

UniMed 2.0.
Health Insurance
Customer Information

During your stay in Hungary, you will be provided medical services cover by UNION Biztosító and its cooperating partners.

Who provides cover?

Insurance cover is provided by UNION Vienna Insurance Group Biztosító Zrt. (1082 Budapest, Baross u. 1), which has been present in Hungary since 1990 and, thanks to its dynamic growth, is a large corporation positioned in the top third segment of the Hungarian insurance market.

Cooperating partners:

Care organiser: TELADOC Hungary (<https://teladoc.hu/>)

What is covered by this insurance?

This insurance provides cover for the costs of medical services (including primary care, outpatient specialist care, inpatient care, emergency, patient transport and repatriation) that you may need because of illness or accidents that may occur during your stay in Hungary, and refunds the expenses of medications, medical equipments and bandages prescribed by a doctor up to the policy term limits in accordance with the terms and conditions.

Territorial scope

The insurance shall cover **insured events occurring in Hungary only.**

Who can apply for insurance?

Foreign students aged 18 to 65 years studying in Hungary within the framework of the Scholarship Programme of the University.

What type of benefits will the insurance provide and up to what limit?

Insurance purchased for one semester will provide cover for the costs of services used for up to HUF 1,000,000 ; If the costs of services exceed these amounts, you will have to pay the difference. The table below shows the amounts up to which individual services can be used:

Benefits* Total limit/student/semester: HUF 1,000,000	Deductible
Outpatient primary care <i>(english-speaking GP service)</i>	no
Outpatient specialist care <i>(including outpatient surgeries and the laboratory and diagnostic tests required for medical treatment)</i>	no
Medical care resulting from urgent needs <i>(in the framework of outpatient care)</i>	no
Inpatient care – <i>including same-day surgeries</i>	no
Patient transport	no
Costs of medicines	no
Costs of medical equipment and bandages	no
Repatriation	no

Sublimits:

- costs of medicines: HUF 50,000 / semester
- costs of medical equipment and bandages: HUF 50,000 / semester
- dental and oral treatments requiring immediate care: HUF 200,000 / semester
- repatriation: HUF 750,000 / semester

What is not covered by this insurance?

The insurance does not cover medical and health services or events directly related to any of the following:

- the insured's illness or medical condition which is proven to have existed prior to the effective date of the insurance coverage, or which had been diagnosed prior to the effective date of the insurance coverage, or which required treatment during this time period, or any permanent physical or mental impairment of the insured that had been diagnosed prior to the effective date of the insurance coverage,
- medical care related to pregnancy (confirmation of pregnancy, antenatal care) or child birth, and associated costs incurred,
- abortion of pregnancy (unless termination of the pregnancy was necessary to preserve the life or health of the mother, or if termination of the pregnancy was performed in a case where pregnancy was the result of a criminal act),
- surgeries related exclusively to treating infertility, and medical treatments related to any form of artificial reproductive techniques,
- sterilization surgeries and consequences

- sex reassignment surgeries,
- treatments and surgeries for aesthetic (cosmetic) purposes, and their consequences
- vision correction surgeries,
- dioptric glasses/sunglasses, contact lenses and their accessories, and the costs of the medical examination required for the above,
- hearing aid,
- dental treatments, with the exception of cases requiring immediate care (emergency cases of root canal treatments, treatment of abscess, dental extractions) and accident consequences,
- medical care in relation to HIV infection,
- tests and treatments performed in relation to the consumption of alcohol, narcotic drugs or other addictions,
- convenience (V.I.P.) health care services (e.g. single bedroom),
- acupuncture, acupressure treatment, oriental medicine, alternative and naturopathic medicine,
- purchase of vaccine for immunization shots, reimbursement of costs,
- treatment received in sanatoriums or in assisted accommodation,
- rehabilitation or nursing of chronic illnesses (especially geriatrics, hospice care, special needs education, speech therapy, physiotherapy, physical therapy, bath therapy, weight loss therapy, infusion therapy to improve blood flow, pain management infusion therapy), excluding treatments which are for the purpose of diagnosing chronic illnesses, initiation of a therapy, the prevention of significant deterioration of acute conditions,
- medical care that is not for the purpose of diagnosis of illness for the insured, or for the prevention of deteriorating condition and rehabilitation of the insured's health, especially screening tests not ordered or attended in relation to this insurance, or a parent having to stay at a hospital with his/her child, nor is the insured's stay at a hospital for the purpose of nursing a parent,
- treatment by a person who does not have medical certification and permit to practice medicine, as well as medical care or other health care treatment made necessary as a result of treatments performed by such person.

Furthermore, the insurance does not cover events caused in whole or in part by:

- ionizing radiation,
- nuclear energy,
- infection by HIV,

- war, combat operations, hostile actions of foreign forces, civil disorders, coup d'état or attempted coup d'état, riots, civil war, revolution, rebellion, demonstrations, processions, labor acts, terrorist acts, workplace disorder, border conflicts, insurrection.

For the purposes of these conditions warlike events shall mean war (whether war be declared or not), border conflicts, insurrection, revolution, riots, coup d'état or attempted coup d'état, civil war.

The insurance covers the damages incurred of the insured state of health which results from his/her active participation in demonstrations, processions, or strike actions announced in advance and organized in accordance with the provisions of effective Hungarian regulations, provided that the insured has fully complied with his/her obligation to prevent and mitigate loss or damage.

