



**GENERAL TERMS  
ADDITIONAL GROUP INSURANCE IN THE EVENT  
OF ROAD TRAFFIC ACCIDENT OR ACCIDENT AT  
WORK – MEDICAL SERVICES**

The table below presents the provisions of the general terms and conditions of the additional group insurance in the event of road traffic accident – medical services, terms and conditions code NPGP55 (GTC), which govern the exclusion and limitation of the insurance company's liability.

These provisions constitute a part of the GTC, and their indications are a result of the legal regulations (Article 17, section 1 of the Insurance and Reinsurance Act).

No.	Type of information	Record number
1.	Conditions for benefit payment	items 1-2 items 4-7 item 27 items 28-33 item 34
2.	Restrictions and exemptions of an insurer's liability granting the right to refuse or reduce the payment of benefits	items 1-2 item 7 items 8-9 items 24-25 item 26 item 34

Information about the insurance are available from:

 at pzu.pl



at the phone number 801 102 102  
(charged according to the operator's tariff)

## GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE ROAD TRAFFIC ACCIDENT OR ACCIDENT AT WORK – MEDICAL SERVICES



GTC code: NPGP55

The Board of Directors of PZU Życie SA set out the general terms and conditions of the additional group insurance on the road or at work – medical services by means of Resolution No. UZ/202/2021 of 9 November 2021 (hereinafter referred to as the GTC).

These General Terms and Conditions shall enter into force on 01 December 2021 and shall apply to insurance agreements concluded from 1 January 2022.

The policyholder shall read the GTC carefully before concluding the contract and communicate the GTC to anyone who wishes to take out insurance.

**Please read the GTC you have received from your policyholder carefully before you take out insurance.**

### GLOSSARY

– i.e. what do the terms actually mean

1. the GTC uses the following terminology:

- 1) **insurance protection period** – the period of time during which our liability to the insured under the supplementary insurance continues;
  - 2) **medical centre** – a clinic, a doctor's surgery or a laboratory providing medical services, a list of which is published on pzu.pl and available from the medical helpline (stated in the decision on granting the right to use the medical services) and at each of our branches;
  - 3) **legal relationship** – a contract of employment or other civil law relationship under which, at the date of the accident there is a legal obligation to pay accident insurance premiums within the meaning of the provisions on the social insurance system at work;
  - 4) **supplementary insurance** – the insurance agreement to which these GTC apply;
  - 5) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
  - 6) **medical services** – benefits listed in the appendix to these GTC;
  - 7) **accident** – such an accident which is an unfortunate occurrence:
    - a) a road traffic accident or
    - b) an accident at work,and which results in bodily injury or health disorder - requiring you to seek medical treatment;
  - 8) **road traffic accident** – such an accident on the road which is a personal accident caused:
    - a) by the movement of a vehicle on the road – if you were involved as a road user. The definition of a "vehicle," "road," "traffic participant," is in accordance with the Road Traffic Law. A tram is also recognised as a vehicle.
    - b) the movement of a railway vehicle hauled by a traction vehicle (self-propelled vehicle) and the movement of an underground vehicle – if you were a passenger or crew member on such vehicle. A transport accident is not an accident that involves intra-company rail transport and rope and cable transport,
  - 9) **an accident at work** – only such an accident which is accidental and occurred during or in connection with your occupation:
    - a) ordinary activities or
    - b) the instructions of your superiors– within the legal relationship you were bound by at the time of the accident at work. An accident at work is not an accident on the way to or from work.
2. The other terms used in these GTC are defined in the general terms and conditions of the basic insurance – the same terms retain the same meaning.

