



# **POLISA ZDROWIE**

## **Catalogue of Benefits for Individual Insurance**

**KS/02/2019**

Information pursuant to Article 17 of Act of 11th September, 2015, on insurance and reinsurance activities (Journal of Laws item 1844)

In the following sections below numbers of provisions of the Catalogue of Benefits have been set out. The names of the sections determine issues addressed:

Item	Section	Provisions of the Catalogue of Benefits
1.	Grounds for payment of compensation and other benefits	Article 1 item 4) Article 2 Article 3 Article 4 Article 5
2.	Limitations and exemptions of the liability of the insurance company, on the basis of which the payment of compensation or other benefits may be refused or reduced	Article 1 items 3) and 4) Article 2 Article 3 Article 4 Article 5

## Table of Contents

.....	1
<b>Article 1. General information</b> .....	<b>4</b>
1.1 Freedom of treatment.....	4
1.2 Availability standards .....	4
<b>Article 2. Medical benefits</b> .....	<b>5</b>
<b>Article 3. Cash benefits (reimbursement for services arranged directly with medical facility)</b> .....	<b>5</b>
<b>Article 4. Scope of outpatient medical and cash benefits</b> .....	<b>5</b>
4.1. Consultations and diagnostics .....	5
4.1.1. Descriptions of services.....	5
General description.....	5
Primary healthcare – unlimited medical practitioners' consultations in scope of primary healthcare and nursing procedures.....	6
Specialist healthcare – unlimited medical practitioners' consultations .....	6
Specialist healthcare – unlimited procedures and other services performed by specialist physicians.....	6
Specialist healthcare – unlimited professors' consultations .....	6
Laboratory diagnostic tests.....	6
Radiological tests (X-rays).....	7
Functional examinations .....	7
Ultrasound (USG) .....	7
Endoscopic examinations.....	7
Computed tomography (CT scan).....	8
Magnetic resonance (MRI scan, NMR).....	8
Home visits .....	<b>Błąd! Nie zdefiniowano zakładki.</b>
Vaccination and immunization.....	9
Preventive health check-up.....	9
4.1.2 Scope of variants.....	9
4.2. Rehabilitacja.....	45
<b>Article 5. Scope of hospital benefits</b> .....	<b>50</b>

## Article 1. General information

- 1) Information on the selected insurance variant and option is provided in the insurance policy.
- 2) The Policyholder can choose for the Insured Person a variant combining insurance scopes that guarantee both medical and cash benefits.
- 3) Cash benefits amount to 100 000 PLN in one policy year.
- 4) In case of benefits such as: CT scan, MRI scan, rehabilitation, hospital treatment, which require a medical consultant's approval, the Insured Person is obliged to send a referral to the given diagnostic examination, medical procedure, or other service to the Insurance Company's e-mail: **ubezpieczenia@tuzdrowie.pl** or in a form of an MMS to: **723 444 999**. The referrals to diagnostic examinations are valid for 3 months from the issue date, whereas referrals to rehabilitation and hospital treatment are valid for 1 month.

### 1.1 Freedom of treatment

- 1) The Insured Person may use services of any medical facility in the territory of Republic of Poland.
- 2) Under the insurance agreement, TU ZDROWIE does not require a general practitioners' referral to a medical specialist.
- 3) Under the insurance agreement, TU ZDROWIE accepts referrals to diagnostic examinations, rehabilitation, and hospital treatment issued by any medical practitioner from any medical facility located in Poland.

### 1.2 Availability standards

- 1) When the Insured Person requests a medical service to be arranged by the 24h Helpline, and does not indicate a specific medical practitioner or facility, the Insurance Company guarantees to provide the medical benefit in the scope of:
  - a) primary care within 24 hours from the moment of notification;
  - b) specialist consultations within 3 working days, subject to points 2, 3.

The guarantees specified above do not apply to medical doctors with professor title or post-doctoral degree and those who are indicated by a TU Zdrowie S.A. medical consultant to perform a medical service under Health Programmes.

- 2) Specialists' consultations such as: anaesthesiologist, vascular surgeon, surgical oncologist, haematologist, infectious disease specialist, nephrologist, paediatric nephrologist, neurosurgeon, oncologist, proctologist, pulmonologist, rheumatologist are guaranteed to be performed within 120 hours from the moment of notification.
- 3) For other service the availability standards are stated in the table "Scope of variants" in article 4 as *Performance time guarantee from the moment of notification via 24 h Helpline*
- 4) The Insured Person is entitled to indicate his or her own preferences as to the date and location of the medical service performance.
- 5) Where the medical service is to be performed according to one's specific preferences mentioned in item 4, availability standards are not applicable, and the date is set individually according to the availability of the given medical benefit.
- 6) Availability standards described in items 1-3 apply to medical benefits that are performed by Polish speaking personnel only.
- 7) If TU Zdrowie is unable to not meet availability standards described in items 1-3, subject to items 5-6, which is understood as inability to provide a medical service within timeframes specified above:

- a. within 40 km radius from the Insured Person's location, or;
- b. in a city-county i.e. Biała Podlaska, Białystok, Bielsko-Biała, Bydgoszcz, Bytom, Chełm, Chorzów, Częstochowa, Dąbrowa Górnicza, Elbląg, Gdańsk, Gdynia, Gliwice, Gorzów Wielkopolski, Grudziądz, Jastrzębie-Zdrój, Jaworzno, Jelenia Góra, Kalisz, Katowice, Kielce, Konin, Koszalin, Kraków, Krosno, Legnica, Leszno, Lublin, Łomża, Łódź, Mysłowice, Nowy Sącz, Olsztyn, Opole, Ostrołęka, Piekary Śląskie, Piotrków Trybunalski, Płock, Poznań, Przemyśl, Radom, Ruda Śląska, Rybnik, Rzeszów, Siedlce, Siemianowice Śląskie, Skierniewice, Słupsk, Sopot, Sosnowiec, Suwałki, Szczecin, Świętochłowice, Świnoujście, Tarnobrzeg, Tarnów, Toruń, Tychy, Wałbrzych, Warszawa, Włocławek, Wrocław, Zabrze, Zamość, Zielona Góra, Żory

then the Insured Person is entitled to receive a cash benefit equal to the total amount of costs incurred for the medical service, under the condition that this service has been performed within a timeframe specified in items 1-3, and in locations specified in item 7 a and 7 b.

## Article 2. Medical benefits

- 1) In order to avail a medical benefit, the Insured Person ought to notify of the necessity by calling **58 888 2 999**.
- 2) A 24h Helpline consultant will indicate the date and location of the given medical service performance or confirm that the Insured Person is entitled to arrange the given medical service on his or her own.
- 3) In case of diagnostic examinations arranged via 24h Helpline, it may be necessary to send a referral for the given diagnostic test, issued by a medical practitioner.

## Article 3. Cash benefits (reimbursement for services arranged directly with medical facility)

If the Insured Person chooses not to use the non-cash medical services (medical benefit), he or she may receive cash benefit up to the amount stated by UPL (Upper Payment Limit specified for the given service in "Scope of variants" in article 4). In that case, in order to confirm the occurrence of an insurance event, the Insured Person is obliged to:

- a. accept a medical service confirmation receipt if the service is provided in a medical facility which has access to the OLS system (on-line system of benefit authorisation), or;
- b. send the original or a legible copy of the issued invoice/receipt and a Benefit Claim Form completed on a form provided by the Insurance Company available on the Insurance Company's website, to [ubezpieczenia@tuzdrowie.pl](mailto:ubezpieczenia@tuzdrowie.pl), if the service was performed in any other medical facility.

## Article 4. Scope of outpatient medical and cash benefits

### 4.1. Consultations and diagnostics

#### 4.1.1. Descriptions of services

##### General description

The "Scope of variants" table presents medical and cash benefits that the Insured Person is entitled to. It includes the Upper Payment Limit presented both as a % of the insurance sum and in PLN currency, where the insurance sum equals 100 000 PLN.

The service performance time limit guarantees apply to services arranged and realized via the 24 Helpline.

The Insured Person can always arrange a service directly in the medical facility listed on Insurance Company's website, on his or her own. However, in certain medical facilities appointments need to be authorised by the 24h Helpline before the medical service is performed.

### **Primary healthcare – unlimited medical practitioners' consultations in scope of primary healthcare and nursing procedures**

The service consists of: interview, medical practitioner's consultation including basic activities performed in order to diagnose the patient, decide upon and monitor the treatment.

An outpatient nursing service requires a medical practitioner's referral.

**Note:** "Unlimited medical practitioners' consultations in scope of primary healthcare" service does not include the consultation of medical practitioners with a post-doctoral degree or professor's title, or medical practitioners who hold a position of an assistant professor, associate professor or full professor.

### **Specialist healthcare – unlimited medical practitioners' consultations**

The service consists of: interview, medical practitioner's consultation including basic activities performed in order to diagnose the patient, decide upon and monitor the treatment.

The service does not require a general practitioner's referral.

**Note:** "Unlimited medical practitioners' consultations" service does not include the consultation of medical practitioners with a post-doctoral degree or professor's title, or medical practitioners who hold a position of an assistant professor, associate professor or full professor.

### **Specialist healthcare – unlimited procedures and other services performed by specialist physicians**

The service includes taking basic measurements, diagnostic and treatment procedures, which do not require hospitalisation and the operating theatre regime.

**Note:** The services are available on the basis of a referral issued by a medical practitioner.

### **Specialist healthcare – unlimited professors' consultations**

The service includes a consultation of a practitioner with a post-doctoral degree or professor's title, as well as medical practitioners who hold a position of an assistant professor, associate professor or full professor, including all basic activities performed in order to diagnose the patient, decide upon and monitor the treatment.

The service does not require a general practitioner's or specialist's referral.

### **Laboratory diagnostic tests**

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of a therapeutic-diagnostic process only.

**Note:** The service performance time limit guarantee refers to the maximum time counted from the moment of notifying the 24h Helpline about the necessity of the test performance, to the moment of samples' collection in the medical entity indicated by the 24h Helpline.

### Radiological tests (X-rays)

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of a therapeutic-diagnostic process exclusively.

**Note:** The service performance time limit guarantee refers to the maximum time counted from the moment of notifying the 24 Helpline about the necessity of test performance, to the moment of the test performance in the medical entity indicated by the 24h Helpline.

### Functional examinations

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of a therapeutic-diagnostic process exclusively.

**Note:** The service performance time limit guarantee refers to the maximum time counted from the moment of notifying the 24 Helpline about the necessity of test performance, to the moment of the test performance in the medical entity indicated by the 24h Helpline.

### Ultrasound (USG)

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of a therapeutic-diagnostic process exclusively.

**Note:** The service performance time limit guarantee refers to the maximum time counted from the moment of notifying the 24 Helpline about the necessity of test performance, to the moment of the test performance in the medical entity indicated by the 24h Helpline.

### Endoscopic examinations

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of a therapeutic-diagnostic process exclusively.

**Note:** The service performance time limit guarantee refers to the maximum time counted from the moment of notifying the 24 Helpline about the necessity of test performance, to the moment of the test performance in the medical entity indicated by the 24h Helpline.

### Computed tomography (CT scan)

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of therapeutic-diagnostic process exclusively.

The medical benefit is arranged via 24h Helpline and is performed according to the schedule of a medical facility that has been indicated by the 24h Helpline consultant.

**Note:** In order to avail the medical benefit, the Insured Person is obliged to send a referral to the Insurance Company to e-mail address: [ubezpieczenia@tuzdrowie.pl](mailto:ubezpieczenia@tuzdrowie.pl) or as an MMS to number **723 444 999**. Referrals are valid for 3 months from the date of issue.

### Magnetic resonance (MRI scan, NMR)

The service includes unlimited access to the diagnostic tests listed below.

Diagnostic tests are performed on the basis of a medical practitioner's referral and as a result of therapeutic-diagnostic process exclusively.

The medical benefit is arranged via 24h Helpline and is performed according to the schedule of a medical facility that has been indicated by the 24h Helpline consultant.

**Note:** In order to avail the medical benefit, the Insured Person is obliged to send a referral to the Insurance Company to e-mail address: [ubezpieczenia@tuzdrowie.pl](mailto:ubezpieczenia@tuzdrowie.pl) or as an MMS to number **723 444 999**. Referrals are valid for 3 months from the date of issue.

### House calls

House calls are made by general practitioners on the basis of medical indications exclusively, in case of, e.g., acute infections, high fever, exacerbation of chronic diseases. Inconvenient access to medical facility or a need for prescription are not circumstances which justify the need for a house call.

House calls by general practitioners or nurses are arranged non-cash way via the 24h Helpline within the territory and schedule specified by the indicated medical facility. In certain cities in Poland house calls are a 24-hour service.

Information on medical facilities that provide house calls is available via 24 h Helpline.

