



# 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 offers 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.

## What does this really mean for you and your loved ones?

### It means protection.

Any time a medical problem that requires hospitalization with or without surgery occurs, you can be treated in our hospital network, in modern and decent conditions without worrying about money. The expenses are directly paid by NN to the hospital chosen by you.

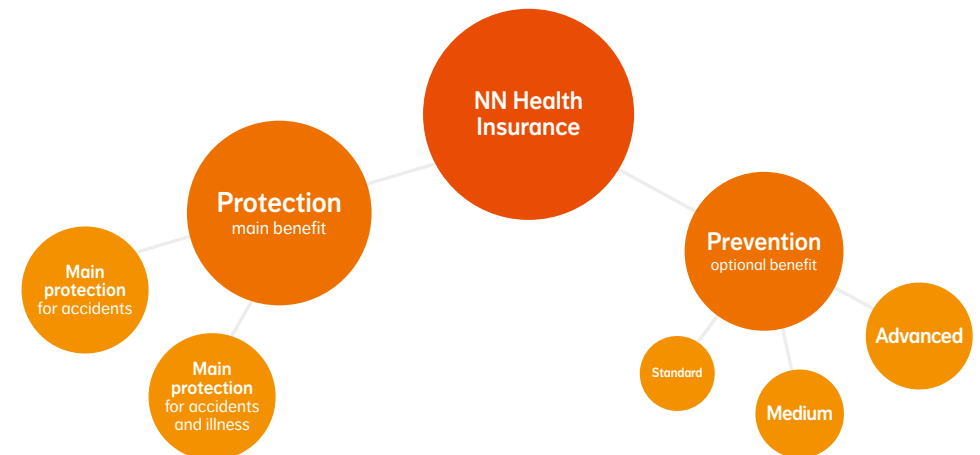
If you choose a private hospital outside the NN medical network, you are partially reimbursed for the expenses, as is mentioned in your contract. For your days spent in a public hospital, we pay you a fixed amount of money.

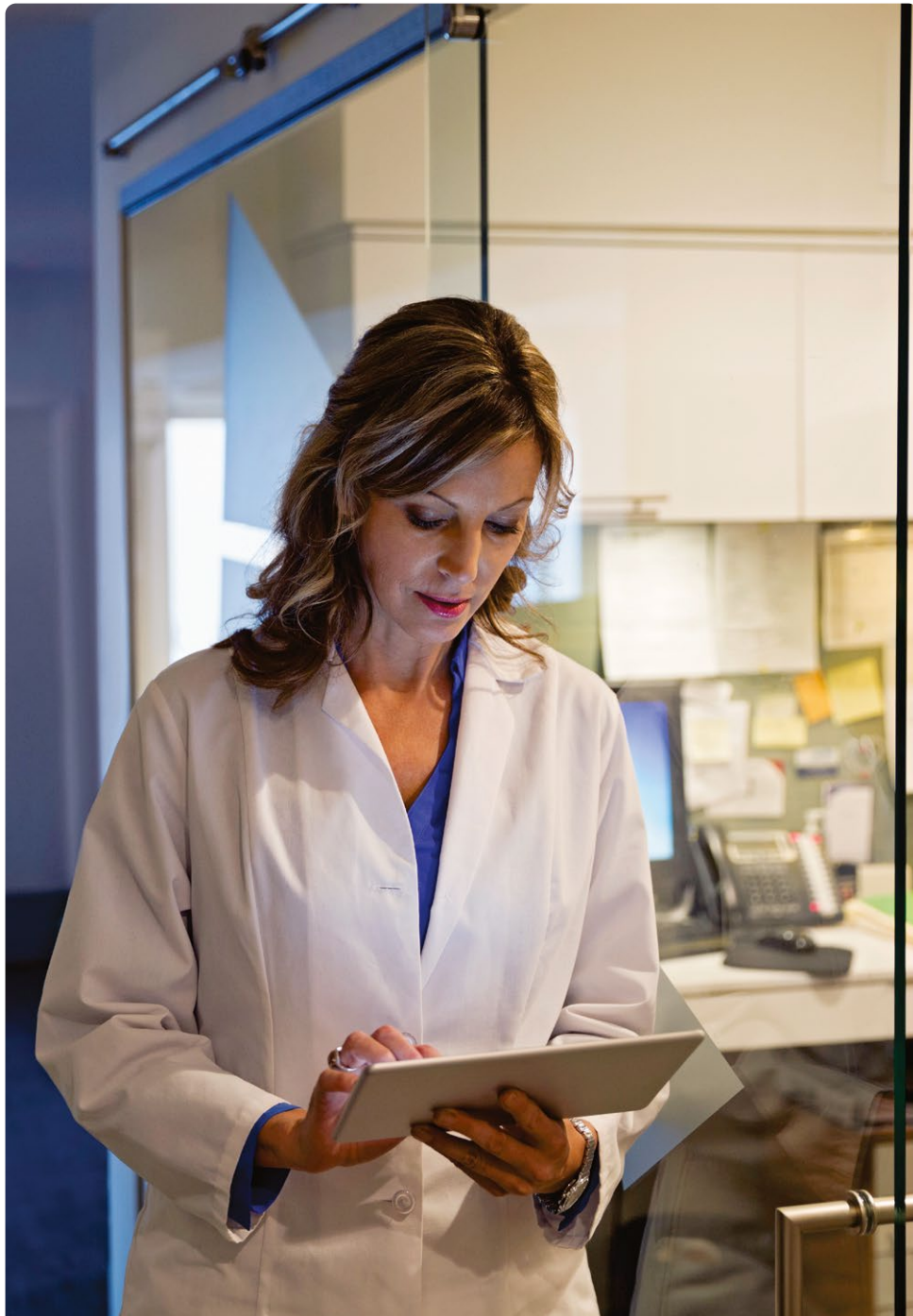
### It can also mean prevention,

If you choose to attach the Prevention Optional Benefit to your contract. The Prevention Optional Benefit gives you access to preventive healthcare 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](http://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 it is for children to have at least one parent with them at all times.

