

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Insurance sum * All amounts are in BGN	10 000	15 000	30 000	15 000	30 000	45 000	30 000	45 000	60 000
for Subscription servicing	10 000	15 000	30 000	15 000	30 000	45 000	30 000	45 000	60 000
for Reimbursement of expenses	1 500	2 800	4 900	2 900	5 100	7 350	5 750	8 250	11 200
Health module Outpatient medical care ***	10 000	15 000	30 000	15 000	30 000	45 000	30 000	45 000	60 000
for Subscription servicing ****	10 000	15 000	30 000	15 000	30 000	45 000	30 000	45 000	60 000
for Reimbursement of expenses ****	150	300	600	300	600	900	600	900	1 200
Primary examinations - under medical indications									
by a specialist doctor	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated specialist	✓	✓	✓	✓	✓	✓	✓	✓	✓
Secondary and control medical check-ups for track the disease development - under medical indications									
by a specialist doctor	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated specialist	✓	✓	✓	✓	✓	✓	✓	✓	✓
Home visits and care - under medical indications									
by a nurse	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a specialist doctor with the relevant specialty	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated person with the relevant specialty	✓	✓	✓	✓	✓	✓	✓	✓	✓
rehabilitation by a rehabilitator immediately after hospital treatment	✓	✓	✓	✓	✓	✓	✓	✓	✓
nursing care immediately after hospital treatment	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Outpatient laboratory tests fees - under medical appointment									
hematological	✓	✓	✓	✓	✓	✓	✓	✓	✓
hemostasis	✓	✓	✓	✓	✓	✓	✓	✓	✓
biochemical	✓	✓	✓	✓	✓	✓	✓	✓	✓
urinalysis	✓	✓	✓	✓	✓	✓	✓	✓	✓
microbiological, incl. antibiogram	✓	✓	✓	✓	✓	✓	✓	✓	✓
parasitological tests	✓	✓	✓	✓	✓	✓	✓	✓	✓
hormonal	✓	✓	✓	✓	✓	✓	✓	✓	✓
serological	✓	✓	✓	✓	✓	✓	✓	✓	✓
immunological	✓	✓	✓	✓	✓	✓	✓	✓	✓
tumor markers	✓	✓	✓	✓	✓	✓	✓	✓	✓
virological	✓	✓	✓	✓	✓	✓	✓	✓	✓
immuno-hematological	✓	✓	✓	✓	✓	✓	✓	✓	✓
allergic tests	✓	✓	✓	✓	✓	✓	✓	✓	✓
vitamins	✓	✓	✓	✓	✓	✓	✓	✓	✓
Morphological examinations - under medical appointment									
cytological	✓	✓	✓	✓	✓	✓	✓	✓	✓
histological	✓	✓	✓	✓	✓	✓	✓	✓	✓
Clinical-instrumental examinations - under medical appointment									
ultrasonic examinations, Doppler sonography of vessels	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
without contrast X-ray examinations of all anatomical areas	✓	✓	✓	✓	✓	✓	✓	✓	✓
without contrast computed tomography (CAT)	✓	✓	✓	✓	✓	✓	✓	✓	✓
without contrast magnetic resonance imaging (MRI)	✓	✓	✓	✓	✓	✓	✓	✓	✓
functional examinations according to the disease	✓	✓	✓	✓	✓	✓	✓	✓	✓
endoscopic examinations, incl. with anesthesia	✓	✓	✓	✓	✓	✓	✓	✓	✓
radioisotope (scintigraphic examinations)	✓	✓	✓	✓	✓	✓	✓	✓	✓
angiographic (X-ray contrast examinations of blood vessels)	✓	✓	✓	✓	✓	✓	✓	✓	✓
contrast medium	50	100	150	100	150	300	200	300	400
Outpatient manipulations to deal with a specific health issue - under medical appointment									
subcutaneous, intramuscular and intravenous injections	✓	✓	✓	✓	✓	✓	✓	✓	✓
setting of an intravenous system (intravenous infusion)	✓	✓	✓	✓	✓	✓	✓	✓	✓
providing prolonged peripheral venous access	✓	✓	✓	✓	✓	✓	✓	✓	✓
processing and dressing of wounds	✓	✓	✓	✓	✓	✓	✓	✓	✓
dressings after surgical interventions	✓	✓	✓	✓	✓	✓	✓	✓	✓
sutures removal	✓	✓	✓	✓	✓	✓	✓	✓	✓
setting and removal of gypsum immobilizations	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
administration of medications through a catheter (probe), drainage	✓	✓	✓	✓	✓	✓	✓	✓	✓
setting, flushing and replacement of urethral catheter	✓	✓	✓	✓	✓	✓	✓	✓	✓
articular punctures and applications	✓	✓	✓	✓	✓	✓	✓	✓	✓
daytime stay	✓	✓	✓	✓	✓	✓	✓	✓	✓
taking samples of biological material	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient surgery / procedures - under medical indications									
without anesthesia	✓	✓	✓	✓	✓	✓	✓	✓	✓
with anesthesia - the anesthetic	50	100	150	100	150	300	200	300	400
Emergency medical care									
check-ups	✓	✓	✓	✓	✓	✓	✓	✓	✓
tests and examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
manipulations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient Physical therapy and Rehabilitation therapy - under medical indications *****	100 in total: 50 for Subscription 50 for Reimbursement	200 in total: 100 for Subscription 100 for Reimbursement	300 in total: 150 for Subscription 150 for Reimbursement	200 in total: 100 for Subscription 100 for Reimbursement	400 in total: 200 for Subscription 200 for Reimbursement	600 in total: 300 for Subscription 300 for Reimbursement	400 in total: 200 for Subscription 200 for Reimbursement	600 in total: 300 for Subscription 300 for Reimbursement	800 in total: 400 for Subscription 400 for Reimbursement
instrumental therapy	✓	✓	✓	✓	✓	✓	✓	✓	✓
kinesitherapy	✓	✓	✓	✓	✓	✓	✓	✓	✓
highly specialized activities	✓	✓	✓	✓	✓	✓	✓	✓	✓
Expertise for temporary incapacity									
by a treating physician and issuing a sick leave sheet	✓	✓	✓	✓	✓	✓	✓	✓	✓
from medical counselling committee (MCC) and issuing a sick leave sheet	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Medical certification									
for marriage	✓	✓	✓	✓	✓	✓	✓	✓	✓
