

MARKETING  
MATERIALS



# Private medical care **PZU for health**

**FOR BUSINESS OWNERS, EMPLOYEES AND THEIR FAMILIES**

**PROPOSAL FOR:  
PREPARED BY:  
CONTACT:**

801 102 102 [pzu.pl](http://pzu.pl)  
Charges are consistent with the rates of your operator.





## With PZU private medical care, you can take better care of yourself and your loved ones

Learn more about **PZU for health** insurance with which an employer, employees and their loved ones can receive **private medical care throughout Poland** – near their place of residence, as well as on vacation or on a business trip.

PZU for health insurance is an ideal solution for those who value time, comfort and a sense of security.

**Take advantage of our offer and see how easy it is to take care of your health with PZU:**



we provide access to doctors **of up to 35 specialties**, a wide range of **diagnostic tests and outpatient procedures**,



we schedule visits with an internal medicine doctor or a pediatrician within a **maximum of 2 business days**, and with a specialist, **within 5 business days**,



**we do not require referrals** to see specialists,



**we have medical centers in over 550 cities throughout Poland**,



we accept **referrals for diagnostic tests issued by doctors outside the PZU network**,



our helpline consultants are available **24 hours a day, 7 days a week**.

## In addition



Prior to enrollment we do not require information about your health.



We apply only 3 liability exclusions – for treatment of infertility, addictions and birth defects.

# PZU for health

You can choose from different coverage plans. Select the one that meets your expectations

BENEFITS	INTRO	STANDARD	KOMFORT	KOMFORT PLUS	OPTIMUM
access to specialists	19 specialties with a 50% discount	16 specialties	25 specialties	30 specialties	35 specialties
diagnostic tests	91 tests and procedures with a 20% discount	23 tests and 28 free procedures and 118 procedures with a 15% discount	152 tests and 29 free procedures and 116 procedures with a 15% discount	288 tests and 30 free procedures	359 tests and 50 free procedures
reimbursement	-	•	•	•	•
pregnancy care	•	•	•	•	•
house calls	-	-	2 calls per year	4 calls per year	4 calls per year
vaccinations	-	-	•	•	•
outpatient rehabilitation	-	-	-	-	30 procedures per year
outpatient procedures	-	•	•	•	•
dental examination	once a year	once a year	once a year	once a year	once a year
preventive dental care	20% discount	20% discount	20% discount	20% discount	20% discount

Legend: • covered; - not covered



## PROPOSAL FOR

Number of women:

Number of men:

Proposal No.:

		COVERAGE				
		INTRO	STANDARD	KOMFORT	KOMFORT PLUS	OPTIMUM
PACKAGE	INDIVIDUAL (employee)					
	FAMILY (employee + spouse/domestic partner + children)					
	PARTNER (employee + 1 person: spouse/domestic partner or child)					
RIDERS	<b>Emergency Medical Coverage</b> Assistance in the case of an accident that occurred at home (e.g. medical transport, house call by a doctor or nurse), assistance in the event of a hospital stay due to an accident that occurred at home or a sudden illness (e.g. provision of childcare for children up to 15 years of age, house call by a nurse after discharge from the hospital).					
	<b>Specialist treatment</b> Financial support in the case of chemotherapy or radiotherapy, interferon therapy, cardioverter/defibrillator implantation, pacemaker implantation or ablation.					

The premium for the selected package includes a fee for life insurance  
- PLN 0.25 per month (Sum Insured = PLN 100).

**Proposal valid until:**

## SPECIALISTS AVAILABLE UNDER EACH PLAN

ACCESS TO DOCTORS	INTRO	STANDARD	KOMFORT	KOMFORT PLUS	OPTIMUM
family doctor	-50%	-	•	•	•
pediatrician	-50%	-	•	•	•
internist	-50%	-	•	•	•
allergist	-50%	•	•	•	•
general surgeon	-50%	•	•	•	•
dermatologist	-50%	•	•	•	•
diabetologist	-50%	•	•	•	•
endocrinologist	-50%	•	•	•	•
gastroenterologist	-50%	•	•	•	•
gynecologist	-50%	•	•	•	•
cardiologist	-50%	•	•	•	•
nephrologist	-50%	•	•	•	•
neurologist	-50%	•	•	•	•
ophthalmologist	-50%	•	•	•	•
orthopaedic surgeon	-50%	•	•	•	•
rheumatologist	-50%	•	•	•	•
urologist	-50%	•	•	•	•
otolaryngologist	-50%	•	•	•	•
pulmonologist	-50%	•	•	•	•
hepatologist	-	-	•	•	•
anesthesiologist	-	-	•	•	•
audiologist	-	-	•	•	•
oncology surgeon	-	-	•	•	•
hematologist	-	-	•	•	•
oncologist	-	-	•	•	•
infectious disease specialist	-	-	-	•	•
neurosurgeon	-	-	-	•	•
radiologist	-	-	-	•	•
venereologist	-	-	-	•	•
psychiatrist (4 visits/year)	-	-	-	•	•
proctologist	-	-	-	-	•
vascular surgeon	-	-	-	-	•
rehabilitation specialist	-	-	-	-	•
traumatologist	-	-	-	-	•
psychologist (4 visits/year)	-	-	-	-	•

