

Bulgaria Insurance

HEALTH WITHOUT BORDERS

International Healthcare Plans

Insured by



Re-insured by



Bulgaria Insurance
INTERNATIONAL HEALTHCARE PLANS

1st November 2017

THE BULGARIA INSURANCE INTERNATIONAL HEALTHCARE PLANS FOR BULGARIAN RESIDENTS

These products have been developed in partnership with AXA PPP healthcare, 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, 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.

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.

AXA PPP healthcare is a leading provider of private medical insurance worldwide with over 75 years of business history. It is part of the AXA Group, the number one global insurance company with more than 107 million customers across 64 countries, and is supported by 118,000 staff members worldwide. As an AXA Group subsidiary AXA PPP healthcare has a rating of AA- with stable outlook affirmed by FitchRatings.

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

This top of the range product allows you to choose to have your treatment anywhere in the world. In addition, you get higher limits on many of the benefits.

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-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

Plans A, B and C offer full out-patient benefits, including general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests, as well as routine dental care.

You can choose any one of our plans without out-patient cover if you feel this would better suit your needs.

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 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

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, 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;

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 policy, where available, without additional medical underwriting, provided you have completed a year’s membership.



YOUR PLAN OPTIONS
in detail

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.

Area of cover

Yearly maximum up to

Outside area of cover

Level of reimbursement

In-patient and daycare treatment

Daily accommodation charges

Parent accommodation

Cash benefit up to

In-patient direct billing

Out-patient treatment

Yearly maximum for the following out-patient treatment

GP and Specialist consultation charges

Diagnostic tests such as MRI, CT, PET scanning, colon/gastroscopy, angiography

Physiotherapy

Prescription drugs and dressings up to

Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy up to

Other Benefits

Road ambulance transport up to

International Emergency Medical Assistance

Out-patient psychiatric treatment up to

Routine dental (50% co-payment) up to

Pregnancy and delivery (including complications) up to

Chronic Illnesses (available after 12 months of membership)

Oncology treatment, Radiotherapy/Chemotherapy

Plan A	Plan B	Plan C
Worldwide all prices/limits in EURO	Europe all prices/limits in EURO	Bulgaria all prices/limits in EURO
2,500,000	2,000,000	500,000
Not required for Worldwide cover	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
Reasonable and customary in the country/area of treatment		
Included		
Included		
148 per night	120 per night	15 per night
Hospitals within the Bulgaria Insurance and AXA PPP healthcare networks		
7,925	3,962	2,505
Included		
Included		
Included		
792	396	250
498	498	498
Included		
450	350	350
Included		
90 days a year	90 days a year	90 days a year
396	199	122
3,016	2,505	1,994
after 12 months membership	after 24 months membership	after 24 months membership
3,000	2,000	1,000
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.

Area of cover

Yearly maximum up to

Outside area of cover

Level of reimbursement

In-patient and daycare treatment

Daily accommodation charges

Parent accommodation

Cash benefit up to

In-patient direct billing

Other Benefits

Road ambulance transport up to

International Emergency Medical Assistance

Pregnancy and delivery (including complications) up to

Chronic Illnesses (available after 12 months of membership)

Oncology treatment, Radiotherapy/Chemotherapy

Plan A	Plan B	Plan C
Worldwide all prices/limits in EURO	Europe all prices/limits in EURO	Bulgaria all prices/limits in EURO
2,500,000	2,000,000	500,000
Not required for Worldwide cover	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
Reasonable and customary in the country/area of treatment		
Included		
Included		
148 per night	120 per night	15 per night
Hospitals within the Bulgaria Insurance and AXA PPP healthcare networks		
450	350	350
Included		
3,016 after 12 months membership	2,505 after 24 months membership	1,994 after 24 months membership
3,000	2,000	1,000
Included		

TABLE OF PRICES

The premium for each member depends upon their age. The sum of all those premiums is the total payable for the policy.

