



SOLO

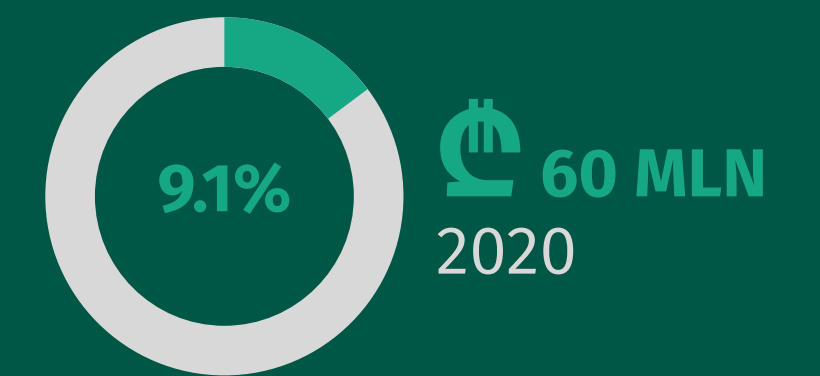
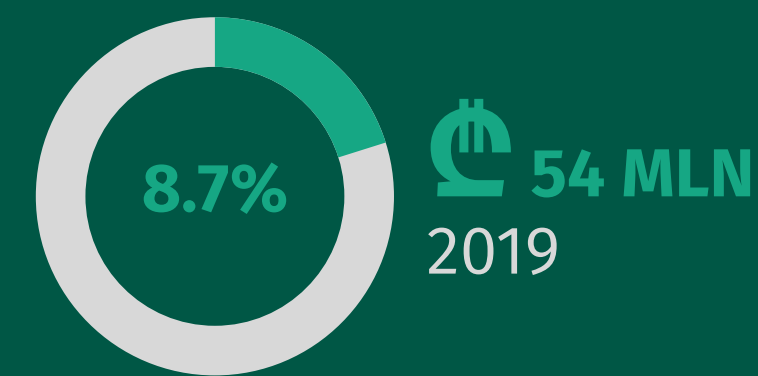
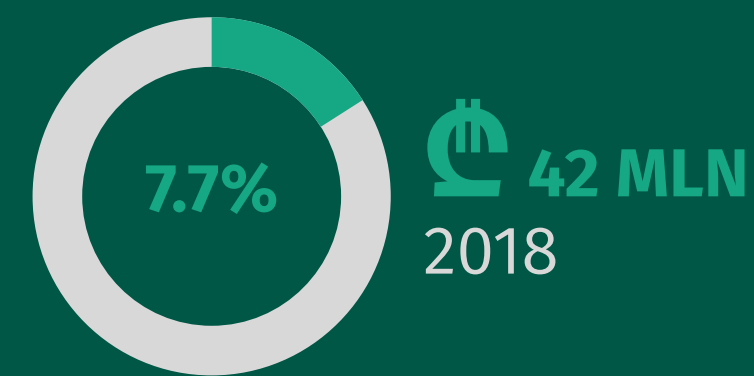
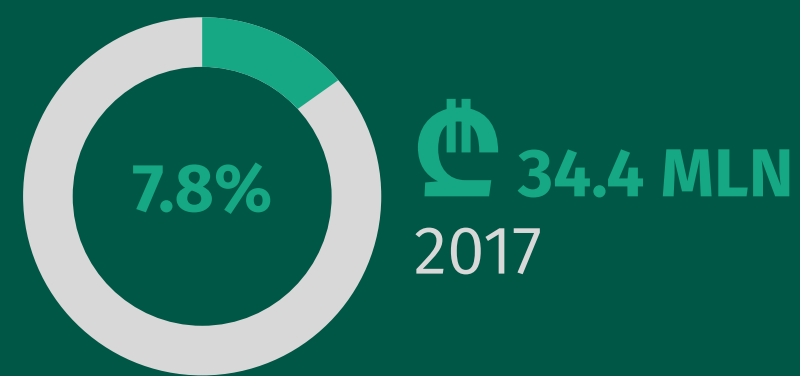
INDIVIDUAL HEALTH INSURANCE
PROPOSAL

