

A Practical Guide to STUDIUM Fee-for-Service Health Insurance



STUDIUM Fee-for-Service Health Insurance, offered by Generali Biztosító Zrt, covers medical treatment and health care services in Hungary.

Health Maintenance Organization (HMO): Europ Assistance Kft. Designated health care service provider: Semmelweis Egészségügyi Kft.

During your studies, this insurance will cover your medical bills as long as your medical treatment, whether outpatient or inpatient treatment, including surgeries and emergency treatment, is provided by the designated health care service provider. The insurance plan covers the costs of medication (medicine), durable medical equipment, as well as reasonably ordered patient transport in medical necessities.

Please read the 'Product Summary on Studium Fee-for-Service Health Insurance' and the 'Customer Information and General Provisions Governing Insurance Policies' documents carefully. The documents are available / may be downloaded here:

“Student Wellbeing >Health Insurance” IBS Intranet.

WITHOUT COMPLETING AND SIGNING THE ‘INSURANCE APPLICATION AND STATEMENTS’ AS WELL AS THE ‘INSURANCE APPLICATION AND STATEMENTS’ DOCUMENTS YOU CANNOT REQUEST / RECEIVE COVERED MEDICAL TREATMENT.

YOUR INSURANCE COVERAGE WILL TAKE EFFECT ON THE DAY FOLLOWING THE DATE WHEN YOU COMPLETE AND SIGN THE ‘INSURANCE APPLICATION AND STATEMENTS’. THE INSURANCE WILL ONLY COVER CONDITIONS DEVELOPED AFTER THE EXECUTION OF DECLARATION - with the exception of GP visits, where your existing conditions will also be treated.

How to receive medical attention

NEW SERVICE - ONLINE BOOKING OF GP APPOINTMENTS

If you are ill and need to see a General Practitioner – whether for a first or a follow-up appointment – **you can now book an appointment online to a GP at Semmelweis Egészségügyi Kft.**

If you need to see a GP for a reason which is not covered under your insurance (e.g. if you need a doctor's note, a prescription for contraceptive pills, vaccination, a medical examination for a driving licence), you can book an appointment online, but you will have to pay for the healthcare service in cash at the doctor's office.

INSTEAD OF MAKING A PHONE CALL click on the link below:

<https://eoperation.europ-assistance.hu/health/sek/eng>

Your medical treatment will be provided by Semmelweis Egészségügyi Kft.

If your GP orders further examinations, you have to call **+ 36 1 465-3784** again to book the appointments. You will receive electronic notification (email) about your scheduled appointments from **Semmelweis Egészségügyi Kft.** in 1-2 days.

The **English speaking** HMO operator will arrange your medical treatment (or instruct you to visit an Emergency Department, if necessary). Please, make sure you attend your appointments on time.

If you are unable to attend your appointment at the scheduled time or place, you must cancel the appointment with the designated service provider at least 24 hours before the scheduled date. **IMPORTANT!** If you fail to book your appointment for a recommended examination within one month, you'll lose your referral.

Emergency medical treatment

If you need **urgent / emergency medical treatment** because of an accident or illness (and you cannot wait to see a doctor in normal opening hours) **you can call 112** (National Ambulance Service), or visit the nearest A&E (or ER) Department.

Alternatively, you can call the non-stop Call Center at the telephone number shown on your Generali STUDUM Health Insurance Card and you will be told what to do.

If you go to an A&E department, you will always have to prepay your treatment (pay your medical bills).

If you are admitted to hospital following your emergency treatment, you are advised to call the Call Center at + 36 1 465-3784 as soon as your condition so allows but ideally no later than **within 24 hours** after your admission, so that you will not need to prepay the potentially huge medical bills for your hospital treatment. In such a case, the insurance company will pay the bills – if possible – and you will not need to prepay medical expenses.

Insurance Benefit and Covered Services

Subject to the exemptions and exclusions, the Insurance Company's payment obligation shall be limited to **HUF 3,500,000 / policy year** in respect of medical expenses arising out of health care treatment / services also subject to the pro rata limits and deductibles specified in the table below.