## TESTS AVAILABLE UNDER EACH PLAN

DIAGNOSTIC TESTS	INTRO	STANDARD	KOMFORT	KOMFORT PLUS	OPTIMUM
biochemical	-20%	<->	<->	•	•
serological and immunological	-20%	•	•	•	•
hormonal	-20%	-15%	<->	•	•
bacteriological	-20%	•	•	•	•
urine	-20%	•	•	•	•
cervical cytological pap smear	-20%	•	•	•	•
ULTRASOUND	-20%	<->	<->	•	•
hematological and coagulation	-	-	•	•	•
stool	-	-	•	•	•
immunological	-	-15%	-15%	•	•
virological	-	-15%	-15%	•	•
fine needle thyroid biopsy	-	-15%	-15%	•	•
skin allergy tests	-	-15%	-15%	•	•
radiology	-	-15%	<->	•	•
CT and NMR	-	-15%	-15%	•	•
endoscopy	-	-15%	-15%	•	•
function tests (ECG, EMG, spirometry, etc.)	-	<->	<->	•	•
tumor markers	-	-	-	-	•

### Legend:

- covered
- not covered
- 15% - with a 15% discount
- <-> free or with a 15% discount
- 20% - with a 20% discount
- 50% - with a 50% discount

## PROCEDURES AVAILABLE UNDER EACH PLAN

Plan: {name of plan}

covers the following outpatient procedures:

- **by a nurse** (e.g. taking blood pressure, height and weight),
- **by a general physician** (e.g. dressing of injuries, tick removal),
- **by an allergist** (e.g. desensitization – excluding the cost of medicine),
- **by a surgeon** (e.g. placing or removing stitches),
- **by a gynecologist** (e.g. collection of tissue for cytological analysis),
- **by an ophthalmologist** (e.g. foreign body removal from the eye),
- **by an otolaryngologist** (e.g. ear irrigation).

## WE SCHEDULE DOCTOR APPOINTMENTS VIA:



### mojePZU portal

(moje.pzu.pl),  
through which you can  
schedule and cancel  
appointments by yourself



24-hour  
PZU Health hotline at  
801 405 905\*  
or 22 505 15 48\*



appointment form  
pzu.pl website



Text message  
"WIZYTA"  
sent to 4102\*

\* Charges consistent with the rates of your operator.



## Benefits for the employer



**You limit employee absences** – professional help of a specialist and quick access to a physician can help reduce the length of a sick leave.



**You build the image of a modern employer** who cares for his employees' life and health. You can boost the appeal of the workplace and your employees' loyalty.



**You can reduce staff turnover** because private medical care is one of the most desirable employee benefits (according to the Sedlak & Sedlak report – Fringe benefits in the eyes of employees in 2018).

## Benefits for the employee



You get **an additional component of remuneration** (if the employer pays the premiums).



You can schedule **appointments with qualified specialists without referrals** throughout Poland.



**You can insure your loved ones** – spouse or domestic partner and children.



As part of **PZU for health** you can use medical services of PZU Zdrowie branch network throughout Poland.

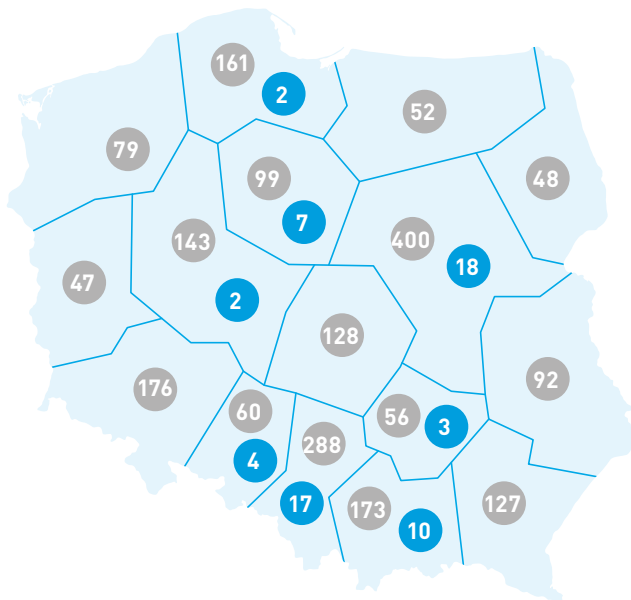


**We already have 60 own medical centers** and we are constantly developing our network to ensure quick access to first class services. We care about your comfort and friendly treatment conditions.



In addition, we cooperate with partner institutions – **of which there are already more than 2,100 in over 550 cities in Poland (also poviats-status cities).**

You can find the current list of PZU's (own and associated) medical centers on [pzu.pl](http://pzu.pl).



- own centers
- partner centers

As at 10.01.2019

This proposal is not an offer within the meaning of Article 66 of the Civil Code. Detailed information about insurance, including definitions of covered events, responsibilities, exclusions and limitations of PZU Życie SA liability are set out in the General Conditions of Group Life and Health Insurance, Medical Services S, attached.

The General Conditions of Insurance are also available at PZU branches and on [pzu.pl](http://pzu.pl).



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