

# PREMIUM COVERAGE

## Group Life Insurance

MARKETING MATERIAL



sign up by **December 20<sup>th</sup>, 2024**

- use the QR code or link

<https://gb.unum.pl/Enrollment/NDgzNTM4MDMzODk>



In cooperation



Every employee is unique! But we all share one workplace and we all need to protect what matters most: **our life and health.**

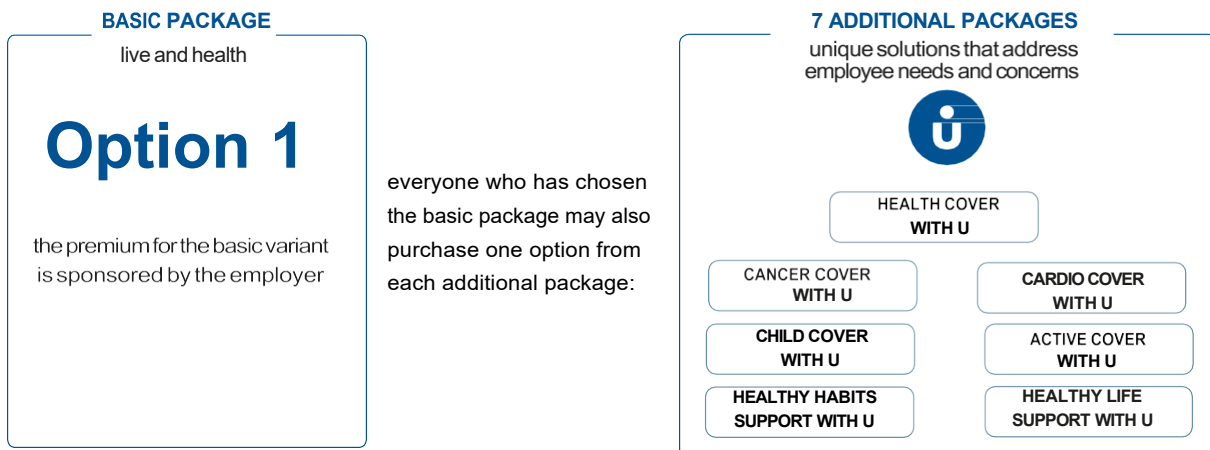
From **1 January, 2025** onwards, Premium Coverage brings **Brandwatch Poland Sp. z o.o.** employees comprehensive coverage of group insurance, tailored to the needs and complete with excellent service.

## For whom?

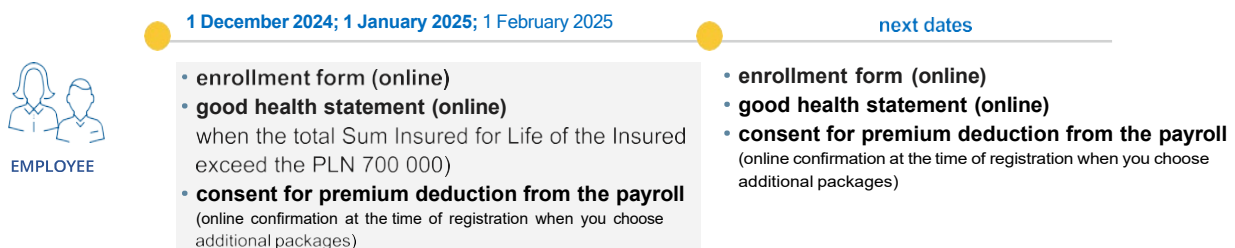
Employees provided that – as of Enrolment Form signature date – **they are not on sick leave longer than 14 days** (this does not apply to a leave related to **pregnancy, childbirth, fractures, sprains, dislocations or a family care leave** and **persons currently insured who join the insurance on the day the policy is concluded** (cf. full wording in the Enrolment Form).

## Scope of the program

The program includes Basic Package (to cover employees and their loved ones) as well as Additional Packages, which can be purchased by each Person Insured.



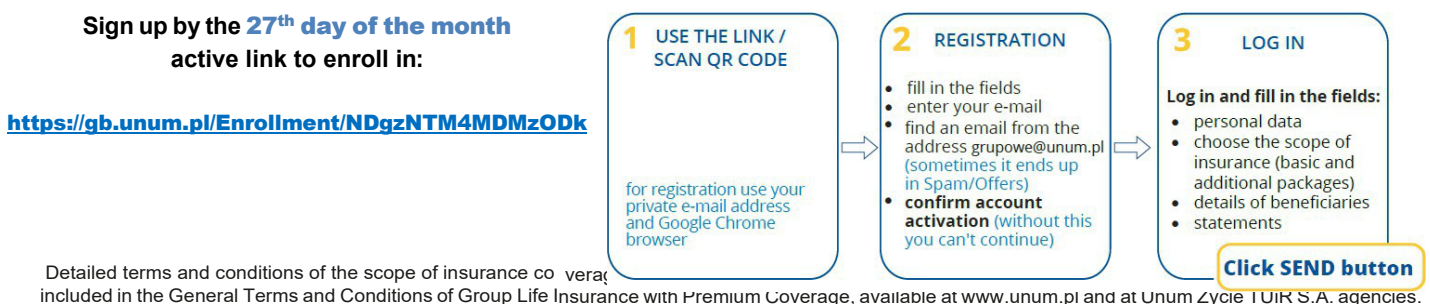
## What to fill in when enrolling in the Insurance?



