



OPTIMUM SCOPE

MEDICAL SERVICE	LIMIT
BOOKING HEALTH SERVICES	
Access to a 24-hour helpline – booking the date for medical services using a dedicated PZU helpline. The helpline also provides information on the services rendered in the specific medical units, as well as on the territorial scope of home visits.	24/7, unlimited
SERWIS SMS	
Confirmation of the dates of services provided via SMS.	Free of charge, unlimited
OUTPATIENT CONSULTATIONS	
<p>Outpatient consultations are carried out without referral. They are rendered during the opening hours of medical centres as stated by the health care provider and in accordance with the current schedule of the centres.</p> <p>They can cover the following, in accordance with the specialty profile: physical examination of a patient, patient interview, making a diagnosis, recommendations related to the treatment method, issuing e-prescriptions, e-ZLA and referrals related to further diagnostics and treatment.</p> <p>We do not organise and do not cover the costs of consulting medical doctors with a PhD, habilitation or professor academic degree.</p> <p>In the event that the person entitled to claim benefits is a child below 15 years of age, the organisation of an outpatient consultation depends upon its availability in a specific localisation (does not apply to outpatient consultation in pediatry).</p>	
Konsultacje ambulatoryjne z zakresu:	
<ol style="list-style-type: none"> 1. internal medicine, 2. general medicine, 3. pediatry, 4. allergology, 5. anaesthesiology, 6. audiology, 7. general surgery, 8. general surgery, 9. surgical oncology, 10. surgical oncology, 11. diabetology, 12. endocrinology, 13. gastroenterology, 14. gynaecology and obstetrics, 15. haematology, 16. hepatology, 17. cardiology, 	<ol style="list-style-type: none"> 18. infectious diseases, 19. medical rehabilitation, 20. nephrology, 21. neurosurgery, 22. neurology, 23. ophthalmology, 24. oncology, 25. orthopaedics, 26. otolaryngology, 27. proctology, 28. pulmonology, 29. radiology, 30. rheumatology, 31. urology, 32. locomotor system traumatology, 33. venereology.
<ol style="list-style-type: none"> 34. psychiatry, 35. psychology. 	4 visits per year in the 12-month period between the policy
OUTPATIENTS EXAMINATIONS AND TREATMENTS	
The examinations and treatments are performed by a medical doctor (as part of the medical consultation) or by a nurse subject to the existence of a medical indication and the possibility of performing them on an outpatient basis in a given medical clinic without detriment to the insured.	
1. Nursing:	
<ul style="list-style-type: none"> • pressure measurement, • measuring height and body weight, 	Free of charge, unlimited

<ul style="list-style-type: none"> • injections: intramuscular, intravenous, subcutaneous, • connecting the drip infusion, • blood collection. 	
2. General medicine:	
<ul style="list-style-type: none"> • insertion of catheters (without the cost of catheter), • collection of material for microbiological testing, • treatment of minor injuries (wounds, sprains, dislocations, uncomplicated fractures – without the cost of stabilisers and plaster), • tick removal. 	Free of charge, unlimited
3. Allergy:	
<ul style="list-style-type: none"> • desensitisation (without the cost of medication). 	Free of charge, unlimited
4. Surgical:	
<ul style="list-style-type: none"> • incision of an abscess, • treatment of ingrown nail, • sewing up a wound, • removal of stitches. 	Free of charge, unlimited
5. Gynaecologic:	
<ul style="list-style-type: none"> • collection of material for cytological examination. 	Free of charge, unlimited
6. Ophthalmic:	
<ul style="list-style-type: none"> • ocular fundus examination, • visual acuity testing, • field of vision testing, • measurement of intraocular pressure, • removal of a foreign body from the eye, • selection of corrective lenses. 	Free of charge, unlimited
7. Orthopaedic:	
<ul style="list-style-type: none"> • treatment of minor injuries (sprains, dislocations, uncomplicated fractures – without the cost of stabilisers and plaster). 	Free of charge, unlimited
8. Otolaryngologic:	
<ul style="list-style-type: none"> • ear rinsing, • blowing the eustachian tube, • removal of foreign body from the ear/nose/throat, • conservative management of nasal bleeding, • ear dressing with medication. 	Free of charge, unlimited
9. Urologic:	
<ul style="list-style-type: none"> • insertion of catheters (without the cost of catheter). 	Free of charge, unlimited
LABORATORY DIAGNOSTICS	
Diagnostics performed in accordance with medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.	
1. Haematological and coagulation tests:	
<ul style="list-style-type: none"> • Activated partial thromboplastin time/Kaolin-Kefalin time (APTT) • prothrombin time (PT), • thrombin time, • fibrinogen (FIBR), • blood count with complete differentiation of granulocytes, • blood count without smear, • haematocrit, • red blood cell count (ESR), • leukocytes, • platelets, • reticulocytes, • haemoglobin,. 	Free of charge, unlimited