Plan A		Area of cover: Worldwide		
Age	In/out-patient all prices in EURO		In-patient only all prices in EURO	
	Monthly	Annual	Monthly	Annual
Child	192.54	2,195.00	115.54	1,317.00
Up to 34	319.96	3,648.00	191.56	2,184.00
35 to 44	349.79	3,988.00	209.35	2,387.00
45 to 54	404.99	4,617.00	242.31	2,763.00
55 to 59	494.24	5,635.00	295.56	3,370.00
60 to 64	623.84	7,112.00	372.89	4,251.00

If your entry age is 65 and over, please contact us for a personal quotation. The child rate applies up to the age of 21 years old

Plan B		Area of cover: Europe		
Age	In/out-patient all prices in EURO		In-patient only all prices in EURO	
	Monthly	Annual	Monthly	Annual
Child	66.74	761.00	39.41	449.00
Up to 34	99.38	1,133.00	58.60	668.00
35 to 44	110.66	1,262.00	65.11	742.00
45 to 54	128.34	1,463.00	75.30	859.00
55 to 59	158.59	1,808.00	92.98	1,060.00
60 to 64	204.90	2,336.00	119.98	1,368.00

If your entry age is 65 and over, please contact us for a personal quotation. The child rate applies up to the age of 21 years old

Plan C		Area of cover: Bulgaria		
Age	In/out-patient all prices in EURO		In-patient only all prices in EURO	
	Monthly	Annual	Monthly	Annual
Child	52.1	594.00	30.95	353.00
Up to 34	77.69	886.00	45.81	522.00
35 to 44	86.37	985.00	50.90	580.00
45 to 54	100.14	1,142.00	58.93	672.00
55 to 59	123.67	1,410.00	72.59	828.00
60 to 64	159.79	1,822.00	93.63	1,067.00

If your entry age is 65 and over, please contact us for a personal quotation. The child rate applies up to the age of 21 years old

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	350 once every year*	18.98	216.00
Plan B	Europe	250 once every year*	9.44	108.00
Plan C	Bulgaria	150 once every year*	6.83	78.00

* 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.

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 and - 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

ANY QUESTIONS?

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?

On Plan A, you are covered everywhere in the world, but if you choose Plan B or C, you will be covered 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 networks?

Bulgaria Insurance and its re-insurer, AXA PPP healthcare, 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 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.

Am I covered for the birth of my children?

Yes, benefits become available and eligible claims payable for expenses incurred after the member (the mother) has been continuously covered under the plan for 12 consecutive months for Plan A and 24 consecutive months for Plans B & C. The member must have effected the annual renewal of that plan for the coming policy year.

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.

What happens if I move to another country?

Contact us and we will, wherever possible, help you to transfer to an appropriate AXA PPP healthcare policy without any additional medical underwriting.

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 epay.bg.

Insured by



Bulgaria Insurance Company limited.
83A Bulgaria Blvd.,
1404 Sofia, Bulgaria.
Tel: +359 (0) 700 13 555
www.zadbg.bg
Authorised by the
Financial Supervision Commission,
License № 432-03/14.06.2013

Re-insured by



AXA PPP healthcare limited.
Registered office: 5 Old Broad Street,
London, EC2N 1AD, United Kingdom.
Registered in England No. 3148119.
Authorised by the
Prudential Regulation Authority
and regulated by the
Financial Conduct Authority
and the Prudential Regulation Authority.
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Application Form

Company stamp:
(When applying for
corporate membership).

Group number:

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Bulgaria Insurance

HEALTH WITHOUT BORDERS

International Healthcare Plans

Please complete this form using Block Capitals and by ticking the relevant boxes. It is important that you provide the following information so that we can properly assess your application. If, therefore, you do not answer the questions we shall take that failure to answer to mean that you have nothing to disclose. This application must be completed by you or your parent/legal guardian in your/their own handwriting. If you need to make a correction, please initial the change.

For official use only.
Date received

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Bulgaria Insurance Use Only.
Membership Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bulgaria Insurance Use Only. Effective Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Insurance Intermediary's
Signature _____

Print name _____

Insurance Intermediary's
Code _____

1. Your personal details (please keep us informed of any change of your address)

Title _____ Surname _____

Full forenames _____ Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Address _____

Postal address (if different from official address) _____

Personal ID OR Passport No. (delete as appropriate) _____ Personal No. _____

Telephone No. _____ Mobile No. _____ E-mail _____

Occupation _____ Name of company/employer _____

Nationality _____ Country, in which you live for most of the year (180 days) _____

2. Your choice of plan

Plan A Plan B Plan C

Additional Screening Benefit

Cover will commence only when we have received your written acceptance of any underwriting terms and your premium has reached our bank account.

3. Existing or any previous membership number

If you have ever been a member, or applied for membership of a Bulgaria Insurance or AXA PPP healthcare, health insurance scheme you must declare it.