### Worth to know:

- Those enrolling after the lapse of the above-said dates or when the total Sum Insured for Life of the Insured exceed the FCL (FCL according to sheet "Medical verification"): **the enrollment form** and the **good health declaration** (or medical questionnaire and medical tests)
- some additional packages require an additional statement to be completed, details in the package description

## What to fill in when enrolling in the Insurance?



# COVERAGE OPTIONS OF PROTECTION BASIC PACKAGE

With Premium Coverage, your group insurance plan can be tailored to your personal needs.

Insurable Event	BENEFIT AMOUNT	
	Option 1	
Death of the Life Insured		24 MGS
	Accidental death of the life insured*	48 MGS <sup>1)</sup>
	Death of the life insured due to traffic accident*	72 MGS <sup>2)</sup>
	Death of the life insured due to accident at work*	72 MGS <sup>3)</sup>
	Death of the Life Insured due to traffic accident at work*	96 MGS <sup>4)</sup>
	Death of the Life Insured due to Heart Attack or Stroke*	48 MGS <sup>5)</sup>
Accidental detriment to health of the life insured for	100% of detriment	24 MGS <sup>6)</sup>
	for 1% of detriment	0,24 MGS
Disability of the life insured or loss of independent existence by the life insured		24 MGS <sup>7)</sup>
Dread disease of the life insured	52 diseases <sup>1)</sup>	12 MGS <sup>8)</sup>
	5 diseases <sup>2)</sup>	3 MGS
	coronary angioplasty	12 MGS <sup>9)</sup>
Specialized Treatment of the Life Insured		8 000 PLN
Surgical Operations of the Life Insured		Max. 8 000 PLN
Hospitalization of the Life Insured (due Disease from 2 day; due Accident from 1 day)		
	Hospitalization of the Life Insured due to a Disease	100 PLN
	Hospitalization of the Life Insured due to a Heart Attack or Stroke	100 PLN
	Hospitalization of the Life Insured due to a Cancer Disease	100 PLN
	Hospitalization of the Life Insured due to an Accident	200 PLN
	Hospitalization of the Life Insured due to an Accident at Work	200 PLN
	Hospitalization of the Life Insured due to a Traffic Accident	200 PLN
	Hospitalization of the Life Insured due to a Traddic Accident at Work	200 PLN
Medical Assistance		YES
<b>Monthly Premium</b>		<b>1,183% MGS + 18,20 PLN</b>

\*Total benefit aggregating the Sums Insured under each contract.

\*\*MGS – monthly gross salary

Premium - The amount of the premium is calculated on the basis of rates expressed in per mille of the sum insured, the percentage of remuneration is approximate.

#### Maximum limits and Sum Insured:

- 1) Total Benefit for Death of the Life Insured and Accidental Death of the Life Insured. Maximum Sum assured for Accidental Death is 1 000 000 PLN;
- 2) Total Benefit for Death of the Life Insured, Accidental Death of the Life Insured and Death of the Insured due to Traffic Accident. Maximum Sum assured for Death due to Traffic Accident is 500 000 PLN;
- 3) Total Benefit for Death of the Life Insured, Accidental Death of the Life Insured and Death of the Insured due to Accident at Work. Maximum Sum assured for Death due to Accident at Work is 500 000 PLN;
- 4) Total Benefit for Death of the Life Insured, Accidental Death of the Life Insured, Death of the Insured due to Traffic Accident and Death of the Insured due to Accident at Work;
- 5) Total Benefit for Death of the Life Insured and Accidental Death of the Life Insured. Maximum Sum assured for Accidental Death is 300 000 PLN;
- 6) Maximum Benefit for Accidental Detriment to health of the Life Insured, but not more than 600 000 PLN;
- 7) Maximum total Benefit for Disability of the life insured or loss of independent existence by the life insured is 1 000 000 PLN;
- 8) Maximum total Benefit for Dread disease of the life insured is 600 000 PLN;
- 9) Maximum total Benefit for coronary angioplasty is 20 000 PLN.

## HEALTH COVER WITH



Health is priceless! It is as precious as it is fragile. We want to offer you support in case you need to fight a health crisis that disrupts life's balance and may put a strain on your household budget.

