

# 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 of <a href="http://www.if.lv">www.if.lv</a>
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.)
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	Any vaccination (including COVID-19 vaccine if not covered by the state) and tick-borne encephalitis immunoglobulin G level determination.

700 EUR

## 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. <a href="#">Treatment in hospital shall be agreed with Insurance company in advance.</a> Limit per one stay in hospital - 700 EUR

3 560 EUR

## Additional programs

Medicines (M2) 50%	In amount of 50% for purchase of medicines registered in the EU Register of Medicines with a doctor's prescription	150 EUR
<b>Total policy sum insured</b>		<b>4 410 EUR</b>
<b>Insurance premium "Relatives" policy</b>		<b>738.25 EUR</b>
<b>Insurance premium "Relatives" (over 60 years) policy</b>		<b>885.90 EUR</b>

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](http://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](http://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



### 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](mailto:veselibas@if.lv)
- We will send the prepared confirmation to you within 3 working days via e-mail