



Pre-Authorization Request

SUBMIT THIS FORM TO GBG ASSIST:

Email: gbgassist@gbg.com; Fax: +1-905-669-2524; Phone: Toll Free USA/Canada: +1-866-914-5333; Worldwide Collect: +1-905-669-4920

COMPLETION OF ALL FIELDS BELOW IS REQUIRED TO PROCESS THIS AUTHORIZATION REQUEST.

If not a medical emergency as defined by your policy contract, you must wait until you have a written authorization from GBG Assist before proceeding with any procedure requiring pre-authorization. Please see your policy for a list of those procedures, or visit www.gbg.com. Otherwise, penalty co-pay will be applied to your claims, and the provider may decline to direct bill us. Your policy has requirements regarding the pre-authorization of certain treatments/procedures. Please refer to your policy for further details. In order to obtain pre-authorization of services, please complete the below form and ensure to provide all relevant details. Please note that this form can be completed online at www.gbg.com. Once you have completed, please submit the form along with all pertinent medical records to substantiate the medical necessity for your upcoming treatment to gbgassist@gbg.com. As part of the pre-authorization process you may be requested to obtain and submit additional items needed to authorize your procedure. Once all of the relevant items have been received you will be notified of the results of the review. Please note that non-emergency authorizations may take up to 5 business days to complete.

A. MEMBER INFORMATION – please write legibly

Name (Last, First, MI):	Alias:	Date of Birth:
Member ID Number:	Email:	Phone Number:
Diagnosis, Symptom, or Complaint (medical necessity for requested procedure):		
Is the member/dependent having surgery: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is the member/dependent being admitted to the hospital overnight: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, expected number of days/duration:		
Procedure or treatment name:		
Expected date of surgery or inpatient admission (MM/DD/YY):		
Anticipated type of delivery (for maternity admissions only): <input type="checkbox"/> Vaginal <input type="checkbox"/> Cesarean Section		
Estimated cost Physician/Surgeon: Currency:	Estimated cost Hospital/Facility: Currency:	
Hospital name: Country of location:	Tax ID Number (USA Hospitals Only):	
First date injury, illness, or accident occurred (MM/DD/YY):		
Describe how accident occurred if applicable:		
First date you ever received treatment for this condition (MM/DD/YY):		
Describe previous treatment(s) received for this condition, if any, including dates (ex. medicines, consult, surgery, hospitalizations):		
Do you have any other insurance/coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please confirm name of Insurer, ID#, and Group Number:		

B. PHYSICIAN INFORMATION

Treating Physician/ Surgeon Name:	Tax ID Number (USA Doctors Only):
Address:	Email:
Telephone Number:	

PLEASE ATTACH EXAM AND/OR DIAGNOSTIC REPORTS TO SUPPORT THE MEDICAL NECESSITY OF THIS REQUEST

C. SIGNATURE

Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

I declare that I have received, understood and accepted the Privacy Notice in connection with the processing of my personal data by this Application form.

Signature Date



BULSTRAD LIFE VIENNA INSURANCE GROUP JSC (Bulstrad Life) is hereby informing you about the processing of your personal data with regard to the conclusion, performance of obligations and settlement of claims under insurance contracts, as well as for the purposes of processing your request, complaint, application or other inquiry to us or for other legitimate purposes.

Which of your personal data are we processing?

The personal data which is typically processed by the Company is as follows:

- Names: first name, father's name and surname;
- Personal No, Personal No of a Foreigner, birth date;
- Contact details: email, mailing address, phone, etc.;
- Address: permanent or current;
- Banking information: servicing bank, bank account number and SWIFT code;
- Information relevant to the subject of the insurance contract or to filing a claim: profession, position, place of work, citizenship, financial information, gender, age, etc.;
- Tax and financial information;
- Records of phone calls made by and to the Bulstrad Life Customer Service Centre;
- A video image from the video surveillance systems in the Company's buildings;
- Customer number, code or other identifier created by Bulstrad Life for identification purposes;
- Data provided upon your request, complaint, application or other inquiry;
- Health data: information about your health and data related to your physical or mental health, as well as medical documents provided for the purpose of taking out insurance and filing insurance claims.

On what grounds do we process your personal data?

- Bulstrad Life shall process the personal data provided by you in order to take steps to conclude and/or perform obligations under an insurance contract, including to administer legal claims;
- For the performance of a legal obligation and/or grounds provided for in a regulatory act - providing information to state and regulatory authorities (the Financial Supervision Commission, National Revenue Agency, Commission for Personal Data Protection, Commission for Consumer Protection), municipal, judicial and investigative bodies, including external auditors;
- On the grounds of a legitimate interest of the Company – for the purposes of improving the quality of the service provided, for preventing insurance fraud, in the implementation of video surveillance, for portfolio analysis and video surveillance, etc.;
- Bulstrad Life shall process your medical data for the purposes of preparing an offer and entering into an insurance contract and settling claims on insurance contracts on the grounds of the effective legislation and the Insurance Code;
- Bulstrad Life may process the data you provided for the purpose of marketing communication, including for the purposes of direct marketing based on your explicit consent.

For what purposes will we process your personal data?

