

VOLUNTARY HEALTH INSURANCE PROGRAM

Standard-4000

I - an insured event.

Under this Program, LLC (OOO) Russian insurance company "EUROINS" organizes and pays for the provision of outpatient care to Insured Persons for medical reasons in case of acute illness, exacerbation of chronic illness, injury, poisoning, according to the terms of the policy.

Medical care is provided to the extent determined by the therapeutic and diagnostic capabilities of the medical institutions to which the Insured are attached for medical care.

II - the volume of services provided.

1. Outpatient care.

- ✓ it includes medical and diagnostic techniques of medical specialists: general physician, cardiologist, gastroenterologist, infectious disease specialist, neurologist, dermatologist, surgeon, ophthalmologist, otolaryngologist, urologist, gynecologist, consultations of other medical specialties – in the scope of primary diagnosis and recommendations.
- ✓ provision of the following medical services: general clinical, biochemical, cytological, microscopic, serological, bacteriological.
- ✓ functional diagnostics: ECG, REG, EEG, lung function test; ultrasound and radiological, echocardiogram, echoencephalogram – all once during the insurance period, fiberoptic gastroduodenoscopy (without anesthesia) – once.
- ✓ general manipulations and procedures (intravenous bolus infusions - up to 2 times, intramuscular infusions – up to 5 times for one insured event in a treatment room to compensate for an acute disorder (condition).
- ✓ outpatient surgical interventions and anesthesiological aid for injuries, acute surgical diseases (except general anesthesia), their complications (except cosmetic interventions);
- ✓ restorative methods of treatment: physiotherapy (electrotherapy, light therapy, heat treatment, ultrasound therapy, aerosol therapy, magneto and laser therapy (except intravenous), inhalation) - no more than 2 types of therapeutic effects simultaneously for each insured event in the complex treatment of the disease that caused the treatment - up to 5 procedures of each treatment method once for the insured event.
- ✓ round-the-clock trauma care: traumatologist's appointment, X-ray diagnostics, plaster immobilization, bandages.

2. Dental care - for emergency indications

- ✓ diagnostic studies: initial appointment of a dentist with filling in the dental formula and generation a treatment plan, X-ray diagnostics of dental diseases, computer radiovisiography, targeted radiography of individual teeth.
- ✓ anesthesia: local anesthesia (application, infiltration, nerve block).
- ✓ dental therapist services: therapeutic treatment of caries, pulpitis with the application of chemical and light polymerization fillings (restoration of the crown part of the tooth without the use of pins, provided that less than ½ of the tooth crown is destroyed) - no more than 3 teeth.
- ✓ dental surgeon services: removal of teeth, except for impacted, dystopic and 8 teeth, opening of a purulent focus, relief of acute manifestations of the inflammatory process in the periapical periodontal tissues with the creation of exudate outflow (without filling the root canals of teeth and installing a permanent filling)
- ✓ emergency dental care (during reception hours) treatment of no more than 3 teeth.

3. Help at home - call a doctor at home (within Moscow, Odintsovo, village VNISSOK)

- ✓ the primary medical check by a general practitioner of a medical institution where the insured person is registered, with the provision of medical care at home to patients who, due to health conditions, the nature of the disease, cannot independently visit a medical and preventive institution and need bed rest no more than 2 times during the validity period of the contract
- ✓ registration of the established medical documentation.

4. Emergency medical care-emergency health services

- ✓ call of the ambulance team at home or at the place of work (within Moscow, Odintsovo, village VNISSOK) – no more than 2 times a year;
- ✓ relief of emergency conditions, initial examination of the Insured person, ECG and other necessary rapid diagnostics;
- ✓ implementation of necessary medical and diagnostic measures;
- ✓ transportation for emergency indications and hospitalization to the specialized department of a medical institution provided for by the Insured's VMI policy. If there is no possibility of hospitalization in a medical facility specified in the VMI policy, the insured is referred to any medical institution, followed by transfer to a medical facility that complies with the terms of the VMI contract;
- ✓ registration of the established medical documentation

5. Emergency hospitalization

- ✓ in an emergency settings in hospitals of therapeutic and surgical profile (once during the insurance period with a treatment period of no more than 14 days):
- ✓ placement and treatment in the intensive care unit, resuscitation (operative) measures;
- ✓ transfer and placement in a specialized department according to the profile of the disease in the general ward, nutrition, care of medical personnel;
- ✓ consultations of medical specialists of various profiles about the disease that caused hospitalization;
- ✓ upon hospitalization, the Insurer pays for the treatment of the main disease that caused the hospitalization and carried out according to the standard of medical care approved by the Ministry of Health of the Russian Federation for this profile of the disease.

Treatment/prevention of other diseases detected in the insured person in the hospital is not covered by the insurance program.

An emergency hospital is an immediate hospitalization of the insured according to vital indications. The planned hospital within the framework of this product is not included in the insurance coverage.

6. Expenses for posthumous repatriation of the body

- ✓ In the event of death resulting from a sudden illness or accident, the costs of posthumous repatriation of the Insured Person's body are reimbursed if his/her death occurred as a result of an insured event. Repatriation is carried out to the nearest airport in the country of permanent residence, including the preparation of the body and the purchase of the coffin necessary for international transportation

III - Medical services that cannot be provided.

