

HEALTH INSURANCE PROGRAM

"LUXE"

Insurance coverage

1. Urgent and emergency medical assistance
2. Doctor-specialist's house call
3. Annual preventive health checks
4. Outpatient medical assistance
5. Inpatient medical assistance
6. Cardiology
7. Angiology
8. Diferential diagnosis
9. Endovascular neurosurgery
10. Oncology
11. Hospital room expenses reimbursment
12. Medication
13. Pregnancy and childbirth
14. Ophthalmology and optics
15. Dental service
16. Other services

1. Urgent and emergency medical assistance

- ✓ Arrival of emergency brigade and primary medical care for acute conditions
- ✓ Doctor's primary examination, initial diagnosis,
- ✓ In-place realization of emergency diagnostic-medical measures,
- ✓ Emergency medication treatment,
- ✓ Emergency Medical Evacuation,
- ✓ Transfer to another clinic if necessary.

2. Doctor-specialist's house call

- ✓ Doctor-specialist's house call in case of medical institution visit impossibility
- ✓ Doctor's preliminary examination
- ✓ Diagnosis
- ✓ Assignment of treatment course

3. Annual preventive health checks*

- ✓ Consultation of a general practitioner
- ✓ Dental examination OPG (ortopantomogramma) method
- ✓ Ophthalmological examination, visual acuity test
- ✓ Gynecologist examination
- ✓ Electrocardiogram
- ✓ Ultrasound examination of abdominal cavity, pelvis organs and parathyroid gland
- ✓ General blood test
- ✓ General urine test
- ✓ Test of glucoses in blood
- ✓ Ultrasound examination of mammary gland, mammography, in case of doctor's prescription

- ✓ PAP test for women
- ✓ PSA test for men above the age of 45
- ✓ Lipid profil

Annual preventive health check is being organized in the medical institution indicated by the Insurer.

4. Outpatient medical assistance

- ✓ Advisory receptions from doctor-specialists, including narrow specialists,
- ✓ Treatment of therapeutic diseases in outpatient conditions,
- ✓ Treatment of surgical diseases in outpatient conditions,
- ✓ Treatment of injuries (fractures, dislocations, soft tissue bruises, wounds or their combination) in outpatient conditions,
- ✓ Treatment of scalds, frostbites and electrical shocks in outpatient conditions,
- ✓ Outpatient treatment of gynecological diseases.
- ✓ Treatment of infection diseases in outpatient conditions,
- ✓ Outpatient treatment of mild forms of acute intoxication (cases of intoxication, when hospitalization is not assigned by the doctor),
- ✓ Laboratory diagnosis,
 - paraclinical,
 - biochemical,
 - bacterial,
 - serological,
 - cytological and immunologic,
 - histological
 - Ageneral clinical examination, etc.
- ✓ Instrumental diagnosis, including:
 - X-ray examination,
 - ultrasound examination,
 - functional,
 - endoscopic examination,
 - computer tomography,
 - magnetic resonance tomography,
 - Mammography,
 - Angiography,
 - Duplex,
 - Elektromiografia,
 - Neurophysiological research,
 - Computerized Tomography
 - Holter monitoring;
 - Magnetic resonance imaging, etc.

Laboratory and instrumental research must have scientifically based instruction prescription by the treating doctor.

- ✓ Outpatient treatment of acute conditions of chronic diseases
- ✓ Endocrinopathies consulting, research (including laboratory and differential diagnosis) and treatment costs
- ✓ Diagnosis of problems with the spine, including magnetic stratigraphy with doctor's prescription

5. Inpatient medical assistance

- ✓ Advisory receptions from doctor-specialists, including narrow specialists,
- ✓ Hospitalization and treatment as a result of an accident,
- ✓ Treatment of therapeutic diseases in inpatient conditions,
- ✓ Treatment of surgical diseases in inpatient conditions,
- ✓ Treatment of infection diseases in inpatient conditions,
- ✓ Treatment of injuries (fractures, dislocations, wounds, polytraumas, bruises) in inpatient conditions,
- ✓ Inpatient treatment of gynecological diseases.
- ✓ Treatment of acute internal and external bleeding in inpatient conditions,
- ✓ Treatment of scalds, frostbites and electrical shocks in inpatient conditions,
- ✓ Treatment of acute intoxication in inpatient conditions,
- ✓ Treatment of urgent conditions requiring intensive therapy and reanimation measures,
- ✓ Realization of laboratory and instrumental diagnostic examination, including:
 - X-ray,
 - Ultrasound,
 - Endoscopic,
 - Angiography,
 - Duplex,
 - Elektromiografia,
 - Neurophysiological research,
 - Computerized Tomography
 - Magnetic resonance imaging.
 - Biochemical;
 - Histological
 - Immunological;
 - Microbiological;
 - Clinical research;
 - Cytological, etc.

Laboratory and instrumental research must have scientifically based instruction prescription by the treating doctor.