Health Cover with U gives you access to medical services and the money you can use to pay for medical expenses.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT (PLN)			
	Option I	Option II	Option III	Option IV
Dread disease of the life insured – 58 diseases, including:				
catalog of 52 diseases <sup>1</sup>	7 000	8 000	12 000	16 000
catalog of 5 diseases <sup>2</sup>	1 750	2 000	3 000	4 000
coronary angioplasty	7 000	8 000	12 000	16 000
Infectious diseases of the life insured - 9 diseases	1 500	2 000	2 500	3 000
Medical services in case of a suspected dread disease of the life insured	—	7 consultations with specialists (internal medicine specialist, orthopedist, surgeon, ophthalmologist, neurologist, diabetologist, oncologist, cardiologist, pulmonologist, gynecologist) and diagnostic tests - ultrasound, ECG, X-ray, CT scan, MRI – up to the top limit of PLN 3 000		
Hospitalization of the life insured				
due to a disease	50	60	80	100
due to an accident	100	120	160	225
Outpatient services (after hospitalization of the Life Insured that continued for at least 7 days)	—	Consultations with specialists (internal medicine specialist, orthopedist, surgeon, ophthalmologist, neurologist, diabetologist, oncologist, cardiologist, pulmonologist, gynecologist) and diagnostic tests, diagnostic procedures – up to the top limit of 15 services per event		
Surgical operations of the life insured	up to 2 000	up to 3 000	up to 4 000	up to 5 000
Specialist treatment of the Life Insured – 11 medical procedures	2 000	3 000	4 300	5 000
	<b>Monthly Premium</b>	<b>PLN 10</b>	<b>PLN 15</b>	<b>PLN 20</b>
		<b>PLN 25</b>		



If you choose this package, make sure to fill in the Enrollment Form + additional health statement.

### 58 diseases of the Life Insured

#### <sup>1</sup>Catalog of 52 diseases

- abdominal aortic prosthesis implantation surgery
- advanced dementia (including alzheimer's disease)
- aplastic anemia
- bacterial endocarditis
- bacterial meningitis
- benign brain tumor
- benign tumor of the spinal cord
- brain abscess
- brain echinococcosis
- chronic liver failure
- chronic respiratory failure
- coma
- complete loss of eyesight (blindness)
- coronary artery surgery
- creutzfeldt-jakob disease
- crohn's disease
- encephalitis
- fulminant hepatitis
- gas gangrene
- heart attack
- heart valve surgery
- hepatitis b
- hepatitis c
- hiv infection acquired through blood transfusion
- hiv infection acquired through occupational exposure
- huntington's disease (huntington's chorea)
- infected pancreatic necrosis
- loss of ability to live independently
- loss of hearing (deafness)
- loss of limbs
- loss of speech
- major organ transplantation
- malignant neoplasm
- massive pulmonary artery embolism

- treated surgically
- motor neuron disease
- multiple sclerosis
- muscular dystrophy

- paralysis
- parkinson's disease
- primary pulmonary disabling hypertension
- renal failure
- scleroderma
- septicemia
- severe burn
- severe head injury
- short bowel syndrome
- stroke
- tetanus
- thoracic aortic prosthesis implantation surgery
- tick-borne viral encephalitis
- ulcerative colitis
- wegner's granulomatosis

#### <sup>2</sup> Catalog of 5 diseases

- early-stage multiple sclerosis
- lupus erythematosus
- minimally invasive coronary artery surgery
- minimally invasive heart valve surgery
- stroke without permanent neurological damage

#### Coronary angioplasty

### 9 infectious diseases

- dengue fever
- cholera
- Lyme disease
- malaria
- rabies
- schistosomiasis
- tuberculosis
- typhoid
- yellow fever

### 11 advanced procedures

- ablation
- antiviral treatment
- chemotherapy
- cochlear implantation
- dialysis therapy
- Gamma Knife and Cyber-Knife treatment
- implantation of a cardioverter/defibrillator
- implantation of a pacemaker (cardiac pacemaker, cardio stimulator)
- interferon therapy

## CHILD COVER WITH



We know what it takes to raise a child and how much energy you put into it every day. Health of our children determines their mental and physical development, as well as the quality of life of future generations.

This package offers financial and medical support, including tests, examinations and additional medical consultations, in case of accident or disease. We will help you take care of your child's recovery so that you can continue to enjoy their journey of discovery every day.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT (PLN)			
	Option I	Option II	Option III	Option IV
Accidental detriment to health of a child				
for 100% detriment	22 000	24 000	35 000	50 000
for 1% detriment	220	240	350	500
Dread disease of a child – 29 diseases	12 000	12 000	15 000	20 000
Medical services in case of a suspected dread disease of a child	—	7 consultations with specialists (internal medicine specialist, orthopedist, surgeon, ophthalmologist, neurologist, diabetologist, oncologist, cardiologist, pulmonologist, gynecologist) and diagnostic tests - ultrasound, ECG, X-ray, CT scan, MRI – up to the top limit of PLN 3 000		
Hospitalization of a child				
due to a disease	50	50	80	100
due to an accident	100	100	160	200
Outpatient services (after hospitalization of the child that continued for at least 7 days)	—	consultations with specialists (internal medicine specialist, orthopedist, surgeon, ophthalmologist, neurologist, diabetologist, oncologist, cardiologist, pulmonologist, gynecologist) and diagnostic tests, diagnostic procedures – up to the top limit of 15 services per event		
Surgical operations of a child	up to 3 000	up to 3 000	up to 4 000	up to 5 000
Specialized treatment of a child – 11 advanced procedures	3 000	3 000	4 500	5 000
Medical and assistance services in case of medical accident of the child	—	25 medical services, 40 rehabilitation procedures and care services – per event		
Consultations with a psychologist or a psychiatrist (for the child)	—	3 consultations with a psychologist or a psychiatrist during each 12-month insurance period		
	<b>Monthly Premium</b>	<b>PLN 10</b>	<b>PLN 15</b>	<b>PLN 20</b>
			<b>PLN 25</b>	

**i** Regardless of the plan you decide to choose, all your children until the age of 25 will be covered.



If you choose this package, make sure to fill in the Enrollment Form.

