

Dear Sir/ Madam,

Thank you for choosing the „Health Care” insurance, offered by BULSTRAD LIFE VIENNA INSURANCE GROUP. It was created to provide you with affordable and reliable healthcare and access to a wide range of medical services in Bulgaria. The present instruction contains useful tips and important information about the advantages of your healthcare coverage.

You can find further information and details about your healthcare coverage in the “B-Assist” mobile application, on the web platform “B-Assist” – www.b-assist.bg, or through the Human Resources Department of your company.

You can benefit from medical services, offered under the “Health Care” insurance coverage as follows:

- **Subscription based service** – provided that you need medical treatment or medical consultation, covered under your company’s health insurance policy, you can choose to obtain treatment from a medical facility, which is part of the BULSTRAD LIFE VIENNA INSURANCE GROUP network. You only need to present your individual ID card without any need for payment for the services provided.
- **Cost reimbursement** – provided that you have an active “Cost reimbursement” package (or part of such package), you can choose to obtain treatment from a medical facility of your choice and to pay for the consultation, treatment or medical examination services.

Afterwards it is necessary to request the original documentation from the medical facility and to submit to the insurer a request (in a preapproved form) for reimbursement of your medical expenses. Further information about the required documentation as well as the form of the request are available in the “Documents” section of the B-Assist mobile application, on the Internet site of the company -

www.bulstradlife.bg, in the web platform “B-Assist” and in the attached leaflet. You have to send the complete set of documents to the following address: **6, Sveta Sofia str., 1301 Sofia**. Provided that your insurance coverage contains the „Prophylactic” option, the routine medical examinations will be organized by the insurer in collaboration with the management of your company. Afterwards you and every other insured person will receive the results from the examinations and tests in a sealed envelope.

YOUR PERSONAL ID CARD

Your personal identification card contains important information about your “Healthcare” insurance – your names, UCN, your unique ID number, your insurance coverage plan and the sections thereof, as well as the chosen options. You can contact the medical coordinators of BULSTRAD LIFE VIENNA INSURANCE GROUP on the telephone number, stated on the card in order to receive consultation or to be directed to the medical facility and medical professional that will respond to your needs in the most appropriate manner.

Your card cannot be used by a third person. You shall always carry your ID card with you and to present it together with your government ID card in order to benefit from the services, included in your subscription. Provided that the card is lost or damaged, you have to notify the insurer immediately.

NETWORK OF MEDICAL FACILITIES

“BULSTRAD LIFE VIENNA INSURANCE GROUP” JSC guarantees access to renowned medical facilities and clinical laboratories on the entire territory of Bulgaria through its network of facilities, parties under with medical services agreements. The full list of medical facilities and clinical laboratories, part of our network is available in our B-Assist mobile application and on our website - www.bulstradlife.bg.

MODERN SOLUTIONS FOR QUICK ACCESS TO MEDICAL SERVICES

The B-Assist mobile application was developed exclusively for the clients of the BULSTRAD LIFE VIENNA INSURANCE GROUP, who have “Healthcare” insurance coverage. It is your reliable personal assistant that is able to ensure quick access to high quality medical services and to provide you with the opportunity to schedule a medical appointment and to send a request for approval of a highly specialized medical examination only with few clicks on the display of your mobile device. You can download the free mobile application for Android or iOS from the Google Play and App Store platforms.

The web platform “B-Assist” can be found on www.b-assist.bg. It provides the same functionalities as the mobile application in order to support you when you are not able to use the app or phone to call our medical coordinators.

IN CASE YOU NEED OUTPATIENT CARE

In order to receive personal advice about a particular case and in order to direct you to the most appropriate healthcare professional, you need to request an appointment through the B-assist mobile application or the web platform "B-Assist". You can also contact a medical coordinator by phone – you need to dial the 0700 14 144 phone number (at the price of one city call or as per the tariff plan of the telecommunication provider used when calling), stated on your personal ID card.

IN CASE YOU NEED HOSPITAL CARE

Provided that your treatment requires hospitalization, you need to contact in advance a medical coordinator by phone on the 0700 14 144 phone number (at the price of one city call or as per the tariff plan of the telecommunication provider used when calling), stated on your personal ID card. The coordinator will provide you with the necessary assistance.

IN CASE YOU NEED EMERGENCY CARE

In case of emergency you can dial 112 or visit the nearest emergency care unit. The emergency care includes all medical activities, aimed at the management of acute life-threatening events and maintenance of the vital body functions. The emergency care is a government priority, paid entirely by the government. That's why it is not part of your voluntary healthcare insurance coverage.

FREQUENTLY ASKED QUESTIONS

I was refused access to medical services on a subscription basis in a medical facility, part of your list and a payment was required. What shall I do?

Dial 0700 14 144 (at the price of one city call or as per the tariff plan of the telecommunication provider used when calling) and contact one of our medical coordinators. He or she will contact the medical facility directly and will provide you with the necessary assistance. The customer feedback is of an essential importance for us, therefore we will appreciate if you send a written complaint to us via email to **md@bulstradlife.bg**. We will request an official statement from the respective medical facility about the reason for violation of its contractual obligations in order to avoid possible complications in the future. If you already paid for your treatment, please request all necessary documents in order for us to reinstate the expenses you made.

I am not satisfied with the staff attitude and/or the quality of the services in the medical facility I visited/was sent to. Where to file a complaint?

Your feedback is of an essential importance for us in order to maintain and control the quality of the medical services and the contractual relationships with our partners. Please contact us via email to **md@bulstradlife.bg**, via post to our address in Sofia – 6, Sveta Sofia str., 1301 Sofia. You can also use the features of the B-Assist mobile application and the web platform "B-Assist".

I need to use outpatient/hospital care in a medical facility, which has not concluded an agreement with BULSTRAD LIFE VIENNA INSURANCE GROUP. Am I eligible for reimbursement of the medical costs made?

Provided that there are medical facilities in your area, part of the BULSTRAD LIFE VIENNA INSURANCE GROUP, but you choose to receive medical treatment in other medical facility, the insurer will reimburse you on a deductible basis. Provided that there are no medical facilities, part of the BULSTRAD LIFE VIENNA INSURANCE GROUP in your area, you need to contact our medical coordinators. They will inform you whether we will be able to cover the costs (depending on the particular situation) and what documents shall be requested from the medical facility, which is not part of the insurer's network.

What shall I do if I need emergency medical care during holidays and weekends, at night or overtime?

You can visit one of the medical facilities, which are working on a 24/7 basis or have emergency care units, such as St. Pantaleimon, Tokuda Hospital, Pirogov Hospital, Torax, Polimed or contact our medical coordinators on 0700 14 144 (at the price of one city call or as per the tariff plan of the telecommunication provider used when calling).

For scheduling of medical appointments, you can send request through the B-Assist mobile application and the web platform "B-Assist".