DOCUMENT CONTAINING INFORMATION ABOUT THE INSURANCE PRODUCT
AND THE GENERAL TERMS OF
ADDITIONAL GROUP INSURANCE IN CASE OF SURGICAL INTERVENTIONS

Document containing information about the insurance product

ADDITIONAL GROUP INSURANCE IN CASE OF SURGICAL INTERVENTIONS

Condition code: OPGP32

Version of document dated 20.11.2021

This is the key information material. Full details of the insurance can be found in other documents, in particular the General Terms and Conditions of the group insurance in the case of surgical interventions, conditions code: OPGP32 (GTC). Before you decide to conclude the agreement, please read the GTC.

The conclusion of the agreement is voluntary.

PRODUCT INFORMATION

- is presented for information purposes,
- is not part of the insurance agreement (agreement),
- does not constitute a trade offer within the meaning of article 66 of the Civil Code,
- should not be the sole basis for a decision on insurance.

THE SCOPE AND OBJECT OF INSURANCE – WHAT IS INSURED?

The additional insurance covers the health of the insured.
Only surgical operations which meet the following conditions are covered:

- are listed in the Schedule of Surgical Operations attached to the GTC,
- there were medical indications for them to be carried out in order to cure or reduce the symptoms of an illness or to reduce the effects of an accident.

PRODUCT CHARACTERISTICS – WHAT ARE THE MAIN FEATURES OF OUR INSURANCE?

In the event that a surgical operation is carried out, we will pay a benefit to the insured person in accordance with the clarification contained in the Surgical Operations List:

- 100% of the sum insured - in case of class I surgical interventions,
- 50% of the sum insured - in case of class II surgical intervention,
- 30% of the sum insured - in case of class III surgical intervention,
- 10% of the sum insured - in case of class IV surgical intervention,
- 5% of the sum insured - in case of class V surgical intervention.

the amount of the benefit payable is determined on the basis of the sum insured current at the date of the surgical operation.
The additional insurance agreement may be concluded together with the conclusion of the basic insurance agreement or at any time throughout its duration.

WHO CAN CONCLUDE AN AGREEMENT WITH US, WHO DO WE INSURE?

The insurance agreement is concluded by the policyholder who pays the insurance premiums.
The insured can join this insurance if they are covered by the basic insurance.

WHAT IS THE DURATION OF THE INSURANCE?

The agreement of additional insurance is concluded for 1 year, except that if it is concluded between policy anniversaries, it is concluded for the period until the nearest policy anniversary.
The agreement of additional insurance shall be renewed for successive one-year periods, as long as the agreement of basic insurance remains in force and neither party decides otherwise.

WHAT LOCATION DOES THE INSURANCE COVER?

The insurance coverage applies in the Republic of Poland, 24 hours a day.

HOW AND WHEN DO YOU PAY PREMIUM?

The frequency and timing of premiums shall be specified in the agreement application and confirmed in the policy.
The premium is transferred by the policyholder together with the premium for the basic insurance.

WHEN DOES THE INSURANCE COVERAGE BEGIN AND END?

Our liability (i.e. insurance cover) begins in accordance with the rules of the basic insurance.
During the first 180 days, counting from the beginning of liability with respect to the insured, (grace period) Życie SA is liable only for the performance of a surgical operation resulting from an accident that occurred during the liability period- ODPOWIEDZIALNOŚCIĄ grace period.
Our liability towards the insured person ends on the day one of the circumstances occurs:

- the end of our liability in the underlying insurance,
- upon the receipt of the insurer's notice of withdrawal from the additional insurance agreement,
- the expiry of the period for which the premium has been paid in the event of the insured's cancellation of the additional insurance;
- the expiry of the term of the additional insurance agreement in the event of non-renewal,
- the period of notice for termination of the additional insurance agreement expires,
- termination of the additional insurance agreement.

MAIN EXCLUSIONS AND LIMITEATIONS OF THE INSURANCE COVERAGE – WHAT IS NOT COVERED BY THE INSURANCE?

We are not liable in the following events:

- if you undergo more than one surgical operation within a period of 60 days – we will only pay a benefit for one surgical operation – for which the highest payment is payable benefit amount applies
- there were medical indications for them to be carried out in order to cure or reduce the symptoms of an illness or to reduce the effects of an accident.
- a surgical intervention if it was a subsequent surgical operation on the same organ and there was a causal link with the first surgical operation performed as part of the treatment of the same medical condition or the consequences of the same accident (reoperation).

Furthermore, we are not liable if a situation is not covered, it does not meet the definition set out in the agreement or our liability has ended (e.g. due to non-payment of premiums).

HOW TO TERMINATE THE AGREEMENT?

The policyholder has the right to cancel the additional insurance agreement within 30 days after its conclusion or, if the policyholder is an entrepreneur, within 7 days from the conclusion of the agreement. After this period, the policyholder has the right to terminate the agreement by a written notice. The additional insurance agreement may be terminated through non-renewal.

DISTRIBUTOR REMUNERATION

The distributor shall receive a commission in connection with the proposed agreement.

