YOU ARE SAFE WITH US

NAIRI insurance

Health Insurance

Dear Customer,

We are delighted to welcome you to Nairi Insurance LLC.

One of our Company's primary objectives is to consistently deliver the highest quality of customer service. We all recognize that health-related issues and their unwanted consequences are inevitable aspects of human life. To address the financial losses arising from such challenges, your employer has supported and organized a medical insurance program for its employees.

The insurance services provided by Nairi Insurance LLC, together with our specialized team of professionals, will ensure you receive superior and high-quality insurance service.

INSURED PERSON IS ABLE

OPTION 1.	Apply to a medical institution cooperating with NAIRI INSURANCE ILLC, in which case the insurance compensation is paid to the medical institution, freeing the insured person from the obligation to make payments.
OPTION 2.	Apply to the medical facility that does not have a cooperation agreement with "NAIRI INSURANCE" ILLC for receiving medical care and submit an application for compensation.

In the event of a positive conclusion of the settlement of the insurance claim, the insurance compensation is carried out within 10 office days after the submission of the complete documents of the compensation application.

In case of rejection of the insurance claim, the relevant conclusion is drawn up and provided/sent to the Insured person within 5 office days from the moment of receiving all the documents necessary for settlement of the insurance claim, and it can be appealed in accordance with the procedure established by RA legislation.

FINANCIAL OFFER

COVERAGE PROGRAMS	SPECIAL
Insurance premium, AMD	**145,000**
Insurance coverage, AMD	**7,000,000**

COVERAGE PROGRAMS

SERVICES	SPECIAL
1.HOT-LINE ASSISTANCE	
1.1. 24-hour telephone assistance with Doctor-Expert	✓
1.2. Hot-line assistance	
1.3. Professional brigade accompanied hospitalization	
1.4. Primary and specialized medical care and examination	
1.5. Instant Diagnosis	
2.PREVENTIVE EXAMINATIONS	
2.1.Consultation. • Therapist's consultation • Optometrist's consultation • Gynecologist's or Urologist's consultation **2.2.Instrumental examinations.** • Ultrasound examination of abdomen • Ultrasound examination of minor pelvis • Thyroid ultrasound examination • Breast ultrasound examination; in case of health problems, by the prescription of a doctor mammography as well • Electrocardiography • Echocardiography / if indicated / **2.3.Laboratory examinations.** • General blood test • Urine test • Blood glucose test • Lipedimic index • ALT, AST, Bilirubin • PAP test for women • PSA test for men of age 40 and higher	**✓ Is Reimbursed** once annually

Note

Preventive medical examination is carried out at the choice of the insured person in one of the following medical institutions:

- Ajapnyak medical center
- Best LifeArmenian-Japanese Medical Center
- Cito Med LLC
- Cryogen Clinic Medical center
- Davidyants Polyclinics
- Diagnostica medical corporation OJSC
- Dialab Medical Centre and Clinical DiagnostiC Laboratory
- Elit-Med Medical center

- Gamma Clinics
- Izmirlian Medical Center CJSC
- Medline Clinic Medical Center LLC
- Nairi Medical center CJSC
- Shengavit Medical Center CJSC
- Slav Med Med. Center LLC
- Vardanants Medical Center
- Yerevan scientific medical center
- Kean Medical Center
- Royal Clinic Medical Center

The list of partner medical institutions may vary during the validity period of the Contract.

3.IN-PATIENT TREATMENT AND CARE

Each medical service shall be eligible for reimbursement only in connection with an event qualifying as an insured event, provided that there are appropriate medical indications, prior approval has been obtained from the Insurer, and all terms and conditions of the Insurance Contract have been complied with.

Expenses related to diseases and conditions classified as exclusions, including expenses for their diagnosis, examination, treatment, or differential diagnosis, shall not be eligible for reimbursement, even if the relevant type of medical service is included in the insurance program.

3.1 Hospitalization as a result of an accident	✓
3.2Treatment of therapeutic diseases	
3.3Treatment of surgical diseases	
3.4Treatment of infectious diseases	
3.5Treatment of all kinds of injuries (fractures, dislocations,wounds, polytraumas, bruises)	
3.6Treatment of internal and external bleeding	
3.7Treatment of scalds, frostbites and electrical shocks	
3.8 Treatment of poisoning	
3.9Treatment of urgent conditions requiring intensive therapy and reanimation measures	
3.10 In-patient Instrumental diagnosis - X-ray examination - ultrasound examination - radioisotopic examinations - functional examinations (electrocardiography, electromyography,spirography, doppler, duplex etc.) - endoscopic examinations (esophagogastroduodenoscopy, colonoscopy, cystoscopy, bronchoscopy, etc.) - neurophysiological tests (EEG, Echo EG, audiometry etc) - computer-aided tomography - magnetic resonance tomography - electrophysiological examination - angiography including coronography	✓
3.11 In-patient Laboratory diagnosis - biochemical - histological - hormonal - immunological - microbiological - general clinical examination - cytological (virological) examination	✓
3.12 Reimbursement of expenses for medicines prescribed by the physician in in-patient conditions	✓

