



NN Health Insurance



Health insurance



When do you need to be the bravest?

When you are healthy you are more courageous with your plans.

You have the power to fight for yourself and for those close to you. You can almost move mountains. Almost.

When you are ill, you have only one plan: to get well.

Then you need another type of courage. The courage to let yourself in someone else's care. You also need another type of confidence. The confidence that you are receiving exactly the support you needed.

We know that health means both power and fragility, so we want to make sure that you can always count on a real support from the NN Health Insurance: professional care, carefree treatment, advice from medical professionals.

You can count on NN Life Insurance

Because it's there for you, with easy to understand medical advice and the right treatment for your needs. It gives you access to a clear, civilized and modern medical system, where someone permanently takes care of you starting with your first calls and until your hospital check out. This is where you get the healthcare, information and attention you need, and you feel that you and your loved ones matter.



The NN Health Insurance explained in detail

No matter what you choose or wherever you want to be treated, this health insurance means doing something that really matters for your health and your loved ones.

What is the NN Health Insurance?

The NN health insurance gives you access to inpatient care services with or without surgical procedures, in the private hospitals in our network and a budget to

cover your health expenses. Also, you can choose to be treated in any other private or public hospital, outside our medical network.

NN Health insurance has 3 components

Hospitalization and surgery

NN reimburses the costs of hospitalization with or without surgery, directly to the hospitals in the NN medical network. Meaning, any time a medical problem that requires hospitalization, you can be treated in our hospital network, in modern and decent conditions without worrying about money. If you choose a private hospital outside the NN medical network, you are partially reimbursed for the expenses, as is mentioned in the contractual conditions. For your days spent in a public hospital, we pay you a fixed amount of money for each day.

Second medical opinion

that includes the following services:

- a) *Case management in Romania*: medical consultation in order to manage the case.
- b) *Second medical opinion (both in Romania and internationally)*: a second

medical opinion consultation of a specialist, transposed in a report, which will contain: diagnosis of the disease, medical treatment methods, surgical or other nature, the recommended medication and lifestyle, the medical units and medical staff recommended in performing the treatments.

This service will be provided as follows:

- For diseases such as: cancer, cardiovascular diseases and neurological diseases.
- For imaging: a medical report regarding second medical opinion of a foreign/Romanian doctor (MRI, CT);
- For anathomopathology: a medical laboratory report on the second medical opinion, issued by a foreign/romanian doctor. The medical report will be issued strictly based on the biological samples (biopsies) provided by the patient.

- c) *Multidisciplinary Therapeutic Indication Committee (Tumor Board) in Romania*: medical team, which meets to discuss medical cases from an overall perspective, with the aim of finding the best solution on diagnosis and treatment.

Medical chat

Free access to medical counseling services and medical advice for easy situations, directly through the WhatsApp application or through the Regina Maria application.

Additional coverage for cancer, severe burns and organ transplant

And in case of critical illnesses, NN Health insurance is the alternative you can count on, if you have the right solution. The extra coverage helps you to go through with a life-threatening illness, gives you the opportunity to choose the right

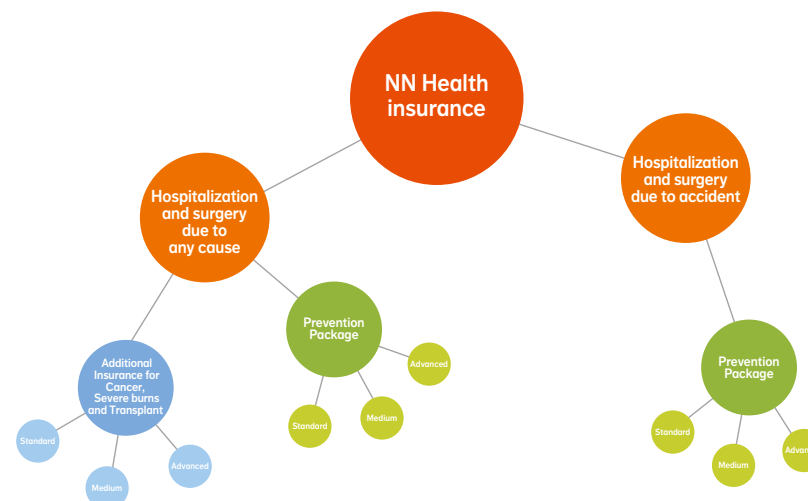
treatment and overcome the situation from financial and emotional point of view. If you are diagnosed with cancer, severe burns or need a transplant, you get 100% or 200% of the amount insured according to the chosen level of protection.