COMPLAINTS

1. A legal person and a company without legal personality that is a person seeking insurance cover, i.e. a person who has expressed to the insurance distributor the will to undertake activities aimed at the conclusion of an insurance agreement by him or her, or the policyholders have the right to submit a complaint, as specified in Article 16 (1) of the Act on Insurance Distribution.
2. The complaint referred to in paragraph 1 may be submitted in the following form:
   1) in writing – personally or via the post within the meaning of the Postal Law Act;
   2) electronically – by sending an e– mail to reklamacje@pzu.pl or by filing a form at pzu.pl.
3. PZU Życie SA examines the complaint referred to in section 1 and responds to it within 30 days of receipt of the complaint, subject to section 4.
4. In particularly complicated cases which make it impossible to investigate a complaint referred to in section 1, and to respond within the time limit referred to in section 3, PZU Życie SA in the information provided to the customer who lodged the complaint:
   1) the reason for the delay;
   2) circumstances which must be defined for the processing of the case;
   3) defines the expected time limit for the processing of complaint and stating a reply, which cannot exceed 60 days after the complaint is filed in.
5. The response of PZU Życie SA to the complaint referred to in section 1 is provided to the customer on paper or on another durable medium as defined in the Act on Consumer Rights.
6. PZU Życie SA provides for the possibility of out-of-court dispute resolution.
7. Mode, form and manner of submitting complaints referred to in the Act on Processing of Complaints by Market Operators and on the Financial Ombudsman, which can be submitted by the policyholder, the insured person, the beneficiary and the beneficiary under an insurance agreement being a natural person shall be governed by the general terms and conditions of insurance applicable to the insurance agreement.

Information indicating which provisions of the General Terms and Conditions of Supplementary Group Emergency Medical Care, conditions code OPGP32 (GTC) apply to the basic conditions of the insurance agreement.
The information is an integral part of the GTC and follows from Article 17(1) of the Insurance and Reinsurance Act.

No.	Type of information	Record number
1.	Conditions for benefit payment	§ 2 OWU § 4 OWU § 5 OWU § 12 OWU § 17 OWU § 19 OWU § 20 OWU § 21 OWU
2.	Restrictions and exemptions of an insurer's liability granting the right to refuse or reduce the payment of benefits	§ 2 OWU § 14 - 15 OWU § 16 - 18 OWU § 21 OWU

GENERAL TERMS AND CONDITIONS OF ADDITIONAL GROUP INSURANCE IN THE CASE OF SURGICAL OPERATIONS

Condition code: OPGP32

GENERAL PROVISIONS

§ 1

These general terms and conditions of insurance shall apply to contracts of group additional insurance against the following risks
surgical operations concluded as an additional insurance contract to the group life insurance policy designated by PZU Życie S.A. as basic insurance.

§ 2

1. The terms used in these General Terms and Conditions of Insurance shall have the following meanings:
   1) **disease** – a condition of the body that involves an abnormal response of systems or organs to external or internal environmental stimuli;
   2) **surgery** – an operation carried out by a medical practitioner and performed in a medical facility; or under general, regional or local anaesthesia on the territory of the Republic of Poland;
   3) **removal** – complete removal of an organ, body structure or lesion;
   4) **excision** – partial or total excision of a tissue, organ, body structure or lesion;
   5) **lesion** – a pathological proliferation of cells of a given tissue, organ or system.
1. Unless otherwise stated in these general terms and conditions of insurance, terms that are defined in the general terms and conditions of basic insurance are used in these general terms and conditions of insurance have the same meaning.

SUBJECT AND SCOPE OF INSURANCE

§ 3

The insurance covers the health of the insured.

§ 4

The scope of insurance covers only surgical operations within the scope of responsibility of PZU Życie SA and only operation which meet the following conditions are covered:
1) they are listed in the List of Surgical Operations annexed to the General Terms of Insurance,
2) there were medical indications for them to be carried out in order to cure or reduce the symptoms of an illness or to reduce the effects of an accident.

BENEFITS UNDER THE AGREEMENT

§ 5

1. PZU Życie SA pays benefit after a surgical operation is performed, in accordance with the classification contained in the List of Surgical Operations, in the amount of:
1) 100% of the sum insured – in case of class I surgical intervention;
2) 50% of the sum insured – in case of class II surgical intervention;
3) 30% of the sum insured – in case of class III surgical intervention;
4) 10% of the sum insured – in case of class IV surgical intervention;
5) 5% of the sum insured – in case of class V surgical intervention.

2. the amount of the benefit payable is determined on the basis of the sum insured current at the date of the surgical operation.

CONCLUSION OF THE AGREEMENT AND JOINING THE INSURANCE

§ 6

The insurance agreement may be concluded together with the basic insurance agreement or at any time in its duration.

§ 7

The insured can join this insurance if they are covered by the basic insurance.

DURATION OF THE AGREEMENT

§ 8

1. The agreement of additional insurance is concluded for 1 year, except that if it is concluded between policy anniversaries, it is concluded for the period until the nearest policy anniversary.
2. The agreement of additional insurance shall be renewed for successive one-year periods, as long as the agreement of basic insurance remains in force and neither party decides otherwise, except that a declaration expressing the intention not to renew the Supplementary Insurance Contract for a further period must be given to the other party in writing 30 days before the expiry of the period for which the Supplementary Insurance Contract was concluded.

§ 9

In the case of an extension of the additional insurance agreement for a further period, another declaration for joining the insurance is not required.

