

## Frequently Asked Questions

### About FIT – Groupama Health Insurance For Foreigners in Turkey

#### Is Health insurance compulsory for Foreign residents in Turkey?

With the new law that went into force in April 2014 obtaining a Turkish residence permit requires a proof of health insurance covering inpatient and outpatient treatments. Emergency care insurance is not accepted. If you do have a foreign health insurance policy for health cares in Turkey that extends beyond emergency care, you must get the documentation of your plan translated into Turkish and notarized. If you do not have any insurance, you must buy a policy in Turkey.

To obtain an instant online quotation for private health insurance please see;  
» [Instant Online Quote Health Insurance.](#)

#### What are the coverages covered by FIT Insurance ?

In the table below, you may find the coverages :

Coverage	Scope	CONTRACTED		NON-CONTRACTED	
		Limit of Coverage	Contribution	Limit of Coverage	Contribution
Inpatient Treatment	Annual	Unlimited	None	TL 20,000	20%
Hospital Room & Meals	Daily	Charge for standard single room	None	Charge for standard single room	20%
Intensive Care	Daily	Charge for Intensive Care Unit	None	Charge for Intensive Care Unit	20%
Outpatient Diagnosis & Treatment	Annual	TL 2,000 *	40%	TL 2.000 *	40%
Auxiliary Medical Supplies	Annual	TL 1,000	40%	TL 1,000	40%
International Emergency Assistance and Medical Consultancy	Annual	Unlimited	None	Unlimited	None

*\*Outpatient treatment coverage is limited with TL 2,000 in aggregate annually at contracted and non-contracted healthcare institutions.*

For more details :

[http://www.groupama.com.tr/UserFiles/File/Yeni\\_14.01.2014/FIT-Yabanci\\_Uyruklu\\_Ozel\\_Saglik\\_Sigortasi\\_Ozel\\_Sartlari\\_ENG.pdf](http://www.groupama.com.tr/UserFiles/File/Yeni_14.01.2014/FIT-Yabanci_Uyruklu_Ozel_Saglik_Sigortasi_Ozel_Sartlari_ENG.pdf)

### What is the age limit of FIT Insurance ?

The Groupama Sigorta FIT product is available to customers up to age of 60. New customers who join at 60 years old can remain with Groupama Sigorta as a permanent renewal.

### Does this FIT insurance meet the minimum requirements for residency permits?

FIT insurance is totally compliant for Residence Permit requirements for you and your family. Besides, covering the minimum requirements, it offers several advantages :

- In case of an illness or an accident, expenses for inpatient and outpatient cares are covered
- Valid in all private health institutions
- No insured's contribution in contracted institutions for inpatient cares .
- 24/7 Health Assistance
- Affordable premium, payment with Turkish or Foreign Credit card.

### What does the Domestic Emergency Assistance Service cover?

Domestic emergency assistance includes transportation to the nearest hospital or health institution by land ambulance (or scheduled flight). The assistance company arranges organization and pay for the fees of land ambulance and for air ambulance in the limit of medical treatment.

### How is the premium determined ?

The insurance premium is calculated based on the standard tariff premiums as established for the age, the gender and the chosen plan by taking into account the criteria of loss/premium ratio of the insured, current disease risks of the insured and list of contracted institutions for health insurance for foreigners being in effect for the policy.

For any disease/disorder of the insured, additional premium for disease within the range of 5 to 50% per disease can be applied.

### What are the payment facilities ?

You can spread the cost of your annual private health insurance policy when you purchase Groupama Sigorta's FIT health Insurance online.

When you purchase online, your premium can be paid over a period of 9 months. 9 months annuity \*

\* Garanti Bank. - Bonus

\* İş Bank.- Maximum

\* Akbank - Akses

\* Bank Asya – Asya Kart

\* Halkbank - Paraf Kart

\* HSBC – Advantage

### When Can I benefit from the coverages?

Expenses incurred for outpatient diagnosis, outpatient treatment, minor procedure, surgical and inpatient diagnosis and treatment of the following diseases and complications are excluded from the coverage for 12 months following the date of being insured by Groupama Sigorta first time ever, except for the cost of the physician's initial examination:

*Cardiac, Cancer, Organ Transplantation and Organ Failure, Adhesiolysis, Chronic Diseases (Diabetes, Hypertension, COPD, MS, etc.), Hernias, Hemorrhoid / Anal Fistula, Anal Fissure / Anal Abscess, Perianal Abscess, Bartholin's Abscess/Cyst, Breast Diseases, Tonsillitis, Adenoid, Thyroid Gland Diseases/Goiter, Otitis Media, Cataract, Glaucoma and Retinal Diseases, Disc Diseases (Discopathy), Gall Bladder and Biliary Track Diseases, Urinary System Stone, Ovary Cyst, Myoma and Prostate Diseases, Sinus Pilonidalis, any benign tumor - Mass - Polyp - Lipoma - Nevus Wart (Verruca), Cyst, Carpal Tunnel Syndrome, Ulnar Tunnel Syndrome, Varicose, Coxarthrosis, gastroesophageal reflux, peptic ulcer, auto-sclerosis, endometriosis, endometrioma, sinusitis, hygroma, stress incontinence, cystorectocele, shoulder and knee surgery (meniscus, cartilage, synovia and ligament lesions, etc.).*

### Which hospitals are contracted ones?

The list of healthcare institutions contracted for health insurance provided to foreigners can be find by following the link : <http://www.groupama.com.tr/en/content.aspx?id=54&ParentId=51&S=True> by choosing "Health Insurance for Foreign Nationals" as type of network.

