



**Dobrovoljno
zdravstveno
osiguranje**





What does voluntary health insurance offer?

Supplement to compulsory health insurance

Possibility of combining treatment in state-owned and private health institutions

Time-saving, effective and comfortable treatment

A simple procedure

It is used in the so-called acute conditions, i.e. in the event of sudden ailments, pain, injuries, sudden deterioration of health

Preventive examinations





PACKAGES

BASIC

1,000 EUR

2,000 EUR

3,000 EUR

PREMIUM

5,000 EUR

10,000 EUR

20,000 EUR





1,000 EUR | Outpatient treatment

COVERAGE

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription drugs up to €100
- ✓ Physical therapy and medical rehabilitation up to €100





2,000 EUR | Outpatient treatment

COVERAGE

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies
- ✓ Health care for pregnant women up to €400

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription medication
- ✓ Physical therapy
- ✓ Ophthalmic health services
- ✓ Dental health services
- ✓ Complementary medicine





3,000 EUR | Outpatient treatment

COVERAGE

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies
- ✓ Health care for pregnant women up to €500

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription medication
- ✓ Physical therapy
- ✓ Ophthalmic health services
- ✓ Dental health services
- ✓ Complementary medicine





5,000 EUR | Outpatient and inpatient treatment

COVERAGE

Outpatient treatment

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies
- ✓ Health care for pregnant

- ✓ women up to €1,500
- ✓ Baby health care

Hospital treatment up to €2,000

- ✓ Accommodation and medically permitted diet
- ✓ Doctor's examinations
- ✓ Diagnostic procedures
- ✓ Intraoperative implants and medical technical aids up to €1,200
- ✓ Treatment in a outpatient hospital up to €250
- ✓ Surgical interventions within the outpatient hospital

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription medication
- ✓ Physical therapy
- ✓ Ophthalmic health services
- ✓ Dental health services
- ✓ Complementary medicine



10,000 EUR | Outpatient and inpatient treatment

COVERAGE

Outpatient treatment

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies

- ✓ Health care for pregnant women up to €1,500
- ✓ Baby health care

Hospital treatment up to €3,000

- ✓ Accommodation and medically permitted diet
- ✓ Doctor's examinations
- ✓ Diagnostic procedures
- ✓ Intraoperative implants and medical technical aids up to €1,500
- ✓ Treatment in a day hospital up to €500
- ✓ Surgical interventions within the outpatient hospital

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription medication
- ✓ Physical therapy
- ✓ Ophthalmic health services
- ✓ Dental health services
- ✓ Complementary medicine



20,000 EUR | Outpatient and inpatient treatment

COVERAGE

Outpatient treatment

- ✓ Examination by a general practitioner and/or specialist physician
- ✓ Diagnostic methods
- ✓ Reproductive health
- ✓ Therapy administered in outpatient settings
- ✓ Surgical treatment of wounds as a consequence of an accident
- ✓ Mental health
- ✓ Emergency dental interventions due to an accident
- ✓ Emergency medical transport
- ✓ Medical technical aids
- ✓ Home treatment in emergencies

- ✓ Health care for pregnant women up to €1,500
- ✓ Baby health care

Hospital treatment UP TO €7,000

- ✓ Accommodation and medically permitted diet
- ✓ Doctor's examinations
- ✓ Diagnostic procedures
- ✓ Intraoperative implants and medical technical aids up to €1,700
- ✓ Treatment in a day hospital up to €500
- ✓ Surgical interventions within the outpatient hospital

SUPPLEMENTARY COVERAGE

- ✓ Periodic health examinations
- ✓ Prescription medication
- ✓ Physical therapy
- ✓ Ophthalmic health services
- ✓ Dental health services
- ✓ Complementary medicine



PERIODIC HEALTH EXAMINATION

Supplementary insurance

Periodic health examinations are conducted once a year according to the precisely determined content of examination; it is organized in a health institution that is selected by the Insurer.

