

Practical Information about Your Health Insurance



Generali Biztosító Zrt. • Mailing address: 7602 Pécs, PO box 888 • Customer Service direct line: +36 1 452 3333 • generali.hu

Under the insurance policy concluded between Semmelweis University and Generali Biztosító Zrt on September 1, 2017 You are eligible to health care services in Hungary.

Medical Management Company: Europ Assistance Kft.

**Designated Health Care Service Provider:
Semmelweis Egészségügyi Kft.**

Throughout the duration of your studies, your insurance will cover your medical bills of outpatient and inpatient treatments – including surgeries – provided by the designated health care service provider, as well as emergency medical care. Your insurance also covers the costs of medicines and durable medical equipment, as well as the costs of patient transport in medical necessities.

We kindly request you to carefully read the 'Product Information on the Fee-for-Service Health Insurance of Semmelweis University' and the 'Customer Information and General Provisions Governing Insurance Policies'. You may read or download the documents at the following links:

<http://semmelweis.hu/english/education/english-language-program/official-forms/>

<http://semmelweis.hu/english/files/2017/09/Product-Information.pdf>

YOU WILL NOT BE PROVIDED MEDICAL MANAGEMENT SERVICES / MEDICAL TREATMENT WITHOUT COMPLETING AND SIGNING THE INSURED'S DECLARATION.

YOUR INSURANCE WILL BE VALID FROM THE DAY FOLLOWING THE DAY WHEN YOU DULY COMPLETE THE INSURED'S DECLARATION. THE INSURANCE COVERS ILLNESS DEVELOPED AFTER THE DATE OF THE SIGNATURE - with the exception of general medical practice which you may visit with pre-existing conditions, as well.

How to receive medical care?

If you are ill and you need medical attention **ALWAYS** call the Direct Line at **+36 1 465 3784** as a first point of call (the telephone number is printed on your Generali Health Insurance Card), whether you need a physician appointment, control examination or diagnostic tests. The **English speaking** operator of the medical management company will schedule appointments for you (or direct you to an emergency room, if necessary). Please, make sure you arrive on time for the scheduled appointment.

All medical treatments will be provided by Semmelweis Egészségügyi Kft.

If the General Practitioner orders further tests, you have to call **+36 1 465 3784** again to request test appointments. Within 1-2 days, **Semmelweis Egészségügyi Kft.** will send you an email notification with your medical appointment.

If you cannot attend your scheduled medical appointment, you must cancel the appointment with the designated service provider in writing at least 24 hours before the scheduled time.

PLEASE NOTE! If you fail to request an appointment for a recommended medical test or examination within one month, your referral will expire.

Emergency Medical Treatment

If you believe that an acute severe illness or injury is threatening your health and you need emergency medical/trauma treatment (treatment may not be postponed until working hours), you must promptly call the National Ambulance Services at 112, or visit the nearest urgent-care center.

Please, remember that in respect of emergency treatment you always have a prepayment obligation (you will have to prepay the medical bill).



If you are hospitalized as a result of your emergency treatment, please make sure you call +36 1 465 3784 as soon as your medical condition makes it possible, but ideally within 24 hours of your hospital admission, so that you will not be required to prepay presumably huge medical costs. In such a case – whenever possible – the insurance company will pay the medical bills, and you do not have to make advance payments.

Submission of Invoices for Services Prepaid by the Insured and their Settlement

If you had to prepay medical bills, please make sure you request the invoice to be issued to **YOUR OWN NAME AND ADDRESS, WITH YOUR Generali Health Insurance Card NUMBER ALSO WRITTEN ON THE INVOICE.**

You must send the original invoice (medical bill) and the related medical documents as well as a written statement stating your HUF bank account number held in a Hungarian bank (which you may download from <http://semmelweis.hu/english/education/english-language-program/official-forms/>) where the respective payment will be transferred, to the **Generali Biztosító Zrt. Debreceni Személybiztosítási Kompetencia Központ, addressed to 4025 Debrecen, Piac utca 49-51.** (Please make sure you keep copies of the documents for future reference.)

