



**GENERAL TERMS**  
**ADDITIONAL GROUP INSURANCE**  
**YOUR HEALTH – MEDICAL SERVICES**

The table below presents the provisions of the general terms and conditions of the additional group insurance Your Health – Medical Services, terms and conditions code UZGP55 (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 4-15 items 52-56 items 57-62 item 65
2.	Restrictions and exemptions of an insurer's liability granting the right to refuse or reduce the payment of benefits	items 1-2 items 16-17 items 21-27 items 39-41 items 42-43 item 65

Information about the insurance are available from:

 at [pzu.pl](http://pzu.pl)



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

## GENERAL CONDITIONS FOR SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES



GTC code: UZGP55

The Board of Directors of PZU Życie SA set out the general terms and conditions of the additional group insurance Your Health – 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) **disease** – a reaction of the human organism towards a pathogenic agent which causes functional or morphological changes in the organism;
- 2) **child** – a child below the age of 18 or, if in school education, she or he is below the age of 25. The child may be:
  - a) the child of the primary insured,
  - b) the child of the spouse or a life partner of the primary insured;
- 3) **helpline** – 801 405 905; 22 505 15 48 – use these telephone numbers to arrange medical services all around the clock;
- 4) **insurance protection period** – the period during which our liability under the supplementary insurance continues to cover the persons named in point 3 of the GTC;
- 5) **non-packaged option** – an insurance option in which no packages apply. Coverage may be provided to the primary insured or to the primary insured and the co-insured persons;
- 6) **individual package** – insurance coverage where one person is covered – either the primary insured or an adult child (close insured);
- 7) **partner package** – insurance coverage which covers two persons people, a primary insured and a co-insured;
- 8) **family package** – coverage in which the primary insured and his or her co-insured are covered, regardless of their number;
- 9) **life partner** – a person who is cohabiting with the primary insured; and:
  - a) files a declaration,
  - b) is not a relative of the primary insured,
  - c) is not married.The primary insured can only enrol his or her life partner if he or she is not married himself or herself. A life partner can join the supplementary insurance either as a co-insured or as a close insured, provided that he or she meets the definition of a close insured;
- 10) **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 and at each of our branches;
- 11) **health care provider** – an entity acting at the order of PZU Życie SA which organizes the health services rendered at medical centres;
- 12) **supplementary insurance** – the insurance agreement to which these GTC apply;
- 13) **basic insurance** – PZU Na Życie Plus group insurance agreement, to which the policyholder has the right to take out additional insurance;
- 14) **school education** – education at a public or a non-public school or at a State or non-State higher education institution on a full-time, evening or extramural basis, within the meaning of legislation on education and higher education, with the exclusion of all courses and distance learning;
- 15) **medical services** – in-patient or other legally permissible consultations, e.g. in the form of medical consultations, examinations in medical facilities or treatments and procedures covered by our protection, which are within the scope and the performance of which is medically necessary;
- 16) **bodily injury** – bodily injury in the event of a personal accident;
- 17) **co-insured** – the spouse or a life partner of the primary insured or a child who has joined the supplementary insurance;
- 18) **range of medical services** – the medical services we offer under the insurance. The ranges of medical services can be found in the appendix to the GTC.

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. Depending on the will of the parties set out in the agreement and confirmed by the policy, we insure the health:
  - 1) of the primary insured, or
  - 2) the primary insured and the co-insured, or
  - 3) the primary insured and the insured closed relative, or
  - 4) the primary insured, the co-insured and the insured close relative.

## **INSURANCE COVERAGE**

– which events are covered by insurance protection

4. The additional insurance covers the occurrence of illness or injury to the persons indicated in item 3 of the GTC, resulting in their need for medical services during the period of cover.
5. In the event of the occurrence of an event referred to in item 4 of the GTC, we shall bear the costs of the medical services which are organised for the primary insured or co-insured or a close insured by the healthcare provider in accordance with the selected range of medical services.
6. Before concluding the agreement, the policyholder has the right to select one of the following options:
  - 1) the types of package that will apply under the insurance agreement, or
  - 2) a package-free option.
7. Before the agreement is concluded, the policyholder selects the ranges of medical services in a way that makes them available to the primary insured and the close insured.
8. By taking out insurance:
  - 1) the relative of the insured selects one of the available scopes of medical services for him-/herself and the co-insured;
  - 2) the relative of the insured selects one of the available scopes of medical services.
9. The co-insured is covered by the same medical services as the primary insured.
10. The primary insured or a close insured can change to any medical coverage no earlier than the policy anniversary. A change in the scope of medical services to a higher scope of services is possible at any time during the term of the contract and applies from the 1st day of the month following the month in which we receive information about the change in the scope of medical services.
11. A change in the scope of medical services by the primary insured or the close insured must be made under the coverages specified in the application for insurance and confirmed by the policy, based on the declaration of change.
12. The amendment of the basic insurance package from individual to family or partnership or from partnership to family can be made by the insured at any moment of the duration of the agreement.
13. The change by the insured of the basic insurance package from family or partner to individual or from family to partner can only take place on the policy anniversary, subject to item 14 of the GTC.
14. In the event of death of the co-insured, divorce of the insured and the life partner or the dissolution of partnership, the change of the package from family / partnership to individual or from family to partnership can be made at the request of the insured at any time subject to item 15 of the GTC.
15. We have the right to request the documents to prove the occurrence of an event entitling us to change the package as referred to in clause 14 of the GTC.

## **EXCLUSIONS OF PROTECTION**

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

16. We shall not be liable to the primary insured or co-insured or insured loved one if the illness or injury was:
  - 1) the consequence of the use of drugs, narcotics, psychotropic substances or substitutes – within the meaning of the provisions on the prevention of drug addiction, or
  - 2) consequence of alcohol use;
  - 3) infertility found by the medical professional responsible for the treatment.
17. During the period of suspension of the contract referred to in the basic insurance, medical services are not provided.

## **PREMIUM**

– what does it depend on and when to pay it

18. Monthly premium amount:
  - 1) it is fixed, but may be changed by mutual agreement;
  - 2) it depends on:
    - a) scope of medical services,
    - b) non-packaged option or an insurance package,
    - c) the number of persons taking out insurance in relation to the number of employees,
    - d) the number, age structure and gender of those who take out insurance, as well as the type of work they do.
19. 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.

20. 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

21. Supplementary insurance may be taken out either with or during the conclusion of the basic insurance.
22. The supplementary insurance can be joined by the basic insured, the insured relatives who joined the basic insurance.
23. The option to join the supplementary insurance is available to the co-insured at any time under the condition that:
- 1) is the spouse of the primary insured and, on the date of signing the declaration of accession, has reached the age of 16 and has not reached the age of 69, or is the life partner of the primary insured and, on the date of signing the declaration of accession, has reached the age of 18 and has not reached the age of 69, or is the child of the primary insured or the child of the spouse or life partner of the primary insured who, on the date of signing the declaration of accession, has not reached the age of 18 or, if attending school, has not reached the age of 25;
  - 2) he or she signs the declaration of membership;
  - 3) declares that, at the date of signing the declaration of membership, he or she is not on sick leave, at a hospital, at a hospice, at an institution for the chronically ill, on rehabilitation benefits and is not a person declared unfit for work or unfit for uniformed service in accordance with a decision of a competent authority under social insurance or social security legislation.
24. If the supplementary insurance is cancelled, the primary insured, the co-insured and the close insured can re-join the supplementary insurance:
- 1) on the first day of the month following the month at the end of which our liability towards him ceases, or
  - 2) not earlier than on or after the policy anniversary
- depending on the will of the parties set out in the agreement and confirmed by the policy.
25. The primary insured or co-insured, or the insured close relative, are obliged to inform us of all known circumstances which we ask about before joining the insurance in the declaration of accession or in any other letter.
26. We shall not be liable for the consequences of circumstances which, in violation of clause 25 of the GTC, you have not made known to us. If you have not deliberately informed us of all the circumstances known to you which we asked about before you joined the insurance in the declaration of enrolment or in any other letter, in case of doubt the event covered and its consequences shall be assumed to be the result of these circumstances.
27. In an event covered by us occurred more than three years after you joined the insurance, we cannot claim that you provided false information when you joined the insurance.

## **AMENDMENTS TO SUPPLEMENTARY INSURANCE**

– how they can be introduced

28. Any changes to the supplementary insurance must be made in writing.
29. The consent of the primary insured, the co-insured and the close insured is required to change the supplementary insurance to their disadvantage. A declaration including consent shall be submitted by the persons mentioned in the preceding sentence to the policyholder.

## **DURATION OF SUPPLEMENTARY INSURANCE**

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

30. 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

31. 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 such case, as the primary insured, relative of the insured or the co-insured, you do not have to re-submit your declaration of membership to us.
32. 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

33. The cancellation of the additional insurance is carried out in accordance with the rules laid down in the basic insurance.
34. If the policyholder cancels the primary insurance, this results in cancellation of the secondary insurance.
35. 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

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

## **THE BEGINNING OF OUR PROTECTION**

– i.e. when our insurance protection starts

- 39. The cover under the additional insurance for the basic insured or a close relative begins in accordance with the rules described in the basic insurance.
- 40. Coverage under the additional insurance for the co-insured shall commence in accordance with the rules applicable to the primary insured.
- 41. Cover under the additional insurance shall only commence towards the primary insured if the cover under the basic insurance is in force.

## **THE CESSATION OF OUR PROTECTION**

– i.e. when the supplementary insurance ends

- 42. The coverage in the supplementary insurance in relation to the primary insured and the close insured ends:
  - 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 they 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.
- 43. Co-insurance cover in respect of the co-insured shall end:
  - 1) from the date of termination of cover in respect of the primary insured, of whom you are the spouse or life partner or a child;
  - 2) in the event of death of the co-insured;
  - 3) on the policy anniversary date falling in the year in which the spouse or life partner turns 70;
  - 4) on the policy anniversary date falling in the year in which the child turns 18, or 25 if attending school;
  - 5) on the last day of the month in which you resign from our insurance protection;
  - 6) at the end of the month of the supplementary insurance on the current terms and conditions, if the co-insured has not given the required consent to amend the supplementary insurance.

## **RIGHTS AND OBLIGATIONS OF THE PRIMARY INSURED OR THE CO-INSURED PERSON OR OF THE INSURED RELATIVE**

– what you should remember

- 44. The rights and obligations of the primary insured, the close insured are defined by this insurance and the primary insurance.
- 45. The co-insured has the same rights and obligations as the primary insured.
- 46. In the event of the cancellation of the insurance, the primary insured, the close relative of the insured or the co-insured may re-join the insurance according to the rules indicated in item 24 of the GTC.
- 47. You are obliged to cancel a medical service you have arranged if you are unable to use it. Cancellation can be made via the helpline, the myPZU Service or the text message service.

## **OBLIGATIONS OF THE POLICYHOLDER**

– i.e. what obligations shall the policyholder assume

- 48. The obligations of the policyholder are stated in the basic insurance.
- 49. The obligations of the policyholder towards the co-insured are the same as the obligations of the policyholder towards the primary insured.

## **OUR RESPONSIBILITIES**

– i.e., responsibilities assumed by PZU Życie

- 50. Our responsibilities are stated in the basic insurance.
- 51. Our obligations towards the co-insured are the same as our obligations towards the primary insured.

## **CASHLESS PROVISION OF MEDICAL SERVICES**

### **– how to use them**

52. We grant the right to medical services to the primary insured, the close relatives of the insured as well as the co-insured.
53. In the event that a primary insured, the co-insured or an insured person in the vicinity of the disease or a bodily damage develops an illness or injury resulting in a need for medical services by the primary insured, co-insured or near-insured person during the period of cover, the primary insured, co-insured or near-insured person can arrange a date for a medical service – through us. This can be done through
  - 1) MyPZU Service;
  - 2) helpline.
54. The primary insured, the co-insured or the insured loved close relative chooses the consultation required from among those covered. We indicate the medical facility. In such a situation, the consultation will take place at the latest:
  - 1) within 2 working days after the notification – to primary care doctors (internal medicine doctor, family doctor and paediatrician);
  - 2) within 5 working days after the notification – for other specialist consultations.
55. The primary insured, a co-insured or an insured relative can also indicate the medical facility or its location, consultation date or doctor themselves, as long as they cooperate with the provider. In such circumstances, the consultation may take place at a later date. We will schedule the date individually based on the availability and schedule of the doctors.
56. A list of medical facilities is available on pzu.pl, via the helpline number and on the mojePZU website.

## **BENEFIT PROVIDED IN CASH**

### **– how to use it**

57. The contract can be extended to include a benefit realised in cash, as confirmed in the policy. The primary insured, co-insured and close relative of an insured at a medical facility of their choice in Poland can benefit from a benefit provided in cash:
  - 1) for whatever reason if they do not wish to make use of cashless medical services;
  - 2) during the period of suspension of protection – the benefit will be provided subject to its resumption.
58. We provide a cash benefit on presentation of an invoice, up to an amount:
  - 1) not exceeding that indicated in the invoice and
  - 2) not exceeding that specified for the medical service in question in either the “Price List for Medical Services” or the “Price List for Medical Services Plus,” which constitutes an appendix to the agreement.
59. In order for us to be able to deliver the cash benefit, we need:
  - 1) application for payment of the benefit in cash;
  - 2) a named invoice that includes the names of the medical services provided and their unit prices;
  - 3) other documents – if necessary to establish that the reimbursement of the medical service is justified.
60. In the event of a positive decision, we will issue the benefit in cash – at the latest 30 days after receipt of the application.
61. If – for objective reasons – we cannot clarify the doubts regarding the application within 30 days, we have the right to postpone the term of payment. In such a case, we will pay the money within 14 days of the day on which, by exercising due diligence, it became possible to clarify these doubts. If there was no doubt about part of the amount, we will pay it up to 30 days after receipt of the application.
62. The detailed terms and conditions of the benefits provided in cash can be found in the annex to the agreement.

## **REFUSAL TO PROVIDE THE BENEFIT**

### **– how are we going to communicate it**

63. If a medical service is not available to the primary insured, co-insured or the insured relative in whole or in part, we will inform the person making the request for medical services that the medical service does not apply in full or in part, indicating the circumstances and the legal grounds justifying the full or partial refusal to pay the benefit together with an information regarding the possibility of claiming damages in court.
64. We will also inform the primary insured or the co-insured or the close insured if they have not requested these medical services.

## **FINAL PROVISIONS**

### **– what other matters are important**

65. 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

### SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES

#### Scope of INTRO medical services

#### HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be schedule through:



MojePZU service (after logging in, you will have access to the schedules of the clinics that have been provided through the mojePZU service and you can directly arrange a convenient consultation date),



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.

MEDICAL SERVICE	LIMIT
<b>PRIMARY CARE</b>	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <b>1.</b> internal medicine, <b>2.</b> general medicine, <b>3.</b> paediatrics.	50% discount, unlimited
<b>SPECIALISED CARE</b>	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <b>1.</b> allergology, <b>2.</b> general surgery, <b>3.</b> dermatology, <b>4.</b> diabetology, <b>5.</b> endocrinology, <b>6.</b> gastroenterology,	50% discount, unlimited

<ul style="list-style-type: none"> <li>7. gynaecology and obstetrics,</li> <li>8. cardiology,</li> <li>9. nephrology,</li> <li>10. neurology,</li> <li>11. ophthalmology,</li> <li>12. orthopaedics and traumatology of the musculoskeletal system,</li> <li>13. otolaryngology,</li> <li>14. pulmonology,</li> <li>15. rheumatology,</li> <li>16. urology,</li> <li>17. venerology.</li> </ul>	50% discount, unlimited
<b>OUTPATIENTS EXAMINATIONS AND TREATMENTS</b> The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic (without detriment to the patient).	
<b>Gynaecologic</b>	
<ul style="list-style-type: none"> <li>• cervical smear cytology (does not include cytology on a liquid medium).</li> </ul>	20% discount, unlimited
<b>LABORATORY DIAGNOSTICS</b> The examinations are carried out in facilities designated by the provider – on the basis of a medical referral.	
<b>Haematological and coagulation tests</b>	
<ul style="list-style-type: none"> <li>• activated partial thromboplastin time/Kaolin-Kefalin time (APTT),</li> <li>• prothrombin time (PT),</li> <li>• fibrinogen (FIBR),</li> <li>• haematocrit,</li> <li>• leukocytes,</li> <li>• blood count with platelets without smear,</li> <li>• blood count with platelets with automated smear,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• erythrocyte sedimentation rate (ESR),</li> <li>• platelets,</li> <li>• reticulocytes.</li> </ul>	20% discount, unlimited
<b>Blood biochemistry</b>	
<ul style="list-style-type: none"> <li>• albumin,</li> <li>• amylase,</li> <li>• total protein,</li> <li>• C-reactive protein (CRP),</li> <li>• direct bilirubin,</li> <li>• total bilirubin,</li> <li>• total iron binding capacity (TIBC),</li> <li>• chlorides (Cl),</li> <li>• total cholesterol,</li> <li>• HDL cholesterol,</li> <li>• LDL cholesterol,</li> <li>• lactate dehydrogenase (LDH),</li> <li>• total acid phosphatase,</li> <li>• total acid phosphatase,</li> <li>• alkaline phosphatase (alkaline/ALP),</li> <li>• gammaglutamyl transpeptidase (GGTP),</li> <li>• glucose,</li> <li>• glycated haemoglobin (HbA1C),</li> <li>• phosphocreatine kinase isoenzyme (CK-CPK)</li> <li>• creatinine,</li> <li>• uric acid,</li> <li>• lipidogram: total cholesterol, HDL cholesterol, LDL cholesterol, triglycerides,</li> <li>• urea – nitrogen (BUN),</li> <li>• potassium (K),</li> <li>• proteinogram,</li> <li>• sodium (Na),</li> <li>• glucose load screen 1 point 50g,</li> <li>• glucose load screen 1 point 75g,</li> </ul>	20% discount, unlimited

