ARDI | SOLO

INDIVIDUAL HEALTH INSURANCE PROPOSAL

VITAMINS by ARDI

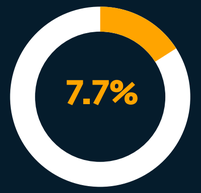
JUST THINK OF BEST



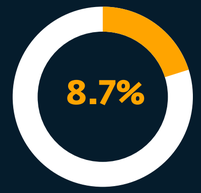
GROWTH DYNAMICS OF OUR INSURANCE PORTFOLIO



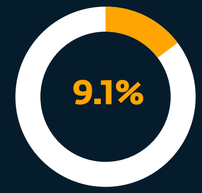
₾34.4 MLN
2017



₾42 MLN
2018



₾54 MLN
2019



₾60 MLN
2020

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% 1,000 GEL	100% 3,000 GEL	100% 5,000 GEL
Cardio-Surgery	Waiting period 12 months	100% 1,000 GEL	100% 3,000 GEL	100% 5,000 GEL
Oncology	Waiting period 12 months	100% 1,000 GEL	100% 3,000 GEL	100% 5,000 GEL
Pregnancy Monitoring	Waiting period 12 months	100% 500 GEL	100% 1,000 GEL	100% 1,500 GEL
Childbirth	Waiting period 12 months	100% 500 GEL	100% 1,000 GEL	100% 1,500 GEL
OUTPATIENT 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	80% 3,000 GEL
Medicines Prescribed By Doctor				
Medicines Prescribed By Doctor (For Chronical Diseases)	Waiting Period 6 Months	40% 1,000 GEL	60% 2,000 GEL	80% 3,000 GEL
Preventive Medical Check-Up		50% 1 Time	70% 1 Time	90% 2 Times
Private Ambullance 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	40% 500 GEL	60% 1,000 GEL	80% 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		**59 GEL**	**95 GEL**	**149 GEL**

SPECIAL DISCOUNT ON 4+ MEMBER FAMILIES

4 MEMBER FAMILY - 5% | 5 MEMBER FAMILY - 7% | 6+ MEMBER FAMILY - 10%

*** Under family is considered - spouses and children up to 18 years old**

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
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Emergency Dental Service		100% Unlimited	100% Unlimited	100% Unlimited
Planned Dental Service in Provider Dental Clinics	Waiting Period 3 Months	40% 500 GEL	60% 1,000 GEL	80% 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		**85 GEL**	**115 GEL**	**165 GEL**

SPECIAL DISCOUNT ON 4+ MEMBER FAMILIES

4 MEMBER FAMILY - 5% | 5 MEMBER FAMILY - 7% | 6+ MEMBER FAMILY - 10%

*** Under family is considered - spouses and children up to 18 years old**

ARDIMEDI

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

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.

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

2 10 10 10

You appoint the visit at clinic or phone/video consultation

Your receive a referral at provider clinic

You pay only your share of co-payment

INSURANCE SERVICE SCHEME BASED ON A FREE CHOICE

You receive medical services without family doctor

You pay full charges at place

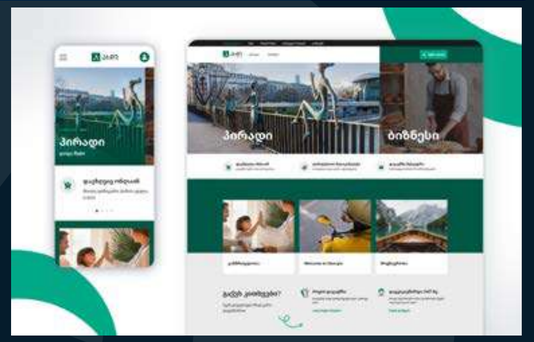
You are uploading checks, bills and medical docs at www.ardi.ge

You receive the reimbursement within 2 days

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, endoprostheses, 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;
- ✔ Age of Insured Person - up to 70 years for Georgian and foreign citizens without restriction;
- ✔ Waiting period will not be applied to persons with 2 years of insurance history in ARDI INSURANCE;
- ✔ In case of a family, with 2 and 3 members only, the insurance premium is calculated based on 1+1 principle, with two/three individual premiums;
- ✔ Personal Corporate Manager for the policy administration.In case of a family, with 2 and 3 members only.

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:

+19 ₾ / MONTH - FOR INDIVIDUAL PLANS

+39 ₾ / MONTH - FOR FAMILY PLANS









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.



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

TBILISI

DIDUBE
•

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

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

CONTACT INFORMATION

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WWW.ARDI.GE

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ARDIINSURANCE

ARDIINSURANCE

ARDIINSURANCE

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