

Program «Student Care»

Insurance program № 1 (Voluntary medical insurance)

The voluntary medical insurance program provides for the Insured person to apply to a medical organization during the insurance period for receiving medical services (related to this insurance program) in case of acute health problems, exacerbations of chronic diseases, injuries and other sudden acute conditions requiring medical care.

The list of medical services for which the Insurer guarantees payment if an insured event occurs:

1. «Outpatient Care»:

- doctor's appointment in case of acute diseases that occurred suddenly, or exacerbations of chronic diseases, injuries, burns, frostbite, poisoning, requiring emergency medical care in the following areas: therapy, surgery, traumatology, gynecology, ophthalmology, otorhinolaryngology, neurology, urology, dermatology, cardiology, gastroenterology;
- consultative and diagnostic doctor's appointment (if agreed upon by the Insurer / Insurer's Service Center): nephrologist, proctologist, allergist, endocrinologist, oncologist (before diagnosis), psychiatrist (single appointment), mammologist, physiotherapist;
- registration and provision to the Insured person of the necessary medical documentation in accordance with applicable law (an extract from an outpatient card, a certificate of temporary disability of a student, except for the issuance of disability certificates, issuance of certificates for practicing in the pool, fitness, competitions, issuance of certificates for carrying weapons, certificates for traffic police, VKK, VTEK);
- execution and providing the Insured with necessary medical documentation according to the acting Rules of a healthcare organization (an abstract of outpatient medical record, a health certificate of a student presented to the institution to whom it may concern (except for a work incapacity certificate, certificate for a swimming pool, fitness, competitions, firearms license, certificates for the State Road Traffic Safety Authority, the Medical Consultative Board, the Expert Examination of Labour Capacity);
- Investigations – functional diagnostics (ECG, EEG, pulmonary function test including bronchial spasmolytic testing), ultrasound and X-ray investigation, endoscopic investigation of digestive and respiratory systems under local anaesthesia due to medical necessity, Computer tomography, magnetic resonance imaging under investigation in case of indications for emergency hospitalization.
- next manipulations and procedures: intradermal and intramuscular injection, intravenous infusions – up to 10 injections for one disease.
- laboratory diagnostics: clinical blood analysis, clinical urine analysis, general therapeutic biochemical blood test (except for the lipid profile), scatological examination; bacteriological (except for performing bacterial cultures in gynecology, urology), serological (except for the diagnosis of syphilis, HIV, the determination of specific and nonspecific antibodies); determination of total IgE, cytological and histological studies (due to medical necessity);
- minor surgery in case of emergency within the frame of outpatient care.

2. «Doctor home visit»— doctor's home visit (to a dormitory) within 30 km from the Moscow Ring Road, including Odintsovo and VNISSOK) – is a providing of medical care at home to the Insured which cannot approach a health care center (due to medical necessity only: primary and repeated inspections of a general internist at home, preparation and providing the Insured with necessary

medical documentation (a certificate of health of a student to present it to whom it may concern at the university), medical prescriptions (except for privileged ones and temporary disability leaves).

3. «Emergency dental care» - dental services in the provision of emergency medical care for acute toothache: primary examinations by a dentist-therapist, dental surgeon, targeted radiography, local anesthesia (conduction, infiltration), tooth extraction for medical indications, opening of abscesses; in case of a tooth injury - services for anesthesia, tooth extraction or anesthesia, bandage on the opened pulp, removal of fragments, elimination of sharp edges of the tooth crown (tooth stump), opening of the tooth cavity in case of acute pulpitis, acute periodontitis (exacerbation of chronic periodontitis), application of medicinal fillings (bandages), devitalizing pastes, temporary fillings.

4. «Specialized medical care in emergency form in stationary conditions»:

conducting diagnostic tests;
surgical interventions;
treatment, including in intensive care, with the use of medicines prescribed by doctors, dressings, immobilization agents (gypsum bandages);
stay in a standard (general) room.

The emergency hospital admission shall not take place until 14 days after the commencement of the insurance contract, provided that the hospital admission reason arose after the insurance contract conclusion. For persons older than 35: the number of hospital admissions shall not exceed 1 and one admission shall not last more than 10 days.