WITHDRAWAL FROM THE AGREEMENT

§ 10

1. The rules for withdrawing from the additional insurance agreement are the same as for the basic insurance.
2. Withdrawal from the basic insurance agreement shall result in the withdrawal from the additional insurance agreement.
3. Withdrawal from the additional insurance agreement shall not result in the withdrawal from the basic insurance agreement.

TERMINATION OF THE AGREEMENT

§ 11

1. The rules for termination of the additional insurance agreement are the same as for the basic insurance.
2. Termination of the primary insurance agreement results in termination of the secondary insurance agreement.
3. Termination of the additional insurance agreement shall not result in the termination of the basic insurance agreement.

SUM INSURED

§ 12

1. The sum insured is defined in the application for entering the agreement and confirmed by the policy.
2. The amount of the sum insured does not change throughout the duration of the agreement.

PREMIUM

§ 13

1. The amount of premium is determined by PZU Życie SA depending on the sum insured, frequency of premium payments and the number, age, gender and occupational structure of persons who join the insurance.
2. The amount of the premium applicable to the additional insurance agreement is specified in the application for conclusion of the agreement and confirmed by the policy.
3. The premium is transferred together with the basic insurance premium.

THE BEGINNING AND THE END OF PZU LIFE SA LIABILITY

§ 14

The liability of PZU Życie SA towards the Insured commences in accordance with the rules adopted in the basic insurance.

§ 15

The liability of PZU Życie SA towards the Insured ends on the day one of the circumstances occurs:

1) the end of PZU Życie SA liability under the basic insurance;
2) receipt by PZU Życie SA of a declaration of withdrawal from the agreement of additional insurance by the Policyholder;
3) the expiry of the period for which the premium has been paid in the event of the insured's cancellation of the additional insurance
4) the expiry of the term of the additional insurance agreement in the event of non-renewal;
5) the expirty of the period of notice for termination of the additional insurance;
6) termination of the additional insurance agreement.

EXCLUSIONS AND LIMITATIONS OF PZU ŻYCIE SA LIABILITY

§ 16

PZU Życie SA is liable only for surgical operations during the first 180 days from the beginning of liability towards the Insured (grace period).

resulting from an accident occurring during the period of liability.

§ 17

In the case if if you undergo more than one surgical operation within a period of 60 days calculated from the date of performing the first surgical operation in this period, we will only pay a benefit for one, PZU SA payments for which the highest payment is payable benefit amount applies.

§ 18

1. PZU Życie SA shall not be liable for a surgical operation the necessity of which arose:
   1) due to acts of war, martial law, catastrophes causing radioactive, chemical or biological contamination and active participation of the insured in acts of terror or mass social unrest;
   2) as a result of the commission or attempted commission by the insured of an act which fulfils the requirements of an intentional crime;
   3) as a result of a traffic accident while the insured was driving a vehicle:
      a) without holding a driver's license as specified in the relevant legal provisions,
      b) under the influence of alcohol, drugs, narcotics, psychotropic substances or substitutes within the meaning of legal regulations on counteracting drug abuse insofar as the circumstances referred to in items a) or b) have influenced the incident;
   4) when the insured was under the influence of alcohol, drugs, narcotics, psychotropic substances or substitutes within the meaning of the applicable regulations on counteracting drug addiction and this caused the necessity to perform the operation,
   5) as a result of self-harm or attempted suicide by the insured;
   6) directly as a result of intoxication caused by alcohol consumption, use of drugs, narcotics, psychotropicsubstances or substitutes within the meaning of the regulations on counteracting drug addiction, use of pharmacological substances regardless of the dosage used, and
   7) in result of bodily injuries caused by medical treatment and therapeutic or diagnostic procedures, regardless of who they were performed by, unless it was to treat the direct consequences of an accident;
   8) practising sports for pay (professional sports) or recreational combat sports, motor and motorboat sports, air sports, mountaineering, rock climbing, caving, diving with specialised equipment for underwater breathing, water jumping, bungee jumping,
1. PZU Życie SA shall not be liable for a surgical interventon:
   1) where there were medical indications for it to be carried out in order to cure or reduce the symptoms of an illness or to reduce the effects of an accident;
   2) in which the insured person was an organ donor;
   3) carried out for cosmetic or aesthetic purposes, with the exception of operations necessary to remove the consequences of an accident or neoplastic disease diagnosed during the period of PZU Życie SA's liability;
   4) performed for contraceptive purposes;

5) reduction or enlargement of the breasts and gender reassignment;
6) dental operations, except for operations that are not necessary to remove the consequences of an accident that occurred during the period of liability of PZU Życie SA;
7) performed for diagnostic purposes;
8) related to the removal of a foreign body by endoscopy;
9) Related to a replacement of a permanently implanted device, artificial organ or part of an artificial organ;
10) a subsequent surgical operation on the same organ, and was causally related to the first operation performed to treat the same medical condition or the effects of the same accident (reoperation).

