

Insurance Terms for Employees		
Insurance class		A
Number of insured persons		23
Insurance period		May 13, 2020- May 12, 2021
Insurance amount		Possibility of insurance new staff members, as well as withdrawal from insurance during the term of the 250 000,00 UAH
Insurance premium		
Breakdown of payment		1 payment
Insurance risks	Acute illness	yes
	Exacerbation of a chronic disease	yes, not more than 2 cases for each nosology per year
	Non-acute chronic disease	yes, limit 2500 uah per person per year
	Injuries, burns, poisoning, etc.	yes
	Outpatient care	Yes, within the insured amount
	Brand clinics of higher price levels ("Boris", "Oberih", "Dobrobut", "Medicom")	100%
	Private clinics of high price level ("Into-Sana", "Ingo", "Adonis", "Ameda")	100%
	Private clinics of middle price level ("Healthy and Happy", "Zdravitsa", etc.)	100%
	State and departmental clinics	100%
	<i>Consultations of doctors-specialists in the disease profile</i>	yes
	<i>Consultations of leading experts (kmn, MD, proffesor), if their price is higher than the specialists consultations</i>	yes
	<i>Therapeutic treatment on an outpatient basis</i>	yes
	<i>Diagnosis and functional examination: all methods of contemporary instrumental, functional and laboratory diagnostics (ultrasound, CT, MRI, etc.)</i>	yes
	<i>Surgical treatment on an outpatient basis, incl. :. conducting "small" surgery</i>	yes
	<i>Treatment procedures</i>	yes
	<i>Massage therapy prescribed by a doctor</i>	yes, (therapeutic massage or manual therapy) up to 10 sessions/year
	<i>Acupuncture prescribed by a doctor</i>	yes, up to 15 sessions/year
	<i>Physical therapy prescribed by a doctor</i>	yes, up to 15 sessions/year
	<i>Manual therapy</i>	yes, (therapeutic massage or manual therapy) 10 sessions/year
	<i>Calling a doctor to home or to the office upon readings (if such service is available in the region)</i>	yes, up to 30 km from the city admin. center
	<i>Conducting laboratory and instrumental studies for critically ill patients with bed rest at home</i>	yes
	<i>Maintaining medical records, including the issue of sick leave</i>	yes
	<i>Maintaining other medical documentation (certificate to the pool, certificate on the disease, certificate on child care, sanatorium-resort cards, certificate on compulsory prof. inspection, certificate to the traffic police, etc.)</i>	only certificate to the pool
	<i>Centralized delivery of sick leaves</i>	no
	<i>Day hospital</i>	yes
	<i>Compensation of own spent funds</i>	yes, subject to the procedure
	Drug provision	yes, within the insured amount officially registered in Ukraine medicines for the treatment of the main disease course of 30 days for each nosology
	<i>Providing of homeopathic remedies (imported and domestically produced, including Heel)</i>	yes

Insurance programs and classes of medical institutions	<i>Phytotherapy (imported and domestically produced)</i>	yes
	<i>Probiotics, eubiotics</i>	Yes, with antibiotic therapy without limit on the amount
	<i>Hepatoprotectors</i>	yes, total 15 days a year
	<i>Antifungals</i>	yes, with antibiotic therapy without limit on the amount
	<i>Substitution therapy</i>	no
	<i>Chondroprotectors</i>	yes, in case of fractures during first 30 days
	<i>Statins</i>	no
		Yes,
	<i>Immunomodulators</i>	In the composition of antiviral drugs for viral respiratory infections treatment
	<i>Sedatives and psychotropic drugs (prescribed by a doctor in the treatment regimen)</i>	no
	<i>Delivery of medications home or to the office</i>	yes, on the conditions of the pharmacy
	<i>Compensation of 100% of the cost of purchased medicines</i>	yes, subject to the procedure
	Emergency, ambulance	yes, within the insured amount
	All private hospitals, including branded clinics of higher price level, state and departmental clinics	yes, 100%
	<i>Hour call of emergency care brigade</i>	yes
		yes
	<i>Departure of emergency care brigade outside the city</i>	yes
		yes
	<i>Express diagnostics and laboratory tests</i>	yes
	<i>Ensuring necessary medicines when providing emergency medical care</i>	yes
		yes
	<i>Transportation to hospital for further hospitalization</i>	yes
	<i>Transportation for medical purpose of hospitalized persons to different hospitals for examination or treatment prescribed by a doctor of the day hospital</i>	yes
	<i>Transportation to Kyiv or big cities, if in the place of residence it is not possible to provide adequate care (for medical reasons)</i>	no
	Day hospital	yes, within the insured amount
	<i>Organization of emergency hospitalization by Ambulance</i>	yes
	<i>Organization of planned hospitalization in specialized hospitals</i>	yes
	<i>Diagnostic testing for medical purposes (laboratory, instrumental, functional)</i>	yes
	<i>Premedication, anesthesia care</i>	yes
	<i>Combined treatment with modern therapeutic and surgical methods</i>	yes
	<i>reasons appointed by a physician</i>	yes
	<i>Massage Therapy appointed by a physician</i>	yes
	<i>Rehabilitation up to 14 days</i>	no
	<i>Full medical provision of patient treatment in hospital</i>	yes
	<i>Food provision by medical facility during inpatient treatment</i>	yes
	<i>Payment of patient's stay in the room with improved conditions</i>	yes
	<i>Care by nurses</i>	yes
		no
	<i>Transportation to Kyiv or big cities, if in the place of residence it is not possible to provide adequate care (for medical reasons)</i>	yes
	<i>leaves</i>	no
<i>Organization of day care at home</i>	yes, subject to the procedure	
<i>Company</i>	100%	
Brand clinics of higher price levels ("Boris", "Oberih", "Dobrobut", "Medicom")	100%	
Private clinics of middle price level (Ukratnafta)	100%	
State and department clinics	100%	
Dental care (routine and emergency)	yes, within sub-limit of 5000 UAH	
<i>Initial inspection and expert advice</i>	yes	
<i>Hour emergency dental care</i>	yes	
<i>Diagnostics, including X-rays and other methods</i>	yes	
<i>etc.);</i>	yes	
<i>Treatment of periodontal disease, including apparatus "Vector"</i>	yes	
<i>Local anesthesia, analgesia</i>	yes	

