

This List of Benefits forms an integral part of the Medicover General Terms and Conditions for group Health Insurance (hereinafter “Conditions”).

1. In the insurance contract, each Insured will be covered by the following package.

STUDY BKF group insurance	
Services and Benefits covered by insurance	TOP package
	Total limit** There is neither deductible nor co-payment
	1.000.000 HUF/person/insurance year
	Coverage Remarks
Basic care , medical availability	Unlimited*
Appointment booking (CallCenter), 24-hour telephone health counseling, health care organization (Hotline)	Unlimited*
Outpatient care ¹ (pregnancy care and preventive screening examination not included)	Unlimited*
Diagnostics ³ (laboratory ² and advanced diagnostic examination included in medically justified cases)	Unlimited*
Outpatient surgery	If medically supported and in medically justified cases
In-patient care ⁴ (child birth and high level hospitalization not included)	Max. 30 hosp. days per period, standard level hospitalization
Medical transport	Limit: 40,000 HUF per transport
One-day surgery	If medically supported and in medically justified cases
Acute dental care ⁵	Max. 60.000 HUF/period and max. 40.000 HUF/tooth
Medicines ⁶	Max. 150.000 HUF/period and max. 50.000 HUF/month

* Unlimited: for services directly available at Medicover Zrt. In the case of health services available at other health care providers, organized by Medicover and constitute the occurrence of insured events within the insurance period, the insurance covers the cost of medical treatments or health care up to benefit payment limits indicated for services in the table above.

** (Total) limit: the above (Total) limit is given per Insured and apply to an annual insurance period (insurance year = period). If the duration of the risk bearing referring to the Insured is shorter than one year, the insurance benefit shall be applied pro-rata (proportionately). 1

Outpatient care: medical examinations, control examinations, treatments, minor surgery included in a comprehensive specialties listed below: allergology, internal medicine furthermore gastroenterology and their associate specialties (especially: endocrinology, proctology, diabetology, infectology, angiology and also dietetics), dermatology otolaryngology, cardiology, neurology, gynecology, orthopedics, urology, pulmonology, rheumatology, ophthalmology, audiology, radiology (applying medical equipments both of standard and advanced diagnostics), physiotherapy (electrotherapy), outpatient traumatology. 2

Laboratory: blood test, urine test, fecal test: fecal bacteriology test, blood clotting test, blood sediment test, infection test, hematology, serology - immunology test, hormone test, tumor markers (PSA included), toxicological test, biochemical test. Excluded: HIV test, STD test for sexually transmitted diseases.

³ Diagnostics: laboratory, gynecological cytological test, ECG (at rest, exercise, 24-hour Holter), blood pressure measurement (RR), ABPM, ultrasound (US), X-ray (including enterography), mammography, audiometric screening test (hearing test), arteriography, dermatoscopy, Doppler, swallow test, ophthalmologic and vision test, allergy test (on skin e.g. with Prick test or with blood drawing), aspiration cytology, biopsy and examinations of cells and tissues, detection of allergens by blood test, endoscopy (including anoscopy-resctoscopy, gastroscopy, colonoscopy); respiratory pulsoximetry, cystoscopy, MRI, CT, cardio CT, PET-CT, central bone density test, activity of brain, skeletal, muscles and nerves (EEG, ENG, EMG), vascular testing and angiography, enterography, scintigraphy (test with radioisotopes), articular puncture, spirometry (measuring of breath function).

⁴ In-patient care: (accidental) emergency, acute and elective in-patient treatments (hospitalization, medical examinations, procedures, surgery and cures) and health care included, medical treatments of the specialties listed below, provided the treatments has no aesthetical or preventive purpose, and their do not belong to rehabilitation of chronic care. Specialties: anesthesia and intensive care, invasive therapeutical intervention controlled by imaging procedures, emergency medicine and urgency, pathology, surgery and its associate specialties, transfusiology, traumatology, diagnostics of special diseases and illnesses, physiology.