<ul style="list-style-type: none"> <li>• glucose load screen 3 point 50g,</li> <li>• glucose load screen 3 point 75g,</li> <li>• alanine transaminase (GPT/ALT/ALAT),</li> <li>• aspartate transaminase (GOT/AST/ASPAT),</li> <li>• triglycerides,</li> <li>• total calcium (Ca),</li> <li>• iron (Fe).</li> </ul>	
<b>Serological and immunological blood tests</b>	
<ul style="list-style-type: none"> <li>• ASO – antistreptolysin O,</li> <li>• rheumatoid factor (RF),</li> <li>• syphilis – RPR test,</li> <li>• syphilis – USR test,</li> <li>• syphilis – VDRL test,</li> <li>• Waler-Rose reaction,</li> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• hepatitis B virus – anti-HBs antibodies.</li> </ul>	20% discount, unlimited
<b>Hormonal testing</b>	
<ul style="list-style-type: none"> <li>• thyrotropin hormone in the blood (TSH).</li> </ul>	20% discount, unlimited
<b>Bacteriological examinations</b>	
<ul style="list-style-type: none"> <li>• general stool culture,</li> <li>• stool culture for Shigella, Salmonella</li> <li>• urine culture,</li> <li>• throat swab culture,</li> <li>• wound swab.</li> </ul>	20% discount, unlimited
<b>Urine examinations</b>	
<ul style="list-style-type: none"> <li>• amylase,</li> <li>• general urine examination,</li> <li>• protein,</li> <li>• glucose,</li> <li>• creatinine,</li> <li>• calcium.</li> </ul>	20% discount, unlimited
<b>Faecal examinations</b>	
<ul style="list-style-type: none"> <li>• faecal examination for parasites – microscopic,</li> <li>• general faecal examination,</li> <li>• faecal occult blood / F.O.B.</li> </ul>	
<b>DIAGNOSTIC IMAGING</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Ultrasound examinations (USG)</b>	
It does not cover 3D and 4D ultrasound examinations.	
<ul style="list-style-type: none"> <li>• Gynaecological ultrasound – through the abdominal wall,</li> <li>• Transvaginal gynaecological ultrasound,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Prostate ultrasound – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the abdominal cavity,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Ultrasound of the small pelvis – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the small pelvis – transvaginal (transvaginal, TV),</li> <li>• Muscle ultrasound,</li> <li>• Ultrasound of the wrist</li> <li>• Breast ultrasound,</li> <li>• Ultrasound of small joints and ligaments,</li> <li>• Hip joint ultrasound,</li> <li>• Ultrasound of the knee joints,</li> <li>• Ultrasound of the elbow joints,</li> <li>• Ultrasound of the shoulder joint (shoulder),</li> </ul>	20% discount, unlimited

<ul style="list-style-type: none"> <li>• Ultrasound of the ankle joints,</li> <li>• Ultrasound of the tendon,</li> <li>• Ultrasound of the metacarpals and fingers,</li> <li>• Ultrasound of the metatarsus (foot),</li> <li>• Thyroid ultrasound,</li> <li>• Soft tissue ultrasound,</li> <li>• Ultrasound of the urinary system (kidneys, ureters, bladder),</li> <li>• Ultrasound of the lymph nodes.</li> </ul>	20% discount, unlimited
<b>DENTAL CARE</b>	
<ul style="list-style-type: none"> <li>• dental check-up (dental examination) of an adult,</li> <li>• dental check-up (dental examination) of a child.</li> </ul>	once a year in the 12-month period between the policy anniversaries
<b>Conservative dentistry</b>	
<ul style="list-style-type: none"> <li>• application of a medical drug into the canal,</li> <li>• complete preparation and filling of the cavity on 1 surface,</li> <li>• complete preparation and filling of the cavity on 2 surfaces,</li> <li>• complete preparation and filling of the cavity on 3 or more surfaces,</li> <li>• complete root canal preparation – machine method,</li> <li>• complete root canal preparation – manual method,</li> <li>• partial root canal preparation – machine method,</li> <li>• partial root canal preparation – manual method,</li> <li>• devitalisation of the pulp of a milky tooth with cavity filling with a glass ionomer dressing,</li> <li>• devitalisation of the pulp of a permanent tooth with cavity filling with a glass ionomer dressing,</li> <li>• intravenous extirpation of the tooth pulp,</li> <li>• extirpation of the devitalised tooth pulp,</li> <li>• varnishing teeth with fluoride,</li> <li>• oral hygiene instruction,</li> <li>• sealing (preventive sealing of fissures with fissure sealant),</li> <li>• treatment of mucosal lesions in mouth cavity,</li> <li>• direct tooth restoration – basic composite material,</li> <li>• therapeutic dressing (temporary filling),</li> <li>• therapeutic dressing (zinc oxide),</li> <li>• sandblasting (removal of sludge),</li> <li>• re-cleaning of the filled canal,</li> <li>• tooth RTG,</li> <li>• scaling (removal of calculus),</li> <li>• trepanation of the chamber of a milky tooth,</li> <li>• extraction of a milky tooth without resorbed roots,</li> <li>• extraction of a milky tooth with resorbed roots,</li> <li>• removing a broken tooth from the canal,</li> <li>• canal filling,</li> <li>• canal filling under a microscope,</li> <li>• composite filling of a large milky tooth – basic material,</li> <li>• composite filling of a small milky tooth – basic material,</li> <li>• computer-assisted anaesthesia,</li> <li>• infiltrated anaesthesia, intrafilamentary anaesthesia,</li> <li>• intraoral nerve block.</li> </ul>	20% discount, unlimited

**Discounts applied in relation to the price of the service in force in the specific medical clinic.**

SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES

Scope of START medical services

HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be schedule through:



MojePZU service (after logging in, you will have access to the schedules of the clinics that have been provided through the mojePZU service and you can directly arrange a convenient consultation date),



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.

MEDICAL SERVICE	LIMIT
<b>SPECIALISED CARE</b>	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <ul style="list-style-type: none"><li>1. allergology,</li><li>2. general surgery,</li><li>3. dermatology,</li><li>4. diabetology,</li><li>5. endocrinology,</li><li>6. gastroenterology,</li><li>7. gynaecology and obstetrics,</li><li>8. cardiology,</li><li>9. nephrology,</li><li>10. neurology,</li><li>11. ophthalmology,</li><li>12. orthopaedics and traumatology of the musculoskeletal system,</li><li>13. otolaryngology,</li><li>14. pulmonology,</li><li>15. rheumatology,</li><li>16. urology,</li><li>17. venerology.</li></ul>	free of charge, unlimited
<b>Telemedicine consultations</b> We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality: <ul style="list-style-type: none"><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li></ul>	

- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

Telemedicine consultations are available Monday to Friday between 7am and 10pm. You accept the Telemedicine Provider's terms and conditions prior to the consultation. In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations in the scope of:

1. allergology,
2. general surgery,
3. dermatology,
4. diabetology,
5. endocrinology,
6. gynaecology and obstetrics,
7. cardiology,
8. nephrology,
9. neurology,
10. orthopaedics and traumatology of the musculoskeletal system,
11. pulmonology,
12. urology.

free of charge, unlimited

## OUTPATIENTS EXAMINATIONS AND TREATMENTS

The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic (without detriment to the patient).

### Nursing

- intramuscular injection (without the cost of the medicinal product),
- intravenous injections (without the cost of a medicine),
- subcutaneous injection (without the cost of the medicinal product),
- blood collection,
- connecting a drip infusion (without the cost of the medicinal product),
- measuring height and body weight.

free of charge, unlimited

### General medicine

- immobilisation after an uncomplicated fracture of a lower limb bone – without the cost of an orthosis or plaster,
- immobilisation after an uncomplicated upper limb bone fracture – at no cost orthoses, plaster,
- immobilisation after a sprain or dislocation of a lower limb joint – without the cost of an orthosis or a plaster,
- immobilisation after a sprain or dislocation of an upper limb joint – without the cost of an orthosis or a plaster,
- tick removal,
- insertion of a bladder catheter (at no cost of the catheter),
- applying a dressing to a wound of the skin or subcutaneous tissue.

free of charge, unlimited

### Allergy

- Subcutaneous injection (without the cost of the medicinal product).

free of charge, unlimited

### Surgical

- complete removal of the nail plate,
- partial removal of the nail plate,
- drainage of an abscess of the skin or subcutaneous tissue,
- incision of an abscess of the skin or subcutaneous tissue,
- wedge resection of an ingrown toenail,
- sewing up a wound up to 3 cm,
- sewing up a wound exceeding 3 cm,
- applying a simple dressing,
- removal of stitches,
- changing a simple dressing.

free of charge, unlimited

### Otolaryngologic

- ear dressing with medication,
- ear rinsing,
- blowing the ear trumpet using the Politzer method,

free of charge, unlimited

<ul style="list-style-type: none"> <li>removal of a foreign body from the throat,</li> <li>removal of a foreign body from the nose,</li> <li>removal of a foreign body from the ear,</li> <li>removal of ear wax,</li> <li>inserting or changing an anterior nasal tamponade.</li> </ul>	free of charge, unlimited
<b>Ophthalmic</b>	
<ul style="list-style-type: none"> <li>computer-assisted intraocular pressure testing (does not include dynamic tonometry, induction tonometry),</li> <li>ocular fundus examination,</li> <li>testing of distance and near visual acuity – computerised testing,</li> <li>testing of distance and near visual acuity – on Snellen boards,</li> <li>computer-assisted visual field testing (does not include dual-frequency perimetry, microperimetry),</li> <li>selection of corrective lenses,</li> <li>removal of a foreign body from the eye.</li> </ul>	free of charge, unlimited
<b>Gynaecologic</b>	
<ul style="list-style-type: none"> <li>cervical smear cytology (does not include cytology on a liquid medium).</li> </ul>	free of charge, unlimited
<b>Urologic</b>	
<ul style="list-style-type: none"> <li>insertion of a bladder catheter (at no cost of the catheter).</li> </ul>	free of charge, unlimited
<b>LABORATORY DIAGNOSTICS</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Blood biochemistry</b>	
<ul style="list-style-type: none"> <li>total iron binding capacity (TIBC),</li> <li>chlorides (Cl),</li> <li>lactate dehydrogenase (LDH),</li> <li>total acid phosphatase,</li> <li>total acid phosphatase,</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>ferritin,</li> <li>osteocalcin,</li> <li>transferrin.</li> </ul>	15% discount, unlimited
<b>Serological and immunological blood tests</b>	
<ul style="list-style-type: none"> <li>Waller-Rose reaction,</li> <li>determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>hepatitis B virus – anti-HBs antibodies.</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>immunoglobulin E (total IgE),</li> <li>antibodies to thyroid peroxidase (ATPO, TPOAb),</li> <li>antibodies to thyroglobulin (ATG, TgAb),</li> <li>Total PSA (tPSA),</li> <li>PSA panel (PSA, FPSA, FPSA/PSA ratio),</li> <li>Free PSA (fPSA),</li> <li>Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>Toxoplasma gondii – IgM antibodies,</li> <li>Epstein-Barr virus – VCA antibodies in IgM class,</li> <li>HIV virus – COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>rubella virus – IgG antibodies (without avidity test),</li> <li>rubella virus – IgM antibodies,</li> <li>Hepatitis B Virus – HBs Antigen,</li> <li>Hepatitis B virus – anti-HBe antibodies,</li> <li>hepatitis B virus – anti-HBs antibodies.</li> </ul>	15% discount, unlimited
<b>Hormonal testing</b>	
<ul style="list-style-type: none"> <li>aldosterone in the blood,</li> <li>blood oestradiol,</li> <li>adrenocorticotrophic hormone (ACTH) in the blood,</li> <li>folliculotropic hormone (FSH) in the blood,</li> </ul>	15% discount, unlimited

<ul style="list-style-type: none"> <li>• luteinising hormone (LH) in the blood,</li> <li>• blood cortisol,</li> <li>• parathormone (PTH) in the blood,</li> <li>• intact parathormone (iPTH) in the blood,</li> <li>• progesterone (PRG) in the blood,</li> <li>• prolactin (PRL) in the blood,</li> <li>• dehydroepiandrosterone sulphate (DHEA-S) in the blood,</li> <li>• total testosterone (TT) in the blood,</li> <li>• total triiodothyronine (TT3) in the blood,</li> <li>• free triiodothyronine (fT3) in the blood,</li> <li>• total thyroxine (TT4) in the blood,</li> <li>• free thyroxine (fT4) in the blood.</li> </ul>	15% discount, unlimited
<b>Bacteriological examinations</b>	
<ul style="list-style-type: none"> <li>• antibiogram (applies to bacteriological cultures only),</li> <li>• wound swab.</li> </ul>	free of charge, unlimited
<b>Urine examinations</b>	
<ul style="list-style-type: none"> <li>• creatinine.</li> </ul>	free of charge, unlimited
<b>DIAGNOSTIC IMAGING</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Radiological examinations (X-rays)</b>	
<ul style="list-style-type: none"> <li>• mammography,</li> <li>• urography,</li> <li>• rectal infusion.</li> </ul>	15% discount, unlimited
<b>Ultrasound examinations (USG)</b>	
Insurance does not cover 3D and 4D ultrasound examinations.	
<ul style="list-style-type: none"> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or Congenital malformations,</li> <li>• Gynaecological ultrasound – through the abdominal wall,</li> <li>• Transvaginal gynaecological ultrasound,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Prostate ultrasound – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Ultrasound of the small pelvis – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the small pelvis – transvaginal (transvaginal, TV),</li> <li>• Breast ultrasound,</li> <li>• Thyroid ultrasound,</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>• Cardiac ultrasound (echocardiography, ECHO) – a transthoracic examination of the child,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult,</li> <li>• Abdominal vascular ultrasound – Doppler study,</li> <li>• Ultrasound of the arteries and veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries and veins of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries and veins of the neck – Doppler study,</li> <li>• Ultrasound of the arteries of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries of the neck – Doppler study,</li> <li>• Ultrasound of the veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the veins of both lower limbs – Doppler examination,</li> <li>• Ultrasound of the veins of the neck – Doppler study.</li> </ul>	15% discount, unlimited
<b>Computer tomography (CT)</b>	
Insurance does not cover the cost of contrast as well as angio-CT, spiral CT, cone CT, virtual CT-colonoscopy, HRCT, HRT, OCT, SL-OCT, cardiac CT.	
<ul style="list-style-type: none"> <li>• Computer tomography of the entire spine,</li> <li>• Computer tomography of the head,</li> <li>• Computer tomography of the abdominal cavity,</li> </ul>	15% discount, unlimited

<ul style="list-style-type: none"> <li>• Computer tomography of the chest cavity,</li> <li>• Computer tomography of the pelvic bone,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the chest spine,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the small pelvis,</li> <li>• Computer tomography of the wrist,</li> <li>• Computer tomography of the orbital,</li> <li>• Computer scan of the temporal bone pyramids,</li> <li>• Computer tomography of the lower legs,</li> <li>• Computer tomography of the lower arm,</li> <li>• Computer scan of the pituitary gland,</li> <li>• Computer tomography of the arm,</li> <li>• Computer tomography of the hand,</li> <li>• Computer tomography of the hip joint,</li> <li>• Computer tomography of the knee joint,</li> <li>• Computer tomography of the elbow joint,</li> <li>• Computer tomography of the shoulder joint (shoulder),</li> <li>• Computer tomography of the ankle joint,</li> <li>• Computer tomography of the foot,</li> <li>• Computer tomography of the neck,</li> <li>• Computer tomography of the thigh,</li> <li>• Computed tomography scan of the sinuses.</li> </ul>	15% discount, unlimited
<b>Magnetic resonance (MRI)</b> Insurance does not cover the cost of contrast, as well as angio-MRI, enterorrhaphy-MRI, cardiac MRI.	
<ul style="list-style-type: none"> <li>• Magnetic resonance of the entire spine,</li> <li>• Magnetic resonance of the head,</li> <li>• Magnetic resonance of the abdominal cavity,</li> <li>• Magnetic resonance of the chest cavity,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the sacral spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the wrist,</li> <li>• Magnetic resonance of the orbitals,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance of the upper arm,</li> <li>• Magnetic resonance of the pituitary,</li> <li>• Magnetic resonance of the arm,</li> <li>• Magnetic resonance of the hand,</li> <li>• Magnetic resonance of the hip joint,</li> <li>• Magnetic resonance of the knee joint,</li> <li>• Magnetic resonance of the elbow joint,</li> <li>• Magnetic resonance of the shoulder joint,</li> <li>• Magnetic resonance of the heel joint,</li> <li>• Magnetic resonance of the foot,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance imaging of the sinuses.</li> </ul>	15% discount, unlimited
<b>SPECIALISED DIAGNOSTICS</b> The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Endoscopic examinations</b> The insurance does not cover the cost of anaesthesia and the cost of recording the examination on CD.	
<ul style="list-style-type: none"> <li>• gastroscopy without taking specimens,</li> <li>• gastroscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of sections taken during gastroscopy,</li> <li>• urease test in gastroscopy,</li> <li>• colonoscopy without taking specimens,</li> <li>• colonoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during colonoscopy,</li> <li>• proctoscopy without taking specimens,</li> </ul>	15% discount, unlimited