VITAMINS by ARDI

JUST THINK OF BEST

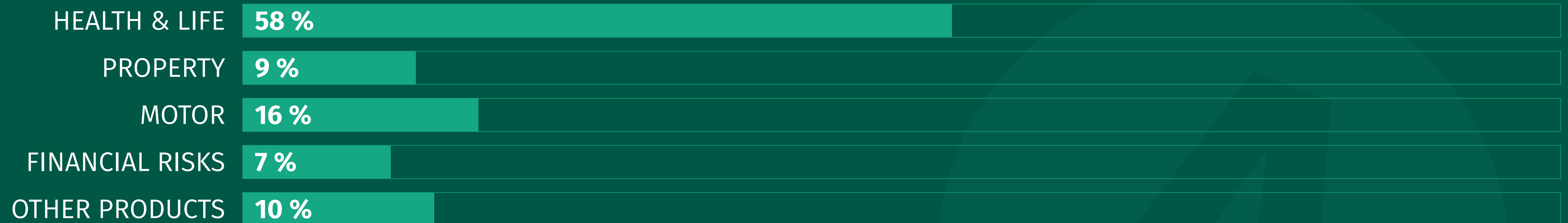


GROWTH DYNAMICS OF OUR INSURANCE PORTFOLIO



Balanced Insurance Portfolio

ACCORDING to the 2020 results



INDIVIDUAL HEALTH INSURANCE PROGRAM "VITAMINS"

* For up to 70 years Georgian citizens

VITAMINS

Vitamins by ARDI

SERVICE TYPES	A VITAMIN	B VITAMIN	C VITAMIN
MEDICAL ASSISTANCE	POLICY LIMITS 20 000 ₾	POLICY LIMITS 30 000 ₾	POLICY LIMITS 50 000 ₾
Medical Service "ARDIMEDI"	100% Unlimited	100% Unlimited	100% Unlimited
Private/Family Doctor's Service	100% Unlimited	100% Unlimited	100% Unlimited
Family Doctor's/Pediatrician at Home	100% 1 Time	100% 5 Times	100% Unlimited
Nursing at Home	60% Unlimited	100% Unlimited	100% Unlimited
IN-PATIENT SERVICES			
Hospitalization due to an Accident	100% - 4,000 GEL	100% - 7,000 GEL	100% - 15,000 GEL
Emergency Hospitalization	100% - 3,000 GEL	100% - 6,000 GEL	100% - 10,000 GEL
Planned Hospitalization	Waiting period 12 months	100% 5,000 GEL	100% 8,000 GEL
Cardio-Surgery			
Oncology			
Pregnancy Monitoring			
Childbirth			
OUT-PATIENT SERVICES			
Emergency Out-Patient Service	100% - 1,000 GEL	100% Unlimited	100% Unlimited
Emergency Vaccination-Immunization	100% - 1,000 GEL	100% Unlimited	100% Unlimited
Planned Out-Patient Service	Waiting Period 6 Months	60% 2,000 GEL	80% 3,000 GEL
Planned Out-Patient Service (Chronical Diseases)			
Medicines Prescribed By Doctor	Waiting Period 6 Months	60% 2,000 GEL	80% 3,000 GEL
Medicines Prescribed By Doctor (For Chronical Diseases)			
Preventive Medical Check-Up	50% 1 Time	100% 1 Time	100% 2 Times
Private Ambulance Service	60% Unlimited	100% Unlimited	100% Unlimited
DENTAL SERVICES			
Emergency Dental Service	100% Unlimited	100% Unlimited	100% Unlimited
Planned Dental Service in Provider Dental Clinics	Waiting Period 3 Months	70% 1,000 GEL	90% 1,500 GEL
Discount on Orthodontic and Orthopedic	10-30% Unlimited	10-30% Unlimited	10-30% Unlimited
MONTHLY INSURANCE PREMIUM PER ONE INSURED BY FREE CHOICE SCHEME	55 GEL	88 GEL	111 GEL
MONTHLY INSURANCE PREMIUM PER FAMILY	199 GEL	299 GEL	399 GEL

INDIVIDUAL HEALTH INSURANCE PROGRAM "VITAMINS"

