Generali Studium

Accident and health insurance plan summary

This insurance plan covers the costs of medical care, medication, and medical aids, as well as reasonable patient transport received in medical necessities. All health care services **must be used** either from the designated service provider (DSP) or from a medical facility suggested by the DSP. The insured is only allowed to choose other medical facilities or providers in case of urgency.

**In case of a medical emergency** in the evening or over the weekend, patients may receive advice and orientation by calling: +36 30 832 6260.

**Designated Primary Care Medical Facility:** CEU MEDICAL CENTER
H-1051 Budapest, Nádor u. 11.
Tel: (+36 1) 327-3815 and/or (+36 1) 328-3695

**Designated Medical Service Provider (DSP):** ADENIUM J.V. Egészségügyi Szolgáltató Kft.

**CEU Medical Center:**
Nádor u. 11.

Opening hours:
- Monday 9:00–12:00 13:00–16:00
- Tuesday 9:00–12:00 14:00–17:00
- Wednesday 9:00–12:00 13:00–16:00
- Thursday 9:00–12:00 14:00–17:00
- Friday 9:00–12:00 13:00–16:00

Please note that the opening hours may change. The actual opening hours are posted outside the CEU Medical Center.

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**The insurance coverage is limited only to those insurance events that happen in the territory of Hungary and the plan does not cover the fee of the medical services used abroad.**

**Insurance limits / Academic year**

This insurance covers the costs of medical treatment and health care services up to a maximum of HUF 8 000 000 within one academic year for one insured person.

Of which:
- for the costs of prescribed **medication**: maximum HUF 100 000,
- for **medical aids**: maximum HUF 100 000,
- for **dental treatments** (fillings, root canal treatments, treatment of serious infections), maximum HUF 30 000,
- for the costs of **psychiatric treatments**, maximum HUF 100 000,
- for the costs of **antenatal care and child birth**, maximum HUF 500 000,
- for a **gynecological screening test**, maximum HUF 12 000 (once in an academic year) may be claimed as insurance benefit under this plan.

**In case of medical need** please visit the CEU MEDICAL CENTER during the opening hours where you will be examined, have medication prescribed, or receive the required assistance.

**Generally**, patients are not required to pre-pay **medical expenses for treatments** (specialist exams, hospital treatment, etc.) received directly at or arranged by the DSP.
Information on prepaid medical expenses

If the insured receives medical treatment in an emergency at a medical facility other than the designated medical provider, the insured may be required to prepay for such medical care. There is no set tariff for emergency services, which could amount to HUF 8 000–20 000 (approx. 25–65 EUR).

To claim reimbursement of prepaid expenses of medical treatment, pharmaceuticals or medical aids: the insured needs to have an invoice issued in the name of Adenium J.V. Kft., 1013 Budapest, Döbrentei utca 10. and a copy of all medical documents related to the insured event (e.g.: outpatient records, hospital discharge summary, examination records, laboratory records, prescriptions, etc.).

To submit invoices for reimbursement: if there is no emergency situation, patients need to consult the CEU Medical Center first and then visit a pharmacy or the suggested medical facility for further treatments. The invoices and medical records must be signed by a CEU doctor before submitted to the Medical Assistant. The reimbursement will be completed in CEU. The insurance company is entitled to verify if the emergency treatment was reasonable and necessary.

What is not covered under this plan: pre-existing medical conditions, known illnesses, medical consequences of previous accidents and diseases, except for treatments included in primary medical care. Neither does the insurance cover the expenses of medication and medical aids/devices prescribed for the treatment of pre-existing medical conditions. The coverage is considered continuous when the gap between the last two insured periods is no longer than 2 months.

Exclusions

- hospitalization related to pregnancy and child birth, if conception took place prior to the first day of the insurance coverage,
- abortion of pregnancy (unless termination is necessary to save the mother’s life or health, or in a case where pregnancy was the result of a criminal act),
- surgery related to treating infertility and any form of artificial reproductive treatments,
- sterilization surgery and its consequences,
- sex reassignment surgery,
- treatments and surgery performed exclusively for aesthetic (cosmetic) purposes,
- vision correction surgery, dioptic eyeglasses/sunglasses, contact lenses and their accessories,
- hearing aid,
- medical treatment related to HIV infection,
- tests taken and treatments performed in relation to the consumption of alcohol or narcotic drugs,
- V.I.P. health care services (e.g. single bedroom),
- acupuncture, acupressure treatment, oriental medicine, etc.,
- psychotherapies,
- immunization shots,
- screening tests (except: gynecological screening test once a year),
- extreme sports,
- treatment received in sanatoriums or in nursing homes,
- rehabilitation/nursing of chronic illnesses,
- treatment by a person who does not have medical certificate and license, or health care treatment made necessary as a result of therapy performed by such person.

Furthermore, the insurance does not cover events caused in whole or in part by any of the following: abnormal mental conditions, ionizing radiation, nuclear energy, warlike events, and criminal acts against the state.

Please check the details of the complete and legally valid Policy Conditions of Studium Health and Accident Insurance on the CEU website: http://www.ceu.edu/studentlife/onlineorientation/health