

medlink

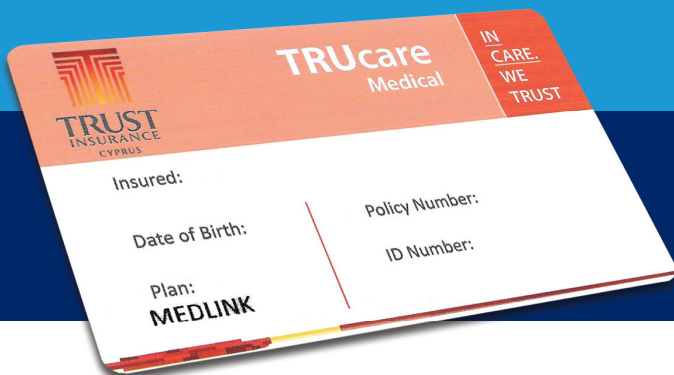
Medical Card

Dynamically moving forward to the Future!



€29
premium per month

€500.000
coverage every year



www.insurancelinkcyprus.com

700 88 88 3

 *Όπου
Αγαπώ
Ασφαλίζω!*

inSurancelink

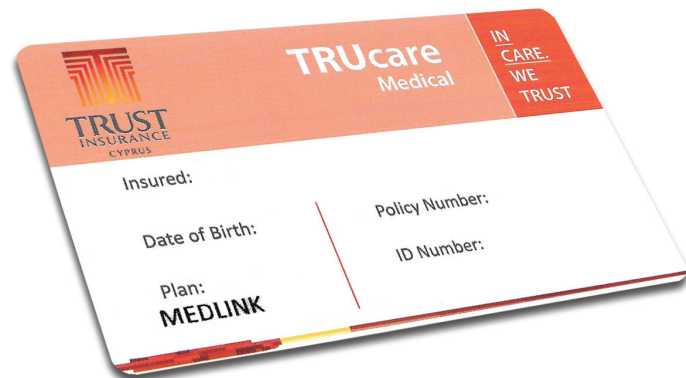
Medlink Medical Card

In Insurancelink we are setting as a top priority to provide you with a top health insurance plan and adaptive to the needs of the difficult times we are living, and we are giving you the opportunity to secure your health with only €19.00 per month. In addition, we offer a wide range of optional covers to further customize your medical plan to your own needs and budget.

MEDLINK medical card is designed to provide In Hospital coverage at the time you need it, anywhere you want it quickly and efficiently. By calling the 24-hour hotline whether you are in Cyprus or abroad we make sure that you will get the care you need without paying upfront.

Superiority key points of Medlink medical card

- € 500,000 coverage **per year**
- **Lifetime** coverage
- **International** coverage
- **Free choice** of hospital or clinic
- **Direct payment** in clinics or hospitals
- Covers **Chronic diseases (if occurred after Coverage)**
- Coverage of **congenital and hereditary diseases** (provided the insured didn't received treatment or was not known before commencement of insurance)
- Coverage of medical expenses in the emergency department as **inpatient expenses**
- Covers all outpatient expenses related to a treatment up to 30 days before and after hospitalization **as an inpatient expense 100%**
- Chemotherapy, radiotherapy and radiotherapy treatments are covered as an **inpatient expense**
- Covers of medical expenses related to **organ transplants**
- Treatments that cannot be performed in Cyprus **can be done abroad** (except USA and Canada) covering the reasonable and customary costs **of that country**
- **Maternity** allowance
- Coverage of diagnostic exams and medical expenses **without finding pathological cause**
- **Transferable** from employer to employer without waiting periods or medical tests
- It follows you wherever you go **without leaving you exposed if you have a medical condition**, and your employer closes down or you change employer or your employer's group medical terminated at 65.
- Covers **dependent children up to 25 if they are serving their military obligations or are students** in higher education
- Provides **international coverage** during travel abroad
- Provides surgery expenses **without hospitalization**
- Provides cover **24 hours**
- The more your dependents **the less you pay**
- Issued by the prestigious **Trust Insurance**
- Distributed exclusively by **Insurancelink**



