*Annex to Insurance Policy under*

*the STUDENT Combined Health Insurance Plan*

**STUDENT Combined Health Insurance Plan**

1. **PRIVATE HEALTH INSURANCE PLAN**

**1.1.** An **insured event** is an event covered by the insurance contract, when the Insurance Policy Holder requests a medical institution determined by the Insurer to provide medical assistance in the event of a disease, injury, poisoning, or any other accidents and conditions requiring medical care (services) covered by this Insurance Plan.

**1.2. Access to medical services**

The Insurance Policy Holder shall be directed to a medical institution determined by the Insurer **through the 24-hour Call Centre of MAKS Insurance Company at** **8-800-333-44-03,** depending on the Insurance Policy Holder’s condition, as well as taking into account working hours and facilities available at the medical institution. Medical services shall be provided **as required so as to prevent loss of life and (or) relieve acute pain.** Medical assistance shall be provided at medical institutions located in the city of the Insurance Policy Holder’s studies / teaching work.

**1.3. The following medical services shall be provided:**

**1.3.1. Medical care on an outpatient basis:**

* ***Outpatient care includes appointments with the following types of physicians:*** general practitioners, surgeons, gynecologists, urologists, otolaryngologists, endocrinologists, dermatologists, ophthalmologists, neurologists, gastroenterologists, cardiologists, and traumatologists. ***Therapeutic procedures and manipulations, courses of treatment prescribed by a general practitioner, until an acute condition and/or pain is relieved,*** including physiotherapeutic treatment: magnet therapy, all types of treatments with the use of currents, and ultrasound inhalations.
* ***Medical tests:*** laboratory tests (clinical, biochemical, hormonal, coagulogical, cytological, histological); instrumental examinations (electrocardiography, echocardiogram, daily monitoring, ultrasound examinations, endoscopy, X-rays).
* ***House calls.*** House calls are available to patients whose health condition requires them to stay in bed and prevents them from visiting the medical institution. Requests for house calls shall be satisfied on a same day basis if a phone call is placed before 2pm, and on a next day basis if a phone call is placed after 2pm. House calls shall be made within the administrative boundaries of the city (i.e. within the Automobile Ring Road in Moscow (MKAD) and in Saint Petersburg).
* ***Issuing sick leave certificates, writing out prescriptions (except for those covered by social benefits).***

**1.3.2.** **Urgent** **(emergency) medical services (EMS), if commercial emergency medical assistance is available in the territory covered by the insurance contract:**

* 24/7 dispatch of ambulance teams (including a doctor, paramedic/medical assistant) if commercial emergency medical assistance is available within the region. Emergency medical services shall be requested through the 24/7 Call Centre of MAKS Insurance Company. Emergency medical services shall be provided within the administrative boundaries of the city in question (i.e. within the Automobile Ring Road in Moscow (MKAD) and in Saint Petersburg).
* ***Urgent (emergency) medical services include:*** instant diagnosis; urgent therapy and relief of acute conditions; emergency transportation and hospital admission.

**1.3.3. Emergency hospital admission:**

* MAKS Insurance Company shall organise and pay for inpatient medical services, including emergency hospital admission, if the Insurance Policy Holder needs urgent medical assistance on an inpatient basis. MAKS Insurance Company shall pay for inpatient medical services relating to events requiring hospital admission. Patients are placed in 2-4 wards for up to 20 days, depending on medical grounds and taking into account the facilities available in the medical institution.
* ***Medical services provided on an inpatient basis:*** consultations for establishing diagnosis and clarifications; laboratory and instrumental tests; stay in intensive care; resuscitation efforts; surgical and conservative treatment; provision of necessary medications available in the hospital; physiotherapy, massage therapy, corporeal acupuncture (strictly based on medical grounds with the aim of acute conditions and relief of pain); expert analysis of temporary disabilities.

**1.3.4.** **Annual health surveys (*if directly covered by the insurance contract*):**

* Health surveys shall be carried out once a year, as agreed in advance, in a medical institution determined by MAKS Insurance Company.
* ***Annual health surveys include:*** examinations by general practitioner and specialists; laboratory tests and instrumental examinations; issue of F-86/U [Ф-86/У] medical certificates.

**1.3.5.** **Emergency dental care (acute pain relief) *(if directly provided by the insurance contract):***

* ***Emergency dental services include:*** teeth extraction, except for impacted and displaced teeth; dental treatment and installation of temporary fillings with the aim of relieving acute pain; local anesthesia, spot filming and dental radiography.