### OBJECT OF INSURANCE

– what do we insure

3. We insure your health.

## **INSURANCE COVERAGE AND SCOPE OF BENEFITS**

– which events we are responsible for and which benefits you can receive

4. We are liable for accidents that occur during the period of cover, with the extent of our cover depending on the coverage chosen by the policyholder. Depending on the scope selected by the policyholder, i.e.:
  - 1) accident on the road – medical services are only available in the event of an accident on the road;
  - 2) accident at work – medical services are only available in the event of an accident at work;
  - 3) road traffic accident and accident at work – medical services are available for both road traffic accidents and accidents at work.
5. The scope of insurance and the extent of benefits selected by the policyholder are confirmed in the policy and in the individual confirmation of insurance.
6. You are entitled to medical services until your limit is reached (which you will find in the appendix to these GTC) and for no longer than 12 months from the date of the decision confirming your entitlement to medical services.
7. You are entitled to benefits if, from a medical point of view, there is a causal link between the accident and the impairment of bodily functions or disorder of health – requiring you to receive medical services.

## **EXCLUSIONS OF PROTECTION**

– i.e. cases in which you are not eligible for a benefit

8. Our liability does not cover an accident that occurred before the start of the period of protection or has occurred:
  - 1) as a result of war operations;
  - 2) as a result of active participation in acts of terror or mass social unrest;
  - 3) as a result of the commission or attempted commission by the insured of an act which fulfils the requirements of an intentional crime;
  - 4) if the insured person was driving a vehicle:
    - a) without holding the authority to drive as defined by the law
    - b) being under the influence of alcohol or in a state of intoxication as defined by the regulations on education in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitutes within the meaning of the provisions on counteracting drug addiction, – insofar as any of these circumstances played a role in the accident;
  - 5) when the Insured was intoxicated within the meaning of regulations on upbringing in sobriety and counteracting alcoholism or after using: drugs, narcotics, psychotropic substances or substitutes within the meaning of regulations on counteracting drug addiction - if any of these circumstances influenced the accident;
  - 6) as a result of the insured's self-harm or attempted suicide;
  - 7) as a result of the use of medicinal products by the insured not in accordance with the doctor's recommendation or not in accordance with the information in the leaflet accompanying the medicinal product.
9. Our liability does not cover an accident at work caused by the insured's failure to comply with health and safety at work (OHS) regulations.

## **PREMIUM**

– what does it depend on and when to pay it

10. Amount of the premium per the insured:
  - 1) it is fixed, but may be changed by mutual agreement;
  - 2) it depends on:
    - a) insurance coverage,
    - b) the number, age structure and gender of those who take out insurance, as well as the type of work they do.
11. The amount of the premium applicable to the additional insurance agreement is specified in the application for conclusion of the agreement as well as in the policy.
12. The policyholder pays us the premiums for the supplementary insurance on a monthly basis, together with the premium for the primary insurance.

## **TAKING OUT AND JOINING SUPPLEMENTARY INSURANCE**

– i.e., How do we insure you

13. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
14. The additional insurance may be joined by insured persons who joined the basic insurance.

## **DURATION OF SUPPLEMENTARY INSURANCE**

– i.e., which period we take out the supplementary insurance for

15. The policyholder may take out supplementary insurance with us for a limited period. We confirm the duration of the additional insurance in the policy. If the additional insurance is taken out between policy anniversaries, our cover continues until the next policy anniversary.

## **EXTENSION OF SUPPLEMENTARY INSURANCE**

– what are the rules for extending supplementary insurance

16. Unless otherwise agreed by either party to the contract and provided that the primary insurance is in force, the supplementary insurance shall be automatically extended for the next policy year – under the same conditions. In this case, as an insured, you do not have to re-submit the declaration of membership.
17. Either party has the right to cancel the extension of the supplementary insurance, of which it shall notify the other party in writing. This must be done at the latest 30 days before the termination of this insurance.

## **WITHDRAWAL FROM SUPPLEMENTARY INSURANCE**

– i.e. the conditions under which a policyholder may withdraw from the supplementary insurance

18. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
19. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
20. If the policyholder withdraws from the additional insurance, this does not result in withdrawal from the primary insurance.

## **TERMINATION OF SUPPLEMENTARY INSURANCE**

– i.e. the manner in which the policyholder can cancel the supplementary insurance

21. The termination of the supplementary insurance is carried out in accordance with the rules outlined in the basic insurance.
22. In the event the policyholder terminates the primary insurance, this results in the termination of the secondary insurance.
23. If the policyholder terminates the additional insurance, this does not result in termination of the primary insurance.

