

**Insurance program No. 1 \_ 13000 Rub  
to the Contract of voluntary medical insurance**

All medical services are provided in accordance with the "Conditions for the provision of medical services within the framework of voluntary medical insurance"

program: VIDEO BY DR. RESO. RESO IS A PSYCHOLOGIST. EMERGENCY ASSISTANCE.

The insured are serviced through the CAO RESO-GUARANTIA (Moscow, Nagorny proezd, d 6 page 9, floor 3, room 1),  
Tel.: (800) 2345737; (495) 956-11-66; (495) 7303000

**List of types of services:**

**OUTPATIENT CARE**

**HOME HELP**

**DENTAL CARE**

**AMBULANCE**

**EMERGENCY HOSPITAL**

**REPATRIATION**

**CONSULTING AND DIAGNOSTIC ASSISTANCE**

**OUTPATIENT CARE**

The service is carried out in the direction of the Medical Support Center of the CAO "RESO - Garantia",  
This program provides medical care until the acute condition is relieved.  
Maintenance is performed on the basis of:

Registration via the clinic's registry:

Medical support Center of the CAO "RESO-GARANTIA"

Record by phone of the Medical support Center:

1. 1. Medical center "MEDSWISS in Nagorny" (Moscow, Nagorny passage, d 6k1, st m Nagatinskaya)
2. Trauma center on the basis of the MC "MEDSWISS in Zhukovka " (MO, Odintsovo district, Zhukovka, Rublevo-Uspenskoye, d 123B)
3. Trauma center on the basis of the MC "MEDSWISS on Lenivka" (Moscow, Lenivka str., d 4/8, st m Kropotkinskaya)
4. State Institution "Central Polyclinic of the Federal Customs Service of Russia" (Moscow, sh. Entuziastov, d 42, st m Shosse Entuziastov)
5. Clinic of modern medical technologies (Clinic "Crede Experto") (Moscow, Comradely lane, d 10 page 2, st m Taganskaya)
6. Scientific and Clinical Center No. 2 of the FSBI "RSCC named after Academician B.V. Petrovsky" on Fotieva (Moscow, Fotieva str., d 10, st m Leninsky Prospekt)
7. Polyclinic of FSBI "9 medical and diagnostic Center" of the Ministry of Defense of the Russian Federation (Moscow, B. Pirogovskaya str., d 15/18 page 1, st m Frunzenskaya)
8. Polyclinic No. 2 of the Central Clinical Hospital of the Russian Academy of Sciences / by direction. P-ki No. 3 of the Russian Academy of Sciences (Moscow, Fotieva str., d 10 page 1, st m Leninsky Prospekt)
9. Polyclinic.ru on Novaya Basmanaya (Moscow, Basmanaya st. Nov., d 10, st m Krasnye Vorota)
10. FSBI "9 Medical and Diagnostic Center" of the Ministry of Defense of the Russian Federation (Moscow, Komsomolsky Ave., d 13A, st m Frunzenskaya)
11. FSB Polyclinic N1 of the Russian Academy of Sciences (Moscow, Sretensky b-r, d 6/1 page 2, Turgenevskaya st. m, Chistye Prudy)

Services provided:

- service services: round-the-clock consultations of doctors of the medical console of the CAO "RESO-Garantia" on the organization of medical care, selection of medical institutions, the volume and quality of medical services provided;

**outpatient appointments of specialist doctors:**

- therapist (2 receptions (for each insured event));
- gynecologist (2 receptions (for each insured event));
- cardiologist (2 receptions (for each insured event));
- neurologist (2 receptions (for each insured event));
- otolaryngologist (2 receptions (for each insured event));
- ophthalmologist (2 receptions (for each insured event));
- urologist (2 receptions (for each insured event));
- surgeon (2 receptions (for each insured event));
- traumatologist (2 receptions (for each insured event));

**medical documentation:** issuance of disability sheets; registration of prescriptions for the purchase of medicines with the exception of preferential categories;

