrictive list)

Insurance amount (EUR)	150.00
Covered territory	the Republic of Latvia
Waiting period	Undetermined
Payment size	75%

The medicines prescribed by outpatient doctors that are registered in the Republic of Latvia Medicines register and the EU central register in case of acute or chronic disease exacerbations are paid. Medications can be purchased by presenting the prescription drawn by the outpatient doctor according to the effective Latvian regulatory acts stating the diagnosis code. For a single prescription 1 month's medication dose or 1 original is paid.

The insured person shall pay for medication out of pocket and ERGO shall reimburse 75% of the cost after submission of the personified proof of payment (electronic cash register receipt, strict accountability receipt) and a copy of the prescription.

The ancillary program "Purchase of Medicaments" with a restrictive list does not pay:

medicines not registered with Latvian Medicines Register or EU centralised register, medicines reimbursable from the state budget, products which are not drugs (eg., Herbal preparations, herbs, nutritional supplements, contrast agents, diagnostic, therapeutic agents, care, cosmetics, hygiene and medical supplies, means for procedures and manipulations, non-therapeutic products, etc.), products of vegetable and animal origin, homeopathic products, antioxidants and antidotes, products for oral and dental disease treatment, bile acid, an anti-obesity agents, enzymes and their preparations, vitamins, anti-diabetes, the body fasteners, anabolic, appetite-enhancing, metabolism regulating, healing-enhancing agents, thrombotic treatment, capillaries stabilizing and venotonics, haemostatics, plasma substitutes, infusion solutions, serum lipid-reducing agent, antifungal and dermatological preparations, non-comedogenic preparations, organic acids, hormonal and contraceptives, urological antimicrobials, herbal preparations for curing erection and prostatic hypertrophy, antimycobacterial, antivirals for systemic use, sera and immunoglobulins, vaccines, anti-tumor and immune-modifying agent, specific antirheumatic means antigout medicines, medicines for curing bone diseases, anesthetics and opioids, antiepileptic and antiparkinsonian agents, psycholeptic, psychoanaleptic agents, addiction curing agents, antiprotozoal agents, means for curing ectoparasites, asthma, respiratory stimulants, lung surfactant, antiglaucoma and miotic agents.

VI, Dentists, dental hygiene

Insurance amount (EUR)	150.00
Covered territory	the Republic of Latvia
Waiting period	Undetermined
Payment size	75%

Payment for:

- oral hygiene;
- emergency assistance;
- consultations, X-ray, local anesthesia;
- therapeutic and surgical dental services.

ERGO shall reimburse 75% of the costs, after submission of personified proof of payment and medical documents (extract from dental card with the transcript of services received - tooth No., surface, the service provided) to ERGO and shall pay the compensation upon the insured's request to his/her banking account.

The ancillary program "Dental and dental hygiene" does not pay for:

orthodontics, paradontology, implantology, teeth whitening, dental jewelry, dental prosthesis or preparation to dental prosthesis, inlays (if it is not provided in the Insurance Agreement); veneers, onlays, implants, caps, anti-caries prevention with sealants, fluoride protectors, varnishes, gels, dark pigment removal, cosmetic tooth surface coating, porcelain fillings, clinical crown restoration of general anesthesia.

Consultations and assistance:

- Customer support telephone: 1887
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