

Health insurance

ADOBE ROMANIA

July 2024

Businesses of Marsh McLennan



Groupama



REGINA MARIA
REȚEAUA PRIMA DE SAȚĂTATE



Coverage plan



How do I have access to medical services?

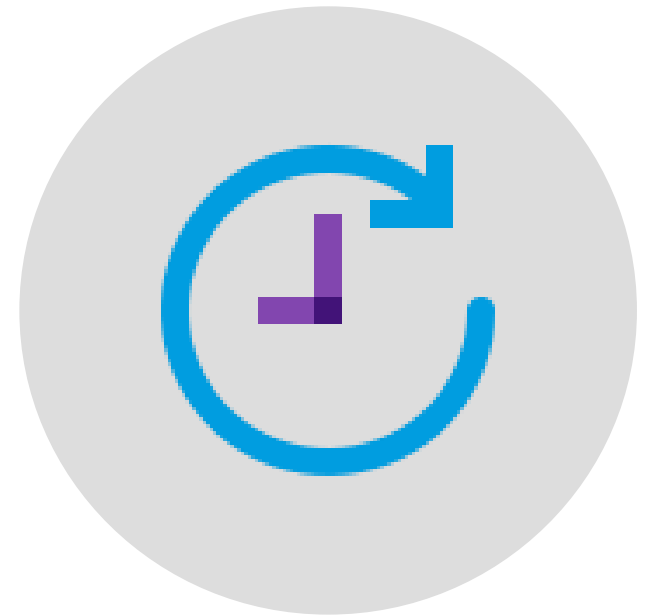


Contact details



Agenda

Coverage plan



General details

Medical plan

Insurance period	1 July 2024 – 30 June 2025
Insurer	Groupama
Network	Regina Maria network and partners
Broker	Mercer Marsh Benefits
Coverage	24h/ 24h
Territoriality	Romania and abroad for hospitalization
Eligibility	<ul style="list-style-type: none">▪ Employees▪ Dependents (spouse/ partner and children)
Coverage within the network	100% the cost of the medical services For services with payment, 100%, maximum 1.000 Ron/service
Coverage outside Regina Maria network	90%, maximum 1.000 Ron/ service
Access to doctors	Academic Partnership included Payment doctors with reimbursement
Medical conditions covered	Coverage for acute conditions, chronic disease and pre-existing conditions

- The complete list of coverage can be found in the insurance annex or in the insurance brochure
- The complete list of exclusions can be found in the General terms and conditions or in the insurance brochure



Outpatient plan – Priority

Priority Out-patient plan

Covered medical services	Limit/ person/ insurance year
Consultations to General Practitioner/ Specialist	Consultations to various medical specialties are covered, according to the medical services annex Priority , including online consultations in Regina Maria Virtual Clinic
Medical investigations	Investigations are covered unlimited or with co-payment, based on a medical recommendation from the specialist doctor, according to the medical services annex Priority
Imagistics (X-ray, MRI/ CT)	Covered unlimitedly, based on a medical recommendation from the specialist doctor, according to annexes ultrasound and imaging services Priority
Laboratory analyses	Over 300 laboratory analyses covered unlimited, based on a medical recommendation from the specialist doctor, according to the analysis annex Priority .
Emergency room	Unlimited access 24/7 to medical hotline and doctor's advice available through the 24/7 medical hotline; Unlimited covered consultation, according to the medical services annex Priority ; Covered also lab analysis – 90% of the invoice but no more than 1,000 RON / service;
Prevention plan	It is covered once a year/person, only in the Regina Maria network, a consultation, a classic Babes Pap test, a prostate antigen PSA test and a set of analyses, according to the appendix Priority
Medical recovery	It covers 40 procedures/year, the rest with 80% co-payment, for: electrotherapy, laser therapy, ultrasound and short waves, 10 massage procedures/year, the rest with 80% co-payment, 10 individual or group physiotherapy procedures, the rest with 80% co-payment, only in the Regina Maria Network, with a recommendation from the specialist doctor, Gymnastics for Pregnant Women 50% copayment, according to the Annex Priority
Pregnancy Protocol	Only in Regina Maria network, pregnancy monitoring services are covered, such as: consultations, general analyses, pregnancy-specific analyses, ultrasounds, according to the Pregnancy Protocol in Priority annex;
Reimbursement outside the network	90% of the cost, no more than 1000 RON/ service, according to reimbursement Priority annex Ambulance – max 250 RON / évent