The insurance company will pay the costs of the medical treatment – less the deductible and subject to the applicable limit – if the claim is grounded, within 15 days upon receipt of all documents necessary for claim settlement, **in local legal currency (HUF), by wire transfer to your bank account held in a bank in Hungary.**

Insurance Benefit and Covered Services

The insurance covers the costs of health care treatment/services up to **a total of HUF 2 000 000/policy year (academic year), subject to the exemptions and exclusions as well as the annual/semi-annual sub-limits and deductibles set out in the table below.**

If the insurance company is not at all or only partly required to pay the insurance benefit, **you are required to pay the part of your medical bill which is not covered under this insurance, directly to the provider of the medical treatment or to the party who has issued the medical bill.**

There are some health care treatments which Your insurance does not cover. We have listed some of these treatments in this document, but for details please read the 'Product Information on the Fee-for-Service Health Insurance of Semmelweis University':

- the insured's illness or medical condition which is proven to have existed prior to the effective date of the insurance coverage, or which was diagnosed prior to the effective date of the insurance coverage, or which required treatment during this time period, or any permanent impairment of the insured that was diagnosed prior to the effective date of the insurance coverage,
- medical care related to contraception, pregnancy, childbirth (delivery), postpartum care, and the related costs incurred,

- termination of pregnancy and the related costs incurred (unless the termination of the pregnancy is necessary to preserve the life or health of the mother, or if the termination was performed in a case where pregnancy was the result of a criminal act),
- surgeries related exclusively to treating infertility, and medical treatments related to any form of artificial reproductive techniques, and the related costs incurred,
- consequences of treatments and surgeries performed for aesthetic (cosmetic) purposes, and the related costs incurred,
- vision correction surgery performed on the cornea, and the related costs incurred,
- dioptric glasses/sunglasses, contact lenses and their accessories, and the related costs incurred,
- hearing aid and accessories, and the related costs incurred,
- dental treatments and procedures, oral surgery, and the related costs incurred, with the exception of tooth extraction, root canal treatment, and the treatment of abscess,
- medical care related to HIV infection, and the related costs incurred,
- alcohol, drug or narcotic substance abuse treatment programs, other addiction treatments, and related medical care or health services, and the related costs incurred,
- convenience (V.I.P.) health care services (e.g. single bedroom), and the related costs incurred,
- claims related to psychological and mental disorders including the costs of psychiatric treatment and psychotherapy,
- purchase of vaccine for immunization shots, reimbursement of costs,
- transplantation, dialysis, oncology treatment, nursing and control examinations related to malignant tumours, other treatments required to treat the consequences of malignant tumours (e.g.: bowel obstructions, surgical treatment of bone metastases),
- rehabilitation or nursing of chronic illnesses and the related costs incurred (especially geriatrics, hospice care, special needs education, speech therapy, physiotherapy, physical therapy, bath therapy, weight loss therapy), with the exception of treatments which are for the purpose of diagnosing chronic illnesses, initiation of a therapy, or the prevention of significant deterioration of acute conditions,
- medical research on human subjects, treatments related to experimental diagnostics and therapy and the related costs,
- insurance claims related to the contagious diseases (e.g.: TBC, tetanus, hepatitis B and C, diphtheria, tropical diseases such as malaria, yellow fever, cholera, dengue fever, Severe Acute Respiratory Syndrome (SARS), and sexually transmitted diseases (STD)).

Service	LIMIT		
	annual	semi-annual	deductible
Outpatient primary care (provided by English-speaking general practitioners)	none *	none *	none *
Outpatient specialist care	4 events**/year and maximum HUF 60,000/event	2 events**/half year and maximum HUF 60.000/event	none
	from the 5th event** maximum HUF 60,000/year	from the 3rd event** maximum HUF 30,000/year	50%
Emergency Care (as part of outpatient care)	10 events/year and HUF 40,000/event	5 events/half year and HUF 40,000/event	50%
Inpatient care (including emergency care)	20 days or the current annual limit	10 days or the current semi-annual limit	none
Patient transport	4 events/year and HUF 20,000/event	2 events / half year and HUF 20,000/event	50%
Medication costs	HUF 100,000	HUF 50,000	50%
Durable medical equipment costs	HUF 100,000	HUF 50,000	50%

* If used, the limit is reduced by HUF 12 000 per occasion.

** Event means all medical treatments, diagnostic tests and control examinations related to the same medical problem, and provided as outpatient care.