

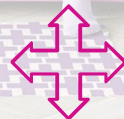
HEALTH INSURANCE – ONLY ADVANTAGES



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%**.

		Minimum	Standard	Maximum	Maximum Plus
Out-patient Treatment	Compensation Limit per person	50% Unlimited	70% Unlimited	80% Unlimited	80% Unlimited
Inpatient Treatment	Compensation Limit per person	50% €200	70% €300	80% €500	80% €600
Dental Treatment	Compensation Limit per person	—	—	80% €150	80% €300
Medications	Compensation Limit per person	—	—	100% €60	100% €60
Rehabilitation	Compensation Limit per person	—	—	80% €150	80% €300
 Remote Family Doctor Consultations (Telesante)	Compensation Limit per person	100% €1 500		100% €1 500	
 Additional Medical Services	Compensation Limit per person	Preventive care, vaccinations 100% €50		Preventive care, vaccinations, food supplements, vitamins 100% €50	

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.).

Medications: reimbursable and non-reimbursable medications (except exclusions) and medical devices (for example, pain medications or medications reducing blood pressure, post-surgical plasters, bandages, vitamins for strengthening the organism after a disease, etc.) which can be purchased in apothecaries with a doctor's prescription.

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:

- When choosing the **Minimum** or **Standard** packages: preventive health checks and vaccinations. Preventive health checks mean health care services provided without a doctor's referral (for example: blood test, ultrasound, etc.), doctors' consultations in the absence of health complaints, preventive screening programmes, etc. Vaccinations – a vaccine of your choice administered in a healthcare institution.
- When choosing the **Maximum** or **Maximum Plus** packages: all the above services included in the Minimal or Standard packages, plus additionally – medicines, vitamins, food supplements and medical aids purchased in pharmacies and e-pharmacies.

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.