

SEESAM POLICY 2.2.

Amount of out-patient and in-patient insurance per period EUR 1000.00

COVERAGE FOR OUT-PATIENTS

Patient co-payment of 100% in accordance with the amount specified in the legal acts regulating the procedures for organizing and financing healthcare when receiving outpatient and inpatient medical care (including patient co-payment in inpatient care).

A referral from a family doctor who has concluded a contract with the National Health Service (hereinafter – NVD) is required to receive scheduled inpatient medical care in a day or 24-hour inpatient care.

Outpatient paid services

Family doctor, therapist, internist and pediatrician consultations, payment by check.

Family doctor home visits

Consultations with doctors and specialists

Consultations from highly qualified specialists (associate professors, professors)

Remote doctor consultations (video or chat format) in the SEESAM Health Latvia mobile application. Remote visits from family doctors, dermatologists, gynecologists, urologists, rehabilitation specialists, gastroenterologists, otolaryngologists, etc. are available.

There is a limit of EUR 30.00 per consultation for each doctor's consultation.

Consultations by highly qualified specialists (associate professors, professors), limit of EUR 45.00 per consultation.

Procedures (injections, infusions, blockades) with a referral from the treating physician, 10 times during the insurance period.

The following laboratory tests prescribed by the attending physician - complete blood count, iron, transferrin, ferritin, vitamin B12, folic acid, activated partial thromboplastin time, prothrombin complex, blood group (ABO), Rh (D), anti-erythrocyte antibodies, anti-erythrocyte antibody titer, bilirubin, ALT, AST, GGT, amylase, pancreatic amylase, alkaline phosphatase, alkaline phosphatase bone fraction, lactate dehydrogenase, creatine kinase, lipase, urea, creatinine, uric acid, total protein, albumin, protein fractions (electrophoresis), C-reactive protein, rheumatoid factor, antistreptolysin, glucose, glycated hemoglobin (HbA1c), glucose load test, sodium, potassium, calcium, phosphorus, chlorine, magnesium, total cholesterol, high-density cholesterol, low-density cholesterol, triglycerides, alpha feto protein, thyrotropic hormone, T3-Total triiodothyronine, free T3, free T4, T4-Total thyroxine, thyroglobulin, antibodies to thyroglobulin, antibodies to thyroperoxidase (microsomal), HBs Ag (hepatitis B), HAV IgM (hepatitis A), cortisol, parathyroid hormone, adrenocorticotrophic hormone, aldosterone, gastrin, prostate-specific antigen, free PSA, urinalysis, urine culture for microflora, determination of A/B sensitivity in urine, calcium in urine, phosphorus in urine, microalbuminuria, sputum analysis, asthma elements, eosinophilic leukocytes in nasal secretion, BK with enrichment method in sputum, culture for BK in sputum, sputum culture for microflora, sputum cytology, coprogram, occult blood, cervical and prostate microbiological and cytological examination of smears, including histology.

Diagnostic examinations prescribed by the attending physician. Limited examinations are indicated in the price list.

Computed tomography examinations with and without contrast medium, magnetic resonance examinations with and without contrast medium with a referral from a specialist doctor, endoscopies, breath tests, 3 and 4 dimensional examinations, etc. high-tech instrumental diagnostic examinations up to EUR 150.00 during the insurance period with a referral from the treating doctor.

Manipulations performed by specialists upon referral from the attending physician.

Physical medicine procedures prescribed by the treating physician (Electrophoresis, ultrasound, magnetotherapy, laser therapy, light therapy, salt room, etc.) performed with medical devices, 10 times during the insurance period.

Medical certificates (for weapons purchase permit, driving commission) and related examinations.

State emergency medical assistance.

Coverage for in-patients

Patient co-payment of 100% in accordance with the amount specified in the legal acts regulating the procedures for organizing and financing healthcare when receiving outpatient and inpatient medical care (including patient co-payment in inpatient care).

