



**CIG PANNÓNIA**  
BIZTOSÍTÓ

# **PANNÓNIA ELIXÍR**

group health  
insurance

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# ORGANISATION OF HEALTH CARE

## SPECIAL TERMS AND CONDITIONS

### 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

### 2) Insured Event

- a) An insured event is the organisation of medical care for the Insured Party due to a need for care arising from an illness, pathological condition or accident that occurred during the period of cover for the Insured Party or, if screening is included in the offer documentation, for preventive purposes, and which is covered by the insurance.

### 3) Rules on the organisation of healthcare

Appointments for medical treatment and the organisation of medical care are made by telephone.

- a) The Insured Party may notify the Care Organiser of his claim for benefits by calling +36 1 998 0512 between 8 a.m. and 8 p.m. on working days. Phone conversations are recorded so that they can be retrieved later.
- b) In the event of simultaneous notification of multiple health care needs for a single Insured Party, the Care Organiser will organise the care in the medically justified order.
- c) The Care Organiser will inform the Insured Party by telephone and/or e-mail about the location and the exact time of the arranged care.
- d) If the Care Organiser does not consider the Insured Party's claim for care under these conditions to be justified, it will inform the Insured Party after having obtained the information necessary to assess the claim.
- e) The organisation of the health care, i.e. the scheduling of the treatment, is due within the time limit set out in Subsection i) of this special condition, after all the data and information necessary for the organisation of the requested treatment have been provided to the Care Organiser.
- f) The Insured Party has 3 working days before the date of the medical treatment to change or cancel the appointment already made. If the Insured Party fails to comply with this obligation within the time limit or fails to appear at the service provider's premises at the agreed time, the Insured Party shall be deemed to have used the service. Thus, the value of the service is deducted from the annual service limit for the period of insurance - if a limit is set in the offer documents. If the cancellation is made 3 working days before the booked date, the Insured

Party may request re-scheduling up to 2 times. If the Insured Party ceases to be insured for any reason and has not received the benefits he claimed and for which he was insured, he is not entitled to have them rearranged after the termination of the insurance cover. If the Insured Party submits the request for organisation or re-organisation within the insurance period and the Care Organiser has started the organisation, but the insurance terminates before the date of booking, the Insurer is only obliged to organise and reimburse a maximum of one specialist examination within the framework of outpatient specialist care.

- g) If a specialist orders further examinations, the Insured Party may also have them at a time and place arranged by the Care Organiser, if the Care Organizer deems it appropriate and if they are reimbursable according to the applicable conditions.
- h) In order for the services to be organised and for the Insurer to cover the costs, the Insured Party must have the necessary (specialist) medical recommendation, outpatient form and referral, if required for the provision of the healthcare.
- i) Deadlines

**Outpatient specialist care in Budapest:** Within 5 working days, in the following professions: internal medicine, ophthalmology, dermatology, gastroenterology, gynecology, urology, otolaryngology, cardiology, general surgery, traumatology, orthopedics, endocrinology, pulmonary medicine, allergology, rheumatology, diabetology, neurology, pediatrics). All other medical professions in Budapest: Within 10 working days

**Outpatient specialist care outside Budapest:** Within 10 working days in the following professions: internal medicine, ophthalmology, dermatology, gastroenterology, gynecology, urology, otolaryngology, cardiology, general surgery, orthopedics, rheumatology, neurology, pediatrics).

In all other medical professions outside Budapest: Within 20 working days

**Diagnostic tests in Budapest:** Within 10 working days

**Diagnostic tests outside Budapest:** Within 20 working days

**Same-day surgery in Budapest:** Within 22 working days

**Same-day surgery outside Budapest:** Within 32 working days

# ASSISTANCE SERVICE SPECIAL TERMS AND CONDITIONS

## 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 2) Insured Event

- a) An insured event is the use of remote assistance and advice related to the Insured Party's current health condition by means of a telephone call to the medical call centre operated by the Care Organiser or, if the offer documentation allows for this, online via the website operated by the Care Organiser.

## 3) General information about the medical assistance service

- a) Inquiries from the Insured Party (by telephone on +361 998 0519) will be answered 24 hours a day, 7 days a week, by qualified operators or doctors, who will provide information on the following questions:
  - issues related to illness, treatment and preventive healthcare,
  - the composition, use, side-effects, substitutability and price of medicines,
  - contact details for medical, paediatric and dental services,
  - contact details of pharmacies on duty,
  - contact details of health institutions.
- b) A medical consultation by telephone is not a substitute for a personal doctor-patient appointment and a personal examination of the Insured Party. Thus, neither the Insurer nor the Care Organiser shall be liable for any information provided in the context of the service, or for any misinterpretation or misuse thereof.
- c) The Care Organiser will record telephone conversations and the answers to questions asked over the phone.

