



PZU AT THE DOCTOR'S

OUTPATIENT INSURANCE MEDICAL CARE S

OPTIMUM SCOPE (dedicated to Centrum Astronomiczne im. Mikołaja Kopernika PAN)

Booking of medical services

24 HOURS A DAY, NO LIMIT

Access to a 24 hour hotline – making an appointment for medical services via a dedicated PZU Health hotline. The Hotline also gives information about the services provided at the individual medical facilities and about the area covered by home visits.

SMS service

FREE, NO LIMIT

Confirmation of medical appointments by text messages.

Medical consultations

Medical consultations provided, without the need for a letter of referral in disease situations, by specialist physicians specified by the Service Provider, during office hours of medical facilities, in accordance with their current work timetable. Specialist consultations include: a medical interview and specialist's advice along with the basic procedures necessary to make a diagnosis, to take the right therapeutic decision and to monitor the treatment. We do not provide professor consultations (consultations by physicians with the following academic degrees: PhD with habilitation, Associate Professor, Professor).

If the person eligible for services is a child below 15 years of age, access to specialist consultations depends on availability of a relevant paediatric specialist at a given location.

Access to specialist physicians:

FREE, NO LIMIT

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|----------------------------------|-------------------------------------|
| 1. internal medicine specialist, | 17. cardiologist, |
| 2. family physician, | 18. infectious diseases specialist, |
| 3. paediatrician, | 19. rehabilitation specialist, |
| 4. allergy specialist, | 20. nephrologist, |
| 5. anaesthesiologist, | 21. neurosurgeon, |
| 6. audiologist, | 22. neurologist, |
| 7. general surgeon, | 23. ophthalmologist, |
| 8. vascular surgeon, | 24. oncologist, |
| 9. cancer surgeon, | 25. orthopaedist, |
| 10. dermatologist, | 26. ENT specialist, |
| 11. diabetologist, | 27. proctologist, |
| 12. endocrinologist, | 28. lung disease specialist, |
| 13. gastrologist, | 29. radiologist, |
| | 30. rheumatologist, |

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| 14. gynaecologist, | 31. urologist, |
| 15. haematologist, | 32. traumatologist, |
| 16. hepatologist, | 33. venereologist. |

4 VISITS PER YEAR

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| 34. psychiatrist, | 35. psychologist. |
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Outpatient procedures

FREE, NO LIMIT

Procedures performed within a medical consultation by a physician or nurse, provided that they are medically indicated and feasible in an outpatient setting at a given facility with no harm to the insured.

1. Nursing procedures:

- blood pressure measurement,
- height and weight measurement,
- intramuscular, intravenous, subcutaneous injections,
- placement of an intravenous infusion,
- blood drawing.

2. General medical procedures:

- catheter placement (without the cost of catheter),
- taking samples of materials for microbiological tests,
- treatment of minor injuries (wounds, distortions, joint dislocations, uncomplicated fractures – without the costs of stabilisers and plaster casts),
- tick removal.

3. Allergy management procedures:

- desensitisation (without the cost of the administered drugs).

4. Surgical procedures:

- abscess incision,
- ingrown nail treatment,
- wound suturing,
- suture removal.

5. Gynaecological procedures:

- taking samples for Pap smear.

6. Ophthalmic procedures:

- eye fundus examination,
- visual acuity examination,
- visual field examination,
- intraocular pressure measurement,
- removal of a foreign body from the eye,
- fitting of corrective lenses.

7. Orthopaedic procedures:

- treatment of minor injuries (distortions, joint dislocations, uncomplicated fractures – without the costs of stabilisers and plaster casts).

8. ENT procedures:

- ear flushing,
- inflation of the Eustachian tube,
- removal of a foreign body from the ear/nose/throat,
- conservative management of nasal bleeding,
- medicated ear dressing.

9. Urological procedures:

- urinary catheter placement (without the cost of catheter).

Laboratory diagnostics

FREE, NO LIMIT

Diagnostics performed in line with medical indications on the basis of a letter of referral from a physician of the Service Provider at the facilities specified by the Service Provider via the medical hotline.

1. Haematology and blood clotting tests:

FREE, NO LIMIT

- activated partial thromboplastin time (APTT),
- prothrombin time (PT),
- fibrinogen (FIBR),
- blood count with complete granulocyte differential count,
- blood count without the differential count,
- haematocrit,
- haemoglobin,
- erythrocyte sedimentation rate (ESR),
- white blood count,
- platelet count,
- reticulocytes.

