**Private health insurance scheme for adults above 15 years**

**I. Insured event**

 Under this scheme the EUROINS RSO LLC (EUROINS Russian Insurance Company Limited Liability Company) arranges and pays the outpatient care, home medical care, dental care, emergency medical care, inpatient medical care for Insured Persons based on medical necessity in case of acute disease, acute exacerbation of chronic disease, injury, poisoning.

       Medical assistance is provided within set of services specified in Insurance Policy, as well as within scope of diagnostic and treatment capabilities of Health Care Centers to which the Insured Persons are assigned to receive medical care.

**II. Scope of services provided**

**1. Outpatient care**

 Outpatient care includes diagnostic and treatment visits to medical specialists: physician, cardiologist, gastroenterologist, pulmonologist, allergist, nephrologist, endocrinologist, infectious disease specialist, neurologist, dermatologist, proctologist, surgeon, traumatologist, orthopedist, ophthalmologist, otolaryngologist, urologist, gynecologist, mammologist, rheumatologist, physiotherapist, visits to doctors of other specialties within the scope of primary diagnostics and preparing recommendations.

The scheme provides the following medical services:

 1.1. Examination of temporary disability with execution of temporary disability leave, medical certificates:

- Certificate for accommodation in shared household (Examination by physician, RW and HIV tests, fluorography).

       1.2. Making prescriptions (except peoples receiving aid)

       1.3. Diagnostic tests:

- general medical, biochemical, cytological, microscopic, serological, bacteriological, allergic tests (skin tests using one domestic panel for 10 allergens), hormonal laboratory tests (TSH, T4, T3 one time during insurance period), laboratory tests by EIA and PCR methods (up to 5 diagnostic tests for STDs during the insurance period);

- functional diagnostics: ECG, REG, EEG, pulmonary function test with sampling, monitoring of ECG and blood pressure, stress tests;

- ultrasound, including EchoCG, EchoEG, USDG (except for triplex mode) and X-ray, including computer tomography (in agreement with Insurer), examination of visceral organs and tissues;

- endoscopic examination of visceral organs (one time).

       1.4. Treatment and procedures:

- general treatment and procedures (intravenous drip infusions up to two times for one insured event in medical treatment room to compensate the acute state;

- outpatient surgeries and anesthesia in case of injuries, acute surgical diseases, their complications (except cosmetic procedures);

- restorative treatment methods: physiotherapeutic method (electrotherapy, heliotherapy, heat therapy, ultrasound therapy, aerosol therapy, magnet and laser therapy (except intravenous), inhalations, classical or segmental massage (no more than two conventional massage units at the same time); physical therapy exercises (group exercise) no more than two types of therapeutic intervention at the same time for each insured event in complex treatment of disease being the reason for seeking medical help, up to ten procedures (exercises) of each treatment mode once during the insurance period.

 1.5. **Emergency room**

24-hour traumatologic service: visit to traumatologist, X-ray diagnostics, plaster immobilization, dressings.

**2. Home medical care**

The home medical care scheme includes:

- primary and return visit to physician at Health Care Center to which the Insured Person is assigned, alongside providing home medical care to patients who, due to their health and disease reasons, can’t visit Health Care Center by themselves and need bed rest (within the area of Moscow Ring Road);

- execution of required medical documents.

**3. Emergency dental care**

Under this scheme the Insured Person has the right to receive the following medical care and related services:

3.1. Diagnostic tests:

- the primary visit to dentist with dental notation and making the treatment plan;

- X-ray diagnostics of dental diseases: computer radiovisiography, targeted radiography of separate teeth.

3.2. Anesthesia:

- local anesthesia (topical, infiltration, conduction).

3.3. Dentist services:

- therapeutic treatment of tooth decay, pulpitis, acute diseases and exacerbation of chronic periodontitis with placing dental filling made from chemical or polymer-based composites;

- relief of acute inflammatory lesions in periapical periodontal tissues under dental protheses, arranging exudate outflow (without filling root canals in teeth and placing permanent dental filling);

- restoration of crown part of tooth without placing dental pins, provided that less than ½ dental crown is decayed.