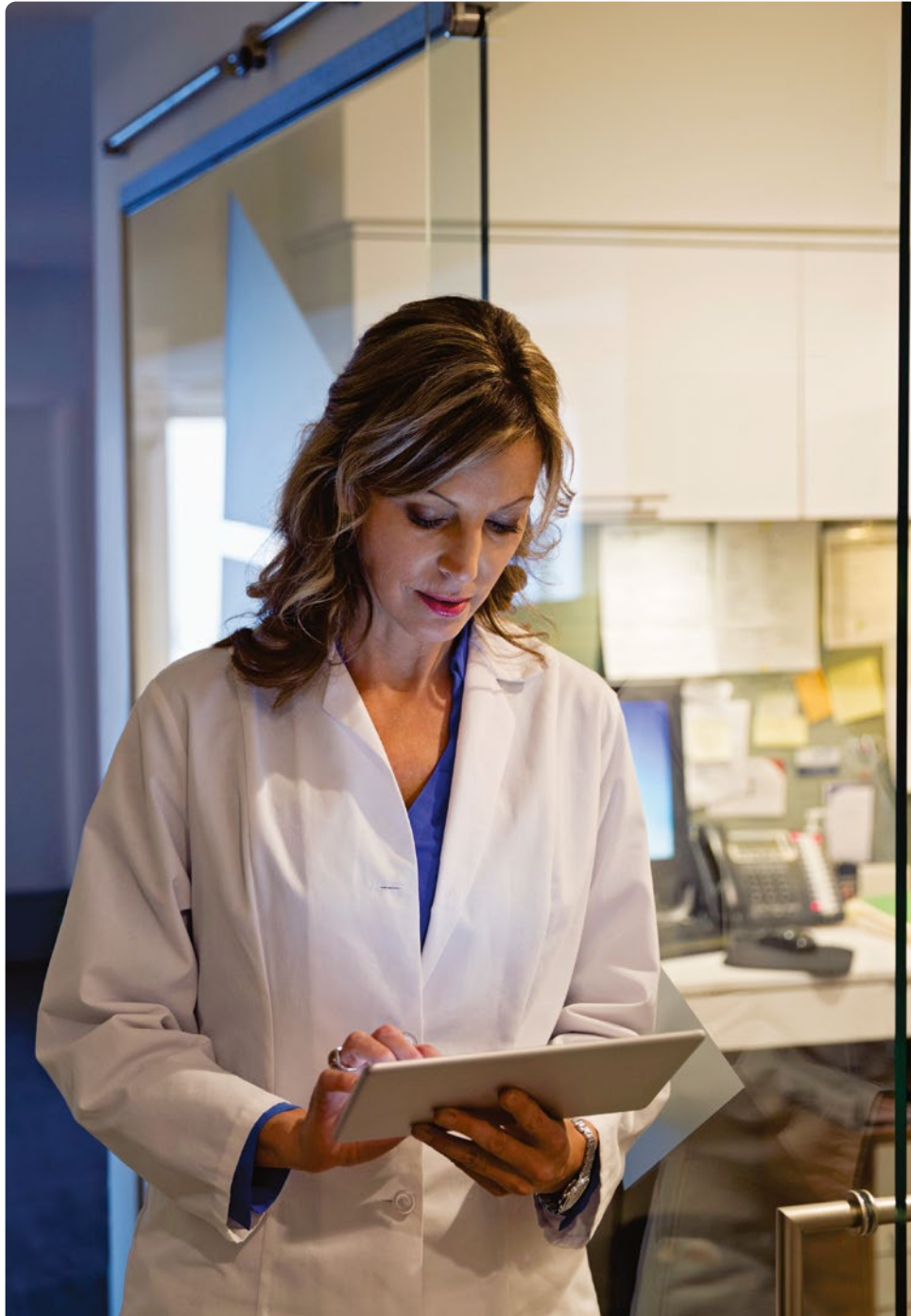
It can also mean prevention

If you choose to attach the Prevention Optional Benefit to your contract you have access to prevention medical services in NN partner clinics.

This means that according to the selected prevention level, you benefit from medical investigations and medical examinations included annually in your health insurance.

It gets clearer if you look on the chart:





Main benefits of the NN health insurance:

1. Each insured person can access 100,000 lei yearly.

It covers hospitalization with or without surgery procedures.

2. Easy access to top private hospitals.

The NN medical network includes some of the best private hospitals in Bucharest and countrywide. They were carefully selected. Their number increases because we want the hospital you choose to be the best fit for you and to have the highest standards. If you want to know where you can find them, the hospitals are on the map on our website: www.nn.ro. You choose the hospital where you want to receive treatment.

Easy access means a **NON STOP** direct line with a NN medical representative who takes immediate care of you. If you want to know more about your medical coverage or need medical advice, you can call **021 9464** anytime and you will get help right away. Professional advice and recommendations are the best solutions for your needs. Because we want to make it easy, clear, simple and comfortable for you. You can also call us not only when you are in need, but also when you're doing great; we will be happy to hear good news from you.

3. We help you to stay with your child when he or she is in hospital.

For children up to and including 14 years old, the health insurance covers one parent or companion accommodation. We know how important is for children to have at least one parent with them at all times.

4. We make direct reimbursement to the hospitals from the NN medical network.

Direct reimbursement means easier payment and also a less paperwork for you. Moreover, NN will make sure you are well treated and will take care of all paperwork for payment to the hospital.

You focus only on your recovery.