for driving license category "B"	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preparation for planned hospitalization									
check-ups and consultations	✓	✓	✓	✓	✓	✓	✓	✓	✓
laboratory and instrumental examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regular checkups during pregnancy incl. diagnostics ****	100	200	300	200	400	600	400	600	800
medical check-ups, manipulations, examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
packed services	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>Health module Inpatient treatment and Surgery ***</u>	850	1 500	2 800	1 500	2 850	4 200	2 850	4 350	6 000
for Subscription servicing ****	850	1 500	2 800	1 500	2 850	4 200	2 850	4 350	6 000
for Reimbursement of expenses ****	850	1 500	2 800	1 500	2 850	4 200	2 850	4 350	6 000
Improved stay conditions - inpatient accommodation for treatment of illness *****	100	150	300	150	300	450	300	450	600
Upgrade to 2nd class room - for treatment of illness	✓	✓	✓	✓	✓	✓	✓	✓	✓
Upgrade to 1st class room - for treatment of illness	✓	✓	✓	✓	✓	✓	✓	✓	✓
Inpatient doctor fees *****	150	300	600	300	600	900	600	900	1 200
Choice of medical team / doctor in case of a surgical treatment of a disease	✓	✓	✓	✓	✓	✓	✓	✓	✓
Choice of treating physician in case of a hospitalization	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Ensuring of: *****	25	50	100	50	100	150	100	150	200
possibility for stay of an accompanying relative	✓	✓	✓	✓	✓	✓	✓	✓	✓
personal nursing post	✓	✓	✓	✓	✓	✓	✓	✓	✓
continuous monitoring of an admitted patient by additional support staff	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical devices used in surgery *****	250	500	1 000	500	1 000	1 500	1 000	1 500	2 000
Implants as part of surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓
consumables when surgical interventions	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rehabilitation in specialized medical institutions, as a sequel of hospital treatment *****	100	150	300	150	300	450	300	450	600
better conditions when accommodation, additional physiotherapy and rehabilitation procedures (other than those paid by NSSI and NHIF), clinic-laboratory and clinic-instrumental examinations, if necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓
comprehensive medical service	✓	✓	✓	✓	✓	✓	✓	✓	✓
Non-emergency medical transport of a patient in case of hospital care – under medical indications *****	25	50	100	50	100	150	100	150	200
from the patient's home to the hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓
from one hospital to another hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Provision of additional consultation for hospitalized patients *****	25	50	100	50	100	150	100	150	200
with specialist doctor in a narrow area of the medicine or habilitated persons and consultants from other medical establishments	✓	✓	✓	✓	✓	✓	✓	✓	✓
Birth *****	200	300	400	300	450	600	450	750	1 200
payment of a fixed lump sum in case of child birth	covered	covered	covered	covered	covered	covered	covered	covered	covered
Special coverages in case of hospital care *****	850	1 500	2 800	1 500	2 850	4 200	2 850	4 350	6 000
reimbursement of the legally defined user's fee for hospital care	25	25	25	50	50	50	100	100	100
hospital treatment without exercising rights under NHIF - health goods and services, provided by medical institution for hospital care, necessary to solve the health problem, excl. in case of birth	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<u>Health module Critical condition with Second medical opinion ***</u>	500	1 000	1 500	1 000	1 500	2 000	2 000	2 500	3 000
<u>90 days Waiting period for the services in this Health module</u>									
Cash benefit on first diagnosis of selected indications during the period of insurance	500	1 000	1 500	1 000	1 500	2 000	2 000	2 500	3 000
benign brain tumor	covered	covered	covered	covered	covered	covered	covered	covered	covered
blindness	covered	covered	covered	covered	covered	covered	covered	covered	covered
coma	covered	covered	covered	covered	covered	covered	covered	covered	covered
coronary artery bypass	covered	covered	covered	covered	covered	covered	covered	covered	covered
heart attack	covered	covered	covered	covered	covered	covered	covered	covered	covered
kidney failure	covered	covered	covered	covered	covered	covered	covered	covered	covered
life threatening cancer	covered	covered	covered	covered	covered	covered	covered	covered	covered
hearing loss	covered	covered	covered	covered	covered	covered	covered	covered	covered
speech loss	covered	covered	covered	covered	covered	covered	covered	covered	covered
major organ transplant	covered	covered	covered	covered	covered	covered	covered	covered	covered
paralysis	covered	covered	covered	covered	covered	covered	covered	covered	covered
stroke	covered	covered	covered	covered	covered	covered	covered	covered	covered
severe burns	covered	covered	covered	covered	covered	covered	covered	covered	covered
Second medical opinion	included	included	included	included	included	included	included	included	included
in case critical illness is diagnosed	included	included	included	included	included	included	included	included	included

