

HARVARD MEDICAL

PRESS RELEASE

AGREEMENT HYGEIA - ETHNIKI INSURANCE COMPANY

The Athens Diagnostic and Therapeutic Center HYGEIA S.A. announces the assignment of the agreement with ETHNIKI Hellenic General Insurance Company Societe Anonyme.

The agreement concerns the <u>direct coverage of all insured persons who ETHNIKI</u> <u>INSURANCE represents for hospitalisation at HYGEIA</u> under special conditions with regard to both doctors' fees and hospital charges. The term of the agreement is set at three (3) years and stipulates readjustments on annual basis, while, at the same time, it guarantees that the average cost per hospitalisation shall remain fixed.

The said agreement, which was concluded with the consent of HYGEIA's doctors, is based on fair conditions, beneficial for everyone and acceptable by all three (3) parties (insurance company, doctors and hospital), while, at the same time, it guarantees the provision of high-quality medical and hospitalisation services.

With the said agreement, HYGEIA' s Management successfully concludes its efforts to establish a new framework within which insurance companies and private hospitals shall collaborate reliably. HYGEIA has already concluded similar agreements with ING, INTERAMERICAN and ALLIANZ, the results of which have been deemed positive.