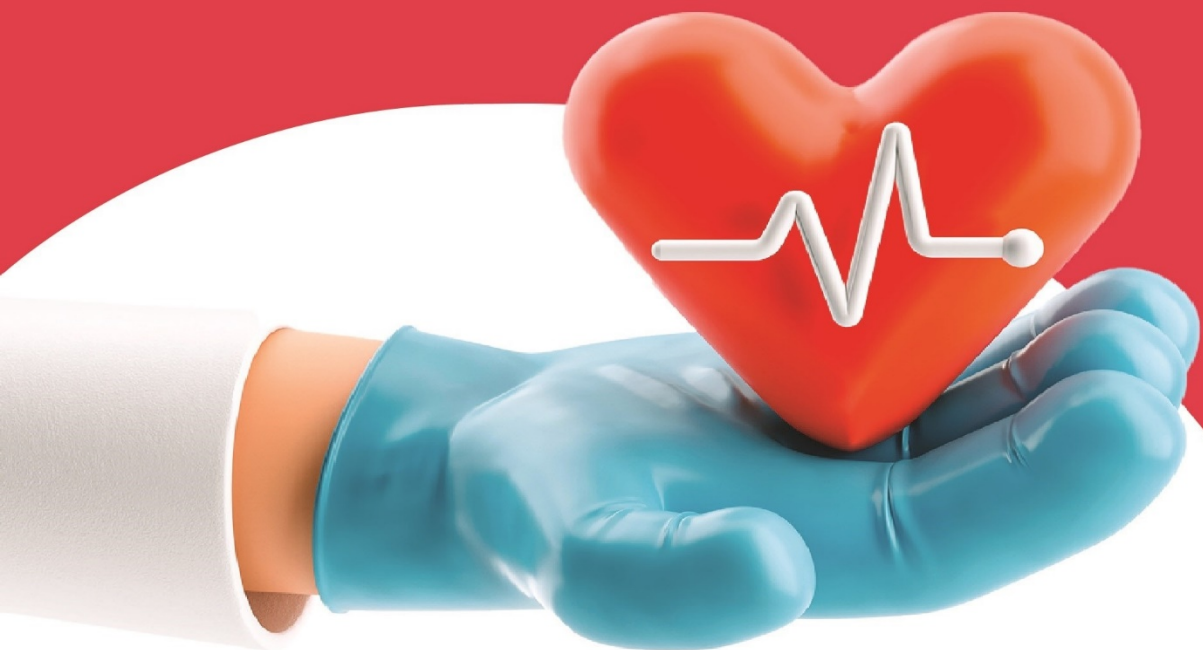


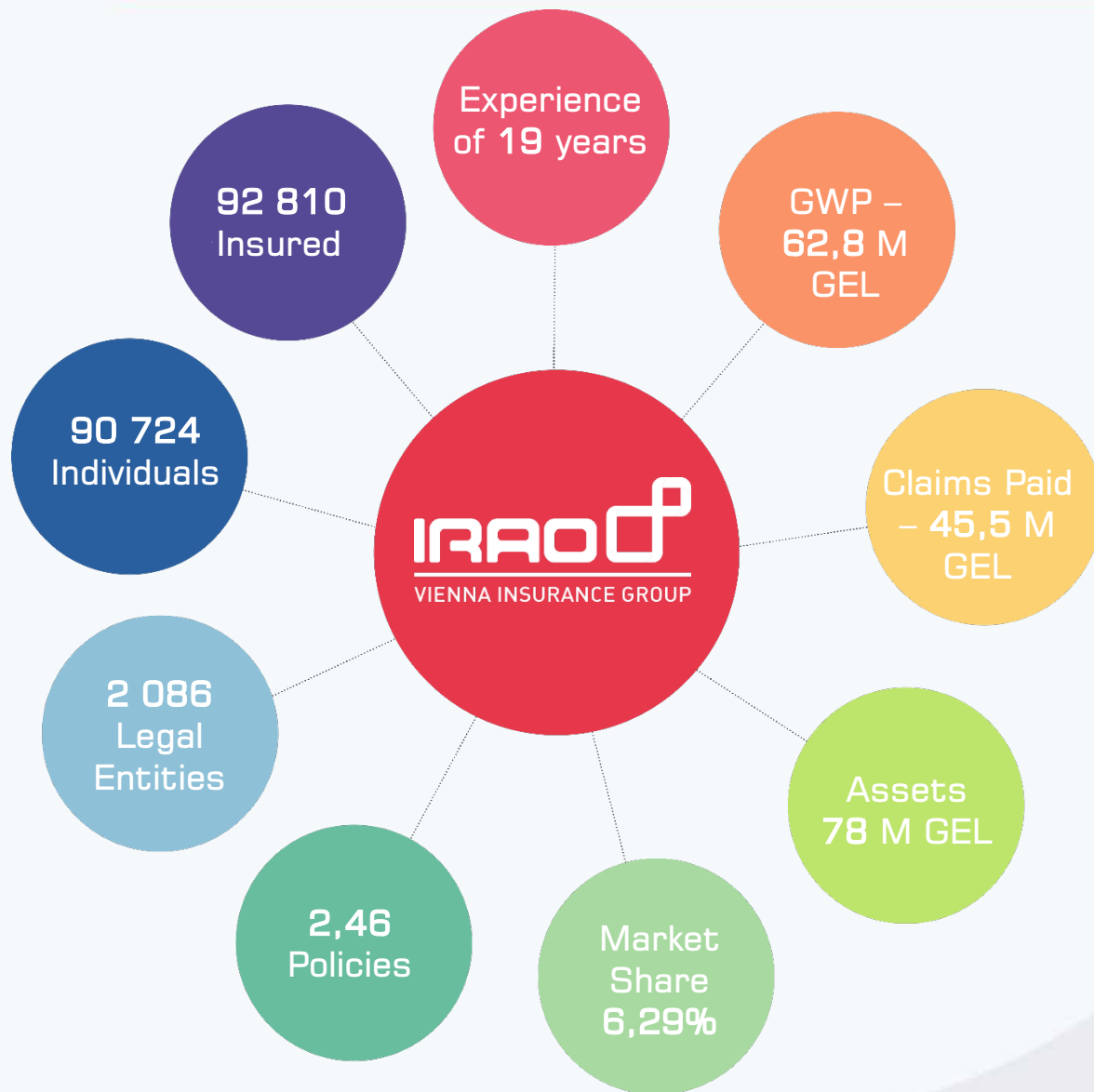
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# INDIVIDUAL HEALTH INSURANCE