A referral from a family doctor who has concluded a contract with the National Health Service (hereinafter – NVD) is required to receive scheduled inpatient medical care in a day or 24-hour inpatient care.

Terms of payment

In institutions:

In contractual organizations, the services received are paid for upon presentation of a Health Insurance Card and an identity document (ID card or Passport), in accordance with the payment conditions for the coverage included in the programs. If the service was received at contracted organizations by paying from personal funds, then the insured person must submit documents for reimbursement and the reimbursement is paid in accordance with the program conditions and the insurer's price list.

In non-contractual organizations, the insured person must pay for the service received with personal funds and submit documents for receiving compensation. Insurance compensation is paid in accordance with the insurer's price list.

Non-payment of services to certain institutions: <https://www.compensa.lv/seesam-veselibas-apdrosinasana/ligumorganizacijas/>

Indemnity application: The insured person fills out an application, which is available on the Compensa / Seesam health portal, SEESAM Health Latvija mobile application (application), or on the Insurer's website: www.compensa.lv.

Reimbursement can be applied for at any COMPENSA office, in the SEESAM Health Latvija mobile application or on the COMPENSA portal: <https://portals.compensa.lv/lv/login>

Documents required for applying for reimbursement:

- electronic cash register (EKA) receipt, which includes:
 - name of the service provider, unified registration number, legal address;
 - name, surname, personal identification number of the service recipient;
 - name and quantity of the service received, price, date;
- or a strict accounting receipt, which includes the above-mentioned information, which indicates the date, number and point of the SRS order, according to which the medical institution is allowed not to use EKA. The strict accounting receipt must be registered in the Register of Transaction Confirmation Receipts.
- doctor's order for diagnostic, laboratory examinations, procedures and manipulations;
- for inpatient rehabilitation - a copy of the treating doctor's order for inpatient rehabilitation, which substantiates the medical indication for inpatient rehabilitation, an extract from the inpatient rehabilitation institutions for the services received; an extract from the hospital institution for the inpatient treatment received during the term of the contract;
- an extract from the outpatient and/or inpatient medical card for the medical services received, if such information is not available on the receipt, and other documents necessary for the consideration of the compensation case.

Payment of indemnities: After receiving all necessary documents, the Insurer makes a decision on the payment of the insurance indemnity:

* Within 2-5 (two to five) business days, if the claim is applied for electronically: on the Compensa / Seesam health portal, mobile application (application);

* Within 5 (five) business days, if applied for in the office.

A claim for compensation must be submitted within 90 days of receiving the service.

Letters issued in reimbursement cases for medical services received and paid for are valid for submission to the State Revenue Service.

NB! Information about the health insurance policy, the claim application process and rules is available: on the compensa health portal, mobile application (application), website: www.compensa.lv.

**Compensa Vienna Insurance Group ADB Latvian branches
Seesam healthcare services price list 2025.**

Compensa Vienna Insurance Group ADB Latvian branch health care services price list for services provided by the personal health insurance program and received outside of contractual organizations or not included in the list of services payable by the contractual organization