Epidemic type infectious diseases: measles, diphtheria, scarlet fever, chicken pox, flu, intestinal infections, diseases against which specific immunization is carried out according to the national calendar of preventive vaccines and the preventive vaccination calendar for epidemic indications, infectious diseases, including parasitic infections, in particular, helminthiasis, under this Insurance Program shall only be subject to diagnosis (except for acute respiratory diseases, upper respiratory tract infections, non-specific pneumonia, bronchitis). Subsequent treatment shall take place in specialized healthcare providers at the residential address or for cash.

For life indications, emergency hospital admission is possible to the public (municipal) hospital that is the nearest to the Insured Person's location at the discretion of the physician of the insurance company's operator console, depending on the number of vacant beds in the treatment institution that is able to provide medical care that conforms to the diagnosis. The Insured Person, subject to his/her consent and taking into account his/her health status, may be transferred by the Insurer to a medical institution out of those envisaged in the Insurance Contract.

It envisages: diagnostic, laboratory and instrumental tests conducted in connection with the disease (state) that gave rise to hospital admission; surgical and/or conservative treatment conducted according to the adopted medical standards; medical standards; medical advice and other professional medical services; medicinal products and other means required for treatment; stay in the common ward; nutrition, nursing care.

If the term of the insurance policy has expired, but in-patient treatment is not finished, the validity of a treaty prolongs for 30 days.

5. «Emergency medical services» - Ambulance services are provided in accordance with the Order of the Ministry of Health of Russia dated June 20, 2013 No. 388n "On approval of the Procedure for the provision of emergency, including emergency specialized, medical care" (Registered with the Ministry of Justice of Russia on August 16, 2013 N 29422) and provide for the departure of the brigade emergency medical care, carrying out the necessary express diagnostics, relief of emergency and urgent conditions; emergency transport to the hospital. Ambulance services are provided within 30 km from the Moscow Ring Road, including Odintsovo and VNISSOK.

6. Exclusions from the Insurance Program:

6.1. Medical services rendered to the Insured Person in connection with the following diseases, conditions and related complications (after diagnosis) are not subject to payment:

6.1.1. in connection with diseases and conditions, including injuries, burns, frostbite, acute poisoning, damage to internal organs, arising or received:

- in a state of alcoholic, narcotic, toxic or other intoxication;
- as a result of decompensation of the mental illness of the Insured;

- as a result or at committing an offence;

6.1.2. when the Insured Person practices extreme sports and any sports at professional level, including participation in sports competitions and training (except for injuries during physical exercise under the academic program);

6.1.3. due to deliberate self-maiming of the Insured Person, attempted suicide;

6.1.4. in connection with:

- diseases related to a hereditary and congenital disorder, abnormal development;

- systemic diseases: collagen diseases, vasculitides, all forms of rheumatism, bronchial asthma, autoimmune diseases, immunodeficiencies;

- tuberculosis;

- injuries incurred before the insurance contract conclusion case and their complications (including long-term damage);

- prominent heel, talipes valgus, all types of flat-foot (including painful conditions) with no evidence of acute arthritis and (or) bursitis;

- cancer diseases; benign neoplasms, including neoplastic blood diseases; sarcoidosis, myeloma disease, cystic fibrosis;
- epilepsy and epileptic syndrome, demyelinating diseases of the nervous system, degenerative and atrophic diseases of the nervous system; extrapyramidal and other motor disorders, complications of neural infections;

- acute or chronic radiation disease and their complications, post-chemo status;

- heart failures, chronic cardiac and pulmonary/ cardiac failure, acute and chronic hepatic failure, acute and chronic renal failure, which require hemodialysis, as well as acute and chronic glomerulonephritis;

- STDs (sexually transmitted diseases) (except for Papp smears);

- HIV;

- diseases included into the list of high hazard infectious diseases approved by the Russian Government and diseases that entail the refusal to issue, or lead to cancellation of, the permit for temporary stay of the foreign nationals, stateless persons or residential permits or work permits in the Russian Federation;

- atypical pneumonia (SARS), COVID-19 (SARS-CoV-2);

- mental diseases and their direct complications;

- iatrogenic diseases and their complications - diseases associated with therapeutic effects and adverse (side) effects of prescribed drugs, including excessive prescription of drugs, undesirable drug interactions, consequences of harm in the provision of medical services that occurred during the provision of medical services in medical organizations not agreed with the insurer (insurer's service center), as well as in connection with the consequences of incorrect fulfillment of doctors' prescriptions, violations of doctors' recommendations and treatment regimen;

- alcohol abuse, drug addiction, chemical addiction and their complications;

- diabetes mellitus type I and II and their complications, including hypo-hyperglycemic coma;

- pregnancy, including those with a complicated course;

- diseases leading to the disability status;

- chronic skin diseases;

- non-specific gastroenteritis and colitis;

- neoplasms (malignant, benign, neoplasms insitu);

- chronic viral hepatitis;

- obesity, diseases caused by metabolic disorders, gout);

- chronic anemias of all types;

- temporo-mandibular joint diseases, salivary gland diseases in remission;

- retention and dystopia of teeth, non-carious lesions of hard dental tissues.