3.13 Medical supplies (including syringe, cotton, bandage, corset, elastic socks, venous catheter, venous infusion system, fixing means, plastic mesh of hernia)	**✓ Is Reimbursed** up to AMD 30,000 annually
3.14 Conservative Cardiology	✓
3.15 Invasive studies. - coronarography* - myocardial biopsy - computer-aided tomography - angiography **3.16 Invasive treatments.** - placement of intracoronary stent * - balloon angioplasty * **3.17 Cardiosurgery.** - aorto-coronary bypass surgery * - Prosthetic Heart Valves **	**✓ Is Reimbursed** up to AMD 1,000,000 annually
* The symbol indicates that only those cases are being covered by the Insurer when the examination and / or treatment have been held within 12 hours.So only the examinations and interventions performed at the initial stage of acute myocardial infarction (first 12 hours) are subject to compensation. ** The symbol indicates that only the cases when the valves damage results from cardiac infarction within the Contact period are reimbursed by the Insurer.	
3.18 Surgical treatment of oncological diseases	✓
3.19 Radiotherapy or chemotherapy**	**✓ Is Reimbursed** up to two courses
3.20 Provision of paid hospital wards	**✓ Is Reimbursed** up to AMD 15,000 daily
Note Angiographic examinations, including coronarography, are reimbursed in those cases when the study is followed by surgical intervention covered by the program. *Only the examinations and interventions performed at the initial stage of acute myocardial infarction (first 12 hours) are subject to compensation. ** is applied waiting period[1] for 3 month. [1]The waiting period starts when the contract enters into force or when the new person is included. Any reimbursement related to the illnesses or medical interventions which have been diagnosed within the specified period are not subject to reimbursement during the whole period of the contract, including reinsurance.	
4. PLANNED SURGERY*	
4.1. Elective surgeries and interventions	**✓ Is Reimbursed** up to AMD 250,000 annually
4.2. Angiosurgery - Conservative (therapeutic) treatment - Aorta surgery	**✓ Is Reimbursed**

- Carotid artery surgery - Artery diseases surgery - Surgery at venous thrombosis - Operations during venous pathology, including surgical treatment of lower limb varicose disease at stages of CEAP 3 and CEAP4	up to AMD 250,000 annually **(is reimbursed from the limit designed for elective treatment)**
4.3. Neurosurgical surgery and interventions (covered within the limit for elective treatment)	**✓ Is Reimbursed** up to AMD 250,000 annually

* is applied waiting period[1] for 3 month.

[1]The waiting period starts when the contract enters into force or when the new person is included. Any reimbursement related to the illnesses or medical interventions which have been diagnosed within the specified period are not subject to reimbursement during the whole period of the contract, including reinsurance.

5. TREATMENT OF CHRONIC DISEASES

5.1. Inpatient treatment of chronic diseases exacerbation	**✓ Is Reimbursed** twice a year
5.2. Outpatient treatment of chronic diseases exacerbation	**✓ Is Reimbursed** twice a year
5.3. Consultations and examinations for dynamic control of chronic diseases	**✓ Is Reimbursed** up to AMD 20,000 annually

* is applied waiting period[1] for 3 month.

[1]The waiting period starts when the contract enters into force or when the new person is included. Any reimbursement related to the illnesses or medical interventions which have been diagnosed within the specified period are not subject to reimbursement during the whole period of the contract, including reinsurance.

6.OUTPATIENT SERVICES

Each medical service shall be eligible for reimbursement only in connection with an event qualifying as an insured event, provided that there are appropriate medical indications, prior approval has been obtained from the Insurer, and all terms and conditions of the Insurance Contract have been complied with.

Expenses related to diseases and conditions classified as exclusions, including expenses for their diagnosis, examination, treatment, or differential diagnosis, shall not be eligible for reimbursement, even if the relevant type of medical service is included in the insurance program.

6.1 Consultations by physicians, including narrow specialists	✓
6.2 Primary consultation of diseases and conditions included in exception	
6.3 Outpatient treatment of therapeutic diseases (including gynecological, urological, ENT system, ophthalmological, skin diseases, endocrine diseases, cardiology, neurology)	
6.4 Treatment of surgical diseases	
6.5 Treatment of injuries (fractures, dislocations, soft tissue bruises, wounds or their combination)	
6.6 Treatment of scalds, frostbites and electrical shocks	
6.7 Treatment of infectious diseases	

6.8 Treatment of light forms of poisoning	
6.9. All kinds of outpatient laboratory and diagnostic tests: - biochemical - histological - hormonal - immunological - microbiological - general clinical examination - cytology (virology) examination	
6.10. All kinds of outpatient instrumental diagnostic tests: - rentgenological - ultrasonic - endoscopic - mammography - angiography - duplex - electromyography - neurophysiological test - computer-aided tomography - holter monitoring - electrophysiological testing - magnetic resonance tomography	
6.11.Reimbursement of expenses for medicines prescribed by the physician in outpatient conditions	✓
6.12.Medical supplies (including syringe, cotton, bandage, corset, elastic socks, venous catheter, venous infusion system, fixing means, plastic mesh of hernia)	**✓ Is Reimbursed** up to AMD 50,000 annually
6.13.Second Opinion. If the Insured person does not agree with the doctor's medical conclusion, he may apply for 2nd opinion of another specialist at his own expense. If, as a result, the conclusions essentially differ from each other, the Insurer is authorized to require to pass the 3rd examination (at the leading specialist in that sphere), which is carried out at the expense of the Insurer. If the 3rd opinion is significantly different from the 1st one, the Insurer reimburses the charges connected with the 2nd opinion; otherwise, it is not subject to reimbursement.	✓
6.14.Home visit of doctor therapist - Home visit of a doctor-therapist in case of impossibility to go to a medical Institution - Doctor's preliminary examination - Diagnosis and assignment of treatment course	✓
7.OPHTHALMOLOGICAL SERVICES	
Each medical service shall be eligible for reimbursement only in connection with an event qualifying as an insured event, provided that there are appropriate medical indications, prior approval has been obtained from the Insurer, and all terms and conditions of the Insurance Contract have been complied with. **Expenses related to diseases and conditions classified as exclusions, including expenses for their diagnosis, examination, treatment, or differential diagnosis, shall not be eligible for reimbursement, even if the relevant type of medical service is included in the insurance program.**	