If you choose a private hospital outside the network, we will reimburse you most of the cost of hospitalization or surgery. Even if you choose to go to a public hospital, NN will pay you a fixed amount for each hospitalization day. For an estimated calculation, please see the table **“Medical services costs, covered by main coverage”**.

5. The NN health insurance is flexible and adaptable.

Parents are different from children, kids are different at every age, and the mother is different from the father. We have different needs, so our health protection needs are different. That's why you can choose only Protection in Case of Accident or Protection in case of Accident and Illness. You can also choose an extra level of additional insurance for cancer, severe burns and organ transplant and a level for the Optional Prevention Benefit. If the need changes, you can change the coverage.

6. In case of a difficult situation, you can opt for the second medical opinion

There may be diagnoses in which you feel the need for a second medical opinion, so you can consult specialists for a more detailed analysis and then a complete report after which you should know what to do next.

7. And in case of a serious medical problem, that generates major expenses, you can get the treatment you need.

With the additional insurance for Cancer, severe burns and organ transplant, you can cover the costs of expensive treatments. This benefit complements the main coverage and gives you the freedom to choose the right treatment in difficult situations.

8. It helps you to know that you are well, not only get the proper treatment

It is important to know that you are well. The optional Prevention benefit gives you access to prevention medical services in Regina Maria clinics and Regina Maria partners. This means that depending on the level of prevention chosen, you benefit every year from a set of medical tests and a number of consultations included in the insurance. For additional investigations and consultations you benefit from discounts. The details are mentioned in the contractual conditions of the optional Prevention Benefit.