#### 29 dread diseases of a child

- aplastic anemia
- benign brain tumor
- benign tumor of the spinal cord
- burns
- cardiac disease
- cerebrospinal meningitis
- chronic hepatitis B
- chronic hepatitis C
- chronic respiratory failure
- coma
- Crohn's disease
- diabetes
- encephalitis
- HIV infection
- liver failure
- loss of eyesight (blindness)
- loss of hearing
- loss of speech
- major organ transplantation
- malignant neoplasm
- motor neuron disease
- muscular dystrophy
- paralysis
- poliomyelitis
- renal failure
- septicemia
- severe head injury
- tetanus

#### medical and assistance services

- accommodation of the parent in case of hospitalization of the child
- arranging and paying for rehabilitation proces - 40 procedures
- care for children and dependents - up to 5 days
- consultations with a fitness trainer
- consultations with a physiotherapist
- consultations with a psychologist
- CT (computed tomography)
- delivery of medicines or rehabilitation equipment
- home help - up to 5 days (4 hours each)
- laboratory tests
- medical transportation from a medical facility
- medical transportation to a medical facility
- MR (magnetic resonance)
- nurse assistance following hospitalization - up to 5 days
- outpatient procedures (including other radiological examinations)
- purchase of rehabilitation equipment
- purchase or rental of orthopedic devices and aids
- reimbursement of the entry fee for an unused sporting event (marathon, triathlon, race, etc.)
- USG (ultrasonography)
- visit of a general practitioner
- visits by a specialist physician (orthopedist, surgeon, neurosurgeon) or physiotherapist

#### 11 advanced medical procedures

- ablation
- antiviral treatment
- chemotherapy
- cochlear implantation
- dialysis therapy
- Gamma Knife and Cyber-Knife treatment
- implantation of a cardioverter/defibrillator
- implantation of a pacemaker (cardiac pacemaker, cardio stimulator)
- interferon therapy
- radiotherapy
- vertebroplasty

To access medical services, please call: +48 22 602 44 00

## CANCER COVER WITH



Cancer is one of the most common diseases today, but with early diagnosis, it can be cured. Anyone who receives an oncological diagnosis and starts treatment finds themselves under heavy pressure, financially and mentally, and must face many difficulties in their daily life.

Thanks to the Cancer Cover with U, in the event of an oncological diagnosis you become eligible for financial support and an array of medical services and tests to support your therapy so that you can focus on your recovery.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT (PLN)				
	Option I	Option II	Option III	Option IV	
Oncological diagnosis					
malignant	25 000	25 000	45 000	60 000	
tumor low malignant potential tumor	2 500	2 500	4 500	6 000	
Medical services due to suspected oncological condition	7 oncological consultations, 4 psychological consultations, diagnostic tests up to the limit of PLN 3 000, PET scan				
Hospitalization due to oncological condition	40	50	50	60	
Specialized oncological treatment – 5 medical procedures (chemotherapy, immunotherapy, hormonotherapy, radiotherapy, targeted therapy)	2 000	3 000	3 500	5 000	
Medical and assistance services due to oncological condition	—	consultations with internal medicine physician and physicians representing 14 medical fields, specialist tests, medical and assistance services including rehabilitation – up to the limit of PLN 20 000 per event			
Second oncological opinion		yes			
	<b>Monthly Premium</b>	<b>PLN 10</b>	<b>PLN 15</b>	<b>PLN 20</b>	<b>PLN 25</b>



If you choose this package, make sure to fill in the Enrollment Form + additional health statement.

#### medical services in the event of suspected oncological condition

- oncological consultations – within the top limit of 7 visits
- psychological consultations – within the top limit of 4 visits
- PET scan – one examination
- diagnostic tests – up to PLN 3 000:
  - X-ray, mammography, CT, MRI, scintigraphy, endoscopic examination, tumor marker test, lesion biopsy, cytology, histopathological examination
  - laboratory tests, including: urinalysis, amylase, CRP (quantitative), ESR, urea, HBs antibodies, complete blood count, TSH, HCV antibodies, APTT, creatinine, total IgE, PT, uric acid, markers (CA 125, PSA, CA 72-4, AFP, CEA, Beta-hCG, CA 15-3, Calcitonin, Beta-2-microglobulin, NSE, CYFRA 21, fibrinogen, protein panel, glucose, ferritin, electrolytes (sodium and potassium), total calcium, lipid panel, inorganic phosphorus, liver function test, magnesium

The above limits apply to each documented case of a suspected oncological condition.

