

PREMIUM COVERAGE

Group Life Insurance



MARKETING MATERIAL

**You can plan everything,
but you can't foresee
everything**



From 1st January, 2024 Premium Coverage brings Luxoft Poland Sp. z o.o. employees and their family members comprehensive coverage of group insurance, tailored to the needs and complete with excellent service. Basic option 100% funded by the employer*

*the value of the benefit paid by the Employer constitutes the Employee's income from employment, and therefore, it is added to the income and, together with it, forms the basis for calculating social security contributions and advances on income tax.

Sign up by **the 20 day of the month** use **the QR code** or **link**



Luxoft Poland Sp. z o.o"
idz.do/luxoft

In cooperation



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QR CODE AND LINK TO REGISTRATIONS

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As simple as it gets  



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For whom?

Employee and their Spouse/Partner (aged 16 – 69); Adult Children (aged 18 – 69), 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**)cf. full wording in the Enrolment Form

Scope of the program

The program includes **Basic Package** (to cover employees and their loved ones): **Basic Option 1** for Employee, **Family Options 2-5** and **5 Additional Packages**, which can be purchased by each Person Insured.

By enrolling for insurance, the employer consents to the employer providing regular salary information to the insurer. Providing this information is a requirement imposed by the insurer, as the salary level is the basis for the ongoing calculation of the premium due for the insured employee and for determining the amount of certain benefits to which the insured employee is entitled. Without providing this information, it will not be possible to obtain and maintain insurance coverage. Lack of consent or withdrawal of consent will result in the rejection or termination of coverage, respectively.

BASIC PACKAGE

life and health

employee
chooses as a basis
Basic Option 1
basic
monthly premium 0,37%
monthly gross salary
financed by the Employer*

Additional can buy one

FAMILY OPTION
Option 2: PLN 28
Option 3: PLN 39,30
Option 4: PLN 58
Option 5: PLN 70

5 ADDITIONAL PACKAGES

CHILD COVER WITH U

CARDIO COVER WITH U

CANCER COVER WITH U

HEALTHY LIFE SUPPORT WITH U

HEALTHY HABITS SUPPORT WITH U

everyone who has chosen the basic package may also purchase one option from each additional package:

Spouse/partner/ adult child of the employee enroll in from 1 of 4 family options: **Options 2 – 5**.

The premium for family options and options for family members are paid from the Employee's funds.

The Premium in **Basic Option 1** is in 100% sponsored by the employer. It is the employee's income and employee must pay only income tax and social security contribution (ZUS) charged on a monthly basis from the amount of insurance premium. Other premiums are financed by the employee.

What to fill in when enrolling in the Insurance?

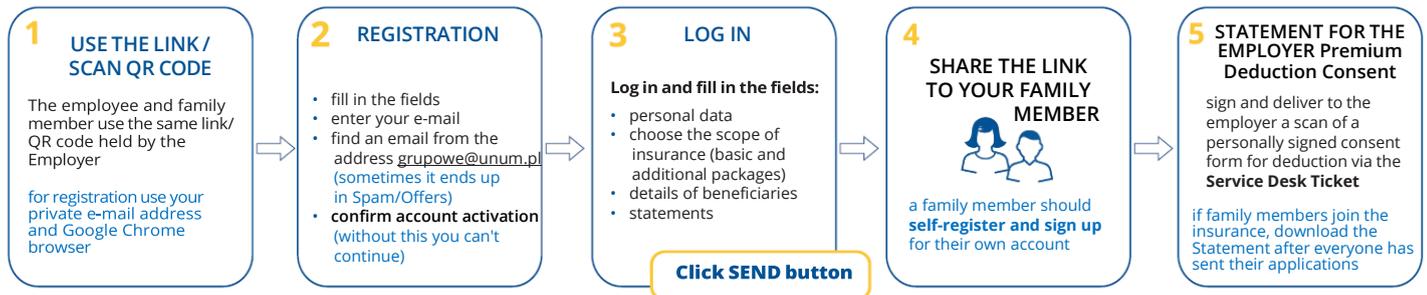
| | the first three dates counted from the date of acquiring the entitlement | next dates |
|------------------------------------|---|--|
| EMPLOYEE | <ul style="list-style-type: none"> enrollment form good health statement (If the Death Insurance Sum does exceed 1,200,000 PLN) consent for premium deduction from the payroll | <ul style="list-style-type: none"> enrollment form good health statement consent for premium deduction from the payroll |
| SPOUSE/PARTNER/ ADULT CHILD | <ul style="list-style-type: none"> enrollment form good health statement | |

Worth to know:

- If the Death Insurance Sum Insured exceeds the level of 1,200,000 PLN, the Employee completes a **Good Health Statement** (in special cases, Unum may request the completion of a Medical Questionnaire and the completion of specified medical tests).
- some additional packages require an additional statement to be completed, details in the package description
- date of acquiring the entitlement:** date of employment of the employee, date of marriage - applies to the spouse, date of 18th birthday - applies to an adult child.