2. Biochemical tests:

FREE, NO LIMIT

- albumins,
- aminolevulinic acid (ALA),
- alanine aminotransferase (ALT),
- aspartate aminotransferase (AST),
- amylase,
- apolipoprotein A1,
- total protein,
- C-reactive protein (CRP),
- direct bilirubin,
- indirect bilirubin,
- total bilirubin,
- ceruloplasmin,
- chlorides (Cl),
- total cholesterol,
- HDL cholesterol,
- LDL cholesterol,
- rheumatoid factor (RF),
- lactate dehydrogenase (LDH),
- acetylcholine esterase,

- alkaline phosphatase (AP),
- total acid phosphatase,
- prostate-specific phosphatase,
- phosphates,
- phosphorus,
- lipase,
- total magnesium (Mg),
- copper (Cu),
- gamma-glutamyl transpeptidase (GGTP),
- glucose,
- phosphocreatine kinase,
- CK-MB isoenzyme,
- creatinine,
- uric acid,
- folic acid,
- lipid profile,
- urea,
- potassium (K),
- protein profile,
- seromuroid,
- sodium (Na),
- glucose tolerance test,
- triglycerides,
- total calcium (Ca),
- vitamin B12,
- iron – total iron binding capacity (TIBC),
- iron (Fe),
- total prostate specific antigen (PSA),
- ferritin,
- transferrin,
- BUN – blood urea nitrogen,
- glycated haemoglobin (HbA1C).

3. Serological and immunological tests:

FREE, NO LIMIT

- HBs antigen,
- antistreptolysin O (ASO),
- A, B, O, Rh(D) blood group determination with haemolysin measurement,
- Waaler-Rose reaction,
- VDRL (USR/RPR) test,
- anti-HBs antibodies,
- Coombs (DAT) test,
- antibody screening.

4. Hormonal tests:

FREE, NO LIMIT

- thyroid stimulating hormone (TSH),
- thyroglobulin,
- troponin,
- growth hormone (GH),
- epinephrine,
- androstendione,
- androsterone,
- aldosterone,
- dehydroepiandrosterone sulphate (DHEAS),
- oestradiol,
- adrenocorticotrophic hormone (ACTH),
- follicle stimulating hormone (FSH),
- luteinising hormone (LH),

- insulin,
- calcitonin,
- 17-hydroxycorticosteroids,
- cortisol,
- osteocalcin,
- parathormone (PTH),
- progesterone,
- chorionic gonadotropin (HCG),
- prolactin (PRL),
- metoclopramide-stimulated prolactin (PRL),
- testosterone,
- total triiodothyronine (TT3),
- free triiodothyronine (fT3),
- total thyroxine (TT4),
- free thyroxine (fT4)

5. Immunological tests:

FREE, NO LIMIT

- total immunoglobulin E (IgE),
- anti-thyroid peroxidase antibodies (ATPO),
- anti-thyroglobulin antibodies (ATG),
- anti-Chlamydia trachomatis antibodies (IgA, IgG, IgM),
- anti-Helicobacter pylori antibodies,
- anti-Chlamydia pneumoniae antibodies (IgA, IgM, IgG),
- anti-cytoplasmic antibodies (ANCA),
- anti-nuclear antibodies (ANA),
- immunoglobulin G (IgG),
- immunoglobulin M (IgM),
- immunoglobulin A (IgA),
- anti-CMV IgG antibodies (cytomegaly IgG),
- anti-CMV IgA antibodies (cytomegaly IgA),
- anti-IgM antibodies (cytomegaly IgM),
- anti-HBc antibodies (IgM).

6. Virological tests:

FREE, NO LIMIT

- HBe antigen,
- anti-HBe antibodies,
- anti-HCV antibodies,
- anti-HIV antibodies,
- anti-rubella antibodies (IgG, IgM),
- anti-Toxoplasma gondii antibodies (IgG, IgM),
- anti-mononucleosis/EBV antibodies (IgM),
- anti-Borrelia antibodies (IgG),
- anti-Borrelia antibodies (IgM).

