

Health Insurance

Insurance Product Information Document

ERGO Life Insurance SE

Health Insurance Regulations No 010 (valid from 1 June 2020)

This information document contains information about the health insurance product offered by ERGO.

This document does not reflect the terms and conditions of the specific insurance contract. All detailed pre-contractual information about the insurance product and information relating to the specific insurance contract is provided in other documents (insurance regulations, insurance policy).

What is the type of this insurance?

Health insurance is a type of voluntary insurance. Health insurance applies to employees of a company and can be used as an incentive for them to access health care and health promotion services by paying for them with insurance funds.



Who is covered by the insurance?

Insured events:

- ✓ Outpatient treatment;
- ✓ Inpatient treatment;
- ✓ Medicines and orthopaedic technical aids;
- ✓ Rehabilitation treatment;
- ✓ Rehabilitation treatment after hospitalisation;
- ✓ Dental treatment, oral hygiene, prosthetics;
- ✓ Preventive check-ups, prenatal care and vaccination;
- ✓ Optics;
- ✓ Vitamins, food supplements, over-the-counter medicines;
- ✓ Medical services;
- ✓ Other services;
- ✓ Critical illness insurance single lump sum benefit
- ✓ Critical illness treatment costs.

The sum insured shall be indicated in the insurance policy.

Full details of all health insurance services are given in Health Insurance Regulations No 010.



Who is not covered by the insurance?

Non-insured events:

- ✗ Pregnancy care, natal and postnatal care, diagnosis and treatment of health problems caused or exacerbated by pregnancy or childbirth;
- ✗ Activities not licensed by the Ministry of Health of the Republic of Lithuania and / unapproved diagnostic and therapeutic modalities;
- ✗ Diagnosis and treatment of warts and moles, benign lesions of the skin/subcutaneous/soft tissue, vascular lesions, spots, pigmentation disorders;
- ✗ Interventional treatment (sclerotherapy) of deep leg veins/capillaries and treatment of varicose veins;
- ✗ Treatment of benign tumours;
- ✗ Therapeutic and surgical diagnosis and treatment of overweight, obesity and eating disorders;
- ✗ Food intolerance tests;
- ✗ Family planning and contraceptive counselling, insertion of contraceptives;
- ✗ Teeth whitening, veneering, silant coating, caps (whitening, sports, protective, anti-bruxism, anti-snoring), trainers;
- ✗ Vision correction for myopia and hyperopia, safety glasses and sunglasses;
- ✗ Cosmetic/beauty procedures;
- ✗ Cosmetic plastic surgery, aesthetic dermatology treatment;
- ✗ Purchase of medicines: anabolic steroids, weight loss, potency enhancers, contraceptives, medicines to treat various addictions, medicines that are not registered by the State Medicines Control Authority in Lithuania and the European Union, hygiene and cosmetics products;
- ✗ Critical illness treatment, critical illness benefits for critical illnesses diagnosed in the first two months of insurance cover.

All non-insured events are described in the health insurance regulations or specified in the insurance contract (policy).



Are there any restrictions on insurance cover?

The insurance benefit shall not be paid if:

- ! Health problems occurred during the invalidity/suspension of insurance cover;
- ! The insured person's health problems developed as a result of the use of alcohol, narcotic drugs, toxic substances or medicines not prescribed by a doctor for the purpose of intoxication;
- ! Health problems brought about by the effects of pandemics and natural disasters;
- ! Health problems developed while the insured person was committing or preparing to commit a criminal offence and/or as a result of performing other unlawful acts.

Full details of the insurance restrictions are given in Health Insurance Regulations.



Where does the insurance cover apply to me?

- ✓ ERGO health insurance applies throughout the territory of the Republic of Lithuania.
- ✓ Critical illness insurance is valid in the Republic of Lithuania, the Republic of Latvia and the Republic of Estonia.



What are my responsibilities?

- Submit an insurance application in the form prescribed by the insurer, a list of insured persons and any other information necessary for the insurer to conclude the insurance contract.
- Provide the insurer with full, factual information about the person to be insured or the insured person and the health insurance contracts concluded or to be concluded for that person.
- Acquaint the insured person with the terms and conditions of the insurance contract applicable to or relating to the insured person.
- Pay the insurance premiums specified in the insurance contract.
- Carry out other obligations of the policyholder prescribed by legal acts.



When and how do I pay?

The insurance premium, terms and conditions of payment are specified in the insurance policy. The policyholder may pay the insurance premium by bank transfer.



When does the insurance cover enter into force and expire?

A health insurance contract shall be concluded for a period of one year and shall enter into force on the date specified in the insurance policy.



How can I terminate the contract?

The Policyholder may terminate the insurance contract by giving written notice to the Insurer at least one month before the scheduled termination date of the insurance contract.