





We support every moment of your life



Data as of 31/12/2018, for individual and group policies, from the start of Eurolife health schemes.

Medica health program

EuroLife's medica health program has been developed to cover the needs of a person in the event he / she becomes ill or gets injured, thus protecting his/ her family from financial loss. The program reimburses expenses incurred for in-hospital treatment providing also out-of-hospital Benefits and Allowances.

Main characteristics

The main characteristics of the program are as follows:

- · Global cover including the United States and Canada
- Annual cover up to €2.000.000
- Right of participation of the partner of the insured and their children in the program
- There is no age limit for the termination of the program
- Low premiums
- Choice of country, hospital and doctor for treatment
- Provision of medical advice on a 24 hour basis through a Medical Call Centre
- Provision of Travel Medical Aid abroad
- "Second Medical Opinion" Service
- Quick response to claims
- Direct payment of hospitals for services rendered, if requested
- medica plus & medica comfort options, covering out-of-hospital benefits
- Participation in the program is permitted for people who live permanently in Cyprus up to the age of 65

Medica group health program

The medica health program is also offered on a group basis, and can include full out-of-hospital cover.

What are the benefits offered by the medica health program? The program offers a wide range of Benefits. The following Table provides a brief description of the covers offered by the medica basic, medica comfort and medica plus options.

	TABLE OF BE	ENEFITS			
Bene	fits	Cover Limits	medica basic	medica comfort	medica plus
1.	1.1 Maximum Annual Limit 1.2 Annual Claims Excess Amount	€2.000.000 Depending on your option (€500 or €1.000 or €2.000 or €5.000 or €8.000 or €10.000 or €20.000)	✓✓	✓✓	
2.	In Hospital Treatment 2.1 Hospital Charges 2.2 Doctors' Fees 2.3 Diagnostic Tests	Total Compensation Total Compensation Total Compensation	✓✓✓	V V V	v v v
3.	Medica Out-of-Hospital Benefits 3.1 Pre-surgical Diagnostic Tests 3.2 Post-surgical Expenses - Physiotherapy Diagnostic Tests & Medical Drugs 3.3 Out-patient Surgical Operation 3.4 Out-patient Cancer Therapy 5.5 First Treatment of an Accident	Total Compensation Total Compensation up to €250 for each operation Total Compensation up to €200 for each operation Total Compensation Total Compensation Total Compensation	< < < < < < < < < < < < < <		▼ ▼ ▼ ▼ ▼
4.	Other Benefits 4.1 Maternity Allowance - Normal Delivery - Caesarian Section - Caesarian Section - 4.2 Critical Illness Allowance 4.3 Transportation by Ambulance 4.4 Daily Allowance for Free of Charge Treatment - In Cyprus - - Abroad - 4.5 Hospitalisation without Treatment 4.6 Stay of Parent (abroad) 4.7 Expenses for Transportation of Corpse Abroad 4.8 Premium Protection	€1.000 €1.500 €10.000 Total Compensation up to €600 Maximum limit of 90 days €100 per day €250 per day Total Compensation for Room & Board for 1 day Total Compensation Up to €3.500 Up to 10 Years Premiums	 	 	
5.	Travel Medical Aid Abroad5.1Medical Aid5.2Transportation for medical reasons5.3Return of Corpse to Cyprus5.4Return of Minors to Cyprus5.5Return of the Rest of the Family Members to Cyprus5.6VIsit by a Relative and Overnight Stay Expenses	Maximum Limit of 7 overnight stays with €120 maximum for each day		< < < < < < < < < < < < < < < < < <	
6.	"Second Medical Opinion" Service		<	V	V
7.	Medical Call Centre		<	Image: A start of the start	✓
8.	Medica comfort Out-of-Hospital Benefits8.1Maximum Annual Limit8.2Doctor's Fee8.3Medicinal Drugs8.4Diagnostic Tests8.5Physiotherapy8.6Psychiatric Disease8.7Homeopathy Treatment	€1.000 Depending on your option (Choice 1 or Choice 2) Total Compensation up to €250 Total Compensation up to €250 20 Visits with max €10 per visit 5 Visits with max €40 per visit Total Compensation up to €400		 ▼ ▼ ▼ ▼ ▼ ▼ ▼ 	
9.	Medica plus Out-of-Hospital Benefits9.1Maximum Annual Limit9.2Doctor's Fee9.3Medicinal Drugs9.4Diagnostic Tests9.5Physiotherapy9.6Psychiatric Illness9.7Homeopathy Treatment	Depending on your option (€1.000, €2.000, €4.000) Depending on your option (Option 1 or Option 2 or Option 3) Total Compensation Total Compensation Total Compensation Total Compensation Total Compensation up to €600			< < < </th