7.1 Optometrist's consultations, examination and diagnostics	✓
7.2 Therapeutic and surgical treatment of all kinds of eye injuries and diseases (including surgical treatment of cataracts*)	✓
7.3 Optometry	✓
7.4 Reimbursement of optical glass (lenses) and frames	**✓ Is Reimbursed** without the change of dioptria up to AMD 20,000 annually
7.5 Compensation for pre-surgical examinations and surgery up to AMD 100.000 through eye lazer (FEMTO LASIK) surgery at the Medical Center provided by the Insurer**	✓

* Is reimbursed from the limit designed for elective treatment.

is applied waiting period[1] for 3 month.

[1]The waiting period starts when the contract enters into force or when the new person is included. Any reimbursement related to the illnesses or medical interventions which have been diagnosed within the specified period are not subject to reimbursement during the whole period of the contract, including reinsurance.

**This point is not applied in cases when the operation is performed within the framework of promotions and discounts carried out by the Medical Center.

8.PREGNANCY AND CHILDBIRTH

8.1. Pregnancy care **8.2. Childbirth (including Caesarian operation)** **8.3. Pathological pregnancy preservation in in-patient conditions (including injection of anti-lung immunoglobulin)** **8.4. Termination of pregnancy by medical indication**	**✓ Is Reimbursed** with a waiting period*, up to AMD 100,000 annually
8.5. Postpartum expenses, including	**✓ Is Reimbursed** up to AMD 20,000 daily

* Symbol defines the term "waiting period". It presents 9 month time period corresponding the duration of pregnancy.In this case those expenses are reimbursed for pregnancy that occurred only within insurance period. Pregnancy before insurance is not considered an insurance event.

9. DENTAL SERVICES

9.1.Diagnosis and Therapy - X-ray - Orthopantomography - computer-aided tomography - treatment of caries and/or its complications - Canal treatment - Tooth light filling	**✓ Is Reimbursed** 2 teeth treatment anually
9.2.Surgery (without teeth limitation) - Simple tooth extraction - Compound tooth extraction	✓

- Wisdom tooth extraction	
9.3.Prophylactic treatment - Tartar cleaning	**✓ Is Reimbursed** once annually
Note Dental coverage is valid only if you apply in 2 Dental Clinic directed by the Insurer.	
9. CORONAVIRUS (COVID-19) INSURANCE	
Each medical service shall be eligible for reimbursement only in connection with an event qualifying as an insured event, provided that there are appropriate medical indications, prior approval has been obtained from the Insurer, and all terms and conditions of the Insurance Contract have been complied with. **Expenses related to diseases and conditions classified as exclusions, including expenses for their diagnosis, examination, treatment, or differential diagnosis, shall not be eligible for reimbursement, even if the relevant type of medical service is included in the insurance program.**	
9.1. Consultation, including treatment prescription	✓
9.2. X-ray examination	
9.3. Complete blood count	
9.4. C-reactive protein (CRP) test	
10. TRAVEL INSURANCE	
10.1. Travel insurance /if necessary/*	**✓ Is Reimbursed** 20% discount
*For signing the contract, you must inform the Insurer in advance.	

Symbols used: (✓)

✓ **The symbol indicates that the specified service is included in the respective insurance program and is eligible for reimbursement.**

Each medical service shall be eligible for reimbursement only in connection with an event qualifying as an insured event, provided that there are appropriate medical indications, prior approval has been obtained from the Insurer, and all terms and conditions of the Insurance Contract have been complied with.

Expenses related to diseases and conditions classified as exclusions, including expenses for their diagnosis, examination, treatment, or differential diagnosis, shall not be eligible for reimbursement, even if the relevant type of medical service is included in the insurance program.

IMPORTANT

- The age of the Insured Person and his/her family members (spouse, children, sister and brother) shall not exceed 70 years at the time of conclusion of the Insurance Contract.
- If treatment is provided by a physician invited from abroad, the insurance reimbursement shall be limited to the average cost applicable in the Republic of Armenia for the respective medical service.
- If three or more members of the same family are insured, an additional coefficient of 0.70 shall be applied to each insured family member.
- The Insurance Contract may be concluded at any time for a term of one year.
- Upon renewal of the Insurance Contract, the individual utilization rate of the Insured Person shall be taken into account.

11.LIST OF EXCEPTIONS

Below mentioned diseases, pathological conditions and all kind of related medical expenses are not subject to reimbursement.