- The complete list of coverage can be found in the insurance annex

Hospitalization plan & Birth

In-patient	
Covered medical services	Limit/ person/ insurance year – 15,000 RON
Hospitalization and surgical interventions in a private hospital, with a recommendation from a specialist doctor	Covered inside and outside the network
Covered services: <ul style="list-style-type: none"> ➤ Accommodation ➤ Consultations ➤ Investigations and lab analysis ➤ Treatments ➤ Surgeries ➤ Medicine and medical devices while in hospital 	Up to RON 15,000/ person/year
Hospitalization in state hospitals	A daily allowance is granted for hospitalization in public hospitals, in the amount of 400 RON/person/days, for the first 7 days and 200 RON/person/days, maximum of 25 days/year
Birth	
Covered medical services	Limit/ person/ insurance year – 7,000 RON
Birth indemnity	Up to RON 7,000 both inside and outside Regina Maria, in private or state facilities

Family planning

Fertilization and Adoption

Covered medical services

Limit/ person/ insurance year

Artificial fertilization:

- assisted reproduction
- IVF - 3 cycles / insured
- medicines and procedures
- Coverage details:

EUR 2,000 / person / year, with reimbursement of the costs:

- Coverage available for female insured persons who have been diagnosed with infertility and will follow the artificial fertility procedure at the doctor's recommendation
- There are covered the costs for the medical services recommended within the artificial insemination program, conditioned by following the recommended method of development
- One program / year / person is covered

Adoption:

- indemnity paid as support for taxes, tests or other associated costs

EUR 500 / person / year, with reimbursement of the costs:

- Coverage available for couples in which at least one of the partners has a diagnosis of infertility
- Indemnity is paid after the adoption process is complete and the procedure is finalized
- One program / year / person is covered

Vision plan

Vision coverage – exclusively for the employees

Covered medical services

Limit/ person/ insurance year

Vision coverage
available only for employees

RON 500 / person / year, with reimbursement of the costs

Coverage details:

The insurer will reimburse the expenses for the purchase of a pair of **lenses for vision correction glasses** and the cost of the **glasses frame** or for a pair of **dioptr contact lenses**;
A single event will be covered in one year of insurance, at the first diagnosis of the eye condition that requires optical correction or when it is necessary to change the diopters;
A valid medical recommendation of the ophthalmologist and the receipts/ invoices issued in the name of the Insured will be required for the reimbursement;
The cost of labor and other related services or products are not covered.

Dental plan

Dental plan with MG Dental

Covered	Within MG Dental
Coverage	Depending on the doctor's schedule, 365 days/year
Territory	Romania
Eligibility	Employee and their dependents
<p>Medical services:</p> <p>Coverage according to the Annex of Dental Treatment:</p> <ul style="list-style-type: none"> Consultations & X-rays Prevention Therapy Endodontics Periodontology Mobile prosthodontics Cosmetic dentistry Implantology Fixed prosthodontics Surgery Orthodontics 	<p>Covered according to the list:</p> <p>Some of the investigations are covered 100%, others with discounts</p>
Cost	69 RON / person / month