Where "Total Compensation", is mentioned above, we mean compensation based on Customary and Reasonable charges. Charges beyond the Customary and Reasonable ones will not be compensated.

Choice of Premium for the medica basic health program

The medica basic health program reimburses expenses for the coverage provided with no initial excess amount (Table A). People who can afford to meet medical expenses without an insurance cover, or have limited cover with another medical health program, can be insured by choosing the annual claims excess amount they wish. In this way they benefit from lower insurance premiums, as these are shown in Tables B, C, D, E, F, G, H.

In particular, for Tables G & H (annual claims excess amounts $\in 10.000$ or $\in 20.000$), the insured has the right on specified dates, to request the deletion of the initial excess amount without presenting any medical certificates.

E. ANNUAL C				
Age	Annual	Half Yearly	Quarterly	Monthly
	€	€	€	€
-18	177	89	45	15
19-25	308	157	80	27
26-30	332	166	83	28
31-35	346	176	91	31
36-40	356	179	90	32
41-45	370	189	97	33
46-50	404	206	106	36
51-55	432	218	109	37
56-60	542	276	141	48
61-65	705	360	183	62
66-70	959	490	250	84
71+	1328	677	345	116

	F. ANNUAL CLAIMS EXCESS AMOUNT €8.000								
	Age	Annual	Half Yearly	Quarterly	Monthly				
1		€	€	€	€				
	-18	160	82	41	14				
	19-25	269	137	71	24				
	26-30	289	147	76	26				
	31-35	304	156	78	27				
	36-40	314	160	81	28				
	41-45	327	164	82	28				
	46-50	357	181	91	31				
1	51-55	380	194	98	33				
	56-60	477	243	124	42				
	61-65	621	316	161	54				
	66-70	845	431	220	75				
	71+	1168	596	304	102				

Medica basic **Premium Tables**

A. WITHOUT A					
Age	Annual	Half Yearly	Quarterly	Monthly	
	€	€	€	€	
-18	363	185	95	32	
19-25	614	313	158	53	
26-30	661	337	172	58	
31-35	690	352	179	60	
36-40	712	363	185	62	
41-45	741	379	192	65	
46-50	809	413	210	71	
51-55	865	441	225	77	
56-60	1083	553	282	95	
61-65	1411	719	366	124	
66-70	1917	978	498	168	
71+	2655	1354	690	232	

B. ANNUAL CLAINS EACESS ANUCUNT COU							
Age	Annual	Half Yearly	Quarterly	Monthly			
	€	€	€	€			
-18	309	157	81	27			
19-25	522	266	134	45			
26-30	562	286	146	49			
31-35	587	299	152	51			
36-40	605	309	157	53			
41-45	630	322	163	55			
46-50	688	351	179	60			
51-55	735	375	191	65			
56-60	921	470	240	81			
61-65	1199	611	311	105			
66-70	1629	831	423	143			
71+	2257	1151	587	197			

C. ANNUAL C	C. ANNUAL CLAIMS EXCESS AMOUNT €1.000								
Age	Annual	Half Yearly	Quarterly	Monthly					
	€	€	€	€					
-18	272	139	71	24					
19-25	461	235	119	40					
26-30	496	253	129	44					
31-35	518	264	134	45					
36-40	534	272	139	47					
41-45	556	284	144	49					
46-50	607	310	158	53					
51-55	649	331	169	58					
56-60	812	415	212	71					
61-65	1058	539	275	93					
66-70	1438	734	374	126					
71+	1991	1016	518	174					

Age	Annual	Half Yearly	Quarterly	Monthly					
	€	€	€	€					
-18	244	124	62	21					
19-25	411	209	107	36					
26-30	445	226	115	39					
31-35	461	235	118	40					
36-40	476	242	124	42					
41-45	497	254	129	44					
46-50	539	275	141	47					
51-55	581	296	151	51					
56-60	725	371	187	63					
61-65	945	481	245	82					
66-70	1286	656	334	113					
71+	1779	907	462	155					