PERSONS ENTITLED TO OBTAIN THE BENEFIT

§ 19

The right to receive a benefit due to the occurrence of incapacity to work

PERFORMANCE OF OBLIGATIONS

§ 20

1. The applicant for the performance of claims shall submit the following to PZU Życie SA:
   1) declaration of claims;
   2) an information sheet from a health care facility that is a record of a surgical procedure;
   3) other documents required to establish the legitimacy of the claim – upon request of PZU Życie SA.
2. PZU Życie SA decides on acceptance of the claim on the basis of the documentation set out in section 1, opinion or ruling of the certifying physician indicated by it and possibly results of medical tests ordered by it, subject to section 4.
3. PZU Życie SA shall cover the costs of the evaluation by an appointed physicians and the costs of ordered medical examinations.
4. if the applicant for enforcement does not have the necessary documents for the establishment of a claim, the applicant for enforcement may
   if the claim is not justified, PZU Zycie SA may refuse payment of the benefit.

FINAL PROVISIONS

§ 21

All matters not regulated herein are subject to the General Conditions of Basic Insurance, the provisions of the Civil Code, the Insurance Business Act and other applicable laws.

§ 22

1. These General Insurance Terms and Conditions were approved by Resolution No. UZ/166/2015 of the Management Board of Powszechny Zakład Ubezpieczeń na Życie SA of 11 September 2015.
2. These general conditions shall enter into force on 1 January 2016.

A LIST OF SURGICAL INTERVENTIONS

Appendix To The General Terms And Conditions Of Additional Group Insurance In The Case Of Surgical Operations Of The Insured Person

Name of procedure	Class
Nervous system	
Craniotomy with removal of an epidural abscess	IV
Craniotomy with removal of an epidural hematoma	IV
Craniotomy with removal of a foreign body from the skull	III
Craniotomy with removal of subdural hematoma	IV
Craniotomy with removal of intracerebral haematoma	III
Drainage of intracerebral haematoma	III
Lobotomy/tractotomy	II
Dissection of a brain lesion	III
Dissection of brain tissue	III
Dissection of a cerebellar tumour	III
Removal of cerebellar abscess	III
Dissection of a brainstem tumour	III
Meningeal reconstruction	III
Umbilical hernia surgery	III
Ventriculostomy	III
Extracranial brain drainage	III
Implantation of a brain stimulator	III
Surgery for a brain aneurysm or hemangioma	III
Decompression surgery of the spinal canal or spinal nerve root	IV
Decompression surgery of the spinal canal or spinal nerve root with stabilisation	IV
Excision of a spinal cord or spinal meningeal lesion	III
Dissection of a peripheral nerve lesion	V
Dissection of a cranial nerve lesion	III
Peripheral nerve reconstruction	V
Cranial nerve decompression	III
Cranial nerve repair surgery	III
Peripheral nerve repair surgery	V
Sympathetic nerve repair surgery	V
Implantation of a spinal cord neurostimulator	III
Cranial nerve reconstruction	III
Incision of the callus body – callosotomy	I
Subarachnoid space drainage procedure	IV
Dissection or eradication of the choroid plexus of the meninges	IV
Subarachnoid space abscess drainage procedure	IV
Ligation of the middle meningeal artery	IV
Cauterization of the choroid plexus of the meninges	IV
Ligation of the vessels of the subdural space	IV
Subdural space drainage procedure	IV
Drainage procedure of an intracranial hydrocele	IV
Meningeal decortication	IV
Dissection of a brain lesion	II
Massive resection of brain tissue	I
Removal of a brainstem abscess	II
Dissection of spinal cord tissue	III
Transection of spinal cord pathways	III
Meningeal or spinal hernia surgery	III
Spinal subdural space drainage procedure	IV
Dissection of sural neuroma	IV
Cervical sympathectomy	III
Lumbar sympathectomy	III
Stereotactic ablation of brain tissue	III
Excision of the spinal cord or spinal meninges	III
Dura mater transplantation	III
Endocrine system and mammary gland	
Partial dissection of the thyroid gland	IV
Total dissection of the thyroid gland	III
Dissection of the thyroglossal duct	III
Partial resection of the parathyroid glands	IV
Total dissection of the parathyroid glands	III
Partial dissection of the adrenal glands	IV
Bilateral adrenal dissection	III
Surgery of the pineal gland	II
Dissection of the pituitary gland	I
Dissection of the pituitary gland	I
Partial dissection of the thymus	IV
Total dissection of the thymus	III
Thoracoscopic dissection of the thymus	IV
Thymus gland transplantation	III
Dissection of a breast lesion	IV
Subtotal mammectomy	III
Dissection of the nipple	V
Reconstruction or repair of the nipple	V
Unilateral total breast dissection	III
Bilateral total breast dissection	II
Total simultaneous breast reconstruction	III
Unilateral breast implant	IV
Breast skin graft	IV
Sutured breast graft	IV
Breast reconstruction with a muscle flap or skin-muscle flap	IV
Total bilateral simultaneous breast reconstruction	II
Eye	
Dissection of the lacrimal gland	V
Resection of a lacrimal gland lesion	V
Excision of the sac/tear duct	V
Anastomosis of the lacrimal duct to the nasal cavity	V
Dissection of a lesion from the conjunctiva	V
Repair surgery for conjunctival scarring	V
Removal of conjunctival or eyelid adhesions	V
Conjunctival reconstruction with transplantation	V
Dissection of corneal pterygium	V
Corneal transplantation	V
Iris incision	V
Removal of iris adhesions	V
Iris dissection	V
Dissection of an iris lesion	V
Trephination of the sclera with complete removal of the iris	V
Scleral fistula formation	V
Removal of a scleral lesion	V
Scleral hump repair	V
Scleral reinforcement	V
Removal of the lens or insertion of an artificial lens	IV
Removal of vitreous body	V
Removal of the oculomotor muscle	IV
Dissection of the eyeball	III
Repair of post-traumatic damage to ocular structures	III
Operative management of a fractured eyeball	III
Orbital lesion dissection	III
Osteoplasty of the orbit	III
Removal or dissection of a ciliary body lesion	V
Ear	
Total Dissection of the external ear	IV
Reconstruction of the ossicles	III
Eardrum repair surgery	V