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Health goods ***	not covered	not covered	not covered	100	150	250	150	250	500
for Subscription servicing ****				not covered	not covered	not covered	not covered	not covered	not covered
for Reimbursement of expenses ****				100	150	250	150	250	500
20% copayment of the Insured person for each insurance payment under this Health module									
Prescribed drugs - branded/generic *****				100	150	250	150	250	500
prescribed by a specialist doctor in outpatient, hospital and dental care (excl. the amounts refunded by the NHIF)				✓	✓	✓	✓	✓	✓
Corrective means *****				50	75	100	75	100	150
Visual aids - dioptric lenses for glasses and/or contact lenses for correction of vision				✓	✓	✓	✓	✓	✓
Medical disposables for home care *****				100	150	250	150	250	500
auxiliary means				✓	✓	✓	✓	✓	✓
medical supplies				✓	✓	✓	✓	✓	✓
dressing materials				✓	✓	✓	✓	✓	✓
preparations registered as medical devices, excl. anesthetics and contrast agents				50	75	100	75	100	150
Non-medicinal products *****				50	75	100	75	100	150
extemporal forms				✓	✓	✓	✓	✓	✓
prescribed vitamins & dietary supplements				✓	✓	✓	✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Dental care ***	not covered	not covered	not covered	not covered	not covered	not covered	150	250	500
for Subscription servicing ****							not covered	not covered	not covered
for Reimbursement of expenses ****							150	250	500
20% copayment of the Insured person for each insurance payment under this Health module									
Dental check-ups incl. prophylactics									
assessment of dental health status							✓	✓	✓
tartar cleaning							✓	✓	✓
Therapeutic dental care									
all therapeutic dental activities except those excluded under the applicable General Terms and Conditions							✓	✓	✓
Surgical dental care									
all activities in dental surgery except those excluded under the applicable General Terms and Conditions							✓	✓	✓
Orthopedic dental care									
all orthopedic dental activities except those excluded under the applicable General Terms and Conditions							✓	✓	✓
X-ray imaging									
panoramic X-ray teeth examinations							✓	✓	✓
sectoral X-ray teeth examinations							✓	✓	✓

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

ADDITIONAL COVERAGE									
HEALTH MODULE PROPHYLAXIS	Variant 1	Variant 2	Variant 3	Variant 4	Variant 5	Variant 6	Variant 7	Variant 8	Variant 9
<i>used once during the Insurance Coverage Period</i>									
Examination by a specialist in internal medicine									
anamnesis and physical examination	included	included	included	included	included	included	included	included	included
blood pressure measurement (RR)	included	included	included	included	included	included	included	included	included
electrocardiogram (ECG)	included	included	included	included	included	included	included	included	included
determination of BMI (body mass index)	included	included	included	included	included	included	included	included	included
Examination by a specialist in eye diseases (ophthalmologist)									
eye tests for vision assessment	not covered	included	included	included	included	included	included	included	included
assessment of color perception	not covered	included	included	included	included	included	included	included	included
measurement of eye pressure	not covered	included	included	included	included	included	included	included	included
examination of eye bottom	not covered	included	included	included	included	included	included	included	included
autorefractometry	not covered	included	included	included	included	included	included	included	included
Examination by a specialist in neurology									
neurological status	not covered	not covered	included	included	included	included	included	included	included
Examination by a specialist obstetrician-gynecologist									
gynecological status	not covered	not covered	not covered	included	included	included	included	included	included
Examination by a specialist in ENT (ears, nose, throat)									
ENT status	not covered	not covered	not covered	not covered	included	included	included	included	included
Examination by a specialist in surgery/urology									
surgery/urology status	not covered	not covered	not covered	not covered	not covered	included	included	included	included

* Maximum limit for all services. ** Maximum limit for all services when using a Subscription, respectively a Refund.

*** Maximum limit for all services in the health module. **** Maximum limit for all services in the health module when using a Subscription, respectively a Refund.

***** Maximum limit for all services in the group.

✓ The service is covered up to the respective limit.

All amounts are in BGN.

[illegible]