

# INFORMATION ON STUDIUM FEE-FOR-SERVICE HEALTH INSURANCE



## 1. INFORMATION ABOUT RECEIVING MEDICAL SERVICES

STUDIUM Fee-for-Service Health Insurance **covers the medical expenses** of health care treatment which the insured receives in Hungary up to the applicable limits and deductible, subject to the policy conditions and in accordance with the chosen coverage plan.

You may only receive treatment if it is covered under your plan, and you have presented your passport and your valid STUDIUM Health Insurance Card (Generali STUDIUM Health Insurance Card)

*Your insurance coverage shall be in force only as long as you are a student enrolled at the University of Szeged, provided that the University of Szeged has notified the insurance company that you will be insured under the policy and has paid the insurance premium for the given period of insurance.*

*The insurance periods shall be semiannual, lasting from September 1 of the current year until February 28 of the subsequent calendar year, and from February 1 until September 31.*

### *If you are ill and you need medical attention,*

- in all cases, you must first register for a GP visit and book an appointment through the **MODULO SYSTEM**.
- in urgent cases and between 19 p.m. and 7 a.m. on weekdays, at weekends and on public holidays, you can **call the UNI-MED CALL CENTER, which is available 0-24 at +36 70 439 2188**, and then choose the Generali STUDIUM menu item! In justified cases, your GP will see you as a matter of urgency.

If you are ill but **you are not in Szeged**, you must also call UNI-MED CALL CENTER, which is available 0-24 at +36 70 439 2188, and then choose the Generali STUDIUM menu item. They will try to help you and inform you about the possibilities and further to-dos.

### **Your GP Surgery:**

**SZTE ÁOK Családorvosi Intézet Oktató Rendelője**  
(the Teaching Surgery of SZTE ÁOK Primary Care Institute)  
6722 Szeged Tisza Lajos krt. 97. Floor I (mezzanine ground floor) Surgery 21 and Surgery 22.

### **Reception times:**

Monday	Tuesday	Wednesday	Thursday	Friday
9-12 a.m.	9-12 a.m.	13.30-16.30 p.m.	9-12 a.m.	9-12 a.m.

Please, remember. You may only visit a physician, other than your GP, or have lab tests and other diagnostic tests performed if your GP has given you a referral. Without a referral, you will have to pay the medical bill.

**In urgent cases:**

**Visit the Accident & Emergency Department:**

**6725 Szeged Semmelweis u. 6.**

At the A&E Department **the medical bill must be prepaid**, but if the treatment is medically necessary, the Insurance Company will reimburse your costs if you submit the original invoice and the related medical documentation to the Customer Service of Uni-Med. You may read further information here.

In an emergency you may make an emergency 112 call to the ambulance service.

*Please note that the insurance is subject to certain exclusions and exemptions, in which cases the insurance does not cover the costs of medical treatment or the related expenses (e.g.: medication); these include, among others, alcohol and substance abuse, pre-existing conditions which displayed symptoms and/or were diagnosed before the commencement of the coverage and their consequences; pregnancy and childbirth; psychiatric treatments and psychotherapy; dental treatment, save for the cases specifically listed up to the corresponding limit if the premium of the module has been paid.*

The basic insurance and the add-on modules are subject to limits and deductibles, which you may check under Clause 2.

If you are required to prepay your medical bill, ALWAYS make sure that the invoice is issued **TO YOUR OWN NAME AND TO THE ADDRESS STATED ON YOUR SIGNED INSURED'S DECLARATION (IN THE POLICY); THE INVOICE SHALL ALSO HAVE YOUR GENERALI STUDIUM HEALTH INSURANCE CARD NUMBER WRITTEN ON IT.**

*The original invoice for the prepaid services and the related medical documentation, as well as a written declaration (signed and dated) stating your (HUF) bank account number in Hungary where you want the payment to be transferred, shall be submitted to the Customer Service of Uni-Med.*

If your claim is grounded, the insurance company shall reimburse your medical expenses – up to the applicable limit and reduced by the deductible – within 15 days upon receipt of all documents necessary for the assessment of the claim.

*All other inquiries addressed to the Insurance Company shall also be submitted to the Customer Service of Uni-Med. (Monday-Thursday: 7:30-16:00, Friday: 7:30-13:30)*

## **2. WHAT IS COVERED?**

(basic coverage and add-on modules available for additional premium)

to the students and researchers of the University of Szeged covered under STUDIUM Fee-for-service Health Insurance

FOR FURTHER INFORMATION ABOUT THE BENEFITS, PLEASE REFER TO THE POLICY CONDITIONS OF STUDIUM FEE-FOR-SERVICE HEALTH INSURANCE (SZTE15). MAKE SURE YOU CAREFULLY READ THEM.

## STUDIUM BASIC INSURANCE

<b>COVERED SERVICE in Hungary</b>	<b>AGGREGATE LIMIT HUF 2 mn / policy year/insured</b>	<b>DEDUCTIBLE</b>
<b>Outpatient care</b>		
Primary health care (English speaking General Practitioner)	up to the limit	none
Specialty care (including ambulatory (same-day) surgeries)	up to the limit	none
Diagnostic and lab tests	up to the limit	none
<b>Inpatient care</b>		
Inpatient care (including surgeries and even same-day surgeries).	up to the limit	none
Financing of <b>medications, bandage, medical equipment for temporary use</b> (products officially listed as durable medical equipment) if required for medical care, subject to the applicable deductible. <b>THE INSURED IS REQUIRED TO PREPAY MEDICAL EXPENSES.</b>	<b>HUF 100 000 / policy period / insured (the insurance pays out maximum HUF 100 000 /policy year)</b>	<b>50%</b>
<b>Patient transport:</b> if the insured is immobile and has a medical need for transport to the facility providing healthcare, within the territory of Hungary, if it is required for the medical treatment which qualifies as an insured event.	up to the limit	no
<b>Emergency medical care:</b> within the territory of the country, in cases which require immediate medical attention <b>IN CERTAIN CASES THE INSURED IS REQUIRED TO PREPAY MEDICAL EXPENSES.</b>	up to the limit	none

<b>I. module (provided that the insured has paid the premium of the module separately)</b>		
Costs of <b>repatriation</b> if the insured's condition so requires and/or makes it possible, provided that the medical service provider specified by the insurance company also recommends the treatment at home and the repatriation of the insured to his/her country of residence.	<b>HUF 3 000 000 (the insurance pays out maximum HUF 1 500 000 /policy year)</b>	<b>50 (%)</b>

<b>II. module (provided that the insured has paid the premium of the module separately)</b>		
<b>Dental services:</b> dental fillings, root canal treatments, treatment of abscess, dental extractions, treatments of the mouth cavity and accident consequences which come with strong pain and require immediate medical attention, up to the limit specified for dental treatments) <b>THE INSURED IS REQUIRED TO PREPAY MEDICAL EXPENSES.</b>	<b>HUF 400 000 / policy year / insured (the insurance pays out maximum HUF 200 000 /policy year)</b>	<b>50%</b>