G. ANNUAL CLAIMS EXCESS AMOUNT €10.000									
Age	Annual	Half Yearly	Quarterly	Monthly					
	€	€	€	€					
-18	172	88	45	15					
19-25	280	143	73	25					
26-30	301	155	78	27					
31-35	315	160	82	28					
36-40	324	165	84	29					
41-45	335	171	86	29					
46-50	366	187	95	32					
51-55	389	198	101	34					
56-60	485	246	127	43					
61-65	626	321	163	55					
66-70	852	434	221	75					
71+	1171	597	304	102					

	H. ANNUAL CLAIMS EXCESS AMOUNT €20.000									
у	Age	Annual	Half Yearly	Quarterly	Monthly					
		€	€	€	€					
	-18	140	71	36	13					
	19-25	226	114	59	20					
	26-30	244	124	64	22					
	31-35	254	130	66	22					
	36-40	261	133	68	23					
	41-45	273	140	72	24					
	46-50	296	151	77	26					
	51-55	315	161	81	28					
	56-60	391	200	101	34					
	61-65	506	259	132	45					
	66-70	683	348	178	60					
	71+	940	480	245	82					



Choice of Premium for the medica comfort health program

Medica comfort features all the benefits of the medica basic program, while also offering outpatient benefits.

Medica comfort is available in two alternative options, with the ability to choose the Annual Claims Excess Amount of the medica program.

The following premiums show the cost of the outpatient benefits offered by the medica comfort program. The total premium of the medica comfort program depends on your chosen option of the medica program.

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Medica comfort **Premium Tables**

+ 01 Option	Cove	ers 5 doctors'	visits with ma	x €40 per visi	t	+U2 Option	
IA TUOHTIW						WITHOUT AI	
Age	Annual	Half Yearly	Quarterly	Monthly		Age	A
	€	€	€	€			
-18	252	129	66	23		-18	
19-25	306	156	80	27		19-25	
26-30	309	158	81	27		26-30	
31-35	310	159	81	28		31-35	
36-40	314	160	82	28		36-40	
41-45	317	162	83	28		41-45	
46-50	320	163	83	28		46-50	
51-55	323	165	84	29		51-55	
56-60	326	167	85	29		56-60	4
61-65	329	168	86	29		61-65	1
66-70	382	195	100	34		66-70	2
71-75	428	219	112	38		71-75	4
76-80	471	240	123	42		76-80	4
81+	488	249	127	43		81+	1

Does no	ot cover (doctor's	fee
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			WITHOUT ANNUAL EXCESS AMOUNT					
(Quarterly	Monthly		Age	Annual	Half Yearly	Quarterly	Monthly
	€	€			€	€	€	€
	66	23		-18	113	58	30	10
	80	27	1	19-25	123	63	32	11
	81	27		26-30	137	70	36	12
	81	28		31-35	149	76	39	14
	82	28		36-40	159	81	42	14
	83	28		41-45	167	85	44	15
	83	28	1	46-50	177	90	46	16
	84	29		51-55	188	96	49	17
	85	29		56-60	201	103	53	18
	86	29		61-65	217	111	57	19
	100	34		66-70	242	124	63	22
	112	38		71-75	260	133	68	23
	123	42		76-80	284	145	74	25
	127	43		81+	298	152	78	27

Example:

30 year old insured

Choice of medica basic program, with annual claims excess amount equal to €10.000: Monthly Premium €27

Choice of outpatient medica comfort benefits, with no doctor's fee: Monthly Premium $\in 12$

Total monthly premium for medica comfort €39

Choice of Premium for the medica plus health program

The medical plus offers all the benefits of the medica program, whilst also covering out-of hospital benefits. The medica plus is offered in 3 alternative options.

Reduction in the medica plus outpatient benefit limit:

You have two options to lower your premiums: by lowering your annual cover limit to €2.000 or € 1.000, you will enjoy a discount of 5% and 15% respectively on your Out-patient premium.