To WHOM it applies

- It is suitable for **Individuals or Families**
- Suitable for **government employees** who do not want to wait in the General Hospital for a treatment.
- Suitable for the **armed forces** (Police, Fire-fighters, Military)
- Suitable for **employees** that their employer does not provide health plan
- Suitable for **employers** who want to offer a great benefit to their employees.
- It is the ideal plan for the **self-employed** and their employees or the **self-employed** and their employees because it covers accident expenses up to €500,000
- **Offered as Individual or Group plan**

Extra optional covers

- **Out-patient cover** €1500/person/year
- **The ability to choose** nursing foundation from abroad
- **Annual** preventive exams or Pap Test



Scan the code with your smartphone to download on your device, our contact info

MEDLINK TABLE OF BENEFITS

ANNUAL LIMIT PER PERSON PER YEAR	€500.000	Home Care Daily benefit (up to 20 cont. days per occurrence)	€40
Room & Board Cyprus (semi private)/Abroad (daily)	100%/€500	Dental treatment & restoration (only after accident)	100%
Intensive care unit	100%	Child birth C-section (waiting period 10 months)	€1.500/€1.000
Diagnostic tests, MRI, CT-SCAN	100%	Abortion (only if medically necessary)	€350
Doctors, Surgeons, Anaesthetist's charges	100%	Radiotherapy, Chemotherapy*	100%
Medicines & other supplies	100%	Transport Costs (Ambulance)*	100%
Pre & Post-Operative Consultations and diagnostics one month before and after	100%	Emergency Room Expenses (Accident /Disease)*	100%
Physiotherapy (after doctor's referral) - annually	€600	TELEPHONE SERVICE SUPPORT 24 HOURS	√
Same Day Surgery Expenses (without hospitalisation)	100%	* Out-patient expenses which are considered to be In-patient	

B. BENEFITS OF EMERGENCY TRAVEL ASSISTANCE

Worldwide Medical Aid for Sickness or Accident	€10.000	Extension of travel of the insured because of injury or illness (up to 5 days)	€100
Visiting of a family member of the insured to the place of hospitalisation		Transfer or return of persons accompanying the insured	100%
A. Cost of Travel	100%	Transportation and Repatriation of mortal remains of the insured	100%
B. Accommodation Financial bond for legal procedures	€100	Transfer or repatriation of the insured due to illness or accident	√

MEDLINK OPTIONAL COVERS

1. OUT - PATIENT COVERS*

MAXIMUM COVER PER INSURED PER YEAR	€1.500	DRUGS	€350 yearly
INDEMNITY RATE	90%	DRUGS FOR CHRONIC DISEASES	€300 yearly
DOCTOR FEES (Cyprus/Abroad)	€50/100	PHYSIOTHERAPY (for rehabilitation after accidents only)	Without individual limit
DIAGNOSTIC EXAMINATIONS	€600 yearly		

2. IN - PATIENT TREATMENT IN COUNTRY OF CHOICE WITHOUT APPROVAL (USA and Canada Excluded)

3. ANNUAL PREVENTIVE MEDICAL EXAMINATION, extra €9.00 per month for each person (insured & spouse)

ANNUAL CHECK-UP, (waiting period - 12 months)	
All of the following medical examination covering the principal insured and the wife/husband and carried out exclusively by doctors/labs, company partners excluding Smear test	
Medical examination, Electrocardiogram, General urinalysis, general blood analysis: bilirubin, urea, creatinine, uric acid, blood sugar, cholesterol, (HDL,LDL), tryglycerides SGOT, SGPT, Ggt	100%
Women are granted the choice each year to have, either the preventive exams or a Smear test	

The more the Dependants, the lower the premium



General Information

The information in this document is concise. It is governed by the terms and conditions of the **Medlink Medical Card**.