For up to 70 years non-citizens of Georgia

VITAMINS

Vitamins by ARDI

SERVICE TYPES	A VITAMIN	B VITAMIN	C VITAMIN
MEDICAL ASSISTANCE	POLICY LIMITS 20 000 ₾	POLICY LIMITS 30 000 ₾	POLICY LIMITS 50 000 ₾
Medical Service "ARDIMEDI"	100% Unlimited	100% Unlimited	100% Unlimited
Private/Family Doctor's Service	100% Unlimited	100% Unlimited	100% Unlimited
Family Doctor's/Pediatrician at Home	100% 1 Time	100% 5 Times	100% Unlimited
Nursing at Home	60% Unlimited	100% Unlimited	100% Unlimited
IN-PATIENT SERVICES			
Hospitalization due to an Accident	100% - 4,000 GEL	100% - 7,000 GEL	100% - 15,000 GEL
Emergency Hospitalization	100% - 3,000 GEL	100% - 6,000 GEL	100% - 10,000 GEL
Planned Hospitalization			
Cardio-Surgery	Waiting period 12 months	100% 2,000 GEL	100% 8,000 GEL
Oncology			
Pregnancy Monitoring		100% 500 GEL	100% 1,250 GEL
Childbirth			
OUT-PATIENT SERVICES			
Emergency Out-Patient Service	100% - 1,000 GEL	100% Unlimited	100% Unlimited
Emergency Vaccination-Immunization	100% - 1,000 GEL	100% Unlimited	100% Unlimited
Planned Out-Patient Service			
Planned Out-Patient Service (Chronical Diseases)	Waiting Period 6 Months	40% 1,000 GEL	60% 2,000 GEL
Medicines Prescribed By Doctor			
Medicines Prescribed By Doctor (For Chronical Diseases)	Waiting Period 6 Months	40% 1,000 GEL	60% 2,000 GEL
Preventive Medical Check-Up			
Private Ambulance Service	50% 1 Time	100% 1 Time	100% 2 Times
	60% Unlimited	100% Unlimited	100% Unlimited
DENTAL SERVICES			
Emergency Dental Service	100% Unlimited	100% Unlimited	100% Unlimited
Planned Dental Service in Provider Dental Clinics	Waiting Period 3 Months	50% 500 GEL	70% 1,000 GEL
Discount on Orthodontic and Orthopedic			
	10-30% Unlimited	10-30% Unlimited	10-30% Unlimited
MONTHLY INSURANCE PREMIUM PER ONE INSURED BY FREE CHOICE SCHEME	66 GEL	99 GEL	122 GEL
MONTHLY INSURANCE PREMIUM PER FAMILY	229 GEL	339 GEL	449 GEL

ARDIMEDI

A 24/7 Medical Assistance Hot Line ☎ 2 10 10 10

- Organizes your medical service over the phone
- Arranges an appointment with your family doctor
- Provides information about contractor clinics
- Provides information about medications
- Organizes the ambulance crew service
- Organizes evacuation services in case of necessity
- Provides detailed information regarding your insurance program coverage

Our operators are speaking Georgian, English and Russian languages

A Private/Family Doctor Service

Provides following services:

- Free consultations throughout the year within the competence;
- Monitoring the health status of the insured and evaluation of a medical history for each insured person;
- If necessary, inviting additional specialists and organize medical consilium;
- Issuing the letter of warranty according to the medical necessity at provider medical clinic(s);
- Gives you a medical recommendations for a healthy lifestyle;
- Issuing of a sick leave certificate, if necessary;

Private/Family doctor service is provided by the Insurer within particular medical centers of ARDIMEDI.



A Home Care Services

Private/Family doctor:

Provides Private/Family doctor's visit at home in case of acute and urgent cases (service is available in Tbilisi and Batumi). If necessary, issuance letter of guarantees on laboratory/instrumental tests and medications.

ADDITIONAL SERVICES

TREATMENT ABROAD

Provides reimbursement of the medical services, being implemented exclusively at providers of ARDI in foreign countries, more particularly, into medical centers of TURKEY and ISRAEL according to the average market prices on similar services in Georgia and the terms of the agreement. Such exclusive providers are:

in TURKEY: ANADOLU Medical Center (In affiliation with John Hopkins Medicine); ACIBADEM Healthcare Group and KOC Healthcare clinics.

in ISRAEL: Assuta, Sheba, Beilinson Rabin, Hadassah, Sourasky, Hourasky, Assaf HaRofeh, Schneider, Herzliya, Loewenstein, Beit Issie Shapiro, Matzpen, STCI, “Biotherapy” International Center.



ADDITIONAL SERVICES

OUT-PATIENT SERVICES WITHOUT EXCLUSIONS

Services, related to all diseases, which are regular exclusions (consultations with specialists, lab and other medical tests) with 50% discount at following contractor clinics of ARDI:



- Med Investment
- D. Tatishvili Clinics
- Raymann
- Initio

Medicines with EXTRA Discount

At AVERSI Pharma chain

During promo days, the co-payment is made from the discounted price based on the submission of the SMS code from ARDI and Mtredi Card.