<ul style="list-style-type: none"> <li>• proctoscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of specimens taken during proctoscopy,</li> <li>• sigmoidoscopy without taking an excision,</li> <li>• sigmoidoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during sigmoidoscopy.</li> </ul>	15% discount, unlimited
<b>Cardiological examinations</b>	
<ul style="list-style-type: none"> <li>• 24-hour Holter blood pressure measurement,</li> <li>• ECG – stress test,</li> <li>• ECG – 24-hour Holter monitoring.</li> </ul>	15% discount, unlimited
<b>Neurologic testing</b>	
<ul style="list-style-type: none"> <li>• EEG (electroencephalography) – recording in wakefulness (excluding EEG in sleep, EEG biofeedback, EEG video),</li> <li>• EMG – quantitative study of a single muscle,</li> <li>• EMG – electrostimulation single muscle fatigue test (myasthenic test),</li> <li>• EMG – ischemic (tetany) test,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves + F wave.</li> </ul>	15% discount, unlimited
<b>Blood serology</b>	
<ul style="list-style-type: none"> <li>• dermal allergy tests – mixed panel (paediatric),</li> <li>• dermal allergy tests – food panel,</li> <li>• dermal allergy tests – inhalation panel,</li> <li>• skin prick allergy tests (1 item),</li> <li>• allergy skin patch tests (1 allergen).</li> </ul>	15% discount, unlimited
<b>Audiological examinations</b>	
<ul style="list-style-type: none"> <li>• impedance audiometry (tympanogram),</li> <li>• impedance audiometry with assessment of auditory trumpet function,</li> <li>• tonal audiometry.</li> </ul>	15% discount, unlimited
<b>Biopsy</b>	
<ul style="list-style-type: none"> <li>• fine-needle biopsy of the thyroid under ultrasound guidance (with cytological examination).</li> </ul>	15% discount, unlimited
<b>Rheumatological examinations</b>	
<ul style="list-style-type: none"> <li>• whole-bone densitometry,</li> <li>• bone densitometry of both hands,</li> <li>• femur densitometry,</li> <li>• densitometry of the spine.</li> </ul>	15% discount, unlimited
<b>Pulmonary examinations</b>	
<ul style="list-style-type: none"> <li>• spirometry.</li> </ul>	free of charge, unlimited
<b>DENTAL CARE</b>	
<ul style="list-style-type: none"> <li>• dental check-up (dental examination) of an adult,</li> <li>• dental check-up (dental examination) of a child.</li> </ul>	once a year in the 12-month period between the policy anniversaries
<b>Conservative dentistry</b>	
<ul style="list-style-type: none"> <li>• application of a medical drug into the canal,</li> <li>• complete preparation and filling of the cavity on 1 surface,</li> <li>• complete preparation and filling of the cavity on 2 surfaces,</li> <li>• complete preparation and filling of the cavity on 3 or more surfaces,</li> <li>• complete root canal preparation – machine method,</li> <li>• complete root canal preparation – manual method,</li> <li>• partial root canal preparation – machine method,</li> <li>• partial root canal preparation – manual method,</li> <li>• devitalisation of the pulp of a milky tooth with cavity filling with a glass ionomer dressing,</li> </ul>	20% discount, unlimited

<ul style="list-style-type: none"> <li>• devitalisation of the pulp of a permanent tooth with cavity filling with a glass ionomer dressing,</li> <li>• intravenous extirpation of the tooth pulp,</li> <li>• extirpation of the devitalised tooth pulp,</li> <li>• varnishing teeth with fluoride,</li> <li>• oral hygiene instruction,</li> <li>• sealing (preventive sealing of fissures with fissure sealant),</li> <li>• treatment of mucosal lesions in mouth cavity,</li> <li>• direct tooth restoration – basic composite material,</li> <li>• therapeutic dressing (temporary filling),</li> <li>• therapeutic dressing (zinc oxide),</li> <li>• pantonogram,</li> <li>• sandblasting (removal of sludge),</li> <li>• re-cleaning of the filled canal,</li> <li>• tooth RTG,</li> <li>• scaling (removal of calculus),</li> <li>• trepanation of the chamber of a milky tooth,</li> <li>• extraction of a milky tooth without resorbed roots,</li> <li>• extraction of a milky tooth with resorbed roots,</li> <li>• removing a broken tooth from the canal,</li> <li>• canal filling,</li> <li>• canal filling under a microscope,</li> <li>• composite filling of a large milky tooth – basic material,</li> <li>• composite filling of a small milky tooth – basic material,</li> <li>• computer-assisted anaesthesia,</li> <li>• infiltrated anaesthesia, intrafilamentary anaesthesia,</li> <li>• intraoral nerve block.</li> </ul>	<p>20% discount, unlimited</p>
<b>PRESCRIPTION – CONTINUATION OF TREATMENT</b>	
<p>A medical service that allows you to order and receive medical prescriptions required for the continuation of treatment, without personal contact with a doctor – if justified by the health condition of the insured, co-insured or an insured close one.</p> <ul style="list-style-type: none"> <li>• Prescriptions are only issued at the provider's facility where prescriptions for the ordered medicines have previously been issued.</li> <li>• Prescriptions are only issued for the continuation of previously initiated treatment when the medical records contain information on the diagnosis, treatment and required follow-up appointments.</li> <li>• Prescriptions for medicines reimbursed by the National Health Fund are issued by the provider's medical facility after verification of these entitlements in the IT system provided by the Polish National Health Fund.</li> <li>• Prescriptions for medicines are ordered by contacting by telephone, electronically or in person the medical facility where the treatment is being continued through the order taking method provided by the medical facility. Prescriptions are collected in accordance with the rules indicated by the provider's medical facility.</li> <li>• A medical professional may refuse to issue prescriptions without examining the patient if this is justified on medical grounds or by applicable legal regulations.</li> </ul>	<p>free of charge, unlimited</p>

**Discounts applied in relation to the price of the service in force in the specific medical clinic.**

SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES

Scope of the KOMFORT medical services

HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be schedule through:



MojePZU service (after logging in, you will have access to the schedules of the clinics that have been provided through the mojePZU service and you can directly arrange a convenient consultation date),



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.

MEDICAL SERVICE	LIMIT
<b>PRIMARY CARE</b>	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <b>1.</b> internal medicine, <b>2.</b> general medicine, <b>3.</b> paediatrics,	free of charge, unlimited
<b>Telemedicine consultations</b> We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality: <ul style="list-style-type: none"><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> Telemedicine consultations are available 24 hours a day, including holidays and public holidays. You accept the Telemedicine Provider's terms and conditions prior to the consultation. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations in the scope of: <b>1.</b> internal medicine, <b>2.</b> paediatrics,	free of charge, unlimited

## SPECIALISED CARE

### Outpatient consultations

Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality:

- physical examination of the patient,
- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations related to:

1. allergology,
2. anaesthesiology,
3. audiology,
4. general surgery,
5. surgical oncology,
6. dermatology,
7. diabetology,
8. endocrinology,
9. gastroenterology,
10. gynaecology and obstetrics,
11. haematology,
12. hepatology,
13. cardiology,
14. nephrology,
15. neurology,
16. ophthalmology,
17. oncology,
18. orthopaedics and traumatology of the musculoskeletal system,
19. otolaryngology,
20. pulmonology,
21. rheumatology,
22. urology,
23. venerology.

free of charge, unlimited

### Telemedicine consultations

We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality:

- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

Telemedicine consultations are available Monday to Friday between 7am and 10pm. You accept the Telemedicine Provider's terms and conditions prior to the consultation. In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations in the scope of:

1. allergology,
2. general surgery,
3. dermatology,
4. diabetology,
5. endocrinology,
6. gynaecology and obstetrics,
7. haematology
8. cardiology,
9. nephrology,
10. neurology,
11. oncology,
12. orthopaedics and traumatology of the musculoskeletal system,
13. pulmonology,
14. urology.

free of charge, unlimited

**OUTPATIENTS EXAMINATIONS AND TREATMENTS**

The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic (without detriment to the patient).

**Nursing**

<ul style="list-style-type: none"> <li>• intramuscular injection (without the cost of the medicinal product),</li> <li>• intravenous injections (without the cost of a medicine),</li> <li>• subcutaneous injection (without the cost of the medicinal product),</li> <li>• blood collection,</li> <li>• connecting a drip infusion (without the cost of the medicinal product),</li> <li>• measuring height and body weight.</li> </ul>	free of charge, unlimited
--	---------------------------

**General medicine**

<ul style="list-style-type: none"> <li>• immobilisation after an uncomplicated fracture of a lower limb bone – without the cost of an orthosis or plaster,</li> <li>• immobilisation after an uncomplicated upper limb bone fracture – at no cost orthoses, plaster,</li> <li>• immobilisation after a sprain or dislocation of a lower limb joint – without the cost of an orthosis or a plaster,</li> <li>• immobilisation after a sprain or dislocation of an upper limb joint – without the cost of an orthosis or a plaster,</li> <li>• tick removal,</li> <li>• insertion of a bladder catheter (at no cost of the catheter),</li> <li>• applying a dressing to a wound of the skin or subcutaneous tissue.</li> </ul>	free of charge, unlimited
--	---------------------------

**Allergology**

<ul style="list-style-type: none"> <li>• Subcutaneous injection (without the cost of the medicinal product).</li> </ul>	free of charge, unlimited
---	---------------------------

**Surgical**

<ul style="list-style-type: none"> <li>• complete removal of the nail plate,</li> <li>• partial removal of the nail plate,</li> <li>• drainage of an abscess of the skin or subcutaneous tissue,</li> <li>• incision of an abscess of the skin or subcutaneous tissue,</li> <li>• wedge resection of an ingrown toenail,</li> <li>• sewing up a wound up to 3 cm,</li> <li>• sewing up a wound exceeding 3 cm,</li> <li>• applying a simple dressing,</li> <li>• removal of stitches,</li> <li>• changing a simple dressing.</li> </ul>	free of charge, unlimited
---	---------------------------

**Otolaryngologic**

<ul style="list-style-type: none"> <li>• ear dressing with medication,</li> <li>• ear rinsing,</li> <li>• blowing the ear trumpet using the Politzer method,</li> <li>• removal of a foreign body from the throat,</li> <li>• removal of a foreign body from the nose,</li> <li>• removal of a foreign body from the ear,</li> <li>• removal of ear wax,</li> <li>• inserting or changing an anterior nasal tamponade.</li> </ul>	free of charge, unlimited
---	---------------------------

**Ophthalmic**

<ul style="list-style-type: none"> <li>• computer-assisted intraocular pressure testing (does not include dynamic tonometry, induction tonometry),</li> <li>• ocular fundus examination,</li> <li>• testing of distance and near visual acuity – computerised testing,</li> <li>• testing of distance and near visual acuity – on Snellen boards,</li> <li>• computer-assisted visual field testing (does not include dual-frequency perimetry, microperimetry),</li> <li>• selection of corrective lenses,</li> <li>• removal of a foreign body from the eye.</li> </ul>	free of charge, unlimited
---	---------------------------

**Gynaecologic**

<ul style="list-style-type: none"> <li>• foetal heart rate test – KTG,</li> <li>• cervical smear cytology (does not include cytology on a liquid medium).</li> </ul>	free of charge, unlimited
--	---------------------------

<b>Urologic</b>	
<ul style="list-style-type: none"> <li>insertion of a bladder catheter (at no cost of the catheter).</li> </ul>	free of charge, unlimited
<b>LABORATORY DIAGNOSTICS</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Haematological and coagulation tests</b>	
<ul style="list-style-type: none"> <li>activated partial thromboplastin time/Kaolin-Kefalin time (APTT),</li> <li>prothrombin time (PT),</li> <li>fibrinogen (FIBR),</li> <li>haematocrit,</li> <li>haemoglobin,</li> <li>leukocytes,</li> <li>blood count with platelets without smear,</li> <li>blood count with platelets with automated smear,</li> <li>blood count with platelets with automated smear and manual smear,</li> <li>erythrocyte sedimentation rate (ESR),</li> <li>platelets,</li> <li>reticulocytes.</li> </ul>	free of charge, unlimited
<b>Blood biochemistry</b>	
<ul style="list-style-type: none"> <li>albumin,</li> <li>amylase,</li> <li>total protein,</li> <li>C-reactive protein (CRP),</li> <li>direct bilirubin,</li> <li>total bilirubin,</li> <li>total iron binding capacity (TIBC),</li> <li>chlorides (Cl),</li> <li>total cholesterol,</li> <li>HDL cholesterol,</li> <li>LDL cholesterol,</li> <li>lactate dehydrogenase (LDH),</li> <li>total acid phosphatase,</li> <li>total acid phosphatase,</li> <li>alkaline phosphatase (alkaline/ALP),</li> <li>gamma-glutamyl transpeptidase (GGTP),</li> <li>glucose,</li> <li>glycated haemoglobin (HbA1C),</li> <li>phosphocreatine kinase isoenzyme (CK-CPK),</li> <li>creatinine,</li> <li>uric acid,</li> <li>lipidogram: total cholesterol, HDL cholesterol, LDL cholesterol, triglycerides,</li> <li>urea – nitrogen (BUN),</li> <li>potassium (K),</li> <li>proteinogram,</li> <li>sodium (Na),</li> <li>glucose load screen 1 point 50g,</li> <li>glucose load screen 1 point 75g,</li> <li>glucose load screen 3 point 50g,</li> <li>glucose load screen 3 point 75g,</li> <li>alanine transaminase (GPT/ALT/ALAT),</li> <li>aspartate transaminase (GOT/AST/ASPAT),</li> <li>triglycerides,</li> <li>total calcium (Ca),</li> <li>iron (Fe),</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>ferritin,</li> <li>osteocalcin,</li> <li>transferrin.</li> </ul>	15% discount, unlimited
<b>Serological and immunological blood tests</b>	
<ul style="list-style-type: none"> <li>ASO – antistreptolysin O,</li> <li>rheumatoid factor (RF),</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• syphilis – RPR test,</li> <li>• syphilis – USR test,</li> <li>• syphilis – VDRL test,</li> <li>• Waaler-Rose reaction,</li> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>• Toxoplasma gondii – IgG antibodies (avidity),</li> <li>• Toxoplasma gondii – IgM antibodies,</li> <li>• HIV- COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>• rubella virus – IgG antibodies (without avidity test),</li> <li>• rubella virus – IgG antibodies (avidity),</li> <li>• rubella virus – IgM antibodies,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>• immunoglobulin E (total IgE),</li> <li>• antibodies to thyroid peroxidase (ATPO, TPOAb),</li> <li>• antibodies to thyroglobulin (ATG, TgAb),</li> <li>• Total PSA (tPSA),</li> <li>• PSA panel (PSA, FPSA, FPSA/PSA ratio),</li> <li>• Free PSA (fPSA),</li> <li>• Epstein-Barr virus – VCA antibodies in IgM class,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• Hepatitis B virus – anti-HBe antibodies.</li> </ul>	15% discount, unlimited
<b>Hormonal testing</b>	
<ul style="list-style-type: none"> <li>• luteinising hormone (TSH) in the blood,</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>• aldosterone in the blood,</li> <li>• blood oestradiol,</li> <li>• adrenocorticotrophic hormone (ACTH) in the blood,</li> <li>• folliculotrophic hormone (FSH) in the blood,</li> <li>• luteinising hormone (LH) in the blood,</li> <li>• blood cortisol,</li> <li>• parathormone (PTH) in the blood,</li> <li>• intact parathormone (iPTH) in the blood,</li> <li>• progesterone (PRG) in the blood,</li> <li>• prolactin (PRL) in the blood,</li> <li>• dehydroepiandrosterone sulphate (DHEA-S) in the blood,</li> <li>• total testosterone (TT) in the blood,</li> <li>• total triiodothyronine (TT3) in the blood,</li> <li>• free triiodothyronine (fT3) in the blood,</li> <li>• total thyroxine (TT4) in the blood,</li> <li>• free thyroxine (fT4) in the blood.</li> </ul>	15% discount, unlimited
<b>Bacteriological examinations</b>	
<ul style="list-style-type: none"> <li>• antibiogram (applies to bacteriological cultures only),</li> <li>• general stool culture,</li> <li>• stool culture for Shigella, Salmonella,</li> <li>• urine culture,</li> <li>• throat swab culture,</li> <li>• rectal swab culture – for group B beta-haemolytic,</li> <li>• vaginal swab culture – for group B beta-haemolytic,</li> <li>• wound swab.</li> </ul>	free of charge, unlimited
<b>Urine examinations</b>	
<ul style="list-style-type: none"> <li>• amylase,</li> <li>• general urine examination,</li> <li>• protein,</li> <li>• glucose,</li> <li>• creatinine,</li> <li>• calcium.</li> </ul>	free of charge, unlimited