#### medical and assistance services for oncological condition

##### up to PLN 20 000 per event:

- specialized tests: ultrasound, PET scan, CT, MR
- consultations with a GP and specialists: surgeon, oncologist, ophthalmologist, endocrinologist, laryngologist, hepatologist, orthopedist, hematologist, gynecologist, nephrologist, urologist, pulmonologist, rehabilitation specialist, neurologist
- rehabilitation
- assistance services (for example, house help, home visit by a nurse, medical transportation, dietary catering)

### this is how it works

#### CANCER



**Alina, aged 48,**  
Cracow,  
**owns a family business (a shop)**

Despite regular testing and no family history, she was diagnosed with oncological condition. She appreciated second medical opinion and support from her psycho-oncologist.

access to medical professionals and tests

in the event of suspected oncological diagnosis

financial benefits

In the event of oncological diagnosis and an option to get a second opinion

therapy

examinations and tests, e.g., CT, MR, ultrasound, PET scan; medical consultations, home visits by a nurse, psychooncological counselling, dietary catering

rehabilitation

arrangements and payment

To access medical services, please call: +48 22 602 44 00

## CARDIO COVER WITH



Our heart never goes on vacation. It works non-stop and we should take great care of it. Cardiovascular diseases are the most common health problem nowadays.

Cardio Cover with U offers financial support and access to a variety of medical services and tests in the event of cardiological diagnosis. On top of that, you may do diagnostic tests without a referral (once a year) to help you get diagnosed early on.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT (PLN)				
	Option I	Option II	Option III	Option IV	
Detriment to health of the life insured due to heart attack or stroke	for 100% detriment	30 000	40 000	60 000	80 000
	for 1% detriment	300	400	600	800
Cardiovascular diseases of the life insured – 11 diseases, including:	8 diseases <sup>1</sup>	40 000	40 000	60 000	80 000
	3 diseases <sup>2</sup>	10 000	10 000	15 000	20 000
Hospitalization due to heart attack or stroke	50	50	60	100	
Specialized cardiological treatment – 6 medical procedures (ablation, coronary angioplasty, brain aneurysm surgery embolization, balloon valvuloplasty, implantation of a cardioverter/defibrillator, implantation of a pacemaker)	4 000	4 000	5 000	5 000	
Second cardiological opinion	—	yes			
CVD diagnosis	—	GP consultation to interpret test results – in each 12-month term of coverage, laboratory test, resting ECD, echocardiography, without a referral			
Medical and assistance services due to CVD	—	medical consultations (physicians from 6 medical fields), diagnostic and specialized examinations and tests – within the upper limit of 25 services per event, cardiology tele-services			
	<b>Monthly Premium</b>	<b>PLN 10</b>	<b>PLN 15</b>	<b>PLN 20</b>	<b>PLN 25</b>



If you choose this package, make sure to fill in the Enrollment Form + additional health statement.

#### 11 CVDs

##### <sup>1</sup> Catalog of 8 disease

- brain stroke
- heart attack
- cardiomyopathy
- coronary vessel surgery
- brain aneurysm surgery
- aortic prosthesis surgery
- cardiac valve surgery
- heart transplantation

##### <sup>2</sup> Catalog of 3 diseases

- minimally invasive heart valve surgery,
- coronary vessel surgery without thoracotomy
- minimally invasive heart valve surgery

#### medical and assistance services for CVDs

- diagnostic tests: blood count, myocardial necrosis markers, electrolyte levels, lipid panel, creatinine, uric acid, AST, ALT, TSH, fT4, INR, APTT
- specialized examinations and tests: ECG, X-ray, Doppler ultrasound, echocardiography, CT, MR
- medical consultations: cardiologist, cardiac surgeon, dietician, neurologist, endocrinologist, vascular surgeon
- cardiac telecare

### this is how it works

#### CARDIOVASCULAR DISEASE



Andrzej, aged 57, Bytów, manager

He lives his best life but he is quite concerned about his health and gets medical check-ups frequently. He knows that cardiovascular diseases are quite common and he appreciates additional coverage.

##### CVD prevention

diagnostic and preventive tests (once a year without a referral)

##### financial benefits

in the event of cardiological diagnosis and an option to get a second opinion

##### therapy

for example, CT, MR, ultrasound, PET scan; medical transport, home visit by a nurse, house help

##### e-cardiology support

delivery of an ECG apparatus, constant telephone contact with telemedicine center, analysis of test results

To access medical services, please call: +48 22 602 44 00

## ACTIVE COVER WITH



When you are exposed to high risk in your hobby or profession, safety is a primary concern. We can help you get better after an accident or injury.

Active Cover with U offers financial support and easy access to a variety of medical services and tests to help you recover from an accident.

### COVERAGE OPTIONS

Scope of coverage	WYSOKOŚĆ ŚWIADCZENIA			
	Option I	Option II	Option III	Option IV
Accidental detriment to health of the life insured				
for 100 % detriment	65 000	85 000	120 000	170 000
for 1 % detriment	650	850	1 200	1 700
Hospitalization of the life insured				
due to accident	120	160	200	200
due to traffic accident*	170	250	350	360
Surgical operations of the life insured due to an accident	up to 3 000	up to 4 000	up to 5 000	up to 5 000
Medical and assistance services due to an accident of the life insured	—	25 medical services, 40 rehabilitation procedures and assistance services – per event		

\* Total benefit amount in respect of hospitalization of the Life Insured due to an accident and due to a traffic accident.