The service includes unlimited access to the specific services listed below.

The Insured Person may organise a doctor's and nurse's house call on his or her own (any doctor/facility) at any time and claim a cash benefit on general terms up to the Upper Payment Limit.

**In case of a suspicion of life threatening condition (haemorrhage, accident, loss of consciousness, convulsions, poisoning, sudden and strong pains in the chest, intensive dyspnoea) call emergency services directly.**

### Vaccination and immunization

The service is available on the basis of a medical practitioner's referral and does not include influenza vaccinations.

The service includes the cost of the vaccines used, excluding combined vaccines.

**Note:** The service does not cover the mandatory vaccinations performed according to the vaccination schedule (Announcement of the Chief Sanitary Inspector in relation to the Immunization Programme, current for the given year).

### Preventive health check-up

The service contains performance of prophylactic health examinations **once per insurance year**. There are varying medical services guaranteed for men and women.

**Note:** The service is comprehensively coordinated by TU ZDROWIE SA medical consultant after receiving a request sent to the email [ubezpieczenia@tuzdrowie.pl](mailto:ubezpieczenia@tuzdrowie.pl)

#### 4.1.2 Scope of variants

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
<b>4.2.2 Primary care- unlimited medical consultations within the scope of primary care and nursing procedures</b>								
<b>Internist</b>								
Medical consultation		24 hours	+	+	+	+	0,055%	55,00 PLN
Consultation before vaccination		24 hours	+	+	+	+	0,030%	30,00 PLN
Renewal of a prescription without a consultation		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>Family physician</b>								
Medical consultation		24 hours	+	+	+	+	0,055%	55,00 PLN
Consultation before vaccination		24 hours	+	+	+	+	0,030%	30,00 PLN
Renewal of a prescription without a medical consultation, issuing a medical certificate		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>Paediatrician</b>								
Medical consultation		24 hours	+	+	+	+	0,055%	55,00 PLN
Consultation before vaccination		24 hours	+	+	+	+	0,030%	30,00 PLN
Renewal of a prescription without a medical consultation, issuing a medical certificate		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>Outpatient nursing care</b>								
Urine strip test		24 hours	+	+	+	+	0,006%	6,00 PLN
Intravenous infusion (IV drip)		24 hours	+	+	+	+	0,035%	35,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Intramuscular (IM) injection		24 hours	+	+	+	+	0,015%	15,00 PLN
Intravenous (IV) injection		24 hours	+	+	+	+	0,025%	25,00 PLN
Subcutaneous injection		24 hours	+	+	+	+	0,015%	15,00 PLN
Abscess and haematoma incision		24 hours	+	+	+	+	0,035%	35,00 PLN
Minor injury dressing (sprains, dislocations)		24 hours	+	+	+	+	0,035%	35,00 PLN
Taking a sample for diagnostics		24 hours	+	+	+	+	0,005%	5,00 PLN
Blood pressure measurement		24 hours	+	+	+	+	0,010%	10,00 PLN
Body height and weight measurement		24 hours	+	+	+	+	0,002%	2,00 PLN
Drug allergy testing		24 hours	+	+	+	+	0,015%	15,00 PLN
Dressing and changing of a simple dressing		24 hours	+	+	+	+	0,015%	15,00 PLN
Sutures removal		24 hours	+	+	+	+	0,015%	15,00 PLN
Renewal of a prescription without a medical consultation		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>4.2.3 Specialist care – unlimited medical consultations</b>								
Paediatric surgeon - medical consultation		72 hours	+	+	+	+	0,070%	70,00 PLN
General surgeon - medical consultation		72 hours	+	+	+	+	0,070%	70,00 PLN
Surgical oncologist – medical consultation		120 hours	+	+	+	+	0,085%	85,00 PLN
Paediatric otolaryngologist - medical consultation		72 hours	+	+	+	+	0,080%	80,00 PLN
Otolaryngologist - medical consultation		72 hours	+	+	+	+	0,080%	80,00 PLN
Paediatric neurologist - medical consultation		72 hours	+	+	+	+	0,070%	70,00 PLN
Neurologist - medical consultation		72 hours	+	+	+	+	0,070%	70,00 PLN
Paediatric ophthalmologist – medical consultation		72 hours	+	+	+	+	0,050%	50,00 PLN
Ophthalmologist - medical consultation		72 hours	+	+	+	+	0,050%	50,00 PLN
Oncologist – medical consultation		120 hours	+	+	+	+	0,085%	85,00 PLN
Pulmonologist -medical consultation		120 hours	+	+	+	+	0,085%	80,00 PLN
Paediatric urologist – medical consultation		72 hours	+	+	+	+	0,080%	80,00 PLN
Urologist – medical consultation		72 hours	+	+	+	+	0,080%	80,00 PLN
Paediatric allergist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Allergist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Anaesthesiologist - medical consultation		120 hours	-	+	+	+	0,080%	80,00 PLN
Vascular surgeon - medical consultation		120 hours	-	+	+	+	0,085%	85,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Paediatric dermatologist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Dermatologist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Haematologist – medical consultation		120 hours	-	+	+	+	0,085%	85,00 PLN
Paediatric cardiologist – medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Cardiologist – medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Paediatric orthopaedist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Orthopaedist - medical consultation		72 hours	-	+	+	+	0,080%	80,00 PLN
Proctologist - medical consultation		120 hours	-	+	+	+	0,085%	85,00 PLN
Rheumatologist - medical consultation		120 hours	-	+	+	+	0,085%	85,00 PLN
Diabetologist - medical consultation		72 hours	-	-	+	+	0,080%	80,00 PLN
Paediatric endocrinologist - medical consultation		72 hours	-	-	+	+	0,080%	80,00 PLN
Endocrinologist - medical consultation		72 hours	-	-	+	+	0,080%	80,00 PLN
Gastroenterologist - medical consultation		72 hours	-	-	+	+	0,080%	80,00 PLN
Infectious disease specialist - medical consultation		120 hours	-	-	+	+	0,085%	85,00 PLN
Paediatric nephrologist - medical consultation		120 hours	-	-	+	+	0,085%	85,00 PLN
Nephrologist - medical consultation		120 hours	-	-	+	+	0,085%	85,00 PLN
Neurosurgeon - medical consultation		120 hours	-	-	+	+	0,085%	85,00 PLN
Allergist - desensitization (without the cost of the prescribed medication)			-	-	-	+	0,045%	45,00 PLN
Paediatric gynaecologist - medical consultation		72 hours	-	-	-	+	0,080%	80,00 PLN
Gynaecologist - medical consultation		72 hours	-	-	-	+	0,080%	80,00 PLN
<b>4.2.4 Specialist care – unlimited medical treatments and other services performed by specialist physicians</b>								
<b>Surgery</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		24 hours	+	+	+	+	0,030%	30,00 PLN
Treatment of minor burns and frostbites		24 hours	+	+	+	+	0,060%	60,00 PLN
Minor injury dressing (sprains, dislocations)		24 hours	+	+	+	+	0,040%	40,00 PLN
Wound suturing		24 hours	+	+	+	+	0,030%	30,00 PLN
Removal of foreign bodies from skin layers		24 hours	+	+	+	+	0,030%	30,00 PLN
Tick removal		24 hours	+	+	+	+	0,030%	30,00 PLN
Drain placement		24 hours	+	+	+	+	0,030%	30,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Synthetic dressing application and removal		24 hours	+	+	+	+	0,050%	50,00 PLN
Urinary catheter insertion/change		72 hours	+	+	+	+	0,030%	30,00 PLN
<b>Surgical oncology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		120 hours	+	+	+	+	0,030%	30,00 PLN
<b>Laryngology (Otorhinolaryngology)</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
Coagulation of nasal septum vessels		24 hours	+	+	+	+	0,075	75,00 PLN
Suctioning of mucous from nasal cavity and/or passages		24 hours	+	+	+	+	0,030%	30,00 PLN
Suctioning of mucous from nasal cavity and/or passages		24 hours	+	+	+	+	0,030%	30,00 PLN
Paracentesis		24 hours	+	+	+	+	0,075%	75,00 PLN
Oral cavity, throat swabbing		24 hours	+	+	+	+	0,030%	30,00 PLN
Ear irrigation		24 hours	+	+	+	+	0,030%	30,00 PLN
Conservative treatment for nosebleed		24 hours	+	+	+	+	0,075%	75,00 PLN
Eustachian tube insufflation		24 hours	+	+	+	+	0,075%	75,00 PLN
Removal of a foreign body from ear, nose or throat		24 hours	+	+	+	+	0,035%	35,00 PLN
Anterior nasal packing – insertion and removal		24 hours	+	+	+	+	0,120%	120,00 PLN
Sutures removal		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>Neurology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
<b>Ophthalmology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
Dark adaptation	outside a medical consultation	72 hours	+	+	+	+	0,035%	35,00 PLN
Eye fundus examination	outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Slit lamp examination	outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Visual acuity examination	routine examination; outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Visual acuity examination	selection of corrective lenses, outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Stereoscopic/depth perception examination		72 hours	+	+	+	+	0,035%	35,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Computer test of vision	outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Nasolacrimal duct irrigation	outside a medical consultation	72 hours	+	+	+	+	0,020%	20,00 PLN
Intraocular pressure measurement	outside a medical consultation	72 hours	+	+	+	+	0,005%	5,00 PLN
Removal of a foreign object from an eye		24 hours	+	+	+	+	0,030%	30,00 PLN
<b>Oncology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
<b>Pulmonology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
<b>Urology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	+	+	+	+	0,030%	30,00 PLN
Bladder irrigation		72 hours	+	+	+	+	0,030%	30,00 PLN
Urinary catheter insertion and removal		72 hours	+	+	+	+	0,030%	30,00 PLN
<b>Allergology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	+	+	+	0,030%	30,00 PLN
<b>Anaesthesiology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		120 hours	-	+	+	+	0,030%	30,00 PLN
<b>Vascular surgery</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	+	+	+	0,030%	30,00 PLN
<b>Dermatology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	+	+	+	0,030%	30,00 PLN
<b>Haematology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		120 hours	-	+	+	+	0,030%	30,00 PLN
<b>Cardiology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	+	+	+	0,030%	30,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
<b>Orthopaedics</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	+	+	+	0,030%	30,00 PLN
<b>Proctology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		120 hours	-	+	+	+	0,030%	30,00 PLN
<b>Rheumatology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		120 hours	-	+	+	+	0,030%	30,00 PLN
<b>Surgery</b>								
Boil incision and drainage		72 hours	-	-	+	+	0,060%	60,00 PLN
Abscess/hematoma incision and drainage		72 hours	-	-	+	+	0,080%	80,00 PLN
Sutures removal		72 hours	-	-	+	+	0,030%	30,00 PLN
Immobilization of limbs or joints		72 hours	-	-	+	+	0,050%	50,00 PLN
Cast application/removal		72 hours	-	-	+	+	0,080%	80,00 PLN
<b>Infectious disease specialist</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Diabetology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Endocrinology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Gastroenterology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Nephrology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Neurosurgery</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	-	-	+	+	0,030%	30,00 PLN
<b>Ophthalmology</b>								

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Sciascopy		72 hours	-	-	+	+	0,035%	35,00 PLN
Visual field test (perimetry)		72 hours	-	-	+	+	0,035%	35,00 PLN
Gonioscopy		72 hours	-	-	+	+	0,035%	35,00 PLN
Exophthalmometry		72 hours	-	-	+	+	0,015%	15,00 PLN
<b>Ortopedia</b>								
Intra-articular and peri-articular block (with patient's medicine)		24 hours	-	-	+	+	0,040%	40,00 PLN
Intra-articular (joint) injection		72 hours	-	-	+	+	0,040%	40,00 PLN
Dressing minor injuries (sprains, dislocations)		72 hours	-	-	+	+	0,040%	40,00 PLN
Puncture (traumatic lesions)		24 hours	-	-	+	+	0,035%	35,00 PLN
Limb or joint immobilization		72 hours	-	-	+	+	0,050%	50,00 PLN
Immobilizing ribs with adhesive bands		72 hours	-	-	+	+	0,040%	40,00 PLN
Immobilization with and removal of a plaster cast - upper limb and lower limb		72 hours	-	-	+	+	0,080%	80,00 PLN
Constriction with an elastic band and an orthopaedic sling		24 hours	-	-	+	+	0,030%	30,00 PLN
Immobilization with a Kramer splint		24 hours	-	-	+	+	0,030%	30,00 PLN
Immobilization with a Zimmer splint		24 hours	-	-	+	+	0,030%	30,00 PLN
Change of dressing		24 hours	-	-	+	+	0,030%	30,00 PLN
Local anaesthesia		24 hours	-	-	+	+	0,030%	30,00 PLN
<b>Allergology</b>								
Skin prick tests - food allergy panel	1 allergen		-	-	-	+	0,006%	6,00 PLN
Skin prick tests - food allergy panel	10 allergens		-	-	-	+	0,060%	60,00 PLN
Skin prick tests - food allergy panel	20 allergens		-	-	-	+	0,120%	120,00 PLN
Skin prick tests - food allergy panel	3 allergens		-	-	-	+	0,018%	18,00 PLN
Skin prick tests - food allergy panel	5 allergens		-	-	-	+	0,030%	30,00 PLN
Skin prick testing - inhalant allergen panel	1 allergen		-	-	-	+	0,006%	6,00 PLN
Skin prick testing - inhalant allergen panel	10 allergens		-	-	-	+	0,060%	60,00 PLN
Skin prick testing - inhalant allergen panel	20 allergens		-	-	-	+	0,120%	120,00 PLN
Skin prick testing - inhalant allergen panel	3 allergens		-	-	-	+	0,018%	18,00 PLN
Skin prick testing - inhalant allergen panel	5 allergens		-	-	-	+	0,030%	30,00 PLN
Patch tests (skin allergy tests)	1 allergen		-	-	-	+	0,015%	15,00 PLN
Patch tests (skin allergy tests)	10 allergens		-	-	-	+	0,100%	100,00 PLN
Patch tests (skin allergy tests)	20 allergens		-	-	-	+	0,200%	200,00 PLN
<b>Surgery</b>								