6.2. The following medical and other services shall not be covered:

- procedures and surgeries for esthetic or cosmetic purpose (including removal or treatment of calluses, papillomas, warts, nevuses, condylomas);

- invasive treatment and diagnostic methods for the cardiovascular system, coronarography, except for varicose disease of lower limb veins, caused by acute venous failure;

- consumables, metallic structures in case of surgeries, stents;

- preventive services, including dental;

- weight management;

- all kinds of birth control, contraceptive interventions, diagnosis and treatment of infertility, impotence, erectile dysfunction;

- pregnancy followup, obstetrics care, pregnancy diagnosis (except for normal pregnancy up to 8 gestation week), pregnancy termination for/without medical indications, except for life threatening states;

- surgical and medical procedures for vision and sense of hearing correction, including laser methods; manipulations using hardware-software complexes in ophthalmology; vision correction with contact lenses; laser treatment of retinal pathology, selection of glasses;

- neurosurgery;

- anesthesia in endoscopic tests;

- aftertreatment;

- preventive vaccination, except for anti-tetanus toxoid during injuries and anti-rabies serum;

- experimental and research methods of diagnostics and treatment;

- diagnostics and treatment carried out for aesthetic and cosmetic purposes, plastic and reconstructive surgery, orthopedic surgery, all types of prosthetics and endoprosthetics (including consumables), organ and tissue transplant operations;

- non-traditional diagnostics and treatment (services within traditional medicine);

- laser and radiowave treatment methods (including remote urethrolithotripsy in urology);

- washing the lacunae of the tonsils (including hardware methods);

- therapeutic treatment of teeth covered with orthopedic structures;

- treatment for caries and non-carious lesions of hard tissues of teeth (wedge-shaped defect, erosion, hypoplasia, chips), final filling of teeth in the treatment of pulpitis, periodontitis, services provided for pulpitis and periodontitis without exacerbation;

- correction of orthodontic disorders in dentistry;

- services for the treatment of chronic lesions of the oral mucosa, except for traumatic lesions;

- preventive dentistry: removal of tartar, soft plaque, coating of teeth with fluorine-containing substances, polishing of tooth enamel, fissure sealing, oral hygiene training, teeth whitening (including the Air-Flow system);

- splinting, the use of anchor, fiberglass pins to restore the crown;

- replacement of old fillings according to aesthetic indications;

- physical treatment in dentistry;

- services in the treatment of periodontal diseases, implantation, bone grafting, prosthetics, preparation for prosthetics, orthopantomography;

- patchwork operations, replanting of osteoplastic materials, cystectomy with resection of the root apex;

- blockade in trigeminal neuralgia, pain in the temporomandibular joint;

- planned removal of dystopic, impacted, supernumerary teeth, including complex tooth extractions in a hospital;

- bite correction, replacement of old fillings, preparation for implantation and prosthetics;

- use of consumables not approved by the insurer;

- dynamic and dispensary observation for chronic diseases;

6.3. services provided at the request of the Insured Person without medical indications in excess of the insurance program (not directly envisaged in the insurance program);

6.4. all treatment and diagnostic procedures carried out in anti-tuberculosis dispensaries in order to establish and confirm the diagnosis;

- 6.5. massage, acupuncture, manual treatment;
- 6.6. PCR diagnosis.

7. «Medical evacuation/ Repatriation»

7.1. Insured event: impossibility to return to the country of permanent residence from the Russian Federation in case of illness, a condition that is a contraindication to travel as an ordinary passenger.

7.2. Return / repatriation services to the country of permanent residence are provided to the Insured Person if, as a result of a sudden illness or accident for medical reasons, the Insured Person cannot return to the country of permanent residence using previously purchased tickets or if the trip is impossible for medical reasons: Insurer (Service Center) organizes the transportation of the Insured Person with the necessary medical support to the nearest transport hub (airport, railway station) in the country of permanent residence of the Insured Person, while paying for the purchase of air tickets, economy class railway tickets for the Insured Person and medical personnel, if medical support is required for medical indications, as well as the cost of providing the necessary medical equipment for medical support, the cost of transportation by ambulance to the airport port or railway station.

