## **PZU U LEKARZA**

OUTPATIENT INSURACE HEALTHCARE S

## COMFORT PLUS TREATMENT

MEDICAL SERVICE		LIMIT
BOOKING HEALTH SERVICES		
Access to a 24-hour helpline – booking the date for medical services using a dedicated PZU helpline. The helpline also provides information on the services rendered in the specific medical units, as well as on the territorial scope of home visits.		24/7, unlimited
SMS SERVICE		
Confirmation of the dates of services provided via SMS.		Free of charge, unlimited
stated by the health care provider and in acco They can cover the following, in accordance v making a diagnosis, recommendations relate further diagnostics and treatment. We do not organise and do not cover the cost degree. In the event that the person entitled to claim	out referral. They are rendered during the opening h ordance with the current schedule of the centres. with the specialty profile: physical examination of a p d to the treatment method, issuing e-prescriptions, e s of consulting medical doctors with a PhD, habilitati benefits is a child below 15 years of age, the organise a specific localisation (does not apply to outpatient o	atient, patient interview, -ZLA and referrals related to on or professor academic ation of an outpatient
Outpatient consultations related to:		
<ol> <li>internal medicine,</li> <li>general medicine,</li> <li>pediatry,</li> <li>allergology,</li> <li>anaesthesiology,</li> <li>audiology,</li> <li>general surgery,</li> <li>surgical oncology,</li> <li>dermatology,</li> <li>diabetology,</li> <li>endocrinology,</li> <li>gastroenterology,</li> <li>gynaecology and obstetrics,</li> <li>hematology,</li> <li>hematology,</li> </ol>	<ol> <li>cardiology,</li> <li>infectious diseases,</li> <li>nephrology,</li> <li>neurosurgery,</li> <li>ophthalmology,</li> <li>oncology,</li> <li>orthopaedics,</li> <li>totlaryngology,</li> <li>pulmonology,</li> <li>radiology,</li> <li>urology,</li> <li>urology,</li> <li>urology,</li> <li>venereology.</li> </ol>	Free of charge, unlimited
<b>30.</b> psychiatry.		4 visits per year in the 12-month period between the policy
	ned by a medical doctor (as part of the medical consi on and the possibility of performing them on an outp	
1. Nursing:		1
<ul> <li>pressure measurement,</li> <li>measuring height and body weight,</li> <li>injections: intramuscular, intravenous</li> </ul>	s, subcutaneous,	Free of charge, unlimited



Powszechny Zakład Ubezpieczeń na Życie Spółka Akcyjna, District Court for the Capital City of Warsaw, XIII Commercial Division, KRS [National Court Register] 30211, NIP [Tax Identification Number] 527-020-60-56, share capital: PLN 295,000,000.00 paid up in full, Rondo Ignacego Daszyńskiego 4, 00-843 Warszawa, pzu.pl, helpline: 801 102 102 (fee according to the operator's tariff)

<ul> <li>connecting the drin influeion</li> </ul>	
<ul><li> connecting the drip infusion,</li><li> blood collection.</li></ul>	
2. General medicine:	
<ul> <li>insertion of catheters (without the cost of catheter),</li> <li>collection of material for microbiological testing,</li> <li>treatment of minor injuries (wounds, sprains, dislocations, uncomplicated fractures – without the cost of stabilisers and plaster),</li> <li>tick removal.</li> </ul>	Free of charge, unlimited
3. Allergology:	
• desensitisation (without the cost of medication).	Free of charge, unlimited
4. Surgical:	
<ul> <li>incision of an abscess,</li> <li>treatment of ingrown nail,</li> <li>sewing up a wound,</li> <li>removal of stitches.</li> </ul>	Free of charge, unlimited
5. Gynaecologic:	
• collection of material for cytological examination.	Free of charge, unlimited
6. Ophthalmic:	
<ul> <li>ocular fundus examination,</li> <li>visual acuity testing,</li> <li>field of vision testing,</li> <li>measurement of intraocular pressure,</li> <li>removal of a foreign body from the eye,</li> <li>selection of corrective lenses.</li> </ul>	Free of charge, unlimited
7. Orthopaedic:	
<ul> <li>treatment of minor injuries (sprains, dislocations, uncomplicated fractures – without the cost of stabilisers and plaster).</li> </ul>	Free of charge, unlimited
8. Otolaryngologic:	
<ul> <li>ear rinsing,</li> <li>blowing the eustachian tube,</li> <li>removal of foreign body from the ear/nose/throat,</li> <li>conservative management of nasal bleeding,</li> <li>ear dressing with medication.</li> </ul>	Free of charge, unlimited
9. Urologic:	1
• insertion of catheters (without the cost of catheter).	Free of charge, unlimited
LABORATORY DIAGNOSTICS Diagnostics performed in accordance with medical indications on the basis of a referral from the doctor at facilities indicated by the Service Provider via the medical helpline.	Service Provider's medical
1. Haematological and coagulation tests:	
<ul> <li>Activated partial thromboplastin time/Kaolin-Kefalin time (APTT)</li> <li>prothrombin time (PT),</li> <li>thrombin time,</li> <li>fibrinogen (FIBR),</li> <li>blood count with complete differentiation of granulocytes,</li> <li>blood count without smear,</li> <li>haematocrit,</li> <li>red blood cell count (ESR),</li> <li>leukocytes,</li> <li>platelets,</li> <li>reticulocytes,</li> <li>haemoglobin,</li> </ul>	Free of charge, unlimited