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# ABOUT US



## MISSION

Our mission is promote financial security and stability; Let us constantly take care of the simplification and tranquility of life with you.



## VISION

We create a company that is your long-term and reliable partner with highly professional insurance services and a distinctive style of relationship.



## VALUES

- Professionalism
- Development
- Strength
- Stability
- Reliability
- Diversity

# OUR BENEFITS:

ABILITY TO  
ADDRESS ANY  
CLINIC WITH  
FREE CHOISE



Financing of chronic illnesses (including diabetes, chronic renal and / or hepatic insufficiency)



Financing of prophylactic inspections for any gender and age



Funding for hygienic cleaning of teeth and periodontal treatment by application method

4 Unlimited financing of physiotherapy, halotherapy and therapeutic massage

5 Funding for immunomodulators, immunostimulants, immunosuppressants and systemic enzyme therapy



Financing of outpatient services without exclusions



Financing of pregnancy and childbirth 100%, with separated limit



# INSURANCE Packages

INSURANCE COVERAGE				Premium		Comfort +		Comfort		Standard			
Irao Assistance				100% Unlimited		100% Unlimited		100% Unlimited		100% Unlimited			
Personal Doctor Service				100%		100%		100%		100%			
Urgent Medical care provided by ambulance crew				100%	Unlimited	100%	2 calls Per month	100%	1 call per month	100%	1 call per month		
Preventive Care				100%	Twice per Year	100%	Once per Year	100%	Once per Year	100%	Once per Year		
HOSPITAL SERVICES													
Urgent hospital service due to accident				100%	25 000	100%	20 000	100%	17 000	100%	15 000		
Urgent hospital service				100%	25 000	100%	20 000	100%	17 000	100%	15 000		
Planned hospital services (waiting period 12 months)				100%	12 000	100%	10 000	90%	9 000	80%	8 000		
Day hospital services (waiting period 12 months)				90%		80%		70%		60%			
Cardiology (waiting period 12 months)				100%	10 000	100%	7 000	100%	6 000	100%	5 000		
Oncology (waiting period 12 months)				100%	10 000	100%	7 000	100%	6 000	100%	5 000		
Pregnancy/Delivery (waiting period 15 months)				100%	1 200	100%	1 000	100%	700	100%	500		
Emergency outpatient services													
Emergency outpatient services - trauma				100%	Unlimited	100%	Unlimited	100%	Unlimited	100%	Unlimited		
Emergency outpatient services - other				100%	3 000	100%	2 000	100%	1 500	100%	1 000		
Planned outpatient services													
Planned outpatient services at personal doctor locations				90%	3 000	3 000	80%	2 000	70%	1 500	60%	1 000	
Planned outpatient services without exception at Med Investment							80%		2 000		70%		60%
Planned outpatient service with referral of personal doctor in "Reiman"							70%		2 000		60%		60%
Planned outpatient services (free choice)							70%		2 000		60%		1 500
Scheduled outpatient services at personal doctors' locations in the event of chronic illness (waiting period 6 months)				90%	1 000	800	70%	600	60%	600	50%	500	
Scheduled outpatient services with referral of personal doctor in "Reiman" in the event of chronic illness (waiting period 6 months)				80%			60%		50%		40%		
Scheduled outpatient services (free choice) in the event of chronic illness (waiting period 6 months)				80%			60%		50%		40%		
Physio Procedures, halotherapy and treatment massage in D. Tatishvili Medical Center and "Tega"				30%	Unlimited	30%	Unlimited	30%	Unlimited	30%	Unlimited		
Medication													
With the personal doctor's referral to PSP Pharmacy, Aversi Pharmasy				90%	3 000	3 000	80%	2 000	70%	1 500	60%	1 000	
Other Pharmacies				80%			70%		2 000		60%		1 500
In the event of chronic disease with the personal doctor's referral to Aversi Pharmacy (waiting period 6 months)				90%	1 000	800	70%	600	60%	600	50%	500	
In the event of chronic disease in other pharmacies (waiting period 6 months)				80%			60%		50%		40%		
Dental Services													
Emergency Dental Services				100%	Unlimited	100%	Unlimited	100%	Unlimited	100%	1 000		
Planned dental services in provider dental clinics				80%	3000	70%	2000	60%	1 500	50%	1 000		
Orthopedics / Orthodontics / Implantation in provider clinics				10-50%	Unlimited	10-50%	Unlimited	10-50%	Unlimited	10-50%	Unlimited		
Monthly insurance premium on an individual card for 0-21 years				110 GEL		85 GEL		65 GEL		55 GEL			
Monthly insurance premium on an individual card for 21-45 years				120 GEL		95 GEL		75 GEL		65 GEL			
Monthly insurance premium on an individual card for 45-66 years				140 GEL		120 GEL		90 GEL		80 GEL			

