



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



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



Global Success



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



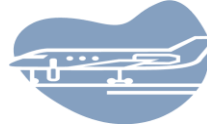
- The best group health insurance product of the year. /2015 London/

CRITICAL ADVANTAGE®

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%

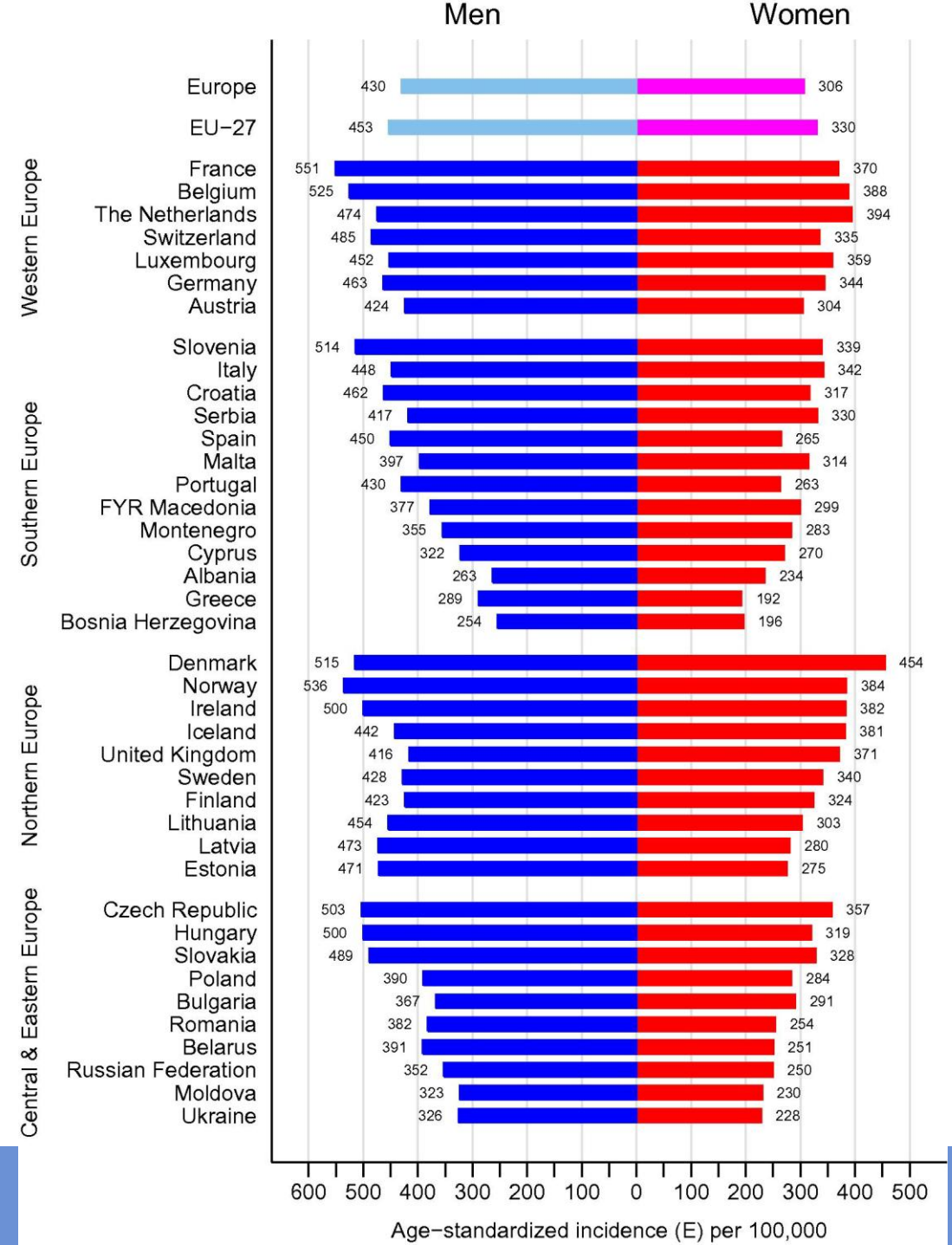
Statistics for Ukraine

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;

Source: <http://ladybirdbiotech.com/en/statistika/onkozabolevaniya.html>

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???

