

*The insurance program for
employees from cancer and
other critical illnesses*



Manage your employees health!

Problems of voluntary medical insurance for companies

Voluntary medical insurance for employees – it's the common practice of social package in Russia. It's a part of corporate responsibility. But today medical insurance becomes a problem part of business costs:

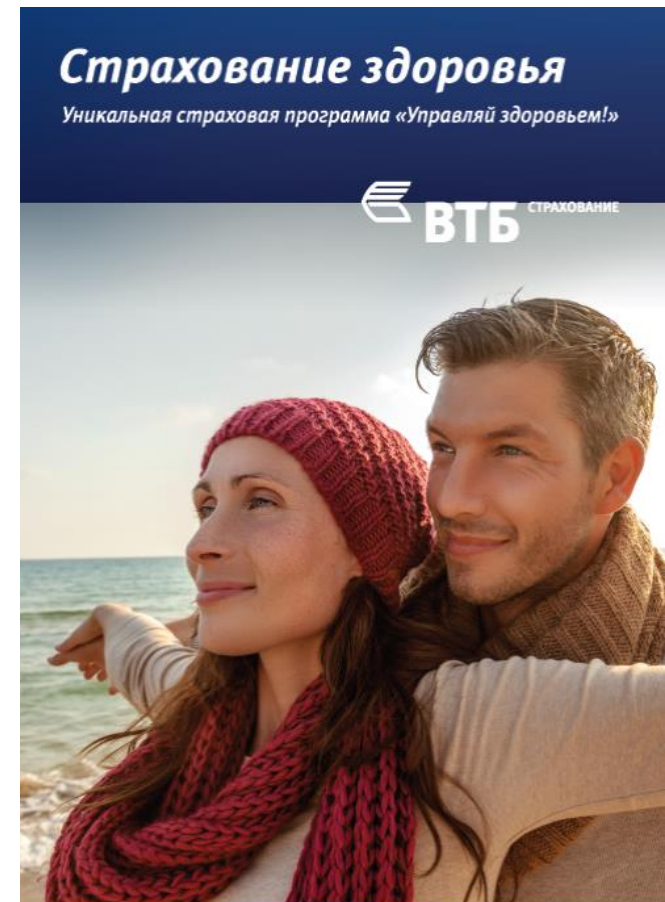
- the price of voluntary medical insurance depends on medical inflation and grows every year;
- in order to decrease costs business gives up medical insurance for employees;
- traditional medical insurance exclude the most dangerous and critical disease;
- this decision leads to image risks and decreases corporate loyalty;
- lots of ill employees – way to business breaks.

As a result – **failure of corporate responsibility** in the eyes of stakeholders

There is a solution!

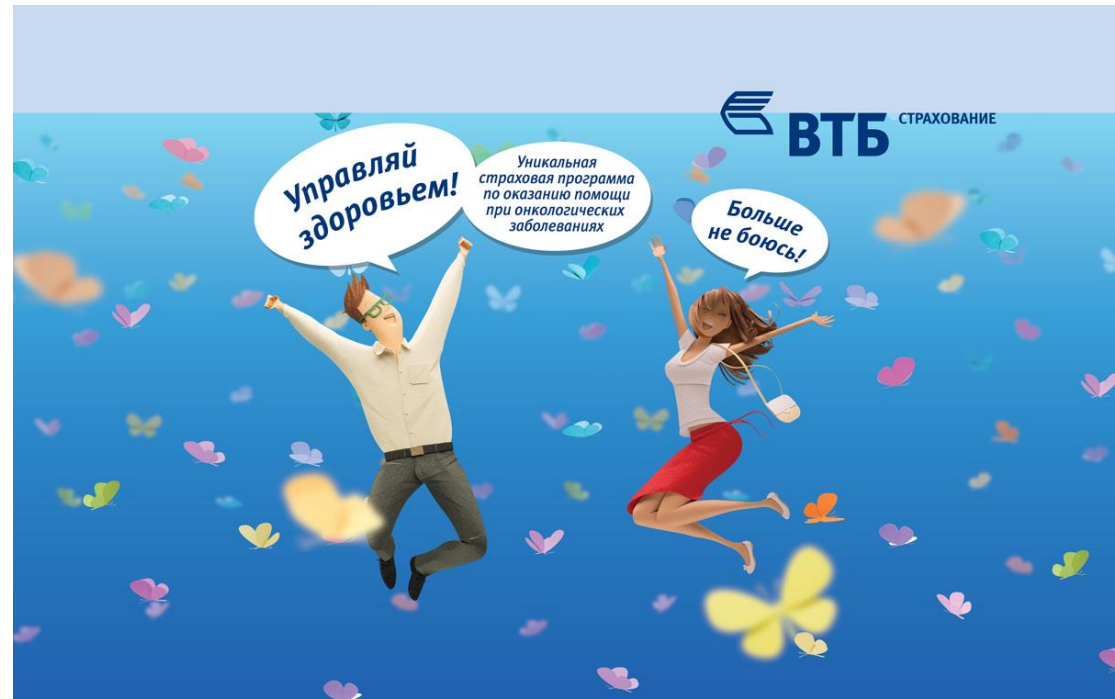
VTB Insurance, leader of the personal insurance on the Russian insurance market, presents the unique insurance program

