

		SRD		SRD		SRD		USD		USD		USD	
		AZPAS BASIC-2026		AZPAS PLUS-2026		AZPAS SUPREME-2026		BASIC-2026		AZPAS PLUS-2026		AZPAS SUPREME-2026	
1	<b>General Practitioner's care</b>												
	Medical consults, health advices and treatment	✓		✓		✓				✓		✓	
2	Activities in accordance with the Azpas GP-list of activities	✓		✓		✓				✓		✓	
2	<b>Medical specialist care</b>												
	Medical specialist consult and treatment	✓		✓		✓				✓		✓	
2	Medical specialist activities	✓		✓		✓				✓		✓	
	* General surgery	✓		✓		✓				✓		✓	
	*	✓		✓		✓		✓		✓		✓	
	Anaesthesiology	Incl. pain treatments: maximum 4 per policy year		Incl. pain treatments: maximum 6 per policy year		Incl. pain treatments: maximum 8 per policy year		Incl. pain treatments: maximum 4 per policy year		Incl. pain treatments: maximum 6 per policy year		Incl. pain treatments: maximum 8 per policy year	
	* Cardiology/heart surgery:												
	Costs related to cardiac catheterisation as diagnostic examination	maximum 2 per policy year		maximum 3 per policy year		maximum 4 per policy year		maximum 2 per policy year		maximum 3 per policy year		maximum 4 per policy year	
	Interventional cardiotherapy including performing percutaneous angioplasty and/or placement of stents and vascular surgery	Accumulated up to maximum SRD 75.000,- per policy year		Accumulated up to maximum SRD 150.000,- per policy year		Accumulated up to maximum SRD 260.000,- per policy year		Accumulated up to maximum USD 1.875,- per policy year		Accumulated up to maximum USD 3.750,- per policy year		Accumulated up to maximum USD 6.500,- per policy year	
	* Cardiac surgery including bypass and valve surgery, pacemaker insertion/repositions	Accumulated up to maximum SRD 75.000,- per policy year		Accumulated up to maximum SRD 112.500,- per policy year		Accumulated up to maximum SRD 150.000,- per policy year		Accumulated up to maximum USD 1.250,- per policy year		Accumulated up to maximum USD 3.000,- per policy year		Accumulated up to maximum USD 5.000,- per policy year	
	Purchase of a pacemaker	✓		✓		✓		✓		✓		✓	
	* Dermatology												
	Cosmetic treatments	N/A		N/A		1 x per 3 policy years up to a maximum amount of SRD 50.000,- per policy year. Waiting period 12 months.		N/A		N/A		1 x per 3 policy years up to a maximum amount of USD 2.000,- per policy year. Waiting period 12 months.	
	* Gynaecologie	✓		✓		✓		✓		✓		✓	
	* Internal medicine	✓		✓		✓		✓		✓		✓	
	*					✓						✓	
	Oral surgery	✓		✓		Incl. 2 preventive jaw surgical extractions per policy year by the dental surgeon		✓		✓		Incl. 2 preventive jaw surgical extractions per policy year by the dental surgeon	

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	*	✓	✓	✓	✓	✓	✓
	Ear nose and throat surgery	Incl. hearing aid maximum <b>SRD 8.000,-</b> per ear per 2 policy years, if strength has changed	Incl. hearing aid maximum <b>SRD 17.500,-</b> per ear per 2 policy years, if strength has changed	Incl. hearing aid maximum <b>SRD 30.000,-</b> per ear per 2 policy years, if strength has changed	incl. hearing aid maximum <b>USD 250,-</b> per ear per 2 policy years, if strength has changed	incl. hearing aid maximum <b>USD 375,-</b> per ear per 2 policy years, if strength has changed	incl. hearing aid maximum <b>USD 750,-</b> per ear per 2 policy years, if strength has changed
	Paediatrics	✓	✓	Incl. Consults for Health Center with paediatrician	✓	✓	incl. Consults for health center at paediatrician
	* Neurosurgery	Accumulated up to maximum <b>SRD 60.000,-</b> per policy year	Accumulated up to maximum <b>SRD 100.000,-</b> per policy year	Accumulated up to maximum <b>SRD 180.000,-</b> per policy year	Accumulated up to maximum <b>USD 1.250,-</b> per policy year	Accumulated up to maximum <b>USD 2.750,-</b> per policy year	Accumulated up to maximum <b>USD 4.500,-</b> per policy year