9. Also, if you need medical advice, we are with you

It is important to know that you can rely on an informed response when you need it. Through Regina Maria, through the WhatsApp application (at the phone number **0790.008.000**) or through the **Regina Maria application**, you can receive medical advice.

10. Guarantees the keeping of the contract in case of illness

NN guarantees continuation of the insurance without financial penalties or medical exclusions even if you used the insurance. You just have to keep your contract.

How long the insurance lasts

You are protected as long as you pay your insurance premiums.

You can take out insurance if you are between 3 months and 60 years old, children can be insured with their parents or separately.

The Insurance Contract is extended yearly, by simply paying the Insurance Premium, without the need to sign forms, without financial penalties or medical exclusions in case of illness.

It is important to know that every year the insurance premium is updated according to your age and the evolution of the price of medical services in the market. But you can be careless, we inform you about the value of the premium before the start of the new contract year.

All the information about the contract is in the contractual conditions that are issued every year and that you can find on **www.nn.ro** or at your consultant.



What do you do when you have a health problem?

Or in case you only need medical advice.

- 1 Dial 021 9464,**
The dedicated hotline and tell us your problem; in case a doctor has already seen you, tell us about your appointment and the name of the doctor who recommends the treatment and hospitalization.
- 2 We check your health insurance coverage and then, together, we determine the next steps.**
- 3 You choose the hospital and the doctor who will treat you.**
- 4 You call us after your hospital admission.**
A NN medical representative will assist you.
- 5 If it's an emergency, you call directly 112.**
The national system for urgent calls. 112 is the telephone number which assures an easy way to communicate with emergency dispatchers. It works nationally, in every mobile network. It is a public service and it doesn't cost anything.

Things to consider when you choose the hospital:

If you choose a NN network hospital

A NN medical representative will contact you and will make sure you have everything you need.
NN will pay all medical expenses directly to the hospital.

If you choose a private hospital outside the NN network, you will pay all the medical expenses. After the hospital checkout, we will reimburse 80% of medical costs of the treatment previously authorized by NN, with certain limits from the contractual conditions. Also, this time, you have to handle the medical documentation.

If you chose a public hospital

We will pay you a fix daily amount for every day you spent in the hospital.
Medical documents are, again, your responsibility.



Costs of medical services covered by the Main Protection

The coverage is available in hospitals from and outside Romania up to a maximum limit of RON 100,000 / Insured Person / insurance contractual year

Covered costs during hospitalization		Covered costs during hospitalization		
Insured events covered by NN Health Insurance, after the waiting period		Hospitals from the NN medical network (direct reimbursement)	Hospitals outside the NN Medical Network (public or private), which issue fiscal invoices for medical services	Public Hospitals which do not issue fiscal invoices
Continuous hospitalization without surgery For the covered insured events, costs are compensated for: standard accommodation, medication, medical assistance, physicians' fees, medical consumables, medical treatment, medical procedures and investigations	Children up to 14, hospitalized together with an accompanying person	100% of costs	80% of costs up to maximum 600 lei/day	600 lei/day
	Children up to 14, hospitalized without an accompanying person	100% of costs	80% of costs up to maximum 450 lei/day	600 lei/day
See chapter “Exclusions for uncovered costs and situations in which the insurance compensation isn’t granted” in General Terms and Conditions.	Children at least 15 years old and adults	100% of costs	80% of costs up to maximum 450 lei/day	450 lei/day
	Insured person hospitalized in ICU section	100% of costs	80% of costs up to maximum 1,000 lei/day	1,000 lei/day (for 24 continuous hours of hospitalization in ICU section)

Covered costs during hospitalization

Insured events covered by NN Health Insurance, after the waiting period

Continuous hospitalization with surgery

For the covered insured events, costs are compensated for: pre-anesthetic consultation, standard accommodation, medication, medical assistance, physicians' fees, medical consumables, therapies, medical treatment, medical procedures and investigations, operating room costs, anesthetics, histopathological examination for anatomic samples taken during the surgical intervention. Surgical interventions are covered for: post treatment reconstruction for neoplastic diseases, accidents or burns, occurred or diagnosed after the insurance becomes effective.