STUDIUM Fee-for-service Health Insurance Covered Services	pro rata limit within the aggregate limit of HUF 3 500 000 / Insured / 12 months	Deductible
Outpatient care		
✓ Primary health care (primary care with an English speaking GP at the designated service provider, managed patient journey)	- no pro rata limit applied	none
✓ Specialist care (including ambulatory surgeries)	- no pro rata limit applied	none
✓ Laboratory tests, X-ray diagnosis, ultrasound examination (costs of special tests if these are necessary for the diagnosis or the treatment of the condition)	- no pro rata limit applied	none
Inpatient care (including surgeries, hospitalization and same-day surgeries).	- no pro rata limit applied	none
Reimbursement of the costs of medicine (costs of medication necessary for the medical treatment, subject to pro rata limits and the deductible)	HUF 100 000 (the insurance pays out maximum HUF 100,000 /12 months)	50%
Reimbursement of the costs of dressings, bandages, and durable medical equipment for temporary use (costs of dressings, bandages, and durable medical equipment necessary for the medical treatment, subject to pro rata limit and the deductible)	HUF 100 000 (the insurance pays out maximum HUF 100,000 /12 months)	50%
Patient transport (if the insured is immobile or he/she needs to be transported to the medical facility, the insurance company will reimburse the costs of patient transport – without medical supervision – within the territory of Hungary).	- no pro rata limit applied	none
Repatriation home (if it is medically necessary and also recommended by the designated service provider for the Insured to be repatriated back to the Insured's country of origin on one occasion).	- no pro rata limit applied	none

If the insurance company is not at all or only partly required to pay the insurance benefit, you will be required to pay the part of the medical bill which is for medical treatment **not covered under this insurance**. **You will have to make the payment directly to the medical facility where you received the uncovered treatment.**

There are certain treatments which your insurance will not cover We will highlight some of them here, but for the detailed list please, refer to the STUDIUM Fee-for-Service Health Insurance - Terms and Conditions:

- the Insured's illness or medical condition which is proven to have existed prior to the effective date of the insurance coverage, or which had been diagnosed prior to the commencement of the insurance coverage, or which required treatment during this time period, or any permanent physical or mental impairment of the insured that had been diagnosed prior to the commencement of 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),
- medical procedures and surgeries related exclusively to diagnosing and treating infertility and related to human reproduction, as well as medical treatments related to any form of artificial reproductive techniques, and any associated 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 costs of the medical examination required for the above, and any associated costs incurred,
- hearing aid and accessories, and the related costs incurred,
- dental treatments and dental surgery, with the exception of cases requiring emergency care (root canal treatments, treatment of abscess, dental extractions),
- medical care related to HIV infection, and the related costs incurred,
- tests and treatments performed in relation to the consumption of alcohol, narcotic drugs or other addictions (e.g.: the abuse of narcotic substances or medicine), alcohol detox and withdrawal treatments, and any associated costs incurred,
- convenience (V.I.P.) health care services (e.g. single bedroom), and the related costs incurred,
- psychological disorders and psychiatric disorders; psychological, psychiatric treatment and psychotherapy, and any associated costs incurred,
- 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 (especially geriatrics, hospice care, special needs education, speech therapy, physiotherapy, physical therapy, bath therapy, weight loss therapy, infusion therapy to improve blood flow, or pain management infusion therapy, injection administered into a joint), with the exception of treatments which are for the purpose of diagnosing chronic illnesses, or of initiating a therapy, and any associated costs incurred,
- medical research on human subjects, treatments related to experimental diagnostics and therapy, treatments which are not approved under the clinical protocols, standards and guidelines adopted by Hungarian medical facilities, the costs of treatments, instruments not approved or not financed by the National Health Insurance Fund of Hungary (NEAK/OEP), as well as procedures subject to individual NEAK/OEP funding, and any associated costs incurred,
- 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)),
- medical care and health care services related to disaster management and public health as specified in the legislation, including the costs relating to any compulsory vaccination shots required at a certain age or for an occupation.

Submission of invoices for services prepaid by the insured and their payment

If you are required to prepay your medical expenses, you need to make sure the invoice is issued **TO YOUR OWN NAME AND ADDRESS, AND IT HAS YOUR Generali STUDIUM Health Insurance Card NUMBER WRITTEN ON IT.**

The following procedure shall be followed to claim the reimbursement of health care service or the reimbursement of the costs of medication or durable medical equipment prepaid by the insured:

- Fill in the attached bilingual claim form
- Enclose all medical documentation related to the health care service used (e.g.: outpatient records, hospital discharge summary, examination records, nursing and care documentation, test findings, laboratory records, images made during diagnostic or histology tests, prescriptions, referrals, etc.)
- Enclose original (or a copy) of the invoice issued to your name in connection with the health care service used or the medication or durable medical equipment purchased.

Please note that the reimbursement can only be transferred to Hungarian bank account number that shall indicated on the claim form.

Please submit the completed claim form with the attachments to the nearest customer service of Generali Biztosító Zrt., or send these documents electronically to general.hu@general.com email address.

If the claim is grounded, the insurance company shall reimburse the costs of the medical services prepaid by the insured or by a third party on behalf of the insured, within 15 days upon receipt of all documents necessary for the assessment of the claim, in local legal currency, by wire transfer to a bank account held in a bank in Hungary pursuant to the invoice and subject to the applicable payment conditions and benefit limits.