PACKAGE A

PACKAGE B

PACKAGE C





PERIODIC HEALTH EXAMINATION

Once a year

Grown ups

- ✓ General internal examination with ECG
- ✓ Ultrasound examination of the abdomen
- ✓ Ultrasound examination of the thyroid gland
- ✓ Gynecological examination (examination, Papanicolaou test, vaginal analyses) - for women
- ✓ Urologist examination - for men
- ✓ Laboratory analyses (blood screen, sedimentation, glucose, cholesterol, HDL, LDL, triglycerides, total and direct bilirubin, AST, ALT, iron, urine examination)

Children up to 2 years

- ✓ Pediatrician examinations before regular vaccination according to the calendar, with measurement of body weight and height (maximum 3 examinations in the insurance year)
- ✓ Laboratory analyzes (blood screen with leucocyte formula, urine)

Children from 2 to 18 years

- ✓ Pediatrician's examination
- ✓ Ophthalmologist examination
- ✓ Physiatrist examination
- ✓ Laboratory analyses (blood screen, urine test, sugar)





PERIODIC HEALTH EXAMINATION

Once a year

Grown ups

- ✓ General internal examination with ECG
- ✓ Ultrasound examination of the abdomen
- ✓ Ultrasound examination of the thyroid gland
- ✓ Complete gynecological examination (examination, ultrasound, colposcopy, Papanicolaou test, vaginal analyses) - for women
- ✓ Breast ultrasound examination - for women
- ✓ Examination by a urologist with testicular ultrasound for men up to 40 years of age, or
- ✓ Examination by a urologist with prostate ultrasound for men over 40 years of age
- ✓ Laboratory analyses (blood screen, sedimentation, glucose, cholesterol, HDL, LDL, triglycerides, total and direct bilirubin, AST, ALT, iron, urine examination)

Children up to age 2

- ✓ Pediatrician examinations before regular vaccination according to the calendar, with measurement of body weight and height and application (vaccination) of vaccines (maximum 3 examinations in the insurance year and without costs of the vaccine)
- ✓ Ultrasound examination of the hips
- ✓ Laboratory analyses (blood screen with Leucocyte formula, urine) once a year of insurance

Children from age 2 to 18

- ✓ Pediatrician's examination
- ✓ Ophthalmologist examination
- ✓ Physiatrist examination
- ✓ Dentist's examination
- ✓ Laboratory analyses (blood screen, sedimentation, glucose, cholesterol, HDL, LDL, triglycerides, total and direct bilirubin, AST, ALT, iron, urine examination)



PERIODIC HEALTH EXAMINATION

Once a year

Grown ups

- ✓ ECG
- ✓ Cardiac ultrasound (echocardiography)
- ✓ Spirometry (lung capacity)
- ✓ Ultrasound examination of the abdomen
- ✓ Ultrasound examination of the thyroid gland
- ✓ PSA + free PSA
- ✓ Examination by a urologist with testicular ultrasound
for men up to 40 years of age, or
- ✓ Examination by a urologist with prostate ultrasound
for men over 40 years of age
- ✓ Complete gynecological examination (examination, ultrasound, colposcopy, Papanicolaou test, vaginal analyses) - for women
- ✓ Breast ultrasound examination - for women
- ✓ Ophthalmologist examination
- ✓ Physiatrist examination
- ✓ Laboratory analyses (blood screen with Leucocyte formula, sedimentation, urine examination, glucose, cholesterol, HDL, LDL, triglycerides, total and direct bilirubin, AST, ALT, iron, TSH, FT4, stool exam for hidden bleeding - chem check test)
- ✓ Final internal examination with a conclusion

Children up to 2 years

- ✓ Pediatrician examinations before regular vaccination according to calendar, with measurement of body weight and height and application of vaccines (vaccination) (maximum 3 examinations in the insurance year and without the cost of the vaccines)
- ✓ One examination by an orthopedist
- ✓ One ophthalmologist's examination
- ✓ One ultrasound examination of the hips
- ✓ Laboratory analyses (blood screen with leucocyte formula, urine) - once in a year of insurance

Children from 2 to 18 years

- ✓ Pediatrician's examination
- ✓ Ophthalmologist examination
- ✓ Physiatrist examination
- ✓ ENT specialist review
- ✓ Dentist's examination
- ✓ Speech therapist/dermatologist examination (optional)
- ✓ Laboratory analysis (blood screen, sedimentation, urine examination, glucose, cholesterol, HDL, LDL, triglycerides, total and direct bilirubin, AST, ALT, iron)



