

# ROSGOSSTRAKH Insurance Company

## INSURANCE PLAN for HSE Students

**Insurable occurrence** refers to the Insurance Policy Holder requesting a healthcare facility, service provider and/or other institution permitted under the Insurance Agreement or approved by the Insurer to provide medical and/or other services to treat an acute illness, acute episode of a chronic condition, injury or other acute conditions that require urgent\* assistance, consultation, treatment, diagnosis, pharmacological and other assistance granted under the Insurance Agreement, Insurance Plan or upon special agreement with the Insurer during the coverage period. Insurable occurrences must be supported by documentary evidence.

*\*(Urgent assistance covers cases when the patient presents with an acute illness or exacerbation of a chronic condition, but there is no immediate danger to their life).*

**The Insurance Plan comprises first aid, specialized medical services, dental treatment for acute dental pain, and emergency inpatient care.**

Services are provided as indicated only and within the following scope:

### **Urgent medical assistance on an outpatient basis:**

- Initial and follow-up appointment for urgent conditions with the following physicians: general practitioner, surgeon, gynaecologist, urologist, trauma surgeon, neurologist, ear, nose and throat specialist, ophthalmologist;
- Instrumental tests: radiography, ultrasound testing, function tests (ECG);
- Laboratory testing: general tests and biochemistry;
- Temporary disability diagnosis (issuing sick leave certificates)
- Minor surgical procedures performed urgently on an outpatient basis, including the cost of dressing and plaster casts.

### **Dental treatment for acute dental pain\*\***

*(\*\*Acute dental pain is brief pain whose source can be easily identified).*

Insurance Plan provides for the following dental services in case of acute dental pain:

- Dental surgery:
  - tooth extraction when indicated
  - dental abscess incision and drainage
- Anaesthesia (topical, infiltration, conduction)
- Diagnostic procedures: radiography

### **House calls through ROSGOSSTRAKH call centre (within MKAD and in Odintsovo)**

Services included:

- House calls to patients whose physical state prevents them from attending a healthcare institution; examination by a GP and acute care;
- Initial and follow-up examination by a GP;
- Diagnosing temporary disability; issuing sick leave certificates, 095-y certificates and other medical certificates; writing out prescriptions (except for those covered by social benefits).

### **Emergency medical services requested through ROSGOSSTRAKH call centre (within MKAD and in Odintsovo)**

Services included:

- Dispatch of an ambulance service team;
- Patient examination;
- Emergency diagnosis;
- Acute care;
- Emergency transportation and hospital admission if necessary.

### **Emergency inpatient care:**

- Placement in a multi-bed ward of an inpatient unit;

- Treatment and monitoring by a designated physician;
- Consultations with different specialists;
- Laboratory testing;
- Instrumental tests;
- Medications;
- Anaesthesia;
- Surgical procedures;
- Intensive care unit.

The Insurance Plan may not be modified during the period of validity of the Insurance Agreement in terms of insurance options, insurable risks, insurance cover and the list of Insurance Policy Holders.

**Insurance cover** under this Insurance Plan is 100,000 roubles per person per year.

**Access to medical services:**

1. To request services hereunder, Insurance Policy Holders should contact the 24-hour call centre: **8-800-200-51-11** or **0530** (Beeline, Megafon, MTS).
2. The Insurer refers Insurance Policy Holders presenting with an acute illness or exacerbation of a chronic condition that poses no immediate danger to life to a healthcare facility for medical assistance.
3. Medical assistance is provided at healthcare facilities located in Russia and partnered with the Insurer
4. Hospital admission is authorised through the Insurer's 24-hour call centre or the Insurer's representatives to facilities partnered with the Insurer.

**Exclusions from the Insurance Plan**

**1. Insurable occurrence does not include requesting medical and/or other services for the following conditions:**

- 1.1. Injuries, poisonings, frostbites and illnesses developed while under the influence of alcohol, drugs or intoxicative inhalants; acute alcohol and drug intoxication;
- 1.2. Deliberate self-harm, suicide attempts;
- 1.3. Oncological diseases and their complications, malignant blood disorders, nervous system tumours;
- 1.4. Highly infectious diseases (smallpox, plague, anthrax, cholera, typhus, atypical pneumonia, SARS, etc.), and highly infectious viral haemorrhagic fever;
- 1.5. HIV and sexually transmitted diseases;
- 1.6. Psychiatric disorders, behavioural disorders and their consequences, injuries and physical illnesses caused by psychiatric disorders (only initial consultation will be provided); addiction to drugs, alcohol or toxic inhalants; epilepsy;
- 1.7. Occupational diseases; radiation disease;
- 1.8. Tuberculosis, sarcoidosis, leprosy;
- 1.9. Viral hepatitis, including chronic hepatitis B, C, D and others, chronic hepatitis transmitted by food or water and chronic autoimmune hepatitis; cirrhosis; diseases accompanied by chronic kidney and liver insufficiency and requiring haemodialysis;
- 1.10. Pregnancy, pregnancy complications, childbirth;
- 1.11. Type 1 and 2 diabetes and its complications;
- 1.12. Congenital and developmental anomalies; hereditary and genetic disorders; genetic testing;
- 1.13. Infertility diagnosis and treatment; menstrual disorders (except emergency assistance for bleeding); Family planning (including TORCH panel), contraception (including IUD insertion and removal); sexual dysfunction;
- 1.14. Systemic connective tissue disorders, including inflammatory arthritis and spondylopathy; neurodegenerative and demyelinating diseases of the nervous system;
- 1.15. Disease areas:
  - autoimmune disorders targeting specific organs and organ systems; psoriasis;
  - metabolic disorders and syndromes; bone and cartilage diseases (including osteoporosis);
  - benign lesions of the skin, subcutaneous tissue and muscle tissue.
- 1.16. Medical assistance for conditions other than acute injuries, poisonings, etc. sustained in Russia during the coverage period;

1.17. Receiving medical assistance at healthcare and other institutions without the Insurer's referral or seeking medical assistance in healthcare institutions not partnered with the Insurer.