**Manage your
employees health!**



What is that?

- ✓ unique insurance program for cancer and critical disease;
- ✓ guaranteed medical service throughout the curing period;
- ✓ large insurance compensations;
- ✓ medical treatment in the best clinics in Russia and abroad;
- ✓ low and transparent cost.



Is it really unique insurance program?

Yes, it is! And that is why:

- ✓ **unique free service for the customer in routing and tracking through all stages and aspects of the treatment:** from “second diagnosis opinion” from the best oncologists to the selection of the best clinic;
- ✓ **legal consultations and psychological support** for patients included;
- ✓ **medical treatment** in the best clinics in Russia;
- ✓ **medical treatment in clinics all over the world.** Expenses on the road to clinic and staying in hotels is also included;
- ✓ **Large insurance compensation – up to 1 500 000 rub.**
- ✓ **the age of insured person – up to 75 years;**
- ✓ **free medical treatment during 3 years after diagnosis;**
- ✓ **no medical examination** needed.

Program “Manage your employees health!” is the only insurance product in Russia and foreign countries, which provide all that options.

Is there any benefits to my business?

- ✓ **Innovative solution** of the problems with your employees health.
- ✓ **Important addition to the traditional medical insurance** programs – usually they do not cover critical illnesses.
- ✓ If you don't have medical insurance for your employees – it's the best way to give **insurance for critical deceases without big budget costs**.
- ✓ If you want to decrease costs on medical insurance – it's an excellent way to give up traditional high-cost programs but still leave **an opportunity to provide your employees secure insurance for the most critical illnesses** for much less money.

If one catches a cold, it can be cured easily without insurance policy. But if somethings really hard happens, like cancer or heart attack, the needed medical assistance is provided without extra costs;
- ✓ Financial protection for **employees and their families** in case of cancer and critical deceases – relatives can be insured on special rates.
- ✓ **Social protection for employees** with minimal costs.
- ✓ **The image of the social responsible company** and secure employer.

How does it work?

1. The company **signs a contract** and begins to manage the health of employees.
2. Each year VTB Insurance **provides information about where, how and when to pass specialized cancer check-up** in state or in private clinics, in order to be well-informed about employees health. VTB Insurance provides significant discounts on commercial chek-ups.

**If the most awful happens –
the employee has a diagnosis of cancer or critical decease**

3. First of all - **free service "The Second Opinion"** - a survey by the best oncologists to prove right diagnosis.
4. **Medical treatment** service is on!
 - consultations and plan of the medical treatment;
 - selection of the specialized clinics in Russia or international clinics;
 - recommendations for a modern and effective medications;
 - conduct of the procedure for obtaining quotas, guaranteed by law;
 - legal support and protection of the patient`s rights;
 - specialized psychology support.

All this services are provided as soon as possible, to start treatment immediately.

5. **Insurance compensation** – up to 1 500 000 mln rub with diagnosis “cancer” and 750 000 rub. with “critical decease”. Compensation is paid immediately after diagnosis.

The patient spends that money NOT for medical treatment,

but for medications if needed, accommodation when going to another city for treatment, as a compensation for loss of income.

Remember: cancer – is not the sentence!

Mikhail Davydov - the Chief oncologist of the Russian Federation :

«Any cancer disease at an early stage is treatable»

- **Survival rates at early stages are more than 90%.**
- A lot of people have been cured from cancer.
High quality treatment made on time saved their lives.



Above all – a possibility to receive professional help on time

VTB Insurance helps customers in the most hard moment of their lives. We organize excellent medical treatment and provide additional money to struggle the disease.