- **laboratory diagnostics:**

- biochemical blood screening (1 analysis (during the term of the contract));
- clinical urine analysis (1 analysis (during the term of the contract));
- clinical blood analysis (1 analysis (during the term of the contract));

**instrumental research methods:**

- X-ray research methods (1 study (in the duration of the contract));
- ultrasound diagnostics (1 study (during the term of the contract));
- functional diagnostics (1 study (during the term of the contract));

**For an additional fee:**

- laboratory diagnostics: performing laboratory tests in excess of the specified volume;
- repeated and consultative receptions of specialist doctors; therapeutic manipulations and procedures carried out during repeated visits to specialists; carrying out diagnostic and therapeutic manipulations in excess of the specified volume; reception and consultations of specialist doctors in excess of those specified in the program;

## HOME HELP

Assistance through the Medical Support Center of the CAO "RESO-Garantia" is provided within the territory of Moscow and the Moscow region at a distance of 30 km from the MKAD.

The doctor's call is carried out until 14-00.

No more than 4 calls per year.

In case of an unreasonable call (false call, absence of the Insured at the place of the call, a call to an uninsured person, a call to the Insured in a state of alcoholic or narcotic intoxication, refusal of examination at the time of arrival of the doctor), the Insured is obliged to reimburse the costs incurred by the Insurer.

Maintenance is performed on the basis of:

Registration via the clinic's registry:

Medical support Center of the CAO "RESO-GARANTIA" (Moscow, Nagorny proezd, d 6)

**Services provided:**

- primary, repeated examinations by a general practitioner at home of Insured persons who, for health reasons, cannot visit a polyclinic, need bed rest, doctor's supervision;
- medical documentation: issuance of disability certificates; registration of prescriptions for the purchase of medicines, with the exception of preferential categories;

## DENTAL CARE

The program provides for the treatment of caries and/or its complications for no more than one tooth during the insurance period.

Maintenance is performed on the basis of:

Registration via the clinic's registry:

Medical support Center of the CAO "RESO-GARANTIA"

Record by phone of the Medical support Center:

1. Medical center "MEDSWISS in Nagorny" (Moscow, Nagorny passage, d 6k1, st m Nagatinskaya)
2. State Institution "Central Polyclinic of the Federal Customs Service of Russia" (Moscow, sh. Entuziastov, d 42, st m shosse Entuziastov)
3. Scientific and Clinical Center No. 2 of the FSBI "RSCC named after Academician B.V. Petrovsky" on Fotieva (Moscow, Fotieva str., d 10, st m Leninsky Prospekt)
4. Network of aesthetic dentistry centers / Dentistry Doiche Welle" (Moscow, Sadovaya-Spasskaya str., d 19, st m Krasnye Vorota)
5. Dental clinic "Normodent" (Moscow, 8 Marta street, D 6, St m Dynamo)
6. Dentistry "Medswiss denta" (Moscow, Kutuzovsky Ave., d 30/32, Kutuzovskaya st. m (pod. 12A))
7. FSB Polyclinic N1 of the Russian Academy of Sciences (Moscow, Sretensky b-r, d 6/1 page 2, Turgenevskaya st. m, Chisty Prudy)

**Services provided:**

- consultations of dentists: therapist, surgeon;
- local anesthesia (infiltration, application, conduction, intraligmental, intrapulpal);
- diagnostics: X-ray imaging (dental images);
- therapeutic dentistry: mechanical and medical treatment and filling of channels; removal of fillings for medicinal purposes; filling of carious cavities with light and chemical curing composites;
- emergency dentistry: removal of crowns and bridges for acute pain in order to further treat the tooth; anesthesia for acute conditions; tooth extraction; treatment of pericoronitis; treatment of acute pulpitis;

**For an additional fee:**

- medical documentation: issuance of disability certificates;
- therapeutic dentistry: the use of hot gutta-percha; the use of thermophiles;

- surgical dentistry: removal of dystopian, retentive teeth;
- preventive measures: removal of dental deposits;
- . depoforez;
- dental orthopedics: preparation for prosthetics;
- dental implantation; carrying out diagnostic and therapeutic manipulations in excess of the specified volume; all types of prosthetics; cosmetology of the oral cavity (teeth whitening, removal of a smoker's plaque, etc.); dental plastic surgery;

## AMBULANCE

Assistance is provided through the Medical Support Center of the CAO "RESO-Garantia" in Moscow and the Moscow region (up to 30 km beyond the MKAD).

