

Scope of Services

OUTPATIENT CARE:

Treatment and Diagnostic Visits to Physicians:

- first-time, repeated, consulting visits to specialists: general physician, pulmonologist, cardiologist, gastroenterologist, urologist, gynecologist-endocrinologist, neurologist, ophthalmologist, otolaryngologist, surgeon, endocrinologist, dermatologist, proctologist, allergologist, traumatologist, orthopedist, angiologist, phlebologist, mammologist, radiologist, infectious disease physician, physical therapist, arthrologist, neurosurgeon and other specialising doctors;
- Consultations with doctors-specialists (till the diagnosis is set): oncologist, hematologist, rheumatologist, nephrologist, physiotherapist (1 visit).
- preparation for planned surgery;
- consultations and council of highly-qualified physicians-specialists from clinics and specialized departments;
- issuing of medical documents: temporary disability assessment (issue of sick leave certificates), issue of drug prescriptions (except for discounted ones), issue of medical certificates (including for sending children to school and kindergarten), references and extracts from medical records on medical indications.

Diagnostic examination:

- laboratory diagnostics: biochemical tests, hormonal tests (aside from defining reproductive hormones), coagulological tests, micro-biological tests, general clinical tests, PCR-diagnosis, serotests, cytological and histological tests;
- diagnosis of sexually transmitted diseases (STD) using cultural, serological and PCR methods (not more than 5 positions during contract validity), control examination on detection of the diseases after treatment;
- diagnosis of allergic diseases: skin allergy tests, overall immunoglobulin E test; cancer-specific markers (if medically required),
- instrumental diagnostic methods: X-ray tests, including mammography; endoscopic examination; ultra-sound examination, including Doppler sonography; extra- and transcranial scan of blood vessels; radio-isotope tests (except for positron emission tomography); computer tomography, MRI (including soft tissues); operative and anaesthetic support;
- functional diagnostics: electrocardiography, echocardiography, daily monitoring AD and EKG, bicycle ergometry, phonocardiography, determination of external respiration, electroencephalography, rheoencephalography, reovazography, EKG Holter monitoring, colonoscopy, spirometry.

Procedures and therapeutic manipulations:

- procedures and operative treatment not involving hospitalization and performed with local anesthesia;
- physiotherapeutic procedures: electrotherapy, light therapy (except for ultraviolet irradiation of blood), magnetotherapy, heattherapy, lasertherapy (except for laser irradiation of blood), inhalations, balneotherapy (except wellness swimming in the pool), underwater traction and hydro massage), ultrasound therapy;
- therapeutic massage; (1 series of treatments – not more than 10 procedures during Contract validity)
- group exercise therapy; (1 series of treatment – not more than 10 treatments during Contract validity);
- manual therapy (1 series of treatments– not more than 10 procedures during Contract validity);
- standard corporeal acupuncture (1 series of treatments– not more than 10 procedures during Contract validity);
- immunopreventive events (vaccinations against the flue – once during Contract validity);
- shock-wave therapy in Traumatology (1 series of treatments – not more than 5 procedures during Contract validity)
- outpatient services (consulting, diagnostic examination, therapeutic procedures) for diabetes II type (except for its complications) – not more than 2 cases per staff team during Contract validity);
- outpatient treatment;
- hospital-replacing medical services (medical services in the "day hospital" or "1 day hospital"),
- prehospitalization examination;
- pregnancy follow-up with pregnancy duration till 8th week. Abortion if medically prescribed;
- treatment of skin diseases, except for services for removing cosmetic defects, including for improving the psychological state of the Insured person;
- treatment of acute hepatitis.

Minor surgery operations in outpatient facilities

Minor surgery, all manipulations, procedures, injections are provided using disposable materials.

Annual influenza vaccination.

Flu vaccination with imported vaccine 1 time per Contract validity (arranged in the office of the Policyholder or in the clinic at the option of the Insurer "AlfaStrakhovanie" PLC).

Prophylactic Medical Examination

Prophylactics medical examination includes visits to the following specializing doctors:

- therapist
- surgeon
- neurologist
- ophthalmologist (with computer tonography, biomicroscopy)
- radiologist.

Additionally for women: Checkup by obstetrician-gynecologist (with taking material for testing the flora and cytology);

Additionally for men: checkup by urologist, including testing the smears;

- clinical analysis of blood (haemoglobin, color index, erythrocytes, leukocytes, platelets, leukogramj, erythrocyte sedimentation rate/ESR);
- clinical urine analysis;
- ECG (electrocardiography) in 12 leads with a medical report;
- chest X-ray.

