

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 **80%**.

							Monthly payment, Eur			
		Out-patient treatment	Inpatient treatment	Dental treatment	Medications	Rehabilitation	Per person	For family* (payments are stated per family member)		
							1	2	3	4
Minimum	Compensation	50%	50%	—	—	—	15,42	14,58	14,17	13,34
	Limit per person	Unlimited	200 Eur	—	—	—				
Standard	Compensation	70%	70%	—	—	—	34,59	33,34	31,67	30,42
	Limit per person	Unlimited	300 Eur	—	—	—				
Maximum	Compensation	80%	80%	80%	100%	80%	56,00	53,34	51,34	48,67
	Limit per person	Unlimited	500 Eur	150 Eur	60 Eur	150 Eur				
Maximum Plus	Compensation	80%	80%	80%	100%	80%	70,67	68,00	64,67	62,00
	Limit per person	Unlimited	600 Eur	300 Eur	60 Eur	300 Eur				

* 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.).

Medications: reimbursable and non-reimbursable medications 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.

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.