Faecal examinations	
<ul style="list-style-type: none"> <li>• faecal examination for parasites – microscopic,</li> <li>• general faecal examination,</li> <li>• faecal occult blood / F.O.B.</li> </ul>	free of charge, unlimited
DIAGNOSTIC IMAGING	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
Radiological examinations (X-rays)	
<ul style="list-style-type: none"> <li>• X-ray of the skull,</li> <li>• X-ray of the frontal region,</li> <li>• X-ray of the salivary glands,</li> <li>• Abdominal X-ray – overview photograph,</li> <li>• X-ray of the uvula,</li> <li>• Chest X-ray – AP,</li> <li>• Chest X-ray – side,</li> <li>• Chest X-ray – AP+side,</li> <li>• X-ray of the scapoid bone,</li> <li>• X-ray of the pelvic bone,</li> <li>• X-ray of the coccyx – AP,</li> <li>• X-ray of the coccyx – side,</li> <li>• X-ray of the coccyx – AP + side,</li> <li>• X-ray of the heel bone – side,</li> <li>• X-ray of the heel bone – axial,</li> <li>• X-ray of the heel bone – lateral + axial,</li> <li>• X-ray of the lower leg bone – AP,</li> <li>• X-ray of the lower leg bone – side,</li> <li>• X-ray of the lower leg bone – AP + side,</li> <li>• X-ray of the forearm – AP,</li> <li>• X-ray of the forearm – side,</li> <li>• X-ray of the forearm – AP + side,</li> <li>• X-ray of the humeral – AP,</li> <li>• X-ray of the humeral – side,</li> <li>• X-ray of the humeral – AP + side,</li> <li>• X-ray of the lower leg bone – AP,</li> <li>• X-ray of the lower leg bone – side,</li> <li>• X-ray of the lower leg bone – AP + side,</li> <li>• X-ray of the entire spine – AP,</li> <li>• X-ray of the entire spine – side,</li> <li>• X-ray of the entire spine – AP + side,</li> <li>• X-ray of the entire spine – functional,</li> <li>• X-ray of the lumbosacral spine – AP,</li> <li>• X-ray of the lumbosacral spine – side,</li> <li>• X-ray of the lumbosacral spine – AP + side</li> <li>• X-ray of the lumbosacral spine – functional,</li> <li>• X-ray of the chest – AP,</li> <li>• X-ray of the dorsal spine – side,</li> <li>• X-ray of the dorsal spine – AP + side,</li> <li>• X-ray of the neck – AP,</li> <li>• X-ray of the neck – side,</li> <li>• X-ray of the neck – AP + side,</li> <li>• X-ray of the neck – functional,</li> <li>• X-ray of the larynx,</li> <li>• X-ray of the scapula,</li> <li>• X-ray of the pelvis,</li> <li>• X-ray of the sternum,</li> <li>• X-ray of the wrist – AP,</li> <li>• X-ray of the wrist – side,</li> <li>• X-ray of the wrist – angled,</li> <li>• X-ray of the wrist – AP + side,</li> <li>• X-ray of the wrist – AP + side + angled,</li> <li>• X-ray of the nose,</li> <li>• X-ray of the nasopharynx,</li> <li>• X-ray of the clavicle,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• X-ray of both wrists – AP + side + angled,</li> <li>• X-ray of both hip joints – AP + axial,</li> <li>• X-ray of both hip joints – axial,</li> <li>• X-ray of both shoulder joints (shoulder) – axial,</li> <li>• X-ray of both feet – AP + lateral + angled,</li> <li>• Orbital X-ray,</li> <li>• X-ray of the finger(s) of the hand – AP,</li> <li>• X-ray of the finger(s) of the hand – side,</li> <li>• X-ray of the finger(s) of the hand – angled,</li> <li>• X-ray of the finger(s) of the hand – AP + side,</li> <li>• X-ray of the finger(s) of the hand – AP + lateral + angled,</li> <li>• X-ray of the toe/foot – AP,</li> <li>• X-ray of the toe/foot – side,</li> <li>• X-ray of the toe/foot – angled,</li> <li>• X-ray of the toe/foot – AP + side,</li> <li>• X-ray of the toes of one foot – AP + lateral + angled,</li> <li>• X-ray of the nasolacrimal duct,</li> <li>• X-ray of the hand – AP,</li> <li>• X-ray of the hand – angled,</li> <li>• X-ray of the hand – AP + angled,</li> <li>• X-ray of the patella – AP,</li> <li>• X-ray of the patella – side,</li> <li>• X-ray of the patella – axial,</li> <li>• X-ray of the patella – AP + lateral,</li> <li>• X-ray of the patella – AP + lateral + axial,</li> <li>• X-ray of the sacroiliac joints – angled,</li> <li>• X-ray of the hip joint – AP,</li> <li>• X-ray of the hip joint – axial,</li> <li>• X-ray of the hip joint – AP + axial,</li> <li>• X-ray of the knee joint – AP,</li> <li>• X-ray of the knee joint – side,</li> <li>• X-ray of the knee joint – AP+side,</li> <li>• X-ray of the elbow joints,</li> <li>• X-ray of the shoulder joint (shoulder) – AP,</li> <li>• X-ray of the shoulder joint (shoulder) – axial,</li> <li>• X-ray of the shoulder joint (shoulder) – angled,</li> <li>• X-ray of the shoulder joint (shoulder) – AP + axial,</li> <li>• X-ray of the shoulder joint (shoulder) – AP + axial + angled,</li> <li>• X-ray of the ankle joint (ankle) – AP,</li> <li>• X-ray of the ankle joint (ankle) – side,</li> <li>• X-ray of the ankle joint (ankle) – AP + side,</li> <li>• X-ray of the foot – AP,</li> <li>• X-ray of the foot – side,</li> <li>• X-ray of the foot – angled,</li> <li>• X-ray of the foot – AP + side,</li> <li>• X-ray of the foot – AP + lateral + angled,</li> <li>• X-ray of the jaw,</li> <li>• Ultrasound of the thyroid,</li> <li>• Tunnel X-ray of the knee joint,</li> <li>• X-ray of the nasal sinuses,</li> <li>• X-ray of the ribs,</li> <li>• X-ray of the mandible,</li> </ul>	<p>free of charge, unlimited</p>
<ul style="list-style-type: none"> <li>• mammography,</li> <li>• urography,</li> <li>• rectal infusion.</li> </ul>	<p>15% discount, unlimited</p>
<p><b>Ultrasound examinations (USG)</b> Insurance does not cover 3D and 4D ultrasound examinations.</p>	
<ul style="list-style-type: none"> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Gynaecological ultrasound – through the abdominal wall,</li> <li>• Transvaginal gynaecological ultrasound,</li> </ul>	<p>free of charge, unlimited</p>

<ul style="list-style-type: none"> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Prostate ultrasound – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the abdominal cavity,</li> <li>• Ultrasound of the larynx,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Ultrasound of the small pelvis – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the small pelvis – transvaginal (transvaginal, TV),</li> <li>• Muscle ultrasound,</li> <li>• Ultrasound of the wrist,</li> <li>• Breast ultrasound,</li> <li>• Ultrasound of the hip joints in children,</li> <li>• Ultrasound of small joints and ligaments,</li> <li>• Hip joint ultrasound,</li> <li>• Ultrasound of the knee joints,</li> <li>• Ultrasound of the elbow joints,</li> <li>• Ultrasound of the shoulder joint (shoulder),</li> <li>• Ultrasound of the ankle joints,</li> <li>• Ultrasound of the tendon,</li> <li>• Ultrasound of the metacarpals and fingers,</li> <li>• Ultrasound of the metatarsus (foot),</li> <li>• Thyroid ultrasound,</li> <li>• Soft tissue ultrasound,</li> <li>• Ultrasound of the urinary system (kidneys, ureters, bladder),</li> <li>• Ultrasound of the lymph nodes,</li> </ul>	<p>free of charge, unlimited</p>
<ul style="list-style-type: none"> <li>• Cardiac ultrasound (echocardiography, ECHO) – a transthoracic examination of the child,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult,</li> <li>• Abdominal vascular ultrasound – Doppler study,</li> <li>• Ultrasound of the arteries and veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries and veins of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries and veins of the neck – Doppler study,</li> <li>• Ultrasound of the arteries of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries of the neck – Doppler study,</li> <li>• Ultrasound of the veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the veins of both lower limbs – Doppler examination,</li> <li>• Ultrasound of the veins of the neck – Doppler study.</li> </ul>	<p>15% discount, unlimited</p>
<p><b>Computer tomography (CT)</b> Insurance does not cover the cost of contrast as well as angio-CT, spiral CT, cone CT, virtual CT-colonoscopy, HRCT, HRT, OCT, SL-OCT, cardiac CT.</p>	
<ul style="list-style-type: none"> <li>• Computer tomography of the entire spine,</li> <li>• Computer tomography of the head,</li> <li>• Computer tomography of the abdominal cavity,</li> <li>• Computer tomography of the chest cavity,</li> <li>• Computer tomography of the pelvic bone,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the chest spine,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the larynx,</li> <li>• Computer tomography of the small pelvis,</li> <li>• Computer tomography of the wrist,</li> <li>• Computer tomography of the orbital,</li> <li>• Computer scan of the temporal bone pyramids,</li> <li>• Computer tomography of the lower legs,</li> <li>• Computer tomography of the lower arm,</li> <li>• Computer scan of the pituitary gland,</li> <li>• Computer tomography of the arm,</li> <li>• Computer tomography of the hand,</li> <li>• Computer tomography of the hip joint,</li> <li>• Computer tomography of the knee joint,</li> <li>• Computer tomography of the elbow joint,</li> <li>• Computer tomography of the shoulder joint (shoulder),</li> <li>• Computer tomography of the ankle joint,</li> <li>• Computer tomography of the foot,</li> </ul>	<p>15% discount, unlimited</p>

<ul style="list-style-type: none"> <li>• Computer tomography of the neck,</li> <li>• Computer tomography of the thigh,</li> <li>• Computer tomography of the urinary tract (CT urography),</li> <li>• Computed tomography scan of the sinuses.</li> </ul>	15% discount, unlimited
<b>Magnetic resonance (MRI)</b> Insurance does not cover the cost of contrast, as well as angio-MRI, enterorrhaphy-MRI, cardiac MRI.	
<ul style="list-style-type: none"> <li>• Magnetic resonance of the entire spine,</li> <li>• Magnetic resonance of the head,</li> <li>• Magnetic resonance of the abdominal cavity,</li> <li>• Magnetic resonance of the chest cavity,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the sacral spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the wrist,</li> <li>• Magnetic resonance of the orbitals,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance of the upper arm,</li> <li>• Magnetic resonance of the pituitary,</li> <li>• Magnetic resonance of the arm,</li> <li>• Magnetic resonance of the hand,</li> <li>• Magnetic resonance of the hip joint,</li> <li>• Magnetic resonance of the knee joint,</li> <li>• Magnetic resonance of the elbow joint,</li> <li>• Magnetic resonance of the shoulder joint,</li> <li>• Magnetic resonance of the heel joint,</li> <li>• Magnetic resonance of the foot,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance imaging of the urinary tract (MRI urography),</li> <li>• Magnetic resonance imaging of the sinuses.</li> </ul>	15% discount, unlimited
<b>SPECIALISED DIAGNOSTICS</b> The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Endoscopic examinations</b> The insurance does not cover the cost of anaesthesia and the cost of recording the examination on CD.	
<ul style="list-style-type: none"> <li>• gastroscopy without taking specimens,</li> <li>• gastroscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of sections taken during gastroscopy,</li> <li>• urease test in gastroscopy,</li> <li>• colonoscopy without taking specimens,</li> <li>• colonoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during colonoscopy,</li> <li>• proctoscopy without taking specimens,</li> <li>• proctoscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of specimens taken during proctoscopy,</li> <li>• sigmoidoscopy without taking an excision,</li> <li>• sigmoidoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during sigmoidoscopy.</li> </ul>	15% discount, unlimited
<b>Cardiological examinations</b>	
<ul style="list-style-type: none"> <li>• ECG – resting study without description,</li> <li>• ECG – resting study with description,</li> </ul>	free of charge, unlimited
<ul style="list-style-type: none"> <li>• 24-hour Holter blood pressure measurement,</li> <li>• ECG – stress test,</li> <li>• ECG – 24-hour Holter monitoring.</li> </ul>	15% discount, unlimited
<b>Neurologic testing</b>	
<ul style="list-style-type: none"> <li>• EEG (electroencephalography) – recording in wakefulness (excluding EEG in sleep, EEG biofeedback, EEG video),</li> <li>• EMG – quantitative study of a single muscle,</li> </ul>	15% discount, unlimited

<ul style="list-style-type: none"> <li>• EMG – electrostimulation single muscle fatigue test (myasthenic test),</li> <li>• EMG – ischemic (tetany) test,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves + F wave.</li> </ul>	15% discount, unlimited
<b>Blood serology</b>	
<ul style="list-style-type: none"> <li>• dermal allergy tests – mixed panel (paediatric),</li> <li>• dermal allergy tests – food panel,</li> <li>• dermal allergy tests – inhalation panel,</li> <li>• skin prick allergy tests (1 item),</li> <li>• allergy skin patch tests (1 allergen).</li> </ul>	15% discount, unlimited
<b>Audiological examinations</b>	
<ul style="list-style-type: none"> <li>• impedance audiometry (tympanogram),</li> <li>• impedance audiometry with assessment of auditory trumpet function,</li> <li>• tonal audiometry.</li> </ul>	15% discount, unlimited
<b>Biopsy</b>	
<ul style="list-style-type: none"> <li>• fine-needle biopsy of the thyroid under ultrasound guidance (with cytological examination).</li> </ul>	15% discount, unlimited
<b>Rheumatological examinations</b>	
<ul style="list-style-type: none"> <li>• whole-bone densitometry,</li> <li>• bone densitometry of both hands,</li> <li>• femur densitometry,</li> <li>• densitometry of the spine.</li> </ul>	15% discount, unlimited
<b>Pulmonary examinations</b>	
<ul style="list-style-type: none"> <li>• spirometry.</li> </ul>	free of charge, unlimited
<b>MANAGEMENT OF PREGNANCY</b>	
<p>Medical consultations in obstetrics and gynaecology include the management of pregnancy with advice on the course of pregnancy and childbirth. We provide medical, outpatient and telemedicine consultations without a referral. Diagnostic tests related to the management of pregnancy are carried out in accordance with insurance coverage, on the basis of a medical referral.</p> <p>The approved scope allows you to perform the following tests:</p> <ul style="list-style-type: none"> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• glucose,</li> <li>• glucose load screen 3 point 75g,</li> <li>• luteinising hormone (TSH) in the blood,</li> <li>• general urine examination,</li> <li>• syphilis – VDRL test,</li> <li>• Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>• Toxoplasma gondii – IgG antibodies (avidity),</li> <li>• Toxoplasma gondii – IgM antibodies,</li> <li>• HIV- COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>• rubella virus – IgG antibodies (without avidity test),</li> <li>• rubella virus – IgG antibodies (avidity),</li> <li>• rubella virus – IgM antibodies,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> <li>• rectal swab culture – for group B beta-haemolytic,</li> <li>• vaginal swab culture – for group B beta-haemolytic,</li> <li>• foetal heart rate test – KTG,</li> <li>• cervical smear cytology (does not include cytology on a liquid medium),</li> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital diseases,</li> <li>• Free of charge, once per year in the 12-month period between the policy anniversaries.</li> </ul>	

## BIRTHING SCHOOL

The insured person, co-insured person, insured relative who attended the birthing school classes shall be entitled to reimbursement of the costs incurred in the amount indicated on the invoice/bill, however not exceeding PLN 300.00. For details of the reimbursement for the birthing school, please see the annex to the agreement.

## PREVENTIVE VACCINATIONS

The service includes a consultation to qualify for the vaccination, the injection and the cost of the vaccine.

- vaccination against seasonal influenza,

once a year  
in the 12-month period  
between the policy  
anniversaries

- tetanus anatoxin.

free of charge, unlimited

## DENTAL CARE

- dental check-up (dental examination) of an adult,
- dental check-up (dental examination) of a child.

once a year  
in the 12-month period  
between the policy  
anniversaries

## Conservative dentistry

- application of a medical drug into the canal,
- complete preparation and filling of the cavity on 1 surface,
- complete preparation and filling of the cavity on 2 surfaces,
- complete preparation and filling of the cavity on 3 or more surfaces,
- complete root canal preparation – machine method,
- complete root canal preparation – manual method,
- partial root canal preparation – machine method,
- partial root canal preparation – manual method,
- devitalisation of the pulp of a milky tooth with cavity filling with a glass ionomer dressing,
- devitalisation of the pulp of a permanent tooth with cavity filling with a glass ionomer dressing,
- intravenous extirpation of the tooth pulp,
- extirpation of the devitalised tooth pulp,
- varnishing teeth with fluoride,
- oral hygiene instruction,
- sealing (preventive sealing of fissures with fissure sealant),
- treatment of mucosal lesions in mouth cavity,
- direct tooth restoration – basic composite material,
- therapeutic dressing (temporary filling),
- therapeutic dressing (zinc oxide),
- pantonogram,
- sandblasting (removal of sludge),
- re-cleaning of the filled canal,
- tooth RTG,
- scaling (removal of calculus),
- trepanation of the chamber of a milky tooth,
- extraction of a milky tooth without resorbed roots,
- extraction of a milky tooth with resorbed roots,
- removing a broken tooth from the canal,
- canal filling,
- canal filling under a microscope,
- composite filling of a large milky tooth – basic material,
- composite filling of a small milky tooth – basic material,
- computer-assisted anaesthesia,
- infiltrated anaesthesia, intrafilamentary anaesthesia,
- intraoral nerve block.

20% discount, unlimited

## HOME VISITS

Home visits are carried out at home of the insured, the co-insured, an insured relative and they can cover the following, in accordance with the specialty profile: physical examination of a patient, patient interview, making a diagnosis, recommendations related to the treatment method, issuing e-prescriptions, e-ZLA and referrals related to further diagnostics and treatment.