# GENERAL MEDICAL EXCLUSIONS:

According to the health insurance conditions the following is not covered/compensated:

- Any type of self-harm; self-endangerment, unless aim of such actions is saving other person's life; moreover, intentional actions of the Insured, fraud or results/complications of such actions; expenses of self-treatment and/or its complications;
- Costs for such cases, which resulted directly or indirectly by being under the influence of narcotics or/and toxic substances; Also costs related to medical services caused by accident, which happened during driving car under the influence of alcoholic, narcotic and/or toxic substances; Costs for treatment of drug addiction, alcoholism and toxic mania; Costs for treatment of aggravation of health condition as a result natural disasters;
- Costs for treatment of the physical injuries suffered during commission of an illegal act provided for by the Criminal Code; Costs for treatment of injuries suffered as a result of participation in a civil war, any kind of military operations, anti-state appearances, armed conflicts, acts of terrorism;
- Examination and treatment of chronic hepatitis (except A hepatitis), HIV, AIDS and their complications. (herewith, Primary diagnostics of chronic hepatitis is subject to reimbursement including only doctors consultation and easy-fast test).
- Expenses related to the examination and treatment of chronic diseases, however, only the doctor's consultation will be reimbursed during the waiting period, and after the waiting period, both examination and treatment expenses will be reimbursed; Costs for the examination and treatment of the following diseases remain in the exclusions after the waiting period: epilepsy, multiple sclerosis and amyotrophic lateral sclerosis, sarcoidosis, systemic diseases.
- Costs for examination and treatment of congenital and genetic diseases, defects, pathologies and their complications; (Herewith, will be reimbursed only doctors consultation); Costs associated with the examination and treatment of inflammatory polyarthropathies (M05-M14 according 10th revision of the International Statistical Classification of Diseases)
- Costs for examination and treatment of Mental and behavioral disorders (including: Organic disorders, including symptomatic ones; Mental and behavioral disorders due to psychoactive substance use; Schizophrenia; schizotypal disorders; Neurotic, stress-related and somatoform disorders; Mood [affective] disorders; Behavioral syndromes associated with physiological disturbances and physical factors; Disorders of adult personality and behavior (psychopathy); Mental retardation; Disorders of psychological development; Behavioral and emotional disorders with onset usually occurring in childhood and adolescence; Also, Nervousness, Restlessness and agitation (F00-F99, R 45.0-45.1 according 10th revision of the International Statistical Classification of Diseases and Related Health Problems (ICD 10);
- Costs for contraceptive/Contraception; costs for sterilization (or its cancelation), fertilization, vasectomy, abortion without medical evidence, sex change; costs for examination and treatment of reproductive function, sexual disorders and in vitro fertilization;
- Costs for examination and treatment of gonorrhoea, syphilis, chancroid, venereal granuloma – donovanosis, chlamydial infections, genital herpes, Cytomegalovirus, trichomoniasis, vulvovaginal candidiasis, bacterial vaginosis and urethritis; (Primary diagnostics is subject to reimbursement, including doctor consultation and smear bacterioscopy).
- Costs for any type of oncological problems (both benign and malignant) existed before the insurance period (including after the expiration of the waiting period)