Name of procedure	Class
Repair surgery of the mastoid process	IV
Dissection of middle ear lesion	IV
Dissection of an inner ear lesion	III
Inner ear drainage procedure	IV
Ablation of inner ear structures	III
Inner ear reconstruction	III
Surgery for inner ear fistula	IV
Cochlear prosthesis implantation	III
Lymphatic fistula formation	IV
Decompression of the vagus	III
Respiratory system	
Operative stopping of nasal bleeding with arterial ligation	V
Excision of the internal nasal auricle	V
Nasal dissection	III
Opening of the maxillary sinus	V
Dissection of a maxillary sinus lesion	V
Opening of the maxillary sinus	V
Frontal sinus opening	V
Dissection of a frontal sinus lesion	V
Obliteration of the frontal sinus	V
Frontal sinus dissection	V
Opening of sieve cells	V
Dissection of sieve cells	V
Opening of the wedge sinus	V
Removal of the wedge sinus	V
Opening of multiple nasal sinuses	V
Throat dissection	III
Dissection of a throat lesion	V
Throat expansion	V
Posterior nostril repair surgery	V
Throat repair surgery after cancer removal	V
Closure of a pharyngeal fistula	V
Partial laryngectomy	IV
Total laryngectomy	III
Dissection of a laryngeal lesion	V
Laryngeal dilatation	V
Laryngeal fistula surgery	V
Dissection of laryngeal cartilage	IV
Laryngeal repair surgery	IV
Dissection of vocal cords	IV
Vocal prosthesis implantation	III
Simultaneous dissection of the larynx and pharynx	II
Laryngeal transplantation	I
Tracheostomy (does not include temporary tracheostomy)	V
Tracheal repair surgery	IV
Tracheal fistula surgery	IV
Total simultaneous laryngotracheal reconstruction	I
Partial resection of the trachea	III
Bronchial repair surgery	IV
Bronchial fistula surgery	IV
Dissection of a bronchial lesion	IV
Dissection of the airway	III
Dissection of a lung lesion	III
Lung dissection	II
Lung transplantation	I
Simultaneous lung and heart transplantation	I
Dissection of a mediastinal lesion	III
Sinonasal duct reconstruction	V
Oral cavity	
Dissection of the tongue lesion	V
Partial resection of the tongue	V
Complete removal of the tongue	IV
Dissection of a salivary gland lesion	V
Partial salivary gland dissection	V
Total removal of the salivary gland	V
Repair surgery of the salivary gland or salivary duct	V
Closure of a salivary fistula	V

Name of procedure	Class
Dissection of a hard palate lesion	V
Dissection of a soft palate lesion	V
Cleft palate correction	IV
Dissection of a lip lesion	V
Dissection of an oral mucosal lesion	V
Reconstruction of oral structures with grafting (does not include reconstruction of teeth and gums)	IV
Uvula dissection	V
Dissection of a tonsillar lesion	V
Gastrointestinal tract	
Partial oesophagectomy	III
Total oesophagectomy	II
Mediastinal esophageal bypass anastomosis	II
Creation of an artificial oesophagus	II
Intestinal formation of the oesophagus	II
Pre-sternal oesophageal bypass anastomosis	II
Insertion of an oesophageal endoprosthesis	III
Suturing of an oesophageal tear	IV
Removal of oesophageal stricture	IV
Ligation of oesophageal varices	IV
Simultaneous removal of the oesophagus and the stomach	I
Esophageal fistula creation	IV
Gastric fistula surgery	IV
Ligation of gastric portal varices	IV
Pyloromyotomy	IV
Pyloroplasty	IV
Partial gastrectomy	III
Total gastrectomy	II
Vagotomy in peptic ulcer disease	IV
Stitching up a gastric ulcer	IV
Stopping bleeding in the duodenum	IV
Gastric bypass anastomosis	III
Anti-reflux surgery	IV
Suturing of a gastric tear	IV
Inversion of gastric diverticulum	IV
Dissection of the duodenum	III
Suturing of duodenal ulcer	IV
Vagotomy in duodenal ulcer disease	IV
Duodenal bypass anastomosis	III
Surgery for duodenal fistula	IV
Suturing of a torn duodenum	IV
Partial resection of the small bowel	III
Total small bowel resection	II
Small bowel bypass anastomosis	III
Closure of small bowel fistula	IV
Small intestine colostomy	IV
Reconstruction of an intestinal fistula	IV
Suturing of a torn small bowel	IV
Intestinal diversion	IV
Drainage of intestinal indentation	IV
Affixing the small intestine	IV
Suture of the small intestine	IV
Dissection of a cyst or pilonidal sinus	V
Cecal dissection	III
Diaphragmatic hernia surgery	III
Transverse colon dissection	III
Right hemicraniectomy	II
Left hemicraniectomy	II
Dissection of the sigmoid colon	III
Total intraabdominal colectomy	I
Intestinal bypass surgery	III
Colorectal fistula surgery	IV
Multiple segmental colorectal excisions	II
Large intestine colostomy	IV
Suture of the large intestine	IV
Affixing the large intestine	IV
Suturing of a large bowel tear	IV
Decompression of an ingrown anus	IV

