

CYPRIA Healthcare



Did you know that now you have more?

Increase

On pre and post hospitalization expenses provided for in our plans

Upgrade

Regardless of whether the childbirth took place through GESY, the **Maternity Benefit** will be payable even with a deductible amount up to €1,000

x2

Modification of **Daily Hospital Allowance** to **double** according to the plan

Free

one gastroscopy and one colonoscopy every 3 years for ages 50+ (up to 500€)

Hospitalization Abroad

For **Hospitalization Abroad** the deductible amount up to €3,000 will not be calculated in the claim

Our health is undoubtedly important for everyone, but the cost of medical services is constantly increasing.

Cypria Healthcare is a comprehensive plan that offers high level of inpatient care in Cyprus and abroad.

BENEFITS

Flexibility

Free selection of doctors and treatment in the best medical centers in Cyprus and abroad.

Duration

Ability to keep the contract for life.

Family Medical Care

Option to include all members of the Insured's family.

Additional Benefits

Additional coverage and benefits according to your needs.

*Further information regarding the Terms and Conditions of the Benefit Cypria Healthcare can be obtained from the Customer Service Department of CNP Cyprialife on the telephone 22 11 12 13 or by our Insurance Agents. The plan falls under the Accident and Health Insurance Sector.



www.cnpcyprialife.com

With over 28 years of experience, CNP CYPRIALIFE is a leader in the Life and Health Insurance Sector. 105 thousand insureds, 165 million total premiums, 569 million investments under management and overlapping of the solvency ratio 240% as at 31/12/23.



www.cnpcyprus.com

MEMBER OF THE INTERNATIONAL INSURANCE GROUP



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CHARACTERISTICS

WHO IS THIS FOR



Individuals up to 65 years old, who want to ensure that they get the best possible health care.

HOW DOES IT WORK



If a claim occurs, the contracted hospitals in Cyprus are directly settled by the company.

When the Insured is abroad and an accident or a sudden illness occurs, Assist America provides immediate medical and support services.

Moreover, the client has access to a second medical opinion through our collaboration with Assist America.

PRODUCT CHARACTERISTICS

Cypria Health Care is offered as a stand alone insurance plan or as an additional benefit to another plan and has three basic inpatient care options:

- CYPRIA Health Care (Gold)
- CYPRIA Health Care (Platinum)
- CYPRIA Health Care (Diamond)

For Cypria Healthcare Gold the maximum coverage limit per incident is € 300,000, for Cypria Healthcare Platinum € 600,000 and for Cypria Healthcare Diamond € 1,000,000.

DURATION

Ability to keep the contract for the whole life.

ADDITIONAL BENEFITS OF CYPRIA HEALTHCARE

- Cypria Healthcare Outpatient
- Cypria Healthcare Plus
- Cypria Medical Check up
- Cypria Critical Advantage II

MORE INFORMATION:

The Benefit is subject to exceptions.
For further information, you may request the Terms and Conditions of the Benefit from your Insurance Agent or the Customer Service Department.

TABLE OF BENEFITS FOR CYPRIA HEALTH CARE GOLD , PLATINUM, DIAMOND

	GOLD	PLATINUM	DIAMOND
COVER	EURO	EURO	EURO
Maximum amount payable per course of treatment as this is described in the relevant document	300.000	600.000	1.000.000
HOSPITAL COVER			
Surgeries	YES	YES	YES
Surgeon's Fees	YES	YES	YES
Anaesthesiologists Fees	YES	YES	YES
Chemotherapy, Radiotherapy	YES	YES	YES
Chemotherapy, Radiotherapy allowance through GHS	50€ per treatment with a maximum amount (total for the three types of treatments) of €1000 per year		
Organ Transplant (The expenses for the transplant removal are excluded)	YES	YES	YES
Plastic breast surgery due to mastectomy due to cancer up to	6.000	6.000	6.000
	Additional 2.000€ on the second breast in case the mastectomy concerns only the one breast		
Plastic Surgery as a result of an accident	YES	YES	YES
Pre and post hospitalization expenses (as this described in the relevant document of the plan) up to	700 (90 days)	1.100 (90 days)	1.500 (90 days)
Dental treatment only as a result of an accident and/or surgery	YES	YES	YES
Sanitary expenses and services (medicine , sanitary material , use of surgery room)	YES	YES	YES
Expenses for artificial additive parts, corrective devices and medical machines that are surgically necessary	YES	YES	YES
Rehabilitation after an accident or illines	2.000	2.000	2.000
Pacemaker	YES	YES	YES
Purchase/Rental of medical equipment for accident recovery within 15 days of the accident up to	500	500	500
Reimbursement for natural childbirth up to	800	1.100	2.000
Reimbursement for complicated childbirth up to	1.000	1.600	2.500
Termination of pregnancy (only in the event of termination of fetus with Down's Syndrome, or with thalassemia or ectopic)	YES	YES	YES
Diagnostic / therapeutic dilation and curettage with biopsy due to involuntary interruption of pregnancy up to	250	300	500
Daily Hospital Allowance in a state or Private Hospital by the use of state or insurance organization	120	200	200
Surgical Allowance in a state Hospital by the use of state or insurance organization	20% Cost of the participating clinic	20% Cost of the participating clinic	20% KCost of the participating clinic
Type of room and board in Cyprus	Single room	Single room	Single room
Room and board abroad per day up to	550	650	900
Room and Board in the Intensive Care Unit in Cyprus	YES	YES	YES
Room and Board in the Intensive Care Unit Abroad per day up to	900	1.100	1.100
Room and board for one of the parents for hospitalization of a child below 12 years old	YES	YES	YES
Surgeries that do not require hospitalization	YES	YES	YES
Suturing/gluing of the wound, fractures with plaster installation	YES	YES	YES
Ambulance Transportation	YES	YES	YES
Emergency medical assistance in Cyprus up to	120	250	350
Dread Disease Benefit €20.000	N/A	N/A	YES
Lipedema for stages III or IV up to	3.000	3.000	3.000
PAP test every 2 years up to	130	130	130
EMERGENCY MEDICAL ASSISTANCE OUTSIDE CYPRUS			
Emergency medical transportation or compensation	100%	100%	100%
Inpatient medical treatment	100%	100%	100%
Surgeon's Fees	100%	100%	100%
Medical Advice	100%	100%	100%
Daily hospitalization treatment (room and board up to 5 days 100%) from the 5th day onwards up to	350 daily	450 daily	450 daily
Expenses for repatriation of all covered persons per person up to	350	430	685
Expenses for corpse transportation up to	1.900	2.400	3.000
Bail payment for the termination of the temporary custody of the main insured up to	3.100	3.600	3.600
Ticket payment for transportation and return of patient's one close relative for hospitalization greater than 10 days up to	520	685	685
In the event of death in Cyprus of a close relative of the insured, that will result in terminating the trip, provision of ticket and return ticket for the main insured up to	520	685	685
ADDITIONAL COVERS			
Second Medical Opinion	YES	YES	YES
Diagnostic gastroscopy and colonoscopy up to	500*	500*	500
Cardio catheterization not resulting in pathological cause up to	N/A	N/A	1.200
Nurse at home up to 20 days (100% first 5 days,75% thereafter 15 days)	N/A	N/A	4.500

N/A - Not Applicable.
 *Once every 3 years whenever they occur - ie no waiting period applies for insured of 50 years old and above.
 The above are covered provided that the deductibles have been met, except for the cases of Natural and Complicated child birth for deductibles up to €1.000 and hospitalization abroad for deductibles up to €3.000.