	* Neurology	✓	✓	✓	✓	✓	✓
	* Ophthalmology	✓	✓	✓	✓	✓	✓
	* Eye surgery	Accumulated up to maximum <b>SRD 30.000,-</b> per policy year	✓	✓	Accumulated up to maximum <b>USD 750,-</b> per policy year	✓	✓
	* Orthopaedics	✓	✓	✓	✓	✓	✓
	* Parasitology	✓	✓	✓	✓	✓	✓
	* Plastic surgery (on medical indication)	Accumulated up to maximum <b>SRD 22.500,-</b> per policy year	✓	✓	Accumulated up to maximum <b>USD 550,-</b> per policy year	✓	✓
	* Psychiatry	Outpatient, maximum <b>10 consults and/or treatments</b> per policy year. Outpatient, maximum <b>6 weeks</b> per policy year, whether or not consecutive	✓	✓	Outpatient, maximum <b>10 consults and/or treatments</b> per policy year. Outpatient, maximum <b>6 weeks</b> per policy year, whether or not consecutive	✓	✓
	* Pulmonology (Lung disease)	✓	✓	✓	✓	✓	✓
	* Radiology	✓	✓	✓	✓	✓	✓
	* Intervention radiology	Accumulated up to maximum <b>SRD 25.000,-</b> per policy year	Accumulated up to maximum <b>SRD 50.000,-</b> per policy year	Accumulated up to maximum <b>SRD 300.000,-</b> per policy year	Accumulated up to maximum <b>USD 625,-</b> per policy year	Accumulated up to maximum <b>USD 1.500,-</b> per policy year	Accumulated up to maximum <b>USD 7.500,-</b> per policy year
	* Radiotherapy	N/A	Accumulated up to maximum <b>SRD 50.000,-</b> per policy year	Accumulated up to maximum <b>SRD 300.000,-</b> per policy year	N/A	Accumulated up to maximum <b>USD 1.500,-</b> per policy year	Accumulated up to maximum <b>USD 7.500,-</b> per policy year
	* Rehabilitation medical science	✓	✓	✓	✓	✓	✓
	* Urology	✓	✓	✓	✓	✓	✓
	Special conditions for foreign missions and other disciplines: * cf. applicable policy conditions	✓	✓	✓	✓	✓	✓
3	Haemodialysis						
1	Dialysis, medication and insertion of shunt	Accumulated up to maximum <b>SRD 275.000,-</b> per policy year	Accumulated up to maximum <b>SRD 400.000,-</b> per policy year	Accumulated up to maximum <b>SRD 600.000,-</b> per policy year	Accumulated up to maximum <b>USD 7.500,-</b> per policy year	Accumulated up to maximum <b>USD 10.500,-</b> per policy year	Accumulated up to maximum <b>USD 16.000,-</b> per policy year

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	2 Acquisition of a dialysis catheter	Will be reimbursed at the expense of the Aid coverage.	Will be reimbursed at the expense of the Aid coverage.	Full compensation	Will be reimbursed at the expense of the Aid coverage.	Will be reimbursed at the expense of the Aid coverage.	Full compensation
4	<b>Medical diagnostic</b>						
1	Laboratory exam cf laboratory guarantee letter	✓	✓	✓	✓	✓	✓
2	Radiological examination cf X-ray guarantee letter	✓	✓	✓	✓	✓	✓
3	CT or MRI scan	maximum 3 per policy year	maximum 4 per policy year	maximum 6 per policy year incl 1 CT-Coronaire per policy year referred by cardiologist	maximum 3 per policy year	maximum 4 per policy year	maximum 6 per policy year incl 1 CT-Coronaire per policy year referred by cardiologist
4	Immunohistochemistry tests	If medically necessary	If medically necessary	If medically necessary	If medically necessary	If medically necessary	If medically necessary
5	<b>Paramedical care</b>						
1	Physical therapy	Accumulated up to maximum SRD 7.500,- per policy year	Accumulated up to maximum SRD 14.500,- per policy year	Accumulated up to maximum SRD 18.500,- per policy year	Accumulated up to maximum USD 125,- per policy year	Accumulated up to maximum USD 300,- per policy year	Accumulated up to maximum USD 450,- per policy year
2	Ergotherapy						
3	Speech therapy						
4	Psychology						
5	Orthopedagogy						
6	Skin therapy						
7	Dietetics on conditions						
8	Diabetic nurse						
9	Medical pedicure						
6	<b>Family planning care</b>						
1	Obstetric care						
	Prenatal monitoring and delivery by GP, obstetrician or gynaecologist	✓	✓	✓	✓	✓	✓