See chapter "Exclusions for uncovered costs and situations in which the insurance compensation isn't granted" in General Terms and Conditions.

Children up to 14, hospitalized together with an accompanying person

Children up to 14, hospitalized without an accompanying person

Children at least 15 years old and adults

Insured person hospitalized in ICU section

Covered costs during hospitalization

Hospitals from the NN medical network (direct reimbursement)

Hospitals outside the NN Medical Network (public or private), which issue fiscal invoices for medical services

Public Hospitals which do not issue fiscal invoices

100% of costs

80% of costs up to maximum 50,000 lei/insured event

600 lei/hospitalization day

100% of costs

80% of costs, maximum 50,000 lei/insured event

600 lei/day

100% of costs

80% of costs, maximum 50,000 lei/insured event

450 lei/day

100% of costs

Included in the covered costs of hospitalization with surgery intervention

1,000 lei/day (for 24 continuous hours hospitalization in ICU section)

Prosthetic materials surgically implanted

(stents, meshes, osteosynthesis materials, prostheses etc.)

Costs are covered for: prosthetic materials that are necessary as part of the treatment, within the mentioned limit, according to the hospital where the device mounting surgical intervention takes place.

Maximum 5,000 lei/surgical intervention

Included in the covered costs of hospitalization with surgery intervention

Costs aren't covered

Daytime hospitalization for managing cytostatic medication

Costs are covered for: standard accommodation, medical assistance, medical procedures and consumables necessary for cytostatic administration, cost of medication administrated for cytostatic side effects during hospitalization, costs of investigations for phasing the neoplastic disease included in the chemotherapy treatment program and applied in the day-care hospitalization between the chemotherapy cycles).

The costs of cytostatic medication aren't covered and compensated.

100% of costs

80% of costs, up to maximum 450 lei/day

Costs aren't covered

Covered costs during hospitalization

Insured events covered by NN Health Insurance, after the waiting period

Day care hospitalization for surgery

Costs are covered for: standard accommodation, medical assistance, physicians' fees, procedures and investigations, costs of operating rooms, anesthetics, histopathological examination for anatomic samples taken during the surgical intervention.

Indemnity for the reduction and immobilization of fractures, grade 3 sprains and dislocations, in emergency, in emergency room, confirmed by imagistic examinations.

Costs are covered for: standard accommodation, medical care, medical procedures and consumables.

Immobilization costs are not covered and compensated if the immobilization procedure is covered in another episode of hospitalization or surgery.

Birth Indemnity

The main accident and illness Protection, after 12 months of continuous insurance, the birth compensations is paid to the insured person (mother). Regardless the number of new-born-babies and the birth procedure (natural or C section), only one birth indemnity is provided.

Any other hospitalization or surgery costs caused by birth are not covered.

New Born Child Indemnity

For the Main Protection for accidents and illness Protection, after 12 months of continuous insurance, the newborn compensation is paid to the insured person (mother or father) A single compensation is paid for each newborn, one time.

Covered costs during hospitalization

Hospitals from the NN medical network (direct reimbursement)

Hospitals outside the NN Medical Network (public or private), which issue fiscal invoices for medical services

Public Hospitals which do not issue fiscal invoices

100% of costs

80% of costs, up to maximum 50,000 lei

450 lei/insured event

100% of costs

250 lei/insured event

250 lei/insured event

1,500 lei

1,500 lei

1,500 lei

1,500 lei

1,500 lei

1,500 lei

How to make sure that you don't pay anything extra?

- 1 Dial 021 9464 in order to check that your required hospitalizing and surgical intervention are covered.

