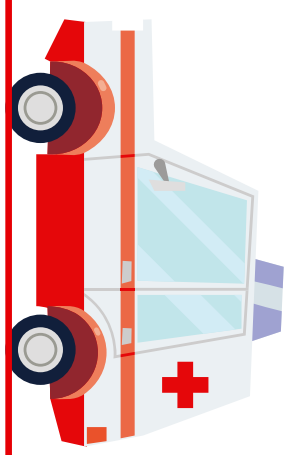
From February 1, 2026

UniMed

information about medical services available for university students from foreign countries studying in Hungary



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SEMMELWEIS PREMIUM

UNION VIENNA INSURANCE GROUP

From 1 September 2011 all of our students have the option of purchasing UniMed health insurance for a fee, the non-emergency health care service is provided by Semmelweis Medical Services Ltd.

Our students covered by this insurance are given a registered Card which specifies the validity of the insurance. The annual insurance limit is HUF 2 000 000, the details are available at www.semmelweispremium.hu/unimed-unicard

In addition, UniMed health insurance includes 24/7 English language assistant service and patient escort for medical tests.

Applications for insurance coverage are administered by Semmelweis Premium. For further information and assistance, please contact them via email at student@sp.hu

+36 1 327 0452

During your studies in Hungary you will be provided medical services cover by the UNION Insurance Company and its cooperating partners.

Who provides cover?

You will be provided with medical services by the UNION Insurance Company (1082 Budapest, Baross u. 1.), which has been present in Hungary since 1990 and, thanks to its dynamic growth, is a large enterprise positioned in the top third segment of the Hungarian insurance market.

Cooperating partners

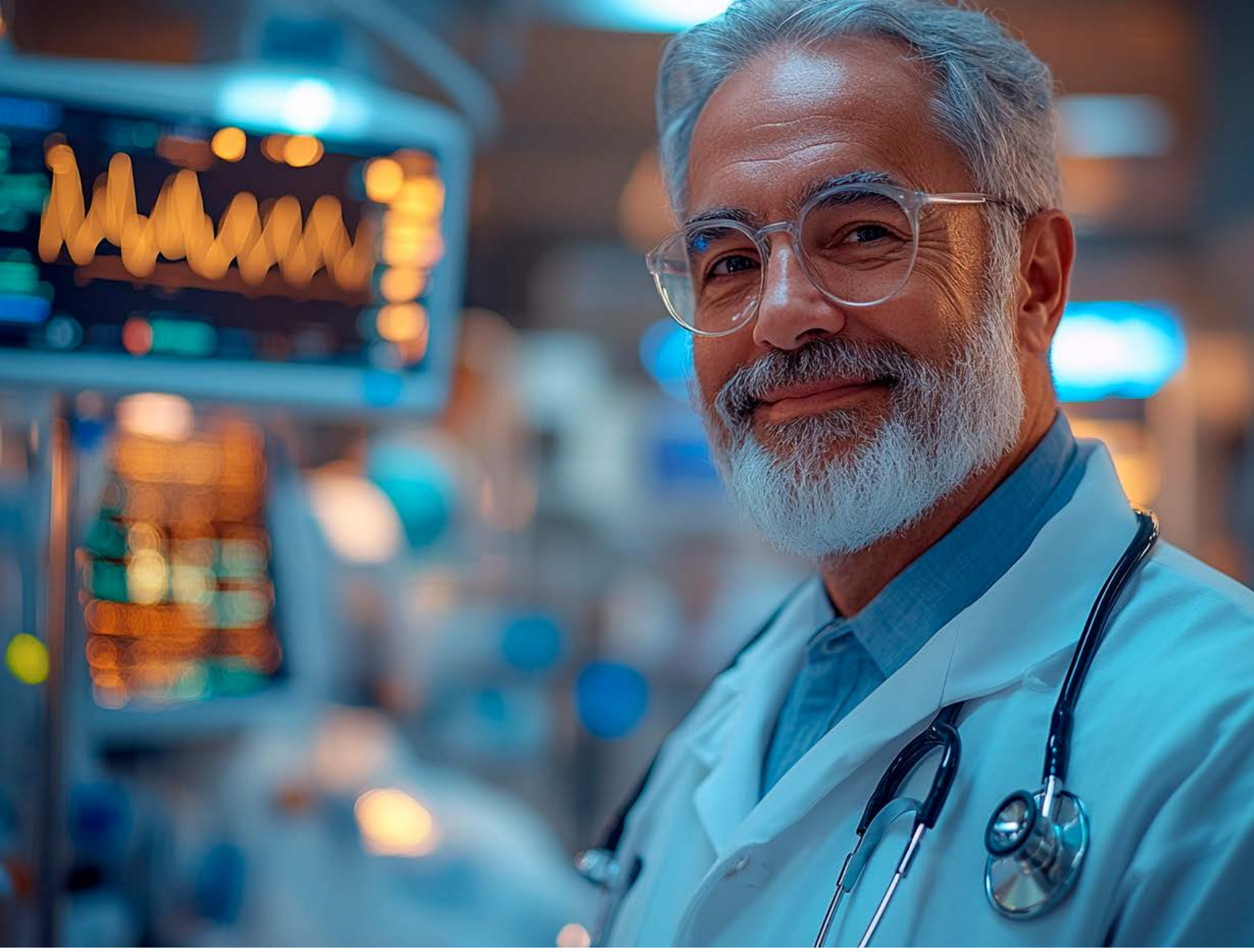
Care organiser: Teladoc Hungary
(www.teladoc.com)
Medical service provider:
Semmelweis Medical Services Ltd.
(www.semmelweispremium.hu)

