

YOU NEVER KNOW UNLESS YOU ASK. COMMON QUESTIONS AND ANSWERS:

- Can I choose where I get treatment?

Yes, you can visit any medical practitioner within your area of cover provided the practitioner is registered. You are free to go anywhere. We have contractual agreements with a number of medical centres where we have preferred rates. Use of the network applicable to your plan will minimise delays in settling any claims you may need to make.

- Am I covered for Cancer treatment?

We treat Cancer cases differently from other chronic conditions. Major treatment for Cancer is covered in full under the main benefits of your plan.

- Can you cover my children too?

Yes, you can include any unmarried children under the age of 21 on your policy for an additional premium. When they reach 21 they will be required to take out their own policy.

- Am I protected if I travel outside my chosen area of cover?

With Plan A worldwide, you are covered everywhere in the world. Plan A worldwide excluding USA and Canada, Plan B or C, will provide benefits outside your area of cover for emergency medical treatment. Please refer to the benefits table for the level of cover applicable to your chosen plan.

- How can I be sure that I'm covered before I go ahead with treatment?

Just ring our customer service team with the details of your proposed treatment. We will confirm your cover before you incur any treatment costs.

- Do you always pay claims in full?

All claims are paid on a 'reasonable and customary' basis. If the cost for the treatment of your illness or injury is above the usual cost for the same treatment in the same area, we may not be able to settle the claim in full.

- How do you define 'reasonable and customary'?

Wherever treatment is received 'reasonable and customary' is based on the average of our negotiated, discounted, costs within our networks even if you choose not to use them. Where no network exists 'reasonable and customary' is defined as the average cost applicable in that country or region based upon our global experience.

- Will you settle my claims on a 'direct billing' or 'reimbursement' basis?

For hospitalization, you have access to direct billing facilities in our networks, within your area of cover. As a general rule, out-patient claims will be settled by reimbursement.

- What are the Bulgaria Insurance and AXA PPP healthcare Limited networks?

Bulgaria Insurance and its re-insurer, AXA PPP healthcare Limited, have a wide network of high quality clinics and hospitals in Bulgaria, Europe and elsewhere in the world. Please contact us for further details.

- Will I be penalized if I go outside the Bulgaria Insurance/AXA PPP healthcare Limited networks?

No additional penalty is applicable if you go outside our networks but we may not be able to settle the claim in full where the cost is higher than the 'reasonable and customary' charge. Please note we may not always be able to arrange direct settlement facilities outside our networks.

- Is there a dental benefit?

Accidental damage to teeth is included on all of our plans. Routine dental treatment is also included in all our plans but is subject to a co-payment.

- Will I be covered for any illnesses I've had in the past?

No. As you would expect private healthcare insurance is designed primarily to provide cover for new medical problems arising after joining. However certain conditions, which are unlikely to recur, may be covered. If you ask us we will review any medical condition you may have had in the past and advise you if it can be covered.

- Will I be covered for long-term illnesses?

No, but should a long-term condition flare up and you require admission to hospital for treatment to bring it under control then benefit will be paid for the short period necessary to re-stabilize the condition.

- How can I pay my insurance premium?

We present you with a broad range of options, including: cash (at the offices of Investbank AD), payment order to our bank accounts, direct debit and e-pay.

- What about groups?

Yes, we offer family, SME or corporate group discounts.

CURRENCY OF THE POLICY

The insurance contract is concluded in euro only, with the insurance limits and the insurance premium being set in euro, but the payments can be:

- Insurance premiums - in euro or their equivalent in BGN based on the official exchange rate EUR/BGN as established by the Bulgarian National Bank

- Insurance indemnities - in BGN based on the official exchange rate EUR/BGN as established by the Bulgarian National Bank

BROAD RANGE OF ADDITIONAL BENEFITS

By choosing a Bulgaria Insurance International Healthcare Plan, you will have access to a broad range of additional benefits:

International Emergency Medical Assistance

As part of your plan our evacuation and repatriation service is available 24 hours a day, 365 days a year, anywhere in the world. In an emergency, if you can't get the treatment you need locally, we will arrange to take you to the nearest place where the treatment is available.

Health at hand

As a member you will have access to AXA's medical information helpline, Health at Hand - available 24 hours a day, 365 days a year.

When you have a health concern, it's good to be able to speak to someone as soon as you can. With Health at Hand, you have access to nurses, counsellors, midwives* and pharmacists* - and it's included on all of our plans.