*more information on page 14 under the heading: [Transfer and Processing of Information on the Insured Employee's Compensation](#)

How can I enroll in online?



Sign up by the 20th of the month; use QR code or active link to enroll in: idz.do/luxoft



Worth to know:

- deliver the original consent to deduct the contribution from the salary **to the nearest office of Luxoft Poland Sp.z o.o.** in person or send by post.
- failure to provide consent for deduction results in failure to join the Insurance.**
- who choose only the sponsored option do not need to provide consent for deduction**

ADVANTAGES OF PREMIUM COVERAGE

WE PROVIDE COVERAGE

- 58** dread diseases of insured and **29** dread diseases
- open catalog of surgical operations**, with an option to add pharmaceutical benefit following a surgical operation
- hospitalization
 - all over the world, single day hospitalization included, **also at the ER**
 - up to 365 days** in each Insurance year
 - benefit payable for hospitalization due to mental disease (up to 30 days in each insurance year)
- medical assistance for the life insured, their spouse/partner and children, with the top limit of **PLN 10 000 limit per event**, based on one contract and premium

TERMS AND CONDITIONS

- no waiting period** on three initial date following date of eligibility
- high sums insured
- coverage is in effect **24/7**, at work, at home, on holiday
- accidental events related to sports and **extreme sport** included in the scope of coverage
- a transparent table of injuries also includes **minor events caused by accident**, e.g., sprains, fractures that do not cause permanent consequences, wounds, frostbite, injuries

MEDICAL SERVICES IN ADDITIONAL PACKAGES

- diagnostic **procedures for diabetes, thyroid and cardiovascular diseases**
- preventive care: **e-visits**, health check-ups, **dietary consultations**
- medical tests and doctor appointment in suspected dread disease or oncological condition

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 and at Unum Zycie TUIR S.A. agencies.