2 visits  
in the 12-month period  
between the policy  
anniversaries

<p>We organise 24-hour home visits in the fields of internal medicine (internal medicine), paediatrics and family medicine, exclusively in cases of sudden illness or sudden deterioration of health that prevents the insured person, co-insured person, insured relative from coming to a medical facility.</p> <p>We do not arrange home visits for insured co-insured, insured relatives in immediate life-threatening conditions.</p> <p>We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.</p> <p>The home visit is carried out in the territory defined by the healthcare provider (information about the organisation of the home visit is available on the helpline). The decision on the need for a home visit is made on the basis of an interview conducted through a helpline.</p>	<p>2 visits in the 12-month period between the policy anniversaries</p>
<b>PRESCRIPTION – CONTINUATION OF TREATMENT</b>	
<p>A medical service that allows you to order and receive medical prescriptions required for the continuation of treatment, without personal contact with a doctor – if justified by the health condition of the insured, co-insured or an insured close one.</p> <ul style="list-style-type: none"> <li>• Prescriptions are only issued at the provider's facility where prescriptions for the ordered medicines have previously been issued.</li> <li>• Prescriptions are only issued for the continuation of previously initiated treatment when the medical records contain information on the diagnosis, treatment and required follow-up appointments.</li> <li>• Prescriptions for medicines reimbursed by the National Health Fund are issued by the provider's medical facility after verification of these entitlements in the IT system provided by the Polish National Health Fund.</li> <li>• Prescriptions for medicines are ordered by contacting by telephone, electronically or in person the medical facility where the treatment is being continued through the order taking method provided by the medical facility. Prescriptions are collected in accordance with the rules indicated by the provider's medical facility.</li> <li>• A medical professional may refuse to issue prescriptions without examining the patient if this is justified on medical grounds or by applicable legal regulations.</li> </ul>	<p>free of charge, unlimited</p>

**Discounts applied in relation to the price of the service in force in the specific medical clinic.**

SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES

Scope of KOMFORT PLUS medical services

HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be schedule through:



MojePZU service (after logging in, you will have access to the schedules of the clinics that have been provided through the mojePZU service and you can directly arrange a convenient consultation date),



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.

MEDICAL SERVICE	LIMIT
PRIMARY CARE	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <b>1.</b> internal medicine, <b>2.</b> general medicine, <b>3.</b> paediatric,	free of charge, unlimited
<b>Telemedicine consultations</b> We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality: <ul style="list-style-type: none"><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> Telemedicine consultations are available 24 hours a day, including holidays and public holidays. You accept the Telemedicine Provider's terms and conditions prior to the consultation. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations in the scope of: <b>1.</b> internal medicine, <b>2.</b> paediatric.	free of charge, unlimited

## SPECIALISED CARE

### Outpatient consultations

Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality:

- physical examination of the patient,
- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations related to:

1. allergology,
2. anaesthesiology,
3. audiology,
4. general surgery,
5. surgical oncology,
6. infectious diseases,
7. dermatology,
8. diabetology,
9. endocrinology,
10. gastroenterology,
11. gynaecology and obstetrics,
12. haematology,
13. hepatology,
14. cardiology,
15. nephrology,
16. neurosurgery,
17. neurology,
18. ophthalmology,
19. oncology,
20. orthopaedics and traumatology of the musculoskeletal system,
21. otolaryngology,
22. pulmonology,
23. rheumatology,
24. urology,
25. venerology,

free of charge, unlimited

26. psychiatry.

4 visits per year  
in the 12-month period  
between the policy  
anniversaries

### Telemedicine consultations

We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality:

- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

Telemedicine consultations are available Monday to Friday between 7am and 10pm. You accept the Telemedicine Provider's terms and conditions prior to the consultation. In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of a specialist consultation in a particular location depends on its availability. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations in the scope of:

1. allergology,
2. general surgery,
3. dermatology,
4. diabetology,
5. endocrinology,
6. gynaecology and obstetrics,
7. haematology,

free of charge, unlimited

<ul style="list-style-type: none"> <li>8. cardiology,</li> <li>9. nephrology,</li> <li>10. neurosurgery,</li> <li>11. neurology,</li> <li>12. oncology,</li> <li>13. orthopaedics and traumatology of the musculoskeletal system,</li> <li>14. pulmonology,</li> <li>15. urology.</li> </ul>	free of charge, unlimited
<b>OUTPATIENTS EXAMINATIONS AND TREATMENTS</b> The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic (without detriment to the patient).	
<b>Nursing</b>	
<ul style="list-style-type: none"> <li>• intramuscular injection (without the cost of the medicinal product),</li> <li>• intravenous injections (without the cost of a medicine),</li> <li>• subcutaneous injection (without the cost of the medicinal product),</li> <li>• blood collection,</li> <li>• connecting a drip infusion (without the cost of the medicinal product),</li> <li>• measuring height and body weight.</li> </ul>	free of charge, unlimited
<b>General medicine</b>	
<ul style="list-style-type: none"> <li>• immobilisation after an uncomplicated fracture of a lower limb bone – without the cost of an orthosis or plaster,</li> <li>• immobilisation after an uncomplicated upper limb bone fracture – at no cost orthoses, plaster,</li> <li>• immobilisation after a sprain or dislocation of a lower limb joint – without the cost of an orthosis or a plaster,</li> <li>• immobilisation after a sprain or dislocation of an upper limb joint – without the cost of an orthosis or a plaster,</li> <li>• tick removal,</li> <li>• insertion of a bladder catheter (at no cost of the catheter),</li> <li>• applying a dressing to a wound of the skin or subcutaneous tissue.</li> </ul>	free of charge, unlimited
<b>Allergology</b>	
<ul style="list-style-type: none"> <li>• Subcutaneous injection (without the cost of the medicinal product).</li> </ul>	free of charge, unlimited
<b>Surgical</b>	
<ul style="list-style-type: none"> <li>• complete removal of the nail plate,</li> <li>• partial removal of the nail plate,</li> <li>• drainage of an abscess of the skin or subcutaneous tissue,</li> <li>• incision of an abscess of the skin or subcutaneous tissue,</li> <li>• wedge resection of an ingrown toenail,</li> <li>• sewing up a wound up to 3 cm,</li> <li>• sewing up a wound exceeding 3 cm,</li> <li>• applying a simple dressing,</li> <li>• removal of stitches,</li> <li>• changing a simple dressing.</li> </ul>	free of charge, unlimited
<b>Otolaryngologic</b>	
<ul style="list-style-type: none"> <li>• ear dressing with medication,</li> <li>• ear rinsing,</li> <li>• blowing the ear trumpet using the Politzer method,</li> <li>• removal of a foreign body from the throat,</li> <li>• removal of a foreign body from the nose,</li> <li>• removal of a foreign body from the ear,</li> <li>• removal of ear wax,</li> <li>• inserting or changing an anterior nasal tamponade.</li> </ul>	free of charge, unlimited
<b>Ophthalmic</b>	
<ul style="list-style-type: none"> <li>• computer-assisted intraocular pressure testing (does not include dynamic tonometry, induction tonometry),</li> <li>• ocular fundus examination,</li> <li>• testing of distance and near visual acuity – computerised testing,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• testing of distance and near visual acuity – on Snellen boards,</li> <li>• computer-assisted visual field testing (does not include dual-frequency perimetry, microperimetry),</li> <li>• selection of corrective lenses,</li> <li>• removal of a foreign body from the eye.</li> </ul>	
<b>Gynaecologic</b>	
<ul style="list-style-type: none"> <li>• foetal heart rate test – KTG,</li> <li>• cervical smear cytology (does not include cytology on a liquid medium).</li> </ul>	free of charge, unlimited
<b>Urologic</b>	
<ul style="list-style-type: none"> <li>• insertion of a bladder catheter (at no cost of the catheter).</li> </ul>	free of charge, unlimited
<b>LABORATORY DIAGNOSTICS</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Haematological and coagulation tests</b>	
<ul style="list-style-type: none"> <li>• activated partial thromboplastin time/Kaolin-Kefalin time (APTT),</li> <li>• prothrombin time (PT),</li> <li>• thrombin time (TT),</li> <li>• fibrinogen (FIBR),</li> <li>• haematocrit,</li> <li>• haemoglobin,</li> <li>• leukocytes,</li> <li>• blood count with platelets without smear,</li> <li>• blood count with platelets with automated smear,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• erythrocyte sedimentation rate (ESR),</li> <li>• platelets,</li> <li>• reticulocytes.</li> </ul>	free of charge, unlimited
<b>Blood biochemistry</b>	
<ul style="list-style-type: none"> <li>• albumin,</li> <li>• amylase,</li> <li>• total protein,</li> <li>• C-reactive protein (CRP),</li> <li>• direct bilirubin,</li> <li>• total bilirubin,</li> <li>• intermediate bilirubin,</li> <li>• total iron binding capacity (TIBC),</li> <li>• ceruloplasmin,</li> <li>• chlorides (Cl),</li> <li>• total cholesterol,</li> <li>• HDL cholesterol,</li> <li>• LDL cholesterol,</li> <li>• lactate dehydrogenase (LDH),</li> <li>• ferritin,</li> <li>• total acid phosphatase,</li> <li>• total acid phosphatase,</li> <li>• alkaline phosphatase (alkaline/ALP),</li> <li>• phosphorus/phosphates,</li> <li>• gamma-glutamyl transpeptidase (GGTP),</li> <li>• glucose,</li> <li>• glycated haemoglobin (HbA1C),</li> <li>• phosphocreatine kinase isoenzyme (CK-CPK),</li> <li>• creatinine,</li> <li>• uric acid,</li> <li>• lipidogram: total cholesterol, HDL cholesterol, LDL cholesterol, triglycerides,</li> <li>• urea – nitrogen (BUN),</li> <li>• osteocalcin,</li> <li>• potassium (K),</li> <li>• proteinogram,</li> <li>• sodium (Na),</li> <li>• glucose load screen 1 point 50g,</li> <li>• glucose load screen 1 point 75g,</li> <li>• glucose load screen 3 point 50g,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• glucose load screen 3 point 75g,</li> <li>• alanine transaminase (GPT/ALT/ALAT),</li> <li>• aspartate transaminase (GOT/AST/ASPAT),</li> <li>• transferrin,</li> <li>• triglycerides,</li> <li>• total calcium (Ca),</li> <li>• vitamin B12,</li> <li>• vitamin D3 – metabolite 1,25(OH)2D3,</li> <li>• vitamin D3 – metabolite 25(OH)D3,</li> <li>• iron (Fe).</li> </ul>	free of charge, unlimited
<b>Serological and immunological blood tests</b>	
<ul style="list-style-type: none"> <li>• ASO – antistreptolysin O,</li> <li>• screening test for antibodies (without identification and titter determination),</li> <li>• Chlamydia trachomatis IgA antibodies,</li> <li>• Chlamydia trachomatis IgG antibodies,</li> <li>• Chlamydia trachomatis IgM antibodies,</li> <li>• Chlamydia trachomatis IgG/IgM antibodies,</li> <li>• rheumatoid factor (RF),</li> <li>• Helicobacter pylori – IgG antibodies,</li> <li>• immunoglobulin E (total IgE),</li> <li>• syphilis – RPR test,</li> <li>• syphilis – USR test,</li> <li>• syphilis – VDRL test,</li> <li>• Coombs direct test (direct antiglobulin test, BTA),</li> <li>• Waaler-Rose reaction,</li> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• antibodies to thyroid peroxidase (ATPO, TPOAb),</li> <li>• antibodies to thyroglobulin (ATG, TgAb),</li> <li>• Total PSA (tPSA),</li> <li>• PSA panel (PSA, FPSA, FPSA/PSA ratio),</li> <li>• Free PSA (fPSA),</li> <li>• Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>• Toxoplasma gondii – IgG antibodies (avidity),</li> <li>• Toxoplasma gondii – IgM antibodies,</li> <li>• Epstein-Barr virus – VCA antibodies in IgM class,</li> <li>• HIV virus – COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>• rubella virus – IgG antibodies (without avidity test),</li> <li>• rubella virus – IgG antibodies (avidity),</li> <li>• rubella virus – IgM antibodies,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• Hepatitis B virus – anti-HBe antibodies,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> <li>• hepatitis B virus – anti-HBs antibodies.</li> </ul>	free of charge, unlimited
<b>Hormonal testing</b>	
<ul style="list-style-type: none"> <li>• aldosterone in the blood,</li> <li>• blood oestradiol,</li> <li>• adrenocorticotrophic hormone (ACTH) in the blood,</li> <li>• folliculotrophic hormone (FSH) in the blood,</li> <li>• luteinising hormone (LH) in the blood,</li> <li>• luteinising hormone (TSH) in the blood,</li> <li>• blood cortisol,</li> <li>• parathormone (PTH) in the blood,</li> <li>• intact parathormone (iPTH) in the blood,</li> <li>• progesterone (PRG) in the blood,</li> <li>• prolactin (PRL) in the blood,</li> <li>• prolactin test with metoclopramide – 2 point test in blood,</li> <li>• prolactin test with metoclopramide – 3 point test in blood,</li> <li>• dehydroepiandrosterone sulphate (DHEA-S) in the blood,</li> <li>• total testosterone (TT) in the blood,</li> <li>• total triiodothyronine (TT3) in the blood,</li> <li>• free triiodothyronine (fT3) in the blood,</li> <li>• total thyroxine (TT4) in the blood,</li> <li>• free thyroxine (fT4) in the blood.</li> </ul>	free of charge, unlimited

Bacteriological examinations	
<ul style="list-style-type: none"> <li>• antibiogram (applies to bacteriological cultures only),</li> <li>• general stool culture,</li> <li>• stool culture for Shigella, Salmonella,</li> <li>• urine culture,</li> <li>• semen culture,</li> <li>• sputum culture,</li> <li>• throat swab culture,</li> <li>• rectal swab culture,</li> <li>• rectal swab culture – for group B beta-haemolytic,</li> <li>• vaginal swab culture – for group B beta-haemolytic,</li> <li>• wound swab.</li> </ul>	free of charge, unlimited
Urine examinations	
<ul style="list-style-type: none"> <li>• amylase,</li> <li>• general urine examination,</li> <li>• protein,</li> <li>• glucose,</li> <li>• creatinine,</li> <li>• calcium.</li> </ul>	free of charge, unlimited
Faecal examinations	
<ul style="list-style-type: none"> <li>• stool test for Giargia lamblia – ELISA method,</li> <li>• faecal examination for parasites – microscopic,</li> <li>• general faecal examination,</li> <li>• faecal occult blood / F.O.B.,</li> <li>• food debris in faeces.</li> </ul>	free of charge, unlimited
DIAGNOSTIC IMAGING	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
Radiological examinations (X-rays)	
<ul style="list-style-type: none"> <li>• mammography,</li> <li>• X-ray of the skull,</li> <li>• X-ray of the frontal region,</li> <li>• X-ray of the salivary glands,</li> <li>• Abdominal X-ray – overview photograph,</li> <li>• X-ray of the uvula,</li> <li>• Chest X-ray – AP,</li> <li>• Chest X-ray – side,</li> <li>• Chest X-ray – AP+side,</li> <li>• X-ray of the scaphoid bone,</li> <li>• X-ray of the pelvic bone,</li> <li>• X-ray of the coccyx – AP,</li> <li>• X-ray of the coccyx – side,</li> <li>• X-ray of the coccyx – AP + side,</li> <li>• X-ray of the heel bone – side,</li> <li>• X-ray of the heel bone – axial,</li> <li>• X-ray of the heel bone – lateral + axial,</li> <li>• X-ray of the lower leg bone – AP,</li> <li>• X-ray of the lower leg bone – side,</li> <li>• X-ray of the lower leg bone – AP + side,</li> <li>• X-ray of the forearm – AP,</li> <li>• X-ray of the forearm – side,</li> <li>• X-ray of the forearm – AP + side,</li> <li>• X-ray of the humeral – AP,</li> <li>• X-ray of the humeral – side,</li> <li>• X-ray of the humeral – AP + side,</li> <li>• X-ray of the lower leg bone – AP,</li> <li>• X-ray of the lower leg bone – side,</li> <li>• X-ray of the lower leg bone – AP + side,</li> <li>• X-ray of the entire spine – AP,</li> <li>• X-ray of the entire spine – side,</li> <li>• X-ray of the entire spine – AP + side,</li> </ul>	free of charge, unlimited

