

Generali Studium

Accident and health insurance plan summary



Generali Biztosító Zrt. • Customer Service Direct Line: +36 1 452 3333 • generali.hu/kapcsolat

This insurance plan covers the costs of medical care, medication, medical aids, and reasonable patient transportation received in medical necessities. Patients must visit the CEU Medical Center first in need of medical assistance. The CEU doctors may refer the patients for further treatment to other medical facilities, or prescribe the necessary medicines. The insured is only allowed to choose other medical facilities or providers in case of emergency (see website: www.ceu.edu/info-current-students/health-care/medical-services/emergencies).

In case of medical emergency in the evening or over the weekend, patients may receive advice and orientation by calling: +36 30 175 3148.

Designated Primary Care Medical Facility: CEU MEDICAL CENTER
H-1051 Budapest, Nádor u. 9.
Tel: (06 1) 327-3815 and/or (06 1) 328-3695

Designated Medical Service Provider (DSP): MyPlace Kft.

CEU Medical Center: Nádor u. 9.

Opening hours:
Monday: 9:00–12:00
Tuesday: 13:00–16:00
Wednesday: 9:00–12:00 Teleconsultation only
(via medicalcenter@ceu.edu or +36 1 327 3815)
Thursday: 9:00–12:00

Please note that the opening hours may change. The opening hours in effect are posted outside the CEU Medical Center. If you had an emergency treatment or were hospitalized due to emergency you must report to the CEU Medical Center within 3 business days.

Note that the insurance provider pays an average price for the medical treatment received, rather than the actual fee charged by the private medical service providers.

The insurance coverage is limited to insurance events that happen in the territory of Hungary. The Plan does not cover the fee of medical services used abroad.

Insurance limits / Academic year

Within one academic year, for one insured person, the insurance covers the costs of medical treatments and health care services up to a maximum of HUF 8 000 000, of which for:

- **prescribed medication:** maximum HUF 100 000,
- **medical aids:** maximum HUF 100 000,
- **dental treatments** (fillings, root canal treatments, extractions, treatment of serious infections): maximum HUF 30 000,
- **psychiatric treatments:** maximum HUF 100 000,
- **antenatal care and child birth:** maximum HUF 500 000,
- **gynecological screening test:** maximum HUF 16 000 (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 referred to further treatments.

Generally, patients are not required to prepay **medical expenses for treatments** (specialist exams, hospital treatment, etc.) received directly at or arranged by the CEU Medical Center.

Information on prepaid medical expenses/Reimbursement

If the insured receives emergency medical treatment outside of the CEU Medical Center, the insured may be required to prepay for the received medical care. There is no set tariff for emergency services, which could amount to 80–100 EUR.

To claim reimbursement for prepaid expenses of medical treatment, medications or medical aids: **the insured must have a VAT invoice issued in the name of MyPlace Kft.**, 1021 Budapest, Szépjúhárszné út 14–18., adószám: 24219161-2-41 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.).

Submitting 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. Prescriptions and/or treatments may be reimbursed **only** if previously approved by the CEU doctors. The reimbursement will be completed in CEU at the Medical Center. The insurance company is entitled to verify if the emergency treatment was reasonable and necessary.

Not covered under the 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, or if the event was caused by an unlawful/willful behavior or gross negligence. Note, that the insurance provider pays an average price for the medical treatment received, rather than the actual fee charged by the private medical service providers. **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, dioptric 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),
- medical consequences of 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 or 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:

<https://www.ceu.edu/info-current-students/health-care/insurance/plans>