"SALTUS ZDROWIE" Group Health Insurance

Document containing information about the insurance product

Enterprise: SALTUS Towarzystwo Ubezpieczeń Wzajemnych based in Sopot (SALTUS TUW), Władysława IV 22 Street, 81-743 Sopot, the Republic of Poland, entered into the register of entrepreneurs kept by the North Gdańsk District Court for Gdańsk, 8th Commercial Division of the National Court Register: NCR (KRS) 0000117377, TIN (NIP) 1180130637

Product: "SALTUS ZDROWIE" Group Health Insurance

Complete information provided prior to the agreement conclusion and information about the agreement shall be provided in the "SALTUS ZDROWIE" Group Health Insurance General Terms & Conditions adopted on February 10, 2020, by the resolution of SALTUS Towarzystwo Ubezpieczeń Wzajemnych (SALTUS Mutual Insurance Company) Management Board, and in the contents of the insurance document.

What kind of insurance is it?

Group Health Insurance, Section II, Group 1 and 2, in accordance with the Act on insurance and reinsurance.

What is the subject of the insurance?

- ✓ The health of the Insured
- ✓ SALTUS TUW shall provide the Insured with insurance coverage relating to:
  - ✓ arranging and covering costs of medical services provided by Medical Partners facilities,
  - ✓ cost reimbursement (refund) of medical services performed outside of the Medical Partners network,
  - ✓ Call Center,
  - ✓ arranging and covering costs of recovery support services.
- ✓ The detailed list of tenable services for the Insured, within the specified insurance variants, is defined by the Medical Services Catalog. The list is attached as an appendix to the GTC.

What is not covered by the insurance?

- ✗ Medical services provided outside of the territory of the Republic of Poland.
- ✗ Providing and covering the cost of medical services deemed unreasonable from a medical standpoint, or not indicated in the Medical Services Catalog for the given insurance variant.
- ✗ Providing and covering the cost of medical services and recovery support services beyond the limit available during the insurance year.
- ✗ Providing medical services without a medical referral issued by a doctor, despite such a requirement being indicated in the Medical Services Catalog.

What are the limits of the insurance coverage?

- ! The insurance shall not cover the cost of services performed due to or in consequence of the following:
  - ! war, invasion, hostile action of another state, military aggression or warfare (the fact whether the war is officially declared or not notwithstanding), civil war, upheaval (including military coup), revolution, uprising, lawless governmental takeover, introduction of martial law or state of emergency,
  - ! active participation of the Insured in the acts of terrorism, strikes, riots, disturbances, lockouts, social unrest and sabotage,
  - ! nuclear reaction, radioactive contamination, industrial waste pollution or contamination, effect of biological or chemical weapons, laser and maser rays, magnetic or electromagnetic field, contact with asbestos or formaldehyde,
  - ! committing or attempting to commit a felony upheld by a legally-valid judicial sentence,
  - ! attempting or committing suicide including its consequences by the Insured,
  - ! intentional cause to induce life-or-health-threatening circumstances by the Insured,
  - ! treatment of birth defects, or damage sustained in the perinatal period,
  - ! addiction treatments or rehabilitative therapies or substance abuse treatment,
  - ! infertility diagnosis or treatment,
  - ! procedures connected to sex (gender) reassignment,
  - ! undergoing medically-unsupervised treatments of a medical nature by the Insured,
  - ! use of unauthorized medications in the territory of the Republic of Poland,
  - ! aesthetic medicine, cosmetic surgery or cosmetology treatment and therapies,
  - ! curative, sanatorial or spa/health resort treatment,
  - ! epidemic, pandemic announced by competent authorities.
- ! If the Policyholder fails to compensate the insurance fee for the Insured, SALTUS TUW liability shall be confined only to cost reimbursement (refund) of medical services performed outside of the Medical Partners network.

What is the territorial boundary of the insurance?

- ✓ Medical services shall be provided in the territory of the Republic of Poland.

What is the responsibility of the Insured?

