

# 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 **by 80%**.

Services	PREMIUM package	
	Limit per person	Compensation
Out-patient treatment	∞	80%
Inpatient treatment	2 000 Eur	80%
Dental treatment	500 Eur	80%
Optics	200 Eur	80%
Rehabilitation	1 500 Eur	80%
Additional medical services	100 Eur	80%

Monthly payment, Eur				
Per person	For family* (payments are stated per family member)			
1	2	3	4	5
166,67	160,00	152,67	146,00	135,34

\* Family / family members are the policyholder's spouse, cohabitant, children (adopted children) up to the age of 25 living with the policyholder. Premiums specified for a family are applicable when family members are insured under the same policy under the same insurance package / variant.

**Out-patient treatment (consultations of doctors and prescribed tests):** 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 and histological, etc.) and diagnostic tests, procedures (radiological, ultrasound, endoscopic, other functional and diagnostic tests, MRT, CT).

**Inpatient treatment** means day surgery 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.

**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.

**Additional medical services** mean preventive health checks, medicines, medical aids and nutritional supplements. Preventive health checks mean health care services that were provided without a doctor's referral (for example: blood test, ultrasound, etc.), a doctor's consultation in the absence of complaints about a health disorder, preventive examination programs, etc. Medicines, medical aids and nutritional supplements mean medicines, vitamins, nutritional supplements and medical aids purchased at pharmacies and e-pharmacies.

The offer is valid for new customers (insured persons) who in the past 6 months did not have a valid Health Insurance Contract with Lietuvos draudimas AB, by concluding the Health Insurance Contract for a period of one year until 31 July 2024. This offer is also valid when the policyholder is a company and up to 5 employees are insured (the price per person applies to each insured person). The annual contract price is provided in the insurance contract and is calculated by multiplying the specified monthly premium by 12 months.