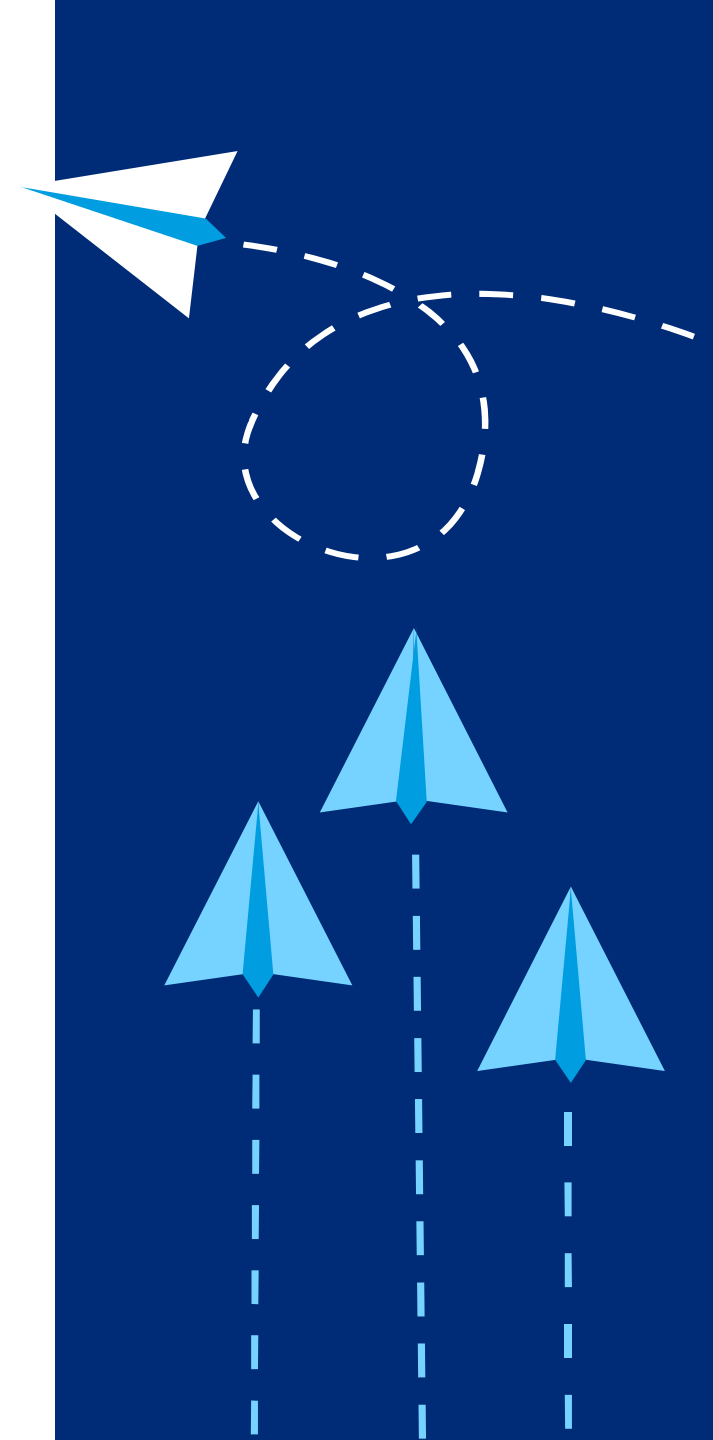
- The complete list of coverage can be found in the Dental annex

Main exclusions

Summary

- ✓ Medical investigations and lab tests which are not recommended by the physician and are not for a change in medical status
- ✓ Self-inflicted injuries
- ✓ Consequences of alcohol consumption and auto-medication
- ✓ Dangerous activities: mountain climbing, parachuting, ski-jumping, surfing, rafting, auto races, military forces, etc.
- ✓ Experimental medicine, treatments against sterility or infertility
- ✓ Plastic surgery (less the cases that are due to an accident)
- ✓ Hospitalization without an applied treatment, only for diagnosis
- ✓ Genetic treatments
- ✓ Experimental medicine
- ✓ Dental treatments that are not included into the table of benefits
- ✓ Epidemics and pandemics, certified by the authorities
- ✓ Treatments performed by persons not certified to practice medicine
- ✓ Fraud attempts
- ✓ Services which are not included in the list of covered services

- The complete list of exclusions can be found in the General terms and conditions



How do I have access to medical services?