# OUTPATIENT CARE SPECIAL TERMS AND CONDITIONS

## 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 2) Insured Event

- a) An insured event is the use of out-patient medical services (including out-patient surgery) which become necessary and medically justified due to an illness, pathological condition or accident of the Insured Party during the period of risk coverage applicable to him, but without precedent compared to the beginning of the period of risk coverage.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.
- c) Under these terms and conditions, outpatient care is covered for all specialties available through the Care Organiser, subject to the risk exclusions set out in the General Fee-for-Service Health Insurance Terms and Conditions.
- d) Health care provider providing primary care of an English-speaking general practitioner nature:  
Simmelweis Egészségügyi Kft., 1085 Budapest, Üllői út 26.

# DIAGNOSTIC TESTS SPECIAL TERMS AND CONDITIONS

## 3) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 4) Insured Event

- a) An insured event is the use of a diagnostic test ordered by a doctor (MR, CT, cardio-CT and PET-CT), which becomes necessary and medically justified due to an illness, pathological condition or accident of the Insured Party during the period of risk coverage applicable to him, but without any previous illness, pathological condition or accident compared to the beginning of the period of risk coverage.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.
- c) The diagnostic tests covered under these terms and conditions are:

ECG (resting, exercise, ABPM, 24-hour Holter)	biopsy with histological examination
ultrasound	endoscopic-microscopic examinations with histological examination (rectoscopy, anoscopy, gastroscopy, colonoscopy)
x-ray (native, contrast)	MRI (native, contrast), MRCP
mammography (native, contrast)	CT (native, contrast)
audiometry	Cardio-CT
arteriography	PET CT (native, contrast)
dermatoscopy	EEG, ENG, EMG
Doppler	angiography, urography (native, contrast)
central bone density test (DEXA, ODM, heel bone density measurement)	enterography (native, contrast)
visual field testing	scintigraphy
allergy tests (Epicutan test, Prick test)	joint puncture
aspiration cytology	spirometry

# LABORATORY TESTS SPECIAL TERMS AND CONDITIONS

## 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 2) Insured Event

- a) An insured event is the use of a laboratory test ordered by a specialist, which becomes necessary and medically justified due to an illness, pathological condition or accident of the Insured Party during the period of risk coverage applicable to him, but without precedent compared to the beginning of the period of risk coverage.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.
- c) The laboratory tests covered by the insurance under these terms and conditions are as follows.

Most common tests	
Microalbuminuria and other determinations from 24-hour urine collection	Total protein
Albumin	Total cholesterol
Alkaline phosphatase (AP, ALP)	SGOT
Amylase	SGPT
Anti-streptolysin O (AST)	Fecal blood test (Weber and human-specific)
Vitamin B12, D	Total iron binding capacity (TVK)
Bilirubin (total, direct and indirect)	Complete blood count (qualitative + quantitative) with microscope and automated
C reactive protein (CRP)	Total urine + sediment
fasting blood glucose	Transferrin
Ferritin	Transferrin saturation
Folic acid	Triglyceride
Phosphorus	Iron (Fe)
GGT	Blood glucose load (multi-point)
HDL cholesterol	Blood sedimentation (We)
HgbA1C	Urine phosphate



