

**OP/EUI/AS/2016/001**

**List of minimum medications and treatments to be provided (LOT A – Health insurance)**

(Any improvements and additions will be evaluated as technical aspect)

**Rules on the Reimbursement of Medical Expenses**

Medical expenses incurred by the insured person are reimbursed subject to the limits and conditions hereinafter specified. These limits are the minimum ceiling that tenderers shall offer. Proposal for higher amounts will be analysed and, if appropriate, scored during the technical evaluation.

1. Medical consultations and Home Calls

Fees for medical consultations and home visits are reimbursed at the rate of 80%, subject to the following maximum limits.

General practitioners:

- Medical consultation €50.00
- Home visit €50.00
- Calls at night, Sundays, public holidays, emergency calls, as defined by local custom, and where justified €60.00

Medical certificates are reimbursed at a rate of 80%.

Specialists:

- Medical consultation €70.00
- Home visit (where justified) €70.00
- Calls at night, Sundays, public holidays, emergency calls, as defined by local custom, and where justified €85.00

2. Hospitalisation, Surgical Operations and Confinements for childbirth

These expenses are reimbursed at the rate of 80% with annual (if not specified differently) ceiling of:

- €200 hospitalisation per day (Confinements for childbirth rate = 100%).
- €5000 Surgical Operations:  
The ceiling includes: surgical operation expenses, such as the expenses incurred for the use of the operating theatre, plaster room, dressings and other expenses in respect of any general care pertaining to the surgical operation, medical fees for visits and calls, laboratory analyses and tests, X-rays, medicines and other diagnostic or therapeutic services
- €1000 for day case treatment.
- €1500 Confinement for routine maternity (ceiling per maternity).
- €500 Ambulance to and from hospital or clinic (ceiling per each hospitalisation/surgical operation).
- €1600 corpse repatriation in case of death subsequent a surgical operation/hospitalisation.

Special cases relating to a very serious surgical operation or hospitalization for the treatment of a serious or protracted illness may be the object of a special decision by the company on the basis of an

opinion drawn up by their medical officer. In these cases, the actual costs incurred shall be reimbursed at the rate of 100% without taking into account the above mentioned ceiling.

3. Pharmaceutical Products Prescribed by a Doctor

The cost of pharmaceutical products prescribed by a doctor is reimbursed at the rate of 80%. Childhood vaccinations and travel vaccinations are covered at a rate of 80%

4. Dental Treatment

The annual cost of dental treatment is covered at 70% up to a ceiling of €1000. Orthodontic treatment is not covered.

5. Radiology, analyses, laboratory tests and other forms of diagnosis

Expenses are reimbursed at the rate of 80%

6. Physiotherapy, Kinesiotherapy, Treatment by Medical Auxiliaries and Similar Treatments; Medical Appliances

The costs for these types of treatment, prescribed by the practitioner, by a psychiatrist, neuropsychiatrist or neurologist, etc., are reimbursed on condition they are carried out by a professionally-qualified person.

The costs of these treatments are reimbursed at the rate of 80% with a ceiling of €40 per session, and a maximum of 60 sessions per period of 12 months.

7. Cures

The subsistence expenses relating to a cure prescribed by the practitioner, recognized as strictly necessary by the contractor's medical officer and carried out under medical supervision, are reimbursed at the rate of 80%, subject to limits defined by the contractor.

Costs of treatment and medical supervision during the cures shall be reimbursed at the rate of 80% subject to the limits established for each service.

Prior authorisation may be requested.

8. Tuberculosis, Poliomyelitis, Cancer, Mental Illness, Aids, etc.

For tuberculosis, poliomyelitis, cancer, mental illnesses, and other illnesses recognized by the contractor's medical officer as of comparable seriousness, the expenses incurred are reimbursed at the rate of 100%.

Prior authorisation may be requested.

9. Prostheses on Medical Prescription

Spectacles:

- The annual cost of corrective lenses shall be reimbursed at the rate of 80% up to a maximum of €180;
- the frames delivered with the above mentioned lenses shall be reimbursed at the rate of 80% up to a maximum of €70 per frame.

Contact lenses: reimbursed at the rate of 80% up to a ceiling of €70 per period of 12 months.

Other:

The cost of acquiring articles listed below which have been prescribed by a doctor are reimbursed at the rate of 80%, prior authorization may be requested.

- Orthopaedic footwear and soles (2 pairs every 12 months)
- Elastic bandages: elastic stockings for varicose veins (3 pairs every 12 months), others : e.g. maternity belts, knee bandages, ankle supports, lumbar girdles
- Artificial limbs and segments thereof
- Crutches, walking sticks, wheel chairs and similar auxiliary appliances, provided that an estimate has been submitted

Ceilings may be defined by the tenderer.

10. Expenses for expatriation of remains and funeral

The allowance for:

- expatriation of remains is fixed at €1.500
- Funeral expenses are fixed at €1.700.

Place and Date \_\_\_\_\_

Signature of the Legal Representative \_\_\_\_\_

**Hereto attached to this present declaration is a non-authenticated photocopy of a valid identification document of the signatory.**