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Intra-articular (joint) injection – (patient’s medication)		72 hours	–	–	–	+	0,040%	40,00 PLN
Treatment of skin ulcers		72 hours	–	–	–	+	0,060%	60,00 PLN
Treatment of paronychia with a wedge resection of a toenail or with a removal of the nail plate		72 hours	–	–	–	+	0,150%	150,00 PLN
Treatment of a whitlow		72 hours	–	–	–	+	0,060%	60,00 PLN
Joint puncture		72 hours	–	–	–	+	0,035%	35,00 PLN
<b>Gynaecology</b>								
Renewal of a prescription without a medical consultation, issuing a medical certificate		72 hours	–	–	–	+	0,030%	30,00 PLN
Cervical electrocoagulation			–	–	–	+	0,120%	120,00 PLN
Cryotherapy for cervical ectropion			–	–	–	+	0,120%	120,00 PLN
Cytological smear sampling and testing		72 hours	–	–	–	+	0,040%	40,00 PLN
<b>Rheumatology</b>								
Intra-articular (joint) injection – (patient’s medication)		72 hours	–	–	–	+	0,040%	40,00 PLN
<b>4.2.5 Specialist healthcare – unlimited consultations with professors</b>								
Paediatric allergist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Allergist - medical consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Anaesthesiologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Angiologist - medical consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Paediatric surgeon - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Vascular surgeon - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
General surgeon - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Surgical oncologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Paediatric dermatologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Dermatologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Diabetologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Paediatric endocrinologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Endocrinologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Gastroenterologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Paediatric gynaecologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN
Gynaecologist - consultation with a professor			–	–	–	+	0,150%	150,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Haematologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Internist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric cardiologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Cardiologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric laryngologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Laryngologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Infectious diseases specialist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric nephrologist – consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Nephrologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Neurosurgeon - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric neurologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Neurologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric ophthalmologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Ophthalmologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Oncologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric orthopaedist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Orthopaedist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatrician - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Proctologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Pulmonologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Rheumatologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Paediatric urologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Urologist - consultation with a professor			-	-	-	+	0,150%	150,00 PLN
Professor – renewal of a prescription without a medical consultation			-	-	-	+	0,030%	30,00 PLN
Professor - issuing a medical certificate			-	-	-	+	0,030%	30,00 PLN
<b>4.2.7 Laboratory test</b>								
<b>Biochemical tests</b>								
Albumin		72 hours	+	+	+	+	0,006%	6,00 PLN
Alfa - 1 - antitrypsin		72 hours	+	+	+	+	0,045%	45,00 PLN
Alanine aminotransferase (ALT,ALAT,GPT)		72 hours	+	+	+	+	0,006%	6,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Aspartate aminotransferase (AspAT, AST, GOT)		72 hours	+	+	+	+	0,006%	6,00 PLN
Amylase		72 hours	+	+	+	+	0,006%	6,00 PLN
Antistreptolysin (ASO/ASLO/ASO latex)		72 hours	+	+	+	+	0,006%	6,00 PLN
Apolipoprotein	apo A1	72 hours	+	+	+	+	0,050%	50,00 PLN
C Reactive protein (CRP)		72 hours	+	+	+	+	0,006%	6,00 PLN
Total protein		72 hours	+	+	+	+	0,006%	6,00 PLN
Total protein - electrophoretic separation (proteinogram)		72 hours	+	+	+	+	0,025%	25,00 PLN
Bilirubin direct		72 hours	+	+	+	+	0,006%	6,00 PLN
Bilirubin total		72 hours	+	+	+	+	0,006%	6,00 PLN
Bilirubin indirect		72 hours	+	+	+	+	0,006%	6,00 PLN
Ceruloplasmin		72 hours	+	+	+	+	0,025%	25,00 PLN
Chloride		72 hours	+	+	+	+	0,006%	6,00 PLN
Cholesterol		72 hours	+	+	+	+	0,006%	6,00 PLN
Cholesterol HDL	measured directly	72 hours	+	+	+	+	0,006%	6,00 PLN
Cholesterol HDL	calculated	72 hours	+	+	+	+	0,006%	6,00 PLN
Cholesterol LDL		72 hours	+	+	+	+	0,006%	6,00 PLN
Cyanocobalamin (vitamin B12)		72 hours	+	+	+	+	0,020%	20,00 PLN
Zinc (Zn)		72 hours	+	+	+	+	0,020%	20,00 PLN
Cystine/homocystine		72 hours	+	+	+	+	0,035%	35,00 PLN
Rheumatoid factor (RF)		72 hours	+	+	+	+	0,010%	10,00 PLN
Lactate dehydrogenase (LDH)		72 hours	+	+	+	+	0,010%	10,00 PLN
Ferritin		72 hours	+	+	+	+	0,020%	20,00 PLN
Phosphate		72 hours	+	+	+	+	0,006%	6,00 PLN
Inorganic phosphate		72 hours	+	+	+	+	0,006%	6,00 PLN
Alkaline phosphatase (ALP)		72 hours	+	+	+	+	0,010%	10,00 PLN
Acid phosphatase - total (ACP)		72 hours	+	+	+	+	0,010%	10,00 PLN
Prostatic acid phosphatase (PAP)		72 hours	+	+	+	+	0,010%	10,00 PLN
GGTP- gamma glutamyl transferase		72 hours	+	+	+	+	0,010%	10,00 PLN
Glucose	fasting	72 hours	+	+	+	+	0,006%	6,00 PLN
Glucose	20 min. after meal	72 hours	+	+	+	+	0,006%	6,00 PLN
Glucose	60 min. after meal	72 hours	+	+	+	+	0,006%	6,00 PLN
Oral glucose tolerance test (OGTT)	fasting	72 hours	+	+	+	+	0,020%	20,00 PLN
Oral glucose tolerance test (OGTT)	50 g of glucose after 1 hour	72 hours	+	+	+	+	0,020%	20,00 PLN
Oral glucose tolerance test (OGTT)	50 g of glucose after 2 hours	72 hours	+	+	+	+	0,020%	20,00 PLN
Oral glucose tolerance test (OGTT)	75 g of glucose after 4 hours	72 hours	+	+	+	+	0,020%	20,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Oral glucose tolerance test (OGTT)	75 g of glucose after 5 hours	72 hours	+	+	+	+	0,020%	20,00 PLN
Homocysteine		72 hours	+	+	+	+	0,035%	35,00 PLN
Electrolytes (Na, K)		72 hours	+	+	+	+	0,005%	5,00 PLN
Creatine phosphokinase (CPK)		72 hours	+	+	+	+	0,006%	6,00 PLN
Creatine phosphokinase isoenzyme CK-MB (CKMB)		72 hours	+	+	+	+	0,010%	10,00 PLN
Endogenous creatinine clearance		72 hours	+	+	+	+	0,010%	10,00 PLN
Creatinine		72 hours	+	+	+	+	0,006%	6,00 PLN
Folic acid		72 hours	+	+	+	+	0,020%	20,00 PLN
Uric acid		72 hours	+	+	+	+	0,006%	6,00 PLN
Valproic acid		72 hours	+	+	+	+	0,028%	28,00 PLN
Bile acids		72 hours	+	+	+	+	0,050%	50,00 PLN
Lipase		72 hours	+	+	+	+	0,012%	12,00 PLN
Lipid profile		72 hours	+	+	+	+	0,024%	24,00 PLN
Magnesium		72 hours	+	+	+	+	0,006%	6,00 PLN
Methaemoglobin		72 hours	+	+	+	+	0,030%	30,00 PLN
Myoglobin		72 hours	+	+	+	+	0,028%	28,00 PLN
Urea, blood (non-protein) urea nitrogen (BUN)		72 hours	+	+	+	+	0,006%	6,00 PLN
Waler-Rose test		72 hours	+	+	+	+	0,010%	10,00 PLN
Lead (Pb)		72 hours	+	+	+	+	0,055%	55,00 PLN
Potassium		72 hours	+	+	+	+	0,006%	6,00 PLN
Protein electrophoresis (proteinogram)		72 hours	+	+	+	+	0,025%	25,00 PLN
Liver function test (ALT, AST, ALP, BIL, GGTP)		72 hours	+	+	+	+	0,032%	32,00 PLN
Sodium		72 hours	+	+	+	+	0,006%	6,00 PLN
Transferrin		72 hours	+	+	+	+	0,010%	10,00 PLN
Triglycerides		72 hours	+	+	+	+	0,006%	6,00 PLN
Troponin quantitative		72 hours	+	+	+	+	0,015%	15,00 PLN
Troponin I/T		72 hours	+	+	+	+	0,015%	15,00 PLN
Thyroglobulin		72 hours	+	+	+	+	0,030%	30,00 PLN
Tyrosine		72 hours	+	+	+	+	0,035%	35,00 PLN
USR (VDRL)		72 hours	+	+	+	+	0,010%	10,00 PLN
Total calcium		72 hours	+	+	+	+	0,006%	6,00 PLN
Vitamin D - metabolite 25(OH)		72 hours	+	+	+	+	0,070%	70,00 PLN
Iron		72 hours	+	+	+	+	0,006%	6,00 PLN
Iron - total iron binding capacity (TIBC)		72 hours	+	+	+	+	0,010%	10,00 PLN
<b>Haematological tests</b>								
Agglutinins		72 hours	+	+	+	+	0,020%	20,00 PLN
Antithrombin III (AT III)		72 hours	+	+	+	+	0,045%	45,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Direct (DCT) and indirect (IAT) Coombs tests (antiglobulin tests)		72 hours	+	+	+	+	0,020%	20,00 PLN
Activated partial thromboplastin time (APTT)		72 hours	+	+	+	+	0,009%	9,00 PLN
Bleeding time		72 hours	+	+	+	+	0,009%	9,00 PLN
Clotting time		72 hours	+	+	+	+	0,009%	9,00 PLN
Prothrombin time (PT) (INR)		72 hours	+	+	+	+	0,045%	45,00 PLN
Thrombin time (TT)		72 hours	+	+	+	+	0,009%	9,00 PLN
Blood coagulation factors		72 hours	+	+	+	+	0,045%	45,00 PLN
D-dimer		72 hours	+	+	+	+	0,035%	35,00 PLN
Absolute eosinophil count		72 hours	+	+	+	+	0,006%	6,00 PLN
Leukocyte phagocytosis (phagocytic activity test)		72 hours	+	+	+	+	0,010%	10,00 PLN
Fibrinogen		72 hours	+	+	+	+	0,010%	10,00 PLN
Haptoglobin		72 hours	+	+	+	+	0,030%	30,00 PLN
Haemolysins		72 hours	+	+	+	+	0,020%	20,00 PLN
Coagulation inhibitors		72 hours	+	+	+	+	0,035%	35,00 PLN
Leukocytes		72 hours	+	+	+	+	0,006%	6,00 PLN
Peripheral blood morphology without blood smear		72 hours	+	+	+	+	0,009%	9,00 PLN
Erythrocyte sedimentation rate (ESR)		72 hours	+	+	+	+	0,006%	6,00 PLN
Blood osmolality		72 hours	+	+	+	+	0,025%	25,00 PLN
AB0 blood grouping and Rh typing		72 hours	+	+	+	+	0,030%	30,00 PLN
Plasminogen		72 hours	+	+	+	+	0,010%	10,00 PLN
Platelets		72 hours	+	+	+	+	0,006%	6,00 PLN
Indirect Coombs' test (ICT) indirect antiglobulin test (IAT)		72 hours	+	+	+	+	0,020%	20,00 PLN
Fibrin/fibrinogen degradation products (FDP)		72 hours	+	+	+	+	0,035%	20,00 PLN
Reticulocytes		72 hours	+	+	+	+	0,006%	45,00 PLN
Peripheral blood morphology with blood smear (full differential count of granulocytes)		72 hours	+	+	+	+	0,010%	20,00 PLN
<b>Urine tests</b>								
Amylase in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
General urine test		72 hours	+	+	+	+	0,006%	6,00 PLN
General urine test with sediment		72 hours	+	+	+	+	0,006%	6,00 PLN
Bilirubin in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
24-hour urine collection test		72 hours	+	+	+	+	0,003%	3,00 PLN
24-hour urine collection test - protein		72 hours	+	+	+	+	0,006%	6,00 PLN
24-hour urine collection test - sodium and potassium		72 hours	+	+	+	+	0,006%	6,00 PLN
Inorganic phosphate in urine		72 hours	+	+	+	+	0,006%	6,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Gglucose/sugar in urine		72 hours	+	+	+	+	0,003%	3,00 PLN
Catecholamines in urine		72 hours	+	+	+	+	0,030%	30,00 PLN
Creatinine clearance (from a 24-hour urine collection GHR)		72 hours	+	+	+	+	0,020%	20,00 PLN
Cortisol in urine		72 hours	+	+	+	+	0,030%	30,00 PLN
Creatinine in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Homovanillic acid (HVA)		72 hours	+	+	+	+	0,035%	35,00 PLN
Uric acid in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Vanillylmandelic acid (VMA) in urine		72 hours	+	+	+	+	0,050%	50,00 PLN
Addis count in urine		72 hours	+	+	+	+	0,010%	10,00 PLN
Magnesium in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Methoxy-catecholamines in urine		72 hours	+	+	+	+	0,050%	50,00 PLN
Copper in urine		72 hours	+	+	+	+	0,045%	45,00 PLN
Microalbuminuria		72 hours	+	+	+	+	0,006%	6,00 PLN
Urea in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Noradrenaline/adrenaline in urine		72 hours	+	+	+	+	0,030%	30,00 PLN
Lead in the 24-hour urine collection		72 hours	+	+	+	+	0,045%	45,00 PLN
Urinal osmolality		72 hours	+	+	+	+	0,010%	10,00 PLN
Potassium in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Sodium in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
Total calcium in urine		72 hours	+	+	+	+	0,006%	6,00 PLN
<b>Tumour markers</b>								
Alpha-fetoprotein (AFP)		72 hours	+	+	+	+	0,030%	30,00 PLN
Antigen CA 125 (CA 125)		72 hours	+	+	+	+	0,032%	32,00 PLN
Antigen CA 15-3 (CA15-3)		72 hours	+	+	+	+	0,032%	32,00 PLN
Antigen CA 19-9 (CA 19-9)		72 hours	+	+	+	+	0,032%	32,00 PLN
Carcinoembryonic antigen (CEA)		72 hours	+	+	+	+	0,032%	32,00 PLN
Prostate-specific antigen (PSA total)		72 hours	+	+	+	+	0,032%	32,00 PLN
Prostate-specific antigen (free PSA)		72 hours	+	+	+	+	0,045%	45,00 PLN
Test - immunoassay for the presence of a tumour marker		72 hours	+	+	+	+	0,032%	32,00 PLN
<b>Microbiological tests</b>								
Antibiogram		72 hours	-	+	+	+	0,020%	20,00 PLN
Mycological test with inoculation, mycological profile	faeces	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	blood	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	urethral sample	72 hours	-	+	+	+	0,035%	35,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Mycological test with inoculation, mycological profile	pharyngeal sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	oral cavity sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	nasal sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	nasopharyngeal sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	anal sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	bronchial sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	toe-nail sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	finger-nail sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	wound sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	vulvar sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	cervical sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	ear sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	skin sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	vulvar sample	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	urine	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	semen	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	sputum	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	pus	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	hair	72 hours	-	+	+	+	0,035%	35,00 PLN
Mycological test with inoculation, mycological profile	conjunctival sac	72 hours	-	+	+	+	0,035%	35,00 PLN
Exfoliative cytology of nasal mucosa		72 hours	-	+	+	+	0,030%	30,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Stool parasite test		72 hours	-	+	+	+	0,028%	28,00 PLN
Stool culture – Salmonella, Shigella		72 hours	-	+	+	+	0,028%	28,00 PLN
Blood culture	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Semen culture		72 hours	-	+	+	+	0,028%	28,00 PLN
Sputum culture	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Sputum culture	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Pus culture	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Pus culture	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Urethral swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Urethral swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Pharyngeal swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Pharyngeal swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Oral cavity swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Oral cavity swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Hypertrophy swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Hypertrophy swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Nasal swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Nasal swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Nasopharyngeal swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Nasopharyngeal swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Eye swab		72 hours	-	+	+	+	0,028%	28,00 PLN
Wound swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Wound swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Ear swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Ear swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Skin lesion swab	anaerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Skin lesion swab	aerobic culture	72 hours	-	+	+	+	0,028%	28,00 PLN
Vaginal microbiome test		72 hours	-	-	+	+	0,028%	28,00 PLN
Cervical canal swab		72 hours	-	-	+	+	0,028%	28,00 PLN
Vaginal culture	anaerobic culture	72 hours	-	-	+	+	0,028%	28,00 PLN
Vaginal culture	aerobic culture	72 hours	-	-	+	+	0,028%	28,00 PLN
<b>Stool tests</b>								
Antigen Helicobacter pylori		72 hours	-	-	+	+	0,028%	28,00 PLN
Stool analysis for Giardiasis (Giardia lamblia)		72 hours	-	-	+	+	0,020%	20,00 PLN
Stool analysis for the presence of parasite ova		72 hours	-	-	+	+	0,020%	20,00 PLN
Stool analysis for the presence of pinworms		72 hours	-	-	+	+	0,012%	12,00 PLN
Stool analysis for the presence of Shigella and Salmonella		72 hours	-	-	+	+	0,028%	28,00 PLN
General stool test		72 hours	-	-	+	+	0,012%	12,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Stool analysis for the presence of rotaviruses/adenoviruses		72 hours	-	-	+	+	0,028%	28,00 PLN
Faecal occult blood test		72 hours	-	-	+	+	0,012%	12,00 PLN
<b>Diagnosis of diabetes</b>								
Glycated haemoglobin (Glycohemoglobin, HbA1c, GHb)		72 hours	-	+	+	+	0,020%	20,00 PLN
Insulin		72 hours	-	-	+	+	0,022%	22,00 PLN
Insulin – post-glucose load measure		72 hours	-	-	+	+	0,050%	50,00 PLN
C-peptide		72 hours	-	-	+	+	0,025%	25,00 PLN
<b>Hormonal tests</b>								
Thyroid-stimulating hormone (TSH)		72 hours	-	-	+	+	0,026%	26,00 PLN
Total triiodothyronine (TT3)		72 hours	-	-	+	+	0,018%	18,00 PLN
Free triiodothyronine (FT3)		72 hours	-	-	+	+	0,018%	18,00 PLN
Total thyroxine (T4)		72 hours	-	-	+	+	0,018%	18,00 PLN
Free thyroxine (FT4)		72 hours	-	-	+	+	0,018%	18,00 PLN
17-hydroxycorticosteroids (17 - OHCS)		72 hours	-	-	-	+	0,026%	26,00 PLN
Adrenaline		72 hours	-	-	-	+	0,035%	35,00 PLN
Plasma renin activity (PRA)		72 hours	-	-	-	+	0,035%	35,00 PLN
Aldolase		72 hours	-	-	-	+	0,035%	35,00 PLN
Aldosterone		72 hours	-	-	-	+	0,035%	35,00 PLN
Androstenedione		72 hours	-	-	-	+	0,035%	35,00 PLN
Androsterone		72 hours	-	-	-	+	0,035%	35,00 PLN
Deoxycortisol		72 hours	-	-	-	+	0,035%	35,00 PLN
DHEA-S (dehydroepiandrosterone sulphate)		72 hours	-	-	-	+	0,030%	30,00 PLN
Erythropoietin		72 hours	-	-	-	+	0,030%	30,00 PLN
Acetylcholinesterase		72 hours	-	-	-	+	0,020%	20,00 PLN
Oestradiol (E2)		72 hours	-	-	-	+	0,030%	30,00 PLN
Estriol		72 hours	-	-	-	+	0,030%	30,00 PLN
Free estriol		72 hours	-	-	-	+	0,030%	30,00 PLN
Phenylalanine (PKU)		72 hours	-	-	-	+	0,035%	35,00 PLN
Sex hormone-binding globulin (SHBG)		72 hours	-	-	-	+	0,030%	30,00 PLN
Chorionic gonadotropin (beta - HCG)		72 hours	-	-	-	+	0,015%	15,00 PLN
Adrenocorticotrophic hormone (ACTH)		72 hours	-	-	-	+	0,026%	26,00 PLN
Follicle-stimulating hormone (FSH)		72 hours	-	-	-	+	0,026%	26,00 PLN
Luteinizing hormone (LH)		72 hours	-	-	-	+	0,026%	26,00 PLN
Growth hormone (GH)		72 hours	-	-	-	+	0,026%	26,00 PLN
Calcitonin		72 hours	-	-	-	+	0,022%	22,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Catecholamines		72 hours	-	-	-	+	0,026%	26,00 PLN
Cortisol		72 hours	-	-	-	+	0,026%	26,00 PLN
Kappa and lambda light chains		72 hours	-	-	-	+	0,055%	55,00 PLN
N-acetylglucosaminidase		72 hours	-	-	-	+	0,026%	26,00 PLN
Osteocalcin		72 hours	-	-	-	+	0,030%	30,00 PLN
Parathormone intact (iPTH)		72 hours	-	-	-	+	0,025%	25,00 PLN
Progesterone		72 hours	-	-	-	+	0,026%	26,00 PLN
Prolactin - metoclopramide dynamic test		72 hours	-	-	-	+	0,030%	30,00 PLN
Prolactin (PRL)		72 hours	-	-	-	+	0,026%	26,00 PLN
Oestrogen receptors		72 hours	-	-	-	+	0,035%	35,00 PLN
Progesterone receptors		72 hours	-	-	-	+	0,035%	35,00 PLN
Renin		72 hours	-	-	-	+	0,028%	28,00 PLN
Serotonin		72 hours	-	-	-	+	0,028%	28,00 PLN
Total testosterone		72 hours	-	-	-	+	0,026%	26,00 PLN
Vanillic acid		72 hours	-	-	-	+	0,035%	35,00 PLN
<b>Serological tests</b>								
Antigen HBS (hepatitis B virus HBs - HBsAg)		72 hours	-	-	+	+	0,020%	20,00 PLN
Antibodies against HBs (anti-HBs)		72 hours	-	-	+	+	0,028%	28,00 PLN
Antibodies against HCV (anti-HCV)		72 hours	-	-	+	+	0,028%	28,00 PLN
Antibodies against Helicobacter pylori		72 hours	-	-	+	+	0,028%	28,00 PLN
Antibodies against HIV1/HIV2		72 hours	-	-	+	+	0,028%	28,00 PLN
Agglutination of particles		72 hours	-	-	-	+	0,020%	20,00 PLN
Test for the presence of rotaviruses		72 hours	-	-	-	+	0,028%	28,00 PLN
Immunoglobulins (IgA)		72 hours	-	-	-	+	0,022%	22,00 PLN
Immunoglobulins (IgG)		72 hours	-	-	-	+	0,022%	22,00 PLN
Immunoglobulins (IgM)		72 hours	-	-	-	+	0,022%	22,00 PLN
Total immunoglobulins E (IgE)		72 hours	-	-	-	+	0,022%	22,00 PLN
Antibodies against Chlamydia pneumoniae IgG		72 hours	-	-	-	+	0,028%	28,00 PLN
Antibodies against Chlamydia pneumoniae IgM		72 hours	-	-	-	+	0,028%	28,00 PLN
Antibodies against Chlamydia trachomatis IgG		72 hours	-	-	-	+	0,028%	28,00 PLN
Antibodies against Chlamydia trachomatis IgM		72 hours	-	-	-	+	0,028%	28,00 PLN
Antibodies against Cytomegalovirus (anti-CMV) IgG		72 hours	-	-	-	+	0,028%	28,00 PLN
Antibodies against Cytomegalovirus (anti-CMV) IgM		72 hours	-	-	-	+	0,028%	28,00 PLN