2. Biochemical tests:	
<ul> <li>albumin,</li> <li>alanine transaminase (ALT),</li> <li>aspartate transaminase (AST),</li> <li>amylase,</li> <li>total protein,</li> <li>C-reactive protein (CRP),</li> <li>direct bilirubin,</li> <li>intermediate bilirubin,</li> <li>total bilirubin,</li> <li>ceruloplasmin,</li> <li>chlorides (Cl),</li> <li>total cholesterol,</li> <li>HDL cholesterol,</li> <li>LDL cholesterol,</li> <li>Iactate dehydrogenase (LDH),</li> <li>alkaline phosphatase (AP),</li> <li>total acid phosphatase,</li> <li>steroidal phosphatase,</li> <li>phosphates,</li> <li>gammaglutamyl transpeptidase (GGTP),</li> <li>glucose,</li> <li>phosphocreatine kinase,</li> <li>creatinine,</li> <li>uric acid,</li> <li>lipidogram,</li> <li>urea,</li> <li>osteocalcin,</li> <li>potassium (K),</li> <li>proteinogram,</li> <li>sodium (Na),</li> <li>glucose load test,</li> <li>triglycerides,</li> <li>total calcium (Ca),</li> </ul>	Free of charge, unlimited
<ul> <li>total calcium (Ca),</li> <li>vitamin B12,</li> <li>iron - total binding capacity (TIBC),</li> <li>iron (Fe),</li> <li>ferritin,</li> <li>glycated haemoglobin (Hb1aC),</li> <li>transferrin.</li> </ul> 8. Serological and immunological tests:	
<ul> <li>HBs antigen,</li> <li>antistreptolysin O (ASO),</li> <li>determination of blood groups A, B, O, Rh(D) with assessment of haemolysins,</li> <li>Waaler-Rose reaction,</li> <li>VDRL reaction (USR/RPR),</li> <li>antibodies to HBs,</li> <li>Coombs BTA test,</li> <li>sccreening for antibodies,</li> <li>rheumatoid factor (RF),</li> <li>steroid-specific antigen – total PSA,</li> <li>total immunoglobulin E (IgE),</li> <li>antibodies to thyroid peroxidase (ATPO),</li> <li>antibodies to thyroid peroxidase (IPA),</li> <li>antibodies to thelicobacter pylori,</li> <li>HBe antigen,</li> <li>antibodies to HBe,</li> <li>antibodies to HCV,</li> <li>HIV virus - COMBO test (HIV1, HIV2 antibodies, p24 antigen),</li> <li>antibodies to toxplasmosis gondii (IgG, IgM),</li> <li>antibodies to toxplasmosis gondii (IgG, IgM),</li> <li>antibodies to toxplasmosis gondii (IgG, IgM),</li> <li>antibodies to infectious monoucleosis (EBV (IgM).</li> </ul>	Free of charge, unlimited