After the prophylactic medical examination the doctor-therapist issues a medical report with recommendations.

DENTAL CARE:

- Visits to dentists: General Practitioner (GP), surgeon, parodontologist, podiatrist (1 visit);
- diagnostic tests: teeth X-ray and radio-visiography, orthopantomography (if 3 or more teeth must be treated), electro-odontodiagnosis;
- local anesthesia: application, infiltration, or block anesthesia;
- general anesthesia (narcosis) – if medically prescribed.
- treatment dentistry: treatment of caries cavities, treatment of pulpitis and periodontitis: mechanical and medication treatment of canals, filling teeth canals using cold gutta-percha points, filling pastes; filling of caries cavities and tooth crown restoration if less than ½ of the crown is destroyed (including using anchor posts) with light-hardening materials and chemically-hardening materials; treating diseases of the nerves in the maxillo-facial area; diseases of salivary glands; treatment of inflammatory diseases of the oral and maxillofacial area;
- physiotherapy services (if medically prescribed for treating complicated caries and complications after extracting teeth), including depophoresis;
- treatment of non-carious lesions of teeth (wedge-shaped defect).
- surgical dentistry: teeth extraction (including retained and dystopic), opening of abscesses, husking cysts during the extraction of teeth; treatment of injuries of the maxillofacial region, incision when periostitis, periodontitis, mucous excision of the "hood" when pericoronitis, removal of benign tumours of the maxillofacial area;
- dental care in acute pain (relief of acute condition) including under orthopedic constructions without filling canals);
- relief of acute conditions in periodontal disease: an autopsy of periodontal abscesses, periodontal imposition of medical dressings, medicated treatment of pathological periodontal pockets (once during the term of the contract).
- removal of supragingival dental plaque, including with Air-Flow (1 time during the current Contract validity; when dental calculus is removed, it is allowed to use not more than one method per each tooth);
- dental treatment with fluoride agents (1 time per year);
- prosthodontics (without implants, use of precious metals and metal ceramics) is paid when the necessity for it arose as a result of injuries to maxillofacial areas that occurred during the contract validity.
- dental care in acute pain (including medical vehicle transportation to health institution from 23.00 to 6.00); (transportation is provided by an ambulance team within the service territory specified in the insurance Programme)

HOME CARE:

Home care is provided if the Insured person cannot visit a clinic due to his/her health status and needs bed rest and to be monitored by a physician at home:

medical assistance (initial consultation by physician, active care till recovery, issuing sick leave certificates, prescribing necessary treatment, consultations by physicians-specialists).

services provided by nursing staff as prescribed by the physician;

tests taken by laboratory assistants (except for feces test for dysbacteriosis), if prescribed by the physician.

Home care is provided **in Moscow** and **within 30 km outside Moscow MKAD Ring Road**.

AMBULANCE SERVICES:

Ambulance services are provided 24/7 **in Moscow** and **within 30 km outside Moscow MKAD Ring Road**.

Scope of services:

- visit of a qualified ambulance team to the residential or office address of Insured person at any time of day, patient examination;
- express-diagnostics, Urgent medical assistance, relief of acute conditions;
- medical transport to inpatient treatment medical facility in case urgent admission to hospital is required. Specialized ambulance cars must be fully equipped with relevant facilities and medical drugs.

INPATIENT CARE:

EMERGENCY ADMISSION (EMERGENCY AND PLANNED ADMISSION TO HOSPITAL)

Staying in a 1-2 bed hospital room; meals, treatment with medications.

Emergency admission to hospital takes place when life-threatening diseases develop and require that the Insured Person be promptly admitted to hospital.

Inpatient care is provided for surgical diseases in the following departments: abdominal, thoracic, cardiovascular, cardiac surgery, traumatology, neurosurgery, urology, gynecology, otolaryngology, ophthalmology and general surgery department. Admission to these hospital departments is provided in case of acute and acute chronic diseases for the following purpose:

- extended diagnostics examination by (if prescribed) computer and MRI, ultrasound Doppler sonography, up-to-date endoscopic methods, angiography;
- providing qualified and specialized medical assistance, including traditional surgical methods as well as X-Ray-endovascular surgery, laser surgery, endoscopic surgery, surgery with non-traumatic methods: lithotripsy and laparoscopic operations.