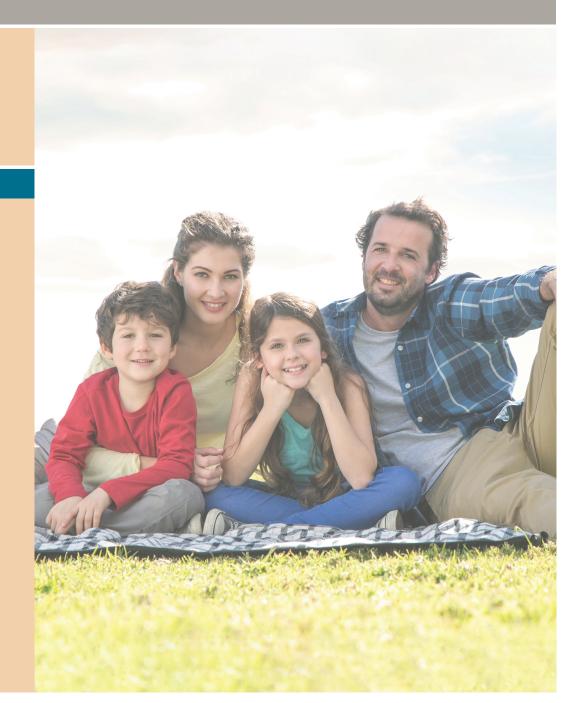
Medica plus Premium Tables

+ 01 Option				Full Package	
WITHOUT ANNUAL EXCESS AMOUNT					
Age	Annual	Half Yearly	Quarterly	Monthly	
	€	€	€	€	
-18	814	415	213	72	
19-25	1109	565	288	97	
26-30	1213	619	316	106	
31-35	1287	656	335	114	
36-40	1325	677	345	117	
41-45	1374	702	359	121	
46-50	1509	770	392	132	
51-55	1659	847	432	146	
56-60	1959	999	508	173	
61-65	2379	1214	619	210	
66-70	3020	1540	785	265	
71+	4084	2083	1061	358	

WITHOUT AND					
WITHOUT ANNUAL EXCESS AMOUNT					
Age	Annual	Half Yearly	Quarterly	Monthly	
	€	€	€	€	
-18	724	370	189	64	
19-25	1010	516	263	89	
26-30	1104	563	287	97	
31-35	1168	596	304	102	
36-40	1203	614	313	105	
41-45	1248	636	324	110	
46-50	1369	698	356	122	
51-55	1501	765	390	132	
56-60	1792	914	466	157	
61-65	2186	1115	569	191	
66-70	2760	1408	719	243	
71+	3759	1917	978	329	

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113	
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+ 03 OPTION		1	Does not cove	er doctor's fee		
WITHOUT ANNUAL EXCESS AMOUNT						
Age	Annual	Half Yearly	Quarterly	Monthly		
	€	€	€	€		
-18	545	278	143	48		
19-25	813	415	211	72		
26-30	884	450	230	78		
31-35	931	475	242	82		
36-40	958	490	250	84		
41-45	997	508	259	89		
46-50	1091	557	285	97		
51-55	1186	605	308	104		
56-60	1438	733	374	127		
61-65	1799	917	468	158		
66-70	2339	1193	608	205		
71+	3209	1635	835	281		



Important Information

1. How can I join the medica health program?

With the completion of your application form in collaboration with your Insurance Intermediary, and upon acceptance by the Company of this application form, you can join the program immediately.

2. Who should I contact to find out about the submission of the claims?

For a prompt response, you can contact MedNet. MedNet is an independent third party claims administrator which specializes in the claims administration of medical incidents and with which EuroLife collaborates. The phone number of MedNet is 22463033.

- 3. What is the claim procedure?
 - In case of a scheduled hospitalization, you should inform MedNet by phone before your admission to the hospital and in case of an urgent hospitalization, following your admission to the hospital. Thereafter, you should submit the claim form together with all the supporting documents to MedNet for settlement.

- In case of a scheduled hospital treatment, you may submit your claim to MedNet for investigation prior to the treatment taking place so that you would know, where possible, whether the treatment is covered by your insurance policy.

- In case of an urgent hospital treatment, you should inform MedNet immediately following your admission and in any case before your discharge from the hospital. You should also inform the hospital about your insurance cover.