Test for the presence of rotaviruses		72 hours	-	-	-	+	0,028%	28,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Immunoglobulins (IgA)		72 hours	-	-	-	+	0,022%	22,00 PLN
Immunoglobulins (IgG)		72 hours	-	-	-	+	0,022%	22,00 PLN
Immunoglobulins (IgM)		72 hours	-	-	-	+	0,022%	22,00 PLN
Total immunoglobulins E (IgE)		72 hours	-	-	-	+	0,022%	22,00 PLN
Antibodies against Chlamydia pneumoniae IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Chlamydia pneumoniae IgM		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Chlamydia trachomatis IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Chlamydia trachomatis IgM		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Cytomegalovirus (anti-CMV) IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Cytomegalovirus (anti-CMV) IgM		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Toxoplasma gondii IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Toxoplasma gondii IgM		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Rubivirus (rubella) IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Rubivirus (rubella) IgM		72 hours	-	-	-	+	0,028%	28,00
Antibacterial antibodies		72 hours	-	-	-	+	0,028%	28,00
Anti-neutrophil cytoplasm antibodies (ANCA)		72 hours	-	-	-	+	0,028%	28,00
Antibodies against HAV		72 hours	-	-	-	+	0,028%	28,00
Heterophile antibodies		72 hours	-	-	-	+	0,028%	28,00
Anti-nuclear antibodies (ANA)	ANA1, ANA2, ANA3	72 hours	-	-	-	+	0,028%	28,00
Antibodies against thyroid peroxidase		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Shigella		72 hours	-	-	-	+	0,028%	28,00
Antibodies against TPO (microsomal antibodies)		72 hours	-	-	-	+	0,028%	28,00
Antibodies against thyroglobulin		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Yersinia		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Borrelia IgG		72 hours	-	-	-	+	0,028%	28,00
Antibodies against Borrelia IgM		72 hours	-	-	-	+	0,028%	28,00
Antibodies against HBV		72 hours	-	-	-	+	0,028%	28,00
<b>Immunological tests</b>								
Allergy blood testing (one allergen)	IgE sp. Acarus Siro D70 (in dust)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Alternaria Tenuis M6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Amoxicillin C204	72 hours	-	-	-	+	0,010%	10,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Allergy blood testing (one allergen)	IgE sp. Aspergillus Fumigatus M3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Plantago lanceolata W9	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Banana F92	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Egg white F1	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Betula pendula T3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Artemisia vulgaris W6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Candida Albicans M5	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Onion F48	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Chironomus Plumosus 173	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Weeds – mix: Artemisia vulgaris (W6), Urtica dioica (W20), Solidago virgaurea L. (W12), Plantago lanceolata (W9), Chenopodium album (W10)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cladosporium Herbarum M2	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Chocolate F105	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Codfish F3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Brewer's yeasts F403	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Trees – mix: alder (T2), birch (T3), hazel (T4), oak (T7), willow (T12)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Beans F15	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. FP5 – (children's) food mix: codfish (F3), egg white (F1), peanut (F13), cow's milk (F2), soya (F14), wheat flour (F4)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Ascaris lumbricoide P1	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Gluten (Gliadin) F79	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. GP4 – mix of late-season grasses: Anthoxanthum odoratum (G1), Lolium perenne (G5), Phleum pratense (G6), Phragmites australis (G7), Secale (G12), Holcus lanatus (G13)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Peas F12	72 hours	-	-	-	+	0,010%	10,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Allergy blood testing (one allergen)	IgE sp. Pear F94	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Buckwheat F11	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Turkey F284	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Apple F49	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Venom of Vespula vulgaris sp.I3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Bee venom I1	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Venom of European hornet	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Lamb (mutton) F88	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Whole egg F245	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Barley F6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cocoa F93	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Oriental cockroach - German cockroach I6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Coffee F221	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Casein F78	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Kiwifruit F84	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mosquito I71	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Chenopodium album W10	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Dill 277	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Festuca pratensis G4	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Dactylis glomerata G3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Corn F8	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Chicken F83	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Dust - mix (Bencard)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Latex K82	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Lepidoglyphus Destructor D71	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Common Hazel T4	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Carrot F31	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. mix FP2 – fishes, crustaceans, seafood: codfish (F3), caridean shrimp (F24), salmon	72 hours	-	-	-	+	0,010%	10,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
	(F41), edible molluscs (F37), tuna (F40)							
Allergy blood testing (one allergen)	IgE sp. epidermis mix EP1: dog's epidermis (E5), cat's epidermis (E1), horse's epidermis (E3), cow's epidermis (E4)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. mould mix MP1: Alternaria tenuis (M6), Penicilium notatum (M1), Cladosporium herbarum(M2), Aspergillus fumigatus(M3), Candida ablicans (M5)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cow's milk - alpha-lactalbumin F76	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cow's milk - beta-lactalbumin F77	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cow's milk F2	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mucor Racemosus M4	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mustard F89	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Hamster's epidermis E84	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Rabbit's epidermis E82	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Sheep's epidermis E81	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Guinea pig's epidermis E6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Pigeon guano E7	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cucumber F244	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Alder T2	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Hazelnut F17	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Walnut F256	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Peanut F13	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Avena F7	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Panel of respiratory allergens	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mixed panel	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Food panel	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Penicillium Notatum M1	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Black pepper F280	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Feathers (goose feathers) E70	72 hours	-	-	-	+	0,010%	10,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Allergy blood testing (one allergen)	IgE sp. Mixed feathers EP71 duck feathers (E86), goose feathers (E70), hen feathers, turkey feathers	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Parsley F86	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Duck feathers E86	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Canary feathers E201	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Budgerigar feathers E78	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Orange F33	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Tomato F25	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Wheat F4	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Rye pollen G12	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mite Dermatophag Pteronys. D1	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Mite Dermatophag Farinae D2	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Rice F9	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Celery F85	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cheddar Cheese F81	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Horse hair E3	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Cat hair	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Dog hair	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Soya F14	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Poplar tree T14	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Grasses – mix GP1 (G3 Dactylis glomerata, G4 Festuca, G5 Lolium, G6 Phleum pratense, G8 Poa)	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Strawberry F44	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Tuna F40	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Phleum pratense G6	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Tyrophagus Putrescentiae	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Pork F26	72 hours	-	-	-	+	0,010%	10,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Allergy blood testing (one allergen)	IgE sp. Willow T12	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Beef F27	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Potato F35	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Egg yolk F75	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	IgE sp. Rye F5	72 hours	-	-	-	+	0,010%	10,00 PLN
Allergy blood testing (one allergen)	other	72 hours	-	-	-	+	0,130%	130,00 PLN
<b>4.2.8 Radiological scans (X-rays)</b>								
Densitometry	femur		+	+	+	+	0,055%	55,00 PLN
Densitometry	lumbar spine		+	+	+	+	0,055%	55,00 PLN
Densitometry	lumbar spine and femur		+	+	+	+	0,055%	55,00 PLN
Mammography	Spot view		+	+	+	+	0,075%	75,00 PLN
Mammography	General		+	+	+	+	0,075%	75,00 PLN
Spot-film X-ray - sella turcica		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	spot-filming: optic canal nerves	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	spot-filming: temporal bone	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	spot-filming: Rhese Projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	spot-filming: Schuller Projection (ears)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	spot-filming: Stenvers Projection (ears)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	in two projections	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	in one projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - skull	in three projections	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hand (arm)	comparative, two arms	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hand (arm)	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hand (arm)	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hand (arm)	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hand (arm)	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest	X-ray tomogram	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest with barium	AP projection	72 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest with barium	AP projection + lateral	72 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - chest with barium	lateral projection	72 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	projection: patella, axial	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	projection: patella, tangential	24 hours	+	+	+	+	0,040%	40,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
X-ray - knees	projection: patella, 3 positions	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	comparative, both joints	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - knees	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lower limb		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – upper limb		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sacrum		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - nasal bone		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - coccyx	AP + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - coccyx	lateral with coccyx	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - coccyx	lateral/AP - one projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – calcaneus (heel bone)	(puste)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – tibia & fibula (lower leg bones)	comparative, both limbs	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – tibia & fibula (lower leg bones)	with knee joint, AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – tibia & fibula (lower leg bones)	with knee joint, lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – tibia & fibula (lower leg bones)	with ankle joint, AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
x-ray – tibia & fibula (lower leg bones)	with ankle joint, lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – humerus (upper arm)	comparative, AP projection, both bones	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – humerus (upper arm)	comparative, axial projection, both bones	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – humerus (upper arm)	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – humerus (upper arm)	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – humerus (upper arm)	with shoulder joint, axial	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – femur (upper leg)	with hip joint, AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – femur (upper leg)	with hip joint, lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – femur (upper leg)	with knee joint, AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – femur (upper leg)	with knee joint, lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	projection: sacral joints AP	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	projection: sacral joints AP + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	projection: sacroiliac joint, oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	functional	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
X-ray - lumbar spine	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lumbar spine	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - thoracic spine	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - thoracic spine	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - thoracic spine	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - thoracic spine	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - thoracic spine	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	functional	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	functional	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	standing erect AP projection (scoliosis)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	standing erect AP projection + lateral (scoliosis)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	standing erect AP projection + lateral + oblique (scoliosis)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - cervical spine, lumbar spine, thoracic spine	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - atlas and axis	(empty)	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - larynx, without contrast	focal plane images		+	+	+	+	0,040%	40,00 PLN
X-ray - scapula	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - scapula	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - zygomatic arches		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - pelvis		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - lesser pelvis		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sternum	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sternum	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - wrist	aimed at scaphoid bone	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - wrist	comparative, two arms	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - wrist	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - wrist	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - wrist	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
X-ray - wrist	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - nose		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - nasopharynx (adenoid hypertrophy)		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – eye sockets	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – eye sockets	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray – collar bone		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - finger	comparative, two hands	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - finger	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - finger	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - finger	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - finger	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - base of skull		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hypochondrium		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - occipital bone		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - forearm	comparative, AP projection + lateral, both bones	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - forearm	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - forearm	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
Plain X-ray - abdominal cavity	other	24 hours	+	+	+	+	0,040%	40,00 PLN
Plain X-ray - abdominal cavity	lying down	24 hours	+	+	+	+	0,040%	40,00 PLN
Plain X-ray - abdominal cavity	standing erect	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ribs	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ribs	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ribs	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
Bitewing X-ray - tooth		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hip joints	children	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hip joints	comparative, both joints - adults	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hip joints	AP projection - adults	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - hip joints	axial projection - adults	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sacroiliac joints	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sacroiliac joints	AP projection + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sacroiliac joints	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ankle joints	comparative, both joints	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ankle joints	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ankle joints	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ankle joints	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - shoulder joint	comparative, both joints	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - shoulder joint	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - shoulder joint	axial projection	24 hours	+	+	+	+	0,040%	40,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
X-ray - elbow joint	comparative, both joints	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - elbow joint	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - elbow joint	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - elbow joint	axial projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sternoclavicular joint		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	aimed at metatarsal bones	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	aimed at toes	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	projection: heel, lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	projection: heel, axial	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	comparative, both feet	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	AP projection + lateral	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	AP projection + lateral + oblique	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - feet	lateral projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - Achilles tendon		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - salivary gland		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - mediastinum		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - facial skeleton		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - ears		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - sinuses		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - occlusion		24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - mandible	AP projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - mandible	oblique projection	24 hours	+	+	+	+	0,040%	40,00 PLN
