List of medical health centers:

1. City student health center. Kazan, 95 Orenburg trakt street, 8 (843) 237-99-56

2. If you didn't find a doctor you need at a <u>City student health center</u>, please contact the insurance company for other hospitals addresses. Their phone number: +7 843 567 1489, +7 927 409 4000

1. HEALTH SERVICES covered by your insurance

Section I. Types of medical service provided by the contractor under the program.

1. STAYING AT A HOSPITAL, which can be taken in cases of acute and the exacerbation of chronic diseases, injuries, and poisoning, requiring medical services:

1.1. Diagnostic treatment and consultations in: therapy (cardiology, pulmonology gastroenterology nephrology, allergology, endocrinology, infectious diseases); neurology, otolaryngology, gynecology, urology, surgery, traumatology, dermatology (except fungal diseases); oncology, rheumatology, phthisiology – in the direction of a specialist doctor before diagnosis.

1.2. Diagnostic testing:

- laboratory: clinical, biochemical (except lipid spectrum), hormonal (only thyroid hormones T3, T4, TTΓ), cytological, serological, bacteriological (primary examination for intestinal infections and diphtheria); PCR-based diagnostics up to 5 indicators per year.
- functional: ECG, RVG, GEG, FVD (Holter monitoring in coordination with the Insurer);
- endoscopy EGD;
- radiation x-ray, fluoroscopy, ultrasound examination of abdominal cavity organs, kidney, prostate, thyroid;

1.3. Treatment of diseases that does not require staying at a hospital:

- parenteral injections of 10 procedures per nosology for the period of insurance (no more than 2 items);
- physiotherapy treatment for 10 procedures per nosology for the period of insurance (no more than 2 types);
- outpatient surgery, bandaging, immobilization;

1.4. Doctor's visit at your home (within the city limits):

- primary and repeated examinations of a specialist at home;

2. DENTISTRY in case of the insured's treatment for acute and exacerbation of chronic disease, as well as injury:

2.1. Dental care under this program:

- 2.1.1. Consultations of doctors-specialists(dental practitioner, dental surgeon, primary consultation of paradontolog);
- 2.1.2. Radiovisiografical and radiological studies (panoramic images in coordination);
- 2.1.3. All types of local anesthesia (application, infiltration, conduction) with the use of no more than 2 types in the treatment;
- 2.1.4. Physiotherapy treatment-in coordination with the Insurer;

2.1.5. Therapeutic dentistry:

- 2.1.5.1. Treatment of caries and its complications (acute pulpitis, acute periodontitis), except for treatment with a seal or a MOD tab (but not more than 2 teeth for the period of insurance);
- 2.1.5.2. Tooth filling (replacement of fillings exclusively for medicinal purposes) with light polymerization materials of 12 frontal teeth, the rest with economy class chemical polymerization materials, the use of gutta-percha pins.
- 2.1.5.3. Restoration of the crown part of the tooth under the condition of its destruction by no more than 1/2 part
- 2.1.6. Dental surgery
- 2.1.6.1. Tooth extraction by emergency honey. indications (simple and complex)
- 2.1.6.2. Treatment of pericoronaritis
- 2.1.6.3. Autopsy of infiltrates and abscesses

2.2.Dental services-exclusion from the insurance program:

- 2.2.1. Treatment of problem root canal by depoforez.
- 2.2.2.Removal of Tartar and dental plaque from the teeth that cannot be treated.

- 2.2.3. The treatment of stomatitis;
- 2.2.4. Treatment of gingivitis and periodontal disease.
- 2.2.5. Preparation for prosthetics; manipulations associated with the preparation for orthopedic treatment, including the removal and depulpation of teeth.
- 2.2.6. Replacement of old seals for cosmetic or preventive purposes without medical indications.
- 2.2.7. All types of dentures (including micro-prosthetics), implants;
- 2.2.8. Restoration of the coronal portion of a tooth in the destruction of 1/2 of and more, including using the anchor and parapulpal pins, thermophiles.
- 2.2.9. Orthodontic treatment.
- 2.2.10. Teeth whitening, teeth coating varnish; remineralization of teeth;
- 2.2.11. Cosmetic dentistry;.
- 2.2.12. Preventive dentistry;
- 2.2.13. Treatment, removing the abnormally located (impacted, dystopic) and supernumerary teeth;
- 2.2.14. Treatment of non-carious lesions of teeth, wedge-shaped defect;
- 2.2.15. The cofferdam use the sandwich technique;
- 2.2.16. Endodontic aspects of the teeth treated before diagnosis of "pulpitis" or "periodontitis".
- 2.2.17. All kinds of curettage.

