



INGOARMENIA

INGOCARE

COMPREHENSIVE HEALTH INSURANCE

INGOCARE

Prevention is better than the cure. **INGOCARE** is a Health insurance package meant to secure your family's and your well-being.



The insured person(s) must be **1-63** years old.



Medical assistance received in **Armenia** is compensated.



The contract is valid for **1 year**, and it enters into force **2 days** after its signing.



The sum insured can be from **5,000,000 AMD** to **20,000,000 AMD** for each insured person.



The sum insured under the insurance of critical illnesses is either **30,000 EUR** or **50,000 EUR**.



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Compensation up to	STANDARD ₹ 5,000,000	PREMIUM ₹ 10,000,000	EXCLUSIVE ₹ 20,000,000
Outpatient Medical Care + Medicine	✓	✓	✓
Annual Health Check-up	✓	✓	✓
Emergency Medical Care	+ Possible extension	✓	✓
Elective Medical Care	✗	✓	✓
Chronic Conditions' Care	✗	+ Possible extension	✓
Dental Care	✗	+ Possible extension	✓
Coronavirus (COVID-19)	✗	+ Possible extension	✓
Critical Illnesses	✗	+ Possible extension	✓
Oncology, Cardiosurgery, Neurosurgery	✗	+ Possible extension	✓
Vertebrology, Physiotherapy, Mental Health Care	✗	✗	✓



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BUILD YOUR UNIQUE PACKAGE!

ATTENTION – The listed prices are doubled for Non-Residents.


	STANDARD	PREMIUM	EXCLUSIVE
Outpatient Medical Care + Medicine	70,000* AMD	85,000* AMD	127,500* AMD
Annual Health Check-up	30,000* AMD	50,000* AMD	50,000* AMD
Emergency Medical Care	29,000 AMD	29,000* AMD	43,500* AMD
Elective Medical Care	♡	70,000* AMD	105,000* AMD
Chronic Conditions' Care	♡	15,000 AMD	22,500* AMD
Dental Care	♡	25,000 AMD	37,500* AMD
Coronavirus (COVID-19)	♡	10,000 AMD	15,000* AMD
Critical Illnesses	♡	150,000 AMD	150,000* AMD
Oncology, Cardiosurgery, Neurosurgery	♡	90,000 AMD	135,000* AMD
Vertebrology, Physiotherapy, Mental Health Care	♡	♡	94,000* AMD

*Marked services are mandatory for the given package



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{in case of lump-sum payment}

	STANDARD	PREMIUM	EXCLUSIVE
 1-7 years old	129,000 AMD	374,000 AMD	630,000 AMD
 8-18 years old	64,900 AMD	187,000 AMD	315,000 AMD
 19-45 years old	129,000 AMD	374,000 AMD	630,000 AMD
 46-63 years old	149,000 AMD	430,000 AMD	725,000 AMD

ADDITIONAL COVERAGE*



Critical illness
insurance

Sum Insured

30,000 EUR	150,000 AMD
50,000 EUR	200,000 AMD



FAMILY OFFER:

For each additional family member, a discount of **5%** is applied**

INSURANCE PREMIUM PAYMENT CAN BE MADE



In a lump-sum
Quarterly

Semi-annually
Monthly

* The coverage is available only for the **PREMIUM** and **EXCLUSIVE** packages.

** Not more than 15%.



INGOCARE



OUT-PATIENT MEDICAL CARE

The treatment conducted in out-patient setting.



IN-PATIENT MEDICAL CARE

The treatment involving doctor's constant direct supervision and certain interventions conducted in in-patient setting.



EMERGENCY MEDICAL CARE

The treatment of life-threatening exacerbations: acute diseases, conditions and chronic life-threatening illnesses.



ELECTIVE MEDICAL CARE

The treatment of diseases and conditions that are not life-threatening at the given moment and are provided with preliminary planning.



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The insurance is available in every licensed medical center of **RA**.



The annual health check-up is **available only** at **Vardanants CIM** in Yerevan, while in cases of marzes the check-up can be conducted at any regional medical center.