4. We make direct payments to the hospitals in the NN medical network.

This means that if you choose to get treatment in a NN network hospital, you don't have to pay anything as long as the expenses are within **the approved and accepted limits. Direct reimbursement means easier payment and also a less paperwork for you.** Moreover, NN will take care of your treatment and claims documents. You will be focused on recovering or taking care of your loved ones.

5. Outside the NN network you will be reimbursed for most of your hospital expenses.

You can choose any other private hospital. In this case, most of your expenses on hospitalization or surgery procedures will be paid afterwards in your account based on an invoice or medical documentation. For an estimated calculation, please see the table labeled **"Medical services costs, covered by primary Protection"**.

Even if you choose to go to a public hospital, NN will pay you a fixed amount for each hospital day.

6. You have NON STOP access to a medical hotline.

You can call at any time, day or night, our NON STOP medical line at **021 9464**. A medical trained professional will answer to assist you with:

- **Advice or answers to medical questions.**

Because sometimes it is not easy at all to go see a doctor. It's not necessary to leave home if you feel ill or want medical advice. No appointment, no busy traffic, no waiting room, no medical invoice. In case of flu symptoms, sinusitis, red eyes or headaches you can call anytime, even in weekends. We will listen to you and we will tell you what to do.

- **Activating medical services.**

In case you need hospitalization or surgery services. The operator who will take your call will check if you are covered and to what extent, and will tell you what to do in order to get the authorization to use the medical services in the NN medical network or outside the NN network. You will get an answer within 24 hours from submitting all required medical documents.

7. 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 a level for the Optional Prevention Benefit.

8. You can find out that how healthy you are, not only get the proper treatment.

The Optional Prevention Benefit includes: a set of medical examinations; you also have major discounts for procedures, examinations or investigations not included in the coverage. Of course, it is healthier and cheaper to prevent than to treat.



# 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
<b>Continuous hospitalization without surgery</b> 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
<b>See chapter “Exclusions for uncovered costs and situations in which the insurance compensation isn’t granted” in General Terms and Conditions.</b>	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 15,000 lei/insured event

600 lei/hospitalization day

100% of costs

80% of costs, maximum 15,000 lei/insured event

600 lei/day

100% of costs

80% of costs, maximum 15,000 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 15,000 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.
- 2 Choose a hospital within NN network.
- 3 Make sure you have no delays in payments.

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.

- 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.

Through the simple payment of Insurance premium the insurance contract is renewed automatically without medical evaluation, without you signing anything. The insurance consultant must clearly explain you all updates he/she on your contract and what needs are covered.



# 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 11,000 lei	The surgery package is 11,000 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
<b>0 costs for you.</b> 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 11,000 lei = 8,800 lei. <b>Therefore, you will only pay 2,200 lei from the total cost.</b>	

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

It includes preventive 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](http://www.nn.ro), health section.

You enter 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.

### 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	6 general consultations and 6 specialty consultations
20% - 30% discount on consultations, tests and investigations that exceed the limit of the benefit	40% discount on consultations and diagnosis tests that exceed the limit of the benefit	50% - 70% discount on consultations and diagnosis tests that exceed the limit of the benefit
		5% or 10% discount for maternity package

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

- PAP smear test
- ECG
- Urinalysis
- Blood glucose level
- Total cholesterol
- HDL cholesterol
- CBC
- ESR
- Transaminase (SGOT, SGPT)
- Serum creatinine
- Triglycerides
- Ferritin
- Calcemia

## How much does the NN health insurance cost?

The price depends on the coverage you choose and on your age

### The following example\* will help you have a better understanding: the Dumitru Family

Ioana, 28 years old, is an economist in a telecom company and has an average monthly salary. Her employer already offers her and her daughter a medical subscription to a private clinic. Bogdan, Ioana's husband is a freelance architect, he's 40 years old and has a good income. They discussed and chose the best solution for the three of them.

For Ioana: Main coverage for accident and illness - **141 lei/month**.

For Bogdan: Main coverage for Accident and Prevention optional benefit - **127 lei/month**.

For the daughter: Main coverage for accident - **184 lei/month** for a 7 years old child.

**Total: 452 lei/month.**

So, for less than **100 Euro/month**, the entire family is protected, each member for his needs, and each of them can now access medical services for hospitalization and surgery procedures in the maximum amount of **100,000 lei/year/insured person**. They can adapt their health insurance at any time by changing the main coverage\*\* and adding to the Optional Prevention Benefit.

“They can adapt their health insurance at any time by changing the main coverage\*\* and adding the Optional Prevention Benefit”

\* The example is an estimation based on a set of standard conditions. Insurance premiums/sums can be different depending on each client. That's why we strongly advise you to contact us for a personalized offer.

\*\* This change means filling a new application form and becomes effective with the condition that the insurer agrees with the risk by applying the corresponding waiting periods.



# Pay as you wish

**We recommend you pay online, using NN Direct. It is so simple and there is no commission.**

Access [nndirect.ro](https://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](https://www.nn.ro), in the “Product assistance” section.**

# We keep you informed until you meet an insurance 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](http://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](http://www.nn.ro)

