

Efes Claims process

"WHAT TO DO IN CASE OF AN ACCIDENT?"

Option 1

In case you have any concerns or complaints, feel free to reach out to your Medical Team. Our specialists are here to assist 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.



***Applies to all cases eligible for compensation under an insurance contract**

More than 200 medical centers thought the Armenia. Please visit this [link](#) for the list

In case of choosing this option 1 you will not handle with any paperwork and will not do any payments: It will be done directly between EFES and the medical center.

Please just call EFES at (010) 700 800 (24/7):

You will have doctors team which consists of three members: one senior doctor and two doctors. Insured persons can contact their doctor team and send them messages by WhatsApp, Viber and Telegram.

Option 2

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



STEP 01

Gather all relevant documents related to your visit.*

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



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



STEP 02

Submit a compensation request through our online platform:

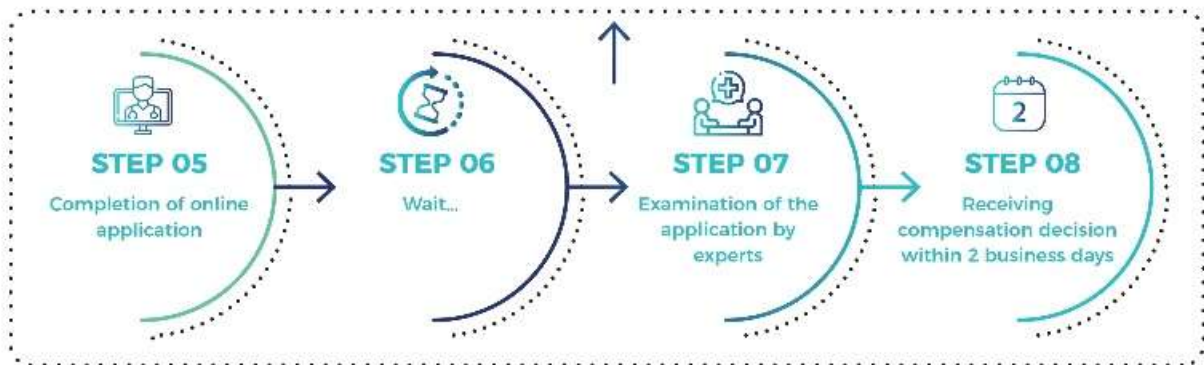
**APPLY
ONLINE**

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

PAYMENT PROCESS



PAYMENT PROCESS



Assess both options and decide which one aligns better with your specific needs:

Feature	Option 1	Option 2
Efficient Time Management	✓	✗
Cost Savings	✓	✗
Simplified Documentation	✓	✗
Effortless Reimbursement Process	✓	✗
Reduced Risk of Substandard Treatment	✓	✗
High-Quality Medical Services	✓	✗
Access to Top Specialists	✓	✗
Confirmation of Payment	15 minutes	48 hours

COLLABORATING MEDICAL CENTERS

Discover a comprehensive list of medical centers by visiting our website at:





You may also send your claim documents via [online platform](#) or to healthclaims@efes.am

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