Bulgaria Insurance

AXA PPP healthcare

Number:

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Scheme name:

Date:

4. Additional family members to be covered

Title _____ First name and other initials _____ Surname _____ Nationality _____

Relationship to you (Spouse, partner, son/daughter) _____ ID/Passport No. _____ Personal No. _____ Residing in: _____

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Title _____ First name and other initials _____ Surname _____ Nationality _____

Relationship to you (Spouse, partner, son/daughter) _____ ID/Passport No. _____ Personal No. _____ Residing in: _____

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Title _____ First name and other initials _____ Surname _____ Nationality _____

Relationship to you (Spouse, partner, son/daughter) _____ ID/Passport No. _____ Personal No. _____ Residing in: _____

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

5. Frequency of payment

Annually Monthly

If the above details are different for any additional persons please list on a separate sheet.

Name _____

Address _____

6. Medical practitioner(s) most frequently used in the last 5 years

7. Confidential medical history (Declarations must be made in writing on this application. Verbal declarations WILL NOT be accepted)

Please Note: (i) NO LIABILITY WILL BE ACCEPTED FOR ANY MEDICAL CONDITION WHICH ORIGINATED BEFORE THE DATE OF ENROLMENT OR WHICH WAS FORESEEABLE AT THE TIME OF APPLICATION unless such medical condition has been declared to and accepted by Bulgaria Insurance in writing; (ii) Failure to notify Bulgaria Insurance of a medical condition may result in claims for benefit being refused or cover withdrawn. If you are in any doubt you should disclose the medical condition.

Please ensure that you fully disclose any known or suspected conditions and symptoms experienced by anybody included in this application. This applies even if professional advice has not yet been sought. Typical examples are varicose veins, allergies, backache, foot disorders (e.g. bunions), Hemorrhoids, gynaecological problems (including any irregularities of menstruation), complications of pregnancy (e.g. caesarian section), digestive irregularities, skin problems, trouble with heart, limbs, eyes, 'nerves' etc any ear, nose or throat problems or any pains, swellings, lumps or fever.

Part A You must declare your medical history even if you have been insured with us or anyone else before.

Please consider the following five questions as they apply to each of the people named. Answer each question by clearly ticking one of the corresponding Yes/No boxes.	Applicant Name		1st family member Name		2nd family member Name		3rd family member Name	
	Yes	No	Yes	No	Yes	No	Yes	No
1. Has any in-patient stay in a hospital or nursing home taken place within the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has any specialist/medical practitioner been consulted within the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you experienced any symptoms but not consulted a medical practitioner in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has any medical practitioner been consulted and/or provided prescriptions for any drugs or medication within the last two years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Does any chronic/long-term medical or dental condition exist or has there been any other known disability, abnormality or recurrent illness or injury during the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is there any known or foreseeable need to consult any doctor or other health professional?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is there any major condition falling outside the 5 year period mentioned above that we should know about? In good faith you must declare it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part B Please continue on a separate sheet if necessary. And if you do so, please identify the applicant by name, sign and date the additional sheet.)

This part applies if you have indicated 'Yes' replies in Part A. Please disclose all medical conditions (or undiagnosed symptoms) to which these replies are intended to apply. Use column 3 to list them separately and give the further detailed information required by columns 4 to 6.

1. Name of patient	2. Question number from Part A	3. Nature of illness/disability and treatment received	4. When was treatment received			5. Need for any further treatment or consultation	6. Present state of health in this respect
			Month	Year	Duration		

8. Your Signature and Declaration

Declaration: I declare that to the best of my knowledge and belief, the statements on both sides of and any attachments to this application form are full, true and correct. I understand that Bulgaria Insurance will send me an Offer of Insurance including the terms and conditions applicable to my policy in advance of the policy being issued. I will read that Offer of Insurance and either sign to accept those the terms and conditions or indicate that I do not wish to proceed with the insurance. I will confirm my acceptance within the validity period of the Offer for Insurance or Bulgaria Insurance will assume that I do not wish to proceed. I agree that Bulgaria Insurance and/or AXA PPP healthcare may contact my/our medical practitioner(s) and/or any previous insurer for further details of my/our medical history and authorise such practitioner(s)/entities to release any information Bulgaria Insurance and/or AXA PPP healthcare may require. Full policy terms and conditions can be found on our website www.zadbg.bg.

Signature: **X**

Print Name: **X**

Date: **X**

Please note: You are advised to keep a record of all information supplied in connection with this application, including any letters you send to us in connection with it. If you would like a copy of this application please let us know within 90 days. After completing this application form and signing the Declaration, please return to:

Bulgaria Insurance, Health Insurance Department, 83A Bulgaria Blvd., 1404 Sofia, Bulgaria. Tel: +359 (0) 700 13 555

For Bulgaria Insurance use only

(Underwriting terms pertaining to this application)

Underwriter's signature