**Monthly Premium**      **PLN 10**      **PLN 15**      **PLN 20**      **PLN 25**

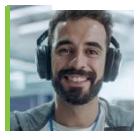
If you choose this package, make sure to fill in the Enrollment Form.

### medical and assistance services due to an accident of the life insured

- CT scan
- MR
- ultrasound
- laboratory tests
- outpatient services (other radiology tests included)
- delivery of medications or rehabilitation equipment
- purchase of rehabilitation equipment
- psychological counselling
- fitness coach consultation
- physiotherapist consultation
- appointments with a specialist physician (orthopedist, surgeon, neurosurgeon) or physiotherapist
- medical transportation to a medical facility
- medical transportation from a medical facility
- gp appointment
- reimbursement of entry fee for a missed sports event (marathon, triathlon, race etc.)
- purchase or rental of orthopedic devices and aids
- accommodation for a parent whose child is hospitalized
- arrangements and payment for a rehabilitation process – 40 procedures
- medical helpline
- nursing assistance after hospitalization – 5 days
- house help– 5 days max (4 hours each)
- care over children and dependents – 5 days max

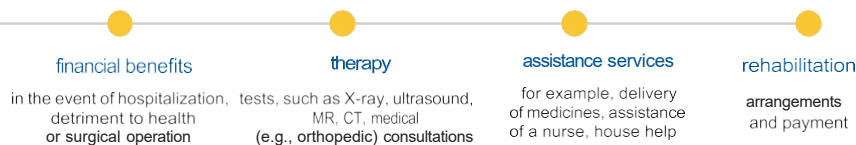
### this is how it works

#### ACCIDENT



**Pawel, aged 33,**  
Zgierz, **manager**

When they were temporarily understaffed, he went on to help the team with loading merchandise. He injured his spine by lifting a heavy object without assistance and now he faces a long rehabilitation process.



To access medical services, please call: +48 22 602 44 00



## HEALTHY LIFE SUPPORT WITH



This package can help prevent and diagnose lifestyle diseases causing unpleasant and long-lasting health implications.

Healthy Life Support with U offers financial support in the event of any of the 9 lifestyle diseases. The package can help diagnose diabetes and thyroid conditions. We also provide psychological counselling if you are diagnosed with depression or schizophrenia. You cannot control whether you fall ill or not, but you can mitigate the implications. We are here for you.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT (PLN)			
	Option I	Option II	Option III	Option IV
Lifestyle diseases of the life insured	10 000	11 000	12 000	15 000
Diagnostic tests for diabetes	—	Laboratory tests and teleconsultation with a GP to interpret test results (if the results are abnormal – follow-up diagnostics and teleconsultation with a diabetologist) during each 12-month period of coverage, without a referral		
Diagnostic tests for thyroid diseases	—	—	Laboratory tests and teleconsultation with a GP to interpret test results (if the results are abnormal – follow-up diagnostics and teleconsultation with an endocrinologist and ultrasound-guided biopsy with histopathological examination) during each 12-month period of coverage, without a referral	
E-visits with a psychologist in the event of depression or schizophrenia diagnosis	—	—	—	12 e-visits with a psychologist per event
	<b>Monthly Premium</b>	<b>PLN 14</b>	<b>PLN 20</b>	<b>PLN 30</b>
		<b>PLN 37</b>		



If you choose this package, make sure to fill in the Enrollment Form + additional health statement.

#### diagnostic tests for thyroid diseases

- potassium
- liver function tests (ALT, AST)
- lipid panel
- anti-TPO
- TRAb
- urinalysis with sediment examination
- fT3
- fT4
- TSH
- CRP
- creatinine
- uric acid
- glucose
- urea
- sodium
- ATG

#### diagnostic tests for diabetes

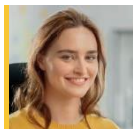
- CBC with blood smear
- CRP
- creatinine
- urea
- sodium
- potassium
- liver function tests (ALT, AST)
- lipid panel
- TSH
- uric acid
- Hb A1c
- urinalysis with sediment examination

#### 9 lifestyle diseases

- bronchial asthma
- celiac disease
- thyroid disease with surgical treatment
- obstructive pulmonary disease
- TRAb
- coronary heart disease
- peptic ulcers of the stomach and duodenum
- type 1 diabetes
- type 2 diabetes
- gout

### this is how it work

#### DIABETS



**Anna, aged 25,**  
Warsaw,  
executive assistant

With her healthy lifestyle, sporting activities and balanced diet she feels in control of her health. Her parents, however, are struggling

#### prevention of diabetes

diagnostic and preventive tests (once a year without a referral) and a tele-visit with a GP (interpretation of test results)

#### follow-up diagnostics

follow-up diagnostic tests – if prior results were abnormal, and a tele-visit with a diabetologist

#### financial benefits

in the event of a diagnosed diabetes

To access medical services, please call +48 22 357 40 41 between 8 AM and 10 PM (Mon through Fri) and between 8 AM and 8 PM (Sat and Sun)

## HEALTHY HABITS SUPPORT WITH



**Prevention is better than cure. You should monitor your health to be able to take action quickly if there are any concerns. We can help you take good care of our health.**

Healthy Habits Support U offers unlimited medical teleconsultations and a package of preventive tests available without a referral. Also, the package includes 2 dietary visits per year so that the nutritionist can analyze your body composition and prepare a 14-day diet customized to your needs. We are here for you to help you stay healthy.

