

# HEALTH INSURANCE – ONLY ADVANTAGES



**COST-EFFECTIVE**  
Spend less for treatment and diagnostics



**CONVENIENT**  
You decide who your doctor and treatment institution will be





**LESS RESTRICTIONS**  
Unlimited out-patient services



**QUICK**  
Simple and quick compensation of costs

Get quality treatment services, choose a treatment institution, specialists, save time and money.

Expenses are reimbursed up to 100%.

Services	PREMIUM package	
	Limit per person	Compensation
Out-patient Treatment	∞	80%
Inpatient Treatment	€2 000	80%
Dental Treatment	€500	80%
Optics	€200	80%
Rehabilitation	€1 500	80%
 Additional Medical Services (preventive care, vaccinations, medicines, food supplements, vitamins)	€100	80%
 Remote Family Doctor Consultations (Telesante)	€1 500	100%

**Out-patient Treatment (consultations of doctors and prescribed tests):** medical services provided in healthcare institutions – consultations by family doctor, internal medicine doctor, specialist doctors, psychotherapist, nursing services, laboratory tests (general blood, urine, thyroid and other hormones, allergy, bacteriological and viral, cytopathological, etc.) and diagnostic tests, procedures (radiological, ultrasound, endoscopic, other functional and diagnostic tests, MRI, CT).

**Inpatient Treatment** means day surgery, day inpatient services and day inpatient services. Day surgery services mean services that are compensated when they correspond to the list of day surgery services approved by Order of the Minister of Health of the Republic of Lithuania (except exclusions) and last up to 24 hours. The most popular day surgery services are surgeries on ligaments, tendons and joints. The performance of surgeries must be coordinated in writing with the claims experts of Lietuvos draudimas. Day inpatient services (the list, except exclusions) mean scheduled therapeutic and diagnostic health care services that are provided in a private or public inpatient facility and last up to 8 hours. Out-patient surgery services (the list, except exclusions) mean scheduled therapeutic health care services that may involve local or regional anesthesia and after which post-operative (post-procedural) care of the patient is ensured.

**Dental Treatment:** dental treatment, implantation, hygiene, orthodontic treatment (panoramic picture of teeth, tooth implant after tooth extractions, braces used as a result of incorrect bite, etc.).

**Optics** mean optical supplies and services that include spectacle and contact lenses, purchase of frames with spectacle lenses, as well as selection, production and repair of corrective glasses.

**Rehabilitation:** physiotherapy, water and mud procedures, ergotherapy, kinesotherapy sessions, halotherapy, manual therapy sessions, massages, in-patient rehabilitation treatment after hospitalization, rent of crutches, walkers or other rehabilitation equipment as provided for in the rules.

**Additional medical services:** preventive health checks, medicines, medical aids, food supplements and vaccinations. Preventive health checks are healthcare services provided without a doctor's referral (for example, blood tests, ultrasound, etc.), doctors' consultations in the absence of health complaints, preventive screening programmes, etc. Medicines, medical aids and food supplements are medicines, vitamins, food supplements and medical aids purchased in pharmacies and e-pharmacies. Vaccinations – a vaccine of your choice administered in a healthcare institution.

**Remote Family Doctor Consultations (Telesante):** offer the opportunity to receive quick and professional medical assistance without leaving your home, whether you have health complaints or feel unwell from anywhere in the world. Consultations are available 7 days a week, from 8:00 AM to 8:00 PM, in five languages, through a format that suits you: by phone or online. If necessary, the doctor can not only consult but also issue or renew an e-prescription, refer for tests, or to another specialist. This service ensures professional care for your health. More information can be found [here](#).

The offer is valid when signing an annual Health Insurance for Private Clients contract. This offer also applies when the policyholder is a company insuring up to 5 employees or when a family / family members are insured. Family / family members include the policyholder's spouse, partner, children (adopted children) up to 25 years of age, living together with the policyholder. Family members are insured under the same insurance contract with the same insurance package / option. The contract price is provided in the insurance agreement.