

## Insurance product information document

Company: AAS BTA Baltic Insurance  
Company, represented by a branch in Lithuania

Product: Health insurance

Detailed pre-contractual and contract-related information about the product is provided in the Regulations of the Health Insurance No. 52.3 and in the insurance certificate (policy), the Law on Insurance of the Republic of Lithuania, the Civil Code of the Republic of Lithuania, and other legislation regulating insurance contracts.

### What is the type of this insurance?

Insurance against diseases. Insurance coverage applies to the following risks: Outpatient treatment; Inpatient treatment in state medical institutions; Maternity care; Medication, medical aid and orthopedic technical means; Non-prescription drugs, food supplements, vitamins; Preventive health checks; Vaccination; Rehabilitation treatment; Dental treatment, oral hygiene, prosthetics; Health services; Optics; Treatment of critical illnesses; Critical illness insurance; the parties may agree on the waiver of additional risks or part of the risks by specifying this in the policy.



#### What is covered by insurance?

- ✓ Expenses incurred by the insurant during the insurance validity period due to:
- ✓ provided personal health care services, which are necessary due to health disorders that occurred to him during the validity period of the insurance contract;
- ✓ the purchase of vitamins, nutritional supplements or over-the-counter medication;
- ✓ provided medical rehabilitation services; provided dental services;
- ✓ performed preventive health checks;
- ✓ vaccination;
- ✓ health promotion services provided in SPA centers, gyms, treatment facilities or sanatoriums (according to the nature of the service), such as physical education classes, physiotherapy classes, water procedures, massages;
- ✓ the amount of the insurance is the maximum insurance benefit that BTA will pay out. It can be set for the entire period, as well as for one event



#### Are there any restrictions on insurance coverage?

- ! The event occurred due to force majeure.
- ! The event is non-insurable.
- ! Intentional actions of the Insured, the Insurant, or the Beneficiary.
- ! A conditional or unconditional deductible can also be applied, expressed as a specific amount of money or as a percentage, if this is specified in the policy.
- ! Medical services that were not provided for in the insurance contract, provided during the period of invalidity of the insurance cover, not provided for in the insurance contract, provided during the invalidity period of the insurance cover, the date and circumstances of which cannot be determined after conducting an investigation, the necessity of which is not substantiated by medical documentation, when the insurance cover is not used by the Insurant.



#### What is not covered by insurance?

- ✗ BTA does not pay out insurance benefits for health care services and/or treatment provided due to health disorders:
- ✗ caused by pandemics;
- ✗ which were not prescribed by the doctor; consultations and treatment for addiction to psychoactive substances (nicotine, drugs, alcohol, psychotropic substances);
- ✗ services provided under health care prevention programs, the full cost of which is reimbursed by the CHIF;
- ✗ blood donation, hemodialysis, organ and tissue transplantation;
- ✗ diagnosis and treatment of congenital anomalies, diseases and complications thereof;
- ✗ treatment of varicose veins by laser or other similar method (except for therapeutic and surgical treatment);
- ✗ treatment and removal of moles, benign skin formations, vascular formations, warts, and benign tumors;
- ✗ diagnosis and treatment of oncological diseases;
- ✗ scheduled surgeries if conservative treatment was not applied and/or in the absence of facts of disease exacerbation;
- ✗ diagnosis and treatment of obesity;
- ✗ procurement of joint endoprostheses and joint endoprosthesis surgeries;
- ✗ cosmetic and cosmetology services, as well as services provided in beauty or beauty-aesthetic salons, beauty studios, etc.
- ✗ hygiene and cosmetic products;
- ✗ implants (including eye lenses), prostheses, structures;
- ✗ Glasses frames, safety glasses, sunglasses, glasses care products, and glasses manufacturing services.
- ✗ The amount of the insurance is the maximum insurance benefit that BTA will pay out. It can be set for the entire period, as well as for one event.



### Where do I get insurance coverage?

✓ Insurance coverage is valid in the Republic of Lithuania.



### What are my obligations?

- You must pay insurance premiums on time and notify BTA of an increase in risk, especially if it is related to a change in the object of insurance or the way it is used. After the occurrence of the event, you must notify BTA within 3 days, immediately inform the competent services, enable BTA to inspect the scene of the event, comply with the instructions of BTA and submit the requested documents.



### When and how do I pay?

You pay the premium for the insurance contract by the date specified in it in one of the following ways: by payment transfer to the BTA bank account; at all checkouts of Maxima stores, all Perlas terminals, and divisions of "Virtual services operator", by presenting a payment invoice; paying by card at any BTA representative office equipped with an DCR card reader, or in cash.



### When does insurance cover take effect and expire?

The insurance contract comes into force from the date specified in the policy and is valid until the last day of the insurance period.



### How can I terminate the agreement?

You can terminate the insurance contract by informing us in writing or by e-mail no later than 15 days before the desired date of termination of the contract.