



Medical care for the Employees of the Warsaw University of Technology and their families



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Your Offer – General Information

Products available for Your company



PZU U Lekarza (PZU at the Physician)

Easy and quick access to physicians and examinations.

Benefits of private health insurance with PZU

Wide availability of services:

- Over 2,000 medical establishments in more than 500 localities in Poland,
 - guaranteed short dates of appointments and examination,
 - large choice of specialists,
 - contact with a 24/7 helpline

Simple support without any unnecessary formalities:

- no need for referrals to physicians,
- referrals from outside the PZU Zdrowie network are accepted,
- convenient manner of making an appointment.

Convenient manner of use of services:

- access to any establishment within the PZU ZDROWIE network
- possibility of teleconsultation - remote medical visit
- e-prescription and e-sick leave
- refund option in the case of using services outside the PZU ZDROWIE network
- Symptom Checker - initial, remote medical history - helpful in choosing the right specialist



Supplementary special services

Refund

We will refund the cost of examinations or appointments provided at any medical establishments (outside the PZU ZDROWIE network).

Prescription without an appointment to the physician

We will enable you to order your prescription without a necessity of a follow-up medical consultation.

Telemedicine

Medical services without leaving your home, consultations with specialists by telephone, chat or video chat.

Find out more about them on the following pages.

PZU U Lekarza



You and Your employees receive



Access without a referral to physicians in **35 specialisations** and to nearly **400 diagnostic examinations** depending on the scope chosen.



Possibility of treatment in **private medical establishments** of the PZU Zdrowie network in over **570 localities** in Poland.



Access to an internist and paediatrician within a maximum of **2 days** and to a specialist within **5 working days**.



24/7 helpline assistance.

Insurance can be taken out by **employees** and **co-insured persons**, who are:

- spouses or domestic partners,
- children **under the age of 18 or 25** - if they are learning.

Making an appointment - how does it work?

You can book an appointment at the physician or examination via:



Website and **mojePZU application**
(moje.pzu.pl)



24-hour **helpline**
at 801 405 905 or 22 56 65 666
(charge as per operator's tariff)

Discover the website and the mojePZU application - moje.pzu.pl

This is an account which you can use to make and cancel appointments yourself.



within the particular scopes

SPECIALIST	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
general practitioner	yes	yes	yes
paediatrician	yes	yes	yes
internist	yes	yes	yes
allergologist	yes	yes	yes
general surgeon	yes	yes	yes
dermatologist	yes	yes	yes
diabetologist	yes	yes	yes
endocrinologist	yes	yes	yes
gastrologist	yes	yes	yes
gynaecologist	yes	yes	yes
cardiologist	yes	yes	yes
nephrologist	yes	yes	yes
neurologist	yes	yes	yes
ophthalmologist	yes	yes	yes
orthopaedist	yes	yes	yes
rheumatologist	yes	yes	yes
urologist	yes	yes	yes
otolaryngologist	yes	yes	yes
pulmonologist	yes	yes	yes
hepatologist	yes	yes	yes
haematologist	yes	yes	yes
anaesthesiologist	yes	yes	yes
audiologist	yes	yes	yes
surgical oncologist	yes	yes	yes
oncologist	yes	yes	yes
radiologist	NA	yes	yes
venereologist	NA	yes	yes
specialist in infectious diseases	NA	yes	yes
neurosurgeon	NA	yes	yes
psychiatrist	NA	yes	yes
(4 visits per year)	NA	NA	yes
proctologist	NA	NA	yes
vascular surgeon	NA	NA	yes
rehabilitation specialist	NA	NA	yes
psychologist (4 appointments per	NA	NA	yes