Personal data provided by you shall be used, including but not limited to:

- analysis of the needs of users of insurance services;
- preparing an individual insurance offer;
- administering an insurance relationship;
- administering payments made for insurance premiums;
- processing claims related to the occurrence of an insurance event and for the payment of insurance compensation;
- reinsurance;
- processing and responding to your request, complaint, application or other inquiry to Bulstrad Life;
- improving the quality of the service and the level of the services offered;
- protection of the legitimate interest of Bulstrad Life;
- prevention of insurance frauds;
- risk assessment and analysis;
- performance of regulatory requirements, including avoiding conflicts of interests, corruption practices and obligations under the Measures Against Money Laundering Act;
- marketing communication and the purposes of direct marketing;
- for statistical and analytical purposes of the Company;
- for the prevention and control of violations, as well as for protection of the company's property.

Profiling

Your personal data may become the subject of profiling through information processing systems during the preparation of your individual insurance offer. Depending on the specifics of the particular type of insurance, Bulstrad Life may use information systems to calculate the probability of occurrence of the insurance event. Information systems work based on the input of criteria developed by expert actuaries.

* Profiling is any form of automated processing of personal data consisting of the use of personal data for the assessment of particular aspects related to the natural person with regard to their profession, economic position, health, personal preferences, place of residence, etc.

With whom do we share your personal data?

Bulstrad Life respects and protects the privacy of your personal data. Bulstrad Life may disclose your personal data to the following persons in compliance with the regulatory requirements:

- when using services related to the listed purposes as well as for technical maintenance of internal information systems and/or operational support of our activity, Bulstrad Life may disclose personal data to service providers (consultants, assisting companies, customer service centre, trusted doctors, their counterparts, etc.). Such disclosure shall only be made on reasonable grounds and in compliance with the regulations of the regulatory framework;
- in the performance of its obligations under specific insurances, Bulstrad Life may disclose your data to subcontractors providing services on behalf of Bulstrad Life, both on the territory of the Republic of Bulgaria and abroad;
- in the performance of its legal obligations, Bulstrad Life may disclose personal data to state supervisory or control bodies, municipal, judicial and investigative bodies, including external auditors;
- in compliance with the applicable Bulgarian and European legislation, the Company may disclose personal data to other companies within the group of Vienna Insurance Group;
- in the performance of its obligation to provide coverage of its insurance portfolio, Bulstrad Life may disclose your personal data to reinsurers, reinsurance brokers or their representatives;
- Bulstrad Life works with a wide network of insurance intermediaries in order to provide services close to you. For this purpose, your personal data may be shared with insurance intermediaries. Such disclosure shall only be made on reasonable grounds and in compliance with the imperative regulations of the regulatory framework.

How long do we store your personal data?

Bulstrad Life stores and administers individual documents containing your personal data for the following time limits:

- insurance contracts and other documents thereto (application for insurance, General and Special Terms, policies, annexes) – a maximum period of 10 years, with the term depending on the type of the insurance;
- documents regarding insurance claims - a maximum period of 10 years, with the term depending on the type of the insurance;
- requests, complaints, applications and other inquiries - a maximum storage period of 5 years;
- rejected applications for insurance contracts (offers) - 5 years;
- records of video surveillance systems – 60 days.

You can find more detailed information regarding the storage periods for all documents processed by Bulstrad Life in the Rules for Storing and Archiving Documents on our website (www.bulstradlife.bg) or you can contact the Bulstrad Life administration and request a copy of the Rules.

What are your rights with regard to your personal data?

In compliance with the regulatory framework, you have the following rights with regard to your personal data processed by Bulstrad Life:

1. The right to access your personal data processed by Bulstrad Life and to receive a copy of the data.
2. In the event of incomplete or inaccurate data being processed by Bulstrad Life, you are entitled to have your data rectified.
3. The right to request the deletion of your data when there are conditions for such a deletion. Such cases are situations where the purpose for which the data was collected has been achieved; you have withdrawn your consent when the processing is consent-based and there are no other legal grounds for processing; your data is being processed unlawfully, etc.
4. The right to request limited processing of your personal data in the cases stipulated by law.
5. In cases where your data is processed based on a legitimate interest, you may object to the processing of your personal data on those grounds.
6. To exercise your right to data portability and to request that your data is provided in a structured, commonly used and machine-readable format.
7. To withdraw the consent you have provided when the processing of your personal data is based on consent.

You can find detailed information on the conditions and procedures for exercising your rights in the Rules on Exercising Data Subject Rights of Bulstrad Life on our website (www.bulstradlife.bg), as well as in any of our offices in the country.

You also have the right to file a complaint with the Commission of Personal Data Protection when the relevant grounds are present.

How can you contact us?

Please contact us at this address: Bulgaria, 1301 Sofia, 6 Sveta Sofia Str., email: bullife@bulstradlife.bg; tel.: 02/401 4000.

Contact details of our Data Protection Officer: dpo@bulstradlife.bg; tel.: 02/460 41 87.

You can find more information on the terms and conditions under which we process your personal data on our website www.bulstradlife.bg.

Date:

...../full name/

Signature