4. Hammanal Aastinan	
4. Hormonal testing:	
<ul> <li>thyrotropin hormone (TSH),</li> <li>aldosterone,</li> <li>dehydroepiandrosterone-sulphate (DHEAS),</li> <li>oestradiol,</li> <li>adrenocorticotropic hormone (ACTH),</li> <li>folliculotropic hormone (FSH),</li> <li>luteinising hormone (LH),</li> <li>cortisol,</li> <li>parathormone (PTH),</li> <li>progesterone, prolactin (PRL),</li> <li>prolactin (PRL), after metoclopramide,</li> <li>testosterone,</li> <li>total triiodothyronine (TT3),</li> <li>free triiodothyronine (TT4),</li> <li>free thyroxine (TT4),</li> </ul>	Free of charge, unlimited
5. Bacteriological examinations	
<ul> <li>throat culture,</li> <li>throat culture with antibiogram,</li> <li>wound culture,</li> <li>urine culture with antibiogram,</li> <li>general stool culture,</li> <li>stool culture for Salmonella-Shigella,</li> <li>rectal swab culture,</li> <li>semen culture,</li> <li>sputum culture.</li> </ul>	Free of charge, unlimited
6. Urine examinations	
<ul> <li>amylase in urine,</li> <li>general urinary examination (profile),</li> <li>protein in urine,</li> <li>glucose in urine,</li> <li>creatinine in urine,</li> <li>calcium in urine.</li> </ul>	Free of charge, unlimited
7. Faecal examinations	I
<ul> <li>general faecal examination,</li> <li>faecal occult blood,</li> <li>parasites/parasite eggs in faeces,</li> <li>food debris in faeces,</li> <li>stool for lamblia ELISA.</li> </ul>	Free of charge, unlimited
8. Other examinations	1
<ul> <li>cervical cytology (excluding liquid cytology),</li> <li>fine needle biopsy of the thyroid under ultrasound guidance (with possibility of histopathological examination),</li> <li>skin allergy tests - food panel,</li> <li>skin allergy tests - inhalation panel,</li> <li>skin allergy tests - mixed panel.</li> </ul>	Free of charge, unlimited
RADIOLOGICAL DIAGNOSTICS Diagnostics performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.	
<ul> <li>X-ray of the skull,</li> <li>X-ray of the frontal region,</li> <li>X-ray of the mandible,</li> <li>X-ray of the jaw,</li> <li>X-ray of the nasal sinuses</li> <li>X-ray of the nose,</li> <li>Orbital X-ray,</li> </ul>	Free of charge, unlimited

- X-ray of the supraorbital region,
- X-ray of the mandibular conjunctiva,
- X-ray of the zygomatic-jaw region,
- X-ray of the larynx,
- X-ray of the nasolacrimal duct,
- X-ray of the nasopharynx,
- X-ray of the salivary glands,
- X-ray of the thyroid region,
- X-ray of the uvula,
- X-ray of the soft tissues of the chest,
- X-ray of the spine (complete, cervical, thoracic, lumbar and sacral),
- X-ray of the shoulder,
- X-ray of the scapula,
- X-ray of the sternum,
- X-ray of the ribs,
- X-ray of the joints,
- X-ray of the arm,
- X-ray of the elbow,
- X-ray of the forearm,
- X-ray of the wrist,
- X-ray of the hand,
- X-ray of the finger,
- X-ray of the upper limb,
- X-ray of lower limb,
- X-ray of the pelvis,
- X-ray of the hip,
- X-ray of the thigh,
- X-ray of the knee,
- X-ray of the lower leg,
- X-ray of the ankle,
- X-ray of the foot,
- X-ray of the abdominal cavity,
- mammography,
- urography (picture of the kidneys, ureters and bladder),
- rectal infusion.

## ULTRASOUND DIAGNOSTICS

Performed in accordance with the medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline. Does not include 4-D ultrasound or genetic ultrasound.

<ul> <li>Ultrasound of the prostate gland through the abdominal cavity,</li> <li>Transrectal prostate ultrasound,</li> <li>Gynaecological ultrasound through the abdominal wall,</li> <li>Transvaginal gynaecological ultrasound,</li> <li>Gynaecological screening ultrasound,</li> <li>Ultrasound of the small pelvis,</li> <li>Breast ultrasound,</li> <li>Ultrasound scan of the abdomen and gastrointestinal tract (pancreas, liver, bile ducts, stomach, duodenum),</li> <li>Ultrasound of the urinary system (kidneys, ureters, bladder),</li> <li>Thyroid ultrasound,</li> <li>Ultrasound, of the knee joints,</li> <li>Ultrasound of the knee joints,</li> <li>Ultrasound of the shoulder joints,</li> <li>Ultrasound of the shoulder joints,</li> <li>Ultrasound of the tendon,</li> <li>Ultrasound of the langenets,</li> <li>Ultrasound of the lan</li></ul>	Free of charge, unlimited