11.1. Hereditary and/or genetic diseases: Familial Mediterranean fever, epilepsy etc. Congenital anomalies, specifics of anatomical development (and its exacerbations), postural disorders, intervertebral disk lesions and dystrophic degenerations (e.g. osteochondrosis, osteoporosis etc.).

11.2. Chronic diseases and/or age related pathologic changes that require permanent and/or conservative medical treatment and dynamic observation (e.g. essential hypertension, Ischemic heart disease, chronic renal failure, conditions after coronary artery bypass and coronary stent, atherosclerosis, dyscirculatory encephalopathy, etc). Expenses concerning problems that occur in a case of disruption, discontinuation or rejection of prescribed treatment. Any expense concerning medical service without medical prescription. Vertebrology.

11.3. Cases, conditions, and diseases that occurred before the insurance coverage came into force, for which medical interventions have not yet been completed or have a logical continuation. Any medical service and product of medical purpose not included in the coverage.

11.4. Mental disorders and diseases; consultations, examinations (including differential diagnosis) and treatment expenses concerning neurosis, (astheno-neurotic syndrome, vegeto-vascular dystonia), psychotherapist services.

11.5. All expenses concerning treatment, diagnostics and consultation of predominantly sexually-transmitted infectious diseases e.g. gonorrhea, syphilis, chlamydiosis, mycoplasmosis, trichomoniasis, cytomegaloviral infection, ureaplasma and gardnerella infections (bacterial vaginosis), anal and genital herpes etc.

11.6. HIV/AIDS and other immunodeficiency states. All types of viral hepatitis.

11.7. Infections of special danger: Carriage of Bacilli, Virus, Helminthes, Tuberculosis, Mycosis, parasitic carriage.

11.8. Autoimmune disease and conditions resulting therefrom consultations, examinations and treatment expenses. Consultations, examinations and treatment expenses concerning systemic diseases of connective tissue (lupus, rheumatoid arthritis, dermatomyositis etc.), systemic angiitis (periarteritis nodosa, acute vascular (Schonlein-Henoch) purpura etc.), chronic arthroses. Psoriasis, eczema.

11.9. Consultations, examinations (including differential diagnosis) and treatment expenses concerning demyelinating diseases of the nervous system.

11.10. Endovascular neurosurgery.

11.11. Consultation, examination (including laboratory and instrumental examinations and differential diagnosis) and treatment expenses related to severe endocrinopathies and conditions resulting therefrom; diabetes mellitus (Type I and Type II), its complications, and treatment of associated cardiovascular diseases.

11.12. Diagnostics and treatment of diseases and conditions included in state health program (e.g. hemodialysis etc.).

11.13. Treatment and diagnostic methods for which no reliable scientific long-term data are available (phytotherapy, homeopathy, hirudotherapy, auriculodiagnostics, iridodiagnostics, acupuncurodiagnostics, and pulsodiagnostics etc).

11.14. Routine angiographic studies. Re-coronarography, intracoronary re-stent. Implantation of cardiac rhythm management devices, except the cases when the heart rhythm violation is consequence of the combined complications of acute myocardial infarction emerged within the effective period of insurance policy. Laser therapy, ozone therapy, plasmapheresis, hemosorption, hyperbaric oxygen therapy, alpha-capsule,unregistered drugs in Armenia.

11.15. Plastic and reconstructive surgery and/or conservative treatment, prosthetics, septoplasty, nasal septum deformities, surgical correction and/or conservative treatment of presurgical and postoperative complications' and/or exacerbations' (except those cases, which are the result of accident, occurred during Policy period, stipulated by insurance contract and functional recovery of the damaged organ is required). Moreover accident should occur during the Policy period and the relevant documentary evidence issued by the authorized body (police, etc) has to be presented. For the purposes hereof, an accident shall mean an external, sudden, accidental, unexpected and short-term event (lasting up to several hours), occurring beyond the control of the Insured Person and resulting in bodily injury.

11.16. Manipulations, treatments and intervention expenses concerning cosmetic problems and psychological discomfort (e.g. papilloma, polypus, atheroma, verruga and nevus excision and other similar lesions). Vision medical and surgical (excimer) correction, weight medical and surgical correction.

11.17. Reproductive system dysfunction consultation, diagnostics and treatment (e.g. all diagnostic and treatment manipulations concerning sexual hormonal dysfunction, dysmenorrhea, menstrual cycle disorders, etc.). All kind of contraceptive methods; abortion without medical indications. In vitro treatments.

11.18. Sanatorium-and-spa treatment and/or rehabilitation treatment, physiotherapy.

11.19. Alcohol, drugs, toxic compounds abuse. Diseases and traumas that are result of drug and/or alcohol and/or toxic chemicals abuse directly or as a complication. Diseases and traumas that are result of illegal activity.

11.20. Traumas and diseases that are result of attempted suicide and self-injury, except the enforcement of doing that by others.

11.21. Medical certificate acquisition expenses for submission at job or educational institution, gun registration, leaving abroad and at embassies and other institutions; any type of vaccination, including vaccinations required for travel abroad..

11.22. Dental coverage exclusions:Reconstruction of teeth under any orthopedic constructions; Aesthetic restoration of intact teeth; works performed for orthopedic and orthodontic treatment purposes; orthodontics; dental orthopedics; Extraction of retained tooth;Dental bleaching;Implantation.