1a	12 and 20 weeks ultra sound	✓	✓	✓	✓	✓	✓
1b	Outpatient delivery in hospital, home or maternity care facility by expert	✓	✓	✓	✓	✓	✓
1c	Clinical delivery by gynaecologist including care and nursing	✓	✓	✓	✓	✓	✓
1d	Maternity care	N/A	N/A	8 hours for 8 days up to a maximum of SRD 4,500,- per policy year	N/A	NA	8 hours for 8 days up to a maximum of USD 125,- per policy year
2	Consultations to consultation bureau except vaccinations	✓	✓	✓	✓	✓	✓
3	Primary and secondary infertility anomalies among women	conformable to protocol	conformable to protocol	conformable to protocol	conformable to protocol	conformable to protocol	conformable to protocol
3a	Laboratory tests	✓	✓	✓	✓	✓	✓
3b	Imaging exam:						
	hysterosalpingogram or HSG	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime
	- laproscopic tuba test or blue	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime
	- Ultrasound monitoring of the follicle growth	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime

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3c	Post coition test	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime
4	Sterilisation, If medically necessary	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime	compensated 1x in a lifetime
5	Contraceptives	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicines Index
6	Congenital disorders	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
7	<b>Pharmaceutical care</b>						
1	Medicines according to formulary	✓	✓	✓	✓	✓	✓
2	Medicines prescribed by GP or medical specialist	✓	✓	✓	✓	✓	✓
3	Medication for Anti-cancer therapy	Accumulated up to maximum SRD 320.000,- per policy year	Accumulated up to maximum SRD 480.000,- per policy year	Accumulated up to maximum SRD 620.000,- per policy year	Accumulated up to maximum USD 8.000,- per policy year	Accumulated up to maximum USD 12.000,- per policy year	Accumulated up to maximum USD 15.500,- per policy year
4	Dressing material conformable to medical consumables index and plaster cast	✓	✓	✓	✓	✓	✓
5	Blood products	maximum 10 flasks per admission	✓	✓	maximum 10 flasks per admission	✓	✓
6	Hormone preparations	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index	Conformable to Azpas Medicine Index
8	<b>Aids</b>						
1a	Purchase of all aids on medical prescription	Accumulated up to maximum SRD 150.000,- per policy year	Accumulated up to maximum SRD 250.000,- per policy year	Accumulated up to maximum SRD 275.000,- per policy year	Accumulated up to maximum USD 3.750,- per policy year	Accumulated up to maximum USD 5.625,- per policy year	Accumulated up to maximum USD 7.500,- per policy year
1b	Hire of orthopaedic aids for rehabilitation (splints, orthopaedic crutches, orthopaedic collars) on medical	✓	✓	✓	✓	✓	✓
9	<b>Optical care</b>						
1	Eye tests by optometrist or optician	✓	✓	✓	✓	✓	✓
2	Optical care	maximum amount of SRD 2.500,- per 24 months on the prescription of de ophthalmologist, optician or optometrist. Waiting time of 12 months after inception date of the insurance.	maximum amount of SRD 3.500,- per 24 months on the prescription of the ophthalmologist, optician or optometrist	maximum amount of SRD 6.500,- per 24 months on the prescription of the ophthalmologist, optician or optometrist	maximum amount of USD 65,- per 24 months on the prescription of de ophthalmologist, optician or optometrist. Waiting time of 12 months after inception date of the insurance.	maximum amount of USD 85,- per 24 months on the prescription of the ophthalmologist, optician or optometrist	maximum amount of USD 175,- per 24 months on the prescription of the ophthalmologist, optician or optometrist
10	<b>Admission and nursing care in hospital or nursing home</b>						