- ✓ subacute states and states in remission;
- ✓ services not specified in section II (with the exception of primary diagnostics) and exceeding the permitted amount, not prescribed by a doctor, provided in a medical facility, not provided for by the insurance contract and after the expiration of its validity, performed at the request of the insured;
- ✓ treatment of STDs, sexually transmitted diseases, AIDS, immunodeficiency conditions; - oncological diseases (including benign formations), myeloma; - tuberculosis, sarcoidosis, cystic fibrosis;
- ✓ congenital anomalies (malformations), deformities and chromosomal disorders, systemic connective tissue diseases, vasculitis, demyelinating diseases of the nervous system, chronic renal and hepatic insufficiency;
- ✓ type I and II diabetes mellitus and its complications;
- ✓ alimentary obesity; - viral hepatitis and its complications (cirrhosis of the liver and related complications);
- ✓ mental illnesses, epilepsy and epileptiform syndrome, alcoholism, drug addiction, substance abuse and their direct consequences arising from these diseases injuries, burns, intoxication;
- ✓ sports injuries;
- ✓ psoriasis, generalized superficial and deep mycoses;
- ✓ vaccination, except for emergency prevention of tetanus and rabies; - individual medical station;
- ✓ any wellness, preventive and cosmetological measures, traditional methods of diagnosis and treatment, manual therapy, acupuncture, shock wave therapy, cryotherapy, barotherapy, hypoxytherapy;
- ✓ cardiac surgery, plastic and reconstructive/repairative operations (anastomosis, shunts, prosthesis manufacturing); organ and tissue transplantation, implantation of various devices (including sets for osteosynthesis and fixation, angiography, angioplasty and stenting, pacemakers, etc.), neurosurgical, ophthalmological, otorhinolaryngological operations (including for curvature of the nasal septum, vasomotor rhinopathy, except for surgical treatment of acute conditions and injuries);
- ✓ efferent therapy (hemodialysis, hemosorption, plasmapheresis, blood UV, blood laser irradiation, ozone therapy), hyperbaric oxygenation, specific allergen immunotherapy; - medical procedures that promote or prevent sexual conception, diagnosis and treatment of sexual disorders, infertility and impotence;
- ✓ diagnostic studies, consultations and tests related to the establishment of pregnancy, complications of pregnancy (including bleeding), prenatal care, termination of pregnancy, childbirth, postpartum care;
- ✓ diagnosis and treatment of ronchopathy (snoring) and sleep apnea. "Hemocode" test. Use of a YAMIC catheter. Diagnosis and treatment using the author's methods in the medical facility, not provided for by the attachment program. Sclerotherapy of veins. Hydrocolonotherapy, water and mud treatment;
- ✓ angiography, coronary angiography, scintigraphy, magnetic resonance imaging, computed tomography, positron emission tomography, ultrasound in triplex mode;
- ✓ genetic, immunological, bacteriological, allergological, hormonal studies, except those specified in clause 1.3., determination of metabolic disorders, preventive examinations and medical examination, medical examination conducted for the purpose of obtaining certificates for the traffic police, admission to educational institutions, obtaining permission to store and carry weapons, work in retail outlets, visits to the pool, registration health resort records;
- ✓ general anesthesia in dentistry; - dental treatment, depopohoresis;
- ✓ treatment of non-carious lesions of hard tissues of teeth: wedge-shaped defects, fluorosis, hypoplasia and erosion of tooth enamel, treatment of enamel hyperesthesia, application of fluoride-containing preparations and varnishes;
- ✓ therapeutic treatment of periodontitis, removal of soft dental deposits, application of therapeutic dressings on the gums;
- ✓ professional oral hygiene, teeth whitening;
- ✓ surgical treatment of periodontitis; - dental implantation;
- ✓ preparation for dental prosthetics and dental prosthetics, correction of bite defects; - physiotherapy dental services;
- ✓ sessions with speech therapist, psychologist, phoniatrist; - compensation of the insured's expenses for the purchase of medicines and medical devices (including eyeglass optics and medical devices for patient care)

For each visit to the doctor, the insured receives the approval and referral of the doctor of the medical dispatch service by phone: +7 (495) 926 62 81 , 8 (800) 333 86 47.

- If repeated and additional studies/consultations in the clinic are required, the insured person must contact the Insurer again and coordinate the assigned services.
- The service is carried out strictly in accordance with the insurance program, the Insurer's liability limit, and the conditions.
- If the Insured person applies to the health care facility independently without prior approval from the Insurer, no refund of the funds spent is made.
- The program does not provide medical services in connection with the following diseases and related complications: systemic connective tissue diseases; malignant diseases and diseases of the blood and hematopoietic organs; urogenital sexually transmitted infections and HIV infections; mental disorders; tuberculosis; sarcoidosis; psoriasis; epilepsy; demyelinating diseases of the nervous system; infertility (male and female), impotence; diabetes mellitus; chronic renal and hepatic insufficiency; diseases of organs and tissues requiring their transplantation; acute and chronic radiation sickness; pregnancy and childbirth; cosmetic defects; congenital anomalies and hereditary diseases; diseases associated with the need for any types of prosthetics; alcoholism, drug addiction, substance abuse; allergic diseases except for anaphylactic shock and Quincke's edema.