IMPEX Pharmacy chain

25% discount at para-pharmacy products (hair care and cosmetics), based on submission of ARDI Electronic Card.



INSURANCE SERVICE SCHEME GUIDED BBY FAMILY DOCTOR



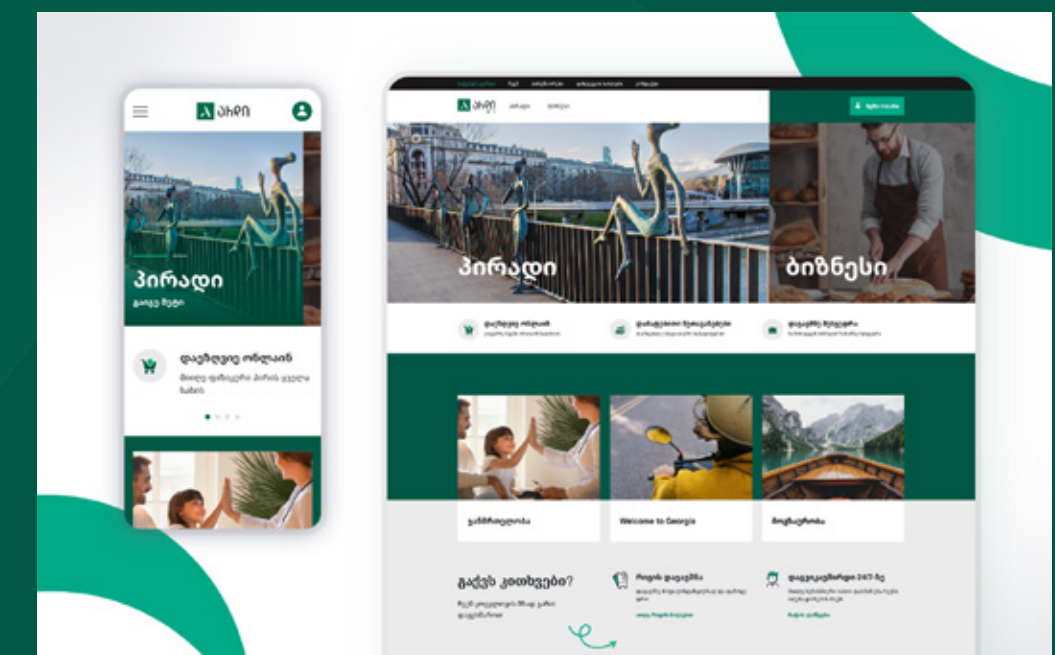
INSURANCE SERVICE SCHEME BASED ON A FREE CHOICE



Documents needed for the reimbursement:
 Payment receipt and check; Form #IV-100 /a; Doctor's Prescription; Calculations; Medical conclusions; Identity document; Bank details;

ELECTRONIC SERVICES FOR MORE COMFORT - "MY ROOM" at www.ardi.ge

- Electronic Referrals (Warranty Letters);
- Electronic Reimbursement;
- Electronic Insurance Card;
- Information about providers;
- Information about discounts at various wellness resorts and services;
- Information about personal medical history;



DISEASES

- Diabetes mellitus and diabetes insipidus, chronic and viral hepatitis (except "A" hepatitis), renal chronic insufficiency and costs of medical service for the complications, except emergency/life-threatening conditions;
- Costs, related to the congenital diseases and diseases, conditioned by genetic mutation and their complications. Genetic studies (except the costs for triple testing during pregnancy and genetic tests in case of oncological disease);
- Costs for STD sexually transmitted (venereal) diseases, in particular and only: syphilis, gonococcal infection, chlamydial lymphogranuloma, chancroid (mild Chancre), lymphogranuloma inguinale (donovanosis), chlamydia, candidiasis and costs for AIDS medical service;
- Costs for medical services related to the metabolic syndrome, obesity and overweight;
- Costs for Medical service for acne, rosacea, folliculitis, alopecia and nail fungus (onychomycosis, onychodystrophy);
- Costs of medical care for mental illness and its complications;
- Climacteric syndrome, infertility, diagnosis of potency disorders and treatment costs;
- Costs associated with alcoholism, drug addiction, and substance abuse. Or the costs of medical care caused by a road accident while driving any vehicle under the influence of this substance.