2. Biochemical tests:

- albumin,
- alanine transaminase (ALT),
- aspartate transaminase (AST),
- amylase,
- apolipoprotein A1,
- total protein,
- C-reactive protein (CRP),
- direct bilirubin,
- intermediate bilirubin,
- total bilirubin,
- ceruloplasmin,
- chlorides (Cl),
- total cholesterol,
- HDL cholesterol,
- LDL cholesterol,
- lactate dehydrogenase (LDH),
- acetylcholinesterase,
- alkaline phosphatase (AP),
- total acid phosphatase,
- steroidal phosphatase,
- phosphonates, phosphorus,
- lipase,
- global magnesium (Mg),
- copper (Cu),
- gammaglutamyl transpeptidase (GGTP),
- glucose,
- phosphocreatine kinase,
- isoenzyme CK-MB,
- creatinine,
- uric acid,
- folate,
- lipidogram,
- urea,
- osteocalcin,
- potassium (K),
- proteinogram,
- seromuroid,
- sodium (Na),
- glucose load test,
- triglycerides,
- total calcium (Ca),
- vitamin B12,
- iron – total binding capacity (TIBC),
- iron (Fe),
- ferritin,
- transferrin,
- BUN - blood urea nitrogen
- glycated haemoglobin (HbA1C).

Free of charge, unlimited

3. Serological and immunological tests:

- HBs antigen,
- antistreptolysin O (ASO),
- determination of blood groups A, B, O, Rh(D) with assessment of haemolysins,
- Waaler-Rose reaction,
- VDRL reaction (USR/RPR),
- antibodies to HBs,
- Coombs BTA test,
- screening for antibodies,
- rheumatoid factor (RF),
- steroid-specific antigen – total PSA,
- total immunoglobulin E (IgE),
- antibodies to thyroid peroxidase (ATPO),
- antibodies to thyroglobulin (ATG),
- antibodies to Chlamydia trachomatis (IgA, IgG, IgM),

Free of charge, unlimited

<ul style="list-style-type: none"> • antibodies to Helicobacter pylori, • antibodies to Chlamydia pneumoniae (IgA, IgM, IgG), • antibodies to cytoplasmic ANCA, • antinuclear autoantibodies ANA, • immunoglobulin G (IgG), • immunoglobulin M (IgM), • immunoglobulin A (IgA), • antibodies to CMV IgG (cytomegalovirus IgG), • antibodies against CMV IgA (cytomegalovirus IgA), • antibodies to CMV IgM (cytomegalovirus IgM), • antibodies to HBc (IgM), • HBe antigen, • antibodies to HBe, • antibodies to HCV, • HIV virus – COMBO test (HIV1, HIV2 antibodies, p24 antigen), • antibodies to rubella (rubella) (IgG, IgM), • antibodies to toxoplasmosis gondii (IgG, IgM), • antibodies to infectious mononucleosis/ EBV (IgM), • antibodies to Borrelia IgG, • antibodies to Borrelia IgM. 	
4. Hormonal testing:	
<ul style="list-style-type: none"> • thyrotropin hormone (TSH), • ALA aminolaevulinic acid, • thyroglobulin, • troponin, • growth hormone (GH), • adrenaline, • androstendione, • androsterone, • aldosterone, • dehydroepiandrosterone-sulphate (DHEAS), • oestradiol, • adrenocorticotrophic hormone (ACTH), • folliculotropic hormone (FSH), • luteinising hormone (LH), • insulin, • calcitonin, • 17-hydroxycorticosteroid, • cortisol, • parathormone (PTH), • progesterone, prolactin (PRL), • human chorionic gonadotropin (HCG), • prolactin (PRL), • prolactin (PRL) after metoclopramide, • testosterone, • total triiodothyronine (TT3), • free triiodothyronine (fT3), • total thyroxine (TT4), • free thyroxine (fT4). 	Free of charge, unlimited
5. Bacteriological studies:	
<ul style="list-style-type: none"> • throat culture, • throat culture with antibiogram, • wound culture, • urine culture with antibiogram, • general stool culture, • stool culture for Salmonella-Shigella, • rectal swab culture, • semen culture, • sputum culture, • Salmonella spp, • nasal swab, • eye swab, • ear swab, 	Free of charge, unlimited

