

HEALTH INSURANCE

May, 2024

Presented to
Adobe Development ARM LLC

 +374 10 700 800

 info@efes.am





Dear Customer,

We are happy to keep you informed that EFES insurance company will be the health insurance provider for Adobe Development ARM LLC employees and their family members with effect from May 1, 2024.

Here is the logo:



You can see contact phone number, email address and the link for submitting online claims below:



+(010) 700 800



+ 374 77 59 21 24



online following [this](#) link



healthclaims@efes.am





HEALTH INSURANCE PROGRAM

ANNUAL HEALTH CHECK-UP



Laboratory examination

- ✓ General blood test with leukoformula
- ✓ Urine general test
- ✓ Glucose analysis
- ✓ Lipid profile (total cholesterol, high density lipoproteins, low density lipoproteins, triglycerides)
- ✓ PAP for women
- ✓ PSA for men
- ✓ Vitamin D test



Instrumental examination

- ✓ Electrocardiogram
- ✓ Sonography of abdominal and minor pelvis organs
- ✓ Ultrasound of thyroid gland, breast sonography
- ✓ Mammography above the age of 40 years old



Specialist consultations

- ✓ General practitioner (pediatrist)
- ✓ Ophthalmologist (including visus test)
- ✓ Dentist
- ✓ Gynecologist/Proctologist

Routine annual health checkups can be conducted at any of the following medical facilities:



- ✓ "Vardanants" MC
- ✓ "Medline" MC
- ✓ "Elite-Med" MC
- ✓ "Shengavit" MC



OUT-PATIENT TREATMENT

- ✓ Consultations of doctor-experts;
- ✓ Laboratory and Instrumental diagnostics;
- ✓ Out-patient treatment for medical manipulations;
- ✓ Out-patient treatment for urgent therapeutic or surgical diseases, which does not require surgical treatment
- ✓ Out-patient treatment for elective and urgent surgery;
- ✓ Out-patient treatment for traumas (fractures, dislocations, soft tissue bruises, wounds or their combinations);
- ✓ Required standard vaccinations and vaccinations proposed by the Chief Sanitary Inspector of the RA in case of epidemic, if vaccinations are not carried out within State sponsored programs;
- ✓ Examination and treatment of genital fungal lesions – candidas, when candidas is not accompanied by other sexually transmitted disease,
- ✓ Neoplasms of derma, mucous tunic, birthmarks, polypus, papilloma, buttercups, etc.;
- ✓ Dermatomycoses, mycoses of nail, soft tissue,
- ✓ Medical supplies: immobilization appliances, plastic mesh of hernia elastic socks, inhalation aerochambers, etc. (assigned in inpatient and/or outpatient conditions) up to AMD 100,000,
- ✓ Insurance Policy covers MRI or Computer tomography examinations for the diagnostics of excluded diseases and conditions overall 2 cases for all insured persons during Policy period,
- ✓ Laboratory-instrumental and diagnostic examinations at home when an insured person is unable to seek medical care due to health problems;
- ✓ Reimbursement of the following outpatient medical expenses incurred at doctor's prescription in case of positive result of Covid-19 PCR test or pneumonia specifically to Covid-19 diagnosed according to CT - medication, examinations, PCR test up to AMD 100,000 per case. Doctor's prescription for PCR test is not obligatory, if the test result is positive.



IN-PATIENT TREATMENT

- ✓ In-patient treatment for urgent therapeutic or surgical diseases which does not require surgical treatment;
- ✓ Surgical treatment
- ✓ During in-patient treatment laboratory and instrumental diagnostics implemented by doctor's prescription and written justification;
- ✓ In-patient treatment for infectious diseases;
- ✓ In-patient treatment for traumas (fractures, dislocations, soft tissue bruises, wounds or their combination);
- ✓ In-patient treatment for burns, frostbites and electrical injuries, acute poisonings;
- ✓ Intensive therapy and reanimation requiring urgent treatment conditions (not included in state order programs);
- ✓ Metal constructions used in trauma surgery (except endoprostheses);
- ✓ Compensation for the cost of prescribed medications for in-patient treatment;
- ✓ Medical supplies: syringes, intravenous drip systems, bandages, cotton (in-patient);
- ✓ In patient treatment of diseases and situations covered by State sponsored programs for children up to 18 years old;
- ✓ Surgical treatment of nasal septum deformations, nasal passages, nodal cavities up to AMD 200,000 (the price includes expenses for all pre-surgical laboratory and instrumental examinations).
- ✓ Compensation for hospital accommodation up to AMD 20,000 daily;
- ✓ Pre-operative examinations performed before surgery for a covered disease.