11.23. Orthopedic shoes, pillows, artificial lenses, wheelchairs, metal constructions used in trauma surgeries; wheelchairs; prostheses and/or prosthetics, endoprosthesis and/or its replacement, hearing aid, installation and replacement/reinstallation of cardiac rhythm management devices (pacemaker, cardioverter defibrillator) and other medical accessories. (Except for the cases mentioned in the Coverage)

11.24. The Insurer shall be released from the obligation to pay insurance reimbursement if the insured event results from any of the following::

- Nuclear explosion, radiation, radioactive or chemical infection.
- Communicable diseases and epidemics, as well as conditions and complications resulting therefrom
- Military operations.
- The Civil War, all kinds of social unrest or strikes.
- Other cases prescribed by Republic of Armenia legislation.

LIST OF PARTNER MEDICAL INSTITUTIONS

	MEDICAL INSTITUTION	ADDRESS: YEREVAN
1.	Wigmore Women's and Children's Hospital	10/7 Hrachya Nersisyan, Yerevan city 56 Pushkin, Yerevan city
2.	Vardanants medical center	18/1 Vardanants St., 35/1 Hrachya Kochari St., 10/7 Gai Ave.
3.	Nairi medical center CJSC	21 Paronyan St.
4.	Erebouni medical center CJSC	14 Titogradyan St.
5.	Astghik medical center	28a D. Varujan St.
6.	Shengavit medical center CJSC	9 Manandyan St.
7.	National Oncological Center Named After V.A.Fanarjyan CJSC	76 Fanarjyan St.,
8.	Ajapnyak medical center	8/1 Building, Abelyan St.
9.	Amantis MC	6/2 Nikoghayos Adonts
10.	Arabkir joint medical center & institute of child and adolescent health	30 Mamikonyants St.
11.	Aramyants Medical Center CJSC	40 Dzorap st. Yerevan
12.	Aria Med medical center	14 Rafayel Lemkin st.
13.	Armenia RMC	6 Margaryan st.
14.	Armenian-American Diagnostic Center	Kapan MC, Hrazdan MC
15.	Armenian-American Wellness Center (Mammography Center) foundation	5 Mkhitar Heratsu St.
16.	Ave Med MC	5/1 Tbilisyan st.
17.	Beglaryan medical center	56 Abovyan st.
18.	Best LifeArmenian-Japanese Medical Center	55 Fanarjyan st.
19.	Biomed Med. Center	5 Eghishe Tadevosyan, 8 Gay Ave.
20.	Blood Cells Medical Center	44 Komitas st., 22 Mashtots st., 2/5 Rubiyants st.
21.	Cardiolab Medical Center	Tsitsernakaberdi Highway, 1/2 Building, 303 Room
22.	Cardiolife medical center	1 Hr. Kochar st.
23.	Center Of Medical Genetics And Primary Health CareLLC	34/3 Abovyan St.
24.	Cito medical center	14/1 Building, Hrachya Nersisyan St.
25.	Cryogen clinic medical center	36 Building, Babayan St.
26.	Davidyants Laboratories / Polyclinics	10/3 Davtashen, 3rd District
27.	Diagnostica medical corporation OJSC	6/1 Margaryan St.
28.	Dialab Clinical Diagnostic Laboratory	41 Mamikonyants str.
29.	Ecosence network of medical centers	Building 5, Mkhitar Heratsi St.
30.	Elitmed LLC	3/15 Hakob Hakobyan St.
31.	Ena Clinic center for computed tomography	Hakob Hakobyan St., 3/15 Building
32.	Endovision medical center	12/14 Building, Derenik Demirchyan St.
33.	EMERTÉ CLINIC	9/7 Halabyan str.
34.	Eurolab Diagnostic laboratory	14/22 Isahakyan st.
35.	Eva Med Medical Center	59/6 Komitas st.
36.	Eye Health Institute	8/1 Bagrevand st.
37.	French Institute Of Cancer	5/1 building, Tbilisyan motorway, Yerevan city
38.	Gastro Clinic	30 Bagratunyats st.
39.	Grigor Narekatsi Med. Center CJSC	63/1, 22 str., Nor Aresh
40.	Institute of Perinatology, Obstetrics And Gynaecology OJSC	6/2 Margaryan St.
41.	Izmirlyan Med. Center CJSC	6 Aharonyan str.
42.	Kanaker Zeytun Maternity Hospital	7/2 Hrachya Nersisyan st.
43.	Kantegh MC	83, 4/3 area, Mikoyan st.
44.	Kean medical center	Adontsi st. 4
45.	Lavanda Physiotherapy Clinic	17 building Tigran Mets ave