X-ray - gastrointestinal tract, contrast-enhanced	small bowel transit (standard contrast agent)		+	+	+	+	0,040%	40,00 PLN
X-ray - gastrointestinal tract, contrast-enhanced	transit of oesophagus, stomach and duodenum (standard contrast agent)		+	+	+	+	0,040%	40,00 PLN
X-ray - gastrointestinal tract, contrast-enhanced	enema (standard contrast agent)		+	+	+	+	0,040%	40,00 PLN
Urography			+	+	+	+	0,120%	120,00 PLN
<b>4.2.9 Function tests</b>								
<b>Organ of hearing</b>								
Pure tone audiometry			+	+	+	+	0,030%	30,00 PLN
Impedance audiometry			-	-	+	+	0,030%	30,00 PLN
<b>Cardiovascular system</b>								
Resting ECG without medical description		24 hours	+	+	+	+	0,020%	20,00 PLN
Resting ECG with medical description		24 hours	+	+	+	+	0,020%	20,00 PLN
24-hour registration of blood pressure (Holter)			-	-	+	+	0,065%	65,00 PLN
24-hour registration of ECG (Holter)			-	-	+	+	0,080%	80,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Echocardiogram (ECHO)			-	-	+	+	0,080%	80,00 PLN
Cardiac stress test			-	-	+	+	0,080%	80,00 PLN
Cardiac event monitor			-	-	+	+	0,080%	80,00 PLN
<b>Respiratory system</b>								
Spirometry	Standard, without medication		+	+	+	+	0,030%	30,00 PLN
Spirometry	with the administration of antispasmodic		+	+	+	+	0,030%	30,00 PLN
<b>Nervous system</b>								
EEG - electroencephalography	during wakefulness, adults		-	-	+	+	0,060%	60,00 PLN
EEG - electroencephalography	during wakefulness, children		-	-	+	+	0,060%	60,00 PLN
EMG - electromyography	Carpal tunnel syndrome		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	quantitative muscle test		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	motor neuron disease		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	facial nerve		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	non-traumatic nerve injury		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	muscle resting activity evaluation		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	polyneuropathy/myopathy		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	traumatic nerve injury		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	ischemic test for tetany		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	test for myasthenia gravis		-	-	+	+	0,120%	120,00 PLN
EMG - electromyography	plexus lesion		-	-	+	+	0,120%	120,00 PLN
ENG - electroneurography	sensory nerve		-	-	+	+	0,080%	80,00 PLN
ENG - electroneurography	motor nerve (long)		-	-	+	+	0,080%	80,00 PLN
ENG - electroneurography	motor nerve (short segments)		-	-	+	+	0,080%	80,00 PLN
<b>4.2.10 Ultrasound scans (USG)</b>								
<b>USG</b>								
USG - abdominal cavity	without retroperitoneal space and urinary system	72 hours	+	+	+	+	0,060%	60,00 PLN
USG - reproductive system, transabdominal		72 hours	+	+	+	+	0,060%	60,00 PLN
USG - breasts		72 hours	+	+	+	+	0,060%	60,00 PLN
USG - prostate, transabdominal		72 hours	+	+	+	+	0,060%	60,00 PLN
USG - eyeball and orbit		72 hours	-	+	+	+	0,060%	60,00 PLN
USG - testis and epididymis		72 hours	-	+	+	+	0,060%	60,00 PLN
USG - larynx		72 hours	-	+	+	+	0,060%	60,00 PLN
USG - kidneys, urinary system, urinary bladder		72 hours	-	+	+	+	0,060%	60,00 PLN
USG - salivary glands		72 hours	-	+	+	+	0,060%	60,00 PLN
USG - thyroid		72 hours	-	+	+	+	0,060%	60,00 PLN
<b>USG - lymph nodes</b>		72 hours	-	+	+	+	0,060%	60,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
USG - popliteal fossae		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - muscles		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - wrist		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - finger USG - finger		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - urinary bladder		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - prostate (transrectal)		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - cranial		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - arm		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - shoulder joint		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - hip joint		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - knee joint		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - hip joints, children ≤ 1 year		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - elbow joint		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - ankle joint		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - foot		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - intracranial arteries		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - soft tissues		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - subcutaneous tissue		96 hours	-	-	+	+	0,060%	60,00 PLN
<b>USG - lymph nodes</b>		96 hours	-	-	+	+	0,060%	60,00 PLN
USG - ligaments		96 hours	-	-	+	+	0,060%	60,00 PLN
USG 2D - pregnancy		96 hours	-	-	-	+	0,060%	60,00 PLN
USG 3D - pregnancy		96 hours	-	-	-	+	0,060%	60,00 PLN
USG - transvaginal		96 hours	-	-	-	+	0,060%	60,00 PLN
<b>Doppler USG</b>								
Doppler USG - veins and arteries - lower limbs	arteries	120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - veins and arteries - lower limbs	veins	120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - veins and arteries - upper limbs	arteries	120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - veins and arteries - upper limbs	veins	120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - neck blood vessels		120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - portal system vessels		120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - celiac trunk		120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - renal arteries		120 hours	-	-	+	+	0,080%	80,00 PLN
Doppler USG - inferior vena cava and iliac veins		120 hours	-	-	+	+	0,080%	80,00 PLN
<b>Ultrasound-guided fine needle biopsy</b>								
Prostate with histopathological examination		120 hours	-	-	+	+	0,110%	110,00 PLN
Lymph nodes with histopathological examination		120 hours	-	-	+	+	0,110%	110,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Lesion with histopathological examination		120 hours	-	-	+	+	0,110%	110,00 PLN
Breasts with histopathological examination		120 hours	-	-	+	+	0,110%	110,00 PLN
Thyroid with histopathological examination		120 hours	-	-	+	+	0,100%	100,00 PLN
<b>4.2.11 Endoscopic tests</b>								
Anoscopy			-	-	+	+	0,070%	70,00 PLN
Anoscopy with collection of a sample + histopathological examination			-	-	+	+	0,090%	90,00 PLN
Gastroscopy			-	-	+	+	0,110%	110,00 PLN
Gastroscopy with collection of a sample + histopathological examination + H.pylori test			-	-	+	+	0,140%	140,00 PLN
Gastroscopy with collection of a sample + histopathological examination			-	-	+	+	0,130%	130,00 PLN
Gastroscopy with H.pylori test			-	-	+	+	0,120%	120,00 PLN
Colonoscopy without anaesthesia			-	-	+	+	0,250%	250,00 PLN
Colonoscopy without anaesthesia with collection of a sample + histopathological examination	without polypectomy, without removal of polyps		-	-	+	+	0,280%	280,00 PLN
Colonoscopy without anaesthesia			-	-	+	+	0,350%	350,00 PLN
Colonoscopy with anaesthesia + collection of a sample + histopathological examination	without polypectomy, without removal of polyps		-	-	+	+	0,380%	380,00 PLN
Proctoscopy			-	-	+	+	0,080%	80,00 PLN
Proctoscopy with collection of a sample + histopathological examination			-	-	+	+	0,100%	100,00 PLN
Sigmoidoscopy			-	-	+	+	0,110%	110,00 PLN
Sigmoidoscopy with collection of a sample + histopathological examination	without polypectomy, without removal of polyps		-	-	+	+	0,130%	130,00 PLN
<b>4.2.12 Computed tomography scanning (CT)</b>								
OCT - eyes			-	-	-	+	0,150%	150,00 PLN
OCT - eye			-	-	-	+	0,100%	100,00 PLN
CT scan - (head) brain/brainstem + angiography	cerebral sinuses and veins		-	-	-	+	0,230%	230,00 PLN
CT scan - (head) brain/brainstem + angiography	arteries		-	-	-	+	0,230%	230,00 PLN
CT scan - (head) brain/brainstem, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - (head) brain/brainstem, contrast-enhanced			-	-	-	+	0,230%	230,00 PLN
CT scan - (spine) spinal canal, at the level of the			-	-	-	+	0,190%	190,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
sacroiliac segment, without contrast								
CT scan - (spine) spinal canal, at the level of the sacroiliac segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the thoracic segment, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - (spine) spinal canal, at the level of the thoracic and lumbar segment, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the thoracic and lumbar segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the thoracic segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical, thoracic and lumbar segment, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical, thoracic and lumbar segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical segment, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical and thoracic segment, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - (spine) spinal canal, at the level of the cervical and thoracic segment, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - abdominal cavity, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - abdominal cavity, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - thorax and abdominal cavity, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - thorax and abdominal cavity, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - thorax, abdominal cavity and lesser pelvis, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - thorax, abdominal cavity and lesser pelvis, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
CT scan - thorax, abdominal cavity, lesser pelvis and neck, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - thorax, abdominal cavity, lesser pelvis and neck, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - lower limbs, without contrast	lower leg		-	-	-	+	0,180%	180,00 PLN
CT scan - lower limbs, without contrast	thigh		-	-	-	+	0,180%	180,00 PLN
CT scan - lower limbs, contrast-enhanced	lower leg		-	-	-	+	0,230%	230,00 PLN
CT scan - lower limbs, contrast-enhanced	thigh		-	-	-	+	0,230%	230,00 PLN
CT scan - upper limbs, without contrast	wrist		-	-	-	+	0,180%	180,00 PLN
CT scan - upper limbs, without contrast	forearm		-	-	-	+	0,180%	180,00 PLN
CT scan - upper limbs, without contrast	shoulder		-	-	-	+	0,180%	180,00 PLN
CT scan - upper limbs, without contrast	arm		-	-	-	+	0,180%	180,00 PLN
CT scan - upper limbs, contrast-enhanced	wrist		-	-	-	+	0,230%	230,00 PLN
CT scan - upper limbs, contrast-enhanced	forearm		-	-	-	+	0,230%	230,00 PLN
CT scan - upper limbs, contrast-enhanced	shoulder		-	-	-	+	0,230%	230,00 PLN
CT scan - upper limbs, contrast-enhanced	arm		-	-	-	+	0,230%	230,00 PLN
CT scan - larynx, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - larynx, contrast-enhanced			-	-	-	+	0,230%	230,00 PLN
CT scan - lesser pelvis, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - lesser pelvis, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - pelvis, bladder, prostate, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - pelvis, bladder, prostate, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - kidneys and adrenal glands, without contrast			-	-	-	+	0,190%	190,00 PLN
CT scan - kidneys and adrenal glands, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - orbits, without contrast			-	-	-	+	0,230%	230,00 PLN
CT scan - orbits, contrast-enhanced			-	-	-	+	0,230%	230,00 PLN
CT scan - pyramids of the temporal bone, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - pyramids of the temporal bone, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
CT scan - lungs, high resolution			-	-	-	+	0,180%	180,00 PLN
CT scan - pituitary gland, without contrast			-	-	-	+	0,250%	250,00 PLN
CT scan - pituitary gland, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - hip joints, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - hip joints, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - sacroiliac joints, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - sacroiliac joints, contrast-enhanced			-	-	-	+	0,230%	230,00 PLN
CT scan - ankle joints, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - ankle joints, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - shoulder joint, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - shoulder joint, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - knee joint, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - knee joint, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - elbow joint, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - elbow joint, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - sternoclavicular joint, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - sternoclavicular joint, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - foot, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - foot, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
CT scan - sinus, without contrast			-	-	-	+	0,180%	180,00 PLN
CT scan - sinus, contrast-enhanced			-	-	-	+	0,250%	250,00 PLN
<b>4.2.13 Magnetic Resonance scanning (MRI, NMR)</b>								
MRI scan - (head) brain/brainstem, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - (head) brain/brainstem, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - angiography of the head vessels (without spectroscopy)			-	-	-	+	0,350%	350,00 PLN
MRI scan - (spine) spinal canal, at the level of the sacroiliac segment, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - (spine) spinal canal, at the level of the			-	-	-	+	0,350%	350,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
sacroiliac segment, contrast-enhanced								
MRI scan - (spine) spinal canal, at the level of the thoracic segment, without contrast			-	-	-	⊕	0,300%	300,00 PLN
MRI scan - (spine) spinal canal, at the level of the thoracic segment, contrast-enhanced			-	-	-	⊕	0,350%	350,00 PLN
MRI scan - (spine) spinal canal, at the level of the cervical segment, without contrast			-	-	-	⊕	0,300%	300,00 PLN
MRI scan - (spine) spinal canal, at the level of the cervical segment, contrast-enhanced			-	-	-	⊕	0,350%	350,00 PLN
MRI scan - abdominal cavity, without contrast (without MR cholangiography)			-	-	-	⊕	0,300%	300,00 PLN
MRI scan - abdominal cavity, contrast-enhanced (without MR cholangiography)			-	-	-	⊕	0,350%	350,00 PLN
MRI scan - abdominal cavity and lesser pelvis, without contrast			-	-	-	⊕	0,300%	300,00 PLN
MRI scan - abdominal cavity and lesser pelvis, contrast-enhanced			-	-	-	⊕	0,350%	350,00 PLN
MRI scan - thorax, without contrast (without Angio MRI and cardiac exam)			-	-	-	⊕	0,350%	350,00 PLN
MRI scan - thorax, contrast-enhanced (without Angio MRI and cardiac exam)			-	-	-	⊕	0,400%	400,00 PLN
MRI scan - thorax and cardiac muscle, contrast-enhanced	angiography of thoracic vessels		-	-	-	⊕	0,400%	400,00 PLN
MRI scan - thorax and cardiac muscle, contrast-enhanced	cardiac exam with the qualitative evaluation of the systolic function		-	-	-	⊕	0,400%	400,00 PLN
MRI scan - thorax and cardiac muscle, contrast-enhanced	cardiac exam with the qualitative evaluation of the systolic function and viability		-	-	-	⊕	0,400%	400,00 PLN
MRI scan - thorax and cardiac muscle, contrast-enhanced	cardiac exam with the qualitative evaluation of the systolic function, viability, resting perfusion and the evaluation of viability		-	-	-	⊕	0,400%	400,00 PLN
MRI scan - thorax and cardiac muscle, contrast-enhanced	cardiac exam with the qualitative evaluation of the blood flow		-	-	-	⊕	0,400%	400,00 PLN
MRI scan - lower limbs, without contrast	entire limb		-	-	-	⊕	0,300%	300,00 PLN
MRI scan - lower limbs, without contrast	aimed at lower leg		-	-	-	⊕	0,300%	300,00 PLN
MRI scan - lower limbs, without contrast	aimed at: foot		-	-	-	⊕	0,300%	300,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
MRI scan - lower limbs, without contrast	aimed at: thigh		-	-	-	+	0,300%	300,00 PLN
MRI scan - lower limbs, contrast-enhanced	entire limb		-	-	-	+	0,350%	350,00 PLN
MRI scan - lower limbs, contrast-enhanced	aimed at: lower leg		-	-	-	+	0,350%	350,00 PLN
MRI scan - lower limbs, contrast-enhanced	aimed at: foot		-	-	-	+	0,350%	350,00 PLN
MRI scan - lower limbs, contrast-enhanced	aimed at: thigh		-	-	-	+	0,350%	350,00 PLN
MRI scan - upper limbs, without contrast	entire limb		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, without contrast	aimed at: forearm		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, without contrast	aimed at: shoulder		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, without contrast	aimed at: arm		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, contrast-enhanced	entire limb		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, contrast-enhanced	aimed at: forearm		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, contrast-enhanced	aimed at: shoulder		-	-	-	+	0,300%	300,00 PLN
MRI scan - upper limbs, contrast-enhanced	aimed at: arm		-	-	-	+	0,300%	300,00 PLN
MRI scan - lesser pelvis, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - lesser pelvis, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - pelvis, bladder, prostate, without contrast			-	-	-	+	0,350%	350,00 PLN
MRI scan - pelvis, bladder, prostate, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - orbits, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - orbits, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - pituitary gland, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - hip joints, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - hip joints, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - knee joints, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - knee joints, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - sacroiliac joints, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - sacroiliac joints, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - ankle joints, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - ankle joints, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - shoulder joint, without contrast			-	-	-	+	0,350%	350,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
MRI scan - shoulder joint, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - elbow joint, without contrast			-	-	-	+	0,350%	350,00 PLN
MRI scan - elbow joint, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - sternoclavicular joint, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - sternoclavicular joint, contrast-enhanced			-	-	-	+	0,300%	300,00 PLN
MRI scan - neck, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - neck, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - mediastinum, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - mediastinum, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - facial skeleton, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - facial skeleton, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
MRI scan - sinuses, without contrast			-	-	-	+	0,300%	300,00 PLN
MRI scan - sinuses, contrast-enhanced			-	-	-	+	0,350%	350,00 PLN
<b>4.2.14 House calls</b>								
<b>24 h house calls by a doctor</b>								
House call by a doctor	business day, from 8.00 a.m. to 20.00 p.m.		-	-	+	+	0,125%	125,00 PLN
House call by a doctor	business day, from 20.00 p.m. to 8.00 a.m.		-	-	+	+	0,150%	150,00 PLN
House call by a doctor	Saturday, Sunday, bank holidays, from 8.00 p.m. to 20.00 a.m.		-	-	+	+	0,175%	175,00 PLN
House call by a doctor	Saturday, Sunday, bank holidays, from 20.00 p.m. to 8.00 a.m.		-	-	+	+	0,225%	225,00 PLN
<b>24 h house call by a nurse</b>								
House call by a nurse	Urine strip test		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	intravenous drip infusion		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	intramuscular injection		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	intravenous injection		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	subcutaneous injection		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	blood pressure measurement		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	Application or change of a simple dressing		-	-	+	+	0,040%	40,00 PLN
House call by a nurse	Sutures removal		-	-	+	+	0,040%	40,00 PLN
<b>4.2.16 Immunization and vaccinations</b>								
Pre-vaccination qualifying consultation			+	+	+	+	0,030%	30,00 PLN
Administration of tetanus antitoxin	Anti-tetanus serum		+	+	+	+	0,025%	25,00 PLN