- In case of out-of-hospital treatment, you should submit the claim form together with all the supporting documents to MedNet for settlement.

4. If I am abroad and a certain incident occurs to me, what should I do?

In case of hospitalization due to an accident or sudden illness during your travel abroad, EuroLife, in collaboration with the medical aid company Inter Partner assistance, undertakes to help you.

5. In case of critical illness, are there any other expenses covered in addition to the hospital expenses?

In case of a critical illness, the medica health program provides the insured with an allowance of €10.000. Critical illnesses include: Stroke (cerebrovascular incident), Cancer, Kidney Failure, Major Organ Transplant, Multiple Sclerosis and Coma.

6. Are there any specific exclusions I should know of?

Like all health insurance programs there are cases where no cover is provided. Briefly, the **main exclusions** are:

- Pre-existing Medical Conditions
- Genetic and congenital deformities and / or diseases
- Routine Medical Examinations and
- preventive medicine
- Optical Treatment

 Dental Treatment, unless required because of an accident which has been covered by the program

- Pregnancy / sterility / conception / contraception
- Sexual Conditions
- Plastic / Cosmetic Therapies, unless required because of an accident which has been covered by the program
- Addiction to or abuse of drugs and / or other substances
- Self Inflicted Injury/ suicide attempt
- Dangerous Activities / conditions
- Haemodialysis for chronic kidney failure
- Treatment which is not recognized as medical practice
- H.I.V., A.I.D.S
- The value of grafts, medical aids, artificial limbs and devices
- Illegal action by the insured
- There are specific medical conditions which are covered after the 12th month from your registration in the program

For further information about all the exclusions and their full description, you should refer to the Regulations of the Program.

- 7. Will there be any changes in the premium or the Benefits provided by the program? The premiums charged are based on the increase in the cost of medical services and the products related to health care. We assure you however, that whenever the program is reviewed we shall aim to achieve a balance between the Benefits provided and the cost of their provision, at the same time maintaining the premium at affordable levels.
- 8. What do we mean by the term «Total Compensation based on Customary and Reasonable charges»?

EuroLife reimburses you for all the expenses which are covered by the program, in line with customary and reasonable charges. By this term, we mean the charges the majority of suppliers (hospital, doctors, e.t.c.) charge for similar incidents. In this way, uncontrolled increases in the premiums of the program are avoided, giving us the capability to continue keeping the premiums at affordable levels. We therefore encourage you before any scheduled hospital treatment is undertaken, to ask for the estimated cost and then inform us accordingly so that we can let you know whether this amount is within the customary and reasonable charges.

Head Office

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Branch stores

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Customer Center, Makrasykas 3 2034 Strovolos, Tel.: 22 124800, 22 124880

2 Ayias Sofias Str., 1st floor, 2001 Strovolos Tel.: 22 124900 Fax: 22 319500

2 Omirou Str., 1st floor, 2018 Strovolos Tel.: 22 124950 Fax: 22 314993

28 Sans Soucis Str., 3rd floor, 2003 Strovolos Tel.: 22 124730 Fax: 22 378650

LIMASSOL

Ag. Zonis 63 Str., 2nd & 3rd floor, 3090 Tel.: 25 156248 Fax: 25 350373

Arch. Makariou C Ave., 82 3rd & 4th Floor, 4003 Tel.: 25 156848 Fax: 25 721155

28 Kolonakiou Ave., 1st floor, 4103 Linopetra Tel.: 25 156372 Fax: 25 317979

61 Omirou Ave., 2nd & 3rd floor, 3091 Tel.: 25 156248 Fax: 25 350373

LARNACA

Konstantinou Paleologou & Tinou Str., 5th floor, 6036 Tel.: 24 144600 Fax: 24 621302

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PARALIMNI

Georgiou Griva Digeni Ave., 152 1st floor, Office 1, 5281 Tel.: 23 133939 Fax: 23 825200

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This print contains summary information. For further information contact EuroLife on 8000-8880 or your Insurance Advisor.

The program falls under the Accident and Sickness Line of Business. EuroLife Ltd EuroLife House, 4 Evrou, 2003 Strovolos, P.O. Box 21655, 1511 Nicosia, tel.: 22 124000, fax: 22 341090 http://www.eurolife.com.cy Toll free Line: 8000-8880