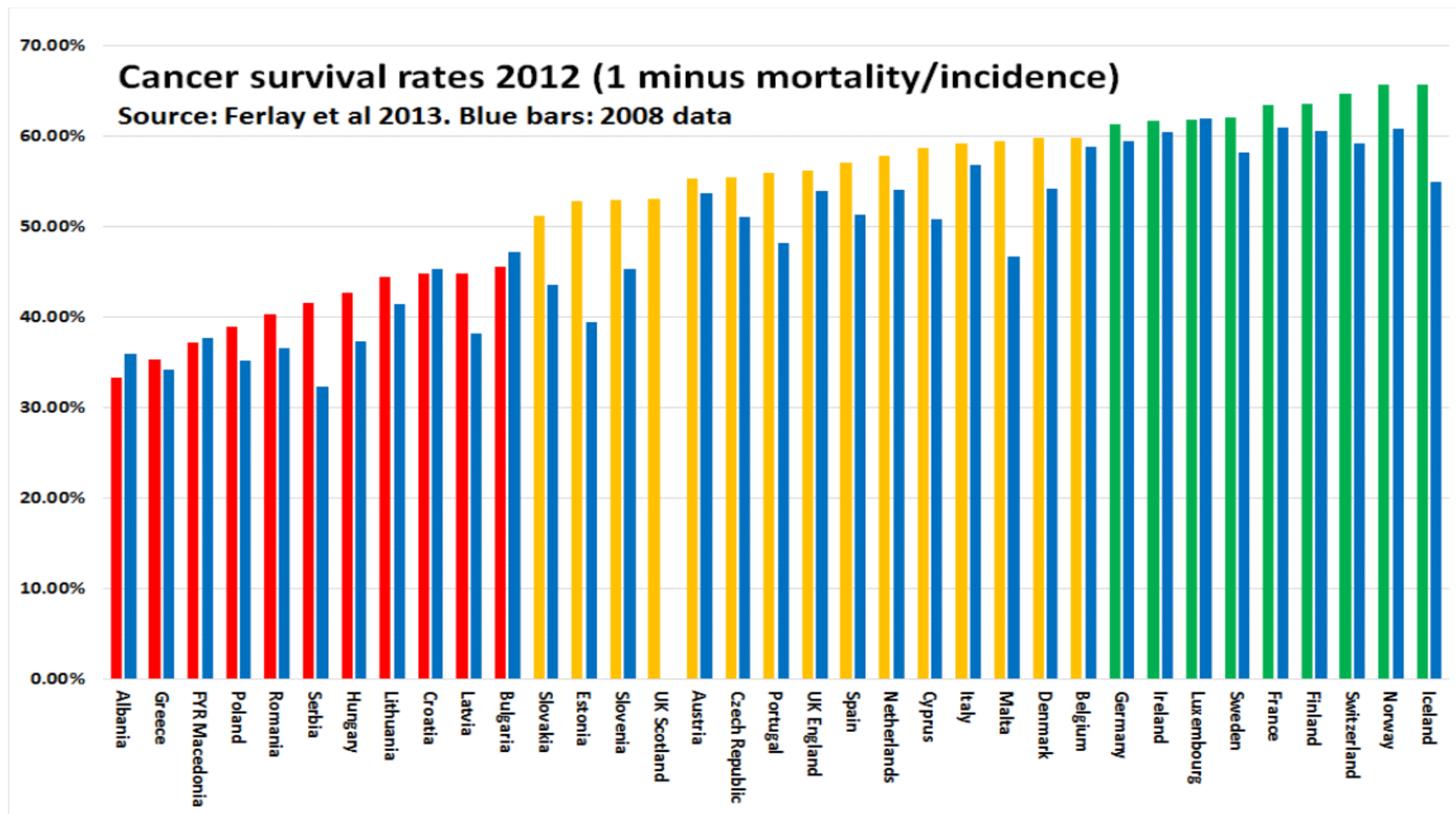
- Treatment results:

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



Sources of data: J. Ferlay et al., *Annals of Oncology*, 2010, J. Ferlay et al. *European Journal of Cancer* 49 (2013) 1374–1403. CUTS data.