## **THE BEGINNING OF OUR PROTECTION**

– When our insurance protection starts

24. Coverage under the supplementary insurance commences as described in the basic insurance.
25. Cover under the additional insurance shall only commence if the cover under the basic insurance is in force.

## **THE CESSATION OF OUR PROTECTION**

– i.e. when the supplementary insurance ends

26. The cover under the supplementary insurance ceases:
  - 1) from the date of termination of cover under the primary insurance;
  - 2) from the date on which we receive the policyholder's declaration that he or she is withdrawing from the additional insurance;
  - 3) on the date of termination of cover under the supplementary insurance – if not renewed;
  - 4) on the last day of the month in which you cancel the supplementary insurance;
  - 5) at the end of the month of the supplementary insurance on the current terms and conditions, if you have not given the required consent to change the supplementary insurance;
  - 6) as from the date of expiry of the notice period of the supplementary insurance;
  - 7) as from the date on which the supplementary insurance is terminated.

## **PERSONS ENTITLED TO OBTAIN THE BENEFIT**

– i.e. who has the right to benefit from medical services

27. The right to provide – medical services is yours.

## **PROVISION OF THE HEALTH BENEFIT**

– or how to start using health services

28. If an accident occurs which is covered by your chosen insurance, provide us with documentation to prove the incident:
  - 1) a road traffic accident – a police note from the scene of the accident or any other document which confirms the circumstances of the road traffic accident (e.g. information sheet from the hospital emergency department, documents drawn up by the emergency medical team arriving at the scene of the accident);
  - 2) an accident at work – a report on the circumstances and causes of the accident at work or other documentation that confirms the circumstances of the accident at work.
29. If the documents provided are not sufficient to consider that you are entitled to a benefit payment and in what amount, we may ask you for other necessary documents.
30. If the documents we have requested are in a language other than Polish, you must provide us with a Polish translation. This translation must be carried out by a sworn translator.

- 31. We decide on your right to use medical services on the basis of the documentation provided.
- 32. Once you have received the decision on your entitlement to medical services – you will be able to start using these services.
- 33. In order to use medical services – through us – you book an appointment for a medical service. You can do this through the available channels set out in an Appendix to these GTC.

#### **FINAL PROVISIONS**

– what other matters are important

- 34. Any matters not regulated by the supplementary insurance shall be subject to the general terms and conditions of basic insurance, the provisions of the Civil Code, the Act on Insurance and Reinsurance Activity and any other applicable laws.

## APPENDIX

### TO THE GENERAL CONDITIONS FOR ADDITIONAL GROUP INSURANCE AGAINST ACCIDENTS ON THE ROAD OR AT WORK – MEDICAL SERVICES

#### HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be scheduled through:

A 24/7 helpline available at the following numbers 801 405 905 or 22 505 15 48 (fee according to the operator's tariff),

#### SMS SERVICE

Confirmation of the date and location of the medical service via SMS.

#### ROAD TRAFFIC ACCIDENT

Scope of medical services in the event of a road traffic accident.

Medical treatment		Limit	Description
Outpatient consultations related to	anaesthesiology	4 consultations – total limit for all consultations	<ol style="list-style-type: none"><li>1. Outpatient consultations take place in a medical facility and may include, according to the profile of the specific specialty: physical examination of the patient, taking a medical history, making a diagnosis, recommendations for treatment, issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li><li>2. You can benefit from outpatient consultations without a referral, at our designated medical facility.</li><li>3. Telemedicine consultations take place by telephone, chat or video chat and may include: taking a medical history, making a diagnosis, recommendations for treatment, issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li><li>4. You can use telemedicine consultations without a referral via telecommunications lines.</li><li>5. In order to carry out a telemedicine consultation, we will create an individual account for you on the website. We will provide you with the details you need to register for your account.</li><li>6. As part of the outpatient and telemedicine consultations we do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.</li></ol>
	general surgery		
	vascular surgery		
	dermatology		
	internal diseases		
	diabetology		
	endocrinology		
	gastroenterology		
	gynaecology and obstetrics		
	haematology		
	hepatology		
	cardiology		
	nephrology		
	neurosurgery		
	neurology		
	ophthalmology		
	orthopaedics and traumatology of the musculoskeletal system		
	otolaryngology		
	proctology		
	psychology		
pulmonology			
medical rehabilitation			
rheumatology			
urology			
Telemedicine consultations in the scope of	internal diseases		
	dermatology		
	diabetology		
	endocrinology		
	gynaecology and obstetrics		
	haematology		
	cardiology		
	nephrology		
	neurosurgery		
	neurology		
	orthopaedics and traumatology of the musculoskeletal system		
	psychology		