### COVERAGE OPTIONS

Scope of coverage	BENEFIT AMOUNT	
	Option I	Option II
Medical teleconsultations	Unlimited teleconsultations	
Preventive tests and dietary consultations	—	Preventive tests available without a referral in each 12-month period of coverage
<b>Monthly Premium</b>	<b>PLN 6</b>	<b>PLN 13</b>



If you choose this package, make sure to fill in the Enrollment Form.

#### preventive tests

- urinalysis
- CBC with blood smear
- total cholesterol
- fasting glucose
- total PSA
- resting ECG
- cervical cytology

#### dietary consultations

- the first appointment in the form of a teleconsultation or on-site visit including body composition analysis and a dietary plan for 14 days
- follow-up appointment in the form of a teleconsultation or on-site visit

#### medical teleconsultations

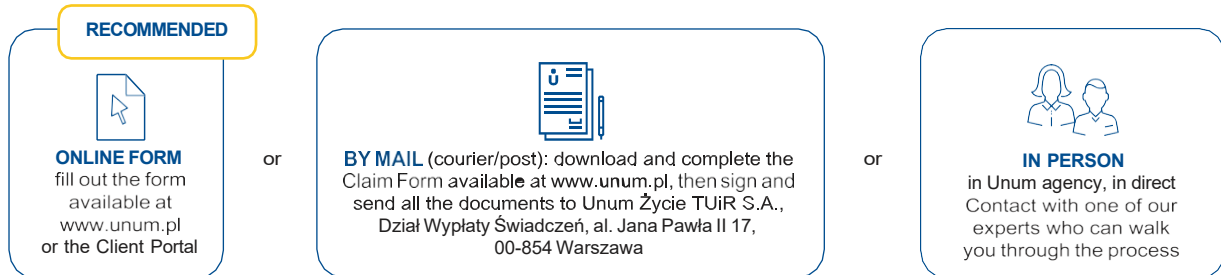
- GP
- allergologist
- general surgeon
- vascular surgeon
- dermatologist
- diabetologist
- endocrinologist
- gynecologist
- cardiologist
- sports medicine physician
- neurologist
- ophthalmologist
- oncologist
- orthopedist
- otolaryngologist
- pulmonologist
- traumatologist
- urologist
- venereologist

**To access medical services, please call +48 22 357 40 41 between 8 AM and 10 PM (Mon through Fri) and between 8 AM and 8 PM (Sat and Sun)**

# As simple as it gets

As soon as you are covered, you will get access to the **Client Portal**, where you can manage your group insurance plan.

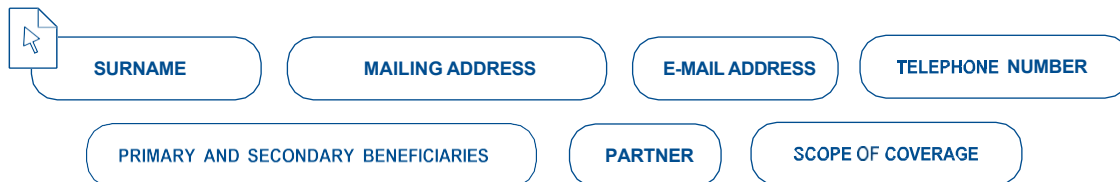
## How can I make a claim to receive my financial benefit?



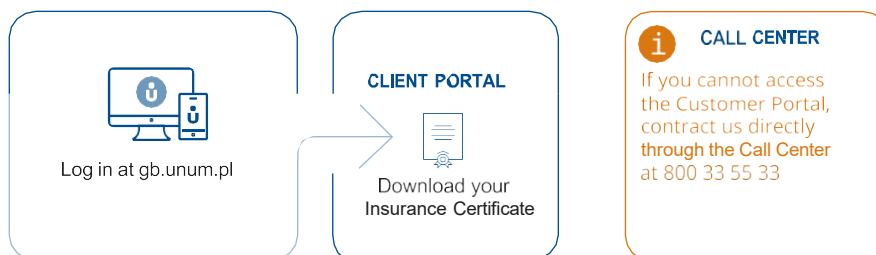
## How can I purchase an additional package or modify the scope of coverage?



## What data can I change using the Change Form?



## How can I receive my Insurance Certificate?



## Beneficiaries



If there is more than one Beneficiary, it is necessary to indicate the percentage of the Sum Insured each Beneficiary should receive. You can allocate any percentage of the Sum Insured to each Beneficiary as long as the sum of their respective allocations adds up to 100%. You can designate or change your Beneficiaries **at any point in time** – all you need to do is to send a signed Change Form, available at [www.unum.pl](http://www.unum.pl)

# What you should **know**

## Is there a waiting period, and when does it apply?

The waiting period is the period during which the liability of the Unum is limited or excluded. The waiting period does not apply if the insured event was caused by an accident.

