**“STUDENT CARE”: MEDICAL INSURANCE PLAN FOR FOREIGN STUDENTS OF NRU HIGHER SCHOOL OF ECONOMICS FOR 2019/20.**

1. **Section No 1 (Voluntary Medical Insurance)** – enables the Insured Person to apply to the Healthcare Institution for medical services, including consultations, diagnostics and treatment in case of acute conditions, exacerbation of a chronic disease and accidents within the insurance period.
   1. **Outpatient care** – medical services provided if the insured event occurs:

– Doctor's appointment in case of acute disease, exacerbation of a chronic disease, injuries, burns, frostbites, poisoning, incidents and accidents requiring emergency medical care in different branches of medicine, including therapy, surgery, traumatology, gynecology, ophthalmology, otolaryngology, neurology, urology, dermatology, cardiology and gastroenterology;

– Consultation and examination (if agreed upon by the Insurer) at the nephrologist, proctologist, allergist, endocrinologist, oncologist (until establishing a diagnosis), psychoneurologist (a one-time appointment), breast physician and physiotherapist;

– Preparation of necessary medical documents for the Insured Person in accordance with the applicable Russian law and Healthcare Institution Rules;

– Instrumental examination: functional examination (ECG / ECoG tests and pulmonary function tests, incl. bronchial challenge test), medical ultrasound, comprehensive X-ray tests, endoscopic examination of the digestive tract and respiratory system under local anesthesia on medical grounds, CT scans and MRI (in case of emergency), Holter ECG monitoring, and 24-hour blood pressure monitoring (on medical grounds);

– Medical procedures (intramuscular and subcutaneous injections, intravenous drips) in the procedure room in case of acute disease or exacerbation of a chronic disease;

– Laboratory diagnostics, including general and biochemical studies; bacteriological, serological (except for syphilis, HIV diagnostics, specific and nonspecific antibodies), allergological (skin testing, total IgE), cytological and histological studies, hormonal studies of thyroid body, as well as diagnostic biopsy;

– Urgent minor surgeries.

**Additional paid service. Monitoring procedures (health check), such as a consultative visit to a physician, fluorography, HIV and Wassermann test, and preparation of a health clearance certificate, are covered once within the validity period of the Insurance Policy.**

* 1. **Doctor home visits** are available within Moscow Ring Road (MKAD) and within Odintsovo and VNIISSOK country to the place of residence of the Insured Person who is unable to reach a Healthcare Institution due to health conditions. Home visits include initial and follow-up examinations, preparation of necessary medical documents for the Insured Person (a temporary disability leave and prescriptions, except for government subsidized prescriptions).
  2. **Dental care** is emergency care in a situation when the Insured Person suffers from dental pain. Dental care includes: dental therapy and surgery, all types of local anesthesia, X-ray examination and physiotherapeutic treatment required for pain management and prevention of possible complications.
  3. **Inpatient care** is emergency care (hospital confinement) provided in case of life threatening diseases requiring immediate inpatient care. Emergency hospital confinement services are not provided earlier than 7 days after the commencement of the Insurance Policy provided that the reason for hospital confinement arises after the Insurance Policy is signed. For people older than 35 there’s only 1 hospitalization enabled and it should last no longer than 10 days.

The Insurance Plan covers only diagnostic of infectious epidemic diseases (measles, diphtheria, scarlet fever, etc.). Such diseases are treated at special care institutions at the place of residence.

In critical situations, the Insured Person is transferred to the nearest state (municipal) hospital that is able to handle a medical emergency in accordance with the diagnosis. The Insurer can transfer the Insured Person to another Healthcare Institution listed in the Insurance Policy if agreed with the Insured Person and subject to his/her health condition.

Inpatient care includes diagnostics, laboratory studies and instrumental examination in relation to the disease (condition) resulting in the hospital confinement; surgical and non-surgical treatment in accordance with the applicable medical standards; consultations and other professional doctor's services; medication and other necessary remedies; stay in 3-4 patient room, meal and nursing.

* 1. **Emergency medical services** include ambulance response, express examination, first aid, acute condition relief, and emergency evacuation to a Healthcare Institution. Emergency medical services are provided to the Insured Persons staying within the Moscow Ring Road (MKAD), Odintsovo and VNIISSOK country.
  2. **Insurance plan exclusions:**

The Insurer does not pay for the medical services provided to the Insured Person with regard to any of the diseases listed below and their potential complications (after the relevant diagnosis is established):

**1.6.1.** Pathological conditions, injuries (including internal injuries), burns, frostbites, poisoning, etc. resulting from or caused by:

– alcohol, drug, inhalant or other intoxication, or a mental disease of the Insured Person;

– illegal actions committed by the Insured Person;

**1.6.2.** Any extreme or professional sports done by the Insured Person, including participation in sports competitions and trainings (except for P.E. lessons at the university);

**1.6.3.** Intentional self-harm and suicidal attempts of the Insured Person;

**1.6.4.** In relation to:

– Congenital disorders, defects and abnormalities;

– Systemic diseases, such as collagen diseases, vasculitides, etc.;

– Tuberculosis;