Medical treatment		Limit	Description
Badania radiologiczne (RTG)	pulmonology	4 tests – total limit for all listed tests	You can undergo these examinations on the basis of a referral from your doctor at the medical centre we have indicated.
	urology		
	X-ray of the skull		
	X-ray of the salivary glands		
	X-ray of the uvula		
	Chest X-ray – AP		
	X-ray of the lower leg bone – AP		
	X-ray of the lower leg bone – side		
	X-ray of the lower leg bone – AP + side		
	X-ray of the forearm – AP		
	X-ray of the forearm – side		
	X-ray of the forearm – AP + side		
	X-ray of the humeral – AP		
	X-ray of the humeral – side		
	X-ray of the humeral – AP + side		
	X-ray of the lower leg bone – AP		
	X-ray of the lower leg bone – side		
	X-ray of the lower leg bone – AP + side		
	X-ray of the entire spine – AP		
	X-ray of the entire spine – side		
	X-ray of the entire spine – AP + side		
	X-ray of the lumbosacral spine – AP		
	X-ray of the lumbosacral spine – side		
	X-ray of the lumbosacral spine – AP + side		
	X-ray of the chest – AP		
	X-ray of the dorsal spine – side		
	X-ray of the dorsal spine – AP + side		
	X-ray of the neck – AP		
	X-ray of the neck – side		
	X-ray of the neck – AP + side		
	X-ray of the larynx		
	X-ray of the elbow		
	X-ray of the small pelvis		
	X-ray of the sternum		
	X-ray of the wrist – AP		
	X-ray of the wrist – side		
	X-ray of the wrist – angled		
	X-ray of the wrist – AP + side		
	X-ray of the wrist – AP + side + angled		
	Nasal x-ray		
	X-ray of the nasopharynx,		
	X-ray of both hip joints – AP + axial		
	X-ray of both hip joints– axial		
	Orbital X-ray		
	X-ray of the frontal region		



Medical treatment	Limit	Description
X-ray of the finger(s) of the hand – AP		
X-ray of the finger(s) of the hand – side		
X-ray of the finger(s) of the hand – angled		
X-ray of the finger(s) of the hand – AP + side		
X-ray of the finger(s) of the hand – AP + lateral + angled		
X-ray of the toe/foot – AP		
X-ray of the toe/foot – side		
X-ray of the toe/foot – angled		
X-ray of the toe/foot – AP + side		
X-ray of the toe/s of the foot – AP + lateral + angled		
X-ray of the abdominal cavity		
X-ray of the nasolacrimal duct		
X-ray of the hand – AP		
X-ray of the hand – angled		
X-ray of the hand – AP + angled		
X-ray of the patella – AP		
X-ray of the patella – side,		
X-ray of the patella – axial,		
X-ray of the patella – AP + lateral,		
X-ray of the patella – AP + lateral + axial		
X-ray of the sacroiliac joints – angled,		
X-ray of the hip joint – axial		
X-ray of the knee joint – AP		
X-ray of the knee joint – side,		
X-ray of the knee joint – AP+side		
X-ray of the knee joint – tunnel		
X-ray of the shoulder joint (shoulder) – AP		
X-ray of the shoulder joint (shoulder) – axial		
X-ray of the shoulder joint (shoulder) – angled		
X-ray of the shoulder joint (shoulder) – AP + axial,		
X-ray of the shoulder joint (shoulder) – AP + axial + angled		
X-ray of the ankle joint (ankle) – AP		
X-ray of the ankle joint (ankle) – side		
X-ray of the ankle joint (ankle) – AP + side		
X-ray of the foot – AP		
X-ray of the foot – side		
X-ray of the foot – angled		
X-ray of the foot – AP + side		
X-ray of the foot – AP + lateral + angled,		
X-ray of the jaw		
X-ray of the thyroid		
X-ray of the nasal sinuses		