AXA's medical experts are available at the end of the phone ready to offer confidential information on any health queries - whether you're worrying about vaccinations and other health precautions before travelling, general health, family health or simply need support and reassurance. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

Health at Hand is split into the following 'clinics':

- Family Clinic - babies, toddlers, teenage trouble, pregnancy or retirement.
- Care and Counseling Clinic - stress, addiction, depression or bereavement.
- Pills and Prescriptions Clinic - medicines, side effects and pain relief.
- Travel Clinic - inoculations, taking children abroad and medical advice by country.
- Healthy Living Clinic - exercise, diet, drinking, smoking and cholesterol control.
- Men's Health Clinic - prostate issues, testicular cancer, impotence and fertility.
- Women's Health Clinic - fertility, screenings, menopause and osteoporosis.
- Health at Hand does not take the place of your medical practitioner, nor does it diagnose or prescribe.

*Please note: pharmacists and midwives are available from 8am to 8pm Monday to Friday, until 4pm on Saturday, and until 12pm on Sunday (UK time). All calls are made in complete confidence.

Administration of policies and claims done directly from Bulgaria Insurance

A team of professionals at Bulgaria Insurance takes care of your needs in the country. For treatment outside Bulgaria we have the global support of our reinsurer AXA PPP healthcare Limited, one of the leading and most experienced healthcare providers in the world.

Comprehensive pregnancy and delivery benefit on all plans

Plan A includes pregnancy and delivery benefit after a year's membership. Plans B & C include pregnancy and delivery benefit after two years of consecutive membership. Medical complications that might occur during pregnancy are also covered within this benefit. The member must have effected the annual renewal of that plan for the coming policy year.

Transferring your policy if you leave Bulgaria

Should you need to take up residence outside Bulgaria, you will be eligible to transfer to an AXA PPP healthcare Limited policy, where available, without additional medical underwriting, provided you have completed a year's membership.

To learn more about how our solutions can work for you visit www.bulgariainsurance.bg or contact us to obtain a quote at office@bulgariainsurance.bg

PB65720

Insured by



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License № 432-03/14.06.2013

Re-insured by



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Insured by



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HEALTH WITHOUT BORDERS

International Healthcare Plans

Access to healthcare providers, including leading hospitals and clinics in Bulgaria, Europe and worldwide

Access to International Emergency Medical Assistance 24 hours 365 days a year

bulgariainsurance.bg

THE BULGARIA INSURANCE INTERNATIONAL HEALTHCARE PLANS

FOR BULGARIAN RESIDENTS AS FROM NOVEMBER 2018

These products have been developed in partnership with AXA PPP healthcare Limited, which is the reinsurer, to give people living in Bulgaria the comfort of access to the best possible medical care in a wide range of healthcare providers.

AXA PPP healthcare Limited, is a specialist in providing healthcare cover for over 75 years, has been involved in this type of partnership in a number of countries, including in the EU, for more than 20 years.

AXA PPP healthcare Limited is a leading provider of private medical insurance worldwide, part of the AXA Group, the number one global insurance company with more than 105 million customers across 62 countries and is supported by 160,000 employees worldwide. AXA Group has a rating of AA- with Fitch Ratings.

Bulgaria Insurance already specializes in providing comprehensive health services, which take into account the needs of corporate and individual customers. According to the Financial Supervision Commission, Bulgaria Insurance has maintained a leading position in the Bulgarian health insurance sector for the last five years.

The International Healthcare Plans offer a choice of three options: Plan A, Plan B and Plan C. You can choose a plan that suits your needs depending on the geographic cover and level of benefits.

PLAN A

Worldwide, including U.S.A. and Canada

This top of the range product allows you to choose to have your treatment anywhere in the world.

Worldwide, excluding U.S.A. and Canada

You have the freedom to choose any doctor or hospital for treatment anywhere in the world, excluding medical facilities in the U.S.A. and Canada. It is important to know that if you do travel to the U.S.A. and Canada, you are still covered for any unexpected emergency necessitating medical treatment.

PLAN B - Europe

This is the right choice for those who want the benefits of a pan-European plan. You are covered for treatment throughout Europe, where medical costs can be particularly high. It is important to know that if you do travel outside Europe, you are still covered for any unexpected emergency necessitating medical treatment.

PLAN C - Bulgaria

This plan covers you for treatment in Bulgaria. You benefit from comprehensive cover allowing you access to the best medical care available in Bulgaria. It is important to know that if you do travel outside Bulgaria, you are still covered for any unexpected emergency necessitating medical treatment in Europe.

Bulgaria Insurance offers either In-patient only, or In and Out-patient cover. You can choose which plan would better suit your needs. Please refer to the below for further information.

IN-PATIENT CARE

Charges incurred during an in-patient hospital stay and treatment are covered, giving you peace of mind. However, if you have eligible treatment, within your area of cover, but this does not generate a cost for Bulgaria Insurance, you will receive a cash benefit.

Additionally, if your child is covered on your policy and is under 18, your plan will cover accommodation expenses for you to stay with him or her in hospital.

OUT-PATIENT CARE

General practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests, as well as routine dental care.

