



CyprusCHOICE

The most flexible and comprehensive medical insurance plan in the market.



COSMOS
insurance

Always by your side.

Welcome to CyprusCHOICE

CyprusCHOICE is designed to provide the flexibility you need to build the medical insurance plan that fits your needs and budget and to provide access to the world's best medical facilities should you become unwell.

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About COSMOS Insurance

Our Promise

We acknowledge that insurance is all about building relationships of trust. This is why we are committed to our promise for fast and fair payment of claims, to everyone and forever. This has been the recipe for our success and the reason that over 50.000 customers trust us for their insurance.

COSMOS Insurance was founded in 1981 by Kyriacos M. Tyllis, an industrious visionary and pioneer in the Cyprus insurance industry.

In the year 2000 the company went public and its stocks are listed in the Cyprus Stock Exchange to this day.

Through the years, the company developed from a small family business to one of the largest general branch insurance companies of the island, operating island-wide through a large network of insurance intermediaries and through its offices in Nicosia, Larnaca, Limassol and Paphos.

The company employs over seventy (70) well-trained, professional and competent employees and maintains cooperation with more than one hundred and fifty (150) insurance intermediaries throughout the island.

COSMOS is licensed to conduct insurance operations for the following lines:

- Accident and health Insurance
- Insurance of motor vehicles
- Marine and Goods in Transit Insurance
- Property insurance
- Liability insurance
- Insurance for financial losses

Our wide range of specialized and innovative insurance solutions protect individuals and businesses for over 45 years.

Consistency in service, reliability and fair payment of claims established our long and successful presence in the local market.

Why choose CyprusCHOICE?

Whether you are an individual, a family or part of a corporate group, you want to be sure that you have access to the right level of medical protection for you and/or your loved ones when it matters the most!

CyprusCHOICE is the most flexible insurance product on the market today.

A pick-and- mix approach means you can choose the cover that is right for you.

CyprusCHOICE offers a broad range of annual maximum limits. Our plans range from €100,000 to €2,000,000, giving the flexibility to tailor your cover to meet your changing needs.

The selection of **Geographical Area of Cover** allows for customization to the regions you wish to be covered in, without compromising access to sufficient coverage in case of emergencies even outside of the selected geographical areas.

With CyprusCHOICE we give you access to the best medical treatment in the world with no restriction on where you can be treated – The selection is yours and yours only! We don't restrict you to particular hospitals or medical facilities.

Submitting and Handling of your Claim

We offer cashless treatment in facilities around the world. This means, when possible, we pay for eligible treatment directly, so members don't have to pay and claim for reimbursement.

Fast reimbursement of claims

Through the **mobile application and online member portal**, members submit their claims online, quick and easy, without unnecessary paperwork. We have multi currency payment systems which reduce cross-currency transaction costs and also pay providers and claims in the currency they prefer.

Check-ups, Routine Tests and more

We've included new benefits that can help improve day-to-day health and reduce the risk of ongoing complications or treatment. These include optional benefits such as routine vision follow ups, laser eye surgery and pregnancy routine check-ups and drugs.

We've removed barriers to claiming where the benefit can actively improve your health. For example, we've removed waiting periods on illness and gynecological problems so members can use them immediately.

Second medical opinion

We offer second medical opinion free of charge. Second Medical Opinion Service, provides access to world leading specialists who can provide independent and confidential review of your medical case when you are in doubt about your diagnosis, worried that your medication isn't working, or want to know if there are other treatment options.

Your health means the world to us

We know our members are busy mobile professionals, so we've designed our plans and services to support them at every stage of their lives.

1. Wellness and Staying Healthy

When it comes to your health, we believe it's important to put as much focus on prevention and early intervention as it is on treatments and cures. That's why our plans offer benefits that help you stay well both at home and abroad such as annual health assessment, vaccinations, routine dental check-ups, annual eye tests and well-baby checks for the newest members of your family.

2. Everyday Healthcare

Life never runs as smoothly as we'd like, which is why looking after your healthcare is an important part of the journey. Our plans include in-patient and out-patient hospital services such as overnight stays, operations, tests, scans, medication and rehabilitation. You can also benefit from specialist and alternative treatments to aid your recovery, such as physiotherapy and complementary therapies.

3. Cancer

Although it's not something we want to think about, cancer is likely to affect most of us either directly or indirectly. This is why our plans include hospital charges, tests and scans, surgeries and treatments – including reconstructive and external prostheses, outpatient consultations and palliative or hospice care.