SERVICES

- Costs related to exoprosthesis, endoprotheses, implants and medical devices for corrective purposes (including soft tissue implantation) and complications during any medical intervention;
- Costs for vision correction, for purchase of glasses, lenses and hearing devices;
- Planned vaccinations and immunization;
- Costs related to cosmetic/aesthetic treatment, plastic surgery, weight correction;
- Costs related to abortion of non-medical indication, contraception, artificial insemination, reproductive medicine, due to change of a sex;
- Costs related to rehabilitation treatment, massage, podologist, expenses for psychotherapist, psychiatrist, psychologist and logopedist's services;
- Costs related to reception of any kind of medical certificates (except a certificate issued by a Family Doctor);
- Costs for non-traditional medical care (ozone therapy, acupuncture/biopuncture, manual therapy, homeopathy, Sujok therapy, physical exercises and others).

SITUATIONS

- Costs for medical services for diseases caused by intentional self-harm/rough negligence of the body and similar cases, treatment of diseases incurred by the insured person by his/her own intention rough negligence, except of such cases, when he/she acts for the purpose of saving someone else's life;
- Costs for medical services caused as a result of the insured person's participation in a criminal act, as well as medical expenses incurred during the period of imprisonment;
- Costs for medical services for diseases and cases caused by participation in professional and risky sports;
- Costs of treatment conditioned by non-medical indications including non-standard ward and recruited staff and self-treatment;
- Costs of service for preparations of dentures, orthopedics and orthodontics services;
- Costs related to purchase of non-registered, according to the legislation of Georgia, medications and remedies, biologically active or/and food supplements, treatment with monoclonal antibodies, phyto-medicines, paramedics, immunomodulators, immunostimulants, monoclonal antibodies, personal hygienic and /or other body care products, medical devices and aids (corsets, clamps, bandages, soft bands, silicone tampons, saturators etc.);
- Costs for services rendered before the entry of the Contract into force or after the expiration of the Contract term.

Advantages of Vitamins for SOLO customers

- ✓ Any kind of out-patient, medication and in-patient service, without any prior confirmation and permission of the family doctor.
- ✓ Free Choice - of clinics, doctors, pharmacies;
- ✓ Special conditions for family package - fixed price for the whole family, notwithstanding the number children under 18;
- ✓ Age of Insured Person - up to 70 years for Georgian and foreign citizens without restriction;
- ✓ Increased limits at all type of services;
- ✓ In case of a family, with 2 members only, the insurance premium is calculated based on 1+1 principle, with two individual premiums;
- ✓ Personal Corporate Manager for the policy administration.

ADDITIONAL SERVICE:

- Private Medical Assistant
- Personal Doctor
- Special premium space for the medical appointments
- Private driver service for the lab tests and CT/MRI tests

Cost for additional premium service:

+7 ₾ / MONTH - FOR INDIVIDUAL PLANS
+17 ₾ / MONTH - FOR FAMILY PLANS



A Annotation of the Vitamins

- Payment Schedule - 11x times.
(Payment of the first and last month premium, upon signing the contract)

INSURANCE REIMBURSEMENT IS ISSUED:

- In case of a adults - to the bank account of a parent;
- In case of a third party - on the basis of a notarized power-of-attorney;

THE GROUNDS FOR TERMINATION OF INSURANCE UNDER THIS AGREEMENT MAY BE:

- Prior written agreement;
- Notification sent by the Insurer to the Policyholder;
- Non-fulfillment of obligations by the counterparty.



A VISIT YOUR FAMILY (PERSONAL) DOCTOR AT THE FOLLOWING ADDRESSES BY ORGANIZING YOUR APPOINTMENT:

TBILISI

- DIDUBE**
 - TODUA Medical Center
- DIDI Digomi**
 - Clinic Initio
- VAKE**
 - MED Investment
- ISANI**
 - ENMEDIC - Clinic of Named Prof V. Iverieli
- ORTACHALA**
 - Pineo
 - New Hospitals
- SABURTALO**
 - Georgian-American Clinic MEDICAL HOUSE
 - RAYMANN
 - D. TATISHVILI MEDICAL CENTER

RUSTAVI

- #2 Medical Diagnostic Center of Rustavi**
- Mardaleishvili Medical Center - Rustavi**