TO RECEIVE AN INSURANCE COMPENSATION:



AT PARTNER MEDICAL CENTER

- 1) Choose the medical center
- 2) Contact INGO
- 3) Attend the medical center

↔ INGO reimburses the medical center



AT ANOTHER MEDICAL CENTER

- 1) Choose the medical center
- 2) Attend and make the payment
- 3) Send payment receipts to INGO

↔ INGO reimburses You



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OPTIONS FOR FILLING INSURANCE COMPENSATION APPLICATION:



ONLINE at online.ingoarmenia.am



MANUALLY

Download the application form from www.ingoarmenia.am, choose the compensation option and send it with the attached required documents to personalcontact@ingoarmenia.am or to VIBER of **+374 41 41 07 03**

REQUIRED DOCUMENTS FOR THE CONCLUSION OF THE CONTRACT:



- Identification document of insured person(s)
- Insured's contact details

THE CONTRACT CAN BE SIGNED:

- At one of the branches or selling point
- By calling 010 59 21 21 and inviting the specialist to a place of your convenience
- By ordering it through **our social platforms**
- By writing a message to our website's chat
- By sending an email to info@ingoarmenia.am





INGOARMENIA

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COMPREHENSIVE HEALTH INSURANCE

INGOCARE

YOUR PATHWAY TO HEALTH



	STANDARD	PREMIUM	EXCLUSIVE
Sum insured	₹ 5,000,000	₹ 10,000,000	₹ 20,000,000



OUTPATIENT MEDICAL CARE + MEDICINE

	STANDARD	PREMIUM	EXCLUSIVE
Consultations of medical practitioners/specialists	+	+	+
Diagnostic tests (including in-home)	+	+	+
Therapeutic and surgical interventions	+	+	+
Medical manipulations conducted in out-patient setting	+	+	+
Emergency or minor elective surgeries	+	+	+
Treatment of infectious diseases	+	+	+
Treatment of mild cases of acute poisoning	+	+	+
House calls	+	+	+
Remote medical consultations, organization of medical consilia	+	+	+
Ambulance services	+	+	+
Outpatient and inpatient (for the first 2 hours) care of injuries as a result of personal accidents	+	+	+
Prescribed medicine	+	+	+
Purchase of optical lenses, glasses and frames (for at least 0.5 change in vision)	-	₹ 20,000	₹ 40,000

STANDARD PREMIUM EXCLUSIVE



ANNUAL HEALTH CHECK-UP

	STANDARD	PREMIUM	EXCLUSIVE
Consultation of general practitioner (pediatrician)	+	+	+
Consultations of gynecologist, urologist	+	+	+
Consultation of ophthalmologist	+	+	+
General blood test with leukocyte formula	+	+	+
General urine test	+	+	+
Blood glucose test	+	+	+
Lipid panel (cholesterol) test	+	+	+
PAP smear test (for women)	-	+	+
PSA test (for 45+ men)	-	+	+
Ultrasound scan	2 areas	4 areas	4 areas
Electrocardiography	+	+	+
Echocardiography	-	+	+



EMERGENCY MEDICAL CARE

Sub-limit	₹ 2,500,000	₹ 5,000,000	₹ 10,000,000
Emergency inpatient medical care of therapeutic or surgical diseases	+(1 week)*	+(1 week)	+(1 week)
Treatment of exacerbations of chronic conditions	+(1 week)	+(1 week)	+(1 week)
Treatment of infectious diseases	+(1 week)	+(1 week)	+(1 week)
Treatment of injuries (including metallic surgical implants)	+	+	+
Treatment of severe internal and external bleedings	+	+	+

* Time periods in brackets are the waiting period for the given service

	STANDARD	PREMIUM	EXCLUSIVE
Treatment of burns, frosbites and electrical injuries	+ (1 week)	+ (1 week)	+ (1 week)
Treatment of acute poisonings	+	+	+
Treatment of emergency conditions requiring intensive care and resuscitation measures	+ (1 week)	+ (1 week)	+ (1 week)

CHRONIC CONDITIONS' CARE

	STANDARD	PREMIUM	EXCLUSIVE
Sub-limit	-	₺ 100,000	unlimited
Dynamic monitoring of chronic conditions (consultations, examinations)	-	+	+

DENTAL CARE

	STANDARD	PREMIUM	EXCLUSIVE
Restorative dental treatment	-	any 2 teeth	any 3 teeth
Surgical restorative dental treatment	-	any 2 teeth	any 3 teeth
Dental removal of plaque and tartar	-	once a year	twice a year
Dental consultations, dental record keeping	-	+	+
20% discount for other dental services	-	+	+

CORONAVIRUS (COVID 19)

	STANDARD	PREMIUM	EXCLUSIVE
Sub-limit	-	₺ 100,000	₺ 200,000
Medicine (including vitamins and mineral supplements)	-	+ (1 week)	+ (1 week)
Examinations	-	+ (1 week)	+ (1 week)
PCR test	-	+ (1 week)	+ (1 week)