For a copy of the insurance plan or for more information please call **700 88 88 3** or visit our website on www.insurancelinkcyprus.com

OPTIONAL COVER

1. OUTPATIENT COVER*

MAXIMUM COVER PER INSURED PER YEAR	€ 1,500
INDEMNITY RATE	90%
DOCTOR FEES (Cyprus)	€50 per visit
DOCTOR FEES (Abroad)	€100 per visit
DIAGNOSTIC EXAMINATIONS	€600 annually
DRUGS	€350 annually
DRUGS FOR CHRONIC DISEASES	€300 annually
PHYSIOTHERAPY (for rehabilitation after accidents only)	Without individual limit

2. IN - PATIENT TREATMENT IN COUNTRY OF CHOICE WITHOUT APPROVAL (USA and Canada Excluded)

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Medical examination, Electrocardiogram, General urinalysis, general blood analysis: bilirubin, urea, creatinine, uric acid, blood sugar, cholesterol, (HDL,LDL), triglycerides SGOT, SGPT, Ggt	100%
Women can choose each year either preventive exams or the Smear test	100%

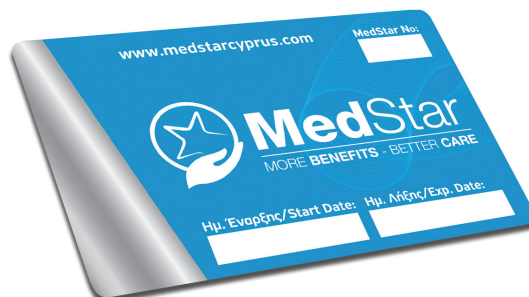
4. TRANSPORTATION OF MORTAL REMAINS €3.500 (For purposes of administration of visas), extra € 0.30 per month for each person.

5. Medical services Discount Card Medstar

MEDSTAR BENEFITS

All available discounts, associated doctors and Medical centers are described in the electronic booklet that we will send you via e-mail.

Medstar is offered €25/year for 1 person and €35/year for families



SAMPLE FEES

Doctor Vistis	€30
Pap Test	FROM €40
Mastography	FROM €40
MRI	FROM €150
Pharmacy Discount	10%
Analysis	UP TO 50% OFF

MONTHLY PREMIUM (for ages from 14 days until 65 years old)

Covers	Insured	Plus & 1 Dependant	Plus & 2 Dependant	Plus & 3 Dependant	Plus & 4 Dependant	Plus & 5 Dependant
IN-PATIENT COVERAGE	25	29	25	25	25	25
FEES & STAMPS	4	0	0	0	0	0
TOTAL	29	58	83	108	133	158
OUT-PATIENT COVERAGE	25	25	17.5	17.5	17.5	17.5
OUT-PATIENT COVERAGE TOTALS	25	50	67.5	85	102.5	120
TOTALS OF IN AND OUT-PATIENT	54	108	150.5	193	235.5	278
Optional Coverage						
ANNUAL CHECK-UP	9	9	0	0	0	0

Policy FAQs*

1. Q: I ALREADY HAVE INSURANCE WITH ANOTHER COMPANY. IF I CANCEL THE CONTRACT AND START A NEW ONE, WILL I HAVE ANY WAITING PERIODS?

A. Medlink Plan and Trust Insurance Company give you the opportunity to transfer your existing insurance without any waiting periods (Childbirth Allowance and Annual Medical Consultations are excluded). The evaluation and acceptance of your medical history is a must procedure for the transfer.

2. Q: IS THERE ANY TERMINATION AGE COVERAGE?

A. The In-Patient Coverage and the Annual Check Up have a lifetime duration, which means that there is not any termination age coverage. The Out-Patient Coverage ends at the age of 65.

3. Q: ARE THERE ANY SPECIFIC CLINICS/HOSPITALS, DOCTORS, MEDICAL CENTRES ETC, WHICH I SHOULD VISIT IN CYPRUS?

A. Your contract offers you the advantage of choosing any clinic/public or private hospital, doctors, medical centres etc., of your choice without any restrictions.