3.4. Dental surgeon services:

- teeth removal except impaction and embedded teeth;

- opening of suppurative focus;

- emergency dental care (during visiting hours).

**4. Emergency medical care**

The emergency medical care scheme includes:

- visit by emergency medical care team at home or at workplace (within the area of Moscow Ring Road) one time during insurance period;

- relief of emergency states, primary examination of Insured Person, making ECG and other required instant diagnostics;

- making required treatment and diagnostic procedures;

- urgent transportation and inpatient admission to dedicated department of Health Care Center specified in Private health insurance policy of Insured Person. If Insured Person can’t be admitted to Health Care Center specified in Private health insurance policy then Insured Person is sent to any Health Care Center with subsequent transfer to Health Care Center which conforms the terms specified in Private health insurance policy;

- execution of required medical documents;

- in exceptional cases, according to vital indications, emergency medical care can be provided by city emergency medical care team, which can be called by stationary phone number 03 or by mobile phone number 030, 033, 035, 112.

**5. Inpatient medical care**

Under the present scheme during insurance period the Insured Person has the right to receive inpatient care in urgent order at hospitals of therapeutic and surgical profile with staying here not more than 14 days:

- accommodation and treatment in intensive care unit with making resuscitative (surgery) procedures;

- transfer and accommodation in specialized department according to disease profile at hospital room for 3-8 persons, nutrition, medical attention. In the absence of hospital room of required category at the time of hospital admission the accommodation is carried out in any hospital room with subsequent transfer to hospital room that conforms the terms of Contract;

- advices of medical specialists of different profiles concerning disease being the reason for hospital admission;

- comprehensive medical examination within the scope of medical standards provided for disease being the reason for hospital admission, including radiographic, laboratory and instrumental methods of diagnostics, including angiography, magnetic resonance imaging;

 - providing adequate conservative treatment in accordance with medical standards or making surgeries concerning disease being the reason for hospital admission;

- physiotherapeutic treatment, therapeutic (classical, segmental) massage, manual therapy and acupuncture, physical therapy exercises (group exercise), prescribed by doctor for treating disease being the reason for hospital admission;

- provision of medicines, dressings, oxygen.

**6. Costs of repatriation of deceased body.**

In the case of death resulting from sudden illness or accident, the expenses of Insured Person for repatriation of deceased body are refunded, if his/her death occurred as a result of insured event, to the nearest airport in the country of permanent residence, including the preparation of body and purchase of the coffin required by international transportation rules.

**7. Accident insurance at the University territory**

- Death as a result of accident,

- Injury as a result of accident.

**8. Service procedure:**

**Information for Insured Persons.**

Services in case of any covered risks is carried out by recommendation of 24-hour medical dispatching service

**by phone: +7 (495) 926 62 81, 8 (800) 333 86 47.**

**The doctor of dispatching service approves each visit of Insured Person to doctor.**

• If it is necessary to make repeated and additional examination/to receive advices at Health Care Center, the Insured Person must again contact the Insurer and agree the appointed services.

• The service is provided strictly in accordance with Insurance scheme, the limit of Insurer’s liability, terms.

• If Insured Person visit Health Care Center by himself/herself without prior approval by Insurer, the money spent is not refunded.

• The scheme does not foresee the provision of medical services concerning following diseases and related complications: systemic connective tissue diseases; hematologic malignancies; urogenital infections, sexually transmitted infections and HIV infection; mental disorders; tuberculosis; sarcoidosis; psoriasis; epilepsy; demyelinating diseases of central nervous system; infertility (male and female), impotence; diabetes; chronic renal and hepatic impairment; diseases of organs and tissues that require their transplantation; acute and chronic radiation disease; pregnancy and childbirth; cosmetic defects; congenital abnormalities and hereditary diseases; diseases associated with the need for any type of prosthesis; alcohol, drug, toxic substance abuses; allergic diseases except anaphylactic shock and Quincke’s edema.