46.	LYMPH rehabilitation center	6 Building, Area 65 Nikoghayos Tigranyan St.
47.	Malayan LLC	4/3 Dzorapi st.
48.	Medical Association No. 2	54 Aramis St.
49.	Medines Medical Center	110 Vardanants st.
50.	Medline Clinic LLC	17/1 Rostovyan str.
51.	Medline Med. Center	N 104, 43 Pushkin str.
52.	Mikaelyan institute of surgery (CJSC)	Ezras Hasratyan St., 9
53.	Muratsan hospital complex	114 Muratsan st.
54.	Nork-Marash medical center CJSC	13 A. Armenakyan St.
55.	Nor-Med medical center	12/6 Hrachya Nersisyan st.
56.	Optomed Canada Medical Center	9 , 203 r. Aleq Manukyan st.
57.	Pal Par	26ap, 51/1 b. Pushkin st.
58.	Pliclinic N 8	51 a, Marshal Baghramyan ave.
59.	Proton diagnostic center	9 Manandyan St.
60.	Research Center Of Maternal And Child Health Protection (RCMCHP)	22 Mashtots Avenue
61.	Royal Clinic Medical Center	Avan, Sayat-Novai District, 8
62.	Scientific Research Institute of Cardiology CJSC	5 Paruyr Sevak str.
63.	Scientific Research Institute Of Spa Treatment And Physical Medicine	41 Building, Orbeli Brothers Street
64.	Scientifical-Medical Center of Dermatology and Sexually Transmitted Diseases CJSC	32 Fuchik str.
65.	Sirmed medical center	7 Pavstos Buzandi St.,
66.	Slav Med Med. Center LLC	4/2 bld., 3rd lane M. Baghramyan
67.	Citadel Eye Center	505 office, 105/1 Teryan st.
68.	Saint Astvatsamayr medical center CJSC	46a Artashisyan St.
69.	Saint Grigor Lusavorich MC	10 Gyurjyants
70.	Teona MC	41 Khanjyan
71.	Tonoyan medical center	23 building, 2nd lane. Bagratunyats
72.	Validus Medical Center	24/2 Azatutyun st.
73.	Viola blood center and diagnostics	Nor Nork 3rd Block, Gyurjyan St., 17 Building, Area 91, Kievyan St., 5 Building, Area 43
74.	VISIONMED LLC	Agatangeghos St. 7/113
75.	Vita Longa Medical Center	Leningradyan St., 4/9 Building
76.	Yerevan MC	7 Hrachya Nersisyan St.
77.	Yerevan State Medical University Named After Mkhitar Heratsi NCSO	60 Abovyan St.
78.	Zilfyan eye care center eye clinic LLC	Verin Antarayin 160/7
79.	Invitro laboratory diagnostic center	3 Movses Khorenatsu St., 9 Azatutyan Ave., 34 Komitasi Ave., 16 Bagratunyats St.
80.	Central Clinic	56/1 Pushkin St.
81.	Varus Med	70 Gabriel Sundukyan St.
82.	Interventional Radiology Center	3/15 Hakob Hakobyan St.
83.	HUMAGEN	Davtashen, 2nd District, 46/4 Building, Area 168
84.	YEREVAN Medical Center	1 Bagratunyats Str
85.	ELVI MED	Teryan St., 8
86.	TONOYAN	Bagratunyats St. 2nd Lane, 23 Building
87.	Master Med Medical Center	36 Babayan
88.	INVITRO laboratory diagnostic center	9 Azatutyan Avenue 3 Movses Khorenatsi Street 34 Komitas Avenue 16/144 Bagratunyats Street

89.	Kinezis medical center	Dzorapi St., 40/1 Building
	⊖ MEDCAL INSTITUTIONS PROVIDING PSYCHOLOGICAL SERVICES	⊖ ADRESS: YEREVAN
90.	Zartonk Psychological Center	Isahakyan St., 18 Building
91.	Arabkir joint medical center & institute of child and adolescent health	30 Mamikonyants St.
92.	Davidyants Polyclinics	33/3 Building, 4th District, Davtashen
93.	Effectiva psychological center	17 V. Papazyan st., Yerevan c., RA
94.	Nairi medical center CJSC	21 Paronyan St.
95.	Phoenix Psychological Service Center - Online	Online / Offline
96.	Royal Clinic Medical Center	Avan, Sayat-Novai District, 8
97.	VARDANANTS	Vardanants St., 18/1 Building, Derenik Demirchyan St., 38 Building
98.	WIGMORE CLINIC MEDICAL CENTER	Pushkini St., 56 Building, Hrachya Nersisyan St., 10a Building
	⊖ PHARMACY	⊖ ADDRESS: YEREVAN
99.	Alfa Pharm CJSC	http://www.alfapharm.am
100.	Asteria Pharmacy	https://www.asteria.am
101.	Gedeon Richter pharmacy joint venture	https://www.rg-pharm.am
102.	Grand Pharm	21 Building Paronyan St. / Nairi Medical Center
103.	Natali Pharm LLC	http://www.natalipharm.am
104.	Slavmed Medical Center - Pharmacy	4/2 bld., 3rd lane M. Baghramyan
105.	Vardanants Medical Center - Pharmacy	18 Vardanants st.
	⊖ DENTAL CLINIC	⊖ ADDRESS: YEREVAN
106.	A Stom Dental Clinic	26 Komitas
107.	Aesthetics dental clinic	50A Mashtots Ave.
108.	AKRA Dental Center	28/4 Saryan st.
109.	Arpi Med	1/2 Nansen st.
110.	Bagam Dent	55/5 Tsarav Aghbyur st
111.	BellissimoDental Clinic	2A, 4th District, Davtashen
112.	Bianco Dent Dental Clinic	49/11 Komitas st.
113.	Crystal dent	22 Hr. Kochar st.
114.	Dali DC	44/2 Komitas
115.	Dante LLC	2nd arena, 76b. Hanrapetutyan St.
116.	Demirchyan Dental Clinic LLC*	1 Building, Apt.100 Komitas Ave.
117.	Dental Academy	22 Charents st.
118.	Dentex Dental Plus*	21 Sayat-Nova st.
119.	Dentina *	Avetis Aharonyan Street, 57
120.	Elitmed LLC dental department	3/15 Building, Hakob Hakobyan St.
121.	Estdent	Halabyan 57
122.	I/E Hakob Barseghyan	1st area, 1/7 Komitas st.
123.	I/E Anna Vardanyan	Vardanants 18/1 No, 58 & 59 (Vardanants MC)
124.	I/E Ashot Topchyan	27/1 Raffi st.
125.	Implant Clinic*	7/67 Aghbyur Serob
126.	Implantum stom. centre	46/2 Arshakunyats str.
127.	Intelekt DC*	26 Sayat-Nova
128.	Klanse Dental Clinic	7 Nansen st.
129.	LA dent*	Mamamdyan st. Shengavit
130.	Luxe Dent	1st Floor, 32 Arshakunyats ave.
131.	Maestro Dental Clinic	apt 15 Amiryan st
132.	Manasyan Clinic	Beknazarian st.
133.	Mar DC	Mashtots ave. 37-22
134.	Maxillo Clinic	Vagharshyan Street 24/6

