New options for your VHI

(Voluntary health insurance)

Dear colleagues,

Taking into account the deterioration of the epidemiological situation and the updated procedure of organizing ambulatory care for ARVI, flu and COVID-19 patients, we inform you about the insurance coverage extension and new options included in your VHI.

New options that will be included in your VHI (in case it is possible to conduct these procedures and if there are no insurance program restrictions from clinics and also no medical care regulations changed by local health authorities):

1. Conducting the flu express test on an outpatient basis and at home (subject to medical indications)
2. PCR-diagnostic test for Covid-19 on an outpatient basis before COVID-19 diagnosing (subject to medical indications)
3. CT lung screening (or X-ray study) on an outpatient basis before COVID-19 diagnosing (subject to medical indications)
4. The program of rehabilitation and rehabilitation treatment after inpatient treatment of pneumonia caused by the new coronavirus infection COVID-19 SARS2

# **The program of rehabilitation and rehabilitation treatment after inpatient treatment of pneumonia caused by the new coronavirus infection COVID-19 SARS2**

# **Insured event:** a documented appeal of the Insured Person in accordance with the terms of the Insurance Contract and during the period of its validity to a medical organization from among those provided for by the Insurance Contract or agreed with VSK CJSC, for medical services in case of: the need for rehabilitation and rehabilitation treatment as a result of pneumonia caused by the new coronavirus infection COVID-19 SARS2 in a hospital setting.

# **The conditions for the realization of this program are:** previous treatment of pneumonia caused by the new coronavirus infection COVID-19 SARS2 in a hospital setting with the provision of an appropriate discharge summary to the Insurer, the end of the 14-day self-isolation, the presence of a negative PCR test COVID-19 SARS2 as of the current date. The option is realization in a healthcare facility in the direction of the Insurer.

# The rehabilitation program includes (if it is possible to carry out these manipulations and there are no restrictions on the part of clinics under the insurance program):

# consultations with a therapist, exercise therapy doctor, physiotherapist;

# laboratory tests (clinical blood test; biochemical blood test: AST, ALT, bilirubin, C-reactive protein, glucose, total protein, creatinine; coagulogram)

# electrocardiogram, computed tomography of the chest organs (or an alternative study as prescribed by a doctor), spirography, pulse oximetry;

#  drawing up an individual treatment plan (selection of drug therapy, recommendations on lifestyle, disease prevention);

# physiotherapy treatment: laser, electro-, light and heat therapy, ultrasound therapy, UFO-therapy, magnetotherapy, inhalations (up to two types of exposure, 5 procedures each, as prescribed by a doctor);

# breathing exercises up to 5 sessions;

# segmental massage for respiratory diseases (or its analog as agreed with the Insurer) up to 5 sessions;

# follow-up research after rehabilitation (repeated appointment of a therapist, spirography and pulse oximetry as prescribed by a doctor).

# **Exclusions from insurance coverage**

# The Insured Event is not the Insured's referral to a medical institution in the presence of the following diseases / conditions and related complications:

# HIV - infection, AIDS, and their complications;

#  Hereditary diseases: chromosomal, monogenic, mitochondrial (diseases, abnormalities, disorders), hereditary metabolic diseases; developmental anomalies, congenital defects;

# Tuberculosis, cystic fibrosis, regardless of the clinical form and stage of the process;

# Diabetes mellitus type I and II;

# Systemic blood diseases.

# Services, the appeal for which is not an insured event and is not paid by the Insurer:

# Medical and other services not covered by the program;

#  Medical services provided at the request of the patient.

Taking care of your health,

Insurance house VSK.