



“COSTS REFUNDING” PACKAGE

1. Coverage “Refunding costs for examination and treatment”.

This package is offered only in combination with any of the basic packages “Outpatient care” and/or “Hospital care”.

The insurer refunds within the agreed limits and volumes of the purchased packages “OUTPATIENT MEDICAL CARE” and “HOSPITAL MEDICAL CARE” any costs for examination and treatment incurred by the insured in a medical institution with which the Insurer does not have a signed contract. Costs may be refunded also when medical services within the Insurer’s network are used, if the latter does not have a contract signed with the medical institution for the particular service.

2.1. Cover “Refudning costs for purchased medical products”

This package is offered only in combination with any of the basic packages “Outpatient care” and/or “Hospital care”.

Within the selected limit. The Insurer will refund 80% of the costs incurred for medical products prescribed by the treating physician for treatment at home in cases of acute or chronic diseases. For medical products that are partially paid by mandatory health insurance or other governmental programs, only the portion paid by the insured shall be subject to refund.

2.2. Cover “Refunding costs for purchased medical products and dioptric glass”

This package is offered only in combination with any of the basic packages “Outpatient care” and/or “Hospital care”.

a/ Within the selected limit, the Insurer refunds 80% of the costs made for medical products prescribed by the the treating physician for treatment at home in acute or chronic diseases.

For medical products that are partially paid by mandatory health insurance or other governmental programs, only the portion paid by the insured shall be subject to refund.

b/ Within the selected limit, the Insurer refunds also 80% of the price of dioptric glass or contact lenses /without frames and assembly) with a sublimit of up to BGN 80.00.

2.3. Cover “Refunding costs for purchased medical products, dioptric glass and auxiliary facilities”

This package is offered only in combination with any of the basic packages “Outpatient care” and/or “Hospital care”

a/ Within the selected limit, the Insurer refunds 80% of the costs made for medical products, nutritional additives and medical devices prescribed by the the treating physician for treatment at home in acute or chronic diseases. For medical products that are partially paid by mandatory health insurance or other governmental programs, only the portion paid by the insured shall be subject to refund.

b/ Within the selected limit, the Insurer shall also refund 80% of the price of dioptric glass or contact lenses /without frames and assembly) with a sublimit of up to BGN 80.00.

c/ Within the selected limit, the Insurer shall also refund 80% of the price of bandages, orthoses, splints, aids prescribed by the treating physician for home treatment

d/ Contrast agent for image studies.

e/ Vaccines other than the mandatory immunization calendar of the Republic of Bulgaria.

3. Cover “Refunding costs for dental treatment”

This package is offered only in combination with any of the basic packages “Outpatient care” and/or “Hospital care”.

Within the selected limit, the Insurer refunds 80% of the costs for dental treatment incurred by the insured, as follows:

- ✓ Prophylactic examination – once within the insurance year;
- ✓ Therapeutic treatment
- ✓ Surgical dental care
- ✓ Emergency dental care
- ✓ X-ray images of teeth
- ✓ Removing tartar – once during the insured year with a sublimit of up to BGN 80.

For these services, the Insurer pays only after conduct of prophylactic examination and covers pathology that have occurred only after the insurance contract was signed.

4. Cover “Refund of costs for consumables and implants”

This package is offered only in combination with the package “Hospital medical care”.

The Insurer covers costs made for consumables and implants in cases of surgical interventions in accordance with the covers within the agreed volume for “Hospital medical care” package, with an agreed limit per insured person for 1 /one/ insured year.