

Your health policy covers:

The enclosed English language translation has solely informative purpose.
Only the Latvian language version is of binding nature



Sum insured

Outpatient care

Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid outpatient healthcare	
Compulsory health check-ups	Work-related compulsory health check-ups, whose performance has been ordered by an employer in accordance with the procedure stipulated in the law	
Online doctor	Fully paid medical consultations remotely according to the description of the service "Doctor online", which is available in the If Mobile application and in the Health Insurance section Online doctor	
Paid outpatient care	Paid services in health centers and medical practices: doctor consultations (incl. professors and docents consultations), home visits by general practitioners, therapists and pediatricians, manipulations (wound closure, injections, etc.), maternity care (doctor consultations, examinations), medical certificates (for road transport drivers, weapon acquisition permits), emergency medical care (including private emergency assistance in Riga and near Riga); prescribed by a doctor: examinations (x-rays, sonoscopy, cardiogram etc.), laboratory analysis, physical procedures (ultrasound treatment, taping, shockwave therapy, electro reflexology therapy, electro therapy, light therapy, salt room, magnetic therapy and etc.)	700 EUR
Specific examinations	Specific paid examinations prescribed by a doctor: computed tomography, magnetic resonance, examinations of digestive organ endoscopic examination (fibro gastroscopy, colonoscopy, capsule endoscopy), four-dimensional foetal sonography, 3-4 dimensional ultrasonography, scintigraphic examinations. Capsule endoscopy and positron emission tomography (PET/CT) paid for after submit of the check to the Insurance Company, not exceeding 220 EUR per case	
Vaccination (4)	Any vaccination (including COVID-19 vaccine if not covered by the state) and tick-borne encephalitis immunoglobulin G level determination	

Inpatient care

Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid inpatient healthcare	
Paid inpatient care	Paid services in a day and night or a day-care hospital – stay, surgery, anesthesia and examinations, except for costs associated with childbirth and dentistry. Treatment in hospital shall be agreed with Insurance company in advance . Limit per one stay in hospital - 700 EUR	3560 EUR
Paid labor	Labor-related expenditures – participation of a doctor or midwife in a birth, planned Caesarean section, maternity pain relief, superior service room for insured expectant mothers, as well as superior service room for insured fathers. Limit per insurance period - 200 EUR	

Additional programs

Medicines (2) 50%	in amount of 50% for purchase of medicines registered in the EU Register of Medicines with a doctor's prescription	150 EUR
Dentistry 50%	in amount of 100% - dental hygiene services twice during the operating terms of the policy, limit per case- 50 EUR; in amount of 50% -dental treatment and tooth extraction, X-ray and local anesthesia	300 EUR
Optics 100%	in amount of 100%. For the purchase of optical glasses and/or contact lenses. Optical products can be bought several times during the operating term of your policy, in accordance with the set limit	60 EUR
Wellness	Services of outpatient rehabilitation prescribed by a doctor and provided at a medical institution on site: medical massage, therapeutic gymnastics, water procedures (mud therapy, sharko shower etc.), services provided by manual therapist and osteopath, as well as services provided by a physiotherapist, manual therapist, ergotherapy specialist, kinesiology specialist, and physical medicine and rehabilitation physician (repeated consultations and classes). Covered sports classes received in the institutions of sports service providers: gyms, swimming pool visits, incl. water aerobics and aquabike, group or individual classes indoors or outdoors (including remote): yoga, pilates, stretching, cardio and strength classes of varying intensity (or example, Crossfit, TRX, lap training, GRIP, HIIT, Spinning), dance and maternity gymnastics. Pays expenses related to squash, tennis, badminton, table tennis, mountain/cross-country skiing, skating, orienteering, rock a visit to the climbing activity and an instructor fee. Pays for membership expenses running, cycling, orienteering, Nordic walking, roller skating, skiing training and competitions. Month limit – 42 EUR. Monthly subscriptions are paid by submitting attendance statistics	504 EUR
Psychotherapy and nutrition	Consultations from a dietician or nutritionist, psychologist, psychiatrist or psychotherapist consultations. Limit per one consultation – 30 EUR	150 EUR

Total policy sum insured

5 424 EUR

Special conditions

1. The insurance policy is also valid for medical expenses in Lithuania and Estonia.
2. In the event of critical illnesses, if this is the first time in his or her life that the patient has fallen ill with a critical illness, expenditures will be compensated for paid hospital care services with an increased limit in the amount of EUR 1,500 once during the insurance period. Illnesses are specified in critical illness insurance terms and conditions [No.52.3](#).
3. Within Wellness coverage the course of outpatient rehabilitation up to 10 times is paid during the insurance period, the limit per one case - 20 EUR. Using outpatient rehabilitation course (10x 20 EUR), further rehabilitation services are paid within the framework of the monthly Wellness limit of 42 EUR, not exceeding the total sum insured.

Not covered: sports not specified in the program as paid, gym rental, inventory rent, as well as expenses (including rent of the court) for group sports, such as volleyball, hockey, football etc.c.

Services with If health insurance card shall be paid in full. Services paid for from personal funds shall be paid according to the list "[Limits to Payment of Services – A](#)"

Exceptions

The full list of services not covered is available in provision of the "Exceptions" section of the Health Insurance terms and conditions [N° THE-20201](#)

How does insurance work?



Download the mobile application or receive a card

Make convenient use of If Mobile at the contractual institution instead of a plastic card.

Don't forget to also present a personal identification document.



Visit a doctor or go to the gym

On the homepage if.lv/veselibas check the list of contractual institutions. In contractual institution can pay for services that are included in the list of services paid for by If, which is specified by the mutual agreement between If and the relevant contractual institution.

Before receiving a service, you can call If (67338333) or check on the spot at the contractual institution whether the service will be covered by the health card or the patient will have to pay for the service.



Don't pay with your own money

If provides the widest range of paid services at contractual institutions.

... if you end up having to pay

[If Mobile](#) is the most convenient and fastest way to register a receipt, mans.if.lv will be convenient using a computer



Apply for compensation via the application

Photograph the receipt, if necessary – enclose additional documents:

[Check-ups and analyses](#) – doctor's referral for a check-up, excerpt from outpatient/inpatient cards, etc.

[Medicines](#) – original prescription issued by a doctor or a copy
[Dentistry](#) – excerpt from the outpatient card with information about the number of teeth treated and manipulations performed

[Sport](#) – monthly subscriptions attestation issued by a sports center regarding the provision of the service on specific dates



We'll review it and reply within 1–2 business days

We'll review a claim on paper and reply within 15 business days.



Receive money in your account

After reaching a decision, we will provide information about compensation on the If Mobile application and send it by e-mail.

Coordination of the planned treatment in the hospital

If inpatient treatment is required, it must be agreed with us two weeks before the scheduled operation

If the medical institution is an If contracting institution

you must wait for the approval of the medical institution (the institution coordinates your treatment with us).

If the medical institution does not have a cooperation agreement with If, or if the contracting institution still asks you to coordinate the treatment yourself

- Request an extract stating the date of the planned operation, diagnosis, planned services (service code, name and price)
- Scan or take photos of these documents and send them to us at the e-mail address - veselibas@if.lv
- We will send the prepared confirmation to you within 3 working days via e-mail