Name of service	Detailed description	Performance time guarantee from the moment of notification via 24h Helpline	BASIC dla ZDROWIA	KOMFORT dla ZDROWIA	PREMIUM dla ZDROWIA	PRESTIGE dla ZDROWIA	UPL (% of insurance sum)	UPL (value in PLN)
Vaccination against seasonal influenza			+	+	+	+	0,030%	30,00 PLN
Vaccination against Hepatitis A			-	-	+	+	0,060%	60,00 PLN
Vaccination against Hepatitis B			-	-	+	+	0,100%	100,00 PLN
Vaccination against tick-borne meningitis and encephalitis			-	-	-	+	0,050%	50,00 PLN
Vaccination against typhoid fever			-	-	-	+	0,050%	50,00 PLN
Vaccination against measles			-	-	-	+	0,040%	40,00 PLN
Vaccination against rubella			-	-	-	+	0,040%	40,00 PLN
Vaccination against mumps			-	-	-	+	0,040%	40,00 PLN
4.2.17 Prophylactic health check-up (pro-health prophylaxis) consultations and diagnostic tests once a year								
for women	Gynaecologist - medical consultation		+	+	+	+	0,080%	80,00
	USG of breasts / mammography		+	+	+	+	0,080%	80,00
	Cytological smear sampling and testing		+	+	+	+	0,030%	30,00
for men	Cardiologist - medical consultation		+	+	+	+	0,120%	120,00
	Lipid profile		+	+	+	+	0,120%	120,00
	Resting ECG / stress test (upon receiving a referral from a doctor)		+	+	+	+	0,15%	150,00

