

Pensioner Discount Based on the Agreement with the Federal Institute for Pension and Disability Insurance Valid for One Year (Until December 30, 2025)

1. Discount

- Pensioners are entitled to a **30% discount** on all outpatient and hospital services.
- The discount applies to all services, but it **cannot be combined with other active discounts** at the time of credit realization.
- The discount applies to all services for **both one-time payments and installment payments**, not just installment plans.
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2. Conditions for Obtaining the Discount

- The discount is granted **upon presenting the latest pension check and an identification card**.
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3. Installment Payment Option

- Pensioners can **pay in installments for up to 12 months**.
- The **minimum amount eligible** for installment payment is **90 BAM**.
- The **minimum monthly installment** is **30 BAM**.
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4. Additional Conditions for Installments

- For amounts up to **1,000 BAM**, installment payment is possible for up to **12 months without additional collateral**.
- For amounts exceeding **1,000 BAM**, approval from the **internal financial committee** is required, which considers the **pensioner's age and pension amount**.
- For higher amounts, in addition to the **pension check and identification card**, a **CIPS residence certificate** must also be provided.
- The **maximum installment debt** a pensioner can have towards **ASA Hospital cannot exceed 50% of their pension amount**.

5. Records and Administration

- The **Finance Department, Cashier's Office, and Navigators** maintain records of discount beneficiaries.
- The records include the following information:
 - Full name of the beneficiary
 - JMBG (Unique Master Citizen Number)
 - JMB (Pensioner ID number from the pension check)
 - Pensioner's address
 - Total deduction amount
 - Number of installments and installment amount