MEDICINE		B
Service name	Service price up to EUR	
CONSULTATIONS		
First consultation with a medical specialist	30,00	
Repeated consultation with a medical specialist	30,00	
First consultation with a family doctor, internist, pediatrician	30,00	
Repeated consultation with a family doctor, internist, pediatrician	30,00	
Family doctor home visit	30,00	
Consultation of a highly qualified specialist, professor, assistant professor (except for consultations of rehabilitation specialists)	45,00	
<u>Optometrist consultation</u>	30,00	
Examinations for drivers, weapons, or obtaining a permit to purchase	30,00	
PROCEDURES AND MANIPULATIONS		
Injection i/m, i/c, s/c	10,00	
Injection i/v	10,00	
Intravenous infusion (system)	10,00	
Physical medicine procedure	10,00	
Infiltrating blockade	10,00	
Epidural block	30,00	
Periarticular, intraarticular, paravertebral block	30,00	
<u>Intravitreal injection</u>	30,00	
Ophthalmological manipulations (during one visit)	30,00	
Urological manipulations (during one visit)	30,00	
Gynecological manipulations (during one visit)	30,00	
ENT manipulations (during one visit)	30,00	
Surgical procedures (including minor surgical operations during a single visit)	30,00	
EXAMINATIONS with/without contrast agent		
RTG (in one plane)	30,00	
Mammography	30,00	
Ultrasound examinations mentioned in the program, including colposcopy	30,00	
Vascular sonography and Doppler examinations (including duplex scanning of brachiocephalic and transcranial vessels during a single visit)	30,00	
Electrocardiogram	30,00	
Echocardiography	30,00	
Holter monitoring	30,00	
Veloergometry	30,00	
<u>Dermatoscopy</u>	30,00	
Neurophysiological examinations (neuromyography, electromyography, carpal tunnel diagnosis, neuropathy diagnostics, EEG, etc.)	30,00	
Ophthalmological, ENT, pulmonological examinations (during one visit)	30,00	
Osteodensitometry	30,00	
Cytological examinations, microflora, smear	30,00	
Histology examination	30,00	
Other functional examinations included in the program (urodynamic, intestinal, etc.)	30,00	
Laboratory tests	according to E. Gulbys' laboratory prices	
Blood sample collection, storage	3,00	
HIGH-TECH DIAGNOSTICS with/without contrast agent		
<u>Advanced 3-D/4-D program</u>		
Endoscopic examinations (gastroscopy, fibrogastroscopy, cystoscopy, rectoscopy, etc.)		EUR 150.00 per period
Breath test		
Colonoscopy		
Computed tomography examinations		
Magnetic resonance imaging (MRI)		
Scintigraphic examinations		

The price list does not apply to percentage policies unless otherwise specified in the program.

For patients specified in Article 35 of Cabinet Regulation No. 555 "Procedures for the Organization and Financing of Health Care",

Price changes depend on changes requested by contracting organizations.

If the insured person submits a document confirming payment for a service that is not listed in the price list, then the compensation is calculated by evaluating the average prices of the contracting organizations.

Non-Reimbursable Services

The insurer **does not reimburse** expenses for paid services and related expenses referred to in paragraph 9 of the Health Insurance Regulations No. VA 2021 and in this list of non-reimbursable services, **except in cases where the health insurance program provides for it:**

Consultations of an algologist, andrologist, embryologist, reproductive specialist, geneticist, sexologist, trichologist, podiatrist, cosmetologist, beautician, plastic surgeon, preventive medicine specialist, manual therapist, occupational therapist, physiotherapist, physical medicine and rehabilitation doctor, speech therapist, audiologist, psychiatrist, psychologist, psychotherapist, narcologist, dietician, nutritionist, homeopath, osteoreflexologist, osteopath, orthopedist and technical orthopedist, sports doctor, occupational therapist (except as part of a mandatory health check), dentist.

Specialist home visits, doctor consultation services.

Invasive, non-invasive and aesthetic dermatology services, conservative and surgical treatment of skin lesions (birthmarks, papillomas, warts, lipomas, etc.), punch and shave biopsy, photothermolysis, intense pulsed light therapy, cryotherapy, electrocoagulation, diathermocoagulation, laser coagulation, rosacea treatment, therapeutic manicure and pedicure, foot care, podometry, body aesthetics services.

Treatment of oncological diseases, radiation therapy, chemotherapy. Algology services. Plastic, reconstructive and bariatric surgery, individual health care contracts, payments for the choice of doctor in operations. Transplants, prosthetic surgeries, bone and connective tissue deformations, heart surgeries, vision correction surgeries, treatment of congenital pathologies, incontinence diagnostics and treatment, phimosis, vein surgeries, sclerotherapy.

Diagnosis and treatment of mental illnesses, health disorders resulting from the use of alcohol, narcotics and toxic substances, diagnosis and treatment of sexually transmitted diseases, HIV/AIDS, HPV, varicella-zoster, Epstein-Barr and herpes virus diseases, diagnosis and treatment of fungal diseases, determination of sex hormones.