What is covered by this insurance?

This insurance provides cover for the costs of medical services (including primary care, outpatient specialist care, inpatient care, emergency care and patient transport) that you may need because of illness or accidents that may occur during your stay in Hungary, and refunds the expenses of medications prescribed by a doctor up to the limits in accordance with the terms and conditions.

SERVICE	LIMIT				EXCESS
	ANNUAL	9-MONTH	SEMI-ANNUAL	4-MONTH	
Outpatient primary care (provided by English speaking general practitioners)	none*	none*	none*	none*	none*
Outpatient specialist care	4 events/year and maximum HUF 60 000/event	3 events/period and maximum HUF 60 000 / event	2 events / half year and maximum HUF 60 000 / event	2 events / period and maximum HUF 40 000 / event	none
	from 5th event maximum HUF 60 000 /year	from 4th event maximum HUF 45 000 / period	from 3rd event maximum HUF 30 000 / half year	from 3rd event maximum HUF 20 000 / period	50%
Emergency care (as part of outpatient care)	10 events / year and HUF 40 000 / event	8 events / period and HUF 40 000 / event	5 events / half year and HUF 40 000 / event	3 events / period and HUF 40 000 / event	50%
Inpatient care (including emergency care)	20 days or the current annual limit	15 days or the current limit	10 days or the current semi-annual limit	10 days or the current limit	none
Patient transport	4 events / year and HUF 20 000 / event	3 events / period and HUF 20 000 / event	2 events / half year and HUF 20 000 / event	2 events / period and HUF 20 000 / event	50%
Medication costs	HUF 100 000	HUF 75 000	HUF 50 000	HUF 30 000	50%

** It used, it will reduce the annual/semi-annual coverage limit by HUF 12 000 on each occasion.*



What is the maximum amount covered by this insurance?

Insurance purchased for one year will provide cover for the costs of services used for up to HUF 2 000 000; 9-month insurance will provide cover for up to HUF 1 500 000; semi-annual insurance will provide cover for up to HUF 1 000 000; 4-month insurance will provide cover for up to HUF 700 000. If the cost of services exceeds these amounts you will have to pay the difference. The table above shows the available limits for individual services.

For what term and for what premium can insurance be purchased?

A policy can be concluded for a term of 4, 6, 9 or 12 months. For 4 month insurance the premium is HUF 36 000/person, for 6 months it is HUF 42 000/person, for 9 months it is HUF 63 000/person, and for 12 months it is HUF 84 000/person.

Who can apply for insurance?

Foreign students aged 14 to 30 years studying in Hungary and their relatives also aged 14 to 30 years can apply.

When and where can insurance be applied for?

If your tuition fee does not include the price of insurance you can purchase a policy at registration at College International or at the office of Semmelweis Medical Services Ltd. That is where you will get your personalised UniMed card; on its front you will find an assistance telephone number, the emergency number (112) and the e-mail address of Semmelweis Medical Services Ltd. Its back contains your name and date of birth and the expiry date of the insurance. The card is only valid with a photo ID document (passport, driving licence, student ID card).

