

Insurance Product Information Document

Company: ERGO Life Insurance SE
Product: Health Insurance

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This information document provides general information about the health insurance product of ERGO.

This document does not reflect the terms and conditions of a particular insurance contract. Full information about the insurance product and information related to the particular insurance contract is contained in other documents, such as Health Insurance Rules No 010 (effective from 1 June 2020), the insurance policy.

What is the type of this insurance?

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



Who is covered by the insurance?

The object of the insurance shall be the insured person's property interests relating to health problems and the prevention of diseases or the promotion of health. The scope of insurance shall be chosen by the policyholder in accordance with the terms and conditions specified in the insurance policy. All or some of the following property risks (insured events) may be covered:

- ✓ Outpatient treatment;
- ✓ Inpatient treatment in public institutions;
- ✓ Inpatient treatment in public and private institutions;
- ✓ Medicines and orthopaedic technical aids;
- ✓ Rehabilitation treatment (with/without referral);
- ✓ Rehabilitation therapy after inpatient treatment of injury;
- ✓ Dental treatment, oral hygiene, prosthetics;
- ✓ Preventive check-ups, antenatal care and vaccinations;
- ✓ Optics;
- ✓ Vitamins, food supplements, over-the-counter medicines;
- ✓ Medical services;
- ✓ Health promotion;
- ✓ Other services;
- ✓ Emotional health;
- ✓ Critical illness insurance one-time benefit;
- ✓ Critical illness treatment costs.

The sum insured shall be specified in the insurance policy.



Who is not covered by the insurance?

Unless otherwise specified in the insurance contract, the insurance cover shall not apply to health conditions resulting from (non-insured events):

- ✗ Pregnancy care, childbirth and postnatal care, diagnosis and treatment of health problems caused or exacerbated by pregnancy or childbirth;
- ✗ Activities not licensed and / diagnostics and treatment methods not approved by the Ministry of Health of the Republic of Lithuania;
- ✗ Diagnosis and treatment of warts and moles, benign lesions of the skin / subcutaneous / soft tissues, 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 contraceptive implants;
- ✗ Teeth whitening, veneering, sealant coating, caps (whitening, sports, protective, anti-bruxism, anti-snoring), trainers;
- ✗ Myopia and hyperopia vision correction, 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;
- ✗ Treatment of critical illnesses diagnosed in the first two months of the insurance cover, critical illness benefits.

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 at the time when the insurance cover was not valid (was suspended);
- ! Health problems occurred as a result of alcohol, drugs, toxic substances used by the insured person for the purpose of intoxication, or medicines not prescribed by a doctor;
- ! Health problems resulting from the effects of pandemics, natural disasters;
- ! Health problems arising when the insured person was committing or preparing to commit a criminal offence and/or as a result of other unlawful acts.
- ! Healthcare services provided outside of health care facilities licensed in the Republic of Lithuania (excluding Health Promotion, Emotional Health and Other Services risks).
- ! Our liability shall cease and no insurance benefit shall be paid if written notification of the event has not been received within 30 calendar days after the expiry of the insurance cover (unless otherwise agreed in the insurance policy).



Where does the insurance cover apply to me?

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



What are my responsibilities?

- To provide the list of insured persons and other information necessary for the insurer to conclude the insurance contract.
- To provide the insurer with complete and truthful information about the Policyholder and the health insurance contracts concluded or intended to be concluded for that person.
- To inform the insured person of the terms and conditions of the insurance contract applicable to or relating to the insured person.
- To pay the insurance premiums specified in the insurance contract.
- To fulfil other obligations of the policyholder provided for by legal acts.
- After paying for healthcare services with own funds, within 30 calendar days at the latest (unless otherwise specified in the insurance policy), fill in a request for reimbursement of expenses via the mobile app, My ERGO self-service, or submit the request by e-mail. sveikatos_zalos@ergo.lt.
- The following documents must be submitted when registering the event: accounting documents indicating the amount of expenses incurred (cash voucher, invoice with cash voucher, copy of the transfer), a referral extract or copy of the medical records, and any other documents necessary for the administration of the event. The insured persons must provide all documents and information on the circumstances and consequences of the event necessary to determine the amount of the insurance benefit.
- Having noticed any incorrect or incomplete information, to correct it without undue delay.



How and when do I pay?

The insurance premium, its payment terms and conditions shall be specified in the insurance policy. The insurance premium may be paid by bank transfer.



When does the insurance cover enter into force and expire?

The health insurance contract shall be concluded for a period of 1 year and shall enter into force on the date specified in the insurance policy, provided that the insurance premium has been paid before that date (unless otherwise agreed in the insurance contract). The insurance premium shall be deemed to have been paid when the transfer is credited to the bank account of the insurance company or its authorised distributor from whom you will purchase the insurance.

The insurance contract shall expire at 23:59 (Lithuania time) on the date specified in the insurance policy. The insurance cover shall also expire early in the cases provided for in the insurance rules, including, but not limited to, when we have paid all the benefits specified in the insurance contract.



How can I terminate the contract?

You may terminate the insurance contract by notifying the insurance company of the termination of the insurance contract not later than 30 days before the desired date of termination, in writing, by post or by e-mail. The insurance contract termination request must be signed by you or by your authorised person.

If you have concluded the insurance contract by means of communication (internet, telephone, e-mail, etc.), you shall have the right to withdraw from such insurance contract within 14 days from the date of its conclusion, with the exception of cases where a report of a potentially insured event has been received.

For the termination of the contract, please apply to your insurance representative or by email: info@ergo.lt.