Medicover Főrsákrings AB (publ) Hungarian Branch

Valid from 01.11.2014. until withdrawal

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Acute dental care: dental and oral surgical, tooth preservation (specialist) treatment that is medically justified, not intended for aesthetic purposes, complies with the current provisions of law, arises from cases requiring emergency and acute treatment, is intended for stabilization or restoration (particularly including, filling, tooth extraction, preparation of false teeth and sets of false teeth, finding of source of infection, cleaning of inflamed tooth and treatment of inflammation, (implants and insertion of implants excluded, not covered by insurance). Dental care covered by the insurance can be received under the insurance at MDental Kft. or any dental clinic or provider in Hungary in case of emergency. A preliminary approval from the Insurer is necessary for the using dental care covered by insurance, and the Insured is obliged to directly pay the cost of the dental care to health care provider against an invoice if and when Insured receives dental care covered by insurance not at MDental Kft. or there is no acceptance from Insurer. for proposed dental care The claim for refund of the cost must be notified the Insurer in writing after the date of the invoice for such health service but no later than 15 days after the last day of receiving such service, and it is also necessary to attach documents defined in Conditions. The Insurer will judge the claim for benefit within 15 days of its submission.

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Medicines: medicines that are medically justified and prescribed, ordered or approved by a (specialist) physician. Medicines only include such medicines that are registered and approved in Hungary (supplements and preventive medicines excluded, not cover by insurance). Medicines covered by the insurance can be bought under the insurance at any pharmacy in Hungary, and a preliminary approval from the Insurer is not necessary for the purchasing (but necessary prescription, medical indication), if the applying of medicines are ordered by Medicover Zrt. In other cases the Insured is obliged to directly pay the cost of these health services to health care provider against an invoice. The claim for refund of the cost must be notified the Insurer in writing no later than 15 days after the date of the invoice for such health service, and it is also necessary to attach documents defined in Conditions. The Insurer will judge the claim for benefit within 15 days of its submission.

1. How to use of health and medical services and useful information

1.1. For the purpose of using health services, the Insured is obliged to proceed as follows:

1. Checking in at Medicover through the CallCenter (on business days and daytime) and through 24-hour health counseling phone line in case of urgency »
2. Checking of coverage based on the member ID been on Medicover Card and personal details (please have your card and personal ID readily available) »
3. According to health problems and demands, discussing about the health service to be provided, its time and place »
4. Visiting the service point organized by Medicover at the agreed time, and within 48 hours in cases of acute health case »
5. For the purpose of the Insured's identification, a document with photo, suitable for personal identification, must be presented at the Medicover service points »
6. Use of health services
 - 1.2. The Insurer and Medicover Zrt. will assume unlimited liability only if the instructions of Medicover health care provider and the Insurer are followed, and the procedure is in line with the instructions and guidance given by the health care provider's staff.
 - 1.3. In Hungary, calling the ambulance by dialing 104 is compulsory in cases of rescue and recommended in cases of emergency.
 - 1.4. Health care services available to the Insured are provided by Medicover Zrt. or, in the case of services not available at Medicover Zrt., the necessary and appropriate health care services are organized and their availability to the Insured ensured by Medicover Zrt.
 - 1.5. Insureds are free to call Medicover Zrt.'s 24-hour health counseling phone line.

The service organizer records and stores the telephone conversations in accordance with the effective Hungarian laws. The telephone service is available to the Insureds throughout the insurance term, without any time restriction, that is, 24 hours a day.

- 1.6. Health counseling and CallCenter services by telephone will in no event substitute personal consultation with a doctor or a medical examination or other health care services. In cases of rescue and emergency, it is highly recommended to call the ambulance and/or visit an emergency medical facility, because it is not possible to make an accurate diagnosis, give medical examination and treatment, or prescribe medicines or pharmaceutical equipment on the telephone. The party receiving information on the telephone is responsible for the interpretation and any use of such information, so neither the Insurer nor

the service organizer accepts responsibility in this respect. The Insurer and the service organizer are not obliged to organize any such health care service that is not covered by the insurance, regardless of whether or not such service is medically justified and necessary. In this case, the Insured is responsible for the use of the appropriate health services.

- 1.7. Medcover Zrt. will treat personal details and information obtained during a telephone conversation in accordance with the effective Hungarian laws, in particular, those relating to data protection.**

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The Insurance share company is represented in Hungary by: Medcover Försäkrings AB (publ) Hungarian Branch (seat and letter address: H-1123 Budapest, Alkotás u. 50., court of registration: Metropolitan Court, Budapest, Reg. No.: 01-17-000521, tax No.: 22553221-1-43), www.medicover.hu, e-mail: insurance@medicover.hu, tel: +36-1-465-3150, fax: +36-1-465-3160