No more than 3 calls during the term of the contract.

In case of an unreasonable call (false call, absence of the Insured at the place of the call, a call to an uninsured person, a call to the Insured in a state of alcoholic or narcotic intoxication), the Insured is obliged to reimburse the costs incurred by the Insurer.

Maintenance is performed on the basis of:

Registration via the clinic's registry:

Ambulance through the Medical Support Center of the CAO "RESO-GARANTIA" (Moscow, Nagorny proezd, d 6)

### Services provided:

- departure of the ambulance team; examination of the patient; carrying out express diagnostics to the extent determined by the medical equipment of the ambulance; relief of an emergency condition; organization and medical transportation, if necessary, hospitalization;

## EMERGENCY HOSPITAL

Emergency hospitalization for medical reasons, as well as medical transportation of the insured to the hospital, no more than one (1st) time during the term of the Insurance Contract.

For inpatient treatment, a small room is provided.

If it is impossible to provide wards of the specified category, hospitalization is carried out on vacant seats, followed by transfer to wards of the specified category.

If it is impossible to be hospitalized in the health facilities specified in the insurance contract, the Insurer reserves the right to hospitalize the Insured (for vital reasons) to a municipal medical institution.

Maintenance is performed on the basis of:

Recording by phone of the Medical Support Center:

1. ГБУЗ МО "Жуковская городская клиническая больница" (МО, г Жуковский, ул Фрунзе, д 1)
2. ЧУЗ Клиническая Больница "РЖД-Медицина" имени Н.А.Семашко (г Москва, ул Ставропольская, д 23к1, ст м Люблино)
3. ГАУЗ МО "Воскресенская районная больница №2" (МО, г Воскресенск, ул Гражданская, д 2а)
4. ГАУЗ МО Дубненская городская больница (МО, г Дубна, ул Карла Маркса, д 30)
5. ГБУЗ "Городская клиническая больница №67 ДЗ г.Москвы" (г Москва, ул Саляма Адила, д 2/44, ст м Сокол)
6. ГБУЗ "Городская клиническая больница №15 им. О.М. Филатова" ДЗ г. Москвы (г Москва, ул Вешняковская, д 23, ст м Выхино)
7. ГБУЗ "Городская клиническая больница №24 ДЗ г.Москвы" (г Москва, ул Писцовая, д 10, ст м Савеловская)
8. ГБУЗ "Городская клиническая больница №29 им.Н.Э.Баумана" (г Москва, пл Госпитальная, д 2, ст м Бауманская)
9. ГБУЗ "Дмитровская Городская Больница" (МО, г Дмитров, ул Больничная, д 7)
10. ГБУЗ МО " Истринская районная больница" (МО, г Истра, ул Урицкого, д 83; МО, г Истра, ул 9 Гвардейской Дивизии, д 33)
11. ГБУЗ МО "Бронницкая городская больница" (МО, г Бронницы, пер Пионерский, д 45)
12. ГБУЗ МО "Волоколамская Центральная районная больница" (МО, г Волоколамск, ш Рижское, д 41)
13. ГБУЗ МО "Можайская ЦРБ" (МО, г Можайск, ул Амбулаторная, д 1)
14. ГБУЗ МО "Наро-Фоминская районная больница №1" (МО, г Наро-Фоминск, ул Новикова, д 34)
15. ГБУЗ МО "Ступинская областная клиническая больница" (МО, г Ступино, ул Службина, д 2 (женская консультация); МО, г Ступино, ул Чайковского, д влд7к2 (поликлиника д/взрослых); МО, г Ступино, ул Чайковского, д влд7к1)
16. Городская клиническая больница №13 Департамента Здравоохранения г. Москвы, ГБУЗ (г Москва, ул Велозаводская, д 1/1, ст м Автозаводская)
17. Инфекционное отделение ФГБУ ЦКБ с Поликлиникой (г Москва, ул Маршала Тимошенко, д 15, ст м Крылатское)
18. Лобненская детская городская поликлиника (МО, г Лобня, ул Победы, д 6)
19. Лобненская Центральная Городская Больница (МО, г Лобня, ул Заречная, д 15)
20. МУ Больница Центросоюза РФ (г Москва, ул Лосиноостровская, д 39, ст м Бульвар Рокоссовского)