7. Bacteriological tests:

FREE, NO LIMIT

- throat culture,
- throat culture with antibiotic sensitivity testing,
- wound culture,
- urine culture with antibiotic sensitivity testing,
- general stool culture,
- stool culture for Salmonella-Shigella spp.,
- anal swab culture,
- semen culture,
- sputum culture,
- fungal sensitivity testing,

- mycological examination with fungal culture,
- Salmonella spp.,
- nasal culture,
- eye swab culture,
- ear swab culture,
- urethral swab culture,
- lesion swab culture,
- vaginal swab culture,
- cervical canal swab culture.

8. Cancer markers:

FREE, NO LIMIT

- AFP,
- CA 125 antigen (CA 125),
- CA 15-3 antigen (CA 15-3),
- CA 19-9 antigen (CA19-9),
- carcinoembryonic antigen (CEA).

9. Urine tests:

FREE, NO LIMIT

- urinary amylase,
- urinalysis (profile),
- protein in urine,
- glucose in urine,
- creatinine in urine,
- urinary calcium,
- phosphates in urine – 24-hour excretion,
- bilirubin in urine,
- magnesium in urine,
- sodium in urine,
- potassium in urine,
- ketone bodies in urine,
- urinary glucose – 24-hour excretion,
- uric acid – 24-hour excretion,
- urinary magnesium – 24-hour excretion,
- urinary potassium – 24-hour excretion,
- urinary sodium – 24-hour excretion,
- urinary calcium – 24-hour excretion.

10. Stool tests:

FREE, NO LIMIT

- general stool examination,
- occult blood in stool,
- parasites/parasite eggs in stool,
- undigested food in stool,
- stool test for Giardia lamblia by ELISA.

11. Other tests:

FREE, NO LIMIT

- Pap smear cytology (except for liquid cytology),
- vaginal bacteriology,
- nasal exfoliative cytology,
- ultrasound-guided thyroid fine-needle biopsy (with optional histopathological examination),
- ultrasound-guided breast nodule biopsy (with optional histopathological examination),
- allergy skin tests – food panel,

- allergy skin tests – aeroallergen panel,
- skin allergy tests – mixed panel,
- uroflowmetre examinations.

Imaging examinations

FREE, NO LIMIT

Diagnostics carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline.

- skull X-ray,
- forehead area X-ray,
- mandible X-ray,
- maxilla X-ray,
- X-ray of nasal sinuses,
- nasal X-ray,
- orbital X-ray,
- supraorbital area X-ray,
- mandibular symphysis X-ray,
- X-ray of the maxillo-zygomatic area,
- larynx X-ray,
- nasolacrimal duct X-ray,
- nasopharynx X-ray,
- salivary gland X-ray,
- X-ray of the thyroid area,
- X-ray of the uvula,
- X-ray of chest soft tissues,
- spine X-ray (entire spine, cervical, thoracic, lumbosacral segments),
- shoulder X-ray,
- scapula X-ray,
- sternum X-ray,
- rib X-ray,
- joint X-ray,
- upper arm X-ray,
- elbow X-ray,
- forearm X-ray,
- wrist X-ray,
- hand X-ray,
- finger/toe X-ray,
- upper limb X-ray,
- lower limb X-ray,
- pelvis X-ray,
- hip X-ray,
- thigh X-ray,
- knee X-ray,
- lower leg X-ray,
- ankle X-ray,
- foot X-ray,
- plain X-ray of the abdomen,
- mammography,
- urography (kidney, ureter and bladder X-ray),
- rectal barium enema.

Ultrasound examinations

FREE, NO LIMIT

Carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline. Does not include 4-D and genetic ultrasound examinations.

- transabdominal prostate ultrasound,
- transrectal prostate ultrasound,
- transabdominal gynaecological ultrasound,
- transvaginal gynaecological ultrasound,
- screening gynaecological ultrasound,
- ultrasound of true pelvis,
- breast ultrasound,
- general ultrasound examination of the abdomen and gastrointestinal tract (pancreas, liver, bile ducts, stomach, duodenum),
- urinary tract ultrasound (kidneys, ureters, bladder),
- thyroid ultrasound,
- muscle ultrasound,
- hip joint ultrasound,
- knee joint ultrasound,
- elbow joint ultrasound,
- ankle joint ultrasound,
- shoulder joint ultrasound,
- small joint and ligament ultrasound,
- tendon ultrasound,
- lymph node ultrasound,
- larynx ultrasound,
- wrist ultrasound,
- finger/toe ultrasound,
- soft tissue ultrasound,
- ultrasound of the testes,
- pregnancy ultrasound,
- echocardiography (ECHO),
- abdominal vessel Doppler ultrasound,
- neck Doppler ultrasound,
- limb Doppler ultrasound,
- Doppler ultrasound of renal arteries.

