

Coverage defined under Insurance Agreement		Coverage	Limit (GEL)	
Irao Assistance		100%	Unlimited	
Personal Doctor Service		100%	Unlimited	
Urgent Medical care provided by ambulance crew		100%	1 call per month	
Preventive Care		100%	Once per Year	
Hospital services	Urgent hospital service due to accident	100%	15 000	
	Urgent hospital service	100%		
	Planned hospital services (waiting period 12 months)	80%	8000	
	Day hospital services (waiting period 12 months)	60%		
Cardiology (waiting period 12 months)		100%	5 000	
Oncology (waiting period 12 months)		100%	5 000	
Pregnancy/Delivery (waiting period 15 months)		100%	500	
Emergency outpatient services	Emergency outpatient services - trauma	100%	Unlimited	
	Emergency outpatient services - other	100%	1000	1000
Planned outpatient services	Planned outpatient services at personal doctor locations	50%	1000	
	Planned outpatient services without exception at Med Investment	50%		
	Planned outpatient services (free choice)	40%		
Physio Procedures and treatment massage in D. Tatishvili Medical Center		30%	Unlimited	
Medication	With the personal doctor's referral to Aversi Pharmacy	50%	1000	
	Other Pharmacies	40%		
Dental Services	Emergency Dental Services	100%	1000	
	Planned dental services in provider dental clinics	50%	1000	
	Orthopedics / Orthodontics / Implantation in provider clinics	10-50%	Unlimited	