AMBULANCE

- ✓ Full range services of ambulance;
- ✓ Urgent medical transfers on the territory of the RA with specialized vehicles and professional medical personnel (exclusively by land vehicles);
- ✓ 24/7 medical consultations with doctor-experts of insurance company.

- ✓ **1-03 – Ambulance service**
- ✓ **8303 - «Astghik MC»**
- ✓ **8119 - «Erebuni MC»**
- ✓ **8103 - «Armenia»MC**



VERTEBROLOGY

- ✓ Drug treatment of exacerbations of degenerative dystrophic disorders with neurological symptoms;
- ✓ Physiotherapy methods following drug treatment of dystrophic spinal degenerative disorders: shock wave therapy, therapeutic massage, kinesitherapy, electrophoresis, phonophoresis, amplipulse therapy, UHF therapy, ultraviolet irradiation therapy – 2 courses during the Policy period, each course 10 sessions;
- ✓ Diagnostics of degenerative dystrophic deteriorations of spine, including MRI, if any of the following indications exist:
- ✓ Surgical treatment of spinal hernia.

PHYSIOTHERAPY

- ✓ Shock wave therapy, therapeutic massage, kinesitherapy, electrophoresis, phonophoresis, amplipulse therapy, UHF therapy, ultraviolet irradiation therapy – 2 courses during the Policy period, each course 10 sessions;
- ✓ Physiotherapy and rehabilitation after injury.



OPHTHALMOLOGY

- ✓ Surgical treatment of ophthalmological diseases (50% compensation for surgical correction of diopter),
- ✓ Non-surgical treatment of therapeutic or surgical eye diseases;
- ✓ Reimbursement of acquisition costs of optical glasses and/or optical contact lenses up to AMD 30, 000 annually.



DENTISTRY



The following dental services are covered under this Contract:

- Therapeutic treatment of any 4 teeth
- Surgical treatment of any teeth (no limitation on the quantity of teeth)
- Removal of dental plaque once during the Contract period
- Dental orthopedics within the limit stated in the table below

The following dental services are not subject to reimbursement

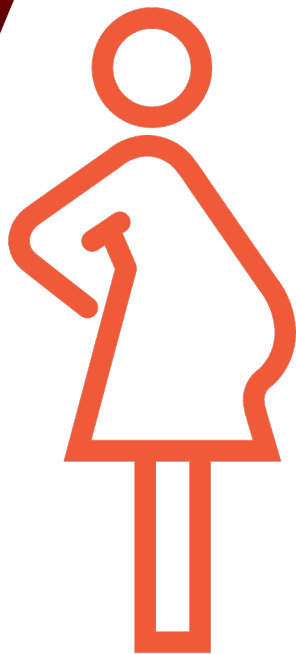
- aesthetic treatment, experimental methods of intact teeth, OPG
- teeth whitening and other cosmetic dentistry
- dental orthodontics, teeth implantation



DENTISTRY

Dental coverage operates in accordance with the Dental service limits

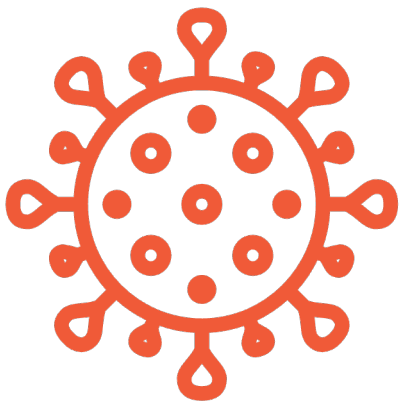
Services	Limits of Indemnity
✓ Consultation	AMD 5,000
✓ X-ray and other methods of diagnostics, if the case is reimbursable	Covered
Therapy and Endodontics	
✓ Tooth's crown reconstruction and Endodontics	AMD 20,000
Treatment and prevention of periodontitis	
✓ removal of dental plaque, polishing (including Air-Flow) (no more then 2 times annually)	AMD 20,000
✓ paradontal treatment (gum disease)	AMD 22,600
Surgery	
✓ tooth simple extraction ✓ tooth complex extraction ✓ wisdom tooth extraction ✓ retained tooth extraction ✓ apexectomy ✓ abscess drainage	Covered
Dental orthopedics (the limit does not include the cost of therapeutic or surgical treatment of the same teeth preceding orthopedic prosthesis. Dental orthopedics are covered also in the frames of implantology (the costs of implants are not covered).	AMD 80,000



PREGNANCY AND CHILD-DELIVERY

- ✓ Normal and pathological pregnancy expenses which are out of scope of state order (in-patient and/or out-patient cases) up to AMD 100,000;
- ✓ Childbirth costs which are out of scope of state order. The costs for child birth are covered up to AMD 130,000 (in case of child delivery through cesarean section up to AMD 200,000).