Medical treatment		Limit	Description
Ultrasound examinations (USG)	X-ray of the ribs		
	X-ray of the mandible		
	Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations	1 test – total limit for all listed tests	You can undergo these examinations on the basis of a referral from your doctor at the medical centre we have indicated.
	Transvaginal gynaecological ultrasound		
	Gynaecological ultrasound through the abdominal cavity		
	Prostate ultrasound - transrectal		
	Ultrasound of the prostate gland through the abdominal cavity		
	Ultrasound of the abdominal cavity		
	Ultrasound of the testicles (without flow study)		
	Ultrasound of the larynx		
	Ultrasound of the small pelvis – through the abdominal cavity		
	Ultrasound of the small pelvis – transrectal (transrectal, TRUS),		
	Ultrasound of the small pelvis – transvaginal (transvaginal, TV),		
	Muscle ultrasound		
	Carpal ultrasound		
	Breast ultrasound		
	Hypodermic tissue ultrasound		
	Ultrasound of small joints and ligaments		
	Hip joint ultrasound		
	Ultrasound of the knee joint		
	Ultrasound of the elbow joint		
	Ultrasound of the arm joint		
	Ultrasound of the hock joint		
	Ultrasound of a tendon		
	Ultrasound of the metacarpals and fingers		
	Thyroid ultrasound		
	Ultrasound of the urinary system (kidneys, ureters, bladder)		
	Ultrasound of the lymph nodes		
	Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult		
	Abdominal vascular ultrasound – Doppler examination		
	Ultrasound of the arteries of one lower limb – Doppler examination		
	Ultrasound of the arteries of both lower limbs – Doppler examination		
	Ultrasound of the arteries of the neck – Doppler examination		

Medical treatment		Limit	Description
	Ultrasound of the arteries and veins of one lower limb – Doppler examination	2 tests – total limit for all listed tests	You can benefit from examinations on the basis of a referral from your doctor at our designated medical facility, excluding angio-CT, spiral CT, cone CT, HRCT, 32-slice CT and higher, HRT, OCT, SL-OCT, angio-MRI, enterorrhaphy-MRI, cardiac MRI..
	Ultrasound of the arteries and veins of both lower limbs – Doppler examination		
	Ultrasound of the arteries and veins of the neck – Doppler examination		
	Ultrasound of the veins of one lower limb – Doppler examination		
	Ultrasound of the veins of both lower limbs – Doppler examination		
	Ultrasound of the veins of the neck – Doppler examination		
Computer tomography (CT)	Computer tomography of the entire spine		
	Computer tomography of the chest cavity		
	Computer tomography of the pelvic bone		
	Computer tomography of the sacral spine		
	Computer tomography of the chest spine		
	Computer tomography of the sacral spine		
	Computer tomography of the small pelvis		
	Computer tomography of the wrist		
	Computer tomography of the lower legs		
	Computer tomography of the lower arm		
	Computer tomography of the arm		
	Computer tomography of the hand		
	Computer tomography of the hip joint		
	Computer tomography of the knee joint		
	Computer tomography of the elbow joint		
	Computed tomography of the shoulder joint (shoulder)		
	Computer tomography of the ankle joint		
	Computer tomography of the foot		
	Computer tomography of the thigh		
Magnetic resonance imaging (MRI)	Magnetic resonance of the entire spine		
	Magnetic resonance of the chest cavity		
	Magnetic resonance of the pelvis		
	Magnetic resonance of the sacral spine		
	Magnetic resonance of the chest spine		
	Magnetic resonance of the cervical spine		