BATUMI

- Sailors Medical Center LLC**
- High-tech Medical Center**

KUTAISI

- Multi-Profile Hospital - Medical CITY**
- Leri Khonelidze Clinic**

TELAVI

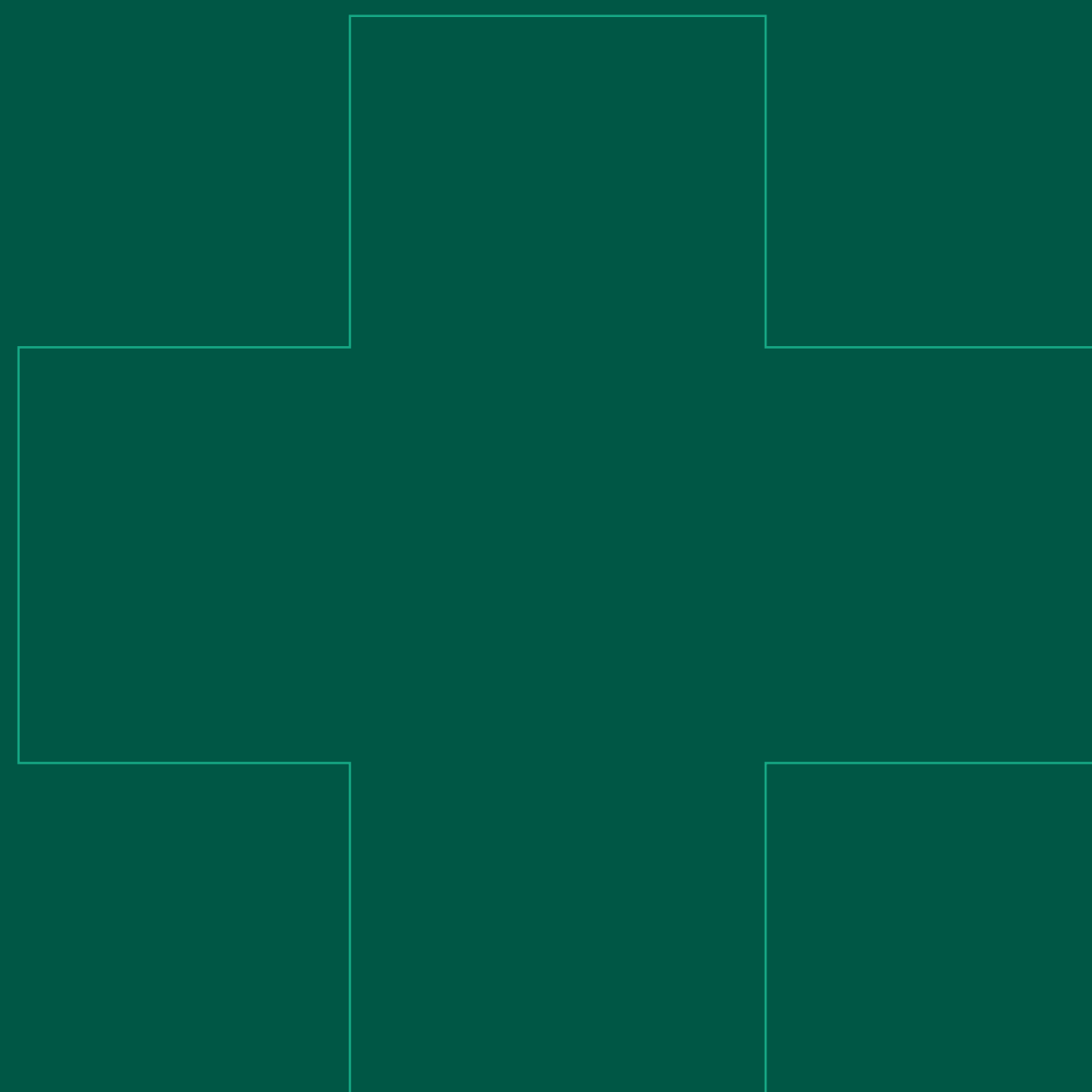
- AVERSI Clinic in Telavi**

GORI

- AVERSI Clinic in Gori**

In other cities in the wide network **of ARDIMEDI**
See our network throughout Georgia

A You can purchase medicines at the following Pharma Houses:



AVERSI
PSP
PHARMADEPOT
GPC
IMPEX

You can purchase of the prescribed medications very easily, by showing a unique SMS code from ARDI



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