- X-ray of the entire spine – functional,
- 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 lumbosacral spine – functional,
- 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 neck – functional,
- X-ray of the larynx,
- X-ray of the scapula,
- X-ray of the 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,
- X-ray of the nose,
- X-ray of the nasopharynx,
- X-ray of the clavicle,
- X-ray of both wrists – AP + side + angled,
- X-ray of both hip joints – AP + axial,
- X-ray of both hip joints – axial,
- X-ray of both shoulder joints (shoulder) – axial,
- X-ray of both feet – AP + lateral + angled,
- Orbital X-ray,
- 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 finger(s) of the hand – AP + lateral + angled,
- 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 – AP,
- X-ray of the hip joint – axial,
- X-ray of the hip joint – AP + 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 elbow joints,
- 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,

free of charge, unlimited

<ul style="list-style-type: none"> <li>• X-ray of the foot – AP,</li> <li>• X-ray of the foot – side,</li> <li>• X-ray of the foot – angled,</li> <li>• X-ray of the foot – AP + side,</li> <li>• X-ray of the foot – AP + lateral + angled,</li> <li>• X-ray of the jaw,</li> <li>• Ultrasound of the thyroid,</li> <li>• Tunnel X-ray of the knee joint,</li> <li>• X-ray of the nasal sinuses,</li> <li>• X-ray of the ribs,</li> <li>• X-ray of the mandible,</li> <li>• urography,</li> <li>• rectal infusion.</li> </ul>	free of charge, unlimited
<b>Ultrasound examinations (USG)</b> Insurance does not cover 3D and 4D ultrasound examinations.	
<ul style="list-style-type: none"> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Gynaecological ultrasound – through the abdominal wall,</li> <li>• Transvaginal gynaecological ultrasound,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Prostate ultrasound – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the abdominal cavity,</li> <li>• Ultrasound of the larynx,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Ultrasound of the small pelvis – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the small pelvis – transvaginal (transvaginal, TV),</li> <li>• Muscle ultrasound,</li> <li>• Ultrasound of the wrist,</li> <li>• Breast ultrasound,</li> <li>• Ultrasound of the hip joints in children,</li> <li>• Ultrasound of small joints and ligaments,</li> <li>• Hip joint ultrasound,</li> <li>• Ultrasound of the knee joints,</li> <li>• Ultrasound of the elbow joints,</li> <li>• Ultrasound of the shoulder joint (shoulder),</li> <li>• Ultrasound of the ankle joints,</li> <li>• Ultrasound of the tendon,</li> <li>• Ultrasound of the metacarpals and fingers,</li> <li>• Ultrasound of the metatarsus (foot),</li> <li>• Thyroid ultrasound,</li> <li>• Soft tissue ultrasound,</li> <li>• Ultrasound of the urinary system (kidneys, ureters, bladder),</li> <li>• Ultrasound of the lymph nodes,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – a transthoracic examination of the child,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult,</li> <li>• Abdominal vascular ultrasound – Doppler study,</li> <li>• Ultrasound of the arteries and veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries and veins of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries and veins of the neck – Doppler study,</li> <li>• Ultrasound of the arteries of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries of the neck – Doppler study,</li> <li>• Ultrasound of the veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the veins of both lower limbs – Doppler examination,</li> <li>• Ultrasound of the veins of the neck – Doppler study.</li> </ul>	free of charge, unlimited
<b>Computer tomography (CT)</b> Insurance does not cover the cost of contrast as well as angio-CT, spiral CT, cone CT, virtual CT-colonoscopy, HRCT, HRT, OCT, SL-OCT, cardiac CT.	
<ul style="list-style-type: none"> <li>• Computer tomography of the entire spine,</li> <li>• Computer tomography of the head,</li> <li>• Computer tomography of the abdominal cavity,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• Computer tomography of the chest cavity,</li> <li>• Computer tomography of the pelvic bone,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the chest spine,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the larynx,</li> <li>• Computer tomography of the small pelvis,</li> <li>• Computer tomography of the wrist,</li> <li>• Computer tomography of the orbital,</li> <li>• Computer scan of the temporal bone pyramids,</li> <li>• Computer tomography of the lower legs,</li> <li>• Computer tomography of the lower arm,</li> <li>• Computer scan of the pituitary gland,</li> <li>• Computer tomography of the arm,</li> <li>• Computer tomography of the hand,</li> <li>• Computer tomography of the hip joint,</li> <li>• Computer tomography of the knee joint,</li> <li>• Computer tomography of the elbow joint,</li> <li>• Computer tomography of the shoulder joint (shoulder),</li> <li>• Computer tomography of the ankle joint,</li> <li>• Computer tomography of the foot,</li> <li>• Computer tomography of the neck,</li> <li>• Computer tomography of the thigh,</li> <li>• Computer tomography of the urinary tract (CT urography),</li> <li>• Computed tomography scan of the sinuses.</li> </ul>	<p>free of charge, unlimited</p>
<p><b>Magnetic resonance (MRI)</b> Insurance does not cover the cost of contrast, as well as angio-MRI, enterorrhaphy-MRI, cardiac MRI.</p>	
<ul style="list-style-type: none"> <li>• Magnetic resonance of the entire spine,</li> <li>• Magnetic resonance of the head,</li> <li>• Magnetic resonance of the abdominal cavity,</li> <li>• Magnetic resonance of the chest cavity,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the sacral spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the wrist,</li> <li>• Magnetic resonance of the orbitals,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance of the upper arm,</li> <li>• Magnetic resonance of the pituitary,</li> <li>• Magnetic resonance of the arm,</li> <li>• Magnetic resonance of the hand,</li> <li>• Magnetic resonance of the hip joint,</li> <li>• Magnetic resonance of the knee joint,</li> <li>• Magnetic resonance of the elbow joint,</li> <li>• Magnetic resonance of the shoulder joint,</li> <li>• Magnetic resonance of the heel joint,</li> <li>• Magnetic resonance of the foot,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance imaging of the urinary tract (MRI urography),</li> <li>• Magnetic resonance imaging of the sinuses.</li> </ul>	<p>free of charge, unlimited</p>
<p><b>SPECIALISED DIAGNOSTICS</b> The examinations are carried out in facilities designated by the provider – on the basis of a medical referral.</p>	
<p><b>Endoscopic examinations</b> The insurance does not cover the cost of anaesthesia and the cost of recording the examination on CD.</p>	
<ul style="list-style-type: none"> <li>• gastroscopy without taking specimens,</li> <li>• gastroscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of sections taken during gastroscopy,</li> <li>• urease test in gastroscopy,</li> <li>• colonoscopy without taking specimens,</li> <li>• colonoscopy with section collection for histopathological examination,</li> </ul>	<p>free of charge, unlimited</p>

<ul style="list-style-type: none"> <li>• histopathological examination of sections taken during colonoscopy,</li> <li>• proctoscopy without taking specimens,</li> <li>• proctoscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of specimens taken during proctoscopy,</li> <li>• sigmoidoscopy without taking an excision,</li> <li>• sigmoidoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during sigmoidoscopy.</li> </ul>	free of charge, unlimited
<b>Cardiological examinations</b>	
<ul style="list-style-type: none"> <li>• 24-hour Holter blood pressure measurement,</li> <li>• ECG – resting study without description,</li> <li>• ECG – resting study with description,</li> <li>• ECG – stress test,</li> <li>• ECG – 24-hour Holter monitoring.</li> </ul>	free of charge, unlimited
<b>Neurologic testing</b>	
<ul style="list-style-type: none"> <li>• EEG (electroencephalography) – recording in wakefulness (excluding EEG in sleep, EEG biofeedback, EEG video),</li> <li>• EMG – quantitative study of a single muscle,</li> <li>• EMG – electrostimulation single muscle fatigue test (myasthenic test),</li> <li>• EMG – ischemic (tetany) test,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves + F wave.</li> </ul>	free of charge, unlimited
<b>Blood serology</b>	
<ul style="list-style-type: none"> <li>• dermal allergy tests – mixed panel (paediatric),</li> <li>• dermal allergy tests – food panel,</li> <li>• dermal allergy tests – inhalation panel,</li> <li>• skin prick allergy tests (1 item),</li> <li>• allergy skin patch tests (1 allergen).</li> </ul>	free of charge, unlimited
<b>Audiological examinations</b>	
<ul style="list-style-type: none"> <li>• impedance audiometry (tympanogram),</li> <li>• impedance audiometry with assessment of auditory trumpet function,</li> <li>• tonal audiometry.</li> </ul>	free of charge, unlimited
<b>Biopsy</b>	
<ul style="list-style-type: none"> <li>• fine-needle biopsy of the thyroid under ultrasound guidance (with cytological examination).</li> </ul>	free of charge, unlimited
<b>Rheumatological examinations</b>	
<ul style="list-style-type: none"> <li>• whole-bone densitometry,</li> <li>• bone densitometry of both hands,</li> <li>• femur densitometry,</li> <li>• densitometry of the spine.</li> </ul>	free of charge, unlimited
<b>Pulmonary examinations</b>	
<ul style="list-style-type: none"> <li>• spirometry.</li> </ul>	free of charge, unlimited
<b>MANAGEMENT OF PREGNANCY</b>	
<p>Medical consultations in obstetrics and gynaecology include the management of pregnancy with advice on the course of pregnancy and childbirth. We provide medical, outpatient and telemedicine consultations without a referral. Diagnostic tests related to the management of pregnancy are carried out in accordance with insurance coverage, on the basis of a medical referral.</p> <p>The approved scope allows you to perform the following tests:</p> <ul style="list-style-type: none"> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• glucose,</li> <li>• glucose load screen 3 point 75g,</li> <li>• luteinising hormone (TSH) in the blood,</li> <li>• general urine examination,</li> </ul>	

- syphilis – VDRL test,
- Toxoplasma gondii – IgG antibodies (without avidity test),
- Toxoplasma gondii – IgG antibodies (avidity),
- Toxoplasma gondii – IgM antibodies,
- HIV virus – COMBO test (HIV1, HIV2 antibodies, p24 antigen),
- rubella virus – IgG antibodies (without avidity test),
- rubella virus – IgG antibodies (avidity),
- rubella virus – IgM antibodies,
- Hepatitis B Virus – HBs Antigen,
- hepatitis B virus – anti-HBs antibodies,
- rectal swab culture – for group B beta-haemolytic,
- vaginal swab culture – for group B beta-haemolytic,
- foetal heart rate test – KTG,
- cervical smear cytology (does not include cytology on a liquid medium),
- Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,
- Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital diseases,
- Free of charge, once per year in the 12-month period between the policy anniversaries.

## BIRTHING SCHOOL

The insured person, co-insured person, insured relative who attended the birthing school classes shall be entitled to reimbursement of the costs incurred in the amount indicated on the invoice/bill, however not exceeding PLN 300.00. For details of the reimbursement for the birthing school, please see the annex to the agreement.

## PREVENTIVE VACCINATIONS

The service includes a consultation to qualify for the vaccination, the injection and the cost of the vaccine.

- vaccination against seasonal influenza,

once a year  
in the 12-month period  
between the policy  
anniversaries

- tetanus anatoxin,
- vaccination against tick-borne encephalitis.

free of charge, unlimited

## DENTAL CARE

- dental check-up (dental examination) of an adult,
- dental check-up (dental examination) of a child.

once a year  
in the 12-month period  
between the policy  
anniversaries

## Conservative dentistry

- application of a medical drug into the canal,
- complete preparation and filling of the cavity on 1 surface,
- complete preparation and filling of the cavity on 2 surfaces,
- complete preparation and filling of the cavity on 3 or more surfaces,
- complete root canal preparation – machine method,
- complete root canal preparation – manual method,
- partial root canal preparation – machine method,
- partial root canal preparation – manual method,
- devitalisation of the pulp of a milky tooth with cavity filling with a glass ionomer dressing,
- devitalisation of the pulp of a permanent tooth with cavity filling with a glass ionomer dressing,
- intravenous extirpation of the tooth pulp,
- extirpation of the devitalised tooth pulp,
- varnishing teeth with fluoride,
- oral hygiene instruction,
- sealing (preventive sealing of fissures with fissure sealant),
- treatment of mucosal lesions in mouth cavity,
- direct tooth restoration – basic composite material,
- therapeutic dressing (temporary filling),
- therapeutic dressing (zinc oxide),
- pantonogram,
- sandblasting (removal of sludge),
- re-cleaning of the filled canal,
- tooth RTG,

20% discount, unlimited

<ul style="list-style-type: none"> <li>• scaling (removal of calculus),</li> <li>• trepanation of the chamber of a milky tooth,</li> <li>• extraction of a milky tooth without resorbed roots,</li> <li>• extraction of a milky tooth with resorbed roots,</li> <li>• removing a broken tooth from the canal,</li> <li>• canal filling,</li> <li>• canal filling under a microscope,</li> <li>• composite filling of a large milky tooth – basic material,</li> <li>• composite filling of a small milky tooth – basic material,</li> <li>• computer-assisted anaesthesia,</li> <li>• infiltrated anaesthesia, intrafilamentary anaesthesia,</li> <li>• intraoral nerve block.</li> </ul>	20% discount, unlimited
<b>HOME VISITS</b>	
<p>Home visits are carried out at home of the insured, the co-insured, an insured relative and they can cover the following, in accordance with the specialty profile: physical examination of a patient, patient interview, making a diagnosis, recommendations related to the treatment method, issuing e-prescriptions, e-ZLA and referrals related to further diagnostics and treatment.</p> <p>We organise 24-hour home visits in the fields of internal medicine (internal medicine), paediatrics and family medicine, exclusively in cases of sudden illness or sudden deterioration of health that prevents the insured person, co-insured person, insured relative from coming to a medical facility.</p> <p>We do not arrange home visits for insured co-insured, insured relatives in immediate life-threatening conditions.</p> <p>We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.</p> <p>The home visit is carried out in the territory defined by the healthcare provider (information about the organisation of the home visit is available on the helpline). The decision on the need for a home visit is made on the basis of an interview conducted through a helpline.</p>	4 visits in the 12-month period between the policy anniversaries
<b>PRESCRIPTION – CONTINUATION OF TREATMENT</b>	
<p>A medical service that allows you to order and receive medical prescriptions required for the continuation of treatment, without personal contact with a doctor – if justified by the health condition of the insured, co-insured or an insured close one.</p> <ul style="list-style-type: none"> <li>• Prescriptions are only issued at the provider's facility where prescriptions for the ordered medicines have previously been issued.</li> <li>• Prescriptions are only issued for the continuation of previously initiated treatment when the medical records contain information on the diagnosis, treatment and required follow-up appointments.</li> <li>• Prescriptions for medicines reimbursed by the National Health Fund are issued by the provider's medical facility after verification of these entitlements in the IT system provided by the Polish National Health Fund.</li> <li>• Prescriptions for medicines are ordered by contacting by telephone, electronically or in person the medical facility where the treatment is being continued through the order taking method provided by the medical facility. Prescriptions are collected in accordance with the rules indicated by the provider's medical facility.</li> <li>• A medical professional may refuse to issue prescriptions without examining the patient if this is justified on medical grounds or by applicable legal regulations.</li> </ul>	free of charge, unlimited

**Discounts applied in relation to the price of the service in force in the specific medical clinic.**

SUPPLEMENTARY GROUP INSURANCE YOUR HEALTH – MEDICAL SERVICES

Scope of OPTIMUM medical services

HOW TO SCHEDULE A MEDICAL APPOINTMENT?

Medical appointments can be schedule through:



MojePZU service (after logging in, you will have access to the schedules of the clinics that have been provided through the mojePZU service and you can directly arrange a convenient consultation date),



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.

MEDICAL SERVICE	LIMIT
<b>PRIMARY CARE</b>	
<b>Outpatient consultations</b> Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality: <ul style="list-style-type: none"><li>– physical examination of the patient,</li><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations related to: <b>1.</b> internal medicine, <b>2.</b> general medicine, <b>3.</b> paediatric.	free of charge, unlimited
<b>Telemedicine consultations</b> We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality: <ul style="list-style-type: none"><li>– medical interview,</li><li>– making the diagnosis,</li><li>– making recommendations as to the medical regimen,</li><li>– issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.</li></ul> Telemedicine consultations are available 24 hours a day, including holidays and public holidays. You accept the Telemedicine Provider's terms and conditions prior to the consultation. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.	
Outpatient consultations in the scope of: <b>1.</b> internal medicine, <b>2.</b> paediatric.	free of charge, unlimited

## SPECIALISED CARE

### Outpatient consultations

Outpatient consultations are carried out without referral. They are performed in a medical facility and may include the following, in accordance with the profile of the speciality:

- physical examination of the patient,
- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific location. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

Outpatient consultations related to:

1. allergology,
2. anaesthesiology,
3. audiology,
4. general surgery,
5. vascular surgery,
6. surgical oncology,
7. infectious diseases,
8. dermatology,
9. diabetology,
10. endocrinology,
11. physiotherapy,
12. gastroenterology,
13. gynaecology and obstetrics,
14. haematology,
15. hepatology,
16. cardiology,
17. nephrology,
18. neurosurgery,
19. neurology,
20. ophthalmology,
21. oncology,
22. orthopaedics and traumatology of the musculoskeletal system,
23. otolaryngology,
24. proctology,
25. pulmonology,
26. medical rehabilitation,
27. rheumatology,
28. urology,
29. venerology,

free of charge, unlimited

30. psychiatry,
31. psychology.

4 visits per year  
in the 12-month period  
between the policy  
anniversaries (including  
telemedicine visits)

### Telemedicine consultations

We provide telemedicine consultations without a referral. They are carried out by telephone, a digital chat or video chat and may include, according to the profile of the speciality:

- medical interview,
- making the diagnosis,
- making recommendations as to the medical regimen,
- issuing e-prescriptions, e-ZLAs and referrals related to further diagnostic and treatment procedures.

Telemedicine consultations are available Monday to Friday between 7am and 10pm. You accept the Telemedicine Provider's terms and conditions prior to the consultation. In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of a specialist consultation in a particular location depends on its availability. We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.