**1.4. Insurance plan exclusions:** malignant and benign tumors, including related complications; congenital and hereditary diseases, including blood and blood-producing organs, as well as congenital abnormalities of organs, including oral and maxillofacial areas and related complications; type I and II diabetes, including related complications; systemic connective tissue disorders, demyelinating disease of the central nervous system, autoimmune diseases, including related complications; perceptive hearing loss; occupational diseases; acute and chronic radiation disease; viral hepatitis, including related complications; liver cirrhosis; particularly dangerous infections, all types of haemorrhagic fevers, highly contagious and generalized forms of infectious diseases (mycoses, leprosy, echinococcosis, etc.); tuberculosis, sarcoidosis; psoriasis, mycoses, eczema, atopic dermatitis, scabies, pediculosis; HIV, acquired immune deficits of an unclear origin, including related complications; mental disorders, including organic mental disorders, psychoneurotic disorders and epilepsy, as well as injuries and somatic diseases arising from mental disorders; alcoholism, drug addiction, substance abuse and their complications; chronic kidney and liver failure requiring extracorporeal therapy; sexually transmitted diseases, as well as ureaplasmosis, genitourinary mycoplasmosis, gardnerellosis and papillomavirus infections; diseases of organs and tissues requiring transplants, grafts, implantations and prostheses of various types.

**1.5. The following medical services shall not be covered:**

medical services related to preparations for scheduled hospital admission; routine checkups, including those conducted in order to receive a certificate for attending sports/recreational facilities and swimming pools, certificates of fitness for driver’s licenses, gun licenses, etc., except for those specified in p. 1.3.4 hereof; rehabilitation treatment; bone mass measurement; immunological, interferon and allergic examinations with the use of instrumental and control devices; prenatal care, including any associated services, diagnostics, consultations, tests; obstetric aid; elimination of cosmetic defects of the face, body, and limbs; sclerotherapy and vein ablation; removal of benign tumors of the skin and subcutaneous fat (papillomas, condylomas, warts, corns, lipomas, and atheromas, etc.); high-tech examinations and treatment of heart diseases, blood vessels, the nervous system, organs of vision and senses, and musculoskeletal system, which require reconstructive surgery and transplants; contact and surgical correction of sight and lens fitting; surgical treatment of myopia, hyperopia, astigmatism, and strabismus; all types of prosthetic care; traditional methods of medicine: acupuncture and its modifications, pulse diagnostics, iridology, energoinformatics, hirudotherapy (including dental care), homeopathy, herbal medicine, apitherapy, qigong therapy, breath control, music therapy, etc., for the purpose of producing diagnosis, treatment and rehabilitation; treatments using natural health products; treatments conducted on an experimental or pilot basis, which have not passed clinical tests or been registered in the State Register of New Medical Technologies; extracorporeal methods of treatment (laser, and ultraviolet blood irradiation), program hemodialysis, normo- hyperbaric oxygen therapy, plasmapheresis, and hemosorption, etc.; birth control services, installation and removal of intrauterine contraceptives, diagnostics and treatment of infertility and other reproductive disorders, as well as in vitro fertilisation; speech therapy; shockwave therapy; treatment of diseases or other health disorders, which appear as the consequence of drug, alcohol or toxic substances abuse, extreme sports, self-harm (including suicide attempts), or as the result of any actions committed by the Insurance Policy Holder that are qualified as an intentional crime by a court decision; payment for expendables, medications, and medical items.

**2. REPATRIATION OF DECEASED PERSONS *(if directly covered by the insurance contract):***

If the Insurance Policy Holder dies from a sudden illness or accident, unforeseen expenses relating to preparation of the deceased, purchase of a coffin, and repatriation of the body shall be reimbursed.

Repatriation of deceased persons means transportation of the body to the nearest airport (railway station) in their country of permanent residence or intended grave site.

* Repatriation of a deceased person shall be performed in accordance with the generally accepted international standards. Funeral expenses are not reimbursable. **Repatriation of deceased persons shall be agreed with MAKS Insurance Company at 8-800-333-44-03.** Anyexpenses incurred without prior approval of MAKS Insurance Company shall not be reimbursed. All expenses incurred by applicants must be supported by documentation.