

GROUP HEALTH CARE INSURANCE COVERAGE TABLE
STAFF

BENEFITS		CONTRACTED HEALTH SERVICES PROVIDERS		%100 PAYMENT HEALTH SERVICES PROVIDERS		NON-CONTRACTED HEALTH SERVICES PROVIDERS	
	BENEFIT TYPE	CO-PARTICIPATION OF THE INSURED	BENEFIT LIMITS	CO-PARTICIPATION OF THE INSURED	BENEFIT LIMITS	CO-PARTICIPATION OF THE INSURED	BENEFIT LIMITS
IN-PATIENT TREATMENT BENEFITS							
Surgery	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Physician (Hospital Treatment)	Per Case	0%	Unlimited	0%	Unlimited	0%	TMA*3
Hospital Treatment	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Angioplasty	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Coronary Angiography	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Artificial Limb	Per Case	0%	16.940 TL	0%	16.940 TL	0%	16.940 TL
Chemotherapy-Radiotherapy-Dialysis	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Minor Interventions	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Room-Board - Companion	Annual	0%	180 Days	0%	180 Days	0%	180 Days
Intensive Care	Per Case	0%	90 Days	0%	90 Days	0%	90 Days
Ambulance	Per Case	0%	3.388 TL	0%	3.388 TL	0%	3.388 TL
Domestic Air Ambulance (With Insurance Company Approval)	Per Case	0%	22.990 TL	0%	22.990 TL	0%	22.990 TL
Abroad Air Ambulance (With Insurance Company Approval)	Per Case	0%	45.980 TL	0%	45.980 TL	0%	45.980 TL
Rehabilitation	Annual	0%	42.350 TL	0%	42.350 TL	0%	42.350 TL
Dental Treatment Due To Traffic Accident	Annual	0%	Unlimited	0%	Unlimited	0%	Unlimited
Physiotherapy After Surgery	Annual	0%	3.388 TL	0%	3.388 TL	0%	3.388 TL
Home Nursing (2 months as of the date of discharge)	Annual	0%	42.350 TL	0%	42.350 TL	0%	42.350 TL
OUT-PATIENT TREATMENT BENEFITS							
Physician	Annual	30%	Unlimited	0%	Unlimited	30%	Unlimited
Prescribed Drugs	Annual	30%	Unlimited	30%	Unlimited	30%	Unlimited
Non-Prescribed Drugs	Annual	30%	Unlimited	30%	Unlimited	30%	Unlimited
Monitoring	Annual	30%	Unlimited	0%	Unlimited	30%	Unlimited
Laboratory	Annual	30%	Unlimited	0%	Unlimited	30%	Unlimited
Modern Diagnosis	Annual	30%	Unlimited	0%	Unlimited	30%	Unlimited
Physiotherapy	Annual	30%	5.566 TL	0%	5.566 TL	30%	5.566 TL
ADDITIONAL BENEFITS							
Auxiliary Medical Equipment	Annual	30%	1.650 TL	30%	1.650 TL	30%	1.650 TL
Hearing aid	Annual	30%	6.600 TL	30%	6.600 TL	30%	6.600 TL
Maternity (Child Birth)	Annual	0%	7.000 TL	0%	7.000 TL	0%	7.000 TL
Maternity (Routine Control)	Annual	0%		0%			
Mammography and PSA for women and men aged 40 and above	Annual	0%	PSA / Mammography cover is applicable in health service providers agreed by insurance company	Excluded			
ABROAD TREATMENT BENEFITS							
Abroad In-Patient Treatment	Annual	0%	The maximum amount to be paid in Inpatient Treatment abroad will be 100% up to 55.000 USD, 70% up to 55.001 - 132.000 USD. Guarantees given in limit are valid both at home and abroad within the same limit and payment rate.				
Abroad Out-Patient Treatment	Annual	30%	Guarantees given in limit are valid both at home and abroad within the same limit and payment rate. 5,500 USD should pay 70%.				

100% Payable Institutions Application: Insured persons can apply to the institutions designated by the insurance company only with the identification number of the TC as in other contracted institutions. It is mandatory to use SGK for the examination and treatment procedures performed in these institutions. The difference amount, will be evaluated within the scope of the special and general conditions of the policy and will be paid 100% by the insurance company provided that it does not exceed the guarantee limits. The insured will not pay an additional participation except for the participation share SGK. No provision shall be given for examinations not covered by SGK, payment covered by the guarantee, will be evaluated within the scope of overpayment regarding the participation fee specified for "provisioned institutions" in the policy guarantee table. For the evaluation process of the insurance company, it is necessary to submit the invoice to the insured's insurance company and the

"www.sencard.com.tr transactions that take place in the institutions that pay by hand, which are stated in the address as "non-refundable institutions", are not covered."

This policy covers the minimum guarantee structure set out in the circular on Private Health Insurances to be made for the Visa and Residence Permit Requests numbered 16 and dated 10.05.2016.