4. Maternity

When it comes to starting or growing your family, you want to be sure you're covered for everything eventually. So we've made sure our plans include all the care you might need during this important time. This includes natural childbirth, caesarean sections, and pre and post-natal check-ups. If you have any pregnancy-related medical conditions, or require newborn care, child accommodation or help from a pediatrician, our plans cover this too. And, although parenthood can be an incredible experience, we also recognize it can sometimes be challenging.

Our service promise

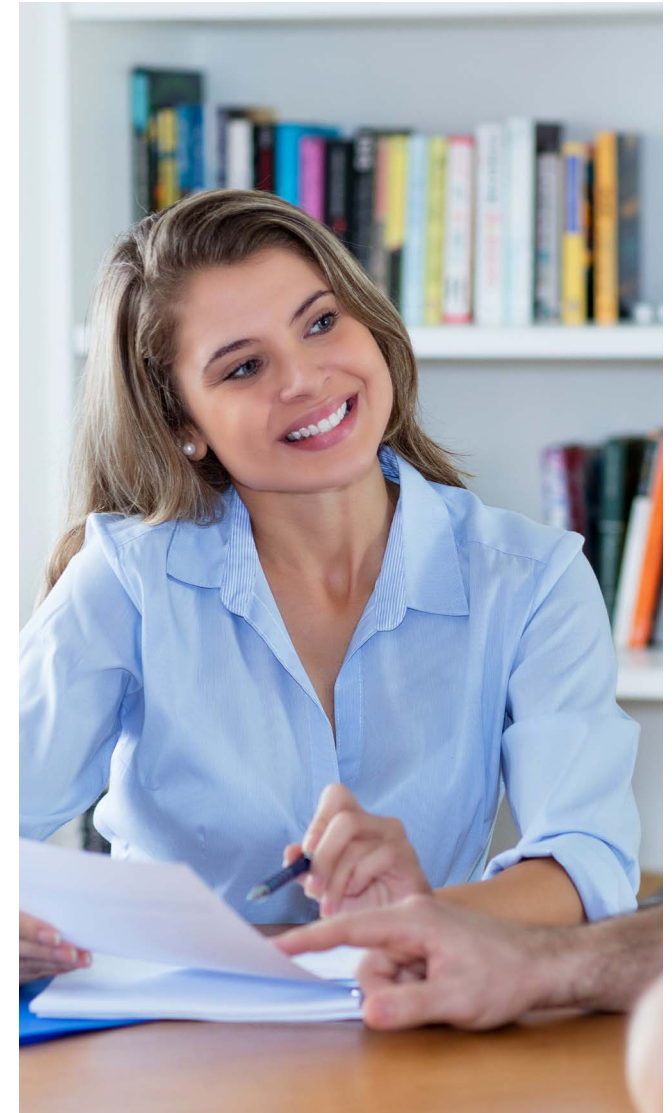
When members are unwell or just busy, we understand that the quality of service they receive can be as important as the treatment. Here are just a few of the ways in which we provide quality service that's with them every step of the way.

Someone to talk to 24 hours a day

Members can call us twenty four (24) hours a day, seven (7) days a week. We'll put them straight through to one of our medical case coordinators, who are supported by a team of doctors and specialists.

Support every step of the way

Whether members want to check the status of their claim, get a second opinion on their treatment plan or need emergency assistance, we provide the support they need no matter where they are in the world. We do this through in-house services like our emergency evacuation and partner services such as our second medical opinion service.



Tailor your plan in a few simple steps

You can choose different levels of Core and Out-patient cover – and you can boost your plan with some optional packages too! Just follow the below simple steps and you are halfway there!

step 01

Choose your desirable area of cover

1	Worldwide excl. USA
2	Worldwide incl. USA
3	Cyprus, Europe & Israel

step 02

Choose your Core Cover

CyprusCHOICE is available in four (4) levels of Core cover. Coverage increases from **Basic** to **Select** to **Classic** to **Premier**.

Select, Classic and Premier include some extra benefits too – like cover for out-patient surgery, emergency out-patient care, home nursing and Compassionate travel.

1	BASIC Cover up to €100.000
2	SELECT Cover up to €150.000
3	CLASSIC Cover up to €1.000.000
4	PREMIER Cover up to €2.000.000

step 03

Choose your Out-patient cover

Like the Core cover options, the level of cover increases from **Basic** to **Select** to **Classic** to **Premier**.

Select, Classic and Premier include some extra benefits too, like durable medical equipment, complementary treatment and prevention and wellbeing.