Name of procedure	Class
Anal banding	IV
Anal fistula surgery	IV
Implantation of an artificial anal sphincter	IV
Prolapsed anus surgery	IV
Rectal dissection	III
Suturing of a rectal tear	IV
Rectal dissection	III
Rectal fixation	IV
Slender muscle graft	IV
Appendectomy	V
Abdominal viscus	
Partial resection of the spleen	IV
Global dissection of the spleen	III
Dissection of a splenic lesion	IV
Spleen transplantation	III
Partial resection of the liver	III
Global liver resection	II
Dissection of a liver lesion	IV
Liver transplantation	I
Endovascular hepatic vascular surgery	IV
Fixation of the liver	III
Hepatic duct anastomosis	III
Dissection of the gallbladder	V
Dissection of a pancreatic lesion	III
Cholecystostomy	V
Suturing of the bile duct	V
Biliary dissection	III
Biliary duct anastomosis	III
Dissection of a biliary tract lesion	IV
Plasticisation of the common bile duct	III
Gallbladder anastomosis	III
Dissection of the Vater papilla	IV
Dissection of the alveolar duct	V
Pancreatic cyst fistula formation	IV
Partial resection of the pancreas	III
Distal pancreatic resection	II
Simultaneous total resection of the pancreas and duodenum	I
Whipple operation	I
Pancreatic anastomosis	III
Pancreatic duct anastomosis	III
Heart	
Closed valvulotomy	IV
Open valvuloplasty	III
Aortic valve implantation	II
Mitral valve implantation	II
Pulmonary valve implantation	II
Tricuspid valve implantation	II
Valve ring repair surgery	III
Percutaneous valvuloplasty	III
Closure of the Botall's ductus arteriosus	IV
Atrial septal defect closure	III
Ventricular septal defect closure	III
Closure of cardiac septal defect	III
Total correction of Fallot syndrome	I
Corrective surgery for complex defects of the great vessels	I
Total correction of total abnormal pulmonary vein drainage	I
Total correction of the common arterial trunk	I
Percutaneous coronary angioplasty	V
Coronary artery bypass grafting	III
Coronary artery aneurysm surgery	III
Operations on the papillary muscles of the heart	IV
Heart tendon strand surgery	IV
Pericardial dissection	III
Heart aneurysm repair surgery	III
Dissection of a cardiac aneurysm	III
Ventricular remodelling	III
Surgical reduction of the heart chamber	III
Heart transplant	I
Implantation of an artificial heart	I
Implantation of a mechanical heart support system	IV
Implantation of a cardiac pacing system	V
Cardioversion / defibrillator engrafment	V
Cardiac resynchronisation therapy (CRT) implantation	V
Open coronoplasty	III
Myocardial bead surgery	III
Bypasses for cardiac revascularisation	III
Percutaneous pulmonary artery surgery	IV
Percutaneous closure of the atrial appendage	IV
Arterial and venous vessels	
Carotid artery reconstruction	IV
Reconstruction of the abdominal arteries	IV
Endarterectomy of the arteries of the lower limb	IV
Dissection or anastomosis of the arteries of the lower limb	IV
Bypass of the abdominal aorta or lower limb arteries	III
Cerebral artery aneurysm surgery	III
Aortic repair surgery	III
Bypass of the abdominal aorta or abdominal arteries	III
Reconstruction of another artery	IV
Suturing the artery	IV
Reconstruction of the subclavian artery	IV
Endovascular aortic repair surgery	III
Endovascular repair surgery of lower limb arteries	IV
Endovascular repair of visceral branches of the aorta	IV
Endovascular repair surgery of the cerebral artery	III
Endovascular repair of another artery	V
Dissection of aneurysm with anastomosis of the following veins: abdominal, iliac, portal, renal, splenic, inferior vena cava	III
Dissection of a vascular lesion with anastomosis	IV
Carotid artery endovascular surgery	IV
Cerebral artery reconstruction	III
Pulmonary artery reconstruction	III
Dissection of a thoracic vascular aneurysm	III
Dissection of a vascular lesion with an insertion	IV
Dissection of upper limb vascular aneurysm	IV
Upper limb vascular endarterectomy	IV
Abdominal vein anastomosis	III
Urinary system	
Kidney surgery via nephrostomy	IV
Surgery for a kidney cyst	V
Kidney stone removal	V
Pielostomy	V
Dissection or destruction of a lesion of the pyelocalyceal system	IV
Dissection or destruction of the renal lesion	IV
Thermal ablation of a renal lesion	IV
Dissection of the renal calyx	IV
Partial dissection of the kidney	IV
Global kidney dissection	III
Bilateral simultaneous renal dissection	I
Kidney transplantation	I
Fixation or suspension of a hypermobile kidney	III
Supply of traumatic kidney lesion	IV
Surgery for fasciocutaneous fistula	IV
Urinary system anastomosis	IV
Urinary system repair	IV
Removal of a clot from the urinary tract	V
Stone evacuation from the urinary tract	V
Stone evacuation from the urinary tract	V
Stone evacuation from the urinary tract	V
Complete removal of the lesion from the ureter	V
Correction of ureteral stenosis	V
Incision of the ureter	V
Partial dissection of the ureter	V
Global dissection of the ureter	IV