Barotherapy, occupational therapy, osteopathy, osteoreflexotherapy, polysomnography, transcranial magnetic stimulation, acupuncture, iridodiagnosis, immunotherapy, autohemotherapy, Orthokine, PRP injections, weight loss programs, hydrocolonotherapy, plasmaphoresis, dialysis, capsule endoscopy, whole body magnetic resonance, PET/CT examinations, diagnosis and treatment of sleep disorders and sexual dysfunction, bioresonance diagnostics, biofeedback therapy, pelvic floor therapy.

Vaccinations.

Infertility diagnostics and/or treatment, artificial insemination, family planning, cytogenetic and genetic examinations, risk calculations, fetal diagnostics, artificial termination of pregnancy without medical indications, sterilization operations, contraceptive services (including IUD insertion/removal), childbirth, out-of-hospital births, cesarean sections, gynecological diagnostic laparoscopy, adhesion removal operations (including endometriosis adhesions), fallopian tube patency testing, pregnancy-related services, sperm analysis.

Outpatient rehabilitation (massage, manual therapy, water procedures, therapeutic exercises, rheumatology). Drawing up a rehabilitation plan, paid services received in the inpatient rehabilitation department, inpatient rehabilitation, general body massage, vacuum massage, lymphatic drainage, floating sessions, Ayurvedic services.

Preparation of medical documents, institution surcharges for receiving services, printouts of medical examinations and recordings on data carriers, technical aids (prostheses, orthoses, medical supplies, etc.), tissue replacement materials, implants, medications, medications used in treatment, disposable materials, hygiene products.

Services without medical indications, complex examination programs, general preventive health examinations (check-ups, etc.), early medical certificates. Services provided outside the address of the medical institution (off-site). Services for which a referral has been issued after their receipt.

Sports medicine services (muscle testing, doping control, EIROFIT tests), complex stress tests.

Educational and informative classes and lectures.

Investigations of environmental objects.

Overnight stay in a day hospital, meals, coordinator services.

Services provided to the accompanying person.

Services received in institutions not registered in the register of medical institutions, as well as institutions from the list of Non-Reimbursable Organizations specified by the Insurer

Services performed with medical technologies not approved in the Republic of Latvia and certified after the policy's effective date.

Services for which the documentation requested by the Insurer has not been submitted.

Provocation tests, skin prick tests, analysis panels, including allergen and neuroimmunological analysis, express tests and accelerated diagnostics, medication monitoring, bacteriological examinations.

Mandatory health check-up, Paid emergency medical care, Shockwave therapy, taping.



EXCLUSIVE!

REMOTE MEDICAL CONSULTATIONS

Only for Seesam
health insurance clients

Why use them?

• CONVENIENT

Contact a doctor from anywhere in the world in video or chat format.

• FAST and WITHOUT A QUEUE

Book a consultation at your convenience. Don't waste time travelling to medical institutions and don't wait in line at the doctor's office.

• SIMPLE

Your doctor can remotely assess your health, give recommendations and draw up the necessary documents e.g., e-prescribing, referral.

• SAFE and PRIVATE

Always use the Seesam App for remote medical advice. This service is provided in cooperation with MyEmerg.

• SOCIAL DISTANCING

You do not need to be in the same room as other patients of the facility.

• PAYMENT WITH SEESAM HEALTH CARD

Convenient service payment using the Seesam Health Card in accordance with the terms of the policy, with no need to submit a claim.

Steps

- 1.** Open the Seesam Health Insurance App, select the section "Doctor" and "Online consultations with doctor".
- 2.** Agree to move to the MyEmerg app, approve the rules, log in and enter other required information.
- 3.** Choose your doctor, the date of the appointment and time.

More about remote medical consultations:

Tel. 8888. E-mail: info@compensa.lv

www.compensa.lv