# GENERAL MEDICAL EXCLUSIONS:

- Events related to the participation of the Health Insured in any kind of professional sports or in sports as sportsmen (sports competition, training, demonstration show etc.)
- Costs for treatment by means of alternative an experiment medicine, manual therapy, acupuncture, plasmapheresis, ozonotherapy, homeopathy, mesotherapy, speech therapist (logopedist); physician-homeopath; medical exercises and medical massage; physiotherapy, rehabilitation and sanatorium-and-spa treatment; Genotyping, palliative treatment, plastic and reconstruction surgery, medical services done for cosmetic purposes; Costs related to metabolic syndrome and weight correction; immunisation, vaccinations (except of antitetanus, antirabies, antitobulinum and anti-viper and those defined in card); Costs for therapeutic and surgical dental care which is needed for preparation by means of orthodontical and orthopedical treatment; (except those defined in card);
- Expenses related to purchase of psychotropic medicines, para treatment, nonregistered medicines, immunodulators, immunostimulators, immunosupresants, monoclonal antibodies, agents acting on metabolism in tissues, biologically active additives (except defined in policy) and homeopathic remedies (except defined in policy), systemic enzymotherapy.
- Costs for additional and exclusive services during hospitalization (except delivery) (for example: nonstandard room, hired doctor etc.)
- Costs of dialysis itself and costs related to dialysis;
- Expenses related to obtaining any medical notice and expenses of tests connected it (unless defined in under agreement terms);
- Costs for exoprosthesis (including dental health service), transplantation (including transplants), refraction anomalies and strabismus correction; Expenses related to the following condition of transplantation.
- Costs for purchasing of hearing aids, (eye)glass frames, contact lenses (including intraocular lence), medical devices for corrective purposes, supporting devices, prothesis (including endoprosthesis), implants (except stent), artificial rhythm directive equipment.
- Expenses related to the examination (including sending) of research material abroad, regardless of whether the sending abroad will be organized by the insured or by the medical institution operating in Georgia;
- Expenses related to treatment abroad, which is beyond the scope of the established insurance area;
- Costs for treatment of diseases not disclosed by the Health Insured in the individual insurance application (if such application was filled in by Health Insured).
- Costs for hospital service/treatment in case of infection (Covid-19) caused by the noel coronavirus (SARS\_CoV\_2) and its complications.
- Costs of treatment of undeclared (Hidden) diseases and their complications by the insured when filling out an individual application.

*In cases when medical service is provided for/covered by any federal/ referral program(s), any screening programme, the Insurer undertakes to cover/reimburse the Health Insured's Share of the costs per such program in accordance with co-payment share stipulated by the insurance agreement. Also, if the Health Insured enjoys medical services at a medical institution where corresponding state programs are not operating, the Insurer takes responsibility to cover fully the costs for medical services enjoyed by the Health Insured in accordance with the terms of the insurance Agreement. In addition, if the insured receives medical services in a medical institution where the relevant program does not operate or if a specific doctor does not participate in the relevant program or if the insured himself refuses to use the program(s) while receiving services, the insurer will not reimburse the costs of such medical services, except for the cost which the insurer would have to reimburse if the insured received services at a medical institution and specific doctor participating in the relevant program or if the insured did not refuse to use the program(s) while receiving services. In addition, in case of new coronavirus (SARS-CoV-2) infection (Covid-19) and its complications, both urgent and planned, the Insurer undertakes to reimburse only those services / interventions that are not funded by the state / referral program (s) and which complies with state management standards / protocols (payment will be made within the limit and co-payment for the relevant service*

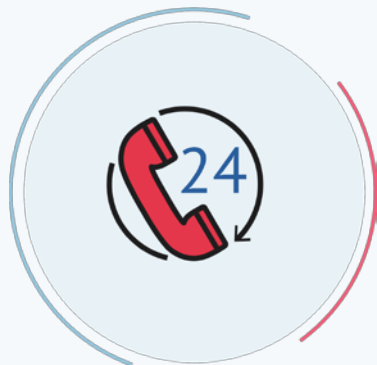


What should we do when  
insurance accident occurs?