In case hospitalizing or the required surgery procedure cannot be done within the NN medical network, we will suggest our best solution and you will know precisely whether and how much the extra cost will be.
- 2 Choose a hospital within NN network.
- 3 Make sure you have no delays in payments.

A 60 days delay will result in contract termination and of course, losing the coverage.
- 4 Knowing the limits of your health insurance

First of all, you must know the situations in which the insurance doesn't cover the costs of hospitalization or surgery interventions. What are and when do waiting periods apply. And also, what is the limit amount of reimbursement.
- 5 Make sure your contract gets renewed yearly.



When will you pay extra?

You only pay extra if you use medical services outside the NN network. The amount is minimum 20% of the costs.

You will not pay anything extra in case you use hospitals in the NN network, in case you did not reached the maximum limit of the sum insured of 100,000 lei per year and in case you only use medical services included in your contract. So, you will pay for the services which are not included in the contract.

How much will you pay extra?

The amount of money you pay is different depending on the selected hospital and the costs of the interventions. For example, let's look at the cost of a forearm fracture, as a result of a bike accident in the park. It can happen to anyone, at any age.

How much can cost surgery and hospitalization for a forearm fracture?

In a NN medical network hospital	Private hospital outside the NN medical network	Public Hospital
Typically, the cost of a 2 day hospitalization with surgery package for a forearm fracture is 14,000 lei	The surgery package is 14,000 lei	It doesn't cost a thing
You focus on your health only. We take care of everything.	You will pay all costs out-of-pocket.	As an example, if you are hospitalized for 2 days, you will receive from NN 2 x 450 lei = 900 lei
0 costs for you. If you are insured and you did not reach the annual 100,000 lei limit.	After leaving hospital, you are eligible to receive from NN: 80% x 14,000 lei = 11,200 lei. Therefore, you will only pay 2,800 lei from the total cost.	



What is the waiting period?

The waiting period is the time between the date you purchased the insurance until you can use all the medical services.

We are talking about waiting in the first year of insurance, otherwise you are covered as long as you keep your insurance contract.

In case of accident

Most of hospitalizations caused by an accident are covered by insurance from day one. These are just some situations for which you have to wait if the accident occurred within the first 12 months of insurance. These are: knee problems, septal deviation, cataracts, vertebral hernia and abdominal hernia.

You understand better from an example*.

Silvia bought the insurance on September 27, 2017 and in less than 2 weeks she was involved in a traffic accident. She suffered several head injuries and had two ribs fractured. She was transported by SMURD, stayed in a public hospital for 3 days and was indemnified with **1,350 lei** (450 lei for each day of hospitalization).

* The example presented is an estimate, based on a set of standard conditions. Premiums / amounts may vary depending on the customer, so for a personalized offer please contact us.

In case of illness

For hospitalizations caused by illness you must wait 30 days from the enforcement of the insurance.

There are some situations for which hospitalization is covered after 12 months of waiting, such as: nasal polyps, varicose veins, non-cancerous tumors or gallbladder diseases.

Situations for which hospitalization is not compensated in the first 12 months of the contract are diseases that develops over time and is unlikely to occur later diagnoses need to be treated in hospital.

The complete list of diseases you need to wait 12 months is presented in the contractual conditions.

For example*

After only 2 months of contract Raluca, who has 5 years old, was hospitalized for fever, laryngitis, acute tracheitis, allergic rhinitis. She stayed together with her mother, in a hospital on the NN network, 4 days. NN paid to the hospital the costs of hospitalization, **6,000 lei**.

In her first year of insurance, Loredana, 38 years old, asked for prior authorization for excision of a lipoma, in day hospitalization. Authorization could not be granted because the treatment of benign tumors is not covered in the first 12 months of insurance.

Loredana and her doctor decided to postpone the surgery until the end of the waiting period.



