

**CYPRIA**

**Healthcare**



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.

### **Family Medical Care**

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

### **Duration**

Ability to keep the contract for life.

### **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 Cyrialife on the telephone 22 11 12 13 or by our Insurance Agents. The plan falls under the Accident and Illnesses Insurance Sector.

With over 24 years of experience, CNP Cyrialife is a leader in the Life and Health Insurance Sector. 80 thousand insureds, 106 million total premiums, 450 million investments under management and overlapping of the solvency ratio 343% as at 31/12/2018.

 **CYPRIALIFE**

MEMBER OF THE INTERNATIONAL INSURANCE GROUP

 **assurer tous les avénirs**  
OSSEURANCES

**insuPASS**   
Customers' Portal  
[www.cnpcyprus.com](http://www.cnpcyprus.com)

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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

### MORE INFO



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**

COVER	GOLD		PLATINUM		DIAMOND	
	EURO 300.000	EURO 600.000	EURO 600.000	EURO 1.000.000	EURO 1.000.000	EURO 1.000.000
<b>Maximum amount payable per course of treatment as this is described in the relevant document</b>						
<b>HOSPITAL COVER</b>						
Surgeries	YES	YES	YES	YES	YES	YES
Recovery from sickness and accident	YES	YES	YES	YES	YES	YES
Doctor's fees	YES	YES	YES	YES	YES	YES
Chemotherapy , Radiotherapy, Actinotherapy	YES	YES	YES	YES	YES	YES
Organ Transplant ( The expenses for the transplant removal are excluded)	YES	YES	YES	YES	YES	YES
Plastic breast surgery due to mastectomy due to cancer up to	5.200	5.200	5.200	5.200	5.200	5.200
Plastic Surgery as a result of an accident	YES	YES	YES	YES	YES	YES
Pre and post hospital expenses (eg. diagnostic and paraclinical tests, doctor's visit, treatment and physiotherapy provided there is hospitalization and surgery) up to	350 (60 days)	350 (60 days)	700 (60 days)	700 (60 days)	1.000 (90 days)	1.000 (90 days)
Dental treatment only as a result of an accident	YES	YES	YES	YES	YES	YES
Sanitary expenses and services (medicine , sanitary material , use of surgery room)	YES	YES	YES	YES	YES	YES
Expenses for artificial additive parts , corrective devices and medical machines that are surgically necessary	YES	YES	YES	YES	YES	YES
Pacemaker	YES	YES	YES	YES	YES	YES
Reimbursement for natural childbirth up to	800	800	1100	1100	2.000	2.000
Reimbursement for cesarean section up to	1000	1000	1600	1600	2.500	2.500
Termination of pregnancy (only in the event of Down's Syndrome, or with thalassemia or ectopic)	YES	YES	YES	YES	YES	YES
Diagnostic / therapeutic dilation and curettage with biopsy due to involuntary interruption of pregnancy up to	N/A	N/A	N/A	N/A	500	500
Daily Hospital Allowance in a state or Private Hospital by the use of state or insurance organization	60	60	100	100	100	100
Surgical Allowance in a state Hospital by the use of state or insurance organization	10% Cost of Participating clinic	10% Cost of Participating clinic	10% Cost of Participating clinic	10% Cost of Participating clinic	10% Cost of Participating clinic	10% Cost of Participating clinic
Type of room and board in Cyprus	Single room	Single room	Single room	Single room	Single room	Single room
Room and board abroad per day up to	350	350	450	450	700	700
Room and Board in the Intensive Care Unit in Cyprus	YES	YES	YES	YES	YES	YES
Room and Board in the Intensive Care Unit Abroad per day up to	700	700	900	900	900	900
Room and board for one of the parents for hospitalization of a child below 12 years old	YES	YES	YES	YES	YES	YES
Surgeries that do not require hospitalization	YES	YES	YES	YES	YES	YES
Wound suturing, fractures with plaster installation ,gastroscopy and colonoscopy only	YES	YES	YES	YES	YES	YES
In cases that result in polypectomy	YES	YES	YES	YES	YES	YES
Ambulance Transportation	120	120	250	250	350	350
Emergency medical assistance in Cyprus up to	N/A	N/A	N/A	N/A	YES	YES
Dread Disease Benefit €20.000						
<b>EMERGENCY MEDICAL ASSISTANCE OUTSIDE CYPRUS</b>						
Emergency medical transportation or compensation	100%	100%	100%	100%	100%	100%
Inpatient medical treatment	100%	100%	100%	100%	100%	100%
Surgeon's Fees	100%	100%	100%	100%	100%	100%
Medical Advice	100%	100%	100%	100%	100%	100%
Daily hospitalization treatment ( room and board up to 5 days 100%) from the 5th day onwards up to	350 daily	350 daily	450 daily	450 daily	450 daily	450 daily
Expenses for repatriation of all covered persons per person up to	350	350	430	430	685	685
Expenses for corpse transportation up to	1.900	1.900	2.400	2.400	3.000	3.000
Expenses for corpse transportation up to	3.100	3.100	3.600	3.600	3.600	3.600
Bail payment for the termination of the temporary custody of the main insured up to	520	520	685	685	685	685
Ticket payment for the transportation and return of patient's one close relative for hospitalization greater than 10 days up to						
In the event of death in Cyprus of a close relative of the insured, that will result in terminating the trip, the Insured is provided with a ticket payment for his transportation and return up to	520	520	685	685	685	685
<b>ADDITIONAL COVERS</b>						
Second Medical Opinion	YES	YES	YES	YES	YES	YES
Diagnostic gastroscopy and colonoscopy up to	N/A	N/A	N/A	N/A	500	500
Cardio catheterization not resulting in pathological cause up to	N/A	N/A	N/A	N/A	1.200	1.200
Nurse at home up to 20 days ( 100% first 5 days;75% thereafter 15 days)	N/A	N/A	N/A	N/A	YES	YES

N/A - Not Applicable