## 4.2. Rehabilitacja

Rehabilitation services to treat and protect against complications of post bone fractures, sprains, dislocations, apply to insurance events/illnesses which occurred under the insurance coverage period only.

In order to avail rehabilitation services, a copy of a **referral must be sent** to a medical consultant of TU Zdrowie S.A. using the following means: via an MMS to number **723 444 999** or e-mail address: **ubezpieczenia@tuzdrowie.pl**. Medical benefits arranged via 24h Helpline are provided in accordance to the working schedule of the medical facility indicated by the 24 hour Helpline medical consultant.

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
Treatments resulting from bone fractures, sprains, dislocations		+		
Electrotherapy				
Electrostimulation	muscles of a lower limb	+	0,015%	15,00 PLN
Electrostimulation	muscles of an upper limb	+	0,015%	15,00 PLN
Phonophoresis	lumbar spine	+	0,015%	15,00 PLN
Phonophoresis	thoracic spine	+	0,015%	15,00 PLN
Phonophoresis	cervical spine	+	0,015%	15,00 PLN
Phonophoresis	wrist	+	0,015%	15,00 PLN

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
Treatments resulting from bone fractures, sprains, dislocations		⊕		
Phonophoresis	lower leg	⊕	0,015%	15,00 PLN
Phonophoresis	forearm	⊕	0,015%	15,00 PLN
Phonophoresis	shoulder	⊕	0,015%	15,00 PLN
Phonophoresis	arm	⊕	0,015%	15,00 PLN
Phonophoresis	shoulder joint	⊕	0,015%	15,00 PLN
Phonophoresis	hip joint	⊕	0,015%	15,00 PLN
Phonophoresis	knee joint	⊕	0,015%	15,00 PLN
Phonophoresis	elbow joint	⊕	0,015%	15,00 PLN
Phonophoresis	ankle joints	⊕	0,015%	15,00 PLN
Phonophoresis	foot	⊕	0,015%	15,00 PLN
Phonophoresis	thigh	⊕	0,015%	15,00 PLN
Galvanic current	lumbar spine	⊕	0,015%	15,00 PLN
Galvanic current	thoracic spine	⊕	0,015%	15,00 PLN
Galvanic current	cervical spine	⊕	0,015%	15,00 PLN
Galvanic current	wrist	⊕	0,015%	15,00 PLN
Galvanic current	lower leg	⊕	0,015%	15,00 PLN
Galvanic current	forearm	⊕	0,015%	15,00 PLN
Galvanic current	shoulder	⊕	0,015%	15,00 PLN
Galvanic current	arm	⊕	0,015%	15,00 PLN
Galvanic current	shoulder joint	⊕	0,015%	15,00 PLN
Galvanic current	hip joint	⊕	0,015%	15,00 PLN
Galvanic current	knee joint	⊕	0,015%	15,00 PLN
Galvanic current	elbow joint	⊕	0,015%	15,00 PLN
Galvanic current	ankle joints	⊕	0,015%	15,00 PLN
Galvanic current	foot	⊕	0,015%	15,00 PLN
Galvanic current	thigh	⊕	0,015%	15,00 PLN
Iontophoresis	lumbar spine	⊕	0,015%	15,00 PLN
Iontophoresis	thoracic spine	⊕	0,015%	15,00 PLN
Iontophoresis	cervical spine	⊕	0,015%	15,00 PLN
Iontophoresis	wrist	⊕	0,015%	15,00 PLN
Iontophoresis	lower leg	⊕	0,015%	15,00 PLN
Iontophoresis	forearm	⊕	0,015%	15,00 PLN
Iontophoresis	shoulder	⊕	0,015%	15,00 PLN
Iontophoresis	arm	⊕	0,015%	15,00 PLN
Iontophoresis	shoulder joint	⊕	0,015%	15,00 PLN
Iontophoresis	hip joint	⊕	0,015%	15,00 PLN
Iontophoresis	knee joint	⊕	0,015%	15,00 PLN
Iontophoresis	elbow joint	⊕	0,015%	15,00 PLN
Iontophoresis	ankle joints	⊕	0,015%	15,00 PLN
Iontophoresis	foot	⊕	0,015%	15,00 PLN
Iontophoresis	thigh	⊕	0,015%	15,00 PLN

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
<b>Treatments resulting from bone fractures, sprains, dislocations</b>		⊕		
Interferential therapy (IFT)	lumbar spine	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	thoracic spine	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	cervical spine	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	wrist	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	lower leg	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	forearm	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	shoulder	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	arm	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	shoulder joint	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	hip joint	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	knee joint	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	elbow joint	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	ankle joints	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	foot	⊕	0,015%	15,00 PLN
Interferential therapy (IFT)	thigh	⊕	0,015%	15,00 PLN
TENS	lumbar spine	⊕	0,015%	15,00 PLN
TENS	thoracic spine	⊕	0,015%	15,00 PLN
TENS	cervical spine	⊕	0,015%	15,00 PLN
TENS	wrist	⊕	0,015%	15,00 PLN
TENS	lower leg	⊕	0,015%	15,00 PLN
TENS	forearm	⊕	0,015%	15,00 PLN
TENS	shoulder	⊕	0,015%	15,00 PLN
TENS	arm	⊕	0,015%	15,00 PLN
TENS	shoulder joint	⊕	0,015%	15,00 PLN
TENS	hip joint	⊕	0,015%	15,00 PLN
TENS	knee joint	⊕	0,015%	15,00 PLN
TENS	elbow joint	⊕	0,015%	15,00 PLN
TENS	ankle joints	⊕	0,015%	15,00 PLN
TENS	foot	⊕	0,015%	15,00 PLN
TENS	thigh	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	lumbar spine	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	thoracic spine	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	cervical spine	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	wrist	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	lower leg	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	forearm	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	shoulder	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	arm	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	shoulder joint	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	hip joint	⊕	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	knee joint	⊕	0,015%	15,00 PLN

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
<b>Treatments resulting from bone fractures, sprains, dislocations</b>		+		
Ultra Reiz current (Trabert)	elbow joint	+	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	ankle joints	+	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	foot	+	0,015%	15,00 PLN
Ultra Reiz current (Trabert)	thigh	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	lumbar spine	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	thoracic spine	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	cervical spine	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	wrist	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	lower leg	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	forearm	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	shoulder	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	arm	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	shoulder joint	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	hip joint	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	knee joint	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	elbow joint	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	ankle joints	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	foot	+	0,015%	15,00 PLN
Continuous and pulsed short-wave diathermy (Curapuls)	thigh	+	0,015%	15,00 PLN
<b>Hydrotherapy</b>				
Bubble bath massage		+	0,015%	15,00 PLN
Underwater massage		+	0,015%	15,00 PLN
Whirlpool massage		+	0,015%	15,00 PLN
<b>Kinesiotherapy</b>				
Group exercises for general improvement		+	0,015%	15,00 PLN
Active-passive and assisted individual exercises		+	0,015%	15,00 PLN
Individual exercises - instructed	lumbar spine	+	0,030%	30,00 PLN
Individual exercises - instructed	thoracic spine	+	0,030%	30,00 PLN
Individual exercises - instructed	cervical spine	+	0,030%	30,00 PLN
Individual exercises - instructed	wrist	+	0,030%	30,00 PLN
Individual exercises - instructed	lower leg	+	0,030%	30,00 PLN
Individual exercises - instructed	forearm	+	0,030%	30,00 PLN
Individual exercises - instructed	shoulder	+	0,030%	30,00 PLN
Individual exercises - instructed	arm	+	0,030%	30,00 PLN