Expenses in respect of pre-existing pregnancy and childbirth are also covered.



ONCOLOGY

- ✓ Surgical treatment of cancerous diseases;
- ✓ Non-surgical treatment of cancerous diseases - chemotherapy, radiation therapy up to AMD 500,000.
- ✓ Within the limit specified in the clause 2nd treatment costs outside Republic of Armenia are also covered, in case the Insured person wants to receive treatment abroad.



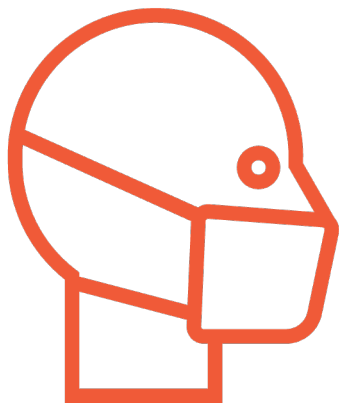
NEURO-SURGERY

- ✓ Neurosurgical surgeries (open hurt surgery);
- ✓ Neurosurgical surgeries (percutaneous coronary intervention).



CARDIO-SURGERY

- ✓ Cardio-surgery (open hurt surgery)
- ✓ Cardio-surgery (percutaneous coronary intervention)
- ✓ Angioplasty with medicinal cylinder
- ✓ Aortic prosthetic reconstruction (cover exclusively urgent surgery for aortic aneurysm exfoliations)
- ✓ Aortic replacements (for chronic planned cases aortic aneurysm)
- ✓ Plastic and prosthetics of heart valves.



CHRONIC DISEASES

- ✓ Acute conditions of chronic diseases
- ✓ Surgical treatment of chronic diseases, which lead to disease full or partial recovery (elective surgery)
- ✓ Dynamic control and supportive treatment (medical consultations, laboratory and instrumental diagnostics and medicine) of chronic diseases and conditions, which are not listed in the Exclusions of this Contract are covered up to AMD 100,000 during Contract period per each insured person (including diabetes mellitus and oncological diseases).



TRADITIONAL (ALTERNATIVE) MEDICINE

In cases when scientific medicine may not be applied for any reason, this Policy covers reasonable and customary charges for the following medical services:

- ✓ acupuncture;
- ✓ aromatherapy.

TREATMENT ABROAD

Insured person's treatment outside Republic of Armenia is compensated in case of the diseases, the diagnosis of which has been made in the Republic of Armenia and the treatment can be carried out in the Republic of Armenia.

The reimbursement is made at reasonable prices applicable for the treatment of diseases in Republic of Armenia.



MENTAL HEALTH

Disorders of the nervous system without objective symptoms, nervous disorders, borderline states, neurosis, compulsive thoughts, etc; including doctors' consultations (psychologist, psychiatrist), prescribed medication and treatment) will be covered within the limit AMD 200,000.



TRAVEL INSURANCE

- ✓ Within health insurance contract, all insured persons are provided with a 15% discount for the travel insurance contract.
- ✓ To get your travel insurance policy please follow this link: <https://online.efes.am/create-contract/travel/signer> . You will be requested to fill in the promo code in the page “Price calculation”.

Promo code is CMXXXXXX. It is valid till 30.04.2025.



GENERAL EXCEPTIONS

- ✓ Sexually transmitted diseases (syphilis, gonorrhoea, chlamydiosis, bacterial vaginosis (gardnerellosis), trichomoniasis, mycoplasmosis, ureoplasmosis, genital fungal lesions (candidiasis), cytomegalovirus, anal, genital herpes, herpes zoster etc.)
- ✓ Infertility (primary, secondary), sexual dysfunction, contraceptive methods, artificial insemination, abortion (except for abortion with medical instructions), sex hormone dysfunction (dysmenorrhea, other hormonal abnormalities), reproductive abnormalities
- ✓ Any method of surgical correction of visual acuity, cataract, keratoconus
- ✓ Diabetes mellitus (I, II type), its consequences
- ✓ Congenital anomaly, developmental defects (including surgical treatment of nasal septum deformations, nasal passages, nodal cavities), genetic, hereditary, chromosomal diseases
- ✓ HIV/AIDS, hepatitis B, C, D, E, F, its consequences, complications, liver cirrhosis
- ✓ epilepsy, infant cerebral paralysis, sleep and movement disorders, including any method of its treatment;
- ✓ Cosmetic surgery, plastic, reconstructive surgery. Except where such treatment, surgery is required as a result of an injury during the Policy period.