CT and MRI examinations

FREE, NO LIMIT

Carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline (except for angio-MRI, angio-CT, spiral CT, cone CT, virtual CT colonoscopy, HRCT, CT with 32 or more detector rows, MRI enterography, HRT, OCT, SL-OCT). The contrast agent cost is not included.

- head CT and MRI (pituitary gland, sinuses, orbits, temporal bones, neck, larynx, ears),
- CT and MRI of neck soft tissues,
- chest CT and MRI,
- abdominal CT and MRI,
- pelvic CT and MRI,
- bone CT and MRI,
- joint CT and MRI,
- spinal CT and MRI (cervical, thoracic, lumbar segments),
- CT and MRI of the upper and lower limbs (hand, upper arm, forearm, wrist, thigh, lower leg, foot).

Endoscopic examinations

FREE, NO LIMIT

Carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline (with specimen collection and histopathological examination – in medically justified cases). The cost of general anaesthesia and video examinations is not included.

- diagnostics of gastroscopy / gastrofiberoscopy (with optional urease test),
- sigmoidoscopy,
- rectoscopy,
- colonoscopy,
- anoscopy.

Functional examinations and test

FREE, NO LIMIT

Carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline.

- ECG at rest,
- spirometry,
- ECG – 24-hour Holter record,
- ECG – exercise testing,
- 24-hour blood pressure measurement (using a Holter blood pressure device),
- EEG – awake encephalography (sleep EEG, biofeedback EEG and video EEG are not included),
- Holter EEG,
- EMG – electromyography,
- spine densitometry,
- femoral bone densitometry,
- densitometry of the bones of both hands,
- tonal audiometry,
- impedance audiometry (tympanogram).

Pregnancy care

FREE, NO LIMIT

Management of normal pregnancy includes gynaecologist care, consultations and diagnostic tests as well as active counselling concerning physiology of pregnancy and labour, in accordance with the insurance coverage. Examinations and tests carried out as medically indicated, on the basis of a letter of referral from a physician of the Service Provider, at the facilities specified by the Service Provider via the medical hotline.

Antenatal Classes

Benefit in the amount of 300 PLN for participation in antenatal classes chosen by entitled based on a letter of referral from a physician of the Service Provider.

Protective vaccinations

The service includes vaccine eligibility screening, injection and vaccine cost.

FREE, ONCE A YEAR

- seasonal flu vaccination.

FREE, NO LIMIT

- tetanus anatoxin vaccination,
- hepatitis A vaccination,
- hepatitis B vaccination.

Dental care – conservative dentistry

FREE, ONCE A YEAR

- dental check-up.

20% DISCOUNT

- tooth filling,
- milk tooth treatment (filling),
- milk tooth extraction,
- gangrene treatment,
- tooth reconstruction,
- medicated dressing,
- tooth trepanation,
- anaesthesia (infiltration anaesthesia or dental nerve block),
- The Wand anaesthesia,
- root canal filling,
- temporary root canal filling,
- reendo – repeated root canal treatment,
- traditional root canal treatment and patency restoration,
- machine root canal treatment and patency restoration,
- removal of a broken instrument from the root canal,
- devitalisation,
- pulp extirpation,
- root canal filling – under a microscope,
- final filling of the tooth crown in root canal treatment,
- treatment of oral mucosa lesions,
- fluoride teeth varnishing,
- teeth sealing,
- teeth scaling,
- dental deposit scaling,
- tooth X-ray.

Home visits

FREE, 4 VISITS PER YEAR

24-hour medical advice of an internal medicine specialist, family physician or paediatrician, provided in the home of the Insured, necessary in view of the health condition of the insured, preventing him/her from coming to a medical facility.

Home visits are provided only in case of sudden onset of a disease or sudden worsening of health, with an exception of life-threatening emergencies. The home visit is held to make a diagnosis and start the treatment; however, treatment continuation and follow-up visits take place at the designated medical facilities.

The service is provided within the area defined by the Service Provider (information available at the hotline). The decision on the need for a home visit is taken on the basis of an interview.

Preventive Health Check-up II

FREE, ONCE A YEAR, WITHOUT REFERRAL

The preventive program is implemented without referral in the facilities indicated by the Health Care Provider through the medical hotline.

