

HEALTH INSURANCE

 **INTESA SANPAOLO BANKA**
Bosna i Hercegovina

**FOR ALL THAT
COUNTS**

Bank of **INTESA**  **SANPAOLO**



www.intesasanpaolobanka.ba

VOLUNTARY HEALTH INSURANCE (VHI) PROVIDES YOU WITH A HIGHER STANDARD OF HEALTH CARE

By arranging the IN package Prestige, you will also conclude a voluntary health insurance policy, you get signed up for a voluntary health insurance policy of our partner Triglav Insurance. Based on indications and recommendations by specialist doctors in all registered health institutions in Bosnia and Herzegovina, this covers the costs of these outpatient services:

Insurance program	Scope of the insurance coverage	Annual coverage limit (in BAM)
	<p>Costs are reimbursed to the insured party for treatment according to the doctor's indications for specialist treatment and diagnostic procedures, prescription medicines within the generally accepted medical treatment, medical aids, physiotherapy treatments, psychotherapy, dental treatments incurred as a result of the accident in the amount of 100%.</p> <p>Additional coverage:</p> <ul style="list-style-type: none"> a) pregnancy b) COVID -19 	1,000.00
	<p>SUB-LIMITS</p> <p>The cost reimbursement limit is made for:</p> <ul style="list-style-type: none"> c) medicines; 	200.00
	<ul style="list-style-type: none"> d) vision aids (dioptric glasses and contact lenses) 	200.00
	<ul style="list-style-type: none"> e) physiotherapy; 	200.00
	<ul style="list-style-type: none"> f) psychotherapy; 	200.00
	<ul style="list-style-type: none"> g) dental treatments incurred as a result of the accident; 	200.00

IMPORTANT PRODUCT INFORMATION

Coverage limits get exhausted during the insurance year, starting from the date you signed up for the package. On the same date every subsequent year, you are entitled to a new limit.

Waiting period is a one-month period since the insurance start date during which the Insurer does not provide the insurance coverage. The waiting period refers only to cases of diagnosed, i.e. treated illnesses and conditions. Waiting period does not apply to accidents.

Coverage is valid up to the age of 65.

An appointment can be arranged either through the Healthcare Coordination Point or the Insured can make the appointment himself/herself. The Healthcare Coordination Point provides assistance to the Insured to find and schedule adequate appointments and to exercise his/her insurance rights:

- organizes appointments for medical examinations of the Insured (by type, scope, date and exact time of medical examination or other medical service);
- refers the Insured to the appropriate medical institution;
- gives service consent to the Health service provider.

In case the Insured himself is making appointments and going to medical examinations outside the network of contracted healthcare institutions, he/she is to present the VHI card received through the arranged IN package Prestige as a confirmation of the active insurance coverage.

In this case the insured event is to be reported in the following manner:

- By e-mail: zdravstvena@triglav.ba;
- Via VIBER number: 061048118;
- in person or by regular mail addressed to the Company's head office: Dolina No. 8/1000 Sarajevo.

Insurance policy does not cover:

- Full physical checkup
- Previous illnesses such as myocardial infarction, malignant tumor (carcinoma), stroke and other illnesses diagnosed over the past five years. More information is available in the Application Form.
- During the insured year, the costs of health services are covered within the scope of: 3 specialist treatments and 2 demanding diagnostic procedures.

For more details of the insurance conditions, please refer to:

- Short Overview of the Insurance Conditions for the Prestige Package users of Intesa Sanpaolo Banka dd BiH
- General Terms and Conditions for Voluntary Health Insurance PG-dzo-vb/15-09-bh,
- Additional Terms and Conditions for Voluntary Health Insurance for outpatient treatment -PG-dzo-vb/15-09-bh
- Special terms and conditions for collective insurance in voluntary health insurance for outpatient treatment -PG-dzo-kol/15-09 bh

List of contracted institutions – available at: www.triglav.ba