<ul> <li>echocardiography (ECHO),</li> <li>Doppler ultrasound of the abdominal vessels,</li> <li>Doppler ultrasound of the neck,</li> <li>Doppler ultrasound of the limbs,</li> </ul>	
CT AND NMR IMAGING DIAGNOSTICS Performed in accordance with medical indications on the basis of a referral from the Health Care F indicated by the Service Provider via the medical infoline (excluding angioresonance, angiotomog cone tomography, virtual CT colonoscopy, HR-CT, 32-slice CT and higher, enterography-MRI, HRT, OCT, SL-OCT). Does not include the cost of contrasting agent.	
<ul> <li>CT and NMR of the head (pituitary, sinuses, orbits, temporal bones, neck, larynx, ears),</li> <li>CT and NMR of the soft tissues of the neck,</li> <li>Chest CT and NMR,</li> <li>CT and NMR of the abdominal cavity,</li> <li>CT and NMR of the pelvis,</li> <li>CT and NMR of the pelvis,</li> <li>CT and NMR of the joints,</li> <li>CT and NMR of the spine (cervical, thoracic, lumbar),</li> <li>CT and NMR of the upper and lower limbs (hand, arm, forearm, wrist, thigh, shank, foot).</li> </ul>	Free of charge, unlimited
<b>ENDOSCOPIC DIAGNOSTICS</b> Performed in accordance with the medical indications on the basis of a referral from the Service P facilities indicated by the Medical Service Provider via the medical helpline (with collection of mat assessment – in medically justified cases). Does not include the cost of general anaesthesia and vi	erial and histopathological
<ul> <li>Diagnostic gastroscopy/ gastrofiberoscopy (with possibility of urease test),</li> <li>sigmoidoscopy,</li> <li>rectoscopy,</li> <li>colonoscopy.</li> </ul>	Free of charge, unlimited
<b>FUNCTIONAL TESTS</b> Performed in accordance with the medical indications on the basis of a referral from the Service P facilities indicated by the Service Provider via the medical helpline.	rovider's medical doctor at
<ul> <li>Resting ECG,</li> <li>spirometry</li> <li>ECG - 24-hour Holter monitoring</li> <li>ECG - stress test,</li> <li>24-hour blood pressure measurement (Holter method),</li> <li>EEG - wake-up encephalography (excluding sleep EEG, biofeedback EEG, video EEG)</li> <li>EMG - electromyography,</li> <li>densitometry of the spine,</li> <li>femur densitometry,</li> <li>bone densitometry of both hands,</li> <li>tonal audiometry,</li> <li>impedance audiometry (tympanogram).</li> </ul>	Free of charge, unlimited
MANAGEMENT OF PREGNANCY	
Pregnancy management includes the care of a gynaecologist, consultations and diagnostic tests and active counselling on the physiology of pregnancy and childbirth, in accordance with the scope of the insurance coverage. Examinations are carried out in accordance with medical indications on the basis of a referral from the Service Provider's medical doctor at facilities indicated by the Service Provider via the medical helpline.	Free of charge, unlimited
PREVENTIVE VACCINATIONS	vaccine.
The service includes a consultation to qualify for the vaccination, the injection and the cost of the	I
<ul> <li>The service includes a consultation to qualify for the vaccination, the injection and the cost of the</li> <li>vaccination against seasonal influenza.</li> </ul>	Free of charge, once per year in the 12-month period between the policy anniversaries

DENTAL CARE - CONSERVATIVE DENTISTRY	
• dental check-up.	Free of charge, once per year in the 12-month period between the policy anniversaries
<ul> <li>tooth filling,</li> <li>milk tooth treatment (filling),</li> <li>milk tooth treatment,</li> <li>tooth reconstruction,</li> <li>therapeutic dressing,</li> <li>tooth trephination,</li> <li>anaesthesia (infiltrated, nerve block),</li> <li>The Wand anaesthesia,</li> <li>canal filling,</li> <li>temporary canal filling,</li> <li>reendo - repeated canal treatment,</li> <li>traditional planning and recanalization,</li> <li>machine processing and recanalization,</li> <li>eavitipation,</li> <li>canal filling - under a microscope,</li> <li>definitive filling of tooth crown in canal treatment,</li> <li>treatment of mucosal lesions in mouth cavity,</li> <li>varnishing teeth with fluoride,</li> <li>pit and fissure filling,</li> <li>teeth sandblasting,</li> <li>teeth saling,</li> <li>tooth RTG.</li> </ul>	20% discount, unlimited
HOME VISITS	
Medical consultations in the scope of: internal medicine, general medicine or pediatry provided 24 hours a day in the recipient's home, necessary because of the recipient's state of health preventing him or her from going to a medical facility. Home visits cover only cases of sudden illness or sudden deterioration of health, excluding immediate life-threatening conditions. The home visit is intended to provide a diagnosis and start treatment, while the continuation of treatment, as well as follow-up visits, take place at designated medical facilities. The service is provided within the territorial scope defined by the health care provider (information available at the helpline). The decision on the need for a home visit is made on the basis of a conducted interview.	Free of charge, once per year in the 12-month period between the policy anniversaries

## Free of charge, once per year in the 12-month period between the policy anniversaries