135.	MEDESY DENTAL CLINIC	2/4 B. Sasna Tsrer St.
136.	Mix Dent Dental Clinic	28 Abovyan st.
137.	Orange Dent	31/14 b. Halabyan St.
138.	Ortholine*	11 Hrachya Kochar
139.	Royal Clinic	16/5 Arzumanyan st.
140.	Royal Clinic Medical Center	Avan, Sayat-Novai District, 8
141.	Shirbakyan Dental Clinic	Yerevan, Vardanants St., 11 Building
142.	Smile Image	14/5 Kh. Don st.
143.	United dent	8. 4/1 Azatutyun ave.
144.	Wellmed Dental Center*	95 area, 12 Bagratunyats
145.	Wellness DC*	Baghramyan 33A
146.	3DX Digital Diagnostics	43, 9 Hakob Paronyan
147.	Gavalli Dental and Aesthetic Medicine Center	H. Kochar first alley 4/1
148.	Central Clinic	56/1 Pushkin St.
149.	Sir Med	7 Pavstos Buzand St.
150.	Arm Stom	1st Area, 5/3 Building, Paruyr Sevak St.
151.	DUO LLC	Isakov Avenue, Building 8
152.	Armonia Clinic	Charentsi St., 5

* "Tooth Implantation" services are provided in the mentioned clinics.

	OPTICS	ADDRESS: YEREVAN
153.	Danz	https://www.danz.am/en
154.	Interoptic	12 Tumanyan st.
155.	L-optics	4 Zakyan
156.	Lumier optics	3 area, 8th. deadlock, Vardanants
157.	Luys Optics	Bagratunyats St., 14, Tarontsu St., 9/3
158.	M Optics	13/5 Rubinyants st.
159.	Mayr optics	3/76 G. Lusavorich
160.	Vision Optics	2 Northern Ray
	MEDICAL INSTITUTION	**RA REGIONS, ADDRESS**
161.	Abovyan Medical Center CJSC	Abovyan, 6 Hatis
162.	National Center of Pulmonology	Abovyan, Arzni highway, 10
163.	Alaverdi Medical Center CJSC	Alaverdi, 20 Sayat-Nova
164.	Aparan Medical Center CJSC	Aparan, 30 Gargin Njdeh
165.	Ararat Hospital medical center CJSC	Ararat, 59 Khanjyan
166.	Vagner Medical center	Armavir
167.	Armavir Medical Center After Zarishat/Aram/Martin Mkrtchyan CJSC	Armavir, 3 Shahumyan
168.	Artashat Medical Center CJSC	Artashat , 7 Aram Khachatryan
169.	Ashtarak Medical Center CJSC	Ashtarak, 61 Narekaci
170.	Ashtarak Polyclinic	Ashtarak, 61 Narekatci
171.	Berd Medical Center CJSC	Berd, 25 Alek Manukyan
172.	Dilijan Medical Center CJSC	Dilijan, 7 Sayat-Nova
173.	Eghegnadzor Medical Center CJSC	Eghegnadzor, 1 Vayk St.
174.	Gavar Polyclinic State CJSC	Gavar, 14 Shahumyan
175.	Gavar Medical Center CJSC	Gavar, 21 Azatutyan
176.	Goris Medical Center CJSC	Goris, 31 Tatevaci
177.	Gyumri Medical Center	Gyumri, 3/3 G. Nzhdeh st.
178.	Blood Cells Medical Center	Gyumri, 5 Garegin Njdeh sy., 15/2 Centeral Square, Masis, 18/3 Tufagortsneri st. Artik, 15/2 Hanrapetutyan st. Armabvir
179.	International Red Cross Polyclinic CJSC	Gyumri, 8 Building. 5 St., Ani block
180.	Hrazdan Medical Center CJSC	Hrazdan, Micro district
181.	Ijevan Medical Center CJSC	Ijevan, 1 Nalbandyan