Medical treatment		Limit	Description
	Magnetic resonance of the pelvis		
	Magnetic resonance of the wrist		
	Magnetic resonance of the lower leg		
	Magnetic resonance of the upper arm		
	Magnetic resonance of the arm		
	Magnetic resonance of the hand		
	magnetic resonance of the hip joint		
	magnetic resonance of the knee joint		
	magnetic resonance of the elbow joint		
	magnetic resonance of the heel joint		
	magnetic resonance of the heel joint		
	Magnetic resonance of the foot		
	Magnetic resonance of the lower leg		
Contrasts	contrast for CT 50 ml	2 contrasts – total limit for all listed contrasts	You can undergo the contrast examinations on the basis of a referral from your doctor at the medical centre we have indicated.
	contrast for CT 100 ml		
	contrast for CT 150 ml		
	oral CT contrast		
	contrast for MRI 5 ml		
	contrast for MRI 10 ml		
	contrast for MRI 15 ml		
	contrast for MRI 20 ml		
Outpatient rehabilitation	passive exercise	100 procedures – total limit for all listed outpatient rehabilitation procedures	You can benefit from outpatient rehabilitation on the basis of a referral from a doctor or physiotherapist at a medical facility we have indicated.
	active sling exercise		
	active free exercise		
	active exercise with resistance		
	passive and assisted exercises		
	isometric exercise		
	general exercise		
	special exercises		
	electrostimulation		
	bubble bath/partial whirlpool bath		
	bubble/spin bath of the limbs		
	magnetotherapy		
	underwater massage		
	dry full massage		
	dry partial massage		
	neuromuscular re-education methods		
	mobilisations and manipulations, neuromobilisations		
	Tens currents		
	Trabert currents		

## ACCIDENT AT WORK

Scope of medical services in the event of an accident at work

Medical treatment		Limit	Description
Outpatient consultations related to	allergology	2 consultations – total limit for all consultations	<ol style="list-style-type: none"><li>1. Outpatient consultations take place in a medical facility and may include, according to the profile of the specific specialty: physical examination of the patient, taking a medical history, making a diagnosis, recommendations for treatment, issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li><li>2. You can benefit from outpatient consultations without a referral, at our designated medical facility.</li><li>3. Telemedicine consultations take place by telephone, chat or video chat and may include: taking a medical history, making a diagnosis, recommendations for treatment, issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li><li>4. You can use telemedicine consultations without a referral via telecommunications lines.</li><li>5. In order to carry out a telemedicine consultation, we will create an individual account for you on the website. We will provide you with the details you need to register for your account.</li><li>6. As part of the outpatient and telemedicine consultations we do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.</li></ol>
	general surgery		
	vascular surgery		
	internal diseases		
	infectious diseases		
	dermatology		
	diabetology		
	endocrinology		
	gynaecology and obstetrics		
	haematology		
	hepatology		
	cardiology		
	nephrology		
	neurosurgery		
	neurology		
	ophthalmology		
	orthopaedics and traumatology of the musculoskeletal system		
	otolaryngology		
proctology			
pulmonology			
medical rehabilitation			
rheumatology			
urology			
Telemedicine consultations in the scope of	allergology		
	internal diseases		
	dermatology		
	diabetology		
	endocrinology		
	gynaecology and obstetrics		
	haematology		
	cardiology		
	nephrology		
	neurosurgery		
	neurology		
	orthopaedics and traumatology of the musculoskeletal system		
	pulmonology		
	urology		
Radiological examinations (X-rays)	X-ray of the skull	3 tests – total limit for all listed tests	You can undergo these examinations on the basis of a referral from your doctor at the medical centre we have indicated.
	X-ray of the salivary glands		
	X-ray of the uvula		
	Chest X-ray – AP		
	X-ray of the lower leg bone – AP		
	X-ray of the lower leg bone – side		