21. МУ Луховицкая Центральная районная больница (МО, г Луховицы, ул Мира, д 39/5)
22. МУЗ "Районная больница" Сергиево-Посадского МР МО (МО, г Сергиев Посад, ш Новоугличское, д 62а)
23. **Научно-клинический центр №2 ФГБНУ "РНЦХ им.акад. Б.В. Петровского" на Литовском** (г Москва, б-р Литовский, д 1А, ст м Ясенево)
24. Научно-клинический центр №3 ФГБНУ "РНЦХ им.акад. Б.В. Петровского" (г Москва, г Троицк, пр-кт Октябрьский, д 3)
25. **ФБУ Центральная клиническая больница Гражданской авиации** (г Москва, ш Ивановское, д 7, ст м Сокол)
26. ФБУЗ Медико-санитарная часть №9 ФМБА России (МО, г Дубна, ул Мира, д 13)
27. ФГБУ Больница научного центра РАН в Черноголовке (МО, г Черноголовка, ул Лесная, д 6)
28. **ФГБУ "Клиническая больница" Управления делами Президента РФ** (г Москва, ул Лосиноостровская, д 45, ст м Бульвар Рокоссовского)
29. **ФГБУ "Клиническая больница №1 УДП РФ"** (г Москва, ул Старовольнская, д 10, ст м Славянский бульвар)
30. **ФГБУ "НМХЦ им. Н.И.Пирогова " Минздрава России** (г Москва, ул Первомайская Нижн., д 70, ст м Первомайская)
31. ФГБУ ФКЦ ВМТ ФМБА РОССИИ (бывшая КБ №119 ФМБА) (МО, г Химки, мкр Новогорск, )
32. **ФГБУ ФНКЦ физико-химической медицины ФМБА России** (бывшая КБ №123) (МО, г Одинцово, ш Красногорское, д 15)
33. ФГБУЗ "Больница Пуцинского научного центра Российской академии наук" (МО, г Пушкино, ул Институтская, д 1)
34. ФГБУЗ Центральная медико-санитарная часть №21 ФМБА России (МО, г Электросталь, ул Комсомольская, д 3)
35. **ФГУЗ Медико-Санитарная Часть ГУВД г.Москвы** (г Москва, ул Ипатовка Новая, д 4, ст м Войковская)
36. Филиал № 3 ГВКГ им.Н.Н.Бурденко (МО, г Балашиха, мкр Купавна, ул Адмирала Горшкова, д 4 (стац.))
37. Филиал № 3 ГВКГ им.Н.Н.Бурденко (ранее-32 Центр. военно-морской кл. госпиталь) (МО, г Балашиха, мкр Купавна, ул Адмирала Горшкова, д 1 (1, пол-ка))
38. филиал ФГБЛПУ "ЛОЦ МИД России" - больница (МО, г Лосино-Петровский, п Юность, д 2)
39. Филиал №1 (центральный военный госпиталь) ФГБУ "ЛРКЦ" Минобороны России (МО, г Химки, мкр Планерная, д влд14)
40. **ЧУЗ «Центральная клиническая больница «РЖД-Медицина»** (г Москва, ш Волоколамское, д 84, ст м Сокол; г Москва, ул Будайская, д 2, ст м ВДНХ, м.рельс Улица Сергея Эйзенштейна)