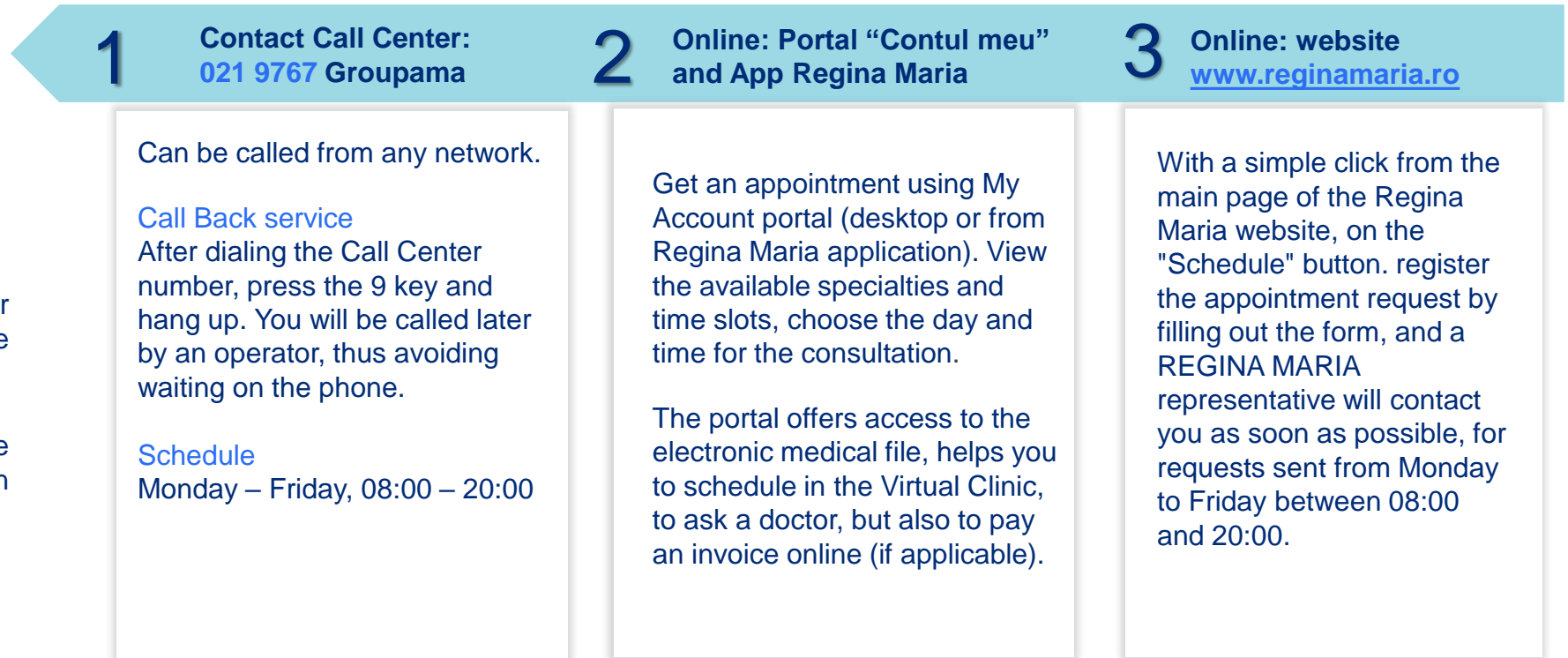
Easy access in Regina Maria network

Direct settlement



If the waiting time in the Call Center is long, you will get the option to be called back.

On www.reginamaria.ro you can see the waiting time in the Call Center in real time.



Regina Maria Network



61

Own polyclinics, with more than 70 medical specialties

7

Hospitals (Bucharest, Cluj, Brasov, Timisoara, Targu Mures)

400

Partner clinics that complement our medical services



10

Medical Campuses, integrated system of Medical Centers

4

Day-time hospitalization centers

4

Maternity Hospitals



27

Imaging Centers

4

Kinotherapy centers

2

IVF centers



37

Medical laboratories

1

Bank of stem cells

Integrated emergency system

Emergency Room, Medical Hotline 24/7 and Ask a Physician



Access in Regina Maria clinic partners

Direct settlement



Contact :

Call directly the clinic and mention you are insured with Groupama

Use the contact number of the medical provider (medical partner)

Schedule

Monday – Friday, 08:00 – 20:00

The networks with Regina Maria medical partners (400 clinics) can be checked on-line:

<https://www.reginamaria.ro/clinici-partenere>

What to do in case of an Emergency?



Call one of the following numbers, depending on the problem or symptom that you have.

112

Major emergencies.

021 9942

Medical Hotline.
For minor emergency that does not endanger our life.

021 9767

Contact Groupama Call- Center.
For appointments and medical information.

