

INSURANCE PACKAGE	COMFORT			EXTRA			MAX		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Insurance sum * <i>All amounts are in EURO</i>	5 112.92	7 669.38	15 338.76	7 669.38	15 338.76	23 008.13	15 338.76	23 008.13	30 677.51
for Subscription servicing	5 112.92	7 669.38	15 338.76	7 669.38	15 338.76	23 008.13	15 338.76	23 008.13	30 677.51
for Reimbursement of expenses	766.94	1 431.62	2 505.34	1 482.75	2 607.59	3 757.99	2 939.92	4 218.15	5 726.48
Health module Outpatient medical care ***	5 112.92	7 669.38	15 338.76	7 669.38	15 338.76	23 008.13	15 338.76	23 008.13	30 677.51
for Subscription servicing ****	5 112.92	7 669.38	15 338.76	7 669.38	15 338.76	23 008.13	15 338.76	23 008.13	30 677.51
for Reimbursement of expenses ****	76.69	153.39	306.78	153.39	306.78	460.16	306.78	460.16	613.55
<i>20% copayment of the Insured person for each insurance payment under Reimbursement of expenses for this Health module</i>									
Primary examinations - under medical indications									
by a specialist doctor	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated specialist	✓	✓	✓	✓	✓	✓	✓	✓	✓
Secondary and control medical check-ups for track the disease development - under medical indications									
by a specialist doctor	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated specialist	✓	✓	✓	✓	✓	✓	✓	✓	✓
Home visits and care - under medical indications									
by a nurse	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a specialist doctor with the relevant specialty	✓	✓	✓	✓	✓	✓	✓	✓	✓
by a habilitated person with the relevant specialty	✓	✓	✓	✓	✓	✓	✓	✓	✓
rehabilitation by a rehabilitator immediately after hospital treatment	✓	✓	✓	✓	✓	✓	✓	✓	✓

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nursing care immediately after hospital treatment	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient laboratory tests fees - under medical appointment									
hematological	✓	✓	✓	✓	✓	✓	✓	✓	✓
hemostasis	✓	✓	✓	✓	✓	✓	✓	✓	✓
biochemical	✓	✓	✓	✓	✓	✓	✓	✓	✓
urinalysis	✓	✓	✓	✓	✓	✓	✓	✓	✓
microbiological, incl. antibiogram	✓	✓	✓	✓	✓	✓	✓	✓	✓
parasitological tests	✓	✓	✓	✓	✓	✓	✓	✓	✓
hormonal	✓	✓	✓	✓	✓	✓	✓	✓	✓
serological	✓	✓	✓	✓	✓	✓	✓	✓	✓
immunological	✓	✓	✓	✓	✓	✓	✓	✓	✓
tumor markers	✓	✓	✓	✓	✓	✓	✓	✓	✓
virological	✓	✓	✓	✓	✓	✓	✓	✓	✓
immuno-hematological	✓	✓	✓	✓	✓	✓	✓	✓	✓
allergic tests	✓	✓	✓	✓	✓	✓	✓	✓	✓
vitamins	✓	✓	✓	✓	✓	✓	✓	✓	✓
Morphological examinations - under medical appointment									
cytological	✓	✓	✓	✓	✓	✓	✓	✓	✓
histological	✓	✓	✓	✓	✓	✓	✓	✓	✓
Clinical-instrumental examinations - under medical appointment									