1.18. Preventive care, in particular, for mental disorders.

**2. Insurer will not reimburse the cost of the following medical services provided to Insurance Policy Holders:**

2.1. Any indications that are not medically necessary, requested by the Insurance Policy Holder, or assigned without the Insurer's consent;

2.2. House calls for nursing care and medical assistance;

2.3. Alternative diagnostic techniques: iridology, ear acupuncture, pulse methods, bioresonance, etc.; traditional medicine: energy medicine, tsubo therapy, electroacupuncture, leech therapy, phytotherapy, homeopathy, electroacupuncture according to Voll, etc.; any experimental or alternative treatment; any telehealth services; diagnosis and treatment using unproven custom-made methods;

2.4. Hydrotherapy (therapeutic baths, showers, swimming); therapeutic exercises in the gym or swimming pool; mud therapy, preventive (including dentistry), cosmetic (including dentistry) and health-improving procedures (including treatment of non-acute back pain), massage, training equipment, hydrotherapeutic procedures, colonic irrigation, prostatitis treatment using medical devices; sauna, sunbeds, spa capsule treatment, etc.; allergen immunotherapy; vaccination for adults;

2.5. Hypnosis; consultations of a psychotherapist, psychologist, nutritionist, genetics specialist, speech therapist;

2.6. Extracorporeal treatment methods: intravenous laser therapy, ozone therapy, ultraviolet blood irradiation, haemodialysis, plasmapheresis, hemosorption, hypobaric, normobaric and hyperbaric oxygen therapy (except for emergencies); radio-wave therapy.

2.7. Organ and tissue transplants, implants, all types of prosthesis, orthopaedic alignment; plastic surgery (except for injuries that affect vital bodily functions) and their complications; heart and brain surgery (except for acute injuries); aesthetic and cosmetic surgery and other procedures;

2.8. Cystic fibrosis, psoriasis, fungal infections;

2.9. Speech disorders, weight management; snoring and sleep apnoea diagnosis and treatment; laser eye surgery, procedures involving ophthalmic devices;

2.10. Genitourinary infections;

2.11. Cosmetic defects; removal of papillomae, warts, molluscum, nevi, blisters, condylomata, atheromas, lipomas, chalazia, etc.; hair loss (alopecia, etc.) diagnosis and treatment; sclerotherapy for veins;

2.12. Dentistry: dental treatment for patients not presenting with pain, all types of prosthesis and prosthesis preparation, treatment procedures including the following: tooth fillings with any materials (except temporary fillings); root canal treatment; preventive procedures, such as filling replacement; "termoofil", parapulpal and anchor dental pins, applying fluoride varnish, tooth implants, cosmetic reconstruction and teeth whitening, orthodontic treatment, treatment of non-carious lesions (erosion, wedge-shaped tooth defects), fissure sealing, dental inlays, extraction of impacted and misplaced teeth, treating teeth fitted with orthopaedic appliances, fixing previously treated teeth (except patients presenting with acute pain), endodontic therapy using calcium hydroxide, physical therapy, panoramic dental radiography. Lingual frenectomy, lip augmentation, vestibuloplasty, dental splinting, periodontal treatment, treatment of gingivitis, congenital anomalies (developmental defects), removal of cysts of the jaw (once acute inflammation is under control).

2.13. One-day hospital stay; hospital stay for nursing care or rehabilitation; obstetrics;

2.14. Medical examination to receive a certificate of fitness for a driving license, gun license, employment, attending sports and recreation facilities, enrolment to educational institutions and travelling abroad; issuing spa and rehabilitation treatment plans;

2.15. Medications (unless included into outpatient care), glasses, contact lenses, hearing aids, implants, other additional medical devices and appliances, expendable supplies intended for personal use, including those needed for surgical procedures, retentive bandages, orthotics, braces;

2.16. Placement in single or superior hospital rooms, personal nurse;

3. Advanced testing methods: magnetic resonance imaging (MRI), computed tomography, allergy status, advanced immunology testing, etc. – only when medically necessary and upon the Insurer's consent.

4. If the Insurance Agreement has expired but the Insurance Policy Holder is still treated for an insurable occurrence, the Insurer shall cover the cost of subsequent medical services.

5. If during the coverage period the Insurance Policy Holder develops any of the conditions listed in Clause 1 or has a disability of category I or II officially confirmed, the Insurer will cover medical services provided to the Insurance Policy Holder up to the point when the diagnosis or disability of category I or II has been established.

The Insurer can then revoke the insurance and notify the Insurance Policy Holder and the insuring party.