<p>Outpatient consultations in the scope of:</p> <ol style="list-style-type: none"> <li>1. allergology,</li> <li>2. general surgery,</li> <li>3. dermatology,</li> <li>4. diabetology,</li> <li>5. endocrinology,</li> <li>6. gynaecology and obstetrics,</li> <li>7. haematology,</li> <li>8. cardiology,</li> <li>9. nephrology,</li> <li>10. neurosurgery,</li> <li>11. neurology,</li> <li>12. oncology,</li> <li>13. orthopaedics and traumatology of the musculoskeletal system,</li> <li>14. pulmonology,</li> <li>15. urology,</li> </ol>	free of charge, unlimited
16. psychology.	4 visits per year in the 12-month period between the policy anniversaries (including outpatient visits)

#### OUTPATIENTS EXAMINATIONS AND TREATMENTS

The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic (without detriment to the patient).

#### Nursing

- intramuscular injection (without the cost of the medicinal product),
- intravenous injections (without the cost of a medicine),
- subcutaneous injection (without the cost of the medicinal product),
- blood collection,
- connecting a drip infusion (without the cost of the medicinal product),
- measuring height and body weight.

free of charge, unlimited

#### General medicine

- immobilisation after an uncomplicated fracture of a lower limb bone – without the cost of an orthosis or plaster,
- immobilisation after an uncomplicated upper limb bone fracture – at no cost orthoses, plaster,
- immobilisation after a sprain or dislocation of a lower limb joint – without the cost of an orthosis or a plaster,
- immobilisation after a sprain or dislocation of an upper limb joint – without the cost of an orthosis or a plaster,
- tick removal,
- insertion of a bladder catheter (not including the cost of the catheter),
- applying a dressing to a wound of the skin or subcutaneous tissue.

free of charge, unlimited

#### Allergology

- Subcutaneous injection (without the cost of the medicinal product).

free of charge, unlimited

#### Surgical

- complete removal of the nail plate,
- partial removal of the nail plate,
- drainage of an abscess of the skin or subcutaneous tissue,
- incision of an abscess of the skin or subcutaneous tissue,
- wedge resection of an ingrown toenail,
- sewing up a wound up to 3 cm,
- sewing up a wound exceeding 3 cm,
- applying a simple dressing,
- removal of stitches,
- changing a simple dressing.

free of charge, unlimited

#### Otolaryngologic

- cytological examination of the nasal mucosa,
- ear dressing with medication,

free of charge, unlimited

<ul style="list-style-type: none"> <li>• ear rinsing,</li> <li>• blowing the ear trumpet using the Politzer method,</li> <li>• removal of a foreign body from the throat,</li> <li>• removal of a foreign body from the nose,</li> <li>• removal of a foreign body from the ear,</li> <li>• removal of ear wax,</li> <li>• inserting or changing an anterior nasal tamponade.</li> </ul>	
<b>Ophthalmic</b>	
<ul style="list-style-type: none"> <li>• computer-assisted intraocular pressure testing (does not include dynamic tonometry, induction tonometry),</li> <li>• ocular fundus examination,</li> <li>• testing of distance and near visual acuity – computerised testing,</li> <li>• testing of distance and near visual acuity – on Snellen boards,</li> <li>• computer-assisted visual field testing (does not include dual-frequency perimetry, microperimetry),</li> <li>• selection of corrective lenses,</li> <li>• removal of a foreign body from the eye.</li> </ul>	free of charge, unlimited
<b>Gynaecologic</b>	
<ul style="list-style-type: none"> <li>• foetal heart rate test – KTG,</li> <li>• cervical smear cytology (does not include cytology on a liquid medium),</li> <li>• vaginal health test.</li> </ul>	free of charge, unlimited
<b>Urologic</b>	
<ul style="list-style-type: none"> <li>• uroflowmetry examination,</li> <li>• insertion of a bladder catheter (at no cost of the catheter).</li> </ul>	free of charge, unlimited
<b>LABORATORY DIAGNOSTICS</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Haematological and coagulation tests</b>	
<ul style="list-style-type: none"> <li>• activated partial thromboplastin time/Kaolin-Kefalin time (APTT),</li> <li>• prothrombin time (PT),</li> <li>• thrombin time (TT),</li> <li>• fibrinogen (FIBR),</li> <li>• haematocrit,</li> <li>• haemoglobin,</li> <li>• leukocytes,</li> <li>• blood count with platelets without smear,</li> <li>• blood count with platelets with automated smear,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• erythrocyte sedimentation rate (ESR),</li> <li>• platelets,</li> <li>• reticulocytes.</li> </ul>	free of charge, unlimited
<b>Blood biochemistry</b>	
<ul style="list-style-type: none"> <li>• albumin,</li> <li>• amylase,</li> <li>• apolipoprotein A1 (apoA1),</li> <li>• total protein,</li> <li>• C-reactive protein (CRP),</li> <li>• direct bilirubin,</li> <li>• total bilirubin,</li> <li>• intermediate bilirubin,</li> <li>• total iron binding capacity (TIBC),</li> <li>• ceruloplasmin,</li> <li>• chlorides (Cl),</li> <li>• total cholesterol,</li> <li>• HDL cholesterol,</li> <li>• LDL cholesterol,</li> <li>• lactate dehydrogenase (LDH),</li> <li>• acetylcholinesterase,</li> <li>• ferritin,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• total acid phosphatase,</li> <li>• total acid phosphatase,</li> <li>• alkaline phosphatase (alkaline/ALP),</li> <li>• phosphorus/phosphates,</li> <li>• gammaglutamyl transpeptidase (GGTP),</li> <li>• glucose,</li> <li>• glycated haemoglobin (HbA1C),</li> <li>• phosphocreatine – kinase isoenzyme (CK-MB),</li> <li>• phosphocreatine kinase isoenzyme (CK-CPK),</li> <li>• creatinine,</li> <li>• folate,</li> <li>• uric acid,</li> <li>• lipase,</li> <li>• lipidogram: total cholesterol, HDL cholesterol, LDL cholesterol, triglycerides,</li> <li>• magnesium (Mg),</li> <li>• copper (Cu),</li> <li>• urea – nitrogen (BUN),</li> <li>• osteocalcin,</li> <li>• potassium (K),</li> <li>• proteinogram,</li> <li>• seromucous,</li> <li>• sodium (Na),</li> <li>• glucose load screen 1 point 50g,</li> <li>• glucose load screen 1 point 75g,</li> <li>• glucose load screen 3 point 50g,</li> <li>• glucose load screen 3 point 75g,</li> <li>• alanine transaminase (GPT/ALT/ALAT),</li> <li>• aspartate transaminase (GOT/AST/ASPAT),</li> <li>• transferrin,</li> <li>• troponin,</li> <li>• triglycerides,</li> <li>• thyroglobulin,</li> <li>• total calcium (Ca),</li> <li>• vitamin B12,</li> <li>• vitamin D3 – metabolite 1,25(OH)2D3,</li> <li>• vitamin D3 – metabolite 25(OH)D3,</li> <li>• iron (Fe).</li> </ul>	free of charge, unlimited
---	---------------------------

#### Serological and immunological blood tests

<ul style="list-style-type: none"> <li>• antistreptolysin O (ASO),</li> <li>• screening test for antibodies (without identification and titter determination),</li> <li>• Borrelia spp. – IgG antibodies by ELISA,</li> <li>• Borrelia spp. – IgM antibodies by ELISA,</li> <li>• Chlamydia pneumoniae – IgA antibodies,</li> <li>• Chlamydia pneumoniae – IgG antibodies,</li> <li>• Chlamydia pneumoniae – IgM antibodies,</li> <li>• Chlamydia trachomatis – IgA antibodies,</li> <li>• Chlamydia trachomatis – IgG antibodies,</li> <li>• Chlamydia trachomatis – IgM antibodies,</li> <li>• Chlamydia trachomatis – antibodies, IgG/IgM</li> <li>• Cytomegalovirus (CMV) – IgA antibodies,</li> <li>• Cytomegalovirus (CMV) – IgG antibodies,</li> <li>• Cytomegalovirus (CMV) – IgM antibodies,</li> <li>• rheumatoid factor (RF),</li> <li>• Helicobacter pylori – IgG antibodies,</li> <li>• immunoglobulin A (IgA),</li> <li>• immunoglobulin E (total IgE),</li> <li>• immunoglobulin G (IgG),</li> <li>• immunoglobulin M (IgM),</li> <li>• syphilis – RPR test,</li> <li>• syphilis – USR test,</li> <li>• syphilis – VDRL test,</li> <li>• Coombs direct test (direct antiglobulin test, BTA),</li> <li>• Waeler-Rose reaction,</li> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> </ul>	free of charge, unlimited
---	---------------------------

<ul style="list-style-type: none"> <li>• antineutrophil cytoplasmic antibodies (ANCA),</li> <li>• antibodies to thyroid peroxidase (ATPO, TPOAb),</li> <li>• antibodies to thyroglobulin (ATG, TgAb),</li> <li>• antinuclear antibodies (ANA) – ANA1 test,</li> <li>• Total PSA (tPSA),</li> <li>• PSA panel (PSA, FPSA, FPSA/PSA ratio),</li> <li>• Free PSA (fPSA),</li> <li>• Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>• Toxoplasma gondii – IgG antibodies (avidity),</li> <li>• Toxoplasma gondii – IgM antibodies,</li> <li>• Epstein-Barr virus – VCA antibodies in IgM class,</li> <li>• HIV virus – COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>• rubella virus – IgG antibodies (without avidity test),</li> <li>• rubella virus – IgG antibodies (avidity),</li> <li>• rubella virus – IgM antibodies,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> <li>• Hepatitis B virus – anti-HBe antibodies,</li> <li>• hepatitis B virus – anti-HBs antibodies,</li> <li>• hepatitis B virus – anti-HBs antibodies.</li> </ul>	free of charge, unlimited
<b>Hormonal testing</b>	
<ul style="list-style-type: none"> <li>• 17-hydroxycorticosteroids from a daily urine sample,</li> <li>• blood level adrenaline,</li> <li>• ALA aminolaevulinic acid in the blood,</li> <li>• aldosterone in the blood,</li> <li>• androstenedione in the blood,</li> <li>• blood oestradiol,</li> <li>• chorionic gonadotropin (beta - HCG) in the blood,</li> <li>• adrenocorticotrophic hormone (ACTH) in the blood,</li> <li>• folliculotrophic hormone (FSH) in the blood,</li> <li>• luteinising hormone (LH) in the blood,</li> <li>• luteinising hormone (TSH) in the blood,</li> <li>• growth hormone (hGH) in the blood (stimulation and inhibition test not included),</li> <li>• blood insulin,</li> <li>• calcitonin in the blood,</li> <li>• blood cortisol,</li> <li>• parathormone (PTH) in the blood,</li> <li>• intact parathormone (iPTH) in the blood,</li> <li>• progesterone (PRG) in the blood,</li> <li>• prolactin (PRL) in the blood,</li> <li>• prolactin test with metoclopramide – 2 point test in blood,</li> <li>• prolactin test with metoclopramide – 3 point test in blood,</li> <li>• dehydroepiandrosterone sulphate (DHEA-S) in the blood,</li> <li>• total testosterone (TT) in the blood,</li> <li>• total triiodothyronine (TT3) in the blood,</li> <li>• free triiodothyronine (fT3) in the blood,</li> <li>• total thyroxine (TT4) in the blood,</li> <li>• free thyroxine (fT4) in the blood.</li> </ul>	free of charge, unlimited
<b>Bacteriological examinations</b>	
<ul style="list-style-type: none"> <li>• antibiogram (applies to bacteriological cultures only),</li> <li>• general stool culture,</li> <li>• stool culture for Shigella, Salmonella,</li> <li>• urine culture,</li> <li>• semen culture,</li> <li>• sputum culture,</li> <li>• urethra swab culture,</li> <li>• throat swab culture,</li> <li>• endocervical swab,</li> <li>• nasal swab,</li> <li>• rectal swab culture,</li> <li>• rectal swab culture – for group B beta-haemolytic,</li> <li>• eye swab,</li> </ul>	free of charge, unlimited

<ul style="list-style-type: none"> <li>• vaginal swab,</li> <li>• vaginal swab culture – for group B beta-haemolytic,</li> <li>• wound swab,</li> <li>• ear swab,</li> <li>• skin pathology swab,</li> </ul>	free of charge, unlimited
<b>Mycological testing</b>	
<ul style="list-style-type: none"> <li>• mycological microscopic examination – nail scrapings,</li> <li>• mycological microscopic examination – scrapings of smooth skin,</li> <li>• mycological microscopic examination – hairy skin scrapings,</li> <li>• mycogram (applies to incubation of cultures related to medical services only),</li> <li>• culture – nail scrapings,</li> <li>• culture – smooth skin scrapings,</li> <li>• culture – hairy skin scrapings.</li> </ul>	free of charge, unlimited
<b>Urine examinations</b>	
<ul style="list-style-type: none"> <li>• amylase,</li> <li>• general urine examination,</li> <li>• protein,</li> <li>• bilirubin,</li> <li>• ketone bodies,</li> <li>• phosphates (daily urine collection sample),</li> <li>• glucose,</li> <li>• glucose (sample from daily urine collection),</li> <li>• creatinine,</li> <li>• uric acid (sample from daily urine collection),</li> <li>• magnesium,</li> <li>• magnesium (sample from daily urine collection),</li> <li>• potassium,</li> <li>• potassium (sample from daily urine collection),</li> <li>• sodium,</li> <li>• sodium (sample from daily urine collection),</li> <li>• calcium,</li> <li>• calcium (daily urine collection sample).</li> </ul>	free of charge, unlimited
<b>Faecal examinations</b>	
<ul style="list-style-type: none"> <li>• stool test for Giargia lamblia – ELISA method,</li> <li>• faecal examination for parasites – microscopic,</li> <li>• general faecal examination,</li> <li>• faecal occult blood / F.O.B.,</li> <li>• food debris in faeces,</li> </ul>	free of charge, unlimited
<b>Cancer markers</b>	
<ul style="list-style-type: none"> <li>• alpha – fetoprotein (AFP),</li> <li>• antigen CA 125,</li> <li>• antigen CA 15-3 (CA 15-3),</li> <li>• cA 19-9 antigen – gastrointestinal cancer antigen,</li> <li>• cEA – carcinoembryonic antigen.</li> </ul>	free of charge, unlimited
<b>DIAGNOSTIC IMAGING</b>	
The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Radiological examinations (X-rays)</b>	
<ul style="list-style-type: none"> <li>• mammography,</li> <li>• X-ray of the skull,</li> <li>• X-ray of the frontal region,</li> <li>• X-ray of the salivary glands,</li> <li>• Abdominal X-ray – overview photograph,</li> <li>• X-ray of the uvula,</li> <li>• Chest X-ray – AP,</li> <li>• Chest X-ray – side,</li> <li>• Chest X-ray – AP+side,</li> <li>• X-ray of the scaphoid bone,</li> </ul>	free of charge, unlimited

- X-ray of the pelvic bone,
- X-ray of the coccyx – AP,
- X-ray of the coccyx – side,
- X-ray of the coccyx – AP + side,
- X-ray of the heel bone – side,
- X-ray of the heel bone – axial,
- X-ray of the heel bone – lateral + axial,
- 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 entire spine – functional,
- 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 lumbosacral spine – functional,
- 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 neck – functional,
- X-ray of the larynx,
- X-ray of the scapula,
- X-ray of the 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,
- X-ray of the nose,
- X-ray of the nasopharynx,
- X-ray of the clavicle,
- X-ray of both wrists – AP + side + angled,
- X-ray of both hip joints – AP + axial,
- X-ray of both hip joints – axial,
- X-ray of both shoulder joints (shoulder) – axial,
- X-ray of both feet – AP + lateral + angled,
- Orbital X-ray,
- 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 finger(s) of the hand – 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 nasolacrimal duct,
- X-ray of the hand – AP,
- X-ray of the hand – angled,
- X-ray of the hand – AP + angled,

free of charge, unlimited

<ul style="list-style-type: none"> <li>• X-ray of the patella – AP,</li> <li>• X-ray of the patella – side,</li> <li>• X-ray of the patella – axial,</li> <li>• X-ray of the patella – AP + lateral,</li> <li>• X-ray of the patella – AP + lateral + axial,</li> <li>• X-ray of the sacroiliac joints – angled,</li> <li>• X-ray of the hip joint – AP,</li> <li>• X-ray of the hip joint – axial,</li> <li>• X-ray of the hip joint – AP + axial,</li> <li>• X-ray of the knee joint – AP,</li> <li>• X-ray of the knee joint – side,</li> <li>• X-ray of the knee joint – AP+side,</li> <li>• X-ray of the elbow joints,</li> <li>• X-ray of the shoulder joint (shoulder) – AP,</li> <li>• X-ray of the shoulder joint (shoulder) – axial,</li> <li>• X-ray of the shoulder joint (shoulder) – angled,</li> <li>• X-ray of the shoulder joint (shoulder) – AP + axial,</li> <li>• X-ray of the shoulder joint (shoulder) – AP + axial + angled,</li> <li>• X-ray of the ankle joint (ankle) – AP,</li> <li>• X-ray of the ankle joint (ankle) – side,</li> <li>• X-ray of the ankle joint (ankle) – AP + side,</li> <li>• X-ray of the foot – AP,</li> <li>• X-ray of the foot – side,</li> <li>• X-ray of the foot – angled,</li> <li>• X-ray of the foot – AP + side,</li> <li>• X-ray of the foot – AP + lateral + angled,</li> <li>• X-ray of the jaw,</li> <li>• Ultrasound of the thyroid,</li> <li>• Tunnel X-ray of the knee joint,</li> <li>• X-ray of the nasal sinuses,</li> <li>• X-ray of the ribs,</li> <li>• X-ray of the mandible,</li> <li>• urography,</li> <li>• rectal infusion.</li> </ul>	free of charge, unlimited
---	---------------------------

#### Ultrasound examinations (USG)

Insurance does not cover 3D and 4D ultrasound examinations.