Uric acid	Urine glucose
Insulin (multi-point)	Urine uric acid
Calcium (total and ionised)	Urine calcium
Potassium	Urine potassium
Carbamide	Urine urea
Cortisol (from urine)	Urine chloride
Creatinine	Urine creatinine
LDH	Urine magnesium
LDL cholesterol	Urine microalbumin
Lipase	Urine sodium
Magnesium	Urine total protein
Sodium	Blood group (ABO, Rh) + Antibody screening
<b>Tests on faeces and other body fluids</b>	
Bacterial culture and parasite detection from other body fluids	Stool calprotectin
Fungal culture (skin, hair, nails or other samples)	Stool culture (viral and bacterial) and parasite detection in faeces
HPV typing	Detection of toxin from feces
STD genoid testing from body fluids	Urine culture
<b>Hormones</b>	
Aldosterone	Cortisol total and free.
Androstenedione (DHEA and DHEA-S)	LH
Androsterone	Esriol, estradiol (estrogen)
Chromogranin A	Parathormone
FSH	Prolactin
fT3, reverse T3	Testosterone total and free
fT4 free, total	Thyroglobulin (TG)
HCG from blood and urine	TSH
Human calcitonin (HC)	
<b>Tumour markers</b>	
Alpha-fetoprotein (AFP)	HE4
CA 15-3	HE4 + CA-125 with risk estimation (ROMA index)
CA 19-9	PCA3 (prostate cancer mRNA marker)
CA 72-4	ProPSA
CA-125	Prostate-specific antigen (Total-PSA)
CEA	Free PSA
<b>Immunological tests</b>	
Autoantibody against acetylcholine receptor	IgG subclasses (IgG1, IgG2, IgG3, IgG4)
ANA (ELISA) + ENA screening	Immunoglobulin A
ANA (HEP-2) pattern/litre	Immunoglobulin G
ANCA pattern, titre, MPO, PR-3	Immunoglobulin M
ANCA profile (MPO, PR-3, elastase, BPI, cathepsin G, lactoferrin, lysozyme)	Inhalative panel 20 (allergen-specific IgE)
Annexin IgG/IgM	Inhalative panel 40 (allergen-specific IgE)
Anti-C1q antibody	Antibody against intrinsic factor

Anti-CCP (filaggrin)	Cardiolipin autoantibody (filtered) (IgG/IgA/IgM)
Aquaporin-4 (NMO) antibody	Complement C3
ASCA IgG/IgA	Complement C4
Autoantibodies for autoimmune skin diseases: Skin basement membrane antibody, Desmosome (IC)	MAG-IgM
Autoimmune liver disease autoantibody profile (AMA-M2, GP210, LC, LKM1, SLA)	Adrenal cortex AT / Adrenal gland, testis: antibody against steroid producing cell
Autoimmune myositis autoantibody profile: Jo-1, Ki, Mi-2, PI-12, PI-7, PM/Sci, SRP	N-alpha-glucosidase (from seminal plasma)
CI esterase inhibitor (activity, inhibitor)	Nutritive panel 20 (allergen-specific IgE)
CD4 and CD8 lymphocytes Complete blood count	Nutritive panel 40 (allergen-specific IgE)
Coeliac screening (tTG IgA, tTG IgG)	Onconeuronal (paraneoplastic) antibodies: Amphisysin, CV-2 (CRMP5), Hu antibody, Ma-2/TA, PMNA-2, Ri, Yo
Deamidated gliadin peptide IgA	Pancreas islet cell AT
Deamidated gliadin peptide IgG	PMN elastase (from seminiferous plasma)
ds-DNS	Anti-prothrombin antibody
EMA IgA	Reuma factor (RF)
EMA IgG	Insect allergen specific IgE (bee/wasp)
ENA (7 parameters) Centromere AT, ENA Jo-1, ENA RNP, ENA Scl-70, ENA Sm, ENA SS-A, ENA SS-B	Serum electrophoresis (ELFO)
Antibody against Enterocyta	Serum electrophoresis + paraprotein identification (immunofixation ELFO)
Antibody against phosphatidyl-inositol	Tissue-specific autoantibody profile (AMA, APCA, SMA, LKM, endothelial at., reticulin at.)
Antibody against phosphatidylserine IgG	Thyroglobulin autoantibody (ATG)
Antibody against phosphatidylserine IgM	Thyroid peroxidase autoantibody (Anti-TPO)
Phospholipid antibody screening (cardiolipin and B2-GPI antibodies) B2-GPI IgG, B2-GPI IgG/IgA/IgM, B2-GPI IgM, Cardiolipin G/A/M, Cardiolipin IgG, Cardiolipin IgM	TNF-alpha
GBM antibody	Total IgE
Antibody against striated muscle	TSH receptor autoantibody (TRAK)
Helicobacter pylori antigen detection (from stool)	Mixed allergy panel (20 combined inhalant and nutritive allergens)
Helicobacter pylori antibody (IgG) (from blood)	Urine electrophoresis + paraprotein identification (immunofixation ELFO)
<b>Blood coagulation and other tests</b>	
Activated partial thromboplastin time (aPTI)	Factor XIII
Activated protein C resist.	Fibrinogen
Coagulation time	Lupus anticoagulant