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ultrasonic examinations, Doppler sonography of vessels	✓	✓	✓	✓	✓	✓	✓	✓	✓
without contrast X-ray examinations of all anatomical areas	✓	✓	✓	✓	✓	✓	✓	✓	✓
without contrast computed tomography (CAT)	✓	✓	✓	✓	✓	✓	✓	✓	✓
without contrast magnetic resonance imaging (MRI)	✓	✓	✓	✓	✓	✓	✓	✓	✓
functional examinations according to the disease	✓	✓	✓	✓	✓	✓	✓	✓	✓
endoscopic examinations, incl. with anesthesia	✓	✓	✓	✓	✓	✓	✓	✓	✓
radioisotope (scintigraph examinations)	✓	✓	✓	✓	✓	✓	✓	✓	✓
angiographic (X-ray contrast examinations of blood vessels)	✓	✓	✓	✓	✓	✓	✓	✓	✓
contrast medium	25.56	51.13	76.69	51.13	76.69	127.82	76.69	127.82	255.65
Outpatient manipulations to deal with a specific health issue - under medical appointment									
subcutaneous, intramuscular and intravenous injections	✓	✓	✓	✓	✓	✓	✓	✓	✓
setting of an intravenous system (intravenous infusion)	✓	✓	✓	✓	✓	✓	✓	✓	✓
providing prolonged peripheral venous access	✓	✓	✓	✓	✓	✓	✓	✓	✓
processing and dressing of wounds	✓	✓	✓	✓	✓	✓	✓	✓	✓
dressings after surgical interventions	✓	✓	✓	✓	✓	✓	✓	✓	✓
sutures removal	✓	✓	✓	✓	✓	✓	✓	✓	✓

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setting and removal of gypsum immobilizations	✓	✓	✓	✓	✓	✓	✓	✓	✓
administration of medications through a catheter (probe), drainage	✓	✓	✓	✓	✓	✓	✓	✓	✓
setting, flushing and replacement of urethral catheter	✓	✓	✓	✓	✓	✓	✓	✓	✓
articular punctures and applications	✓	✓	✓	✓	✓	✓	✓	✓	✓
daytime stay	✓	✓	✓	✓	✓	✓	✓	✓	✓
taking samples of biological material	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient surgery / procedures - under medical indications									
without anesthesia	✓	✓	✓	✓	✓	✓	✓	✓	✓
with anesthesia - the anesthetic	✓	✓	✓	✓	✓	✓	✓	✓	✓
Emergency medical care									
check-ups	✓	✓	✓	✓	✓	✓	✓	✓	✓
tests and examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
manipulations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient Physical therapy and Rehabilitation therapy - under medical indications *****	51.12 in total: 25.56 for Subscription 25.56 for Reimbursement	102.26 in total: 51.13 for Subscription 51.13 for Reimbursement	153.38 in total: 76.69 for Subscription 76.69 for Reimbursement	102.26 in total: 51.13 for Subscription 51.13 for Reimbursement	204.52 in total: 102.26 for Subscription 102.26 for Reimbursement	306.78 in total: 153.39 for Subscription 153.39 for Reimbursement	204.52 in total: 102.26 for Subscription 102.26 for Reimbursement	306.78 in total: 153.39 for Subscription 153.39 for Reimbursement	409.04 in total: 204.52 for Subscription 204.52 for Reimbursement
instrumental therapy	✓	✓	✓	✓	✓	✓	✓	✓	✓
kinesitherapy	✓	✓	✓	✓	✓	✓	✓	✓	✓
highly specialized activities	✓	✓	✓	✓	✓	✓	✓	✓	✓
Expertise for temporary incapacity									
by a treating physician and issuing a sick leave sheet	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
from medical counselling committee (MCC) and issuing a sick leave sheet	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical certification									
for marriage	✓	✓	✓	✓	✓	✓	✓	✓	✓
for driving license category "B"	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preparation for planned hospitalization									