182.	Ijevan Primary Healthcare Center CJSC	Ijevan, 2a Yeritasardakan
183.	Kapan Medical Center CJSC	Kapan, 13 Melik Stepanyan
184.	Hygiea Medical Center	Kapan, 8/6 Romanos Melikyan st.
185.	Martuni Medical Center CJSC	Martuni, 2/17 Getapnya
186.	Masis Medical Center CJSC	Masis, 1 Mkhitar Heraci
187.	Metsamor Hospital	Metsamor, Armavir region
188.	Noyemberyan Medical Center CJSC	Noyemberyan, 1, 26 Komisarneri
189.	Sevan Polyclinic CJSC	Sevan, 169 Nairyan
190.	Sevan Hospital State CJSC	Sevan, 31 Ltchap
191.	Sisian Medical Center CJSC	Sisian, 14 Charentsi
192.	Talin Medical CenterCJSC	Talin, 1 Kotanyan
193.	Liamed Medical Center	Vagharshapat, Z . Andranik street, 2 building
194.	Vanadzor N4 Polyclinic CJSC	Vanadzor, 10 Amiryan
195.	Vanadzor Medical Center CJSC	Vanadzor, 8 Karmir banak
196.	Vardenis Hospital State CJSC	Vardenis, 34 V. Hambardzumyan
197.	Vayk Medical Association CJSC	Vayk, 96 Shahumyan
198.	Saghatelyan Medical Center	Vayk, Shahumyan St., 91 building
199.	Nairi Medical Center CJSC	Yegvard, 196 Charents St.
200.	A-Ohanjanyan LLC	Kajaran city, Charents str. building 4, apt. 17
201.	Invitro laboratory diagnostic center	Armavir, 21/2 Hanrapetutyan St.
202.	NATIONAL CENTER OF CARDIOLOGY	Armavir city, 35/1 M. Nalbandyan St.
203.	Master Med Medical Center	Vagharshapat, Vazgen Arajin St., 45 Building Artashat, Ogostos 23 St., 79/3 Armavir, Shahumyan St. 3
204.	INVITRO laboratory diagnostic center	Armavir, Hanrapetutyun str. 21/4 Gyumri, Garegin Nzhdeh str. 13 Vanadzor, Tigran Mets ave. 13
	DENTAL CLINIC	**RA REGIONS, ADDRESS**
205.	Smile Dental Clinic	Armavir 20
206.	Art Clinik	Artashat, 70/12 Isakov
207.	Tina Dent	Gyumri, 10/3 Shirakatsi st.
208.	Stom Elit LLC	1st floor, 61 Shirakatsi st. Gyumri
209.	M&N Dent	Ijevan, 189 Yerevanyan str
210.	Edo Dent	Kajaran, 11/44 Abovyan st.
211.	Arm Dent	Kapan, 19 Shahumyan st.
212.	I/E Shahen Aleksanyan	Kapan, 5a/16 Lernagortsneri st.
213.	Nersisyan dental clinic	Masis, 23/1 Azatamartikner
214.	Reala dent	Sevan, 152/1 a Nairian
215.	Kuradent Dental Clinic	Sevan, 3 Demirchyan st
216.	Master Farm Medical Center	Vagharshapat, 0 Building, 1st Floor (in maternity area), Spandaryan St.
217.	MuraDent LLC	Vagharshapat, 8/10 Mashtots
218.	Eva Dent	Vanadzor Aghayan St., 82 Building
219.	Vanmed BSK CJSC	Vanadzor, 29 Zakaryan
220.	Saghatelyan Dental Clinic	Vayk, Jermuk h. 10

LIST OF PARTNER MEDICAL INSTITUTIONS
/For annual preventive examinations/

	MEDICAL INSTITUTION	**ADDRESS: YEREVAN**
1.	Vardanants medical center	35/1 Hrachya Kochari St.
2.	Ajapnyak medical center	8/1 Abelyan St.
3.	Best LifeArmenian-Japanese Medical Center	55 Fanarjyan st.

4.	Cito Med LLC	14/1 Hr. Nersisyan st.
5.	Cryogen Clinic Medical center	36 Babayan St.
6.	Davidyants Polyclinics	33/3 Building, 4th District, Davtashen
7.	Diagnostica medical corporation OJSC	6/1 Margaryan St.,
8.	Dialab Medical Centre and Clinical DiagnostiC Laboratory	41 Mamikonyants St.
9.	Elit-Med Medical center	3/15 Hakob Hakobyan St.
10.	Izmirlian Medical Center CJSC	6 Aharonyan St.
11.	Medline Clinic Medical Center LLC	17/1 Rostovyan St.
12.	Nairi Medical center CJSC	21 Paronyan St.
13.	Shengavit Medical Center CJSC	9 Manandyan St.
14.	Slav Med Med. Center LLC	4/2 bld., 3rd lane M. Baghramyan
15.	Yerevan scientific medical center	Hrachya Nersisyan St., 7 Building
16.	Kean Medical Center	Adontsi st. 4
17.	Royal Clinic Medical Center	Avan, Sayat-Novai District, 8
18.	Sirmed medical center	7 Pavstos Buzandi St.,
19.	Central Clinic	56/1 Pushkin St.
20.	TONOYAN	Bagratunyats St. 2nd Lane, 23 Building
21.	Master Med Medical Center	36 Babayan

Note

The list of partner medical institutions may vary during the validity period of the Contract. The periodically updated list is posted on www.imnairi.am.

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