



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



Herewith, ZEAD "BULSTRAD LIFE VIENNA INSURANCE GROUP" EAD ("Bulstrad Life) provides you information about the processing of your personal data relating to concluding, administration and fulfilling of obligations and settling of claims under insurance contracts, as well as for the purposes of processing your requests, complaints or other inquiries to us.

What personal data of yours do we process?

The personal data that are usually processed are the following:

- Names: name, surname and family name;
- PIN, NRA /personal identification number of a foreigner/;
- Contacts: email, address for correspondence and telephone;
- Address: permanent or current;
- Banking details: servicing bank, IBAN and SWIFT code;
- Information about the subject of the insurance contract: occupation, position, place of work, citizenship, financial information, gender, age, etc.;
- Tax and financial information;
- Information about insurance contracts or insurance claim;
- Health data: information about your health status and data related to your physical or mental health, as well and medical documents provided for the purposes of conclusion of insurance and insurance claims.

What are the grounds for processing your personal data?

The processing is necessary to conclude, administer and fulfill obligations and settling of claims under insurance contracts.

Bulstrad Life processes your health data within the meaning of the applicable legislation for the purposes of offer and conclusion of insurance contract. Bulstrad Life may process your health data for the purposes of proof of claims, establishing, exercising or defending legal claims.

Bulstrad Life may process your personal data for the purposes of marketing communication, including for the purposes of direct marketing, based on your explicit consent.

Processing of your personal data related to your requests, complaints, etc. or other inquiries to us is based on you unambiguous consent expressed by you by filling out this form, by fulfilling a legal obligation or based on the legitimate interest of Bulstrad Life in case of possible dispute. In some cases, we disclose your data with contractual partners (assistance companies, contact center, trusted doctors, re-insurers, their contractors, etc.) based on the legitimate interest of Bulstrad Life to fulfill its insurance obligations and to improve the quality of the rendered services. Based on our legitimate interest relating to internal administrative purposes of the VIG group, we may disclose your data to companies of the Group.

What are the purposes of using your personal data?

The personal data provided by you will be used for the purpose of administering the insurance relationship, and in some cases to respond to your requests, complaints or other inquiries to Bulstrad Life, including but not limited to the purposes of:

- Preparation of an individual insurance offer;
- Risk assessment;
- For administration of payments made under insurance premiums;
- Handling of and response to your request, complaint or other inquiry to Bulstrad Life;
- Assistance to use a medical service;
- Improvement of the quality of the service and raising the level of the rendered services;
- Handling of claims upon insurance events and payment of damages upon liquidation of insurance policies.
- Defending of the legitimate interest of Bulstrad Life in case of a possible dispute;
- Insurance fraud prevention;
- Fulfillment of legal obligations, including avoidance of conflict of interest, corruption practices and obligations under the Measures against Money Laundering Act;
- for marketing communication and for the purposes of the direct marketing;
- Statistics.

Profiling*

During the preparation of your individual insurance, your personal data may be subject to profiling by data processing systems. Depending on the specifics of the particular type of insurance, Bulstrad Life may use information systems to calculate the probability of an insurance event occurring. The information systems operate on the basis of defined criteria developed by expert actuaries.

* Profiling is any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, concerning that natural person's occupation, economic situation, health, health, personal preferences, residence, etc.

Whom can we disclose your personal data to?

Bulstrad Life respects and keeps the confidentiality of your personal data. In fulfilling its legal obligations Bulstrad Life may disclose your personal data to the following persons:

- Service vendors (consultants and assistance companies, contact center, trusted doctors, re-insurers, their contractors, etc.). When we use services related to the concluding of the insurance contract and settling claims, technical support to internal information systems and operational support of our activities, it is possible that Bulstrad Life disclosed personal data. Such disclosure is done only on reasonable grounds and upon written contract with the recipient for provision of adequate level of protection;

- For the fulfilling of its obligations under certain insurance contracts, Bulstrad Life may disclose your personal data to subcontractors who provide services on behalf of Bulstrad Life, both on the territory of the Republic of Bulgaria and abroad;

- State and municipal authorities - to fulfill its legal obligations, Bulstrad Life may be obliged to disclose personal data upon express order by state or municipal authorities;

- Other VIG companies - in this case the personal data is disclosed in compliance with the applicable Bulgarian and European legislation;

- Re-insurers - to fulfill its legal obligation to provide coverage of its insurance portfolio, Bulstrad Life may disclose your personal data to reinsurers, reinsurance brokers and their representatives;

- Agents, brokers and other insurance intermediaries - Bulstrad Life operates with a wide network of brokers, agents and insurance intermediaries to provide you services close to you. For this purpose, your personal data may be shared (usually directly by you) with licensed agents, brokers and insurance intermediaries.

For what period do we store your personal data?

Bulstrad Life keeps the individual documents administered for the purpose of fulfillment of the obligations under insurance contracts and claims, and to fulfill its legal obligations.

More detailed information about the periods for keeping all documents processed by Bulstrad Life is given in "Rules for Document Storage and Archiving" on our website (www.bulstradlife.bg), or you may require a copy of the Rules from the administration of Bulstrad Life.

What are your rights regarding your personal data?

According to the Bulgarian legislation, you have the following rights regarding your personal data processed by Bulstrad Life:

1. Access to your personal data processed by Bulstrad Life and to have a copy of them;

2. If the data processed by Bulstrad Life is incomplete or inaccurate, right of rectification of your personal data;

3. You may request that your data is deleted where there are pre-requisites for this. Such cases are: the purpose for which the data is collected is achieved; you have withdrawn your consent when the processing is based on consent and there is no other legal basis for processing; your data is being processed unlawfully, etc.;

4. In the cases determined by the law, you may require that the processing of your personal data is restricted;

5. In cases where your data is processed on legitimate interest (listed above in this notice), you may object to the processing of your personal data on this ground;

6. You may exercise your right to data portability and you may require that the data is provided to you in a structured, widely employed and machine-readable format;

7. You may withdraw your consent when the processing of your personal data is based on consent.

Detailed information about the conditions and the procedure for exercising your rights is given in "Rules for exercising the rights of data subjects" of Bulstrad Life on our website (www.bulstradlife.bg) and in all our offices.

You also have the right to lodge a complaint at to the Commission for Personal Data Protection when the relevant circumstances exist.

How to contact us?

You can contact us on the following address: Bulgaria, Sofia 1301, 6 Sveta Sofia St., email: bullife@bulstradlife.bg; tel.: +359 2 401 4000

Contact information of Data Protection Officer: dpo@bulstradlife.bg; tel.: +359 2 460 41 87

Date: Signature:

/three names/