COVERAGE OPTIONS OF PROTECTION



| Insurable Event | BENEFIT AMOUNT | | | | |
|---|-----------------------|---------------|------------------|---------------|---------------|
| | Option 1 SPONSORED | Option 2 | Option 3 | Option 4 | Option 5 |
| Death of the Life Insured | 24 MGS | PLN 50 000 | PLN 100 000 | PLN 100 000 | PLN 110 000 |
| Accidental death of the life insured* | 48 MGS ¹⁾ | PLN 100 000 | PLN 205 000 | PLN 205 000 | PLN 240 000 |
| Death of the life insured due to traffic accident* | 48 MGS ¹⁾ | PLN 150 000 | PLN 310 000 | PLN 310 000 | PLN 370 000 |
| Death of the life insured due to accident at work* | 48 MGS ¹⁾ | PLN 150 000 | PLN 310 000 | PLN 310 000 | PLN 370 000 |
| Death of the Life Insured due to traffic accident at work* | 48 MGS ¹⁾ | PLN 200 000 | PLN 415 000 | PLN 415 000 | PLN 500 000 |
| Death of the Life Insured due to heart attack or stroke* | 24 MGS | PLN 100 000 | PLN 205 000 | PLN 205 000 | PLN 240 000 |
| Accidental detriment to health of the life insured for 100% of detriment | 48 MGS ²⁾ | PLN 50 000 | PLN 88 000 | PLN 60 000 | PLN 98 000 |
| for 1% of detriment | 0,48 MGS | PLN 500 | PLN 880 | PLN 600 | PLN 980 |
| Detriment to health of the life insured due to heart attack or stroke for 100% of detriment | --- | PLN 50 000 | PLN 100 000 | --- | --- |
| for 1% of detriment | --- | PLN 500 | PLN 1 000 | --- | --- |
| Disability of the life insured or loss of independent existence by the life insured | 24 MGS ³⁾ | PLN 50 000 | PLN 100 000 | PLN 100 000 | PLN 100 000 |
| Dread disease of the life insured | | | | | |
| 52 diseases ¹⁾ | 6 MGS ⁴⁾ | PLN 15 000 | PLN 20 000 | PLN 20 000 | PLN 25 000 |
| 5 diseases ²⁾ | 1,50 MGS | PLN 3 750 | PLN 5 000 | PLN 5 000 | PLN 6 250 |
| coronary angioplasty | 6 MGS ⁵⁾ | PLN 15 000 | PLN 20 000 | PLN 20 000 | PLN 20 000 |
| Specialist treatment of the life insured – 11 medical procedures | --- | PLN 3 000 | PLN 3 000 | PLN 3 000 | PLN 3 000 |
| Surgical operations of the life insured (maximum) | --- | PLN 5 000 | PLN 5 000 | PLN 7 000 | PLN 7 000 |
| Hospitalization of the life insured (unlimited days in the Insurance Year): | | | | | |
| due to a disease | --- | PLN 110 | PLN 125 | PLN 110 | PLN 125 |
| due to a heart attack or stroke | --- | PLN 230 | PLN 230 | PLN 230 | PLN 230 |
| due to a cancer disease | --- | PLN 110 | PLN 125 | PLN 110 | PLN 125 |
| due to an accident | --- | PLN 220 | PLN 250 | PLN 220 | PLN 250 |
| due to an accident at work | --- | PLN 310 | PLN 360 | PLN 310 | PLN 340 |
| due to a traffic accident | --- | PLN 400 | PLN 470 | PLN 400 | PLN 470 |
| due to a traffic accident at work | --- | PLN 490 | PLN 580 | PLN 490 | PLN 560 |
| ICU stay of the life insured (day rate) | --- | PLN 220 | PLN 250 | PLN 220 | PLN 250 |
| total maximum benefit for 5 days of ICU stay | --- | PLN 1 100 | PLN 1 250 | PLN 1 100 | PLN 1 250 |
| Death of the spouse or partner | --- | --- | --- | PLN 10 000 | PLN 45 000 |
| Accidental death of the spouse or partner | --- | --- | --- | PLN 20 000 | PLN 90 000 |
| Accidental detriment to health of the spouse or partner for 100% of detriment | --- | --- | --- | PLN 12 000 | PLN 12 000 |
| for 1% of detriment | --- | --- | --- | PLN 120 | PLN 120 |
| Dread disease of the spouse or partner | | | | | |
| 52 diseases ¹⁾ | --- | --- | --- | PLN 15 000 | PLN 20 000 |
| 5 diseases ²⁾ | --- | --- | --- | PLN 3 750 | PLN 5 000 |
| coronary angioplasty | --- | --- | --- | PLN 15 000 | PLN 20 000 |
| Hospitalization of the spouse or partner (unlimited days in the Insurance Year): | | | | | |
| due to a disease (lasting longer than 1 day) | --- | --- | --- | PLN 70 | PLN 70 |
| due to a heart attack or stroke (lasting longer than 1 day) | --- | --- | --- | PLN 70 | PLN 70 |
| due to a cancer disease (lasting longer than 1 day) | --- | --- | --- | PLN 70 | PLN 70 |
| due to an accident | --- | --- | --- | PLN 100 | PLN 100 |
| due to an accident at work* | --- | --- | --- | PLN 100 | PLN 100 |
| ICU stay of the spouse or partner (day rate) | --- | --- | --- | PLN 50 | PLN 50 |
| total maximum benefit for 5 days of ICU stay | --- | --- | --- | PLN 250 | PLN 250 |
| Death of a child (no age limit) | --- | --- | --- | PLN 12 000 | PLN 14 000 |
| Dread disease of a child – 29 diseases | --- | --- | --- | PLN 12 000 | PLN 14 000 |
| Childbirth | --- | --- | --- | PLN 2 200 | PLN 2 500 |
| Birth of a stillborn child | --- | --- | --- | PLN 4 400 | PLN 5 000 |
| Orphaned Child | --- | --- | --- | PLN 6 000 | PLN 10 000 |
| Death of both parents as a result of the same accident* | --- | --- | --- | PLN 12 000 | PLN 20 000 |
| Death of a parent | --- | PLN 1 500 | PLN 1 800 | PLN 1 800 | PLN 2 000 |
| Medical assistance | --- | YES | YES | YES | YES |
| Monthly Premium | PLN 0,37% MGS | PLN 28 | PLN 39,30 | PLN 58 | PLN 70 |
| Monthly Premium paid by the employee | 0 MGS | PLN 28 | PLN 39,30 | PLN 58 | PLN 70 |