WIENER VOLUNTARY HEALTH INSURANCE CARD

THE USE

- ✓ It is used for identification in a medical institution in case of a sudden deterioration of the health status
- ✓ It allows you to use health services within the network without direct payment





NETWORK OF MEDICAL INSTITUTIONS

- ✓ A wide network of health care institutions with which Wiener Städtische osiguranje has a cooperation agreement

The list of health care institutions is updated daily and is available on our website: <http://wiener.co.rs/Za-stanovnistvo/Dobrovoljno-zdravstveno-osiguranje>

- ✓ Treatment within the network of health institutions of Wiener Städtische osiguranje is exempt from any payment or participation in costs, except in all institutions of Bel Medic and Medi Group, where there is a participation of 30%.

If the insured person should use the services of a health care institution that is not on the list of network institutions (service providers) of Wiener Städtische osiguranje, they pay the costs of treatment themselves, submit the request for reimbursement to the insurance company and participate in the costs in the amount of:

- ✓ 30% for treatment costs of RSD 4,000 or less
- ✓ 50% for treatment costs over RSD 4,000



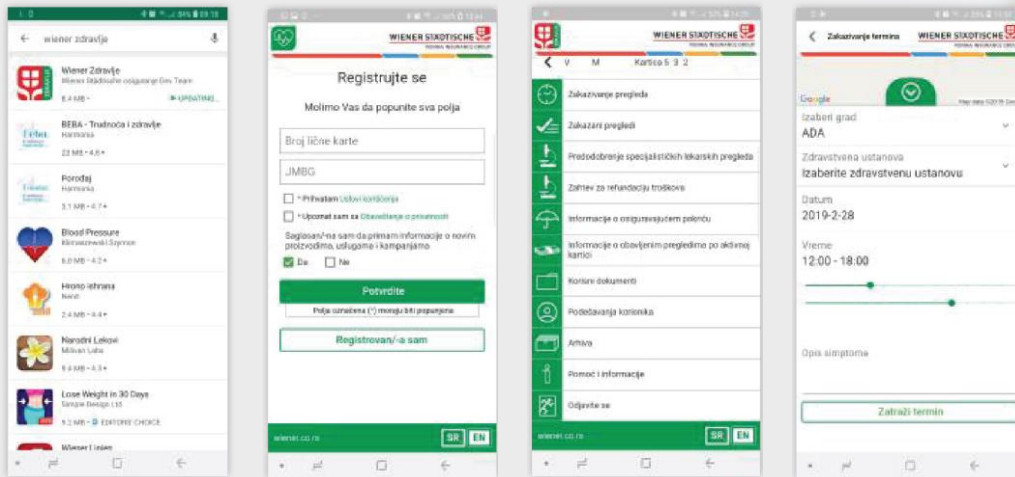


MAKING AN APPOINTMENT

- ✓ To schedule an examination, please contact our Medical Call Center directly at the phone number: **011 2209 808** or by e-mail dzocallcenter@wiener.co.rs to process all your inquiries.
- ✓ There is a free application **Wiener Zdravlje** that allows you to quickly and efficiently schedule an appointment with a doctor by phone, tablet or computer, exchange the necessary documentation in electronic format, archive the records and review the coverage, all in one place.



Wiener zdravlje - mobilna aplikacija



Download the application by QR code



KRUG zdravlja

- ✓ They say that health is the greatest wealth of a human being. We believe that is why we all want to preserve that wealth.
- ✓ To aid in this, we have provided discounts to all Wiener Städtische voluntary health insurance beneficiaries and Wiener Club members with our partners on certain exercise programs.
- ✓ Take advantage of these benefits and start physical activities today. To start exercising is the hardest, and when you exercise regularly, you don't stop that easily.
- ✓ Follow useful tips on how to protect your health regularly on our website krugzdravlja.rs



Plato said that lack of activity destroys the good condition of a human being, while movement and physical exercises keep and maintain it.

“Whoever thinks they do not have time for exercise will sooner or later have time for illness.”

Edward Stanley

With attention for the important

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