- urinalysis (profile),
- total cholesterol,
- general stool examination,
- glucose,
- blood count with complete granulocyte differential count.

Outpatient rehabilitation

FREE, 30 procedures per year

The scope and type of the procedures is based on a letter of referral from a doctor of the Service Provider at the facilities specified by the Service Provider.

1. Kinesitherapy procedures:

- passive exercises,
- active non-weight bearing exercises,
- active free exercises,
- active resistance exercises,
- general rehabilitation, exercises
- isometric exercises,
- mobilisations and manipulations,
- neuromobilisation
- dry partial massage,
- extracts

2. Physiotherapy procedures:

- electrostimulation,
- galvanisation,
- iontophoresis,
- diadynamic currents,
- interference currents,
- TENS currents,
- Träbert currents,
- magnetotherapy,
- topical ultrasound,

- point laser therapy,
- sollux.

Outpatient surgery

15% DISCOUNT, NO LIMIT

Provided according to medical guidelines on the basis of a referral from the Service Provider's physician in the CM Gamma medical center indicated through the medical hotline during opening hours of medical centers and according to up-to-date opening hours schedule of the medical centers. Discount does not cover: implants, special surgical materials, orthopaedic devices and services related to nutritional medicine. In addition, discounts provided under this offer may not be combined with discounts granted by CM Gamma to individual clients and discounts applicable as part of other partnership agreements.

- injury surgery of children and adults (surgical and non-surgical treatment of fractures, sprains and dislocations),
- full range of arthroscopic procedures (including arthroscopy of shoulder, elbow, wrist, hip, knee and ankle joint),
- surgical procedures in knee joint area: reconstructions of ligaments, e.g. reconstruction of the anterior or posterior cruciate ligament, complex reconstructions, full range of cartilage repair techniques,
- surgical procedures in glenohumeral joint area: arthroscopic treatment for instability, repair of rotator cone,
- surgical procedures in hip joint area: among other things, arthroscopic treatment of socket and hip conflict, full range of joint replacement procedures,
- surgical procedures in ankle joint area: among other things, arthroscopic treatment of osteochondritis dissecans (OCD) and instability of ankle joint,
- surgical procedures in elbow joint area: among other things, tennis elbow,
- surgical procedures in wrist area: arthroscopic repair of triangular fibrocartilage complex and treatment of fractures under control of arthroscope,
- joint replacement procedures (hip, knee, shoulder),
- surgical procedures in orthopaedic oncology (among others, biopsies of bone tissue lesions),
- spine surgery: surgical treatment of degenerative changes and injuries of the spine, including using minimally invasive techniques (microdissectomies, paravertebral blocks, thermal lesions),
- surgical procedures in otolaryngology,
- procedures in general and vascular surgery (among other things, inguinal, femoral, scrotal, umbilical hernias, hernias of linea alba, surgeries of varicose veins, diagnostic biopsies),
- procedures in maxillofacial surgery.

Consultations by physicians providing emergency treatment

Medical advice provided by medical specialists indicated by the Provider during medical office hours, which is necessary for the health of the client.

- internal medicine specialist,
- paediatrician.

Medical advice covers only cases of sudden illness or sudden deterioration of health, excluding life-threatening conditions. The decision to consult an ad hoc physician is made on the basis of an interview.

Prevention and treatment stays in SPA center

20% DISCOUNT, NO LIMIT

Prevention and treatment stays in SPA center:

1. Rehabilitation stays.
2. Treatment stays:
 - weight loss program
 - wellness program
 - program for senior citizens.

The service includes prevention and treatment stays in “Krystynka” SPA center in Ciechocinek which specializes in treatment of ailments of the locomotor system, rheumatic illnesses, post-injury illnesses, diseases of the respiratory system, circulatory system and skin.

The following services are guaranteed as part of the stay:

- 24/7 accommodation,
- full meals (diet consistent with physician’s recommendations),
- specialist care of physician, psychologist, rehabilitation specialist, dietitian,
- rehabilitation procedures prescribed by physician, individually adjusted to the patient’s needs,
- access to recreation facilities,
- free-of-charge Internet access.

The services are provided at a discount from the current list price of the service valid at the given medical facility.

For detailed information about the insurance scope, in particular about exclusions and limitations of PZU Życie SA liability, see the current General Terms and Conditions of Group Life and Health Insurance Medical Care S, available at pzu.pl, in branch offices of PZU Życie SA or with our agents.