Anti-phospholipid syndrome panel (Phospholipid antibody screening, Lupus anticoagulans)	Neurospecific Enolase (NSE)
Antithrombin	Protein C
Anti-Xa	Protein S
Beta2 microglob. (serum)	Prothrombin (PI) + INR
Beta2 microglob. (urine)	Prothrombin time
D-dimer quant. determ.	S100 protein
Factor II	Free Protein S antigen
Factor IX	Tissue polypeptide a. (TPA)
Factor V	Thrombin time (TI)
Factor VII	Immunological screening for thrombophilia Phospholipid antibody screening, Anxin IgG/IgM, Antibody against Prothrombin, Antibody against Phosphatidylserine IgG and IgM
Factor VIII	Thrombophilia panel (Prothrombin + INR, aPTI, Thrombin time, Fibrinogen, D-dimer, APC resistance, Protein C, Protein S activity, Free Protein S antigen, Antithrombin, Lupus anticoagulant, Factor VIII, Homocysteine)
Factor X	Bleeding time
Factor XI	von Willebrand antigen
Factor XII	
<b>Genetic tests</b>	
CBS 844ins68 mutation	MTHFR A1298C mutation
Genetic testing of celiac disease (HLA).	MTHFR C677T mutation
HLA-B27 determination	PAI-1 4G/5G polymorphism
II. factor (prothrombin) G20210A mutation	Factor V Leiden mutation
Lactose intolerance genetic test	
<b>Serological tests of infectious diseases</b>	
Hepatitis serologies	Mumps serology
Borrelia serology	Mycoplasma serology
Chlamydia serology	Rotavirus serology
CMV serology	Smallpox (rubella) serology
EBV serology	Syphilis (lues) serology (VDRL, RPR, ART)
Herpes virus serology (HSV1, HSV 2)	Toxoplasma serology
HIV serology	Varicella/Zoster serology
Measles (Morbilli) serology	

# SPECIAL TERMS AND CONDITIONS FOR EMERGENCY CARE

## 1) General provisions

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## 2) Insured Event

- a) An insured event is the need for emergency (immediate) medical care (outpatient or inpatient care, excluding dental care) due to a change in the Insured Party's health condition that would put the Insured Party's life in immediate danger or cause serious or permanent damage to health in the absence of immediate medical care.
- b) For this cover, the Insurer will waive the examination for pre-existing conditions.

## 3) Performance by the insurer

- a) Upon the occurrence of an insured event, the Insured Party shall organise and prepay (pay the Health Care Provider) for the necessary treatment, the costs of which shall be reimbursed by the Insurer in the form of a reimbursement in arrears, if reimbursable under these insurance conditions.
- b) The Insurer shall take into account the amount of the excess and the limit set out in the offer documentation.

# SPECIAL TERMS AND CONDITIONS FOR EMERGENCY DENTISTRY

## 4) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 5) Insured Event

- a) An insured event is dental care received as a result of an accident or sudden deterioration in the condition of the Insured Party. The following procedures are covered by emergency dental care:
  - i. treatment of inflammations originating in the tooth (opening of the tooth cavity, tooth extraction),
  - ii. conservative treatment of inflammation of the periodontium, inflamed soft tissue around the wisdom tooth,
  - iii. opening of an abscess inside the mouth,
  - iv. medication for acute inflammatory diseases of the oral mucosa and lip,
  - v. stopping bleeding from any source in or around the oral cavity (tampon, dressing, topical use of anticoagulant drugs, sutures).
- b) For this cover, the Insurer will waive the examination for pre-existing conditions.

## 6) Biztosító Objectives

- a) Upon the occurrence of an insured event, the Insured Party shall organise and prepay (pay the Health Care Provider) for the necessary treatment, the costs of which shall be reimbursed by the Insurer in the form of a reimbursement in arrears, if reimbursable under these insurance conditions.
- b) The Insurer shall take into account the amount of the excess and the limit set out in the offer documentation.