Name of procedure	Class
Surgery for ureteral fistula	IV
Reimplantation of the ureter into the bladder	IV
Intestinal ureteral insertion	IV
Fabrication of a terminal fecal fistula with ureteral implantation	III
Reimplantation of the ureter	IV
Suturing of a ureteral wound	V
Diaphragmatic fistula closure	IV
Fixation of the ureter	V
Surgery of a ureter affected by retroperitoneal fibrosis	IV
Extravesical anti-reflux surgery	IV
Ureteral replacement with an implant	V
Urethral prosthesis	IV
Ureteral folding	V
Release of the ureter from adhesions	V
Implantation of an electronic ureteral stimulator	IV
Stone evacuation from the urinary tract	V
Bladder outlet repair surgery	IV
Bladder and urethral repair	III
Surgical repair of bladder diverticulum	IV
Bladder outlet plication	IV
Foliation of the bladder outlet	IV
Urethral strictures correction	V
Incision and drainage of a sterile abscess	V
Bladder fistula surgery	IV
Dissection or destruction of a bladder lesion	V
Dissection of a bladder diverticulum	IV
Partial dissection of the bladder	IV
Global bladder dissection	III
Vaginal fistula surgery	IV
Fabrication of a replacement bladder	III
Urethral repair surgery	V
Urethral fistula surgery	IV
Uretheral infolding	V
Implantation of an artificial urethral sphincter	V
Urethral prosthesis implantation	V
Surgery for hypospadia	V
Operative treatment of urinary incontinence	IV
Dissection or destruction of steroid tissue	V
Dissection or destruction of a sterile lesion	V
Global dissection of the prostate	IV
Dissection of a urethral lesion	V
Dissection of a urethral diverticular	V
Surgery for ureteral fistula	IV
Bladder fistula surgery	IV
Uterine fistula surgery	IV
Bladder reconstruction	III
Bladder anastomosis creation	IV
Implantation of an electronic bladder stimulator	V
Partial dissection of the urethra	V
Global dissection of the urethra	IV
Male genitalia	
Hydrocele testis repair	V
Dissection of a testicular lesion	V
Unilateral dissection of the testis	V
Dissection of the only testicle	V
Dissection of both testes at the same time	IV
Bringing down the testicles	V
Testicular prosthesis	V
Operation for varicose veins of the spermatic cord	V
Repair surgery of the spermatic cord	V
Seminal vesicle surgery	V
Epididymis surgery	V
Dissection of the epididymis	V
Dissection of the vas deferens	V
Dissection or destruction of the penile lesion	V
Global penile dissection	IV
Partial penile dissection	V

Name of procedure	Class
Penile prosthesis	IV
Penile reimplantation	IV
Penile repair surgery	V
Foreskin repair surgery	V
Scrotal dissection	IV
Female reproductive system	
Bartholin's gland surgery	V
Dissection or destruction of a lesion in the recto-uterine pouch	V
Closure of the recto-uterine pouch	V
Dissection of a vaginal lesion	V
Vaginal dissection	IV
Vaginal repair surgery	IV
Vaginal fistula surgery	IV
Reconstruction of the vaginal vault	IV
Dissection of a vulvar lesion	V
Dissection of the vulva	IV
Release of vulvar adhesions	V
Clitoral surgery	V
Ovarian or fallopian tube surgery	V
Bilateral dissection of the ovaries or fallopian tubes	IV
Dissection of a cervical lesion	V
Removal of uterine myomas	V
Destruction of the endometrial lesion	V
Removal of endometrial tissue	V
Uterine septum repair surgery	V
Removal of uterine adhesions	V
Destruction of the endometrial lesion	V
Suturing the uterus to the abdominal wall	V
Suturing of a uterine tear	V
Closure of uterine fistula	V
Repair of postpartum uterine tear	V
Repair of a congenital uterine defect	V
Excision of the uterus	IV
Operations on the uterine suspensory apparatus	IV
Skin	
Noninfarcted skin graft	V
Engraftment of hairy skin flap	V
Transplantation of foreign tissue into the skin	V
Pedunculated or flap skin graft	V
Local grafting of a subcutaneous tissue-supported skin flap	V
Scar release surgery using a skin flap	V
Dermo-fascial flap transplantation	IV
Insertion of an expander under the skin	V
Mucosal transplantation	V
Soft tissues	
Tendon release	V
Excision of a lateral neck cyst or gill slit remnant	V
Dissection of a chest wall lesion with removal of a rib or ribs)	IV
Lung decortication	IV
Chest wall reconstruction	III
Diaphragm repair surgery	III
Suturing diaphragm	III
Completely block dissection of lymph nodes	IV
Bilateral inguinal hernia surgery	IV
Unilateral inguinal hernia surgery	V
Umbilical hernia surgery	V
Unilateral femoral hernia surgery	V
Bilateral femoral hernia surgery	IV
Surgery for abdominal wall hernia of unspecified location	V
Hernia operation in a postoperative scar	V
Diaphragm plication	IV
Ureteral surgery	V
Dissection of peritoneal tissue	V
Network repair operation	V
Repair surgery on the mesentery of the bowel	V