How to use 24/7 Hotline?



The Medical Hotline, available 24h/7, is part of the integrated system of emergency medicine, designed to guarantee medical care in a fast and efficient way, through a complete circuit. Depending on the type of emergency, the doctor who takes the call can help you as follows:



Offers a medical advice



Indicate an emergency consultation

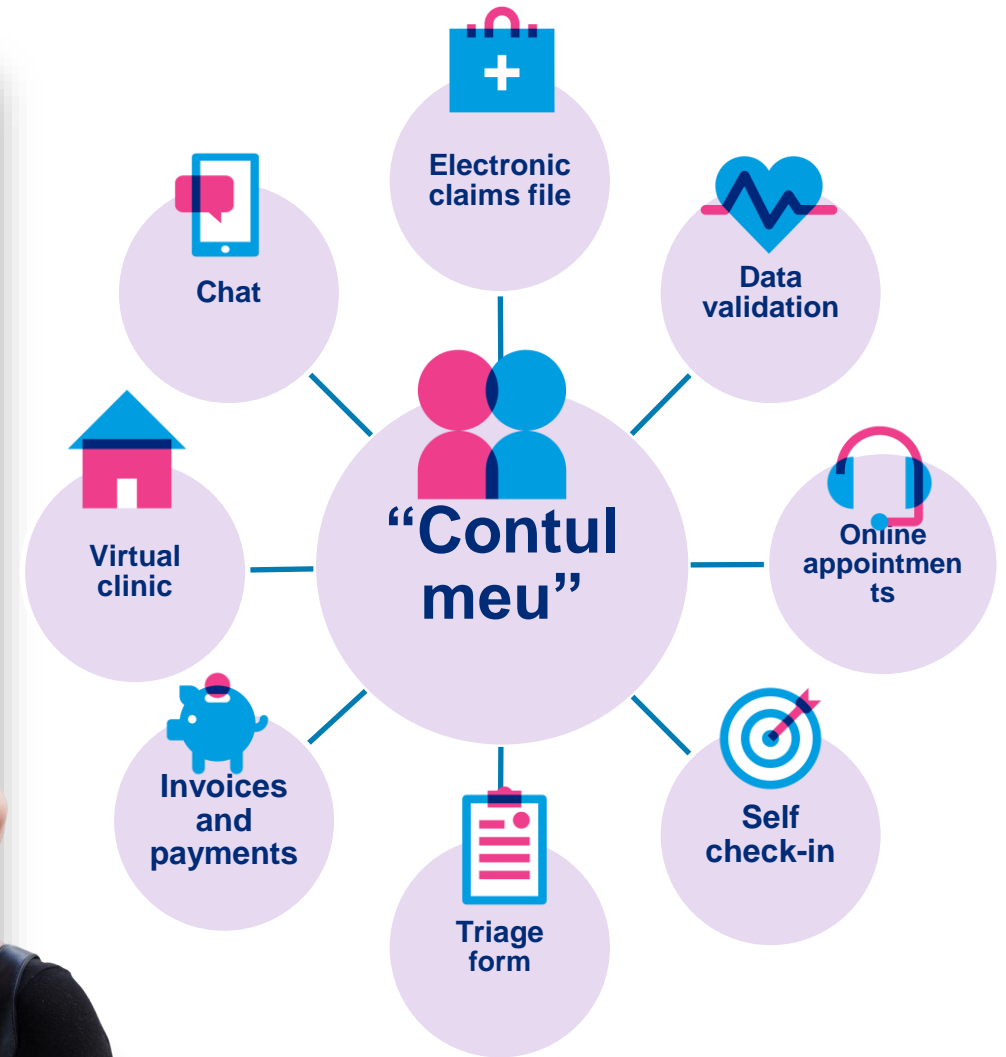


Request an ambulance

“Contul meu” Regina Maria

Easy and fast access to appointments and to the medical history.
Possibility to upload external medical documents. Details about the covered services.

