



DEAR SIR/MADAM,

HEALTH INSURANCE COMPANY BULGARIA HEALTH AD is a licensed company for additional voluntary health insurance. The Company is a part of **Festa Holding AD** – leading financial group on the Bulgarian market.

HEALTH INSURANCE COMPANY BULGARIA HEALTH is the most dynamically developing company.

According to the Financial Supervision Commission for the first half of 2009 **HEALTH INSURANCE COMPANY BULGARIA HEALTH** is first, with the highest market share of health insurance companies in Bulgaria.

The main share holder of **HEALTH INSURANCE COMPANY BULGARIA HEALTH AD** is **INVESTBANK AD Bulgaria**.

HEALTH INSURANCE COMPANY BULGARIA HEALTH AD (www.bgzdrave.bg) is specialized in offering complex health services, adjusted to the needs of corporate and individual clients. We are providing complex health care for the employees, thus enabling employers to focus on what is most important for them – their business.

HEALTH INSURANCE COMPANY BULGARIA HEALTH AD has contracts for providing medical consultations and treatment with highly qualified all over the territory of the country.

HEALTH INSURANCE COMPANY BULGARIA HEALTH AD offers medical services, included in the following packages:

Improvement of health and prevention against diseases - prophylactics

- General prophylactic medical examinations for the early diagnostics and identifying diseases;
- Additional medical examinations and tests concerning the most common diseases, typical for certain age and sex;
- Obligatory periodic medical examinations and tests under the Law on Healthy and Safety Labor Conditions, determined in Decree No. 3 of the Ministry of Labor and Social Policy and Decree No. 14 of the Ministry of Health.

Out-patient medical care

- Specialized out-patient care;
- Primary and secondary examinations by a physician of your own choice;
- Ambulatory medical examinations and home visitations;
- Laboratory, instrumental, functional investigations, ultrasound and radiography.

Out-patient medical care - DENTAL MEDICINE (DENTISTRY)

- Prophylactic exams and oral hygiene
- Therapeutic activity
- Surgical treatment
- Orthopaedic activity

In-patient /Hospital/ medical care

- Admittance and accommodation in hospital establishments;
- Consultations, diagnostics and treatment;
- Various in complexity surgical operations.

Additional services connected with medical care

- Additional care for the patients at home and in hospital conditions provided by nurses and rehabilitators aimed at shortening the period of recovery;
- Transporting the patient from home to the medical facilities or from one medical facility to another;
- Special conditions for hospital treatment.

Reimbursement of costs:

- Reimbursement of costs made by the insured persons for purchasing medicaments and subsidiary means.

Complex medical care:

- Complex services and activities, including the whole range of actions for full solution of the health problem, as well as in-patient (hospital) and out-patient medical care.

KINDS OF COVERAGE:

The offered packages have 3 levels of coverage:

BASIC, EXTENDED, LUXURIOUS

The difference between the levels is in the volume of the provided services (examinations, consultations and medical tests) and the limit of responsibility for the used medical care.

OPTIONS FOR USING OUR SERVICES

The clients of **HEALTH INSURANCE COMPANY BULGARIA HEALTH** can choose any of the two forms of voluntary health insurance, determined by the Law on Health Insurance:

Subscription – it allows using the medical services included in chosen healthcare package without insurance limit. The Company has signed agreements with medical establishments and institutions all over the country. Through choosing “Subscription service”, the insured person has no financial obligations to the health care establishment or the medical specialists, which have provided the medical service in case they have contract with our company.

Reimbursement of costs – the insured person is fully reimbursed for the costs of any health care services and/or subsidiary means paid by him/her. Upon choosing “Reimbursement of costs”, the insured person pays for the prescribed medications or supplementary means, and against presentation of the required documents, the Company reimburses the costs up to the limits set in the chosen package.

TAX PREFERENCES

About Company as a legal entity:

In pursuance to Art.204 and Art.208 under the Law on Corporative Income Taxation (as amended- the Official Gazette Issue 110 / dd. 21.12.2007, effective as from 01.01.2008). Exemption from taxation of social costs for benefits and premiums for additional social insurance and “Life” insurance policies. Social costs as per art.204, item 2, letter “a”, amounting to BGN 60, are not taxed, when the tax liable persons have not any public liabilities subject to forceful execution as of the moment of making the costs.”

About employee, if signing a personal contract:

Pursuant to Art.19 under the Law on taxation of physical persons, (as amended- Official Gazette, Issue 113 dated 28.12.2007, effective as from 01.01.2008)

“The monthly tax base as per Art. 42, p. 2, concerning incomes from labor legal relations is decreased with the personal benefits paid in the month through employer, for additional voluntary insurance, to the total amount of 10% of the monthly tax base as per Art.42, p. 2, as well as with the personal voluntary health insurance benefits and premiums /benefits under “Life” insurance agreements, paid in the month at the account of the person, to the total amount of 10% of the monthly tax base as per Art.42, p. 2.”

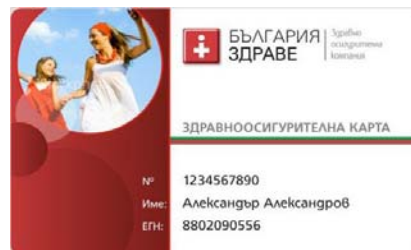
No taxes are due for the amount reimbursed to employee, health insured by the employer.

PROCEDURE FOR USING THE MEDICAL SERVICES

Every health insured person receives a card with unique number.

Upon necessity of medical aid the health insured person in **HEALTH INSURANCE COMPANY BULGARIA HEALTH:**

1. The insured person Contacts over the phone the medical coordinators in the central office of the Company (the telephone numbers of medical coordinators are indicated on the health insurance card).



2. After taking into account the specific circumstances and preferences of the client, the medical coordinator arranges all details regarding the implementation of the health service. The insured person may choose any preferred healthcare establishment, physician specialist, convenient hour and time for medical examination and tests.

3. The medical coordinator in the healthcare establishment shall direct the patient to the relevant medical unit(s), thus rendering full assistance to the health insured person during the entire health treatment process.

The health **insured person does not have any financial liabilities** or interrelations with the health establishment (such as hospital or medical center), physicians, nurses, hospital attendants, etc. **HEALTH INSURANCE COMPANY BULGARIA HEALTH** covers 100% of the expenses and settles their payment with the health care establishments based upon the contracted agreements.

EMERGENCY MEDICAL AID

HEALTH INSURANCE COMPANY BULGARIA HEALTH offers **emergency medical aid**, through contracted agreements with units all over the country.

PRIORITIES OF HEALTH INSURANCE COMPANY BULGARIA HEALTH:

HEALTH INSURANCE COMPANY BULGARIA HEALTH is the most dynamically developing company with 11 times increase in the volume of activity in the Bulgarian market. The company has a network of coordinators in health care establishments all over the country. Through the established network of coordinators in the entire country, the Company provides **personal help** to the insured persons, when using health services and resolving any arisen health problems;

There is no requirement for preliminary medical examinations before signing the health insurance agreement;

The Company also provides opportunity of using medical establishments, which don't have contracts with **HEALTH INSURANCE COMPANY BULGARIA HEALTH**, and after presenting the necessary set of documents, it reimburses 100% the medical costs.

We can prepare special bid for employees of your company, if you specify:

- Favorite packages and options
- Number of employees
- Average age
- Available to employees in the country.

Sofia,

June 2011

With regards,

Plamen Minkov

Executive Director