The main features of the product

Parameters	Manage Your health!
Risks	<ol style="list-style-type: none">1. Diagnosis of the cancer disease2. Other critical diseases:<ul style="list-style-type: none">• Coronary artery bypass grafting (CABG)• Stroke• Myocardial infarction• Paralysis• End-stage renal disease (ESRD)• Organ transplantation
Insurance coverage	<p>The insurance sum is determined by the insurance contract:</p> <ul style="list-style-type: none">• for the risk of "a cancer" there will be up to the amount of 1 500 000 rubles per one insured person• for the risk of "critical illness" there will be up to 750 000 rubles per one insured person
The expectation period	Three months
Medical examination	Not needed
The insurance period	from 1 to 10 years

We are supported by:



The Ministry of Healthcare of Russian Federation



The Federal Medical-Biological Agency at the Russian Health Ministry



Russia oncologist association



«P. Herzen Moscow Oncology Research Institute» at the Ministry of Health of the Russian Federation



National science and research oncology institute

Our partners



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РАВНОЕ ПРАВО НА ЖИЗНЬ

**ДВИЖЕНИЕ
ПРОТИВ
РАКА**



Equal right to life - created in 2006 and initiated by the country's leading oncologists. The first Russian non-government organization that has a consultative status in UN ECOSOC (Economic and Social Council of the United Nations). Member of the Public Council for the Protection of the rights of patients at The Federal Service of Surveillance in Healthcare.



Best Doctors is the trusted expert medical resource that helps people take control of their healthcare. By connecting members and their treating physicians with world-renowned experts to confirm the right diagnosis and the right treatment, Best Doctors has a dramatic impact on the quality and cost of healthcare. Complementary to an employee's current health plan or care management program, Best Doctors healthcare decision support service puts individuals in charge of their health and gives them access to the best experts and medical information through a network of 50,000 "best in their field" expert physicians.



MADANES
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Madanes Insurance Agency, Israel's leading group in the field of insurance. Madanes consists of a number of companies that provide services in various areas of insurance, including Health and Nursing Care Insurance and Life Insurance. Madanes has working relationships with most of the insurance companies in Israel, and close contacts with re insurers overseas. In addition, Madanes has a license to operate as an underwriter at the international insurance marketing association, Lloyd's of London.

And how much does it cost?

We are ready to calculate the individual cost of insurance for your company.

The cost of the insurance depends on:

- insurance amount for each insured;
- risks: only "Cancer" disease or including "Critical illness";
- number of insured employees;
- age structure of employees;
- the industry of your business.

Here is a sample calculation for the company with 200 - 300 employees, the insured sum of 1 million rubles. :

The age	Employees of the company			Their relatives		
	Variant 1	Variant 2	Variant 3	Variant 1	Variant 2	Variant 3
	Cancer	Cancer 100% + «Critical disease» 50%	Cancer 100% + «Critical disease» 100%	Cancer	Cancer 100% + «Critical disease» 50%	Cancer 100% + «Critical disease» 100%
under 18	Not accepted for insurance corporate program			1 421 rub.	2 685 rub.	3 948 rub.
from 18 to 45	4 558 rub.	8 224 rub.	11 889 rub.	5 357 rub.	9 760 rub.	14 162 rub.
from 46 to 50	7 616 rub.	13 742 rub.	19 867 rub.	8 979 rub.	16 285 rub.	23 591 rub.
from 51 to 55	12 037 rub.	21 804 rub.	31 572 rub.	14 222 rub.	25 812 rub.	37 402 rub.

Variant 2 (Cancer 100% + «Critical disease» 50%) - insurance from cancer with a limit of 100% payment of the insured sum in the diagnosis of cancer and 50% of the insured sum in the diagnosis of «critical diseases»

Variant 3 (Cancer 100% + «Critical disease» 100%) - insurance from cancer and «critical illness» with a limit of 100% payment of the insured sum in the diagnosis of cancer or a «critical illness».

About VTB Insurance



VTB Insurance



The history and main aspects

- We have been working in the Insurance Market since 2000.
- The authorized capital of the company - 5.5 billion rubles.
Internal funds - more than 10.1 billion rubles.
- The only stockholder of the Company - VTB Bank, one of the leaders of the national banking sector.
- We are a part of VTB Group - a leading international financial group of Russian origin.