Name of procedure	Class
Dissection of a peritoneal lesion	V
Release of peritoneal adhesions	V
Lymphatic duct surgery	IV
Dissection of a tendon	V
Dissection of a gelatinous cyst of the tendon sheath	V
Bursa surgery	V
Dissection of the fascia	V
Dissection of the muscle	V
Release of muscle spasm	V
Tendon repair surgery	V
Muscle repair surgery	V
Muscle transplantation	IV
Muscle release	V
Dissection of a lesion or tissue of the diaphragm	IV
Pleural repair procedure	IV
Operative repair of sciatic hernia	V
Operative repair of ischio-anal hernia	V
Lumbar hernia repair surgery	V
Reconstructive surgery for an obturator hernia	V
Reconstructive surgery for a mesh hernia	V
Retroperitoneal hernia repair surgery	V
Peritoneal repair surgery	V
Dissection of the tendon sheath	V
Fascia repair surgery	V
Bones and joints of the skeleton and spine	
Elevation of a fractured skull fragment	III
Restoration of cranial bone defect	IV
Open setting of a nasal bone fracture	IV
Dissection of a facial bone lesion	V
Dissection of the facial bones	IV
Open setting of a fracture of the zygomatic bone	IV
Open setting of a fracture of the jaw	IV
Open setting of a mandibular fracture	IV
Open set of facial bones	IV
Open setting of an orbital fracture	IV
Facial bone graft	IV
Open setting of a temporomandibular joint dislocation	IV
Partial dissection of the mandible	IV
Global dissection of the mandible	III
Intervertebral disc dissection of the spine	IV
Removal of a herniated nucleus pulposus	IV
Stiffening (arthrodesis) of the spinal joints	IV
Cervical spine decompression surgery	IV
Vertebral fracture surgery	IV
Reconstruction of multiple facial bones	III
Reconstruction of one facial bone	IV
Dissection of a bone lesion	V
Dissection of a bone necrosis	V
Osteotomy without separation (excluding feet and hands)	IV
Wedge osteotomy (excluding feet and hands)	IV
Other osteotomy (excluding feet and hands)	IV
Bone resection (excluding feet and hands)	IV
Closed setting of a bone fracture with internal stabilisation	V
Open set bone fracture with internal stabilisation	IV
Closed stabilisation of the separated bone root	V
Open stabilisation of the separated bone root	IV
Restorative treatment of poor or non-union of a bone fracture	IV
Release of the joint capsule	V

Name of procedure	Class
Joint release	V
Ligament release	V
Open dislocation setting	IV
Dissection of the knee meniscus	V
Hip joint stiffening (arthrodesis)	IV
Stiffening (arthrodesis) of the knee joint	IV
Shoulder joint stiffening (arthrodesis)	IV
Stiffening (arthrodesis) of the elbow joint	IV
Ligament stabilisation surgery of the knee joint	V
Shoulder joint stabilisation surgery	IV
Suturing of the joint capsule or ligaments of the upper limb	V
Surgery to stabilise the patella of the knee joint	V
Suturing of the joint capsule or ligaments of the lower limb	V
Global hip replacement	III
Partial hip replacement	IV
Carpal or metacarpal arthroplasty	IV
Metacarpophalangeal and interphalangeal arthroplasty	IV
Global wrist endoprosthesis	III
Global endoprosthesis of the foot or toe joint	IV
Global ankle replacement	IV
Microsurgical reconstruction of vessels or nerves of the foot	IV
Finger placement	IV
Global thumb reconstruction	IV
Correction of clubfoot	IV
Partial endoprosthesis of the shoulder joint	IV
Partial endoprosthesis of the elbow joint	IV
Global shoulder joint endoprosthesis	III
Global elbow endoprosthesis	III
Global knee replacement	III
Global dissection of the ectopic bone	IV
Partial dissection of ectopic bone	V
Other	
Thumb amputation	IV
Upper limb amputation at wrist level	IV
Carpal extrusion	III
Amputation of the upper limb at the level of the forearm	III
Extrusion at the elbow joint	III
Upper limb amputation at arm's length	III
Shoulder joint extrusion	III
Upper limb amputation with scapula subtraction	II
Toe amputation	IV
Amputation of the lower limb at the level of the ankle joint	IV
Extrusion in the ankle joint	III
Lower limb amputation at lower leg level	III
Amputation of the lower limb at knee level	III
Extirpation in the knee joint	III
Lower limb amputation at thigh level	III
Hip joint replacement	II
Lower limb amputation with part of the pelvis	II
Thumb replantation	IV
Replantation of the upper limb at wrist level	III
Replantation of the upper limb at shoulder height	II
Toe replantation	IV
Replantation of the lower limb at the level of the ankle joint	III
Replantation of the lower limb at the level of the lower leg	III
Replantation of the lower limb at the level of the thigh	II
Full face transplant	I

801 102 102 Fee according to the operator's tariff