Please note that the insurance arrangement process can also be completed via email. Therefore, applicants are kindly requested to contact Semmelweis Premium in advance by sending an email to student@sp.hu or College International (egergely@mcdaniel.hu). Detailed information regarding the procedure and the issuance of the relevant insurance documents will be provided by email.

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How does insurance work?

1. What you should do if you fall ill and need to see a doctor

If you feel ill and need to see a doctor you have to dial the 24-hour assistance number +36-1-461-1590 on the front of your UniMed card for an English speaking service. After giving a few data for identification (your name, passport No. etc), in a non-emergency case an appointment will be made with the Insurer's service-providing partner in Budapest for your medical care. In case of emergency, by dialing the assistance number above you can get information about where to find the geographically available general practitioner, hospital or specialist care centre on call. In the case of non-emergency care: You will have an appointment to see a doctor at a particular time who will provide the required care (all doctors of our service provider, Semmelweis Medical Services Ltd., can offer at easily accessible locations in central Budapest - you will receive the exact availabilities from the care organiser by telephone).

Very importantly, other than emergency cases, the Insurer will only cover services which have been organised for you by Teladoc Hungary Kft. and Semmelweis Medical Services Ltd. (this is the company providing the assistance service) and which you have used with their prior approval. After these examinations/services you do not have to pay the doctor within the above limit amounts as they will be covered by the Insurer (Up to the limit, with certain exceptions. If you need care in excess to the limit amounts we will also assist you in organising that but you will be charged for it.)

If due to an accident or illness you receive emergency care (an ambulance doctor provides you treatment and then you are taken to the nearest hospital on call, or you seek emergency care at the nearest medical service unit on call on your own, which may of course happen to you anywhere in Hungary), the next day or as your condition allows you will have to call the assistance number **(+36-1-461-1590)** for information about what to do next. In such cases you will be charged for services and the Insurer will refund you the cost of care subsequently against an invoice taking into account the limit amounts above.

2. What should you do to have your medication costs covered by the insurer?

After the examinations, the doctor will give you a document (doctor's report, outpatient treatment report, hospital discharge report) about the received care and the prescribed medications. You must preserve these documents as we can only refund you the cost of your medications against these documents and the pharmacy invoices. If you have collected pharmacy invoices of at least HUF 5 000 (only on purchase of prescription drugs) you will have to send the invoices, the medical documents by regular post to the Insurer's claims partner Teladoc Hungary Kft. 1092 Budapest, Köztelek u. 6. City Gate Irodaház.
Then Teladoc Hungary will transfer you the money in the manner you request: If you have a bank account in Hungary we will transfer the money there, otherwise we will send it to your residential address in Budapest.

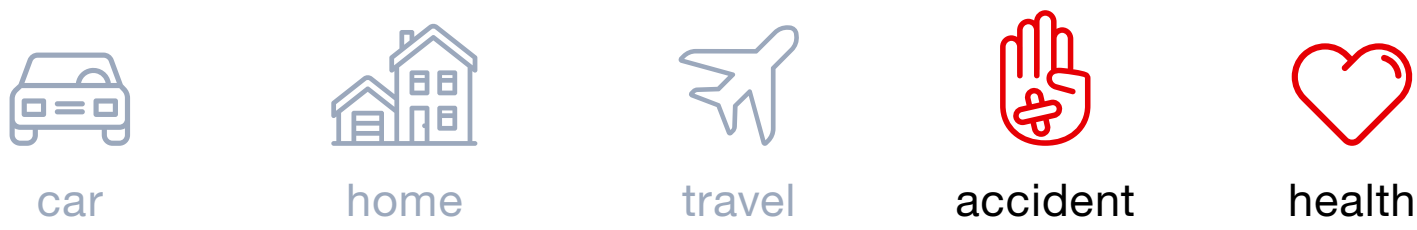
If you have any questions regarding this insurance and its services you can seek information here:

- www.studyhungary.hu
- www.semmelweispremium.hu/en/students
- info@semmelweispremium.hu
- info@studyhungary.hu

for you

It’s important for you to manage your insurance matters in a simple, comfortable and speedy way, if necessary. We know. But we also want you to understand what we say and feel that we are really for you. We work with our steady and reliable background in order to offer you the best possible solutions in all your walks of life.

Our owner, the Austrian VIENNA INSURANCE GROUP (VIG) has a history of more than 200 years, is rated A+, and is one of the largest insurance holdings in Central and Eastern Europe.



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