	Installation of temporary and permanent fillings	yes
	Tooth extractions	yes
	Surgical dental treatment	yes
	Tooth restoration	no
	Removal of solid dental deposits including Air-Flow	yes, twice a year
	Removal of soft dental plaque	yes
	Prosthetics in an accident	yes
	Planned Prosthetics	yes
	Teeth whitening	Yes, (including fluoridation and fissure sealing)
	Orthodontics	yes, orthodontist consultation
	Brand clinics ("Avanto", "32 Pearls", "Portselian", "Dent Life", "Medicom")	yes, 100%
	Commercial clinics ("Sacramed", "Felix", "Trishiro", etc.)	yes, 100%
Diagnosis and treatment of newly diagnosed diseases	Tuberculosis. Diagnosis and treatment, 1 course (30 days).	yes, with a limit of 20 000,00 UAH/person
	Diabetes. Diagnosis and treatment, 1 course (30 days).	
	Oncology. Diagnosis of benign tumors, 1 course.	
	Oncology. The treatment of benign tumors, 1 course.	
	Oncology. Diagnosis and treatment of malignant neoplasms, 1 course (30 days).	
	Preventive massage	yes, 10 sessions within the limit of 2500 UAH/person, on the basis of clinics for polyclinics
	Diagnosis and treatment of STDs	yes, Diagnosis -up to 3 pathogens,treatment - 1 course up to 30 days a year, limit 2000 uah per person, on the basis of clinics for polyclinics
	Diagnosis and treatment of vulvovaginal candidiasis and balanoposthitis, unless they are part of a mixed infection of STDs	yes
	Extended gynecology	yes, within the limit of 2500 UAH, on the basis of clinics for polyclinics
	1) consultations of a gynaecologis;	yes
	2) detailing laboratory (including hormonal mirror);	yes
	3) instrumental diagnostics before a final diagnosis is	yes
	4) drug treatment of an underlying disease with a 30-day course according to each nosology;	yes
	5) apparatus treatment (cryothermic, electrothermic coagulation and diathermocoagulation, radiowave therapy);	yes
	6) surgical treatment of the followings conditions and diseases, regardless of the process stage:	yes
	- endometriosis;	yes
	- mastopathy;	yes
	- dysplasias;	yes
	- erosions and ectropion;	yes
	- cystic disease;	yes
	- ovarian cystoma;	yes
	- mammary gland cystoma;	yes
	- female genital organs tissues polyps.	yes
	Routine inspection standard	yes
	Routine inspection extended	Yes, 3 diagnostics (with the exception of: oncomarkers, CT, MRI, allergy test) and 3 consultations per year on the basis of clinics in the polyclinic, within the limit of 2500 UAH
	Prevention of computer syndrome (blueberries forte, artificial tear vizin etc.)	no
	Vision correction	no
	Ensuring multivitamin preparations (within the limit)	Yes, once a year, the limit is 350 UAH with delivery to the office
	Influenza vaccination in the pre-epidemic period	Yes, to choose vaccination or immunomodulator
	Providing the immune stimulants in pre-epidemic period (Amizon, Aflubin, Arbidol, etc.)	

Additional programs		
	Extended Dermatology, Immunology, Allergology: consultations of narrow specialists (dermatologist, allergologist, immunologist); detailing laboratory diagnostics (allergy tests, immunogram); drug treatment of an underlying disease with a 30-day course according to each nosology the following conditions and diseases:	Yes, within the limit of 2500 UAH, on the basis of clinics for polyclinics
	1) skin and skin appendages diseases (psoriasis, eczema, vitiligo, mycoses (including pityriasis versicolor and pityriasis rosea), onychomycoses, acne, demodecosis, pediculosis, scab;	
	2) removal of skin and skin appendages benign neoplasms (warts, papillomas, lipomas, hemangiomas);	
	3) allergic diseases, namely: pollen disease, allergic rhinitis, contact and actinic dermatitis.	
	Office first aid kit	Yes, limit of 3500 UAH
	The doctor's visit to office (according to schedule)	no
	Wellness (swimming pool, gym)	no
	Providing insurance for those who travel abroad	no
	Prenatal care	1 case per year, only prenatal care 10 000 UAH per person
	Obstetrics	
	Patronage	no
	(up to 1 year old)	no
	Vaccination of children according to the Ministry of Health (from 1 to 3 years old)	no
	Coverage of diseases from the list of exceptions (consultation, diagnosis, treatment, etc.)	corporate limit 20 000 UAH
	Individual coverage of diseases from the list of exceptions (consultation, diagnosis, treatment, etc.)	yes, 3000 UAH
	Viral hepatitis	only group A
	Insurance of relatives	Yes, in the first 30 days of the contract, Relatives of the insured employees for 30 days. from the moment of reinsurance