Exclusions or situations in which the insurance cannot be used

Health insurance covers medical expenses caused of uncertain events in the future of policyholders. The cost of the insurance premium is closely related to the risk of incurring such expenses as well as the cost of the medical services. Covering a risk with a very high chance of occurring or covering some very expensive services would therefore lead to high premiums for all policyholders.

Such special situations have been excluded from the insurance, regardless of when they occur and regardless of the length of the contract.

As example:

- The costs of hospitalizations for surgery that you choose yourself to do them, for example cosmetic surgery or infertility treatment.
- Very expensive treatments for which there are financing alternatives. For example: radiotherapy and the cost of cytostatic medication. For those The National Oncology Program covers the costs of treatment.

All these situations are presented in detail in the contractual conditions.

* The example presented is an estimate, based on a set of standard conditions. Premiums / amounts may vary depending on the customer, therefore for a personalized offer please contact us.

Additional coverage for cancer, severe burns and organ transplant

NN Health Insurance is the alternative you can count on when you have to deal with a life-threatening illness.

Thus, you have the certainty that in case of a major health problem you can have access to the best treatments.

Additional insurance benefits

1. Relevant sum assured

Each insured person can choose between three levels of protection for medical problems which generates major expenses.

Standard – insured amount = **100,000 lei**

Medium – insured amount = **175,000 lei**

Advanced – insured amount = **250.000 lei**

You have coverage for:	Sum assured for adults	Sum assured for children*
Cancer**	100% - 200%	200%
Severe burns	200%	200%
Organ Transplant**	200%	200%

* up to 18 years old.

** depending on the type of disease or transplant.

2. You win time

When you have a serious health problem, every second counts, therefore, the indemnity is paid immediately after you have been diagnosed and you can use it as you wish.

3. You choose where you are treated

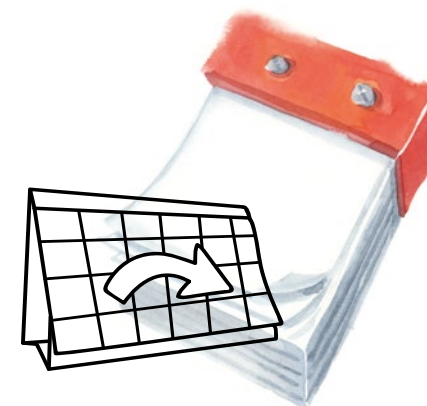
You can choose if you are treated in a hospital in Romania or abroad and use as you wish the amount paid by NN.

Furthermore, you can still use NN Health Insurance with coverage for hospitalizations and surgeries.

How fast can you use it?

In case of severe burns, you can use the insurance immediately.

If you were diagnosed with cancer or need transplant, you have a waiting period of 30 days between the time you have purchased insurance and when these services are covered.



Here is an example:

Andreea, **14 years old**, was diagnosed with leukemia **4 months** after buying insurance. Hospitalizations were covered by basic insurance.

NN paid **500,000 lei** just **two days** after the diagnosis and the indemnity for the additional insurance for cancer, severe burns and transplant, representing **200%** of the insured amount of **250,000 lei** (Advanced level).



The Optional Prevention Benefit helps you to prevent rather than to treat

It includes prevention medical services, that can be accessible, "directly from the source", meaning directly from the chosen clinic, through call center appointment.

You can easily choose the clinics, on www.nn.ro, health section. You access the map, you choose the clinic and make an appointment.

You have to know that the prevention doesn't mean emergency services and the examinations included in this benefit cannot be emergency examinations.