1	Admission outpatient care and nursing	According to the current policy	According to the current policy	According to the current policy	According to the current policy	According to the current policy	According to the current policy
2	Admission in nursing home following discharge from hospital	✓	✓	✓	✓	✓	✓

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3	Admission in Psychiatric Center Suriname	✓	✓	✓	✓	✓	✓
4	Admission in lung pavillion	✓	✓	✓	✓	✓	✓
5	Hospice	maximum 3 months per policy year for terminal patients	maximum 4 months per policy year for terminal patients	maximum 5 months per policy year for terminal patients	maximum 3 months per policy year for terminal patients	maximum 4 months per policy year for terminal patients	maximum 5 months per policy year for terminal patients
11	<b>Medical home care</b>						
	Medical home care for hospitalized participant following discharge from hospital	maximum en Accumulated 90 days per policy year compensated, whether or not consecutive	maximum en Accumulated 120 days per policy year compensated, whether or not consecutive	maximum en Accumulated 180 days per policy year compensated, whether or not consecutive	maximum en Accumulated 90 days per policy year compensated, whether or not consecutive	maximum en Accumulated 120 days per policy year compensated, whether or not consecutive	maximum en Accumulated 180 days per policy year compensated, whether or not consecutive
	Medical home care in your home situation by an accredited institution	maximum en Accumulated 90 days per policy year compensated, whether or not consecutive	maximum en Accumulated 120 days per policy year compensated, whether or not consecutive	maximum en Accumulated 180 days per policy year compensated, whether or not consecutive	maximum en Accumulated 90 days per policy year compensated, whether or not consecutive	maximum en Accumulated 120 days per policy year compensated, whether or not consecutive	maximum en Accumulated 180 days per policy year compensated, whether or not consecutive
12	<b>Emergency care</b>						
1	Acute medical care at the Emergency department and urgent treatment by doctor on	✓	✓	✓	✓	✓	✓
13	<b>Ambulance transport</b>						
1	Ambulance transport by land	maximum amount of SRD 3.000,- per policy year	✓	✓	maximum amount of USD 65,- per policy year	✓	✓
2	Medical air transport	N/A	maximum up to SRD 25.000,- per policy year	maximum up to SRD 35.000,- per policy year	N/A	maximum up to USD 650,- per policy year	maximum up to USD 1.200,- per policy year
14	<b>Alternative medicine</b>	maximum up to SRD 2.500,- per policy year	maximum up to SRD 4.500,- per policy year	maximum up to SRD 6.000,- per policy year <i>incl foot reflexology</i>	maximum up to USD 40,- per policy year	maximum up to USD 100,- per policy year	maximum up to USD 165,- per policy year <i>incl foot reflexology</i>
15	Foreign expenses	N/A	compensation by means of refund up to a maximum amount of SRD 100.000,- per policy year based on medically indicated surgical interventions.	compensation by means of refund up to a maximum amount of SRD 175.000,- per policy year based on medically indicated surgical interventions.	N/A	compensation by means of refund up to a maximum amount of USD 2.650,- based on medically indicated surgical interventions	compensation by means of refund up to a maximum amount of USD 4.750,- based on medically indicated surgical interventions
16	Home care for general daily activities	N/A	N/A	Reimbursement up to a maximum of SRD 60.000,- per policy year	N/A	N/A	Reimbursement up to a maximum of USD 2.000,- per policy year
17	Platelet Rich Plasma (PRP)	N/A	N/A	Reimbursement up to a maximum of SRD 15.000,- per policy year	N/A	N/A	Reimbursement up to a maximum of USD 500,- per policy year

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