**No waiting periods for those who enroll with coverage effective date as of 1 October 2024; 1 November 2024; 1 December 2024 and who enroll in the Plan on an three initial date following their hiring date (applicable to the employee)**

With regard to all those who enroll in an Insurance Contract on a different date than those exempt from the waiting period (as listed above), the following waiting periods shall apply:

- **3 months** – cardiovascular diseases\*, dread disease of a child, dread disease of the life insured, lifestyle diseases of the life insured\*, oncological diagnosis\*, specialized cardiological treatment\*, specialized oncological treatment\*, specialized treatment of a child\*, specialized treatment\*, surgical operations of a child, surgical operations of the life insured
- **1 month** – hospitalization of a child, hospitalization of the life insured

\*with the provision that when an insurable event takes place during the period of limited liability, 10% of the Sum Insured for the relevant event is payable

## Changing the scope of coverage

The scope of coverage can be changed (i.e., insurance plan can be modified or an Additional Package and can be purchased) on the following dates:

- **Policy anniversary (i.e., 1 October) – without waiting periods**
- **Policy monthly anniversary – with waiting periods applicable to upgrades in the Sum Insured or scope of coverage.**

When changing the scope of coverage, you may be required to complete additional health declarations, in accordance with contractual wording.

## Insurance Certificate

In acknowledgement of your coverage, you are going to receive Insurance Certificate (**issued once the first premium has been paid by the Employer**).

If you enroll online, your Insurance Certificate will be available on Client Portal (you will be notified by e-mail that your Certificate is available).

## Resignation

You may resign from Additional Packages each month on policy monthly anniversary, with the exception of Good Health Cover with U package and Healthy Lifestyle Cover with U package (resignation possible once a year only, on policy anniversary).

In the event of voluntary resignation of the Life Insured from coverage under Unum Contract, the evidence of insurability and the waiting periods shall apply upon re-enrolment, as per the GTC.

## Liability exclusions and limitations

Depending on the circumstances of the insurable event, insurance Benefit may not be payable. A catalogue of such liability exclusions is provided in Insurance Contract General Terms and Conditions and in Rider Terms and Conditions, according to the type of risks covered.

# If you have questions, please contact:

Detailed information on the terms and conditions of insurance coverage upon enrollment is available from the persons listed below:

**GrECo Polska Sp. z o.o.**

<b>Insurance Broker</b>	<b>Administrator - Insurance Specialist</b>
Hanna Stasiak 539 140 788 h.stasiak@greco.services	Wiktor Kipczak 532 565 304 administracjahb@greco.services

**Unum Życie TUIR S.A.**

**Help with online registration:**

Contact Center  
22 329 30 99  
800 33 55 33  
grupowe@unum.pl

**Policy number: 11430**

## ABOUT UNUM

Unum insurance company was established in 1848 in the USA, the most developed insurance market in the world. Our UK operation was established in 1990. We have more than 20 years of experience in the Polish market (since 2018 as Unum Życie). We cover more than 40M customers worldwide.

Our mission is to provide customers with a sense of security and peace of mind. Our core business is life insurance because there is nothing more valuable to protect.

We are inspired by people and their needs. Our value proposition for individual and group customers includes coverage for life, broad catalogue of health conditions (incl. oncological and cardiological conditions), hospitalization, and products that combine coverage with capital accumulation.

We have won the trust of more than 300,000 people and over 4,000 companies in Poland, helping the working world thrive throughout life's moments.

When you choose Unum Życie, you choose the most comprehensive life and health coverage for yourself and your loved ones.

**WANT TO KNOW MORE ABOUT UNUM  
GO TO [WWW.UNUM.PL](http://WWW.UNUM.PL) OR SCAN THE QR CODE**



**GENERAL TERMS AND CONDITIONS  
SCAN THE QR CODE**

Premium Coverage Group Life Insurance, referred to as Premium Coverage.

People shown in this marketing material are not real-life characters, and their stories are intended to illustrate the principles of Group Life Insurance Premium with Premium Coverage.

This is a marketing material and not an offer under the Civil Code. It cannot serve as the basis for determining the obligations of Unum Życie TUIR S.A. Given its purpose, the material does not present all the details of the terms and conditions of insurance coverage provided by Unum Życie TUIR S.A. and should not be the sole basis for a decision to conclude an insurance contract. Detailed terms and conditions of the scope of insurance coverage, exclusions and limitations of insurer's liability, as well as complaints and claims policy are included in the General Terms and Conditions of Group Life Insurance with Premium Coverage, available at [www.unum.pl](http://www.unum.pl) and at Unum Życie TUIR S.A. agencies.

Unum Życie TUIR S.A., al. Jana Pawła II 17, 00-854 Warszawa, Company entered in the Register of Entrepreneurs at the District Court for the City of Warsaw, XIII Commercial Division of the National Court Register, KRS 0000008906, NIP 526-22-62-838, REGON 013281575, share capital PLN 60,000,000.00 fully paid.