# IN CASE OF EMERGENCY SERVICE:

A



Call us on hotline:  
0322 949 949



The operator calls the emergency  
medical team

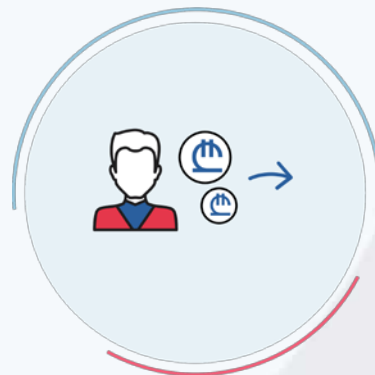


You will receive service free of  
charge based on your insurance card  
and ID card

B



Contact the provider ambulance  
brigade yourself



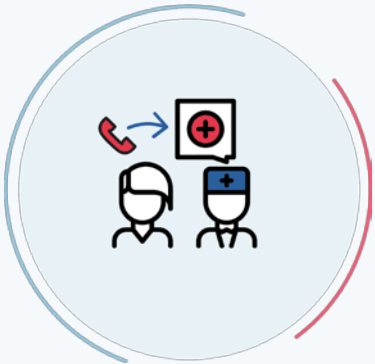
Pay for the service yourself



Submit the documents to  
reimburse the amount

# IN CASE OF PLANNED OUTPATIENT SERVICE:

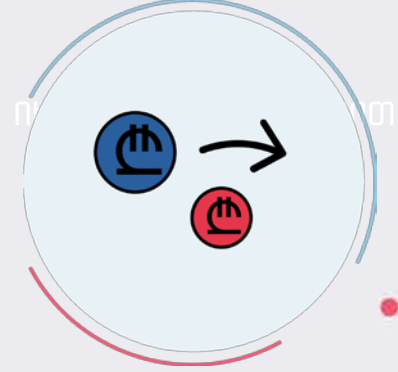
A



Call IRAO Assistance hotline: **0322 949 949** and make an appointment to Family Doctor

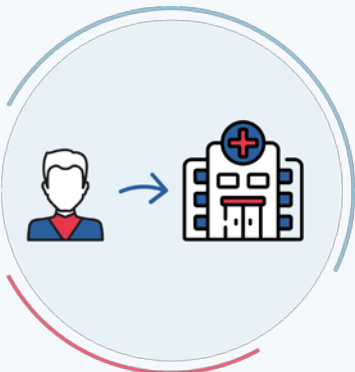


The doctor will provide the necessary **examinations** and **referrals** to be submitted to the provider clinics.



**Pay** the part of the non-reimbursed amount

B



Address **any licensed hospital**, according your preferences



**Pay** the full cost of the service



Based on the submitted documents, you will get **reimbursement** from us

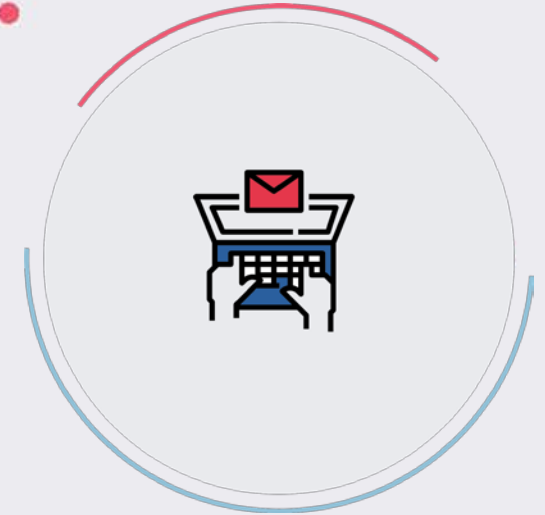
# IN CASE OF PRESCRIBING OR PURCHASING MEDICINES:



You can buy medicines prescribed by your personal doctor in the **provider pharmacy chains** with **co-financing**, based on the insurance card and ID card.



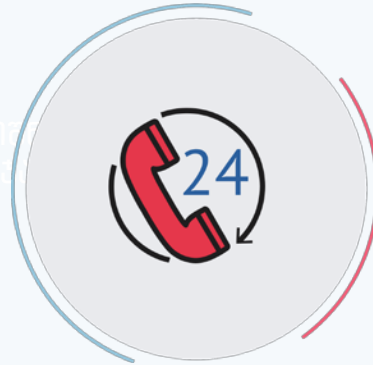
When you buy medicines **without referral**, you pay the full cost at the pharmacy, and based on the submitted documents, you receive the reimbursement from us.



You can also request a referral remotely, based on Form 100, by our App or web-portal.

# IN CASE OF HOSPITAL SERVICE:

## URGENT



In case of **emergency service**, call us before leaving the clinic:  
**0322 949 949**



If the hospital is our **provider**, you receive the service with **co-financing** according to the policy



In the case of a **non-provider clinic**, you pay the full cost and get reimbursement from us after submitting the documents

## PLANNED



In order to receive the **planned service** in the **provider clinic**, submit the relevant documents 5 working days prior getting service. Based on the documents we will issue a letter of guarantee and you can get the service within the insurance terms.



In case of addressing the **non-provider clinic** and / or services received without submitting prior documentation to the provider clinic, you pay the full cost of the service and then submit the documents to reimburse the amount.