<ul style="list-style-type: none"> • urethra swab culture, • pathology swab, • vaginal swab, • endocervical swab. 	
6. Mycological testing:	
<ul style="list-style-type: none"> • mycogram, • mycological testing with incubation of cultures. 	Free of charge, unlimited
7. Cancer markers:	
<ul style="list-style-type: none"> • AFP, • antigen CA 125 (CA 125), • antigen CA 15-3 (CA 15-3), • antigen CA 19-9 (CA 15-3), • carcinoembryonic antigen (CEA). 	Free of charge, unlimited
8. Urine studies:	
<ul style="list-style-type: none"> • amylase in urine, • general urinary examination (profile), • protein in urine, • glucose in urine, • creatinine in urine, • calcium in urine, • phosphates in urine – daily excretion, • bilirubin in urine, • magnesium in urine, • sodium in urine, • potassium in urine, • ketoacids in urine, • glucose in urine – daily excretion, • urate – daily excretion, • magnesium in urine – daily excretion, • potassium in urine – daily excretion, • sodium in urine – daily excretion, • calcium in urine – daily excretion. 	Free of charge, unlimited
9. Faecal examinations:	
<ul style="list-style-type: none"> • general faecal examination, • faecal occult blood, • parasites/parasite eggs in faeces, • food debris in faeces, • stool for lamblia ELISA. 	Free of charge, unlimited
10. Other examinations:	
<ul style="list-style-type: none"> • cervical cytology (excluding liquid cytology), • vaginal health test, • exfoliation cytology of nasal mucosa, • fine needle biopsy of the thyroid under ultrasound guidance (with possibility of histopathological examination), • fine needle biopsy of the thyroid under ultrasound guidance (with possibility of histopathological examination), • skin allergy tests – food panel, • skin allergy tests – inhalation panel, • skin allergy tests – mixed panel, • uroflowmetric test. 	Free of charge, unlimited
RADIOLOGICAL DIAGNOSTICS	
Diagnostics performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.	
<ul style="list-style-type: none"> • X-ray of the skull, • X-ray of the frontal region, • X-ray of the mandible, • X-ray of the jaw, • X-ray of the nasal sinuses 	Free of charge, unlimited

- X-ray of the nose,
- Orbital X-ray,
- X-ray of the supraorbital region,
- X-ray of the mandibular conjunctiva,
- X-ray of the zygomatic-jaw region,
- X-ray of the larynx,
- X-ray of the nasolacrimal duct,
- X-ray of the nasopharynx,
- X-ray of the salivary glands,
- X-ray of the thyroid region,
- X-ray of the uvula,
- X-ray of the soft tissues of the chest,
- X-ray of the spine (complete, cervical, thoracic, lumbar and sacral),
- X-ray of the shoulder,
- X-ray of the scapula,
- X-ray of the sternum,
- X-ray of the ribs,
- X-ray of the joints,
- X-ray of the arm,
- X-ray of the elbow,
- X-ray of the forearm,
- X-ray of the wrist,
- X-ray of the hand,
- X-ray of the finger,
- X-ray of the upper limb,
- X-ray of lower limb,
- X-ray of the pelvis,
- X-ray of the hip,
- X-ray of the thigh,
- X-ray of the knee,
- X-ray of the lower leg,
- X-ray of the ankle,
- X-ray of the foot,
- X-ray of the abdominal cavity,
- mammography,
- urography (picture of the kidneys, ureters and bladder),
- rectal infusion.