You don't have to choose the same level of Core and Out-patient cover. For example, you could pick Premier for your Core cover and Select for your Out-patient cover. You can only choose an Out-patient option at the same level or less than your Core cover. The combination is up to you.

1	BASIC - €500
2	SELECT - €1.500
3	CLASSIC - €3.000
4	PREMIER - €5.000

step 04

Choose some optional packages

You are only one step away from making the most comprehensive plan you can get. Add Vision & Dental or Vision & Dental & Maternity and choose between Option A and Option B based on your desirable cover limits.

1	Vision & Dental
2	Vision & Dental & Maternity


Don't forget to select your deductible or co-insurance level. And remember, the higher the deductible, the lower the insurance premium.












step 01 Choose your desirable area of cover


Geographical area options	Worldwide excl. USA	Worldwide incl. USA	Cyprus, Europe & Israel
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step 02 Choose your Core Cover


Benefits	Basic	Select	Classic	Premier
Reimbursement	100%	100%	100%	100%
Annual Maximum	€100,000	€150,000	€1,000,000	€2,000,000
Mandatory Deductible	€50	€50	€50	€50
Hospital Charges				
Room and board	in full (semi private room)	in full (semi private room)	in full (standard private room)	in full (standard private room)
Hospital cash (Up to 30 nights)	€75	€150	€150	€200
Parent accommodation	in full	in full	in full	in full
Operating theatre, drugs and dressings & internal appliances	in full	in full	in full	in full
Intensive & high dependency care	in full	in full	in full	in full
Surgery costs, surgeons' and anaesthetists' fees	in full	in full	in full	in full
Physician and nurse fees	in full	in full	in full	in full
Diagnostic tests	in full	in full	in full	in full
Post Hospital Expenses	€500	€1,000	€2,000	€3,000
CT/MRI/PET Scans	in full	in full	in full	in full
External prosthesis	€500	€1,000	€2,000	in full
Home modifications	€1,500	€2,000	€2,500	€3,000
Operations, Surgeries and Treatments				
Reconstructive/remedial surgery	in full	in full	in full	in full
Accidental dental treatment	€150	€250	€500	€1,000

 **Pre-authorisation required:** If you do not seek pre-authorisation for these services you may be liable to pay a contribution towards the cost of eligible services and 100% of the cost for services you were not eligible for.

Benefits	Basic	Select	Classic	Premier
Operations, Surgeries and Treatments (continued)				
Cancer treatment 	in full	in full	in full	in full
Transplant services 	in full	in full	in full	in full
Renal dialysis 	no cover	no cover	€5,000	€10,000
Psychiatric treatment and psychotherapy 	in full (15 days)	in full (15 days)	in full (30 days)	in full (30 days)
Emergency cover outside geographical area of coverage	€10,000	€25,000	€40,000	€70,000
Acute phases of chronic conditions	in full	in full	in full	in full
Emergency out-patient care	no cover	€500	€1,000	€1,000
Out-patient surgery	no cover	in full	in full	in full
Rehabilitation and palliative care following discharge from hospital				
Home nursing 	no cover	in full (30 days)	in full (30 days)	in full (30 days)
Palliative care / Hospice fees	no cover	no cover	€5,000	€10,000
Rehabilitation services 	in full (30 days)	in full (30 days)	in full (60 days)	in full (90 days)
Complications in pregnancy and other post-birth benefits (12 months waiting period)				
Pregnancy-related medical conditions	€4,000	€4,000	€4,000	€4,000
New born care 	no cover	no cover	€50,000	€100,000
Child accommodation	in full	in full	in full	in full
Evacuation and repatriation services				
Medical evacuation 	no cover	in full (nearest country)	in full (nearest country)	in full (nearest country)
Medical repatriation 	no cover	in full	in full	in full
Accompanying person expenses 	no cover	in full	in full	in full
Incidental Expenses 	no cover	in full	in full	in full

 **Pre-authorization required:** If you do not seek pre-authorization for these services you may be liable to pay a contribution towards the cost of eligible services and 100% of the cost for services you were not eligible for.

Benefits	Basic	Select	Classic	Premier
Evacuation and repatriation services (continued)				
Repatriation of mortal remains 	in full	in full	in full	in full
Compassionate travel 	no cover	in full	in full	in full
Local road ambulance	in full	in full	in full	in full
Local air ambulance				
Non-emergency travel	no cover	no cover	no cover	1 economy class journey

 **Pre-authorization required:** If you do not seek pre-authorization for these services you may be liable to pay a contribution towards the cost of eligible services and 100% of the cost for services you were not eligible for.

step 03 Choose your Out-patient cover

You can choose from four Out-patient cover options: Basic, Select, Classic, or Premier. Out-patient Treatment is optional and You can only choose an Out-patient option at the same level or less than your Core cover.