Medical treatment	Limit	Description
X-ray of the lower leg bone – AP + side		
X-ray of the forearm – AP		
X-ray of the forearm – side		
X-ray of the forearm – AP + side		
X-ray of the humeral – AP		
X-ray of the humeral – side		
X-ray of the humeral – AP + side		
X-ray of the lower leg bone – AP		
X-ray of the lower leg bone – side		
X-ray of the lower leg bone – AP + side		
X-ray of the entire spine – AP		
X-ray of the entire spine – side		
X-ray of the entire spine – AP + side		
X-ray of the lumbosacral spine – AP		
X-ray of the lumbosacral spine – side		
X-ray of the lumbosacral spine – AP + side		
X-ray of the chest – AP		
X-ray of the dorsal spine – side		
X-ray of the dorsal spine – AP + side		
X-ray of the neck – AP		
X-ray of the neck – side,		
X-ray of the neck – AP + side		
X-ray of the larynx		
X-ray of the elbow		
X-ray of the scapula		
X-ray of the small pelvis		
X-ray of the sternum		
X-ray of the wrist – AP		
X-ray of the wrist – side		
X-ray of the wrist – angled		
X-ray of the wrist – AP + side		
X-ray of the wrist – AP + side + angled		
Nasal x-ray		
X-ray of the nasopharynx		
X-ray of both hip joints – AP + axial		
X-ray of both hip joints – axial,		
Orbital X-ray		
X-ray of the frontal region		
X-ray of the finger(s) of the hand – AP		
X-ray of the finger(s) of the hand – side		
X-ray of the finger(s) of the hand – angled		
X-ray of the finger(s) of the hand – AP + side		
X-ray of the finger(s) of the hand – AP + lateral + angled		

Medical treatment	Limit	Description
X-ray of the toe/foot – AP X-ray of the toe/foot – side X-ray of the toe/foot – angled X-ray of the toe/foot – AP + side X-ray of the toe/s of the foot – AP + lateral + angled X-ray of the abdominal cavity X-ray of the nasolacrimal duct X-ray of the hand – AP X-ray of the hand – angled X-ray of the hand – AP + angled X-ray of the patella – AP X-ray of the patella – side X-ray of the patella – axial X-ray of the patella – AP + lateral X-ray of the patella – AP + lateral + axial X-ray of the sacroiliac joints – angled X-ray of the hip joint – axial X-ray of the knee joint – AP X-ray of the knee joint – side X-ray of the knee joint – AP+side X-ray of the knee joint – tunnel X-ray of the shoulder joint (shoulder) – AP X-ray of the shoulder joint (shoulder) – axial X-ray of the shoulder joint (shoulder) – angled X-ray of the shoulder joint (shoulder) – AP + axial + angled X-ray of the ankle joint (ankle) – AP X-ray of the ankle joint (ankle) – side X-ray of the ankle joint (ankle) – AP + side X-ray of the foot – AP X-ray of the foot – side X-ray of the foot – angled X-ray of the foot – AP + side X-ray of the foot – AP + lateral + angled X-ray of the jaw X-ray of the thyroid X-ray of the nasal sinuses X-ray of the ribs X-ray of the mandible		
Ultrasound examinations (USG) Transvaginal gynaecological ultrasound Gynaecological ultrasound through the abdominal cavity	1 test – total limit for all listed tests	You can undergo these examinations on the basis of a referral from your doctor at the medical centre we have indicated.