ULTRASOUND DIAGNOSTICS

Performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline. Does not include 4-D ultrasound or genetic ultrasound.

- Ultrasound of the prostate gland through the abdominal cavity,
- Transrectal prostate ultrasound,
- Gynaecological ultrasound through the abdominal wall,
- Transvaginal gynaecological ultrasound,
- Gynaecological screening ultrasound,
- Ultrasound of the small pelvis,
- Breast ultrasound,
- Ultrasound scan of the abdomen and gastrointestinal tract (pancreas, liver, bile ducts, stomach, duodenum),
- Ultrasound of the urinary system (kidneys, ureters, bladder),
- Thyroid ultrasound,
- Muscle ultrasound,
- Hip joint ultrasound,
- Ultrasound of the knee joints,
- Ultrasound of the elbow joints,
- Ultrasound of the ankle joints,
- Ultrasound of the shoulder joints,
- Ultrasound of small joints and ligaments,
- Ultrasound of the tendon,
- Ultrasound of the lymph nodes,
- Ultrasound of the larynx,
- Ultrasound of the wrist,
- Ultrasound of a finger,
- Soft tissue ultrasound,

Free of charge, unlimited

<ul style="list-style-type: none"> • Ultrasound of the testicles, • Ultrasound of pregnancy, • echocardiography (ECHO), • Doppler ultrasound of the abdominal vessels, • Doppler ultrasound of the neck, • Doppler ultrasound of the limbs, • Doppler USG of the kidney arteries. 	
<p>CT AND NMR IMAGING DIAGNOSTICS Performed in accordance with medical indications on the basis of a referral from the Health Care Provider's doctor at facilities indicated by the Service Provider via the medical infoline (excluding angioresonance, angiogram, spiral tomography, cone tomography, virtual CT colonoscopy, HR-CT, 32-slice CT and higher, enterography-MRI, HRT, OCT, SL-OCT). Does not include the cost of contrasting agent.</p>	
<ul style="list-style-type: none"> • CT and NMR of the head (pituitary, sinuses, orbits, temporal bones, neck, larynx, ears), • CT and NMR of the soft tissues of the neck, • Chest CT and NMR, • CT and NMR of the abdominal cavity, • CT and NMR of the pelvis, • CT and NMR of the pelvis, • CT and NMR of the joints, • CT and NMR of the spine (cervical, thoracic, lumbar), • CT and NMR of the upper and lower limbs (hand, arm, forearm, wrist, thigh, shank, foot). 	Free of charge, unlimited
<p>ENDOSCOPIC DIAGNOSTICS Performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor in facilities indicated by the Medical Service Provider via the medical helpline (with collection of material and histopathological assessment – in medically justified cases). Does not include the cost of general anaesthesia and video examinations.</p>	
<ul style="list-style-type: none"> • Diagnostic gastroscopy/ gastrofiberscopy (with possibility of urease test), • sigmoidoscopy, • rectoscopy, • colonoscopy, • anoscopy. 	Free of charge, unlimited
<p>FUNCTIONAL TESTS Performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.</p>	
<ul style="list-style-type: none"> • Resting ECG, • spirometry, • ECG – 24-hour Holter monitoring, • ECG – stress test, • 24-hour blood pressure measurement (Holter method), • EEG – encephalography during waking state (excluding sleep EEG, biofeedback EEG, video EEG), • Holter EEG, • EMG – electromyography, • densitometry of the spine, • femur densitometry, • bone densitometry of both hands, • tonal audiometry, • impedance audiometry (typanogram). 	Free of charge, unlimited
<p>MANAGEMENT OF PREGNANCY</p>	
<p>Pregnancy management includes the care of a gynaecologist, consultations and diagnostic tests and active counselling on the physiology of pregnancy and childbirth, in accordance with the scope of the insurance coverage. Examinations are carried out in accordance with medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.</p>	Free of charge, unlimited
<p>Refund for antenatal class</p>	
<p>The Insured Party who has attended the classes for parents-to-be as part of the antenatal class shall be entitled to a refund of the costs incurred in the amount specified in the invoice/bill, but not higher than PLN 300. The benefit is provided on the basis of the rules specified in the document: Benefits provided in cash as part of the Medical Care insurance - answers to basic questions.</p> <p>*year – counted from the date of conclusion of the policy by the Insurer until the policy anniversary.</p>	Free of charge, once a year*

PREVENTIVE VACCINATIONS

The service includes a consultation to qualify for the vaccination, the injection and the cost of the vaccine.

