

ABOUT GROUPAMA

Groupama, the biggest mutual insurance company in France, is the market leader in many lines of business such as agriculture, health insurances and nursing care at home guarantee. Outside of France, Groupama is engaged in Italy, Portugal, Slovakia, Turkey, Greece, Hungary, Romania, Bulgaria, China, Vietnam and Tunisia; in total of 11 countries in Europe and Asia. Groupama has 13 million customers and 34,000 employees. The Group is providing products and services adapted to the needs and demands of their clients in insurance and banking sectors.

Groupama had started its activities in Turkey in 1991 by acquiring 36% of Güneş Sigorta's shares. Later, Groupama took over Başak Emeklilik and Başak Sigorta in 2006, and Güven Hayat and Güven Sigorta in 2008. The activities of Başak and Güven companies were merged under the name Groupama Sigorta A.Ş and Groupama Emeklilik A.Ş. in 2009. With its share of 5,8%, Groupama is also the third biggest shareholder of Milli Reasürans A.Ş.

"Groupama is one of the leading company groups in Turkey in Property & Casualty, Life and Private Pension lines of business with TRY 1.057,7 million of premium production and TRY 840 million of total fund amount in private pension in 2014." Groupama is also among insurance companies having one of the largest distribution channels in Turkey with its 2.135 general agencies, 63 brokers and 1.656 Turkish Agricultural Credit Cooperatives (TKK). Among all subsidiaries of Groupama Group outside of France, Groupama Turkey is in second place in terms of premium production after France.



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FIT Health Insurance for Foreigners in Turkey



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 **Groupama**

Sigorta

HEALTH INSURANCE



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 insurance is not accepted. If you do have foreign insurance that extends beyond emergency care, you must get the documentation of your plan translated into Turkish and notarized. If you do not have foreign insurance, you must buy a plan in Turkey.



FIT Health Insurance for Foreigners In Turkey

- Totally compliant for Residence Permit requirements for you and your family
- In case of an illness or an accident, expenses for inpatient and outpatient cares are covered
- Quality services in our contracted institutions
- No insured's contribution in contracted institutions for inpatient cares.
- 24/7 Health Assistance
- Affordable premium, payment with Turkish or Foreign Credit card.
- Children can be self-insured
- Insurance policy covers persons aged between 0-65 years old.

COVERAGES

Coverage	CONTRACTED INSTITUTIONS		NON CONTRACTED INSTITUTIONS	
	Limit of Coverage	Contribution	Limit of Coverage	Contribution
Inpatient Treatment	Unlimited	None	20.000 TL/year	20%
Hospital Room & Meals	Charge for standard single room	None	Charge for standard single room	20%
Intensive Care	Charge for Intensive Care Unit	None	Charge for Intensive Care Unit	20%
Outpatient Diagnosis & Treatment	2.000 TL/year	%40	2.000 TL/year	40%
Auxiliary Medical Supplies	1.000 TL/year	%40	1.000 TL/year	40%
Emergency Assistance and Medical Consultancy	Unlimited	None	Unlimited	None



PAYMENT OF YOUR HEALTH EXPENSES

Prefer our contracted healthcare institutions!

All your inpatient treatments are free of charge.

- Simply presenting your insurance card and original passport at the health institutions (list is available on www.groupama.com.tr)
- Asking for authorization from the Authorization Center of Groupama Sigorta at latest 48 hours beforehand, except for emergency cases. (Dial 0850 250 50 50 and type 1/3/2)

At a non-contracted healthcare institution

After paying yourself your treatment expenses to the respective institution, the following documents have to be sent in accompany of the claim form of which front face has been completed in full and signed by yourself and the back face by the attending physician to Groupama Sigorta. Claim form is available at www.groupama.com.tr.

1. Original invoice
2. Original prescription, drug boxes and original of pharmacy's cash register slip
3. Any report the institution provide to you (consultation file, results, surgery report, accident report, X-ray...)
4. If treatment was received in abroad, photocopy of the passport of the insured showing that you were in the country where the treatment was received at the date of the treatment, a document showing that the invoice has been paid
5. Original of your passport
6. A bank account number to whom payment will be made, which is valid in Turkey

Glossary

Health insurance	Sağlık sigortası
Inpatient and outpatient treatment	Ayakta ve yatarak tedavi
Emergency care	Acil tedavi
Residence permit	İkamet izni
Contracted institutions	Anlaşmalı kurumlar
Claim Form	Talep formu