#### Services provided:

- inpatient treatment associated with plastic surgery; inpatient treatment associated with organ and tissue transplantation; inpatient treatment associated with planned and/or cardiac surgery requiring preparation (with the exception of aorto-coronary bypass surgery, if there is a planned hospital in the risk program), neurosurgical, complex reconstructive operations; stay in a bed in hospital (nutrition, medical treatment); consultations of specialists; laboratory diagnostics; instrumental diagnostics and treatment; anesthetic aids; angiographic studies; surgical interventions; cardiac surgery, neurosurgery, complex reconstructive operations (including necessary medicines and consumables) carried out according to vital indications in urgent situations; resuscitation measures; extracorporeal methods of treatment carried out according to vital indications in urgent situations;

#### REPATRIATION

The limit on the insurance amount (Individual - Only for this part of the program) is **300,000 RUR**

Maintenance is performed on the basis of:

Registration via the clinic's registry:

Medical institutions cooperating with the CAO "RESO-Garantia"

#### Services provided:

- repatriation to the country of permanent residence or citizenship in the presence of medical indications; remains;

#### They don 't turn out to be:

- transportation / evacuation / repatriation without medical indications; if there are medical contraindications; at the request of the Insured.

#### CONSULTING AND DIAGNOSTIC ASSISTANCE

You can get a remote **psychological consultation** using the following communication methods: chat; video audio; audio. To get a consultation, you need to use the **RESO Mobile** mobile application or a telemedicine platform <https://dms.reso.ru> . Receptions are carried out as planned by appointment in the doctor's work mode. The duration of the reception is up to **60 minutes**. The total number of consultations is **not limited**

Maintenance is performed on the basis of:

Registration via the clinic's registry:

**Services provided:**

remote consultations of psychologists on issues related to:

- a) Problems at work: relationships in a team; stressful situations; conflict resolution, professional burnout;
- b) Marital relations;
- c) Child-parent relationship - child behavior, parenting issues, relationships with parents
- d) Child and adolescent problems associated with the whole process of growing up: rejection of oneself and one's body; problems of self-identification; changing self-esteem; difficulties in finding friends; how to behave in company and with persons of the opposite sex; admission to school; learning difficulties; bullying at school (bullying); relationships with teachers; bad grades; puberty; farewell to school; exams.
- e) Personal problems: fears and phobias; complexes; self-doubt; serious diagnoses; other internal problems.

All psychological consultants have a higher professional education in the field of psychology and their own practice for at least 5 years;

The summary of the psychologist's consultation is published in the Personal Account of the insured;

They don't turn out to be:

- Further teleconsultations with psychologists if, according to the results of previous consultations, the course is recognized by a specialist as completed and /or treatment of this case is recommended by other specialists (neurologist, psychiatrist). If the Insurer is provided with an opinion from a psychiatrist /neurologist on the need to continue treatment with a psychologist / psychotherapist, teleconsultations may be resumed.
- Payment of the cost of full-time psychological, psychotherapeutic, psychiatric treatment and consultations in Russian and foreign clinics;
- Payment for Internet traffic, services of the insured's telecom operator;
- Emergency and urgent psychological assistance (contact the official hotlines and helplines);
- Provision of services in excess of the specified volume.
- Conducting a remote psychological consultation to an uninsured person;

To receive a telemedicine consultation "Video Doctor" of a therapist/pediatrician of the Medswiss clinic network, you must register in your Personal Account located in the RESO Mobile Mobile application or on the Web platform (<https://dms.reso.ru>), in the "Actions" section, select the "Teleconsultations" program. If necessary, the insured can transfer medical documents through an exchange file available during the consultation. In case of problems and additional questions regarding the use of your Personal Account and the telemedicine platform, please contact our specialists for help through the "Feedback" function in your Personal Account

Telemedicine consultations (medical care with the use of telemedicine technologies) of a patient or his legal representative by a medical professional can be carried out for the purposes of: prevention, collection, analysis of patient complaints and anamnesis data; evaluation of the effectiveness of therapeutic and diagnostic measures; medical monitoring of the patient's health; making a decision on the need for prescribing tests and conducting an in-person appointment (examination, consultations). During consultations with the use of telemedicine technologies, the attending physician may correct previously prescribed treatment, provided that there is a previously established diagnosis and prescribed treatment at an in-person appointment (examination, consultation).