Unlimited diagnostic examinations available within the following coverages

DIAGNOSTIC EXAMINATIONS	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
serological and immunological	yes	yes	yes
bacteriological	yes	yes	yes
urine analysis	yes	yes	yes
cytological of cervical smear	yes	yes	yes
haematological and coagulation	yes	yes	yes
faeces	yes	yes	yes
Neoplastic diseases	NA	yes	yes
Ultrasound scan	free of charge or at a discount of 15%	yes	yes
radiology	free of charge or at a discount of 15%	yes	yes
fine-needle biopsy of the thyroid gland	-15%	yes	yes
endoscopy	-15%	yes	yes
functional (ECG, EMG, spirometry)	free of charge or at a discount of 15%	yes	yes
biochemical	free of charge or at a discount of 15%	yes	yes
hormonal	free of charge or at a discount of 15%	yes	yes
immunological	-15%	yes	yes
virological	-15%	yes	yes
skin allergy tests	-15%	yes	yes
CT and NMR	-15%	yes	yes

Comparison of PZU U Lekarza insurance coverages

BENEFITS	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
appointments with specialists free of charge, no limit	25 specialisations	29 specialisations	33 specialisations
appointments with specialists free of charge, limit: 4 per year	NA	1 specialisation : psychiatrist	2 specialisations: psychiatrist, psychologist
diagnostic examinations free of charge, no limit	173 examinations	309 examinations	378 examinations
diagnostic examinations at a discount of 15%, no limit	118 examinations	NA	NA
outpatient medical procedures free of charge, no limit	29 medical procedures	29 medical procedures	29 medical procedures
home visits free of charge	2 appointments per year	4 appointments per year	4 appointments per year
preventive vaccinations free of charge	seasonal influenza, tetanus	seasonal influenza, tetanus	seasonal influenza, tetanus, hepatitis A and B
outpatient rehabilitation free of charge	NA	NA	30 medical procedures a year
dental check-up free of charge	once a year	once a year	once a year
conservative dentistry no limit	20% discount	20% discount	20% discount

Price

Package type	KOMFORT (COMFORT) COVERAGE	KOMFORT PLUS (COMFORT PLUS) COVERAGE	OPTIMUM COVERAGE
Individual package - employee	104 PLN	182 PLN	280 PLN
partner's package - employee + one co-insured person	207.75 PLN	363.75 PLN	559.75 PLN
family package - employee+ any number of co-insured persons	311.50 PLN	545.50 PLN	839.50 PLN

REMARK:

The change from the Individual Package to the Partner's or Family Package is possible at any time during the contract period, while the change from the Partnership/Family Package to the Individual Package or the change from the Family Package to the Partner's Package, as well as the change of insurance coverage, is possible on the policy anniversary, i.e. from 1 July (please report changes to).

Refund

We will refund the cost of examinations or medical appointments made at any medical establishment.

Possibility of treatment in **any establishment** nationwide.

Refund of the costs of medical appointments and examinations that the client has in terms of Medical Care, performed at an establishment **that does not cooperate with PZU**.



Service provided **without a helpline authorisation**.

Refund **in the amount of the invoice, but not more than the amount specified in the 'Pricelist for Health Services'**



How does it work?

Step 1: The employee who requests a refund will provide the PZU with the following documents:

- an invoice containing the name and surname, the number of health services of a given type provided, the price of each health service, the date on which the medical service was provided,
- an application form (to be downloaded from pzu.pl website: pzu.pl),
- a copy of the medical referral or a certificate of referral for examinations: ultrasound, X-ray, EMG, EEG, hormones, magnetic resonance imaging, computed tomography, biopsy, endoscopic examinations, ECG, cardiac echo, allergy tests, medical rehabilitation, audiometry, densitometry, urography, physical therapy, kinesitherapy.

Step 2: The employee submits documents in the form of a scan to: zwroty_refundacje@pzu.pl, by registered mail or in another form holding a proof of posting (e.g. courier service) to the address: 18A Postępu Street, 02-676 Warsaw with the note 'Refund'.

The insurance company is PZU Życie S.A. This material does not constitute an offer within the meaning of the Art. 66 of the Civil Code and is for information purposes only. Detailed information about the insurance coverage, including exclusions and limitations of liability, can be found in the current general terms and conditions of the Opieka Medyczna S (S Medical Care) life and health insurance, available on the pzu.pl website, in our branches or at our agents.