

Health insurance for private person

The enclosed English language translation has solely informative purpose. Only the Latvian version is of binding nature.



The insurance covers healthcare services included in your insurance programme when the need for those services arises and is identified during the insurance period. **The insurance does not cover planned or foreseeable healthcare services scheduled before the start of the insurance period.**

Territory: Baltic states **The period of the insurance policy;** 12 months from the policy start date
Programme 1

Outpatient care		Sum insured
Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid outpatient healthcare	
Online doctor	Fully paid medical consultations remotely according to the description of the service "Doctor online", which is available in the Health Insurance section of www.if.lv/veselibas	
Paid outpatient care	In amount of 50%; paid services in health centers and medical practices: doctor consultations (incl. professors and docents consultations), home visits by general practitioners, therapists and pediatricians, manipulations (wound closure, injections, etc.), maternity care (doctor consultations, examinations), medical certificates (for road transport drivers, weapon acquisition permits), emergency medical care (including private emergency assistance in Riga and near Riga); prescribed by a doctor: examinations (x-rays, sonoscopy, cardiogram etc.), laboratory analysis, physical procedures (ultrasound treatment, taping, shockwave therapy, electro reflexology therapy, electro therapy, light therapy, salt room, magnetic therapy and etc.)	3000 EUR
High technology instrumental diagnostics	In amount of 50%; paid examinations prescribed by a doctor: computed tomography, magnetic resonance, examinations of digestive organ endoscopic examination (fibro gastroscopy, colonoscopy, capsule endoscopy), four-dimensional foetal sonography, 3-4 dimensional ultrasonography, scintigraphic examinations. Capsule endoscopy and positron emission tomography (PET/CT) paid after submitting a check to the Insurance Company, not exceeding 220 EUR	
Inpatient care		
Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid inpatient healthcare	3000 EUR
Total policy sum insured		3000 EUR

Programme 2

Outpatient care		Sum insured
Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid outpatient healthcare	
Online doctor	Fully paid medical consultations remotely according to the description of the service "Doctor online", which is available in the IfHealth Insurance section of www.if.lv/veselibas	
Paid outpatient care	In amount of 50%; paid services in health centers and medical practices: doctor consultations (incl. professors and docents consultations), home visits by general practitioners, therapists and pediatricians, manipulations (wound closure, injections, etc.), maternity care (doctor consultations, examinations), medical certificates (for road transport drivers, weapon acquisition permits), emergency medical care (including private emergency assistance in Riga and near Riga); prescribed by a doctor: examinations (x-rays, sonoscopy, cardiogram etc.), laboratory analysis, physical procedures (ultrasound treatment, taping, shockwave therapy, electro reflexology therapy, electro therapy, light therapy, salt room, magnetic therapy and etc.)	3000 EUR
High technology instrumental diagnostics	In amount of 50%; paid examinations prescribed by a doctor: computed tomography, magnetic resonance, examinations of digestive organ endoscopic examination (fibro gastroscopy, colonoscopy, capsule endoscopy), four-dimensional foetal sonography, 3-4 dimensional ultrasonography, scintigraphic examinations. Capsule endoscopy and positron emission tomography (PET/CT) paid after submitting a check to the Insurance Company, not exceeding 220 EUR	
Inpatient care		
Patients' co-payment	As stipulated under law, patient's co-payment for receipt of State-paid inpatient healthcare	
Paid surgery	Paid surgeries while in day or overnight inpatient care and expenditures related to operations (anesthesia, accommodation), except for costs associated with childbirth and dentistry. All types of operations with the use of the latest technologies are paid for, incl. spinal, neurosurgical, microsurgical, laparoscopic, cardiovascular, arthroscopic, etc.. Policy also includes treatment of illness diagnosed previously, as well as paid services at specialized State medical centers, including oncology, tuberculosis, etc., including post-diagnosis. Treatment in hospital shall be agreed with Insurance company in advance. Limit per one stay in hospital - 450 EUR	3000 EUR
Total policy sum insured		3000 EUR

Please familiarize yourself with the Health Insurance regulatory documents on the Insurance Company's website at www.if.lv, in the [Health Insurance section](#). The documents include the Insurance Terms and Conditions, the product document, and applications: Health Insurance Terms and Conditions, including the full list of non-insured services in the "Exceptions" section; General Insurance Terms and Conditions for Personal Insurance; and the Health Insurance Product Information Document.

If Insurance AS Latvijas filiāle
67338333
Republikas laukums 2A, Rīga, LV-1010

How does insurance work?



Download the mobile application or receive a card

Make convenient use of If Mobile at the contractual institution instead of a plastic card.

Don't forget to also present a personal identification docu-



Visit a doctor

On the homepage if.lv/veselibā check the list of contractual institutions. In contractual institution can pay for services that are included in the list of services paid for by If, which is specified by the mutual agreement between If and the relevant contractual institution.

Before receiving a service, you can call If (67338333) or check on the spot at the contractual institution whether the service will be covered by the health card or the patient will have to pay for the service.



Don't pay with your own money

If provides the widest range of paid services at contractual institutions.

... if you end up having to pay

[If Mobile Baltics](#) is the most convenient and fastest way to register a receipt, mans.if.lv will be convenient using a computer



Apply for compensation via the application

Photograph the receipt, if necessary – enclose additional documents:

[Check-ups and analyses](#) – doctor's referral for a check-up, excerpt from outpatient/inpatient cards, etc.

[Medicines](#) – original prescription issued by a doctor or a copy

[Dentistry](#) – excerpt from the outpatient card with information about the number of teeth treated and manipulations performed



We'll review it and reply within 1–2 business days

We'll review a claim on paper and reply within 15 business days.



Receive money in your account

After reaching a decision, we will provide information about compensation on the If Mobile application and send it by e-mail.

Coordination of the planned treatment in the hospital

If the medical institution is an If contracting institution

you must wait for the approval of the medical institution (the institution coordinates your treatment with us).

If the medical institution does not have a cooperation agreement with If, or if the contracting institution still asks you to coordinate the treatment yourself

- Request an extract stating the date of the planned operation, diagnosis, planned services (service code, name and price)
- Scan or take photos of these documents and send them to us at the e-mail address - veselibā@if.lv
- We will send the prepared confirmation to you within 3 working days via e-mail