<ul style="list-style-type: none"> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Gynaecological ultrasound – through the abdominal wall,</li> <li>• Transvaginal gynaecological ultrasound,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Prostate ultrasound – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the abdominal cavity,</li> <li>• Ultrasound of the testicles (without flow study),</li> <li>• Ultrasound of the larynx,</li> <li>• Ultrasound of the prostate gland through the abdominal cavity,</li> <li>• Ultrasound of the small pelvis – transrectal (transrectal, TRUS),</li> <li>• Ultrasound of the small pelvis – transvaginal (transvaginal, TV),</li> <li>• Muscle ultrasound,</li> <li>• Ultrasound of the wrist,</li> <li>• Breast ultrasound,</li> <li>• Ultrasound of the hip joints in children,</li> <li>• Ultrasound of small joints and ligaments,</li> <li>• Hip joint ultrasound,</li> <li>• Ultrasound of the knee joints,</li> <li>• Ultrasound of the elbow joints,</li> <li>• Ultrasound of the shoulder joint (shoulder),</li> <li>• Ultrasound of the ankle joints,</li> <li>• Ultrasound of the tendon,</li> <li>• Ultrasound of the metacarpals and fingers,</li> <li>• Ultrasound of the metatarsus (foot),</li> <li>• Thyroid ultrasound,</li> </ul>	free of charge, unlimited
---	---------------------------

<ul style="list-style-type: none"> <li>• Soft tissue ultrasound,</li> <li>• Ultrasound of the urinary system (kidneys, ureters, bladder),</li> <li>• Ultrasound of the lymph nodes,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – a transthoracic examination of the child,</li> <li>• Cardiac ultrasound (echocardiography, ECHO) – transthoracic examination of an adult,</li> <li>• Abdominal vascular ultrasound – Doppler study,</li> <li>• Ultrasound of the arteries and veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries and veins of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries and veins of the neck – Doppler study,</li> <li>• Ultrasound of the arteries of one lower limb – Doppler study,</li> <li>• Ultrasound of the arteries of both lower limbs – Doppler study,</li> <li>• Ultrasound of the arteries of the neck – Doppler study,</li> <li>• Ultrasound of the arteries of the neck – Doppler study,</li> <li>• Ultrasound of the veins of one lower limb – Doppler study,</li> <li>• Ultrasound of the veins of both lower limbs – Doppler examination,</li> <li>• Ultrasound of the veins of the neck – Doppler study.</li> </ul>	<p>free of charge, unlimited</p>
<p><b>Computer tomography (CT)</b> Insurance does not cover the cost of contrast as well as angio-CT, spiral CT, cone CT, virtual CT-colonoscopy, HRCT, HRT, OCT, SL-OCT, cardiac CT.</p>	
<ul style="list-style-type: none"> <li>• Computer tomography of the entire spine,</li> <li>• Computer tomography of the head,</li> <li>• Computer tomography of the abdominal cavity,</li> <li>• Computer tomography of the chest cavity,</li> <li>• Computer tomography of the pelvic bone,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the chest spine,</li> <li>• Computer tomography of the sacral spine,</li> <li>• Computer tomography of the larynx,</li> <li>• Computer tomography of the small pelvis,</li> <li>• Computer tomography of the wrist,</li> <li>• Computer tomography of the orbital,</li> <li>• Computer scan of the temporal bone pyramids,</li> <li>• Computer tomography of the lower legs,</li> <li>• Computer tomography of the lower arm,</li> <li>• Computer scan of the pituitary gland,</li> <li>• Computer tomography of the arm,</li> <li>• Computer tomography of the hand,</li> <li>• Computer tomography of the hip joint,</li> <li>• Computer tomography of the knee joint,</li> <li>• Computer tomography of the elbow joint,</li> <li>• Computer tomography of the shoulder joint (shoulder),</li> <li>• Computer tomography of the ankle joint,</li> <li>• Computer tomography of the foot,</li> <li>• Computer tomography of the neck,</li> <li>• Computer tomography of the thigh,</li> <li>• Computer tomography of the urinary tract (CT urography),</li> <li>• Computed tomography scan of the sinuses.</li> </ul>	<p>free of charge, unlimited</p>
<p><b>Magnetic resonance (MRI)</b> Insurance does not cover the cost of contrast, as well as angio-MRI, enterorrhaphy-MRI, cardiac MRI.</p>	
<ul style="list-style-type: none"> <li>• Magnetic resonance of the entire spine,</li> <li>• Magnetic resonance of the head,</li> <li>• Magnetic resonance of the abdominal cavity,</li> <li>• Magnetic resonance of the chest cavity,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the sacral spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the chest spine,</li> <li>• Magnetic resonance of the pelvis,</li> <li>• Magnetic resonance of the wrist,</li> <li>• Magnetic resonance of the orbitals,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance of the upper arm,</li> <li>• Magnetic resonance of the pituitary,</li> </ul>	<p>free of charge, unlimited</p>

<ul style="list-style-type: none"> <li>• Magnetic resonance of the arm,</li> <li>• Magnetic resonance of the hand,</li> <li>• Magnetic resonance of the hip joint,</li> <li>• Magnetic resonance of the knee joint,</li> <li>• Magnetic resonance of the elbow joint,</li> <li>• Magnetic resonance of the shoulder joint,</li> <li>• Magnetic resonance of the heel joint,</li> <li>• Magnetic resonance of the foot,</li> <li>• Magnetic resonance of the lower leg,</li> <li>• Magnetic resonance imaging of the urinary tract (MRI urography),</li> <li>• Magnetic resonance imaging of the sinuses.</li> </ul>	free of charge, unlimited
<b>SPECIALISED DIAGNOSTICS</b> The examinations are performed at medical facilities designated by the health care provider – on the basis of a medical referral.	
<b>Endoscopic examinations</b> The insurance does not cover the cost of anaesthesia and the cost of recording the examination on CD.	
<ul style="list-style-type: none"> <li>• endoscopy without taking an excision,</li> <li>• anoscopies with section collection for histopathological examination,</li> <li>• histopathological examination of specimens taken during endoscopy,</li> <li>• gastroscopy without taking specimens,</li> <li>• gastroscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of sections taken during gastroscopy,</li> <li>• urease test in gastroscopy,</li> <li>• colonoscopy without taking specimens,</li> <li>• colonoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during colonoscopy,</li> <li>• proctoscopy without taking specimens,</li> <li>• proctoscopy with collection of specimens for histopathological examination,</li> <li>• histopathological examination of specimens taken during proctoscopy,</li> <li>• sigmoidoscopy without taking an excision,</li> <li>• sigmoidoscopy with section collection for histopathological examination,</li> <li>• histopathological examination of sections taken during sigmoidoscopy.</li> </ul>	free of charge, unlimited
<b>Cardiological examinations</b>	
<ul style="list-style-type: none"> <li>• 24-hour Holter blood pressure measurement,</li> <li>• ECG – resting study without description,</li> <li>• ECG – resting study with description,</li> <li>• ECG – stress test,</li> <li>• ECG – 24-hour Holter monitoring.</li> </ul>	free of charge, unlimited
<b>Neurologic testing</b>	
<ul style="list-style-type: none"> <li>• EEG (electroencephalography) – recording in wakefulness (excluding EEG in sleep, EEG biofeedback, EEG video),</li> <li>• EMG – quantitative study of a single muscle,</li> <li>• EMG – electrostimulation single muscle fatigue test (myasthenic test),</li> <li>• EMG – ischemic (tetany) test,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves,</li> <li>• ENG (electroneurography) – a study of conduction in peripheral motor and sensory nerves + F wave.</li> </ul>	free of charge, unlimited
<b>Blood serology</b>	
<ul style="list-style-type: none"> <li>• dermal allergy tests – mixed panel (paediatric),</li> <li>• dermal allergy tests – food panel,</li> <li>• dermal allergy tests – inhalation panel,</li> <li>• skin prick allergy tests (1 item),</li> <li>• allergy skin patch tests (1 allergen).</li> </ul>	free of charge, unlimited
<b>Audiological examinations</b>	
<ul style="list-style-type: none"> <li>• impedance audiometry (tympanogram),</li> <li>• impedance audiometry with assessment of auditory trumpet function,</li> <li>• tonal audiometry.</li> </ul>	free of charge, unlimited

<b>Biopsy</b>	
<ul style="list-style-type: none"> <li>• fine-needle biopsy of the thyroid under ultrasound guidance (with cytological examination).</li> <li>• fine-needle biopsy of the thyroid under ultrasound guidance (with cytological examination).</li> </ul>	free of charge, unlimited
<b>Rheumatological examinations</b>	
<ul style="list-style-type: none"> <li>• whole-bone densitometry,</li> <li>• bone densitometry of both hands,</li> <li>• femur densitometry,</li> <li>• densitometry of the spine.</li> </ul>	free of charge, unlimited
<b>Pulmonary examinations</b>	
<ul style="list-style-type: none"> <li>• spirometry.</li> </ul>	free of charge, unlimited
<b>MANAGEMENT OF PREGNANCY</b>	
<p>Medical consultations in obstetrics and gynaecology include the management of pregnancy with advice on the course of pregnancy and childbirth. We provide medical, outpatient and telemedicine consultations without a referral. Diagnostic tests related to the management of pregnancy are carried out in accordance with insurance coverage, on the basis of a medical referral.</p> <p>The approved scope allows you to perform the following tests:</p> <ul style="list-style-type: none"> <li>• determination of the ABO blood group, the D antigen of the Rh system with assessment of haemolysins,</li> <li>• blood count with platelets with automated smear and manual smear,</li> <li>• glucose,</li> <li>• glucose load screen 3 point 75g,</li> <li>• luteinising hormone (TSH) in the blood,</li> <li>• general urine examination,</li> <li>• syphilis – VDRL test,</li> <li>• Toxoplasma gondii – IgG antibodies (without avidity test),</li> <li>• Toxoplasma gondii – IgG antibodies (avidity),</li> <li>• Toxoplasma gondii – IgM antibodies,</li> <li>• HIV- COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>• rubella virus – IgG antibodies (without avidity test),</li> <li>• rubella virus – IgG antibodies (avidity),</li> <li>• rubella virus – IgM antibodies,</li> <li>• Hepatitis B Virus – HBs Antigen,</li> <li>• hepatitis B virus – anti-HBs antibodies.</li> <li>• rectal swab culture – for group B beta-haemolytic,</li> <li>• vaginal swab culture – for group B beta-haemolytic,</li> <li>• foetal heart rate test – KTG,</li> <li>• cervical smear cytology (does not include cytology on a liquid medium),</li> <li>• Ultrasound of pregnancy without assessment of foetal anatomy for genetic defects or congenital malformations,</li> <li>• Ultrasound of pregnancy with evaluation of foetal anatomy for genetic defects or congenital diseases,</li> <li>• Free of charge, once per year in the 12-month period between the policy anniversaries.</li> </ul>	
<b>BIRTHING SCHOOL</b>	
<p>The insured person, co-insured person, insured relative who attended the birthing school classes shall be entitled to reimbursement of the costs incurred in the amount indicated on the invoice/bill, however not exceeding PLN 300.00. For details of the reimbursement for the birthing school, please see the annex to the agreement.</p>	
<b>PREVENTIVE VACCINATIONS</b>	
The service includes a consultation to qualify for the vaccination, the injection and the cost of the vaccine.	
<ul style="list-style-type: none"> <li>• vaccination against seasonal influenza,</li> </ul>	once a year in the 12-month period between the policy anniversaries
<ul style="list-style-type: none"> <li>• tetanus anatoxin,</li> <li>• vaccination against tick-borne encephalitis,</li> <li>• viral hepatitis type A vaccination,</li> <li>• viral hepatitis type A and B vaccination,</li> <li>• viral hepatitis type B vaccination,</li> </ul>	free of charge, unlimited

DENTAL CARE	
<ul style="list-style-type: none"> <li>dental check-up (dental examination) of an adult,</li> <li>dental check-up (dental examination) of a child.</li> </ul>	once a year in the 12-month period between the policy anniversaries
Conservative dentistry	
<ul style="list-style-type: none"> <li>application of a medical drug into the canal,</li> <li>complete preparation and filling of the cavity on 1 surface,</li> <li>complete preparation and filling of the cavity on 2 surfaces,</li> <li>complete preparation and filling of the cavity on 3 or more surfaces,</li> <li>complete root canal preparation – machine method,</li> <li>complete root canal preparation – manual method,</li> <li>partial root canal preparation – machine method,</li> <li>partial root canal preparation – manual method,</li> <li>devitalisation of the pulp of a milky tooth with cavity filling with a glass ionomer dressing,</li> <li>devitalisation of the pulp of a permanent tooth with cavity filling with a glass ionomer dressing,</li> <li>intravenous extirpation of the tooth pulp,</li> <li>extirpation of the devitalised tooth pulp,</li> <li>varnishing teeth with fluoride,</li> <li>oral hygiene instruction,</li> <li>sealing (preventive sealing of fissures with fissure sealant),</li> <li>treatment of mucosal lesions in mouth cavity,</li> <li>direct tooth restoration – basic composite material,</li> <li>therapeutic dressing (temporary filling),</li> <li>therapeutic dressing (zinc oxide),</li> <li>pantomogram,</li> <li>sandblasting (removal of sludge),</li> <li>re-cleaning of the filled canal,</li> <li>tooth RTG,</li> <li>scaling (removal of calculus),</li> <li>trepanation of the chamber of a milky tooth,</li> <li>extraction of a milky tooth without resorbed roots,</li> <li>extraction of a milky tooth with resorbed roots,</li> <li>removing a broken tooth from the canal,</li> <li>canal filling,</li> <li>canal filling under a microscope,</li> <li>composite filling of a large milky tooth – basic material,</li> <li>composite filling of a small milky tooth – basic material,</li> <li>computer-assisted anaesthesia,</li> <li>infiltrated anaesthesia, intrafilamentary anaesthesia,</li> <li>intraoral nerve block.</li> </ul>	20% discount, unlimited
OUTPATIENT REHABILITATION	
The rehabilitations are performed at medical facilities designated by the health care provider – on the basis of a medical referral from a medical professional or a physiotherapist.	
Physical therapy treatments	
<ul style="list-style-type: none"> <li>electrostimulation,</li> <li>phonophoresis,</li> <li>electroplating,</li> <li>iontophoresis,</li> <li>spot laser therapy,</li> <li>magnetotherapy,</li> <li>diadynamic currents,</li> <li>interference currents,</li> <li>TENS currents,</li> <li>Trabert currents,</li> <li>Sollux,</li> <li>local ultrasound,</li> <li>ultraphonoresis.</li> </ul>	free of charge, 30 treatments in the 12-month period between the policy anniversaries

<b>Kinesitherapy</b> <ul style="list-style-type: none"> <li>• passive exercise,</li> <li>• active sling exercise,</li> <li>• active free exercise,</li> <li>• active exercise with resistance,</li> <li>• isometric exercise,</li> <li>• general exercise,</li> <li>• dry partial massage,</li> <li>• mobilisations and manipulations,</li> <li>• neuromobilisations,</li> <li>• stretches.</li> </ul>	<p>free of charge, 30 treatments in the 12-month period between the policy anniversaries</p>
<b>HOME VISITS</b>	
<p>Home visits are carried out at home of the insured, the co-insured, an insured relative and they can cover the following, in accordance with the specialty profile: physical examination of a patient, patient interview, making a diagnosis, recommendations related to the treatment method, issuing e-prescriptions, e-ZLA and referrals related to further diagnostics and treatment.</p> <p>We organise 24-hour home visits in the fields of internal medicine (internal medicine), paediatrics and family medicine, exclusively in cases of sudden illness or sudden deterioration of health that prevents the insured person, co-insured person, insured relative from coming to a medical facility.</p> <p>We do not arrange home visits for insured co-insured, insured relatives in immediate life-threatening conditions.</p> <p>We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degrees.</p> <p>The home visit is carried out in the territory defined by the healthcare provider (information about the organisation of the home visit is available on the helpline). The decision on the need for a home visit is made on the basis of an interview conducted through a helpline.</p>	<p>4 visits in the 12-month period between the policy anniversaries</p>
<b>PRESCRIPTION – CONTINUATION OF TREATMENT</b>	
<p>A medical service that allows you to order and receive medical prescriptions required for the continuation of treatment, without personal contact with a doctor – if justified by the health condition of the insured, co-insured or an insured close one.</p> <ul style="list-style-type: none"> <li>• Prescriptions are only issued at the provider's facility where prescriptions for the ordered medicines have previously been issued.</li> <li>• Prescriptions are only issued for the continuation of previously initiated treatment when the medical records contain information on the diagnosis, treatment and required follow-up appointments.</li> <li>• Prescriptions for medicines reimbursed by the National Health Fund are issued by the provider's medical facility after verification of these entitlements in the IT system provided by the Polish National Health Fund.</li> <li>• Prescriptions for medicines are ordered by contacting by telephone, electronically or in person the medical facility where the treatment is being continued through the order taking method provided by the medical facility. Prescriptions are collected in accordance with the rules indicated by the provider's medical facility.</li> <li>• A medical professional may refuse to issue prescriptions without examining the patient if this is justified on medical grounds or by applicable legal regulations.</li> </ul>	<p>free of charge, unlimited</p>

**Discounts applied in relation to the price of the service in force in the specific medical clinic.**