check-ups and consultations	✓	✓	✓	✓	✓	✓	✓	✓	✓
laboratory and instrumental examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regular checkups during pregnancy incl. diagnostics *****	51.13	102.26	153.39	102.26	204.52	306.78	204.52	306.78	409.03
medical check-ups, manipulations, examinations	✓	✓	✓	✓	✓	✓	✓	✓	✓
packed services	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Inpatient treatment and Surgery ***	434.60	766.94	1 431.62	766.94	1 457.18	2 147.43	1 457.18	2 224.12	3 067.75
for Subscription servicing ****	434.60	766.94	1 431.62	766.94	1 457.18	2 147.43	1 457.18	2 224.12	3 067.75
for Reimbursement of expenses ****	434.60	766.94	1 431.62	766.94	1 457.18	2 147.43	1 457.18	2 224.12	3 067.75
<i>20% copayment of the Insured person for each insurance payment under Reimbursement of expenses for this Health module</i>									
Improved stay conditions - inpatient accommodation for treatment of illness *****	51.13	76.69	153.39	76.69	153.39	230.08	153.39	230.08	306.78
Upgrade to 2nd class room - for treatment of illness	✓	✓	✓	✓	✓	✓	✓	✓	✓
Upgrade to 1st class room - for treatment of illness	✓	✓	✓	✓	✓	✓	✓	✓	✓
Inpatient doctor fees *****	76.69	153.39	306.78	153.39	306.78	460.16	306.78	460.16	613.55
Choice of medical team / doctor in case of a surgical treatment of a disease	✓	✓	✓	✓	✓	✓	✓	✓	✓
Choice of treating physician in case of a hospitalization	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ensuring of: *****	12.78	25.56	51.13	25.56	51.13	76.69	51.13	76.69	102.26
possibility for stay of an accompanying relative	✓	✓	✓	✓	✓	✓	✓	✓	✓
personal nursing post	✓	✓	✓	✓	✓	✓	✓	✓	✓
continuous monitoring of an admitted patient by additional support staff	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical devices used in surgery *****	127.82	255.65	511.29	255.65	511.29	766.94	511.29	766.94	1 022.58
Implants as part of surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓
consumables when surgical interventions	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Rehabilitation in specialized medical institutions, as a sequel of hospital treatment *****	51.13	76.69	153.39	76.69	153.39	230.08	153.39	230.08	306.78
better conditions when accommodation, additional physiotherapy and rehabilitation procedures (other than those paid by NSSI and NHIF), clinic-laboratory and clinic-instrumental examinations, if necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓
comprehensive medical service	✓	✓	✓	✓	✓	✓	✓	✓	✓
Non-emergency medical transport of a patient in case of hospital care - under medical indications *****	12.78	25.56	51.13	25.56	51.13	76.69	51.13	76.69	102.26
from the patient's home to the hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓
from one hospital to another hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓
Provision of additional consultation for hospitalized patients *****	12.78	25.56	51.13	25.56	51.13	76.69	51.13	76.69	102.26
with specialist doctor in a narrow area of the medicine or habilitated persons and consultants from other medical establishments	✓	✓	✓	✓	✓	✓	✓	✓	✓
Birth *****	102.26	153.39	204.52	153.39	230.08	306.78	230.08	383.47	613.55
payment of a fixed lump sum in case of child birth	covered								