ELECTIVE MEDICAL CARE

	STANDARD	PREMIUM	EXCLUSIVE
Sub-limit	-	₺ 5,000,000	₺ 10,000,000
Elective surgeries	-	+ (6 months)	+ (6 months)
Non-surgical treatment of emergency therapeutic or surgical diseases	-	+ (6 months)	+ (6 months)
Inpatient diagnostic tests	-	+ (6 months)	+ (6 months)
Treatment of infectious diseases	-	+ (6 months)	+ (6 months)
Treatment of acute poisonings	-	+ (6 months)	+ (6 months)
Surgical correction of vision, cataract, keratoconus	-	+ (6 months)	+ (6 months)
Medicine (drugs), medical supplies in inpatient setting	-	+ (6 months)	+ (6 months)
Surgical treatment of nasal septum deformations, nasal passages, nodal cavities	-	+ (6 months)	+ (6 months)
Hospital room	-	₺ 15,000/day	₺ 25,000/day
Parental care outside the scope of the state order	-	₺ 120,000 (9 months)	₺ 120,000 (9 months)
Childbirth delivery costs outside the scope of the state order	-	₺ 180,000 (9 months)	₺ 180,000 (9 months)



ONCOLOGY, CARDIUSURGERY, NEUROSURGERY

	STANDARD	PREMIUM	EXCLUSIVE
Percutaneous coronary intervention ¹	-	+ (6 months)	+ (6 months)
Aortic valve replacement (only urgent surgeries of aortic aneurysm exfoliations)	-	+ (6 months)	+ (6 months)
Open heart surgery	-	+ (6 months)	+ (6 months)

¹ A limit of 1 heart stent per year is applicable for persons of 45+ age. For families with 3 or more members, a yearly limit of 2 stents is applicable for the packages INGO CARE PREMIUM and EXCLUSIVE.

	STANDARD	PREMIUM	EXCLUSIVE
Drug-coated balloon angioplasty	-	+ (6 months)	+ (6 months)
Non-surgical treatment of malignant tumors (chemotherapy, radiation therapy)	-	+ (6 months)	+ (6 months)
Dynamic monitoring of malignant tumors (consultations, examinations)	-	+ (6 months)	+ (6 months)
Surgical treatment of malignant tumors	-	+ (6 months)	+ (6 months)
Open neurosurgery	-	+ (6 months)	+ (6 months)
Closed intravenous neurosurgery	-	+ (6 months)	+ (6 months)



VERTEBROLOGY, PHYSIOTHERAPY

Pharmacological treatment and diagnosis of exacerbations of degenerative dystrophic disorders with neurological symptoms of the spine	-	-	+
Physiotherapeutic measures for exacerbations of degenerative dystrophic disorders with neurological symptoms of the spine	-	-	1 course 15 sessions
Surgical treatment of spinal hernia	-	-	+ (1 year)
Post-injury physiotherapeutic and rehabilitative treatment	-	-	+
Electrotherapy	-	-	1 course 15 sessions

MENTAL HEALTH CARE

Consultation of psychologist, psychotherapist or psychiatrist	-	5 sessions € 100,000	5 sessions € 100,000
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CRITICAL ILLNESS INSURANCE

	STANDARD	PREMIUM	EXCLUSIVE
Sub-limit	-	€ 30,000 € 50,000	€ 30,000 € 50,000
Death from personal accidents	-	100 %	100 %
Death from natural causes	-	100% (3 months)	100% (3 months)
The diagnosis of the following diseases:			
Cancer (malignant tumor)	-	100% (3 months)	100% (3 months)
Myocardial infraction	-	100% (3 months)	100% (3 months)
Stroke	-	100% (3 months)	100% (3 months)
Kidney failure	-	100% (3 months)	100% (3 months)
Surgical treatment of coronary arteries	-	100% (3 months)	100% (3 months)
Transplantation of vital organs	-	100% (3 months)	100% (3 months)
Paralysis	-	100% (3 months)	100% (3 months)
Surgical treatment of the aortic valve diseases	-	100% (3 months)	100% (3 months)
Transplantation of the heart valves	-	100% (3 months)	100% (3 months)
Blindness (loss of sight)	-	100% (3 months)	100% (3 months)
Multiple sclerosis	-	100% (3 months)	100% (3 months)
Permanent full or partial disability due to personal accident ²	-		

² in accordance with the list attached in the organization's website