- **Electronic medical file** – Access to medical history
- **Electronic data validation** – validation directly in the mobile app, without having to go to the clinic.
- **online appointments** or through the mobile app, without any call in the Call Center.
- **Self check-in** – you find easily the office where you have an appointment with no need to show up at the reception.
- **Invoice and payments.** Quick access to invoices and the possibility to pay online.
- **Virtual clinic.** Easy and quick access (daily) to appointments and online consultations.
- **Chat** – you can make an appointment/ cancel an appointment and you can find out the information you need.
- **Shop online Regina Maria** – medical insurance packages with preferential cost for your family or friends.
- **Electronic feedback**

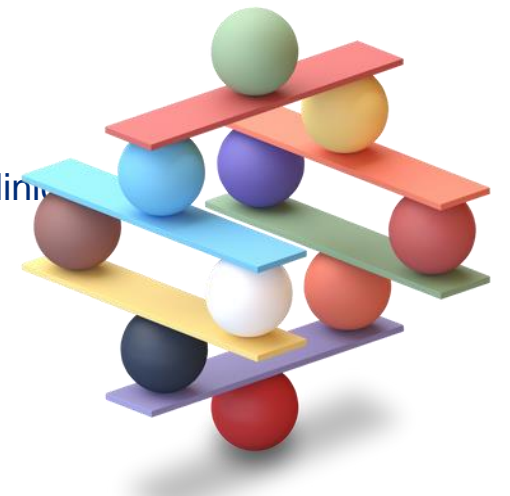


Regina Maria Virtual clinic

- 1 Online consultations with over 550 specialists from the Regina Maria Health Network.
- 2 Over 36 medical specialties, such as general, internal and family medicine, cardiology, pediatrics, gastroenterology, ENT, endocrinology, dermatology, psychology, nutrition and metabolic disease, occupational health.
- 3 Virtual Clinic gives you access to medical opinions, recommendations for additional investigations, and even medication recommendations, if needed. These will be available in the electronical medical file of each patient.

Online consultations benefits

- You can access online consultation from home, from your phone, tablet and computer, without going to the clinic.
- You have access to your appointments both from My Account and from the mobile application.
- Communicate quickly and safely with a doctor from any Regina Maria location anywhere in the country.
- The consultation is saved in your medical record and you can access your medical report at any time



Reimbursement procedure – in case of accessing the services outside Regina Maria network

Call Groupama call-center 021.9767 to find out the documents you will need or to pre-authorize the claims file. Groupama offers support with the claims file.

Fill in the reimbursement form.

Send the documents online, directly to Groupama, in the section “Online notification, on Groupama website <https://avizari-online.groupama.ro/>, or to Marsh.

Make sure to raise the claim at least 14 days after the event.

You get reimbursement at least 21 working days after sending all the documents.



Necessary documents for reimbursement:

- Claim file will be submitted on: avizari-online.groupama.ro
- Medical recommendation from a physician. In order for a medical recommendation to be valid, it needs to contain the minimal info mentioned below:
 - ✓ Complete name of the insured person
 - ✓ CNP or Date of Birth
 - ✓ Medical unit that issued the medical recommendation / Town of the medical unit
 - ✓ For the medical report: symptoms/reason for visiting the physician, medical history info, clinical exam, diagnostic, investigations recommended by the attending physician
 - ✓ Diagnostic (certain or presumptive)
 - ✓ Medical investigations and lab tests recommended by the attending physician
 - ✓ Signature and stamp of the attending physician
 - ✓ Date of issuance
- Results of the medical investigations/medical tests
- Any other medical documents issued by the medical provider, for the accessed medical services
- Copy of the identity card
- Copy of the medical report/medical letter/medical recommendation for the medical services accessed
- Payment proof (invoice, fiscal bill, receipt, payment order or any other payment document, in copy – please pay payment to be detailed on medical services)





Contact details



When and whom can I contact?

Contact details

	Contactul	Cum ma poate ajuta?
 Insurer Groupama	Call Center: 021 9767 Monday – Friday 8.00 – 20.00 Hotline medical: 021 9268, 24/24	<ul style="list-style-type: none">✓ Access to medical services✓ Appointments✓ Details of coverages✓ Reimbursement of costs for access outside the network
 Broker Marsh	Call Center: 031 631 32 18 Monday – Friday 9.00 – 18.00 adobe@marsh.com	<ul style="list-style-type: none">✓ Information about insurance✓ Complaints