The insurance does not cover events that occurred during the duration of the coverage, if:

- the event was the result of the insured's regular alcohol consumption, recreational drug use, or there was a direct connection between the event and the abuse of narcotic substances or medical drugs, unless these latter were prescribed by a physician, and were taken in the recommended manner

- the insured was verifiably alcohol intoxicated or under the influence of drugs, stupefying agents or medication at the time of the event, and this fact contributed to the occurrence of the event. If a blood alcohol test was administered, the person is legally intoxicated if his/her blood alcohol concentration exceeds 1.5‰ – or 0.8‰ while driving a motor vehicle,

- the insured was driving a motor vehicle without a valid driver's license or vehicle registration certificate as well at the same time also committed other traffic violations, and the event resulted directly from these actions

- the insured was driving a motor vehicle while under the influence of alcohol when the event occurred and at the same time also committed other traffic violations, and the event resulted directly from these actions.

The insurance does not cover events which may have been caused by the insured's engagement in sports activities with increased risks listed herein:

scuba diving to a depth of 40 metres, singlehanded and open sea sailing, white water rafting, riverboarding (hydrospeed), canyoning, surfing, mountaineering and rock-climbing on routes graded 5 or higher, high-mountain expeditions, caving and cave expeditions, bungee jumping, automotor sports (e.g. auto-crash, go-kart, motocross, motorboat sports, motorcycle sports, rally, ability competitions by car), quad biking, private flying/sports flying/aviation sports (e.g. paragliding, ballooning, motor sail plane, hang-gliding and ultra-light flying, hot-air ballooning, parachute jumping, free plane flying, stunt flying, base jumping).

The insurance does not cover events which may have been directly caused by the insured's engagement in or pursue of the following hazardous activities or occupations:

stuntmen, circus artists, equilibrists, test pilots, flight test pilots, parachute jumpers, jet plane crew in the army, bodyguards, commando staff, foreign legionnaires, peacekeepers, secret

agents, armed guards, armored car personnel, specialists or officers serving in the army who are exposed to high levels of risks during their activities (e.g. bomb experts, divers).

Release from benefit payment

The insurance company will be released from the benefit payment if it can prove that the event which resulted in the insured event was caused unlawfully and willfully or unlawfully and in gross negligence by:

- the Insured; or
- a relative living in the same household with him/her.

The insured shall be acting in gross negligence in particular if:

- insured was driving a motor vehicle without a valid vehicle registration certificate or the insured did not have a valid driver's license for driving such vehicle, and this fact contributed to the occurrence of the insured event,
- insured has committed at least two traffic offenses at the time of the event which led to the insured event, and as such the event which led to the insured event resulted directly from these actions.

If the policyholder or the insured infringe their obligation to disclose the required information or to report changes, the insurance company's obligation to pay the benefits shall not set in, unless they can prove that any of the following circumstances exist:

- the concealed or undisclosed circumstance was known to the insurance company at the time when insurance policy was concluded, or
- the concealed or undisclosed circumstance did not intervene in the occurrence of the insured event.

When an event underlying an insured event occurs, the insured is required to act as generally and reasonably expected in the given situation, and as such promptly seek emergency assistance or medical care. If the insured fails to comply with this obligation, the insurance company will be relieved from the payment of insurance benefits. The insured's refusal of a medical procedure – due to his/her autonomy or freedom to decide guaranteed by law – shall not be an breach of his/her duty to mitigate loss.

The above shall not be construed, however, as limiting or restricting the insured in freely choosing a physician or a medical and health service provider.

How does the insurance work?

1. *What should you do if you fall ill and need to see a doctor?*

If you feel ill and need to see a doctor, you have to dial the 24-hour assistance number on the front of your UNIMED card for an English-speaking service:

- for Students studying **in Budapest**: + 36 1 776 7027
- for Students studying **outside of Budapest**: +36 1 461 1572

After providing a few data for identification (your name, passport no., etc), in the case of elective care, an appointment will be made with the insurer's service-providing partner for your medical care. In case of emergency, by using the above assistance number you can get information about where to find the geographically competent general practitioner, hospital or specialist care centre on call.

In the case of elective care: You will have an appointment to see a medical practitioner at a particular time who will provide the required care.

Very importantly, other than emergency cases the insurer will only cover services which have been organised for you by Teladoc Hungary Kft. providing the assistance service and which you have used with their prior approval. For these examinations/services, you do not have to pay the doctor within the above limit amounts as they will be covered by the insurer. (Up to the limit, of course. If you need care in excess of the limit amounts, we will also assist you in organising that, but you will be charged for it.)

If due to an accident or illness, you receive emergency care (an ambulance doctor treats you and then you are taken to the nearest hospital on call, or you seek emergency care at the nearest medical service unit on call on your own, which may of course happen to you anywhere in Hungary), the next day or as your condition allows you will have to call the assistance number for information about what to do next. In such cases, you will be charged for services and the insurer will refund you the cost of care subsequently against an invoice taking into account the above limit amounts.

2. *What should you do to have your medication costs covered by the insurer?*

After the examinations, the doctor will give you a document (doctor's report, outpatient treatment report, hospital discharge report) about the received care and the prescribed medications. You must retain these documents as we can only refund you the cost of your medications against these and the pharmacy receipt. If you have collected pharmacy receipts of at least HUF 5,000 (only for the purchase of prescription drugs), you will have to send the receipts, the medical documents and a Claim Form (which can be downloaded from here: (<https://biztosito.unionbiztosito.hu/kapcsolat/view.php?id=50948>) by post to the insurer's loss adjuster (Teladoc Hungary Kft. 1092 Budapest, Köztelek u. 6.). Teladoc will then transfer to you the money in the manner you wish. Your Application Form should indicate where you want the money to be sent: If you have a bank account in Hungary, we will transfer the money there; otherwise we will send it to your residential address in Budapest.

If you have any questions regarding this insurance and its benefits, you can seek information here:

www.unionbiztosito.hu

<https://teladoc.hu/>