# ONE-DAY SURGERY SPECIAL TERMS AND CONDITIONS

## 7) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 8) Insured Event

- a) An insured event is the use of a planned surgical intervention as defined by law (at the time of entry into force of these terms and conditions: Decree No. 16/2002 (XII. 12.) of the Ministry of Health, Social and Family Affairs ), following the performance of which the Insured Person may leave the institution after observation, within 24 hours of admission to the institution, and which becomes necessary and medically justified as a result of an illness, pathological condition or accident of the Insured Person during the period of the corresponding risk coverage, but not related to any precedent compared to the beginning of the period of risk coverage.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.
- c) The Insurer's service also includes the laboratory and diagnostic tests necessary for the performance of the intervention, and the Insurer also reimburses the costs of the medicines, blood products, disposable devices and implants used during the surgical intervention and directly necessary for the surgical intervention.
- d) For the purposes of these terms and conditions, other, unscheduled medical care (such as inpatient or emergency care beyond 24 hours) incurred during or as a result of the same-day surgery procedure performed, and other care incurred after the same-day surgery procedure, after the Insured Party has stayed for 24 hours at the Health Care Provider who performed the procedure, are not considered an insured event.
- e) Under these terms and conditions, the same-day surgery services covered under the policy are the following procedures listed below, with specific ICHI codes:

ICHI code and designation by field	
Ear, nose and throat	
52210 Facial cavity drainage (intranasal window according to Lothrop)	52600 Incision of salivary gland or duct
52220 Luc-Caldwell surgery	52630 Salivary gland or duct reconstruction

52270 Endoscopic (microscopic) sinus surgery	52760 Resection of uvulae
52500 Excisio laesionis linguae	
<b>Gastroenterology</b>	
16361 Endoscopic sphincterotomy	54490 Endoscopic polypectomy in the upper alimentary canal
16363 Endoscopic stone extraction	54523 Polypectomia colontos per colonoscopiam
16367 Wirsungotomia endoscopica et dilatatio eadem	54693 Polypectomia sigmae, sigmoidoscopos
<b>Neurosurgery</b>	
50432 Carpal tunnel release	50435 Other operations for tunnel syndromes
<b>Gynecology</b>	
16611 Falloposcopy laparoscopica	56603 Salpingostomia bilat. laparoscopica
55433 Excisio endometriosis peritonei laparoscopica	56611 Laparoscopic unilateral salpingectomy
55435 Ablation of endometriomae ovarii laparoscopica unilat.	56622 Laparoscopic bilateral salpingectomy
55436 Ablation of endometriomae ovarii laparoscopica bilat.	56651 Partial laparoscopic salpingectomy
56515 Cystectomy ovarii / parovarial laparoscopica unilat.	5666A Laparoscopic salpingo-stomatoplasty
56516 Cystectomy ovarii / parovarial laparoscopica bilat.	5666C Laparoscopic adnexectomy
56517 Cauterisatio ovarii laparoscopica (drilling)	56710 Conisatio portionis uteri
56518 Laparoscopic unilateral resection of ovary	56720 Excision of cervical lesion
56519 Resection ovariorum laparoscopica bilateralis	56721 Cryoconisatio portionis
56521 Unilateral laparoscopic oophorectomy	56722 Electroconisatio portionis
56531 Salpingo-oophoprectomy laparoscopica unilateralis	56723 Uterine polyp removal
56541 Bilateral laparoscopic oophorectomy	56740 Surgical reconstruction of the cervix
56552 Bilateral laparoscopic salpingo-oophorectomy	56741 Cervical plastic
56571 Adhesiolysis laparoscopica	56742 Cerclage colli uteri
56592 Laparoscopic detorquatio ovarii	56812 Septal uterine dissection (hysteroscopy)
56602 Laparoscopic laparoscopic salpingostomy	56906 Fractionated curettage
<b>Surgery</b>	
54911 Extirpation of fistulae ani	54935 Haemorrhoidectomy sec. Whithead
54913 Exstirpatio fistulae ani sec Hippocrates	55300 Inguinofemoral hernioplasty
54930 Haemorrhoidectomy	55310 Hernioplastica inguinofemoralis c. implant.