Rated indicators

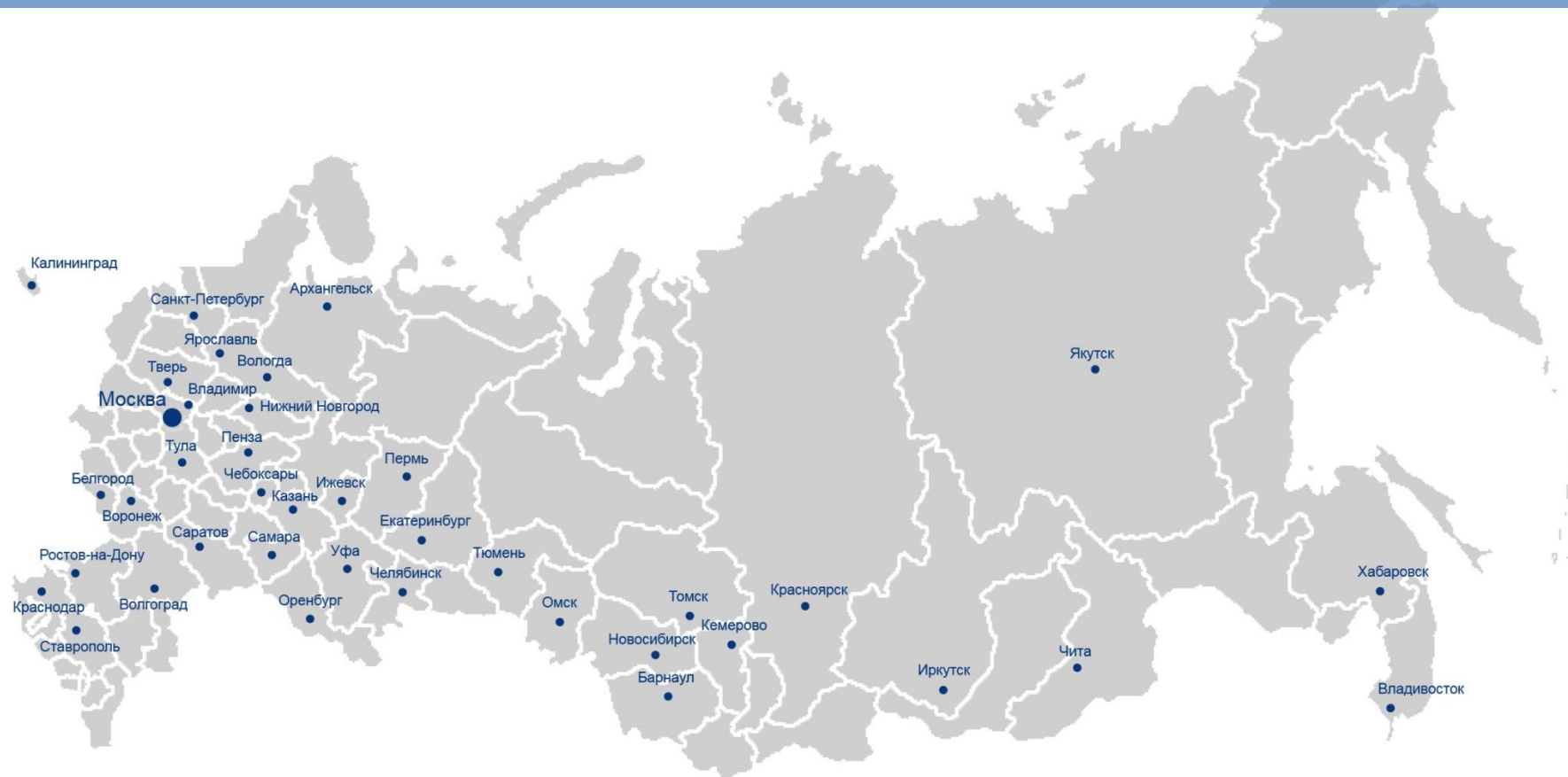
- Standard & Poor's Ratings Services assigned “**BB+**” long-term counterparty credit and insurer financial strength ratings and “ruAA+” Russia national scale rating to VTB Insurance. The outlook is stable
- Russian national rating agency RAEX assigned “**A++**” rating (**superior level of reliability**)

Awards

- Diploma of the RAEX (Expert RA) for the leadership in personal insurance market
- Diploma of the magazine "Banking Review" "The leader of the bancassurance“
- Diploma of RAEX (Expert RA) "For a steady growth of business“
- Diploma of RAEX (Expert RA) "For the active growth bancassurance"

Regional Branch Network

VTB Insurance has an extensive regional network
The Company is represented in 58 regions of Russia 38 branches and 259 points of sale





Thank you for your attention!

Vera Zhuravleva
*Head of personal insurance division
VTB Insurance*