**For medical treatment of National Research University – Higher School of Economics foreign employees within the framework of the “MAKS” insurance company.**

**Treatment and Diagnostic Visits to Physicians**:

* initial, repeated, consulting visits to physicians and specialised departments doctors, such as: physician, cardiologist, pulmonologist, gastroenterologist, urologist, gynecologist, gynecologist-endocrinologist, neurologist, ophthalmologist, otolaryngologist, surgeon, endocrinologist, dermatologist, proctologist, allergist, traumatologist, orthopedist, angiologist, phlebologist, breast specialist/physician, radiologist, infectious disease specialist, physiotherapist, arthrologist, neurosurgeon;
* consultations of the following specialists (until a diagnosis has been established): oncologist, hematologist, rheumatologist, nephrologist, psychotherapist (only once);
* preparation for elective surgery;
* medical consultation and council of highly qualified specialists of relevant clinics and medical institutions;
* medical documents: issue of medical documents, such as drug prescriptions (except for discounted ones), medical certificates (including for admission to kindergartens and schools for children), referrals and extracts from medical cards upon medical condition.

**Diagnostic Examination:**

* **Laboratory Diagnostics**: general clinical tests, chemistry panel, hormonal tests (except for sex hormones panel); coagulation tests, microbiological tests, complete blood count; PCR-based diagnostics for infectious diseases; serological tests, cytological and microscopic tests.
* **Diagnostics of STDs**, including initial culture based, PCR-based and serological diagnostics (up to 5 positions during the period of the insurance contract) and after treatment control tests of determined diseases.
* **Allergic diseases diagnostics**: skin allergic testing; Ig E general testing; tumor markers (upon medical condition)
* **Instrumental Diagnostic Methods**: X-ray tests, including mammography; endoscopic examination; ultra-sound examination (including Doppler sonography); extracranial and transcranial vessels scanning; radionuclide diagnostics (excluding positron emission tomography); computed tomography, magnetic resonance imaging (including soft tissues); surgical and anaesthetic management.
* **Functional diagnostics**: electrocardiography, echocardiography, ambulatory blood pressure monitoring, 24-hour ECG monitoring; cycle ergometry, phonocardiography; functional evaluation of external respiration; electroencephalography; rheoencephalography; rheovasography; 24 Hour Holter ECG Monitoring; colonoscopy.

**Medical treatment and procedures**:

* Procedures and surgeries carried out by doctors under regional anesthesia without hospitalisation;
* **physiotherapeutic procedures**: electrotherapy; phototherapy (except for ultraviolet blood irradiation); magnetotherapy; thermotherapy; laser therapy (except for laser blood irradiation); inhalations; hydrotherapy (except for recreational swimming in a pool, underwater spine traction and hydro massage); ultrasound therapy.
* classical therapeutic hand massage (1 course of up to 10 procedures during the period of the insurance contract);
* group therapeutic exercises (1 course of up to 10 procedures during the period of the insurance contract);
* manual therapy (1 course of up to 10 procedures during the period of the insurance contract);
* corporeal acupuncture (1 course of up to 10 procedures during the period of the insurance contract);
* immunoprophylaxis (single influenza vaccination during the period of the insurance contract);
* shockwave therapy in traumatology (1 course of up to 5 sessions during the period of the insurance contract).
* Outpatient procedures (consultations, diagnostic examination, treatment procedures) on the following: type 2 diabetes mellitus (except for diabetic complications) - not more than 2 cases for the Policyholder company during the period of the insurance contract);
* medical treatment at ‘day hospital’ basis or a ‘one day hospital’ basis;
* pre-admission examination;
* pre-admission testing;
* prenatal care till 8 weeks; therapeutic abortion;
* skin diseases treatment, including those for improving mental health of the insured (except for skin flaws correction);
* acute hepatitis treatment.