7.3. «Posthumous repatriation».

7.3.1. Insured event: death of the Insured that occurred on the territory of the Russian Federation (except for cases when the death occurred due to the reasons specified in the list of exclusions for the risk "Post-mortem repatriation").

7.3.2. The volume of payable services for posthumous repatriation from the territory of the Russian Federation: in the event of the death of the Insured as a result of sudden acute diseases, conditions, exacerbations of chronic diseases, injuries, burns and frostbite, poisoning (provided that these events, their causes are not specified in the list of exclusions of this Program) that took place in the territory of the insurance contract in the Russian Federation, services agreed with the Insurer (sanctioned by the insurer in writing) for the repatriation of the remains to the transport hub (airport, railway station) in the country of permanent residence of the Insured, closest to the place of permanent residence of the Insured. The Insurer makes the choice of the type of transport.

8. Events are not insured for the risks "Medical evacuation / repatriation" and "Post-mortem repatriation" and are not recognized as an insured event if they occurred as a result of:

8.1. suicide, suicide attempts of the Insured person; intentional actions of the Insured Person aimed at loss of health of the Insured Person, including self-mutilation; consequences of alcoholic, narcotic or toxic intoxication of the Insured Person; consequences of unlawful acts committed by the Insured Person;

8.2. occurred in connection with: hereditary diseases and malformations; management of pregnancy and childbirth, obstetrics, diseases that pose a danger to others; mental illness and behavioral disorders, alcoholism, drug addiction, substance abuse; chronic diseases of which the Insured was aware at the time of conclusion of the insurance contract, regardless of whether they were treated or not (the restriction does not apply if the assistance was life-saving and mandatory medical intervention to prevent permanent disability); the presence of HIV infection, AIDS and any form of hepatitis in the Insured Person; convulsive conditions; acute and chronic radiation sickness; diseases requiring transplantation or prosthetics, incl. endoprosthetics, reconstructive operations; the stay of the Insured Person in the territory of the Russian Federation in order to receive services for prevention, diagnosis and treatment;

8.3. events that occurred before the entry into force of the insurance or after the expiration of its validity;

8.4. the impact of a nuclear explosion, radiation or radioactive contamination, chemical or biological attacks and their consequences, military operations, as well as maneuvers and other military measures, civil war, terrorist acts, civil unrest of any kind or strikes, mass riots, the introduction of a state of emergency or a special state of orders of military and civil authorities;

8.5. occupation by the Insured Person of any kind of sport at a professional level, including participation in sports competitions and trainings;

8.6. occupations by the Insured Person of high-risk sports on an amateur basis, including on a one-time basis, such as car, motorcycle, cycling, air sports, including parachuting, mountaineering, alpine skiing, martial arts, scuba diving;

8.7. participation in any air travel, with the exception of flights as a passenger of an air flight licensed for the carriage of passengers and operated by a pilot having the appropriate certificate, as well as direct participation in military maneuvers, exercises, testing of military equipment or other similar operations as a military or civil servant.

8.8. use by the Insured person of a vehicle, device, mechanism or equipment if he does not have the appropriate permission to drive, use it, as well as as a result of the Insured person transferring control of the indicated means (devices, mechanisms or equipment) to a person who did not have the appropriate permission or was in a state of alcoholic, narcotic or toxic intoxication;

8.9. actions of the Insured Person related to his developed mental illness, as well as the consequences of any illness if the Insured Person has medical contraindications to travel.

9. For the risks "Medical evacuation / repatriation" and "Post-mortem repatriation" the following services are not subject to payment:

9.1. funeral services, including burial expenses;

9.2. payment for business class tickets, payment for an escort if there are no medical indications for accompanying the Insured Person during the trip;

9.3. payment of the cost of living and treatment of the insured person in the Russian Federation if the insured person refuses the proposed medical evacuation to the country of permanent residence, authorized by the attending physician and possible for medical reasons.

The text of the insurance program is presented in Russian and in English. In case of discrepancies between the Russian and the English texts, the Russian version shall prevail.

I have read and agree with the Insurance Program.

Policy Holder: _____