54931 Haemorrhoidectomy sec. Parks	55311 Laparoscopic inguinofemoral hernioplasty
54932 Haemorrhoidectomy sec. Milligan-Morgan	55320 Bilateral inguinofemoral herniotomy
54933 Haemorrhoidectomy sec. Iron hammer	55330 Hernioplasty inguinofemoral bilat. cum implantationem
54934 Haemorrhoidectomy sec. Langenbeck	55340 Umbilical hernioplasty
<b>Traumatology/Orthopedics</b>	
16970 Arthroscopy (insight without other intervention)	58056 Arthroscopic ribbon suture
16971 Arthroscopy on wrist (insight without other intervention)	58057 Arthroscopic mosaic plastic surgery
16972 Arthroscopy on elbow (insight without other intervention)	58058 Arthroscopic retinaculum plasty
16973 Arthroscopy on shoulder (insight without other intervention)	58059 Ankle, shoulder, hip arthroscopic debridement
58054 Arthroscopic surgery (except knee joint)	58322 Baker's cyst removal
58055 Arthroscopic ligamentoplasty	58345 Dupuytren plantaris excisio
<b>Urology</b>	
56011 Prostate TUR	56303 Funiculocele resection
56013 Transurethral prostate incisio	56308 Ligatura v. spermaticae internae laparoscopica
56015 Prostate transurethral coil insertion	56310 Epididymis cyst eradication
56059 Other alternative LASER surgery of prostate	56311 Spermatocele resection
56110 Bergmann f. hydrocele surgery	56330 Epididymectomy
56111 Winkelmann f. hydrocele surgery	56360 Vasectomy
56112 Hydrocele surgery	56370 Vasovasostomy
56291 Torsio appendices testis removal	56400 Circumcisio
56301 V.sperm.int.retroperitoneal ligature (Palomo)	56403 Phimotomy
56302 Scrotal varicocelectomy	86051 Thermotherapy prostatae



# INPATIENT HOSPITAL CARE SPECIAL TERMS AND CONDITIONS

## 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 2) Insured Event

- a) Insured Event means the inpatient hospitalisation of the Insured Party during the period of risk coverage but before the start of the period of risk coverage for which he is insured, which is necessary and medically justified, which is ordered by a doctor, can be planned and is organised by the Care Organiser, due to complaints arising from his illness without precedent, pathological condition or accident. For the purposes of the insurance, in-patient hospital care is provided to the Insured Party who can prove a 24-hour hospital stay per day.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.

## 3) Performance by the insurer

- a) In the event of occurrence of an insured event, the Insurer will reimburse the costs of the Insured Party's hospitalisation and treatment. In particular, the following costs will be reimbursed:
  - I. the cost of medical treatment (including necessary operations) prescribed by a doctor,
  - II. the cost of care.

# REIMBURSEMENT OF MEDICINES, BANDAGES, MEDICAL AIDS SPECIAL TERMS AND CONDITIONS

## 1) General provisions

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## 2) Insured Event

- a) An insured event is the purchase by the Insured Party of prescription medicines, dressings or temporary medical aids prescribed by a doctor, which become necessary and are medically justified due to complaints arising during the period of risk coverage for the Insured Party but before the start of the period of risk coverage, in connection with an illness, pathological condition without precedence or accident.
- b) An illness, accident or medical condition without a precedent is defined as an illness, accident or pathological condition that is not causally related to the illness, accident, pathological condition or established permanent impairment that existed before the period of risk coverage or was diagnosed and requires treatment.

## 3) Performance by the insurer

- a) The Insurer will reimburse the costs prepaid by the Insured Party (paid to the Healthcare Service Provider) at the time of the insured event as a reimbursement in arrears, if reimbursable under these terms and conditions.
- b) The Insurer shall take into account the amount of the excess and the limit set out in the offer documentation.

# PATIENT TRANSPORT SPECIAL TERMS AND CONDITIONS

## **1) General provisions**

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## **2) Insured Event**

- a) An insured event is the transport of the Insured Party (within the national borders, and not requiring ambulance supervision) due to complaints arising from an illness or accident within the period of cover, if the Insured Party becomes disabled or cannot be transported to a healthcare institution, and if the transport of the patient is necessary to receive healthcare that is an insured event under these conditions.

## **3) Performance by the insurer**

- a) The Insurer will reimburse the costs prepaid by the Insured Party (paid to the Healthcare Service Provider) at the time of the insured event as a reimbursement in arrears, if reimbursable under these terms and conditions.
- b) The Insurer shall take into account the amount of the excess and the limit set out in the offer documentation.

# REPATRIATION SPECIAL TERMS AND CONDITIONS

## **1) General provisions**

These Special Terms and Conditions of Insurance are only valid in conjunction with the General Fee-for-Service Health Insurance Terms and Conditions. In matters not regulated in these Special Terms and Conditions of Insurance, the General Fee-for-Service Health Insurance Terms and Conditions issued by the Insurer, the provisions of the Civil Code and the Hungarian legislation in force shall apply.

## **2) Insured Event**

- a) Insured event is a one-off repatriation to the country of permanent residence of the Insured Party due to complaints arising from an illness or accident that occurred within the period of risk coverage (and which is medically justified by the Insured Party's state of health).