**Minor surgeries at ambulatory care clinic**: minor surgery, all procedures, injections using disposable material.

**Dental care**:

* **consultations of dentists** in therapy, surgery and periodontology;
* **diagnostic examination**: X-ray study, radiovisiography, orthopantomography, electro-odonto-diagnostics;
* **local anesthesia**: topical, infiltration and block anesthesia;
* **preventive dentistry**: dental cavity treatment; pulpitis and periodontitis treatment, mechanic and medication root canal treatment, root canal filling with gutta-percha points, filling paste; cavities filling and tooth coronal part restoration with if less than ½ of the crown is destroyed; light and chemical cured dental filling; treatment of acute parodentium diseases and parodentium aggravation; acute oral mucosa diseases treatment;

Modern light and chemical cured dental filling are to be used.

* **surgical dentistry**: tooth extraction; incision and drainage of abscess; periotitis and periodontitis treatment incisions; pericoronitis treatment with operculum excision; treatment of benign neoplasms of maxillofacial area; physiotherapeutic procedure in acute cases;
* acute pain dental help (acute state relief);
* supragingival calculus removal within acute state of parodontium tissue treatment (once during the period of the insurance contract);
* application of fluoride lacquer in case of hard tooth tissues hyperesthesia (once during the period of the insurance contract) ;

**Home care**:

Home care is provided in case of an acute disease if the Insured person cannot visit a clinic due to his/her state of health and needs bed rest and to be monitored by a physician at home including:

* medical assistance (initial consultation of physician, active care until recovery, necessary treatment prescription, consultations of specialists);
* doctor’s orders by paramedical personnel;
* tests collection by laboratory assistant (except for [dysbacteriosis](http://www.multitran.ru/c/m.exe?t=2584081_1_2&s1=%E4%E8%F1%E1%E0%EA%F2%E5%F0%E8%EE%E7) feces analysis) upon doctor’s order).

**Ambulance services**:

Ambulance service is provided 24/7 on the territory of Moscow within the Moscow MKAD Ring Road in case of life-threatening condition and diseases requiring emergency medical assistance.

**Scope of services**:

* visit of qualified ambulance team to the place of living or work at any time, patient examination;
* express-diagnostics, urgent medical assistance and medical emergency relief;
* medical transportation to hospital provided urgent admission is required. Specialised ambulance cars must be equipped with the relevant clinical equipment and medicines.

**Hospital service (emergency and planned admission)**:

* **Emergency admission** to hospital concerns life-threatening diseases of the Insured which require immediate hospital treatment. Hospital service is provided in case of surgical diseases in the following hospital departments: abdominal, thoracic, vascular, cardio and general surgery; neurosurgery; traumatology, urology, gynecology, otolaryngology, ophthalmology. Admission to the above units provided in case of acute illness and exacerbation of diseases for:
* Conducting a wider range of diagnostic examination using computed tomography and magnetic resonance imaging, Doppler ultrasound, modern endoscopic techniques, angiography;
* Rendering expert assistance including conventional surgery, endovascular, laser, and endoscopic surgery, and also surgical procedures applying atraumatic surgical techniques such as lithotripsy and laparoscopy.

Therapeutic diseases are treated in the following departments: medical unit, cardiology, rheumatology, neurology, pulmonary and endocrine units, gastroenterology, dermatology, infectious disease unit. Care of the insured person in one of the above departments involves:

* A wider range of diagnostic examination using computed tomography and magnetic resonance imaging, Doppler ultrasound, modern endoscopic techniques, 24 Hour Holter ECG Monitoring, Transesophageal Electrocardiography;
* A wider range of pharmacotherapy and medical procedures, including all types of massage, acupuncture, manual therapy, hydrotherapy, physiotherapy;
* Restorative and rehabilitative treatment after hospital treatment of the insured event upon authorization of clinical expert committee;
* Critical care, anaesthetic management, neurosurgery during the period of the insurance contract;
* Extracorporeal treatment: hemodialysis, plasmapheresis, hemosorption, hemofiltration, ultraviolet and laser irradiation, ozone therapy (within intensive care);
* Reparative treatment of cardio-vascular diseases (including coronary artery bypass grafting and stenting) in case of emergency admission upon vital signs assessment (without costs of expendable materials);
* ectopic pregnancy (in case of emergency admission on assessment of vital signs).