<ul style="list-style-type: none">vaccination against seasonal influenza.	Free of charge, once per year in the 12-month period between the policy
<ul style="list-style-type: none">tetanus anatoxin,viral hepatitis type A vaccination,viral hepatitis type B vaccination.	Free of charge, unlimited

DENTAL CARE - CONSERVATIVE DENTISTRY

<ul style="list-style-type: none">dental check-up.	Free of charge, once per year in the 12-month period between the policy
<ul style="list-style-type: none">tooth filling,milk tooth treatment (filling),milk tooth extraction,gangrene treatment,tooth reconstruction,therapeutic dressing,tooth trephination,anaesthesia (infiltrated, nerve block),The Wand anaesthesia,canal filling,temporary canal filling,reendo – repeated canal treatment,traditional planning and recanalization,machine processing and recanalization,removing a broken tooth from the canal,devitalization,pulp extirpation,canal filling – under a microscope,definitive filling of tooth crown in canal treatment,treatment of mucosal lesions in mouth cavity,varnishing teeth with fluoride,pit and fissure filling,teeth sandblasting,teeth scaling,tooth RTG.	20% discount, unlimited

HOME VISITS

Medical consultations in the scope of: internal medicine, general medicine or pediatry provided 24 hours a day in the recipient's home, necessary because of the recipient's state of health preventing him or her from going to a medical facility. Home visits cover only cases of sudden illness or sudden deterioration of health, excluding immediate life-threatening conditions. The home visit is intended to provide a diagnosis and start treatment, while the continuation of treatment, as well as follow-up visits, take place at designated medical facilities. The service is provided within the territorial scope defined by the health care provider (information available at the helpline). The decision on the need for a home visit is made on the basis of a conducted interview.

Free of charge, once per year in the 12-month period between the policy anniversaries

OUTPATIENT REHABILITATION

The range and type of treatments are provided on the basis of a referral from a healthcare provider at the facilities indicated by the health care provider.

1. Kinesitherapy:

- passive exercise,
- active sling exercise,
- active free exercise,
- active exercise with resistance,
- general exercise,
- isometric exercise,
- mobilisations and manipulations,
- neuromobilisations,

Free of charge, 30 treatments per year in the 12-month period between the policy anniversaries

<ul style="list-style-type: none"> • dry partial massage, • stretches. 	
2. Physical therapy treatments:	
<ul style="list-style-type: none"> • electrostimulation, • galvanization, • iontophoresis, • diadynamic currents, • interference currents, • TENS currents, • Trabert currents, • magnetotherapy, • local ultrasound, • spot laser therapy, • sollux. 	<p>Free of charge, 30 treatments per year in the 12-month period between the policy anniversaries</p>
PREVENTIVE HEALTH CHECK-UP	
<p>The preventive programme is provided without a referral at the establishments specified by the Provider and arranged via the medical helpline. Tests under the preventive programme are not subject to a refund..</p> <ul style="list-style-type: none"> • general urine analysis, • total cholesterol, • general faecal analysis, • glucose, • blood count with complete differentiation of granulocytes. 	<p>Free of charge, once a year, without any referral</p>
CONSULTATIONS BY EMERGENCY PHYSICIANS	
<p>Medical advices given by specialist physicians specified by the Provider on the date of admission during the hours designated by the medical establishment, necessary due to the client's health condition. Advices cover only cases of sudden onset of disease or sudden deterioration of health, excluding immediate life-threatening conditions. The decision to consult an emergency physician is made on the basis of the anamnesis taken.</p> <ul style="list-style-type: none"> • emergency physician for internal medicine, • paediatric emergency physician. 	

Discounts applied in relation to the price of the service in force in the specific medical clinic.