Below is a summary of the policy, which is not exhaustive. For full benefit details, please refer to the benefit schedule.

Benefits	Basic	Select	Classic	Premier
Overall Out-patient benefit limit	€500	€1,500	€3,000	€5,000
Consultations and scans				
Out-patient consultations	€25 in Cyprus / €50 Abroad within out-patient limit	€50 in Cyprus / €100 Abroad within out-patient limit	in full within out-patient limit	in full within out-patient limit
Routine chronic condition management	80% within out-patient limit	80% within out-patient limit	80% within out-patient limit	80% within out-patient limit
Diagnostic tests	in full within out-patient limit	in full within out-patient limit	in full within out-patient limit	in full within out-patient limit
Medicines and medical equipment				
Prescribed drugs and dressings	in full within out-patient limit	in full within out-patient limit	in full within out-patient limit	in full within out-patient limit
Durable medical equipment	no cover	€150	€250	€500
Specialist and alternative treatments				
Physiotherapy	€150	€500	€1,000	in full within out-patient limit
Complementary treatment	no cover	€500	€500	€1,000
Speech therapy	no cover	no cover	no cover	€1,000
Prevention and wellbeing (6 months waiting period)				
Vaccinations	no cover	€100	€200	€300
Annual health assessment	no cover	€250	€250	€500
Well-baby checks				
Sick Leave Benefit due to illness or accident				
Convalescence Cash Benefit	no cover	no cover	€100 each full week for to maximum of 2 weeks	€100 each full week up to maximum of 4 weeks

step 04 Choose some optional packages

Once you've chosen Core cover, you can boost your plan with some extra benefits.

Below is a summary of the policy, which is not exhaustive. For full benefit details, please refer to the benefit schedule.

Vision and Dental	Waiting Period	Option 1	Option 2
Glasses and contact lenses	6 months	€250	
Laser eye surgery	18 months	€1,000	
Routine dental	6 months	€550	€1,000
Restorative dental	12 months	no cover	
Vision, Dental and Maternity	Waiting Period	Option 1	Option 2
Glasses and contact lenses	6 months	€250	
Laser eye surgery	18 months	€1,000	
Routine dental	6 months	€550	€1,000
Restorative dental	12 months	no cover	
Natural childbirth	12 months	€4,000	
C-section			
Pre-and post-natal check ups			
Paediatrician costs			

Deductibles and Co-insurances

Contribution Type	Contribution amount
Deductibles	CyprusCHOICE comes with a mandatory deductible per insured member per period of cover of €50. However, there are several deductible options as presented below that reduce the annual premium. Deductible options: €85/€150/€300/€500/€1,000/€2,000
Co-insurances	The following co-insurances apply to all CyprusCHOICE policies : <ul style="list-style-type: none"> • 20% routine and restorative dental • 20% for any treatment undertaken in USA and you don't have pre-authorization from us prior to your treatment. <p>The following co-insurances are optional:</p> <ul style="list-style-type: none"> • 80% reimbursement on in-patient (Core benefits) • 20% co-insurance on out-patient (out-patient benefits).

Find out more

There is nothing more important than the health and wellbeing of those who are important to you.

Contact us to find out how we can help you take care of them by calling at +357 77 77 6006, by sending an email to info@cosmosinsurance.com.cy or by visiting our website at <https://www.cosmosinsurance.com.cy/en/product-cyprus-choice-medical-insurance-plan/>



Information provided in accordance with Regulation no. 20 of the “INSURANCE AND REINSURANCE SERVICES AND OTHER RELATED ISSUES REGULATIONS OF 2016” issued under the “INSURANCE AND REINSURANCE SERVICES AND OTHER RELATED ISSUES LAW OF 2016 [38 (I)2016]”.

Underwritten by Cosmos Insurance Company Public Ltd. is a Cyprus based Published Limited Company, registered Head Office in Nicosia, Republic of Cyprus, with registration number HE 16361, regulated by the Superintendent of Insurance (the head of the Insurance Companies Control Service in Cyprus), authorised to transact insurance business by the Superintendent of Insurance with license No71.

Particulars of the Insurance Company

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