You have to know:

- **You can use prevention after 30 days from the date at which you bought the prevention option.**
- **Prevention does not mean urgency and consultations included in the benefit cannot be made urgently.**
- **Access to medical services with recommendations received from doctors outside Regina Maria.**
That's because a doctor knows best what you need.
- **The annual set of tests is the only situation for which you do not need a recommendation.**
That's because it includes tests that each of us does has to do them annually.
- **On average you can wait 5-6 days for an appointment.**

The medical services included in the Optional Prevention Benefit

Standard	Medium	Advanced
Annual set of investigations	Annual set of investigations	Annual set of investigations
2 general consultations and 2 specialty consultations	4 general consultations and 4 specialty consultations	Unlimited specialized consultations, according to contractual conditions
20% - 50% discount for consultations, tests and investigations that exceed the limit of the benefit	10% - 50% discount for consultations and diagnosis tests that exceed the limit of the benefit	10% - 70% discount for consultations and diagnosis tests that exceed the limit of the benefit
		5% discount for maternity package

The annual investigation set can be accessible without medical recommendation and includes the following:

For insured persons up to 15 years

- | | | |
|--------------------------------|-----------------|-----------------|
| • Pharyngeal exudate and nasal | • Coproculture | • Calcium |
| • Coproparasitologic exam | • Urine summary | • Hemoleucogram |
| | • Uroculture | • VSH / PCR |
| | • Feritin | |

For insured persons over 15 years old

- | | | |
|-----------------------|-----------------------------|---------------------|
| • PAP smear test | • HDL cholesterol | • Serum creatinine |
| • ECG | • Hemoleucogram | • Triglycerides |
| • Urinalysis | • VSH | • Ferritin |
| • Blood glucose level | • Transaminase (SGOT, SGPT) | • Calcemia |
| • Total cholesterol | | • Breast ultrasound |

How much does it cost?

The price is different depending on what coverage you choose and your age.

You will understand better from Ene family's example*:

Roxana is a teacher and is 28 years old, and Marius, Roxana's husband is a programmer and is 32 years old. Together they have an income of 9,500 lei.

Irina, their little girl, is 3 years old. After they discuss, the two spouses decided that health insurance is important for their family. Thus, Roxana chose Hospitalization and surgery due to any cause - **149 lei/month**.

Marius - chose Hospitalization and Surgery due to accident - **69 lei/month** and the Prevention package - **60 lei/month**.

For their little girl, the two chose Hospitalization and Surgery due to any cause - **234 lei/month** and Additional coverage for cancer, severe burns and transplant with **250,000 lei insured amount, 75 lei/month**.

A total of 587 lei/month.

So for only 19 lei/day, the whole family is protected, each for his own need and depending on what the future will bring, Roxana and Marius can always adapt insurance.

“Anytime I can adapt the insurance, through change the main coverage and adding the additional Insurance for cancer, burns severe and transplant and benefit optional Prevention. ”

* The example presented is an estimate, based on a set of standard conditions. Premiums/amounts may vary by customer. You can see how much the right health insurance option costs you for you by accessing the page <https://www.nn.ro/sanatare/asigurare-desanatare#tab-calc/>.

Pay as you wish

We recommend you pay online, using NN Direct. It is the simplest and there is no commission.

Access nndirect.ro, make the payment and you can see any time every detail about your money. Of course, you can choose any other payment method you think it suits you better.

Direct Debit



The insurance premium will be withdrawn directly from your bank account. It's basically an automatic payment that saves you the time to go to the bank. In addition, you pay no commission. Just make sure you have enough money in your account.

Payment order



You can make the payment directly from your bank account opened at any bank and use the payment details printed on payment reminder letter you usually receive 15 days before the due date.

Cash



You can pay in cash using the pre-printed deposit sheets you receive together with payment reminder letter.

More details about payment methods are available on www.nn.ro, in the “Customer support” section.

We keep you informed until you meet a consultant

Before taking any decision, we suggest you ask for advice from one of our insurance consultants.

A discussion will provide you more help than any brochure with lots of details. You can call us at 021 9464 or you can fill your contact info on nn.ro and we will contact you.

NN Life Insurance



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Sector 5, 050552, Bucharest



021 9464

This brochure has an informative content. Before making any decisions about buying insurance, please read the contract terms and conditions together with an insurance consultant. You can also find them online on our website

www.nn.ro