THE BULGARIA INSURANCE INTERNATIONAL HEALTHCARE PLANS

YOUR PLAN OPTIONS in detail

In/out-patient

Benefits	Please note: benefit values are reduced each time you claim only by the net amount (less any deductible, excess or co-insurance) we have actually paid.		
	Plan A	Plan B	Plan C
Area of cover	Worldwide Option 1 - incl. U.S.A. and Canada Option 2 - excl. U.S.A. and Canada all prices/limits in EURO	Europe all prices/limits in EURO	Bulgaria all prices/limits in EURO
Yearly maximum up to	2,500,000	2,000,000	500,000
Outside area of cover	Option 1 Not required for this Plan option Option 2 Benefit is payable in respect of six weeks travel outside Europe each year and is limited to a maximum of 50,000 EURO each year	Benefit is payable in respect of six weeks travel outside Europe each year and is limited to a maximum of 50,000 EURO each year	Benefit is payable in respect of six weeks travel outside Bulgaria but within Europe each year and is limited to a maximum of 50,000 EURO each year
Level of reimbursement	Reasonable and customary in the country/area of treatment		
In-patient and daycare treatment			
Daily accommodation charges	Included	Included	Included
Parent accommodation	Included	Included	Included
Cash benefit up to	150 per night	120 per night	15 per night
In-patient direct billing	Hospitals within the Bulgaria Insurance and AXA PPP healthcare Limited networks		
Out-patient treatment			
Yearly maximum for the following out-patient treatment	8,000	4,000	2,500
GP and Specialist consultation charges	Included	Included	Included
Diagnostic tests such as MRI, CT, PET scanning, colon/gastroscopy, angiography	Included	Included	Included
Physiotherapy	Included	Included	Included
Prescription drugs and dressings up to	800	400	250
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy up to	500	500	500
Other Benefits			
Road ambulance transport up to	450	350	350
International Emergency Medical Assistance	Included	Included	Included
Out-patient psychiatric treatment up to	90 days a year	90 days a year	90 days a year
Routine dental (50% co-payment) up to	400	200	125
Pregnancy and delivery (including complications) up to	3,000 after 12 months membership	2,500 after 24 months membership	2,000 after 24 months membership
Chronic Illnesses (available after 12 months of membership)	3,000	2,000	1,000
Oncology treatment, Radiotherapy/Chemotherapy	Included	Included	Included

YOUR PLAN OPTIONS in detail

In-patient only

Benefits	Please note: benefit values are reduced each time you claim only by the net amount (less any deductible, excess or co-insurance) we have actually paid.		
	Plan A	Plan B	Plan C
Area of cover	Worldwide Option 1 - incl. U.S.A. and Canada Option 2 - excl. U.S.A. and Canada all prices/limits in EURO	Europe all prices/limits in EURO	Bulgaria all prices/limits in EURO
Yearly maximum up to	2,500,000	2,000,000	500,000
Outside area of cover	Option 1 Not required for this Plan option Option 2 Benefit is payable in respect of six weeks travel outside Europe each year and is limited to a maximum of 50,000 EURO each year	Benefit is payable in respect of six weeks travel outside Europe each year and is limited to a maximum of 50,000 EURO each year	Benefit is payable in respect of six weeks travel outside Bulgaria but within Europe each year and is limited to a maximum of 50,000 EURO each year
Level of reimbursement	Reasonable and customary in the country/area of treatment		
In-patient and daycare treatment			
Daily accommodation charges	Included	Included	Included
Parent accommodation	Included	Included	Included
Cash benefit up to	150 per night	120 per night	15 per night
In-patient direct billing	Hospitals within the Bulgaria Insurance and AXA PPP healthcare Limited networks		
Other Benefits			
International Emergency Medical Assistance	Included	Included	Included
Pregnancy and delivery (including complications) up to	3,000 after 12 months membership	2,500 after 24 months membership	2,000 after 24 months membership
Chronic Illnesses (available after 12 months of membership)	3,000	2,000	1,000
Oncology treatment, Radiotherapy/Chemotherapy	Included	Included	Included

OPTIONAL ADDITIONAL BENEFIT*

Health Screening*	(available on all plans)			
	Area of cover	Benefit Limit all limits in EURO	Premiums all prices in EURO	
			Monthly	Annual
Plan A	Worldwide, incl. U.S.A. and Canada Worldwide, excl. U.S.A. and Canada	350 once every year*	19.36 15.48	221.00 176.00
Plan B	Europe	250 once every year*	9.59	109.00
Plan C	Bulgaria	150 once every year*	6.93	79.00

* after the first year of membership provided we have received the premiums due at your first renewal, including those for this benefit. The benefit is available to members every year. By this we mean that the benefit may be claimed in each policy year following our receipt and acceptance of the consecutive annual premiums since policy inception and each policy year thereafter. Those paying premiums monthly must have made 12 consecutive payments between claims for the benefits.