MAKING ACCESS TO INTERNATIONAL HEALTHCARE EASY

Zoltan Bereczky
REGIONAL ACCOUNT MANAGER CEE
WHAT WE DO

About Us

We are an underwriting agency specialised in the development of affordable healthcare insurance solutions with a particular focus on providing access to leading international medical expertise.
OUR PARTNERS
Who We Represent

PartnerRe

PartnerRe is a leading international reinsurer, serving more than 2,000 clients in more than 150 countries. A.M. Best A Stable, Moody’s A1 Stable, S&P A+ Stable, Fitch A+ Stable

Best Doctors

Founded in 1989 by Harvard Medical School professors, Best Doctors is a global benefits provider that serves more than 40 million members in every major region of the world.
- Over 53,000 of the leading specialists worldwide.
- Voted by other doctors as the best in their specialty of the medicine.
- 450 subspecialties of medicine.
- Ability to find the most appropriate expert.
- Best Doctors can find the best because it keeps detailed information on:
  a) Specialty of Practice
  b) Research Programmes
  c) Diagnostic & Treatment Procedures
OUR GLOBAL PRESENCE

Present in 25 Countries with 62 Clients

BDU INTERNATIONAL LOCATIONS

MARKETS SELLING OUR INSURANCE PRODUCTS
Global Success

- **Product of the Year 2013 Slovakia** – Golden Coin Awards November 2013.

- The best group health insurance product of the year. /2015 London/
Cancer treatment
Coronary Artery By-Pass
Heart Valve Replacement & Repair
Live-donor organ & tissue Transplant
Neurosurgery

**TOTAL POLICY LIMIT** up to max
1,000,000 € per insured/year
2,000,000 € per insured/lifetime

**TRAVEL EXPENSES**
for the insured and a companion

**ACCOMMODATION EXPENSES**
for the insured and companion

**DAILY HOSPITAL CASH**
Up to 100 € per day/max 60 days

**IN-COUNTRY MEDICATION**
50,000 € lifetime
CLAIMS PROCESS
Service And Claims Management Delivery

Second Medical Opinion
Finding the best medical option
Confirming Diagnosis and Treatment Plan
Will allow clarity and confidence about diagnosis and treatment

Hospital Navigation
Advising on the best option
Arranging Treatment, accommodation and travel
Will find the best specialist and Medical centre of excellence in the world

Financial Coverage
Paying for everything
The policy pays for the best treatment and associated costs of accommodation and travel for the insureds
Why Critical Advantage is needed in CEE?
Please guess what is the number below?

250

(~89,180 out of 686,000)

13%
Statistics for Ukraine

Ukraine, is on the second place in Europe in terms of the spread of cancer.

- Every year in Ukraine, more than 160 thousand people find out that they have cancer;
- Each year, cancer kills about 90 million people, 35% are of working age;
- Every day in Ukraine 450 people develop cancer 250 of which die;
- Every hour more than 20 new cases of the disease are recorded and 10 Ukrainians die of cancer;
- The risk of developing cancer is 27.7% for men and 18.5% for women;
- Malignant neoplasm touches in Ukraine every fourth man and every sixth woman;
- It is expected that up to 2020 the number of newly diagnosed cancer in Ukraine will exceed 200 thousand;

Age-standardised rates for all cancers excluding non-melanoma skin cancers in Europe 2012.
What if you are diagnosed?

• The simple strategy of healing:

  Appropriate diagnose
  +
  Appropriate timing
  +
  Appropriate treatment

  Healing
What if you are diagnosed???

• Appropriate diagnose:

In a healthcare system that emphasizes “getting it quickly,” Best Doctors is singularly focused on “getting it right.”

37% of the diagnoses our medical experts review turn out to be inaccurate.*

* Best Doctors 2012 U.S. data; consistent with findings of The American Journal of Medicine, The Journal of the American Medical Association and numerous other scholarly publications.
What if you are diagnosed???

- Treatment results:

75% of the cases reviewed require a correction in treatment.*

* Best Doctors 2012 U.S. data; consistent with findings of The American Journal of Medicine, The Journal of the American Medical Association and numerous other scholarly publications.

* Euro Health Consumer Index
Cancer survival rates 2012 (1 minus mortality/incidence)

Recent Cases
Slovenian cases:

- 266 cases reviewed
- Diagnosys change in 24 cases
- Change of treatment 44 cases
- Radical treatment change 13 cases
Recent cases

Countries of treatments

- Germany: 26%
- Spain: 31%
- USA: 11%
- UK: 6%
- Turkey: 3%
- Netherlands: 3%
- Israel: 6%
- Holland: 3%
- France: 8%
- US/Spain: 3%
- Netherlands: 3%
- US: 11%
Open cases

Some examples of open cases team are dealing with.

Austria

Vienna General Hospital - Malignant neoplasm of colon

France

American Hospital of Paris - Malignant neoplasm of breast

Spain

Quirón Hospital Madrid - Malignant neoplasm of breast, Ovary malignant tumor, Renal tumor

MD Anderson Cancer Center - Malignant neoplasm of breast, Malignant melanoma of skin, Malignant neoplasm of liver and intrahepatic bile ducts, Malignant neoplasm of pancreas, Malignant neoplasm of colon

List of hospitals
Open cases

Some examples of open cases team are dealing with.

Switzerland

University Hospital Zurich - Other and unspecified types of non-Hodgkin lymphoma, Malignant neoplasm of prostate

Germany

Charité Berlin - Malignant neoplasm of breast, Malignant neoplasm of bronchus and lung, Malignant neoplasm of thyroid gland, Malignant neoplasm of colon

Cologne University Hospital - Nasopharyngeal (throat) carcinoma, Malignant neoplasm of colon, Malignant neoplasm of breast, Malignant neoplasm of rectum, Malignant neoplasm of brain, Malignant neoplasm of thyroid gland

University Hospital Hamburg-Eppendorf - Malignant neoplasm of brain
Open cases
Some examples of open cases team are dealing with.

Israel

Sheba Medical Center - Malignant neoplasm of bronchus and lung

Herzliya Medical Center - Malignant neoplasm of breast, Benign tumor of brain

USA

Brigham Woman Hospital – Boston - Malignant neoplasm of thyroid gland

The University of Chicago Medicine Comprehensive Cancer Center - Malignant neoplasm of tonsil