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Special coverages in case of hospital care *****	434.60	766.94	1 431.62	766.94	1 457.18	2 147.43	1 457.18	2 224.12	3 067.75
reimbursement of the legally defined user's fee for hospital care	12.78	12.78	12.78	25.56	25.56	25.56	51.13	51.13	51.13
hospital treatment without exercising rights under NHIF - health goods and services, provided by medical institution for hospital care, necessary to solve the health problem, excl. in case of birth	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Critical condition with Second medical opinion ***	255.65	511.29	766.94	511.29	766.94	1 022.58	1 022.58	1 278.23	1 533.88
<i>90 days Waiting period for the services in this Health module</i>									
Cash benefit on first diagnosis of selected indications during the period of insurance	255.65	511.29	766.94	511.29	766.94	1 022.58	1 022.58	1 278.23	1 533.88
benign brain tumor	covered								
blindness	covered								
coma	covered								
coronary artery bypass	covered								
heart attack	covered								
kidney failure	covered								
life threatening cancer	covered								
hearing loss	covered								
speech loss	covered								
major organ transplant	covered								
paralysis	covered								
stroke	covered								
severe burns	covered								
Second medical opinion	included								
in case critical illness is diagnosed	included								

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Health goods ****	not covered	not covered	not covered	51.13	76.69	127.82	76.69	127.82	255.65
for Subscription servicing ****				not covered	not covered	not covered	not covered	not covered	not covered
for Reimbursement of expenses ****				51.13	76.69	127.82	76.69	127.82	255.65
<i>20% copayment of the Insured person for each insurance payment under Reimbursement of expenses for this Health module</i>									
Prescribed drugs - branded/generic *****				51.13	76.69	127.82	76.69	127.82	255.65
prescribed by a specialist doctor in outpatient, hospital and dental care (excl. the amounts refunded by the NHIF)				✓	✓	✓	✓	✓	✓
Corrective means *****				25.56	38.35	51.13	38.35	51.13	76.69
Visual aids - dioptric lenses for glasses and/or contact lenses for correction of vision				✓	✓	✓	✓	✓	✓
Medical disposables for home care *****				51.13	76.69	127.82	76.69	127.82	255.65
auxiliary means				✓	✓	✓	✓	✓	✓
medical supplies				✓	✓	✓	✓	✓	✓
dressing materials				✓	✓	✓	✓	✓	✓
preparations registered as medical devices, excl. anesthetics and contrast agents				✓	✓	✓	✓	✓	✓
Non-medicinal products *****				25.56	38.35	51.13	38.35	51.13	76.69
extemporal forms				✓	✓	✓	✓	✓	✓
prescribed vitamins & dietary supplements				✓	✓	✓	✓	✓	✓

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	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Health module Dental care ***	not covered	76.69	127.82	255.65					
for Subscription servicing ****							not covered	not covered	not covered
for Reimbursement of expenses ****							76.69	127.82	255.65
<i>20% copayment of the Insured person for each insurance payment under Reimbursement of expenses for this Health module</i>									
Dental check-ups incl. prophylactics									
assessment of dental health status							✓	✓	✓
tartar cleaning							✓	✓	✓
Therapeutic dental care									
all therapeutic dental activities except those excluded under the applicable General Terms and Conditions							✓	✓	✓
Surgical dental care									
all activities in dental surgery except those excluded under the applicable General Terms and Conditions							✓	✓	✓
Orthopedic dental care									
all orthopedic dental activities except those excluded under the applicable General Terms and Conditions							✓	✓	✓
X-ray imaging									
panoramic X-ray teeth examinations							✓	✓	✓
sectoral X-ray teeth examinations							✓	✓	✓

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ADDITIONAL COVERAGE									
HEALTH MODULE PROPHYLAXIS	Variant 1	Variant 2	Variant 3	Variant 4	Variant 5	Variant 6	Variant 7	Variant 8	Variant 9
<i>used once during the Insurance Coverage Period</i>									
Examination by a specialist in internal medicine									
anamnesis and physical examination	included	included	included	included	included	included	included	included	included
blood pressure measurement (RR)	included	included	included	included	included	included	included	included	included
electrocardiogram (ECG)	included	included	included	included	included	included	included	included	included
determination of BMI (body mass index)	included	included	included	included	included	included	included	included	included
Examination by a specialist in eye diseases (ophthalmologist)									
eye tests for vision assessment	not covered	included	included	included	included	included	included	included	included
assessment of color perception	not covered	included	included	included	included	included	included	included	included
measurement of eye pressure	not covered	included	included	included	included	included	included	included	included
examination of eye bottom	not covered	included	included	included	included	included	included	included	included
autorefractometry	not covered	included	included	included	included	included	included	included	included
Examination by a specialist in neurology									
neurological status	not covered	not covered	included	included	included	included	included	included	included
Examination by a specialist obstetrician-gynecologist									
gynecological status	not covered	not covered	not covered	included	included	included	included	included	included
Examination by a specialist in ENT (ears, nose, throat)									
ENT status	not covered	not covered	not covered	not covered	included	included	included	included	included
Examination by a specialist in surgery/urology									
surgery/urology status	not covered	included	included	included	included				

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