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
<b>Treatments resulting from bone fractures, sprains, dislocations</b>		⊕		
Individual exercises - instructed	shoulder joint	⊕	0,030%	30,00 PLN
Individual exercises - instructed	hip joint	⊕	0,030%	30,00 PLN
Individual exercises - instructed	knee joint	⊕	0,030%	30,00 PLN
Individual exercises - instructed	elbow joint	⊕	0,030%	30,00 PLN
Individual exercises - instructed	ankle joints	⊕	0,030%	30,00 PLN
Individual exercises - instructed	foot	⊕	0,030%	30,00 PLN
Individual exercises - instructed	thigh	⊕	0,030%	30,00 PLN
Special exercises on exercise devices	special exercises on exercise devices	⊕	0,015%	15,00 PLN
Saunders Lumbar Traction	Saunders Lumbar Traction	⊕	0,015%	15,00 PLN
<b>Cryotherapy</b>				
Local cryotherapy	lumbar spine	⊕	0,015%	15,00 PLN
Local cryotherapy	thoracic spine	⊕	0,015%	15,00 PLN
Local cryotherapy	cervical spine	⊕	0,015%	15,00 PLN
Local cryotherapy	wrist	⊕	0,015%	15,00 PLN
Local cryotherapy	lower leg	⊕	0,015%	15,00 PLN
Local cryotherapy	forearm	⊕	0,015%	15,00 PLN
Local cryotherapy	shoulder	⊕	0,015%	15,00 PLN
Local cryotherapy	arm	⊕	0,015%	15,00 PLN
Local cryotherapy	shoulder joint	⊕	0,015%	15,00 PLN
Local cryotherapy	hip joint	⊕	0,015%	15,00 PLN
Local cryotherapy	knee joint	⊕	0,015%	15,00 PLN
Local cryotherapy	elbow joint	⊕	0,015%	15,00 PLN
Local cryotherapy	ankle joints	⊕	0,015%	15,00 PLN
Local cryotherapy	foot	⊕	0,015%	15,00 PLN
Local cryotherapy	thigh	⊕	0,015%	15,00 PLN
<b>Laser therapy</b>				
Local laser therapy	lumbar spine	⊕	0,015%	15,00 PLN
Local laser therapy	thoracic spine	⊕	0,015%	15,00 PLN
Local laser therapy	cervical spine	⊕	0,015%	15,00 PLN
Local laser therapy	wrist	⊕	0,015%	15,00 PLN
Local laser therapy	lower leg	⊕	0,015%	15,00 PLN
Local laser therapy	forearm	⊕	0,015%	15,00 PLN
Local laser therapy	shoulder	⊕	0,015%	15,00 PLN
Local laser therapy	arm	⊕	0,015%	15,00 PLN
Local laser therapy	shoulder joint	⊕	0,015%	15,00 PLN
Local laser therapy	hip joint	⊕	0,015%	15,00 PLN
Local laser therapy	knee joint	⊕	0,015%	15,00 PLN
Local laser therapy	elbow joint	⊕	0,015%	15,00 PLN
Local laser therapy	ankle joints	⊕	0,015%	15,00 PLN
Local laser therapy	foot	⊕	0,015%	15,00 PLN

Scope		REHA 3	UPL (% of insurance sum)	UPL (value in PLN)
<b>Treatments resulting from bone fractures, sprains, dislocations</b>		⊕		
Local laser therapy	thigh	⊕	0,015%	15,00 PLN
<b>Magneto-therapy</b>				
Pulsed electromagnetic field therapy	lumbar spine	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	thoracic spine	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	cervical spine	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	wrist	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	lower leg	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	forearm	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	shoulder	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	arm	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	shoulder joint	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	hip joint	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	knee joint	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	elbow joint	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	ankle joints	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	foot	⊕	0,015%	15,00 PLN
Pulsed electromagnetic field therapy	thigh	⊕	0,015%	15,00 PLN
<b>Light therapy</b>				
UV rays		⊕	0,015%	15,00 PLN
Sollux		⊕	0,015%	15,00 PLN
<b>Ultrasound therapy</b>				
Local ultrasound therapy	lumbar spine	⊕	0,015%	15,00 PLN
Local ultrasound therapy	thoracic spine	⊕	0,015%	15,00 PLN
Local ultrasound therapy	cervical spine	⊕	0,015%	15,00 PLN
Local ultrasound therapy	wrist	⊕	0,015%	15,00 PLN
Local ultrasound therapy	lower leg	⊕	0,015%	15,00 PLN
Local ultrasound therapy	forearm	⊕	0,015%	15,00 PLN
Local ultrasound therapy	shoulder	⊕	0,015%	15,00 PLN
Local ultrasound therapy	arm	⊕	0,015%	15,00 PLN
Local ultrasound therapy	shoulder joint	⊕	0,015%	15,00 PLN
Local ultrasound therapy	hip joint	⊕	0,015%	15,00 PLN
Local ultrasound therapy	knee joint	⊕	0,015%	15,00 PLN
Local ultrasound therapy	elbow joint	⊕	0,015%	15,00 PLN
Local ultrasound therapy	ankle joints	⊕	0,015%	15,00 PLN
Local ultrasound therapy	ankle joints	⊕	0,015%	15,00 PLN
Local ultrasound therapy	foot	⊕	0,015%	15,00 PLN
Local ultrasound therapy	thigh	⊕	0,015%	15,00 PLN

## Article 5. Scope of hospital benefits

Services guaranteed to the Insured Person as part of a given insurance option are listed below.

The Insured Person may supplement the outpatient insurance option with a scope of hospital medical benefits.

3 months after the commencement of the insurance cover (i.e. after a 3-month waiting period), the Insured Person is guaranteed planned hospital treatment/procedures, i.e. a treatment which may be performed 14 days after a referral was issued.

The Insurance Company must be notified of all hospital services in order to arrange them.

**All hospital treatments performed in a state of health- or life-threatening emergency** are excluded from the scope of the insurance.

“Surgery” is to be understood as a performance of a treatment/procedure in accordance to medical practitioner's indications and with a method considered by the medical practitioner referring to or performing the surgery to be the best and safest for the health of the particular Insured Person, i.e. the laparoscopic or endoscopic methods, a percutaneous method or other (unless the Catalogue of Benefits guarantees performance of the service with a use of a particular, described method).

In order to determine the date and location of a service performance, the obtained referral must be sent as an MMS to the following phone number: **723 444 999**, or to the e-mail address: **ubezpieczenia@tuzdrowie.pl**.

A TU Zdrowie S.A. medical consultant may contact the Insured Person within 2 working days subsequent to the date of receiving the referral, in order to obtain additional information, which will confirm the compulsory character of the treatment and allow to determine the best medical facility.

A 24h Helpline consultant will determine the date and location for the performance of the service.

The process of hospital treatment is supervised by the indicated TU ZDROWIE S.A. medical consultant, who constantly monitors the organisation of the treatment's course.

Scope		HOSPITAL	HOSPITAL LUX
<b>Planned surgical procedures/operations in scope of:</b>			
<b>General surgery</b>			
Hernia surgeries	inguinal	+	+
Hernia surgeries	scrotal	+	+
Hernia surgeries	umbilical	+	+
Hernia surgeries	epigastric	+	+
Hernia surgeries	incisional	+	+
Surgeries of the anus and anal area	all	+	+
Thyroid surgeries	all	+	+
Colonic polyps	polyp removal	+	+
Appendix surgeries	all	+	+
Gallbladder surgeries	all	+	+
<b>Gynaecology</b>			
Ovaries' surgeries	all	+	+
Ovarian tubes' surgeries	all	+	+
Uterine cervix surgeries	all	+	+

Scope		HOSPITAL	HOSPITAL LUX
Bartholin gland surgeries	all	+	+
<b>Orthopaedics</b>			
Diagnostic arthroscopy	knee joint	+	+
Interventions/surgeries on soft tissues surrounding a joint	a ganglion removal	+	+
Interventions/surgeries on soft tissues surrounding a joint	division of a joint	+	+
Interventions/surgeries on soft tissues surrounding a joint	division of ligaments	+	+
Interventions/surgeries on soft tissues surrounding a joint	removal of overgrown bursas	+	+
<b>Ophthalmology</b>			
Cataract surgery	all	+	+
<b>Laryngology</b>			
Surgeries of salivary glands	all	+	+
Surgeries of the inner and outer ear	all	+	+
<b>Urology</b>			
Surgeries of testicles, epididymis, and the spermatic cord	hydrocele of a testicle or the spermatic cord	+	+
Surgeries of testicles, epididymis, and the spermatic cord	excision of an epididymal cyst	+	+
Surgeries of testicles, epididymis, and the spermatic cord	excision of a testicle or epididymis	+	+
Surgeries of testicles, epididymis, and the spermatic cord	varicocele	+	+
Surgeries of testicles, epididymis, and the spermatic cord	urethral stricture	+	+
Surgeries of the urethra	removal of an urethral polyp	+	+
Surgeries of the urethra	excision of a periurethral cyst	+	+
Surgeries of the urethra	endoscopic incision of the urethra	+	+
Surgeries of the urethra	endoscopic dilatation of the urethra	+	+
<b>General surgery</b>			
Surgical treatment of scars	traumatic scars	-	+
Surgical treatment of scars	burn scars	-	+
Surgeries of varicose veins	all	-	+
<b>Vascular surgery</b>			
Surgeries of arteries	carotid arteries	-	+
Surgeries of arteries	iliac arteries	-	+
Surgeries of arteries	renal arteries	-	+
Surgeries of arteries	thoracic aorta and abdominal aorta aneurysms	-	+
<b>Gynaecology</b>			
Uterus surgeries	all	-	+
Stress urinary incontinence surgery	all	-	+
Breasts surgeries performed due to lesions	all	-	+
<b>Interventional, invasive cardiology and cardiac surgery</b>			
Invasive diagnostic tests for heart diseases	coronarography	-	+
Invasive diagnostic tests for heart diseases	cardiac biopsies	-	+
Invasive and surgical treatment	percutaneous transluminal angioplasty of coronary arteries	-	+

Scope		HOSPITAL	HOSPITAL LUX
Coronary disease	coronary artery bypass surgery	–	⊕
Cardiac arrhythmia treatment	ablation	–	⊕
<b>Orthopaedics</b>			
Surgeries of knee joints, ankle joint, wrist joint, elbow joint	Arthroscopic (keyhole)	–	⊕
Acromioclavicular joint (excluding the cost of implants)	open-joint surgery	–	⊕
Joint replacement: knee joint, hip joint (including the cost of prosthesis)	all	–	⊕
<b>Ophthalmology</b>			
Glaucoma surgeries	all	–	⊕
Retina surgeries	laser surgery	–	⊕
<b>Laryngology</b>			
Surgeries of the nasal cavity and sinuses	sinuses	–	⊕
Surgeries of the nasal cavity and sinuses	plastic surgery of the nasal septum and nasal conchae	–	⊕
Surgeries of the nasal cavity and sinuses	excision of nasal polyps	–	⊕
Surgery of tonsils	incision of an peritonsillar abscess	–	⊕
Surgery of tonsils	excision of tonsils	–	⊕
<b>Urology</b>			
Surgeries of the urinary bladder	removal of a bladder tumour	–	⊕
Surgeries of the prostate	prostate biopsy	–	⊕
Surgeries of the prostate	transurethral surgeries of the prostate	–	⊕
Surgeries of the prostate	removal of an adenoma	–	⊕
Surgeries of the prostate	removal of the prostate	–	⊕
Surgeries of kidneys	renal cyst excision, kidney removal	–	⊕
Surgeries of kidneys	biopsy of a kidney lesion	–	⊕
Treatment of kidney stones	all	–	⊕

This Catalogue of Benefits with the following code: KS/02/20189 was approved on 20/11/2019 pursuant to the resolution of the Management Board no. UZ/38/2019 and applies to insurance agreements signed henceforth.

Chairman of the Management Board  
Aleksander Roda



Member of the Management Board  
Sławomir Koszewski





## **Towarzystwo Ubezpieczeń ZDROWIE Spółka Akcyjna**

Initial capital 21 950 000 PLN paid in full  
District Court Gdańsk-Północ in Gdańsk, 8th Commercial Department  
KRS 0000362027, NIP 5862257567, REGON 221064894

**Registered office:** ul. Śląska 17, 81-319 Gdynia, tel. 58 888 2 999  
**Sales offices:** ul. Kłobucka 23, 02-699 Warszawa, tel. 58 888 2 999  
ul. Bocheńskiego 38A lok. 225, 40-859 Katowice, tel. 58 888 2 999