### What if I go to a non-contracted hospital or health institution..?

If you choose to go to a non-contracted hospital or health institution, the limit of the coverage regarding your treatment is not the same as in the contracted hospitals. As for example, in a contracted hospital, the insured will pay no contribution for inpatient treatment. But if he chooses a non-contracted hospital, he must pay %20 of the total treatment amount.

What should I do to get FIT insurance?



**Groupama**  
Sigorta

YOUR ONLINE QUOTE  
705,00 TL  
1 YEAR POLICY

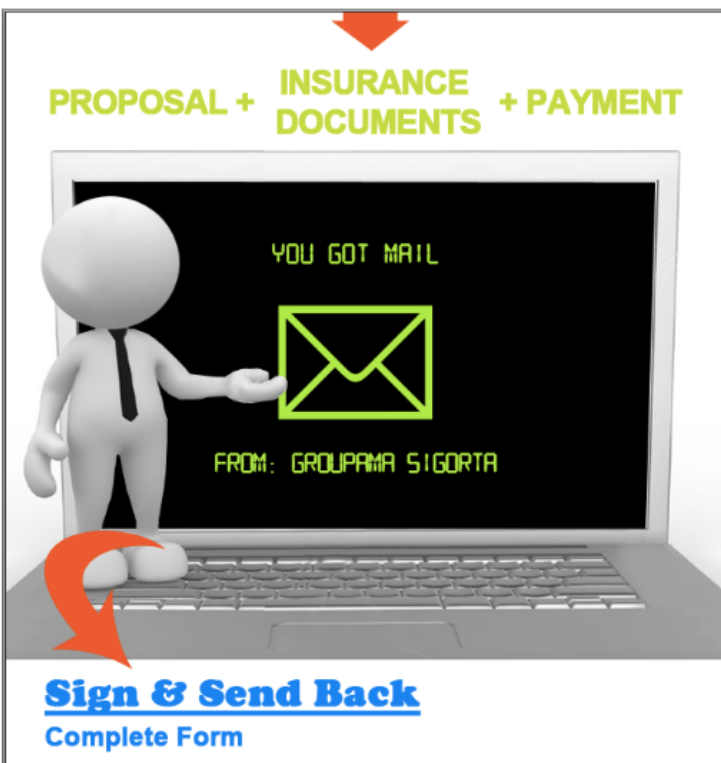
**“YES I WANT IT!”**  
Proceed to step 2. **‘Submit to Groupama Sigorta’**

**STEP 1**

Get your instant online quote; here;

» Online Quote for Residence Permit Health Insurance

If you are happy with the quote, select **“Submit to Groupama Sigorta”**



**PROPOSAL + INSURANCE DOCUMENTS + PAYMENT**

YOU GOT MAIL

FROM: GROUPAMA SIGORTA

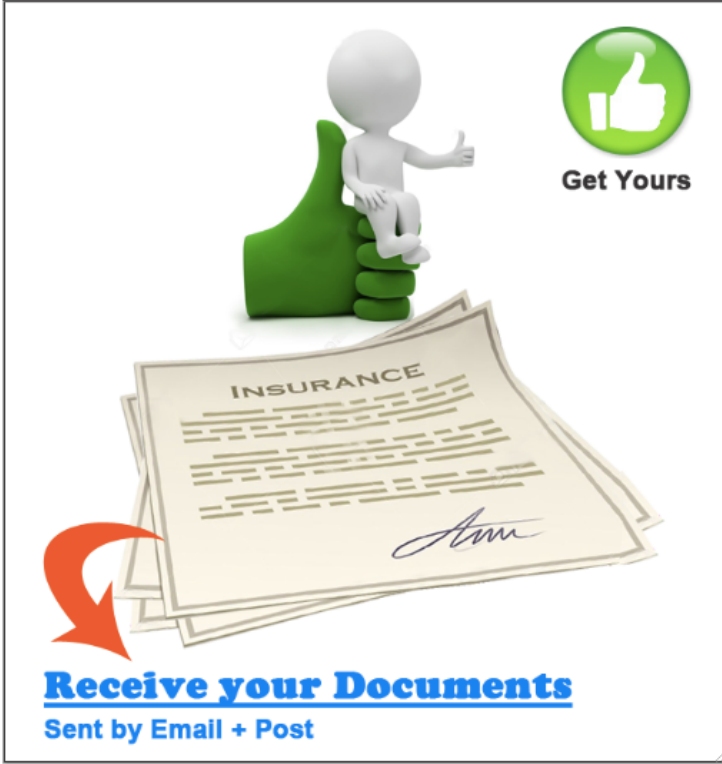
**Sign & Send Back**  
Complete Form

**STEP 2**

Receive official Groupama **Insurance proposal & Full Coverage info + Health declaration form** from Groupama Sigorta.

Please print documents & check.

If you are satisfied with the policy coverage & price, sign & email back to Groupama Sigorta.



**Get Yours**

**INSURANCE**

**Receive your Documents**  
Sent by Email + Post

**STEP 3**

Make payment for your policy (either by credit card or bank transfer) & Groupama Sigorta will send your **Full Insurance documents by both mail + post.** (Documents provided in English & Turkish)

Payments can be spread over 9 months when paying with a Turkish credit card

If I have any problem or question that arises (eg: when visiting a doctor/ payment inquiries) who do I call?

For any concern you can reach Groupama Medical Customer Services on 0850 250 50 50 or by mail at [fit@groupama.com.tr](mailto:fit@groupama.com.tr)