- Submission of a correctly filled group insurance acceptance form to the Policyholder.
- Providing to SALTUS TUW all known and truthful circumstances which SALTUS TUW may ask about:
  - prior to entering into the group health insurance agreement,
  - during the term of the insurance agreement – in the case of a benefit claim compensation or a necessity to organize a medical service.
- The Insured should appear on time for their medical appointments, or notify the Call Center about cancellation of a previously appointed visit.
- The Insured is obliged to notify SALTUS TUW about changes of their contact details.
- Sending a copy or a scan of a medical referral, for a given service, to SALTUS TUW – if such a requirement is indicated in the Medical Services Catalog.
- Should circumstances arise to benefit from a postaccident medical home visit, the Insured shall send a copy or a scan of documentation confirming the occurrence of the accident – at the behest of SALTUS TUW.

How and when should the insurance fee be compensated?

The insurance fee shall be paid at the frequency indicated on the insurance policy.

The first insurance fee shall be compensated by the Policyholder by the 25th day of the month preceding the date of commencement of the insurance coverage. The Policyholder is obliged to compensate the subsequent insurance fees no later than up to 20th day of the month preceding the month for which the insurance fee is due.

The insurance fee shall be paid through the means of a bank transfer to the SALTUS TUW bank account.

The transfer order date shall be considered as the date of payment. The transfer shall be made to the appropriate account of SALTUS TUW, provided that the account of the Policyholder has a sufficient margin allowing the funds to be transferred. In a different case the date of the payment shall be the date when due amount is credited to the bank account of SALTUS TUW.

When does the insurance coverage commence and conclude?

- The insurance coverage shall commence on the first day of the month following the insurance agreement conclusion and insurance fee compensation, provided the insurance agreement is concluded and the insurance fee is compensated by the 25th day of the month preceding the date of commencement of the insurance coverage.
- The insurance coverage shall cease:
  - after the end of the insurance period (the period for which the insurance agreement was concluded),
  - on the date of withdrawal from the insurance agreement by the Policyholder,
  - on the date of the notice period expiration – if the insurance fee is not compensated within the additional time period set by SALTUS TUW,
  - on the date of the agreement termination, at the request of the Policyholder,
  - at the end of the calendar month in which the Main Insured shall lose their employee status – in relation to the given Insured,
  - at the end of the calendar month in which the Insured—a child of the Main Insured—shall reach the age of 25 – in relation to the given Insured,
  - at the end of the calendar month in which SALTUS TUW shall receive an appeal from the Insured with a notification of their intention to resign from the group insurance – in relation to the given Insured,
  - on the date of the Insured being declared dead – in relation to the given Insured.
- Termination of the insurance coverage in relation to the Main Insured is tantamount to termination of liability in respect of the Insured covered by the insurance collectively with the Main Insured. Whereas in the event of the Main Insured being declared dead, the insurance coverage in relation to the Insured covered by the insurance collectively with the Main Insured shall abide until the end of the insurance period for which the insurance fee was compensated.

How to terminate the insurance agreement?

1. The Policyholder shall have the right to withdraw from the insurance agreement within 30 days from the date of the insurance agreement conclusion, and if the Policyholder in an entrepreneur, within 7 days from the date of receiving the documents confirming the insurance agreement conclusion issued by SALTUS TUW. The withdrawal shall be confirmed by submitting to SALTUS TUW a written statement of withdrawal from the insurance agreement. Withdrawal from the insurance contract shall not release the Policyholder from the obligation to pay the insurance fee for the period in which SALTUS TUW provided insurance coverage.
2. If the subsequent installment of the insurance fee is not compensated within the deadline, as well as in the case of transferring the installment fee in a deficient manner, SALTUS TUW shall request the Policyholder to compensate the insurance fee installment or its deficient part, setting an additional period of 7 days for this purpose. If the subsequent installment of the insurance is not compensated within the additional time period, as well as in the case of transferring the installment fee in a deficient manner, the agreement shall be deemed terminated by the Policyholder, with effect on the final day of the calendar month when the additional time period expired.
3. In the event of a circumstance disclosure which shall entail a significant variation in the likelihood of an incident, both parties may request an appropriate change in the amount of the insurance fee, beginning from the moment when the circumstance occurred, but no earlier than the beginning of the current insurance period. If such request shall be made present, the other party may terminate the agreement with immediate effect within 14 days.
4. At the behest of the Policyholder, the insurance agreement shall be terminated preceding the date of the insurance period expiration, subject to 1-month notice with effect at the end of the month following the month when the application for termination of the insurance agreement was delivered to SALTUS TUW.
5. The only possibility for the Insured to withdraw from the insurance coverage is to submit an appropriate application to the Policyholder.