



# Medication insurance for serious illnesses

A wide range of medicines and products supporting the insured  
in recovery after a serious illness

# Medication insurance for serious illnesses

The insurer gains a wide range of medicines and other pharmacy products supporting the insured in recovery after a serious illness.

This is a valuable form of assistance to the insured when faced with a severe disease, often requiring months of treatment.

The scope of medicines and other products available at the pharmacy, as well as the amount of funding, are determined during discussions with the insurance company.



## Why is medication insurance for serious illnesses a beneficial solution for the insured?



### support in the most difficult moments of life

The funding supports the insured in getting through one of the most difficult periods of life.



### ease of use

The insured can access the funding without using their own funds.



### comprehensive support

Along with the prepaid pharmacy card, the insured gains access to a web application, through which they can use additional services – order medicines online to the pharmacy, find the nearest pharmacy accepting cashless funding, check the range of medicines covered by the funding.



### modern tool

All functionalities are available in the application, which works on any device with internet access.

# Why is medication insurance **for serious illnesses** a beneficial product for the insurance company?



The decision on the detailed product structure is made in cooperation with the insurance company.

It is a product that supports the insured in the most difficult moments of life.

Thanks to the insurance, they can benefit from funding for prescription medication purchases and supporting services, allowing them to focus on fighting a serious illness.



## the insurer as a helpful partner in difficult times

The sales department will clearly demonstrate the value of the support offered in unpredictable situations.



## product flexibility

epruf, at the product concept stage, will jointly determine with the insurance company what scope will be most beneficial for the insurer and most attractive for the insured.



## reducing benefit administration costs

Benefit administration by epruf means less work for the insurer – no documentation or need to settle benefits, resulting in lower costs.



## reduction in the cost of benefits paid

The ability to use the targeted benefit only at the pharmacy to pay for a defined range limits the cost of the product.

# Example path of the insured

Medication insurance for serious illnesses



1

## Policy purchase

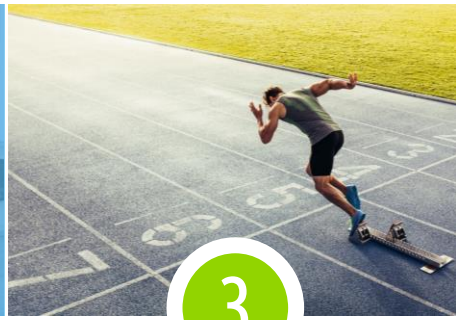
Upon purchasing the policy, the insured receives a guarantee of funding for pharmacy purchases after the occurrence of an event specified in the Terms and Conditions.



2

## Insured event

The insured reports the occurrence of an insured event.



3

## Card activation

epruf activates the pharmacy card with parameters specified in the policy.



4

## Funding for purchases

The insured benefits from co-funding for purchases for medication.



5

## Comprehensive epruf service

epruf provides full service for the insured, settlements, reporting, as well as a web application.

# Thank you for your attention!

Let's stay in touch.

**Aneta Żelazny**

Business Development Manager

M: 885 503 096

@: [aneta.zelazny@epruf.pl](mailto:aneta.zelazny@epruf.pl)

**epruf**

**In cooperation, we seek  
a shared business  
Not just profitability**



epruf s.a. ul. Zbąszyńska 3, 91-342 Łódź, District Court for Łódź – Śródmieście in Łódź, 20th Commercial Division of the National Court Register, KRS number 0000319410, NIP 947 19 58 279, BDO: 000219104, share capital: PLN 700,000 fully paid.