4. Q: IF I AM ON ABROAD AND HAVE ANY EMERGENCY, DO I GET COVERED?

A. Of course! Trust Insurance in co-operation with the international company Mapfre Asistencia ensure you are provided with Medical Assistance for any emergencies you may have while you are abroad. Just remember to take your personal medical card with you where the number of the 24 Hour Call Centre is listed, in order to allow us to provide you with the appropriate assistance.

5. Q: IN CASE OF SURGERY HOSPITALISATION ALLOWANCE, WHERE THE COST IS HIGH, DO I HAVE TO PAY FIRST AND THEN SUBMIT THE CLAIM?

A. Trust Insurance Company is able to bear the cost of hospitalisation both in Cyprus and abroad and pay the clinic/hospital directly without you having to incur any costs. You just need to inform the Company on time, to make the right arrangements.

6. Q: HOW LONG DOES IT TAKE TO GET MY CLAIM PAYMENT?

A. We make every effort to settle your claim within 40 working days, either by cheque or Bank transfer.

7. Q: AS WE GET OLDER SOME DISEASES BECOME CHRONIC. WILL I GET COVERED?

A. Both In- Patient and Out-Patient Chronic diseases are covered according to the regulations of your contract.

8. Q: WHY IS YOUR INSURANCE PLAN SO CHEAP?

A. Medlink is a project with many members and billed on a group basis which allow us to provide it to you at low costs.

9. Q: IS THERE ANY MINIMUM NUMBER OF PEOPLE FOR THE PLAN?

A. No, even just one person (adult) can become a member of the plan.

10. Q: WHAT ARE THE AGE LIMITS FOR THE PLAN?

A. The plan is intended for people older than 14 days and not exceeding 65 years of age.

11. Q: WHAT EXACTLY DOES 100% COMPENSATION MEAN?

A. It means compensation according to common charges for health care that is consistent with the general level of prices and does not exceed the charges from other clinics or hospitals of the same level and the area for similar or comparable treatment or services to people of the same sex and of comparable age and similar disease or accident.

12. Q: CAN I RECEIVE MEDICATION FROM ANY DOCTOR AND MEDICAL CENTRE IN CYPRUS?

A. Yes, Medlink offers 24 hour coverage and allow members to choose their preferred doctor or medical centre.

13. Q: IN WHICH COUNTRIES DO I GET HEALTH CARE HOSPITALISATION?

A. The insured members can receive medication for diseases or accidents anywhere in the world, as explained in the coverage table, according to the terms and conditions of the contract. For any scheduled therapy/surgery abroad, the insured has the permission of the Company.

14. Q: WHAT EXACTLY DOES EMERGENCY MEDICAL ASSISTANCE ABROAD MEAN?

A. Emergency Medical Assistance Abroad offers worldwide cover for any sudden disease or accident on a 24 hour basis, should the member be anywhere outside of Cyprus.

15. Q: WHAT EXACTLY DOES THE COVERAGE OF EMERGENCY FIRST AID EXPENSES MEAN?

A. It means that the insured has coverage for all the expenses in the Emergency Department even without hospitalisation.

16. Q: HOW CAN I GET MEDLINK?

A. You can contact us on 700 88 88 3 and a representative will help you choose the plan which best suits you and your family needs.

17. Q: IF I NEED URGENT SERVICE WHAT SHOULD I DO?

A. You just call the number which is written in the back of your Medical Card, someone will be available to take your call and assist you 24 hours a day.



This plan is underwritten by Trust Insurance Cyprus.

Medstar Discount card is offered by Medstar Medical

*For the terms and conditions of the insurance plan or copy, please call **700 88 88 3 (nationwide number)**

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www.insurancelinkcyprus.com

The information in this brochure is a summary or a brief reference to coverages and exceptions and terms, etc. You may request a sample of the policy from the company or your insurance agent to provide you with one, so that you may study it and make sure that it fully satisfies your insurance needs.

Insurancelink

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