**Exceptions**

 The following medical services are not paid for Insured Person, unless otherwise stipulated by Contract and insurance scheme:

• - subacute states and states in remission;

• - services not specified in **Section 1**(except primary diagnostics) and exceeding the permitted scope, not prescribed by doctor, provided at Health Care Center, not specified in Insurance Contract and after its expiration, which were provided at the request of Insured Person;

• - treatment of STDs, venereal diseases, AIDS, immunodeficiency states;

• - cancers (including benign diseases), myeloma;

• - tuberculosis, sarcoidosis, cystic fibrosis;

• - congenital abnormalities (developmental defects), deformations and chromosomal abnormalities, systemic connective tissue diseases, vasculitis, demyelinating diseases of central nervous system, chronic renal and hepatic impairment;

• - diabetes mellitus type I and II and its complications;

• - alimentary obesity;

• - viral hepatitis and their complications (cirrhosis and related complications);

• - mental disorders, epilepsy and epileptiform syndrome, alcohol, drug, toxic substance abuses and their direct consequences, injuries, burns, intoxications;

• - sports injuries;

• - psoriasis, generalized surface and deep fungal diseases;

• - vaccination, except emergency prevention of tetanus and rabies;

• - personal medical attention;

• - any curative, preventive and cosmetic procedures, traditional methods of diagnostics and treatment, manual therapy, acupuncture, shock wave therapy, cryotherapy, barotherapy, hypoxic therapy;

• - cardiosurgical, correction and reconstructive reparative surgeries (placing anastomoses, shunts, manufacturing of prostheses); transplantation of organs and tissues, implantation of various devices (including sets for osteosynthesis, fixation, angiography, angioplasty and stenting, pacemakers, etc.), neurosurgical, ophthalmological, otorhinolaryngological surgeries (including deflected nose septum, vasomotorial rhinopathy besides surgical treatment of acute states and injuries);

• - efferent therapy (hemodialysis, hemosorption, plasmapheresis, UV irradiation of blood, laser irradiation of blood, ozone therapy), hyperbaric oxygenation, specific immunotherapy with allergens;

• - medical procedures that promote or prevent standard impregnation, diagnostics and treatment of sexual disorders, infertility and impotence;

• - diagnostic tests, advices and tests related to pregnancy check, complication of pregnancy (including bleeding), antenatal care, abortion, childbirth, postnatal observation;

• - diagnostics and treatment of ronhopathy (snoring) and sleep apnea. The Hemocode test. Using Yamik sinus catheter. Diagnostics and treatment using the author's methods in Health Care Centers, not provided by assignment scheme. Sclerotherapy of veins. Hydrocolonotherapy, water and mud therapy;

• - angiography, coronary angiography, scintigraphy, magnetic resonance imaging, computed tomography, positron emission tomography, ultrasound in triplex mode;

• - genetic, immunological, bacteriological, allergological, hormonal tests, except those specified in Clause 1.3., determination of metabolic disorders, preventive examinations and screening, medical examination performed for issuing certificates for traffic police, admission to educational institutions, obtaining permission for possession and bearing of weapons, working in trade outlets, visiting pool, filling up sanatorium-resort forms;

• - general anesthesia (narcosis) in dentistry;

• - recure of teeth, depophoresis;

• - treatment of non-decay lesions of tooth hard tissues: wedge-shaped defects, fluorosis, hypoplasia and erosion of tooth enamel, treatment of enamel hyperesthesia, application of fluorine-containing agents and varnishes;

• - therapeutic treatment of periodontitis, scaling of soft dental deposits, placing salve dressings on gums;

• - professional oral care, teeth whitening;

• - surgical treatment of periodontitis;

• - dental implantation;

• - preparation for dental prosthetics and dental prosthetics by itself, correction of bite defects;

• - physiotherapeutic dental services;

• - visits to speech therapist, psychologist, phoniatrist;

• - refund of Insured Person’s charges for purchasing medicines and medical devices (including eyeglass optics and medical products for medical attendance).