– Oncology diseases, benign conditions, sarcoidosis, cystic fibrosis, and myeloma, etc.;

– Epilepsy, and cerebral palsy;

– Acute and chronic radiation syndromes and their complications;

– Diseases causing renal or hepatic insufficiency and requiring intermittent hemodialysis;

– Sexually transmitted diseases;

– HIV infection;

– Extremely dangerous infections, such as anthrax, cholera, yellow fever, etc.;

– Mental diseases and complications caused directly by a mental disease (injuries, burns, etc.);

– Alcohol, drug or inhalant abuse and its complications;

– Type 1 or type 2 diabetes mellitus;

– Permanent disability;

– Chronic skin diseases;

– Non-specific gastroenteritis and colitis;

– Chronic viral hepatitis;

**1.6.5.** Will not be paid such medical services as:

– Preventive medical services, including preventive dental care;

– Weight adjustment;

– Contraception; infertility and erectile dysfunction diagnostics and treatment;

– Prenatal care and obstetrics, pregnancy diagnostics (except for normal pregnancy less than 8 weeks), abortion on or without medical grounds, except for life-threatening conditions;

– Surgical and therapeutic vision/hearing correction (except for accidents);

– Treatment of non-acute periodontal and mucosal diseases;

– Occlusal adjustment, replacement of old dental fillings, preparation for dental implant prosthetics;

– General anesthesia for endoscopic examinations;

– Rehabilitation;

– Experimental diagnostic and treatment methods;

– Diagnostic and treatment procedures for aesthetic and cosmetic purposes;

– Unconventional diagnostic and treatment procedures;

**1.6.6.** Use of medical materials that have not been pre-approved by the Insurer;

**1.6.7.** Follow-up of chronic cases;

**1.6.8.** Services provided at the request of the Insured Person, without medical grounds and out of the insurance plan;

**1.6.9.** Emergency hospital confinement if not agreed upon with the Insurer.

**1.6.10.** PCR-based diagnostics

**1.6.11.** Massage, acupuncture, manual therapy.

1. **Section No 2 (Emergency Evacuation and Repatriation)**

This insurance plan covers an application to the Service Company by the Insured Person or his/her representative within the validity period of the insurance policy to obtain the following services:

**2.1. Repatriation of the Insured Person** to the country of permanent residence or citizenship in case of an unexpected disease or accident and evacuation of the Insured Person to the place of residence on medical grounds. The Insurer arranges for the evacuation of the Insured Person attended by the required medical personnel to a healthcare facility nearest to the airport in the country or city of permanent residence of the Insured Person.

**2.2. Repatriation of mortal remains** approved (agreed in writing) by the Service Company, with remains taken to an international transportation hub nearest to the place of permanent residence of the Insured Person. The Insurer does not reimburse expenses for the body storage and ritual services.

**3. Section No 3**

**The insured events are not deem as such if they are caused by:**

**3.1.** Suicide or a suicidal attempt of the Insured Person; intentional acts of the Policy Holder or the Insured Person aiming a health loss by the Insured Person, including self-inflicted wounds; alcohol, drug or other intoxication of the Insured Person, and unlawful acts of the Insured Person;

**3.2.** Conditions caused by genetic disorders or malformations; prenatal care and obstetrics, highly infectious diseases (typhus, cholera, natural smallpox, anthrax, hemorrhagic fever, etc.); mental diseases, alcoholism, drug abuse, inhalant abuse; chronic diseases the Insured Person was aware of upon the signing hereof whether such diseases and conditions are treated or not (this limitation does not apply if the medical aid was life saving and mandatory to prevent permanent disability of the person); HIV, AIDS or any form of hepatitis of the Insured Person; convulsive state; acute or chronic radiation syndrome; diseases that require implantation or prosthetics, including endoprosthetic replacement and corrective surgery; a stay of the Insured Person in Russia for prevention, diagnostics and treatment of diseases; funeral services; emotional distress; contraindications to evacuation of the Insured Person;

**3.3.** Any event occurring before the Policy becomes effective or after it expires;

**3.4.** Impact of a nuclear explosion, radiation or nuclear contamination, chemical or biological attacks and their consequences, warfare, military exercises and other military activities, civil war, terrorist attacks, civil unrest of any kind or strikes, riots, emergencies declared by military and civil authorities;

**3.5.** Any professional sports done by the Insured Person, including participation in sports competitions and trainings;

**3.6.** Any high-risk sports done by the Insured Person as an amateur, as well as a one-time participant, such as car, motor and bicycle racing, air sports, including skydiving, mountain climbing, downhill skiing, martial arts, and scuba diving;

**3.7.** Any flights, excluding those on board of a licensed passenger aircraft operated by a certified pilot, and direct participation in military exercises, arms testing or any similar events as a military man or a civilian;

**3.8.** Use by the Insured Person of any transport, device, mechanism or equipment without the respective right of access and operation, and assignment by the Insured Person of the right to operate the above device, mechanism or equipment to a person without the right of access or in a state of alcohol, drug or other intoxication;

**3.9.** Actions caused by mental diseases of the Insured Person.