Medical treatment	Limit	Description
Prostate ultrasound – transrectal		
Ultrasound of the prostate gland through the abdominal cavity		
Ultrasound of the abdominal cavity		
Ultrasound of the testicles (without flow study)		
Ultrasound of the larynx		
Transabdominal ultrasound of the small pelvis		
Ultrasound of the small pelvis – transrectal (transrectal, TRUS),		
Ultrasound of the small pelvis – transvaginal (transvaginal, TV),		
Muscle ultrasound		
Carpal ultrasound		
Breast ultrasound		
Hypodermic tissue ultrasound		
Ultrasound of small joints and ligaments		
Hip joint ultrasound		
Ultrasound of the knee joint		
Ultrasound of the elbow joint		
Ultrasound of the arm joint		
Ultrasound of the hock joint		
Ultrasound of a tendon		
Ultrasound of the metacarpals and fingers		
Thyroid ultrasound		
Ultrasound of the urinary system (kidneys, ureters, bladder)		
Ultrasound of the lymph nodes		
Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult		
Abdominal vascular ultrasound – Doppler examination		
Ultrasound of the arteries of one lower limb – Doppler examination		
Ultrasound of the arteries of both lower limbs – Doppler examination		
Ultrasound of the arteries of the neck – Doppler examination		
Ultrasound of the arteries of the neck – Doppler examination		
Ultrasound of the arteries and veins of one lower limb – Doppler examination		
Ultrasound of the arteries and veins of both lower limbs – Doppler examination		
Ultrasound of the arteries and veins of the neck – Doppler examination		
Ultrasound of the veins of one lower limb – Doppler examination		



Medical treatment		Limit	Description
	Ultrasound of the veins of both lower limbs – Doppler examination		
	Ultrasound of the veins of the neck – Doppler examination		
Computer tomography (CT)	Computer tomography of the entire spine	1 test – total limit for all listed tests	You can benefit from examinations on the basis of a referral from your doctor at our designated medical facility, excluding angio-CT, spiral CT, cone CT, HRCT, 32-slice CT and higher, HRT, OCT, SL-OCT, angio-MRI, enterorrhaphy-MRI, cardiac MRI.
	Computer tomography of the chest cavity		
	computer tomography of the pelvic bone		
	Computer tomography of the sacral spine		
	Computer tomography of the chest spine		
	computer tomography of the sacral spine		
	computer tomography of the small pelvis		
	computer tomography of the wrist		
	Computer tomography of the lower legs		
	Computer tomography of the lower arm		
	Computer tomography of the arm		
	Computer tomography of the hand		
	computer tomography of the hip joint		
	computer tomography of the knee joint		
	computer tomography of the elbow joint		
	computed tomography of the shoulder joint (shoulder)		
	computer tomography of the ankle joint		
	Computer tomography of the foot		
	Computer tomography of the thigh		
Magnetic resonance imaging (MRI)	Magnetic resonance of the entire spine		
	Magnetic resonance of the chest cavity		
	Magnetic resonance of the pelvis		
	Magnetic resonance of the sacral spine		
	Magnetic resonance of the chest spine		
	Magnetic resonance of the chest spine		
	Magnetic resonance of the pelvis		
	Magnetic resonance of the wrist		
	Magnetic resonance of the lower leg		
	Magnetic resonance of the upper arm		
	Magnetic resonance of the arm		
	Magnetic resonance of the hand		
	Magnetic resonance of the hip joint		
	Magnetic resonance of the knee joint		

Medical treatment		Limit	Description
	Magnetic resonance of the elbow joint		
	Magnetic resonance of the heel joint		
	Magnetic resonance of the heel joint		
	Magnetic resonance of the foot		
	Magnetic resonance of the lower leg		
Contrasts	contrast for CT 50 ml	1 contrast – total limit for all listed contrasts	You can undergo the contrast examinations on the basis of a referral from your doctor at the medical centre we have indicated.
	contrast for CT 100 ml		
	contrast for CT 150 ml		
	oral CT contrast		
	contrast for MRI 5 ml		
	contrast for MRI 10 ml		
	contrast for MRI 15 ml		
	contrast for MRI 20 ml		
Outpatient rehabilitation	balneology	40 procedures – total limit for all listed outpatient rehabilitation procedures	You can benefit from outpatient rehabilitation on the basis of a referral from a doctor or physiotherapist at a medical facility we have indicated.
	passive exercise		
	active sling exercise		
	active free exercise		
	active exercise with resistance		
	passive and assisted exercises		
	isometric exercise		
	general exercise		
	special exercises		
	electrostimulation		
	phonophoresis		
	iontophoresis		
	spot laser therapy		
	dry partial massage		
	neuromuscular re-education methods		
	TENS currents		
	interference currents		
	local ultrasound		
	treatments in the cryochamber		