- ✓ Acute conditions of chronic diseases requiring inpatient treatment
- ✓ Surgical treatment of nasal septum up to 150,000 AMD per person annually
- ✓ Scheduled surgery if it is justified by the doctor

6. Cardiology

- ✓ Conservative Cardiology
- ✓ Invasive studies, including (coronary angiography, myocardial biopsy, intracoronar Doppler, etc.)
- ✓ invasive treatments, including (endovascular drug eluted and non drug eluted stent placement, balloon angioplasty)
- ✓ surgical treatment (aorto-coronary bypass grafting).
- ✓ Cardiac rhythm recovery (including cardiac pacemakers (Cardioverter and peysmeykeri) implantation, high frequency elektroablyatsia, electrophysiological research, etc.), except in cases when a heart rhythm disorder stands insurance contract during the acute myocardial infarction, as permanent complication)

7. Angiology

- ✓ Conservative (therapeutic) treatment.
- ✓ Operations on the aortic
- ✓ Operations on Carotid Artery
- ✓ Operations Artery Disease
- ✓ Operations vein thrombosis time
- ✓ Interventions in the venous pathology, including a planned surgical treatment of lower limb varicose disease at the stages of CEAP4 and CEAP 3.

8. Differential diagnosis

- ✓ Laboratory examinations – up to AMD 20,000 per person annually
- ✓ Instrumental examinations – up to AMD 40,000 per person annually

9. Endovascular neurosurgery

- ✓ Thrombolytic therapy
- ✓ threaded embolization
- ✓ sleep vein angioplasty stenting, onyx

10. Oncology (only in patient treatment)

- ✓ Surgical treatment (out of state order)
- ✓ Chemotherapy (out of state order) – 1 cours annually per each insured person
- ✓ Radiation treatment (out of state order) – 1 cours annually per each insured person

11. Hospital room expenses reimbursement

- ✓ Reimbursement of private single or Luxe room's expenses: within 20,000 AMD daily per each Insured person

12. Medication

- ✓ Compensation of the costs of medication assigned by the treating physician,
- ✓ Chance to get medication assigned by the treating physician for free from “Natali Pharm” and “Arfaarmacia” pharmaceutical networks.

13. Pregnancy and childbirth

- ✓ Pregnancy care expenses not covered by the State Order within AMD 90,000 per each Insured person, including:
 - Pathological pregnancy preservation in inpatient conditions (in case, when pathology is not a result of a sexually transmitted infection or a chronic disease existent before the insurance inception),
 - Pregnancy interruption based on medical indication,
- ✓ Compensation of post-natal expenses up to AMD 120,000 per each insured person, including*:
 - hospital room with additional sanitary accommodations
 - paid visits
 - nourishment
 - child care accessories

*Note: - the above mentioned service costs are subject to compensation only when provided by the medical centre

- no waiting period applies

14. Ophthalmology

- ✓ Diagnosis, therapeutic and surgical treatment of various eye injuries and diseases
- ✓ Cataract treatment` surgery and ocular lens expenses
- ✓ In case of eyesight changes, annual single compensation for optic frames, optic glasses and contact lenses up to AMD 15,000 per each insured person

Note* Pre-existing check-up is organized on Insurer's cost.

15. Dental service

- ✓ Treatment of any 2 teeth with caries up to AMD 30,000 with the limit of AMD 15,000 per each tooth one time during the contract period. This coverage applies in addition to previous checked and infected teeth. The costs associated with newly infected teeth after the check-up must be reimbursed without restriction.
- ✓ **Diagnosis and Therapy**
 - X-ray
 - caries treatment

- Endodontic
- filling light-curing filling materials

✓ **Surgery**

- simple tooth extraction
- complex tooth removal
- Retented tooth extraction
- Apicoectomy

✓ **Parodontolgy**

- Theraphy treatment of parodontity'
- Therapevtic treatment of ginhgivit

Compensation for both services: up to 20,000 AMD annualy

- ✓ Removal of dental tartar and teeth polishing – 2 time annually per each insured person

- Maximum reimbursements limits as per Appendix

Note* under this program pre-existing check up will be done by the Insurer and current situation will be fixed, It means that all discovered illnesses and situations: expenses are not covered. The costs associated with newly infected teeth after the check-up will be reimbursed without restriction within the limits of the dental services and Sum Insured.

Excluded the expenses of those teeth that are are diagnosed with caries, are under orthopedic crowns or bridges based on the preliminary medical examination; dental orthopedics, periodontics, orthodontics, implantation, aesthetic treatment, experimental methods and cosmetic dentistry expenses are also excluded.

1. Other services

- ✓ By the request of insured person treatment expenses made outside of the territory of RA / abroad / are compensated by the reasonable costs of treatment for the disease in RA. The treatment costs are not subject to compensation, which carried out abroad and wichi results coincide with the results of the examinations previosly implemented in RA.

- ✓ **Vaccinations** – by epidemiological indication

- ✓ **Alternative medical methods¹**: only acupuncture and medical massage

- ✓ **Physiotherapy:**

- manipulation and therapeutic procedures,
- electrophoresis
- fonoforez
- amplipuls therapy, Ultrasound therapy, UMCH
- manual therapy,
- medical physiotherapy, etc.

Compensation will be paid for 2 courses - 20 sessions annually.

General terms for all programms

- ✓ All Insured persons above the age of 6 must pass preliminary dental and ophthalmological examination at Insurer's expenses.
- ✓ Insurance is in force within the territorial limits of the Republic of Armenia and NKR, unless otherwise mentioned in the Policy.
- ✓ The Insurer examines the grounds of made payments and the reasonableness of made expenses comparing those with the prices officially set by the mutual pricelist for given services. In the case of absence of the officially set mutual pricelist, the reasonableness of made expenses is being determined based on the comparison with the current prices at the Insurer's partner medical institutions. In cases, when there are deviations from the average value of the above mentioned prices, the Insurer determines the size of the expenses subject to compensation based on the average prices.

¹ Alternative medical methods are applicable in the case the scientific medical methods can not be applied to any valid reason