ATTENTION: Registration in the Personal Account is possible only to the Russian mobile (cellular) phone number (the number must begin with the Russian code +7 and then contain 10 digits).

If both the child and the parent are insured, the parent will see the child's policy in his Personal Account and will be able to get advice for him from children's specialists. If only a child is insured under the policy, then registration of a Personal Account for the child is carried out to the mobile phone number of the policyholder parent

Maintenance is performed on the basis of:

Registration via the clinic's registry:

CAO "RESO-Garantia" (Moscow, Nagorny proezd, d 6)

**Services provided:**

- primary, repeated, consultative appointment of a general practitioner/pediatrician in an emergency form. Services are provided by a doctor on duty 24 hours a day, 7 days a week and 365 days a year (24/7/365).
- primary, repeated, consultative appointments of specialist doctors for adults and children. Receptions are carried out as planned by appointment in the doctor's work mode.

A preliminary appointment with specialists is available to the insured in the Personal Account.

The services are provided in compliance with the norms of the current legislation, as well as taking into account the specifics of remote consulting.

Based on the results of medical consultations, a medical report is drawn up, which is stored in the Personal Account of the insured and in the medical record of the patient of the Medswiss clinic.

The summary of the doctor's teleconsultation is transmitted within a day to the RESO Medical Support Center for the organization of further treatment, if this is provided for by the insurance program.

**Are not provided:**

- payment of the cost of treatment and / or face-to-face consultations in Russian and foreign clinics;
- payment for Internet traffic, services of the insured's telecom operator;
- provision of medical care with the use of telemedicine technologies (telemedicine consultations) to an uninsured person;

- provision of medical services in excess of the specified amount.

**The program provides for a medical examination and the issuance of a certificate on the possibility of studying and living in a hostel.**

IT IS ORGANIZED THROUGH THE ADMINISTRATOR ACCORDING TO THE CONTRACT

Maintenance is performed on the basis of:

Recording by phone of the Medical Support Center:

Medical institutions and service companies cooperating with the CAO "RESO-Garantia"

**Services provided:**

**OUTPATIENT APPOINTMENTS OF SPECIALIST DOCTORS:**

neurologist (1 appointment (for each insured event));

ophthalmologist (1 appointment (for each insured event));

dermatologist (1 appointment (for each insured event));

**LABORATORY DIAGNOSTICS WITHIN THE FRAMEWORK OF PREVENTIVE EXAMINATIONS:**

general urinalysis (1 time);

**INSTRUMENTAL DIAGNOSTICS WITHIN THE FRAMEWORK OF PREVENTIVE EXAMINATIONS:**

fluorography (1 time);

**PRIMARY, REPEATED, CONSULTATIVE RECEPTIONS OF SPECIALIST DOCTORS:**

therapist (1 appointment);

surgeon (1 appointment);

preventive examinations by an otolaryngologist (1 appointment);

**MEDICAL DOCUMENTATION: CERTIFICATES ON FORM 086-U (1 ADMISSION);**

**LABORATORY DIAGNOSTICS:**

- HIV analysis (1 analysis (during the term of the contract));

- hepatitis analysis (1 analysis (during the term of the contract));

- clinical blood analysis (1 analysis (during the term of the contract));

- fecal analysis for enterobiosis (1 analysis (during the term of the contract) contract));

- according to this program, the following services are provided: services of nursing staff; sampling of tests as prescribed by a therapist (1 time)