# IN CASE OF PREGNANCY / CHILDBIRTH SERVICE:

## PROVIDER



If you address the **provider clinic** during pregnancy and childbirth, you only pay your share according to the examinations and referrals prescribed by your personal doctor.



In case of a **planned caesarean section**, you should submit the documents 5 days prior to receiving the service and we will issue a letter of guarantee.

## NON-PROVIDER

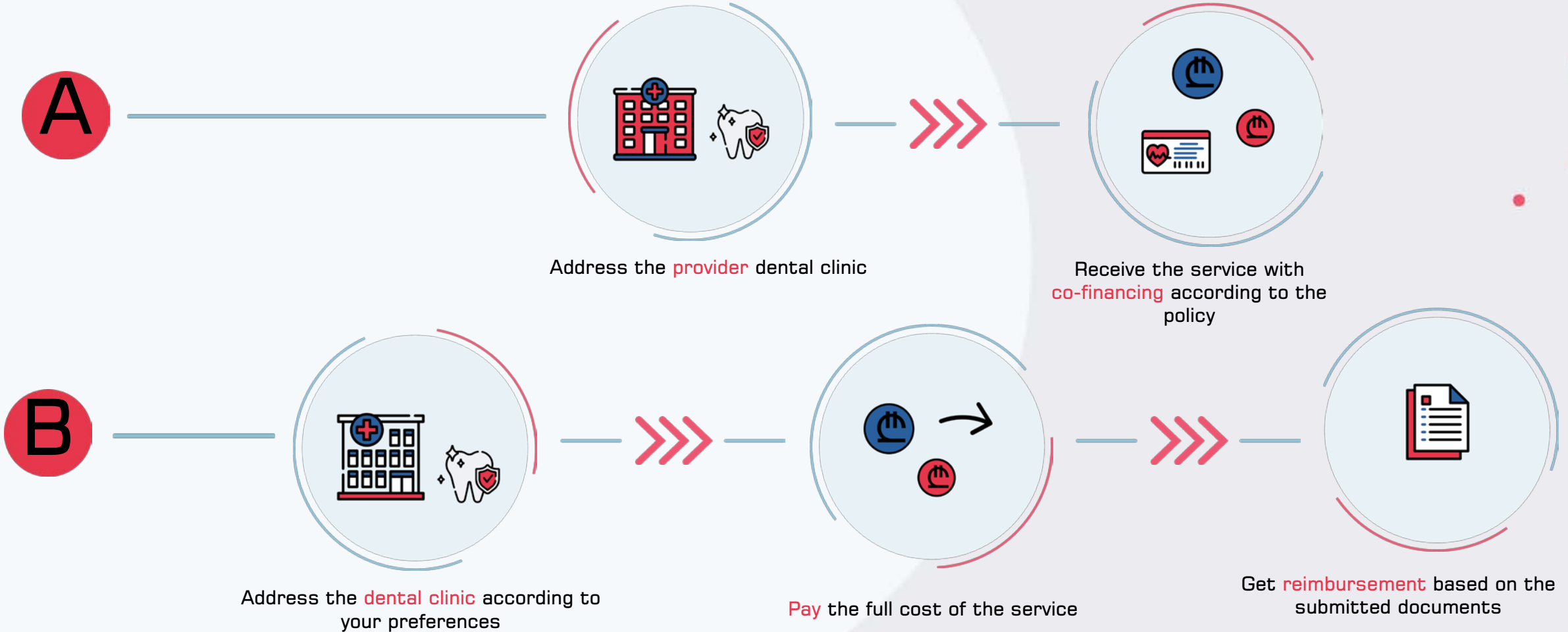


If you want to receive the **service without referral**, address the clinic according to your preferences and pay the full cost of the service



Submit the relevant documents and receive the reimbursement

# IN CASE OF DENTAL SERVICE:



*Note: When settling an insurance case, the company is guided by the contract and this presentation is for introductory purposes only.*



# HOW TO USE ONLINE SERVICES?

# HOW TO USE MOBILE APP

## You can download application:

For IOS system:



For Android system:



OR

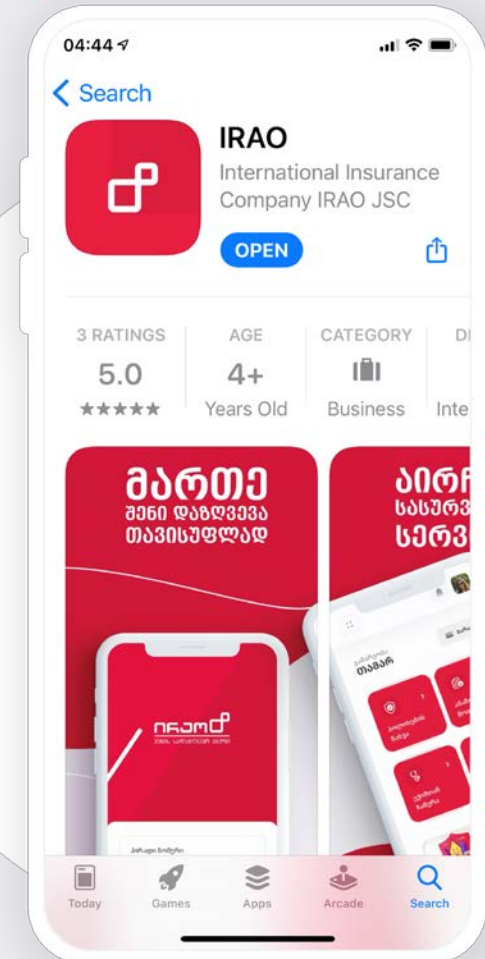
Type **IRAO** in App Store / Google Play search

OR

scan QR code:

## Available in the APP:

- View active policies
- Request for medical reimbursement and letter of guarantee
- Request for referrals
- Schedule a doctor appointment
- Payment of insurance premium





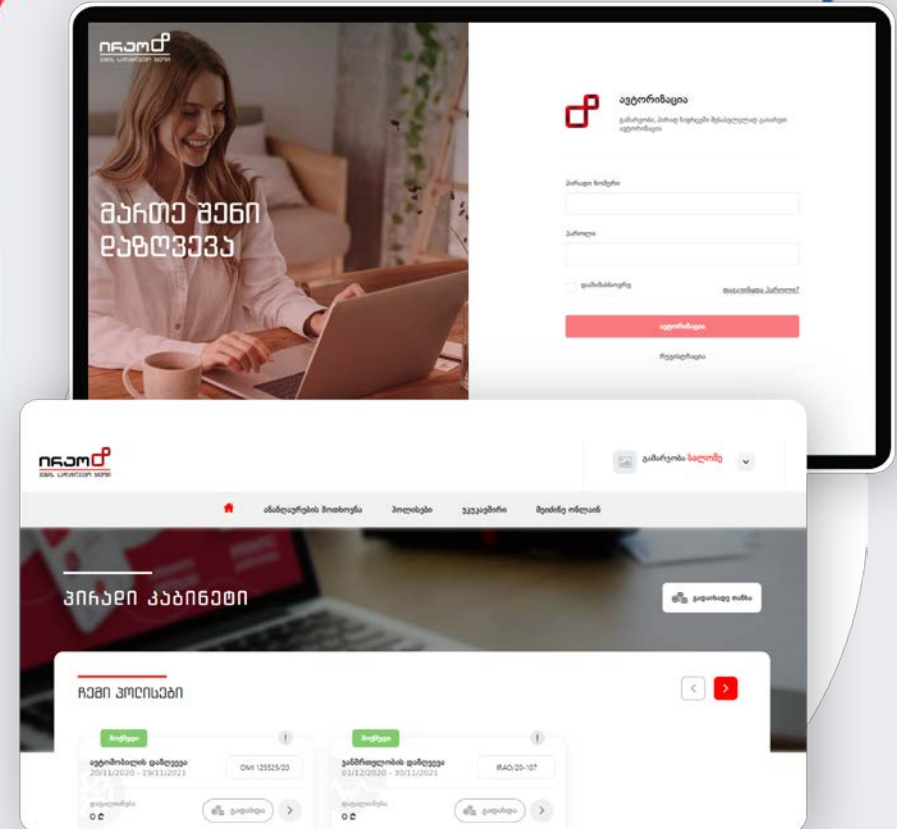
# HOW TO USE WEB PORTAL

- Visit portal: [online.iraog.ge](https://online.iraog.ge)
- Register / Login to access your personal space



## Available on the portal:

- View active policies
- Request for medical reimbursement and letter of guarantee
- Request for referrals
- Schedule a doctor appointment
- Payment of insurance premium



# HOW TO USE OTHER REMOTE SERVICES

**IRAOD**  
VIENNA INSURANCE GROUP

Information about policy: [medservice@irao.ge](mailto:medservice@irao.ge)

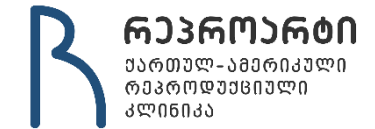
Contact us via email for questions about reimbursement

Quality management department: [quality@irao.ge](mailto:quality@irao.ge)

Submit your recommendations or comments regarding our services



# SPECIAL OFFERS:



დავით ბაბიშვილის  
სპორტული მედიცინისა და რეაბილიტაციის ცენტრი



ბალნეოლოგიური კურორტი  
ზვალთუბო



კავკასიის გენდეროლოგიისა და ფსიქოლოგიის ინსტიტუტი



For more details please visit:

<https://irao.ge/ka/benefits>

# FAMILY DOCTOR SERVICE:

City	Clinic Name	Address
Tbilisi	Ltd TI medical	beri gabriel salosi av,#58 Tbilisi;
Tbilisi	Ltd TI medical	Sandro Euli Str. 7
Tbilisi	Ltd David Tatishvili Health Center	pekini ave, #28 Tbilisi; Tel; 577494488
Tbilisi	Ltd Med Investment	Abuladze Str, 7a Tbilisi;
Tbilisi	JSC « Curatio »	University str. #2, Tbilisi; Tel: 2 43 01 01
Tbilisi	JSC « Raymani »	Sandro Euli Str. #7, Tbilisi. Tel.: 22121122
Tbilisi	Ltd Khechinashvili Univercity Hospital	Chavchavadze Av. 33, Tbilisi ; Tel: 2 21 44 00
Tbilisi	Ltd "Georgian-American Clinic Medical House"	Berbuki str 10, Tbilisi; Tel.: 2 33 08 33
Tbilisi	Ltd Hightecnology hospital Medcenter	Pushkini Str. 118, Batumi; Tel: 0 422 27 83 24
Batumi	Ltd Hightecnology hospital Medcenter	Pushkini Str. 118, Batumi; Tel: 0 422 27 83 24
Kutaisi	Ltd « Kutaisi Central Hospital »	Solomon I St. 10 Tel: 579 105515
Kutaisi	Ltd LJ Clinic	Chechalshvili Str. 6a, Kutaisi ; Tel.: 0 431 31 01 11;
Marneuli	GEO HOSPITALS MARNEULI MATERNITY AND OUTPATIENT MEDICAL CENTER	MARNEULI, 112 Rustaveli St.
Gardabani	GEO HOSPITALS GARDABANI MULTIPROFILE MEDICAL CENTRE	GARDABANI, 1 Leselidze St.
Borjomi	GEO HOSPITALS BORJOMI MULTIPROFILE MEDICAL CENTRE	BORJOMI, 3 Saakadze St
Samtredia	GEO HOSPITALS SAMTREDIA MULTIPROFILE MEDICAL CENTRE	SAMTREDIA, TCHANTURIA ST 2
Zestafoni	GEO HOSPITALS ZESTAPHONI AMBULATORY CENTRE	ZESTAPONI, 1 Agmashenebeli I Lane
Khoni	GEO HOSPITALS KHONI AMBULATORY CENTRE	KHONI, 12 Chanturia St.
Gurjaani	GEO HOSPITALS GURJAANI MULTIPROFILE MEDICAL CENTRE	GURJAANI, 35 Marjanishvili St.
Dusheti	GEO HOSPITALS DUSHETI MULTIPROFILE MEDICAL CENTRE	DUSHETI, 71 Stalin St.
Chiatura	GEO HOSPITALS CHIATURA MULTIPROFILE MEDICAL CENTRE	CHIATURA, 20 Chanturia St.
Rustavi	JSC Rustavi central hospital	Saint Nino Str. 3, Rustavi; Tel.: 0 341 29 34 84
Gori	JSC « Iavnana »	Chavchavadze Str. 104, Gori; Tel: 0 370 27 31 35
Poti	Lazikamed	POTI, 16 Chanturia St.
Akhaltsikhe	JSC Medical Corporation EVEX – Akhaltsikhe Medical Center	Rustaveli Str. 105a, Akhaltsikhe
Yazbegi	Ltd Regional Health Center	Stephantsminda, A. Kazbegi st. N35
Telavi	JSC Medical Corporation EVEX – Telavi Refferal Hospital	V. Sekhniashvili Str. 1, Telavi
Ozurgeti	Saakimo	Ozurgeti, Chokhatauri St., # 20
Chokhatauri	Medalpha	Chokhatauri, Tbilisi 10
Zugdidi	JSC Medical Corporation EVEX – Zugdidi Refferal Hospital	Gamsakhurdia Str. 206, Zugdidi ;

# OUR SERVICE CENTERS:

**IRAOD**  
VIENNA INSURANCE GROUP

ZUGDIDI

KUTAISI

BATUMI

AKHALTSIKHE

TBILISI

TELAVI

**TBILISI (HEAD OFFICE)**

88/15 V.Bochorishvili Street

**KUTAISI:**

1/38 St. Nino Street

**BATUMI:**

31 Zubalashvilebi Street

**AKHALTSIKHE:**

15 Tabukashvili Street

**ZUGDIDI:**

64 Merab Kostava Street

**TELAVI:**

22 Vardoshvili Street



88,15 V.Bochorishvili Str., Tbilisi

(+995 32) 2 949 949

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[www.irao.ge](http://www.irao.ge)