Recent Cases

Slovenian cases:



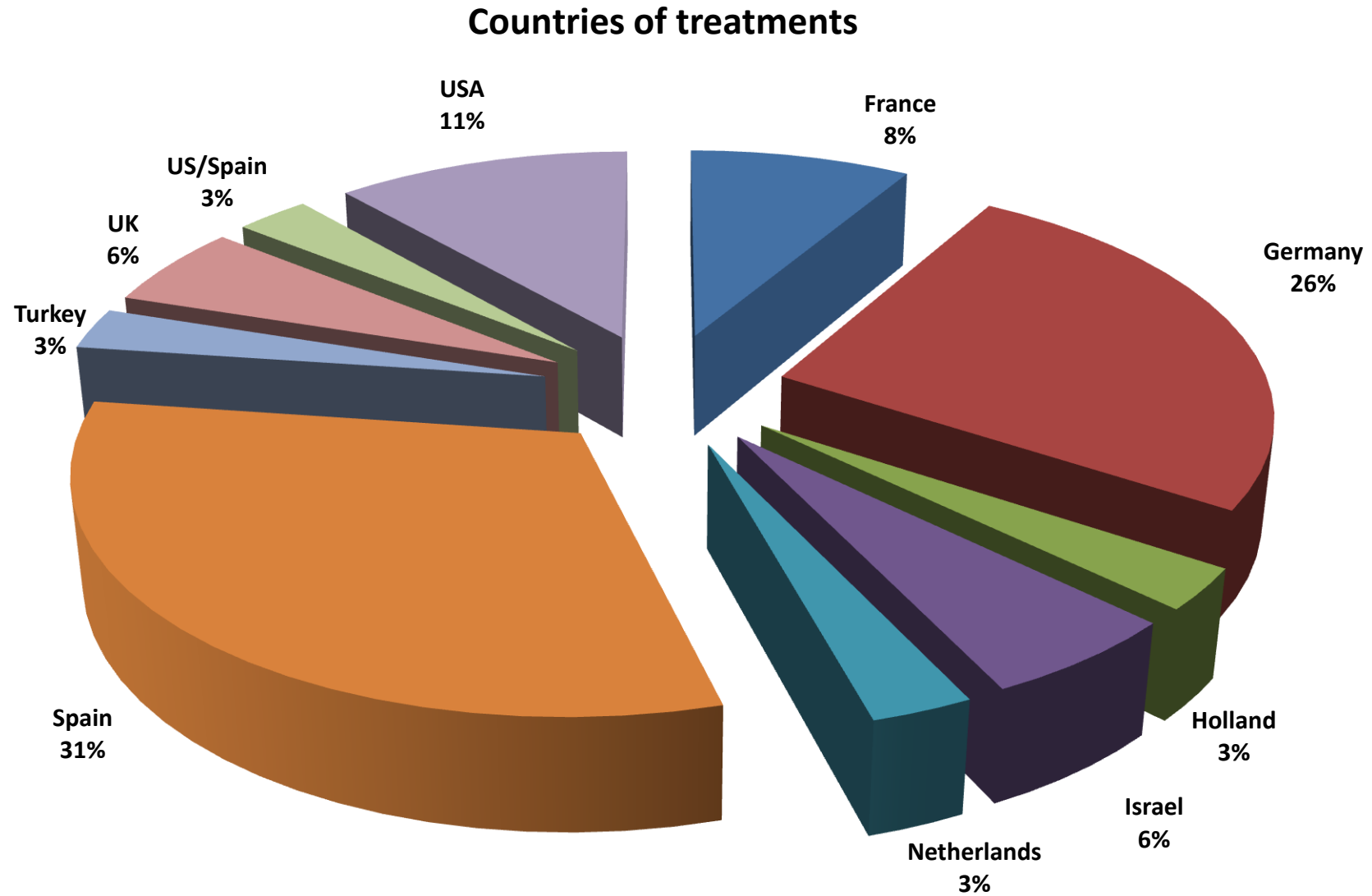
266 cases
reviewed

Diagnosis
change in
24 cases

Change of
treatment
44 cases

Radical
treatment
change 13
cases

Recent cases



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

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