*Total benefit aggregating the Sums Insured under each contract. **MGS – basic monthly gross salary (more information on page 14 under the heading: [Transfer and Processing of Information on the Insured Employee's Compensation](#))

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 of sums insured and benefits: 1) Total amount of benefits for the Death of the Insured and Accidental Death. Maximum Sum assured for Accidental Death is 1 000 000 PLN; 2) Maximum amount of benefit for Accidental Detriment to Health of the Insured, but not more than 500 000 PLN; 3) Maximum amount of the benefit for Accidental disability of the life insured or accidental loss of independent existence by the life insured is 1 500 000 PLN; 4) Maximum Sum assured for Dread Disease of the Insured is 500 000 PLN; 5) Maximum Sum assured for coronary angioplasty is 20 000 PLN;

1,2 - Catalog of diseases on the next page

58 diseases of the Life Insured

¹ 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
- wegener's granulomatosis

² 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

- cholera
- dengue fever
- 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
- radiotherapy
- vertebroplasty

Coverage options of protection additional packages

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 | | |
| | Monthly Premium | PLN 10 | PLN 15 | PLN 20 |
| | | | PLN 25 | |

 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

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 ¹ | 40 000 | 40 000 | 60 000 | 80 000 |
| 3 diseases ² | 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 | | |
| | Monthly Premium | PLN 10 | PLN 15 | PLN 20 |
| | | | PLN 25 | |

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

11 CVDs

¹ Catalog of 8 disease

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

² 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

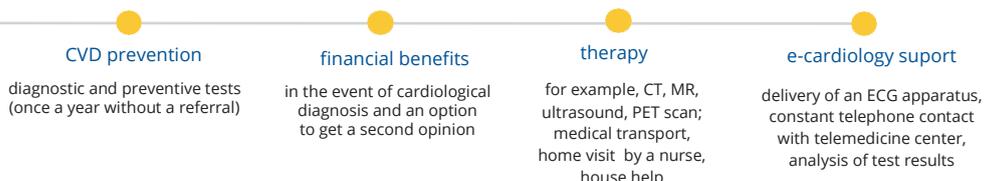
this is **how it works**

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.



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 |
| | Monthly Premium | PLN 14 | PLN 20 | PLN 30 |
| | | | PLN 37 | |



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

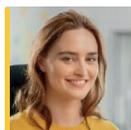
- CBC with blood smear
- CRP
- creatinine
- urea
- sodium
- potassium
- liver function tests (ALT, AST)
- lipid panel
- TSH
- uric acid
- Hb A1c
- urinalysis with sediment examination

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 |
| Monthly Premium | PLN 6 | PLN 13 |



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)

Medical Assistance

In an emergency related to an accident or health crisis, every life insured as well as their spouse/partner and children (for one premium) may benefit from medical and assistance services within a limit of PLN 10 000 per event.

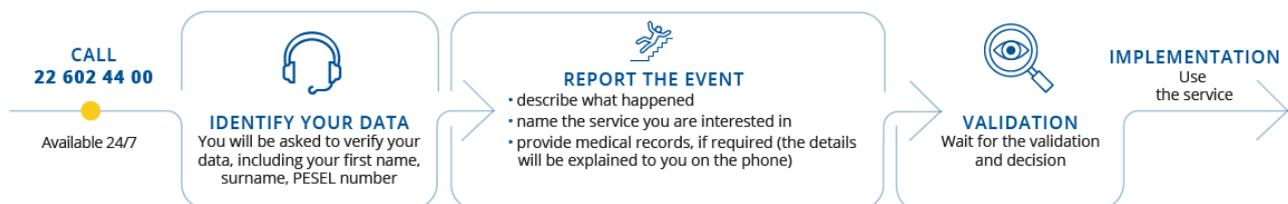
Medical and assistance services

- delivery of medicines
- baby assistance hotline
- medical hotline
- care for adult dependents and children
- care for adult dependents in the event of an accident
- childcare in the event of an accident
- pet care
- arranging and paying for rehabilitation

- medical and assistance service
- personal assistant to the parent
- house help and nursing assistance for the parent
- psychological counselling in life emergencies
- caregiver accommodation
- private tuition for a child
- transportation of a minor child to a designated caregiver
- medical transportation from a medical facility

- transportation of a parent to a follow-up appointment
- visit of a GP or a pediatrician
- visit of a specialist physician
- visit of a nurse
- visit of a midwife
- rental or purchase of rehabilitation equipment

How can I access the services?