3. AMBULANCE AND EMERGENCY CARE

Emergency and emergency medical services are provided to the insured In the event of acute illness, injury, exacerbation of chronic diseases requiring urgent medical intervention.

4. INPATIENT CARE (staying at a hospital for long periods of time).

Hospitalization (emergency) is carried out in cases when carrying out diagnostic and /or medical measures is possible only in stationary conditions. Emergency hospitalization is carried out in a state of health requiring urgent medical care in a hospital and is carried out in a hospital on duty at the time of hospitalization. Medical services provided for the diagnosis and treatment of the disease that is the cause of hospitalization are subject to payment;

Section II. Conditions for the provision of medical services; exceptions to the Voluntary health insurance program.

1. The insured event is the appeal of the insured person for medical care in health care institutions, defined in the insurance contract for:

- 1.1. Acute and (or) chronic (in the acute stage) diseases of the respiratory system, digestive system, circulatory system, endocrine system, urinary system, nervous system and sensory organs, musculoskeletal system, diseases of the skin and subcutaneous fat, infectious and parasitic diseases;
- 1.2. Injuries, burns and other damage to the integrity of organs as a result of an accident at home and at work; getting into the respiratory tract of a foreign body, swallowing foreign objects;
- 1.3. Acute poisoning by poison plants, chemical substances, defective products, drugs.

2. Insured event is not an appeal of the insured person for medical care in the health insurance Fund about:

- 2.1. Injuries (and their consequences) received by the Insured in the state of alcoholic or toxic intoxication; treatment of the consequences of narcotic or alcoholic intoxication;
- 2.2. Intentional infliction of bodily harm to the Insured; attempted suicide;
- 2.3. Cancer (malignant) diseases after diagnosis, as well as their complications, blood diseases;
- 2.4. Infections (plague, anthrax, cholera, tularemia, ornithosis, hemorrhagic fever, typhoid rash);
- 2.5.HIV infection; sexually transmitted diseases, urogenital infections (re-examination and treatment);
- 2.6. Mental diseases and their consequences; drug addiction, substance abuse, alcoholism;
- 2.7. Occupational diseases; acute and chronic radiation sickness;
- 2.8. Tuberculosis, sarcoidosis, cystic fibrosis, psoriasis, mycoses;
- 2.9. Chronic hepatitis B, hepatitis C and D, liver cirrhosis, chronic renal failure requiring hemodialysis;
- 2.10. Diseases of organs and tissues requiring complex and (or) reconstructive surgical treatment, transplantation, implantation, prosthetics, plastic surgery, as well as their complications;
- 2.11. Pregnancy; complications of pregnancy, antenatal and postnatal care, childbirth, termination of pregnancy (regardless of pregnancy), pathology of pregnancy at any time;
- 2.12.Diabetes;

- 2.13. Congenital anomalies and malformations, hereditary and genetic diseases;
- 2.14. Reproductive health (Infertility; artificial insemination; impotence; contraception; administration and removal of IUD)
- 2.15. Systemic diseases of connective tissue;
- 2.16. Demyelinating diseases of the nervous system;
- 2.17. Cardiac surgery (CABG, stenting, prosthesis installation, radiofrequency ablation of the conductive pathways, etc.))
- 2.18. Neurosurgical operations (except emergency surgical treatment of traumas).
- 2.19.Cosmetic surgery on the defects of the skin and hair (diagnostic and therapeutic procedures, operations carried out from an aesthetic or cosmetic purpose; sclerotherapy of veins; treatment of alopecia; correction of body weight, and so on; Reconstructive surgical treatment.

2. INSURANCE PROGRAM ASSISTANCE (repatriation)

This program covers the costs of posthumous repatriation of the body made or authorized by the Service company with the prior consent of the Insurer to the nearest airport of the insured Person's permanent or temporary residence to the country of departure, if his death occurred as a result of an insured event, including the necessary expenses for preparing the body of the insured Person for repatriation. The cost of posthumous repatriation is covered within the limits of the indemnity limit stipulated in the insurance contract (insurance policy). At the same time, the Insurer shall not pay the costs of funeral services at the place of permanent residence of the Insured person, unless otherwise provided for in the insurance contract;