



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

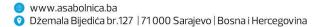
- Pensioners can pay in installments for up to 12 months.
- The minimum amount eligible for installment payment is 90 BAM.
- The minimum monthly installment is 30 BAM.

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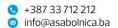
4. Additional Conditions for Installments

- 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.

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5. Records and Administration

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