

Magyar Agrár- és Élettudományi Egyetem

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).

Cooperating partners:

Care organiser: Teladoc Kft.

Healthcare provider: Semmelweis Egészségügyi Kft.

Who can apply for insurance?

Foreign students, aged 14 to 65 years studying in Hungary.

Insurance period

2023.04.01-2024.08.31. (17 months)

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

a) Basic internal medical examination (English-speaking service, organization of patient route) from 8 a.m. to 4 p.m.

b) Outpatient specialist care (including outpatient surgery).

c) Inpatient care.

d) Costs of medication for outpatient and inpatient care (necessary and medically justified, prescribed by a doctor).

e) Costs of necessary and medically justified bandages and temporary medical aids ordered by a doctor.

f) Patient transportation (if the Insured becomes unable to move, or if it is not possible to get to the health care facility, the Insurer will reimburse the cost of patient transportation - within the Hungarian border - which does not require paramedic supervision).

g) Costs of repatriation, if it is medically justified or possible based on the health condition of the insured, and the health care provider appointed by the insurer recommends medical treatment in the country of home residence and repatriation to the country of permanent residence.

h) Non-stop call center.

Sublimits:

In accordance with the insurance contract, the insurer determines the coverage limit for the risks; the total limit is HUF 1,500,000/insured/17 months. Costs of inpatient care: maximum HUF 150,000/insured/17 months (within the total limit). Medicine costs: maximum HUF 100,000/insured/ 17 months (within the total limit). Costs of bandages and medical aids: maximum HUF 100,000/ insured/17 months (within the total limit).

What is not covered by this insurance?

The insurer will be exempted from paying the insured amount if the insurance event was caused by the beneficiary unlawfully by design, or due to the unlawful gross negligence of the policyholder or the insured. Gross negligence shall mean, in particular, if:

- a) there is a causative relationship between the insured event and regular consumption of alcohol or the insured being under the strong influence of alcohol (blood alcohol content of 0.0026 or higher),
- b) the insured event occurs as a consequence of the consumption of narcotics or substances with an effect of narcotics or medications, except when this latter was used as recommended and instructed by the treating physician.

The insurer will be exempted from paying the coverage amount if:

- a) there is a causative relationship between the insured event and the insured's attempted suicide, even if the latter took place in the insured's confused state of mind,
- b) the insured event is caused by a serious criminal offence committed by the insured intentionally or in connection with such an offence.

Insurance coverage does not apply to cases where the insured event is directly or indirectly connected with:

- the insured's active participation in combat events or other acts of war on either side,
- or the insured's participation in a criminal offence against the state.

The insurer will not cover losses indirectly or directly connected with nuclear damage (nuclear fission or fusion, nuclear reaction, radiation of radioactive isotopes, ionising or laser radiation, or contamination caused by these).

The insurer will not cover losses connected with pandemic (incl. tests and screening tests). The insurer does not cover costs in cases (except for services provided by the medical service provider contracted by the insurer) where medical malpractice during treatment led to the repeated operations in question or to other insurance events specified in this policy.

Insurance coverage does not apply to cases where the insured event is directly or indirectly connected with:

–pregnancy or childbirth and the consequences of health deterioration occurring within one year after childbirth, except outpatient care meant to establish pregnancy and interventions related to ectopic pregnancy;

–medical interventions designed to make aesthetic changes or provide cosmetic treatment.

The insurer does not cover the following medical services and related medication expenses:

a) screening tests,

b) occupational health and other medical aptitude tests,

c) transplantation,

d) treatment received as a consequence of a health condition already existing at the time of concluding this policy, except for critical lifesaving interventions,

e) treatment received due to attempted suicide,

f) rehabilitation, sanatorium treatments, physiotherapy

g) dialysis, except acute cases,

h) care due to psychiatric illness, except: emergency care to establish a diagnosis or in response to mental problems,

i) acupuncture, naturopathic and chiropractic treatments,

j) cost of contact lenses,

k) medication costs related to birth control,

l) care and medication costs in connection with abortion, except in medically justified cases,

m) examinations, treatments and medication costs in connection with infertility,

n) care and medication costs related to in-vitro fertilisation,

o) treatment of HIV infection,

p) medication costs of sexually transmitted diseases, except: trichomoniasis and chlamydia infection,

q) dental care (mandibular orthopedic treatment, orthodontics, periodontal care, depuration, final root canal treatment, prosthodontic treatment, crown, bridge), except: emergency dental care, direct palliative care, and temporary root canal treatment for maximum two teeth. The insurer's coverage limit extends up to HUF 50,000.

Any body parts or organs impaired, diseased, injured or truncated prior to the inception date and the subsequent consequences of these conditions are excluded from insurance.

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 Monday-Friday from 8:00 a.m. to 8:00 p.m. assistance number **(+36-1) 461-1572** for an English speaking service. 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, you have to call the ambulance (112).

Very importantly, other than emergency cases the insurer will only cover services which have been organised for you by Teladoc 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.

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 non-stop assistance number **(+36-1) 461-1572** 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.

Non-stop call-center: **(+36-1) 461-1572**.

Governing law and proceeding courts

Methods of lodging complaints:

1. Lodging verbal complaints:

a) in person:

Complaints may be filed verbally, in person:

- During opening hours at our Company's Central Customer Service Office. Address of the Central Customer Service Office: 1134 Budapest, Váci út 33.,
- or with the office managers of our regional sales offices outside of Budapest. The contact details of regional sales offices are available on our website at www.union.hu.

b) by phone:

- You can also lodge your complaints through the telephone customer service of our Company by calling **(+36-1) 486-4343** during opening hours.

2. Written complaints:

a) by submitting a document in person or by way of a representative at the premises open to customer traffic;

b) by post (H-1380 Budapest Pf.: 1076);

d) by e-mail sent to: ugyfelszolgalat@union.hu

The complaint template used by the National Bank of Hungary is available on our Company's website and on the website of the National Bank of Hungary, at the following link: <https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz>.

Insurer's supervisory authority: Magyar Nemzeti Bank (H1013 Budapest, Krisztina körút 55; central phone number: (+36-1) 428-2600).

If the consumer's complaint submitted to the Insurer

- has been refused, or
 - has not been investigated as prescribed in the Insurance Act, or
 - from the Insurer's reply the insured presumes circumstances violating the consumers' rights stipulated in the Insurance Act, or
 - the Insurer has not replied to the complaint within the 30 days prescribed by law for the investigation,
- a) they may apply to the Financial Arbitration Board (in the case of legal disputes relating to the conclusion, validity, legal effects, termination or breaches of the contract and the legal effects thereof).

Contact details of the Financial Arbitration Board:

postal address: H-1300 Budapest, Pf: 172

telephone: +36-80-203-776,

customer service: H-1013 Budapest, Krisztina krt. 6

email: ugyfelszolgalat@mnb.hu.

- b) or they may turn to the Consumer Protection Centre of the National Bank of Hungary (in the case of violation of consumer protection regulations, mailing address: H-1534 Budapest, P.O.Box:777, telephone: +36-80-203-776, customer service: H-1013 Budapest, Krisztina krt. 6., email: ugyfelszolgalat@mnb.hu);
- c) they may turn to the court according to the rules of civil procedure.

Claims arising from or in relation to the insurance contract may also be enforced directly through judicial avenues. The resolution of complaints does not substitute litigation.

UNION Vienna Insurance Group Biztosító Zrt.