A full list of exceptions can be found in the brochure.



WHAT TO DO IN CASE OF ANY ACCIDENT?

Provision of documents

Payment process

Dear Customer,

Thank you for choosing us as your health insurance provider. This guide will help you become acquainted with the doctors assigned to your care, provide information on how to utilize your contract, and highlight its key features.

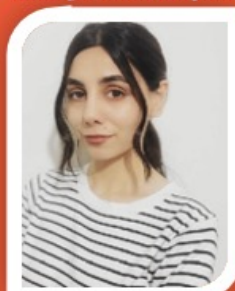
Your dedicated team of doctors of three members, one senior doctor and two doctors. They are committed to delivering high-quality healthcare services tailored to your needs.

Let's introduce your team:

Senior Doctor:
Ani Hovhannisyan



Doctor:
Zhenya Askanazyan



Doctor:
Geghecik Paronya



How to contact EFES

You can contact doctors from Monday to Friday from 09:00 to 20:00, on Saturdays from 09:00 to 18:00 at the phone numbers listed below:



+ 374 77 59 21 24

This number will connect you directly with the doctors on your team.

+374 10 700 800



Senior Doctor: Ani Hovhannisyan (7603)
Doctor: Zhenya Askanazyan (7602)
Doctor: Geghecik Paronyan (7601)

You can also reach out to your medical team instantly by texting your question via:



+374 41 90 02 73

The team will respond within the minutes.

UNLOCK THE BENEFITS OF CONTACTING YOUR DOCTOR & EXPERIANCE:



Effective Resolution to Your Medical
Concerns



Access to Professional Medical Advice via
Online Channels



Organizations of Prescribed
Medication Delivery within a
Maximum of 4 Hours



Guidance in Choosing Specialized
Specialists, Medical Centers, and
Making Arrangements



Assistance with Filing and Collecting
Essential Documents



Development of a Personalized
Treatment Plan

WHAT TO DO IN CASE OF AN ACCIDENT

Option 1

Incase you have any concerns or complaints, feel free to reach out to your Medical team. Our specialists are here to assits you with selecting the appropriate medical center, scheduling appointments, and addressing any organizational matters.

Furthermore, when you visit one of our partner medical centers, you can rest assured that there will be no out -of-pocket payments required.






* You can go through all these steps with your doctors for non-insured cases as well

Option 2

If you not followed the recommendations mentioned in Option 1 and have paid the expenses yourself, or if your preferred medical center is not listed among our partners, please follow these steps:



Gather all relevant documents related to your visit.

-  Make sure you have a medical statement that includes your complaints, diagnosis, and is properly sealed signed.
-  Keep payment receipt or invoices as proof of payment.
-  If any testes were conducted, include the corresponding results.



Having these documents readily available is essential for the reimbursement process.



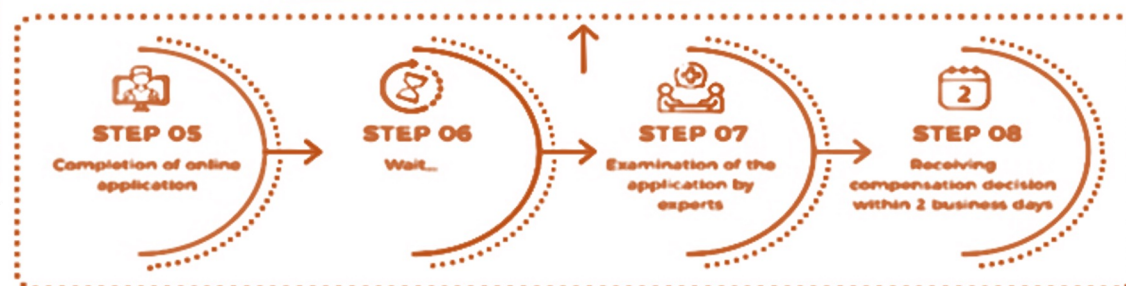
OPTION 02

You may also send your claim documents to: Or online following [Link](#)

healthclaims@efes.am

The decision on compensation will be determined within a maximum of 2 working days.

PAYMENT PROCESS





Thank you for attention