Service limits

- appointments with a GP or a pediatrician (at home or in a medical facility) in a sudden health crisis - 3 visits during the 12-month period of coverage for each eligible person (individually)
- appointments with a specialist physician (in a medical facility) in a sudden health crisis - 3 visits during the 12-month period of coverage for each eligible person (individually)
- teleconsultations in a sudden health crisis - 6 teleconsultations during the 12-month period of coverage for each eligible person (individually)
- one visit by a midwife, related to one child birth
- house help in the event of a sudden health crisis or accident – for up to 5 days (4 hours daily)
- care over children and dependents – for up to 5 days

WHAT SHOULD YOU KNOW

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?

RECOMMENDED



ONLINE FORM
fill out the form available at www.unum.pl or the Client Portal

or



BY MAIL (courier/post): download and complete the Claim Form available at www.unum.pl, then sign and send all the documents to Unum Życie TUiR S.A., Dział Wypłaty Świadczeń, al. Jana Pawła II 17, 00-854 Warszawa

or



IN PERSON
in Unum agency, in direct Contact with one of our experts who can walk you through the process

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



CLIENT PORTAL
at gb.unum.pl, after logging in

or



CHANGE FORM
available at www.unum.pl, in the tab: Strefa klienta > Ubezpieczenia grupowe > Baza dokumentów [Customer Zone > Group Business > Document Inventory]

What data can I change using the Change Form?



SURNAME

MAILING ADDRESS

E-MAIL ADDRESS

TELEPHONE NUMBER

PRIMARY AND SECONDARY BENEFICIARIES

PARTNER

SCOPE OF COVERAGE

How can I receive my Insurance Certificate?



Log in at gb.unum.pl

→

CLIENT PORTAL



Download your Insurance Certificate

i CALL CENTER

If you cannot access the Customer Portal, contract us directly through the Call Center at 800 33 55 33

Beneficiaries

ANY NUMBER OF INDIVIDUALS, AN INSTITUTION

ALSO UNRELATED INDIVIDUALS

MINORS

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

What you should know

What is 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 in the Plan on the first three Enrollment Dates following their hiring date (applicable to the employee), the date of marriage (applicable to the spouse), the date of coming of age (applicable to the adult child).

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:

- **9 months** – childbirth*
- **6 months** – death of a parent (parent of the life insured or the spouse/partner), death of a spouse or partner
- **3 months** – cardiovascular diseases*, dread disease of a child, dread disease of the life insured, dread disease of the spouse or partner, 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, hospitalization of the life insured due to the disease, hospitalization of the spouse or partner

*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 January**) – 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.

Transfer and Processing of Information on the Insured Employee's Compensation

By enrolling in the insurance scheme, the Employee agrees that the employer will be providing the insurer with regular information on the Employee's remuneration. This is a requirement imposed by the insurer. **The amount of remuneration is transferred to the Insurer with a one-month postponement.** The specific amount of remuneration transferred by the employer is the basis for the ongoing calculation of the premium due for the insured Employee. On the basis of information provided by the employer about the amount of the remuneration, the amount of certain benefits to which the insured Employee may be entitled is also determined. Without providing this information, it will not be possible to obtain and maintain insurance coverage. While granting consent is voluntary, as is enrolling in the insurance scheme, failure to give consent or the withdrawal of consent later on will result in the refusing or termination of insurance coverage, respectively.

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).

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.

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.

You can resign by contacting the Human Resources Department of Luxoft Poland via **Service Desk Ticket**.

Individual Continuation of Coverage (ICC)

The ICC option is activated after 6 months of coverage with Unum. The term of coverage under previous insurance contract with the Employer is included, provided that continuity of coverage was maintained.

For detailed information about the ICC option, please write to: grupowe@unum.pl, making sure that your message includes your contact details and the name of your Employer.

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:



HR Department
of Luxoft Poland
via **Service Desk Ticket**

**Departament Ubezpieczeń
Pracowniczych**
22 378 79 00
ubezpieczenia.pracownicze@aon.pl

Policy administrator:

Help with online registration:

Anna Łobejko
516 774 276
anna.lobejko@unum.pl

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

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 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 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.