Rendering services related to therapeutic diseases in the following departments: therapeutic, cardiological, pulmonary, rheumatologic, neurological, endocrinologic, gastroenterological, infectious and dermatologic departments. Stay of the Insured person in the inpatient department of the therapeutic shall cover:

- extended diagnostics examination by (if prescribed) computer and MRI, ultrasound Doppler sonography, up-to-date endoscopic methods, Holter monitoring, transoesophageal electrocardiography;
- extended medical drug therapy and treatment manipulations, including all types of massage, acupuncture, manual therapy, hydrotherapy, physiotherapeutic procedures;
- rehabilitation treatment based on the decision of clinical-experts commission of medical facility after the insured event inpatient treatment;
- basic life support and neurosurgical operations for traumas that happened during the Insurance Contract validity;
- extracorporeal treatment methods: hemodialysis, plasmapheresis, hemosorption, hemofiltration, ultraviolet and laser blood irradiation, ozonation etc. (in intensive care);
- reconstructive treatment of cardiovascular diseases (incl. coronary artery bypass surgery and stenting) under emergency admission to hospital if medically necessary (without the cost of expendable materials);
- ectopic pregnancy (within the framework of emergency hospitalization for health reasons).

Hospitals (emergency and planned admission):

1. **Central Clinical Hospital of the Presidential Administration of the Russian Federation**
(15 Marshala Timoshenko Ul, Moscow);
2. **Clinical Hospital of the Presidential Administration of the Russian Federation**
(40 Otkrytoye Shosse, Moscow);
3. **Clinical Hospital No.1 of the Presidential Administration of the Russian Federation**
(10 Starovolynskaya Ul., Moscow);
4. **Medincentre Hospital of the Main Administration for Service to the Diplomatic Corps**
(4, Corpus 5, 2nd Botkinsky Proezd, Moscow);
5. **National Pirogov Medical Surgical Centre of the Ministry of Health Care and Social Development of the Russian Federation**
(70 Nizhnyaya Pervomayskaya Ul., Moscow);
6. **Health and Rehabilitation Centre of the Ministry of Health Care and Social Development of the Russian Federation**
(3 Ivankovskoye Shosse, Moscow);
7. **Civil Aviation Central Clinical Hospital**
(7 Ivankovskoye Shosse, Moscow);
8. **Scientific Research Institute of Hematology and Intensive Therapy of the Russian Academy of Medical Sciences**
(4 Novy Zykovsky Proezd, Moscow);

9. **Center of Endosurgery and Lithotripsy (CELT)**
(62 Shosse Enthusiastov, Moscow);
10. **Bakoulev Scientific Center for Cardiovascular Surgery**
(135 Rublevskoye Shosse, Moscow);
11. **Russian Cardiology Research-and-Production Complex of the Ministry of Health Care and Social Development of the Russian Federation**
(15a 3rd Cherepkovskaya Ul., Moscow);
12. **Municipal City Clinical Hospital No. 31**
(20 Lobachevskogo Ul., Moscow);
13. **Priorov Central Scientific Research Institute of Traumatology and Orthopaedics of the Ministry of Health Care and Social Development of the Russian Federation**
(10 Priorova Ul., Moscow).

Exclusions from the Programme

The official names of medical conditions are specified in accordance with the International Statistical Classification of Diseases and Related Health Problems (10th revision), as adopted by the World Health Organization, or in accordance with classifications of diseases, as recognized by professional medical associations.

The following diseases/conditions and related aggravations shall not be considered as an Insured Event, unless otherwise stated in the List of Services. Medical services, provided with respect to such diseases/conditions and related aggravations in the period after establishing a diagnosis, shall not be covered by the Insurance Company:

1. Malignant tumours of all organs and tissues (e.g., hematologic cancer); benign tumours of the central nervous system;
 2. Congenital malformations (birth defects), deformations and chromosomal abnormalities; hereditary diseases;
 3. Systemic, atrophic and degenerative diseases of the nervous system; Parkinson's disease and secondary forms of Parkinsonism; cerebral palsy;
 4. Rhonchopathy; sleep apnea;
 5. Infections characterized by a predominantly sexual mode of transmission; HIV and HIV-associated disorders, and related complications; tuberculosis; generalized and visceral forms of fungal infections;
 6. Extremely dangerous infectious diseases: smallpox, plague, anthrax, cholera, highly contagious viral hemorrhagic fevers, and other extremely dangerous infections (according to regulations adopted by official healthcare authorities);
 7. Immunodeficiency disorders and diseases manifested owing to acquired immunodeficiency syndrome (AIDS);
 8. Mental and behavioural disorders (e.g., related somatic illnesses and injuries); disorders associated with substance abuse (e.g., alcoholism, drug addiction, substance abuse, nicotine addiction, etc.), including somatic diseases caused by the use of such substances;
 9. Disorders and injuries occurring as the result of the Insurance Policy Holder's actions in a state of intoxication caused by the consumption of psychoactive substances (e.g., alcohol, drugs and various toxic substances, psychotropic drugs, etc.);
 10. Disorders and injuries occurring as the result of the Insurance Policy Holder's self-harm (e.g., suicide attempts);
 11. Disorders and injuries occurring as a result of the Insurance Policy Holder's actions related to committing an intentional crime;
 12. Diabetes mellitus (beyond the scope of the Insurance Plan);
 13. Chronic hepatitis; liver cirrhosis; amyloidosis;
 14. Diseases aggravated by chronic renal and/or hepatic failure that require extracorporeal therapy;
 15. Occupational diseases; diseases whereby the Insurance Policy Holder is assigned to the Type 1 or 2 disability group;
 16. Diseases that require transplantation, installation of implants or prosthetic care to replace organs and tissues;
 17. Infertility, impotence diagnostics and treatment;
 18. Medical services related to pregnancy (beyond the scope of the Insurance Plan), childbirth and related complications (except for ectopic pregnancy and abortion when indicated);
 19. Nutrition disorders (e.g., obesity);
 20. Disorders and injuries occurring as the result of: acts of terrorism, natural disasters, the Insurance Policy Holder's participation in any form of military operations, civil unrest and disturbances, unauthorized meetings and related manifestations.
- The following medical services and expendables shall not be covered by the Insurance Company, unless otherwise expressly stated in the List of Services:

1. Services provided without medical evidence or a doctor's prescription, at the Insurance Policy Holder's request;
 2. Preventive or rehabilitation services (e.g., dental care);
 3. Services prescribed and/or rendered at a medical institution not included in the Insurance Plan, or without the prior consent of the Insurance Company;
 4. Services beyond the List of Services;
 5. Services rendered for aesthetic or cosmetic reasons, or for improving the mental condition of the Insurance Policy Holder (e.g., treatment of soft tissues and skin diseases and related excrescences, such as calluses, warts, papillomas, nevus, lipomas, ingrown nail without signs of inflammation and/or alopecia; vein sclerotherapy; weight management; consultations and therapy with a speech therapist);
 6. Psychotherapeutic services; services provided by a psychologist;
 7. Traditional diagnostic and therapy methods relating to traditional, alternative and popular medicine (e.g., homeopathy, Voll's method, hirudotherapy, phytotherapy, Cubo therapy, halotherapy, and speleotherapy); proprietary and experimental diagnostic and/or treatment technologies, which have not been certified and approved by the Health Ministry of the Russian Federation;
 8. Family planning services: selection of contraception methods and related monitoring procedures; intrauterine device insertion and removal (except for removal when specified for medical reasons), etc.;
 9. DNA tests; positron emission tomography;
- Extracorporeal methods of treatment, including: haemodialysis, plasmapheresis, haemosorbition, haemofiltration, UV and laser irradiation of blood, ozone treatment, normo-, hyper- and hypobaric oxygenation, etc. (except in cases of emergency assistance necessary during life-threatening situations when the Insurance Policy Holder is under intensive care);
11. Individual exercise therapy; physiotherapeutical rehabilitation and wellness capsules (e.g., use of Alpha-capsule); hydro and mud therapy; mechanical therapy; mechanical massage; colon hydrotherapy; training and exercise equipment; solarium; pool; sauna; etc.;
 12. Specific immunotherapy;
 13. Dental care services: orthodontic services and related preparations; orthopaedic services (e.g., dental prosthetics), including related preparations; implantation and related preparations; replacement of fillings and teeth filling for cosmetic and prophylactic purposes; tooth crown restoration if more than one half of a patient's crown is destroyed; vertical condensation, thermoplastic composites; closing perforations (e.g., the use of Pro Root); deep teeth fluoridation; cosmetic dental care (e.g., teeth whitening,

removal of pigmented plaque, beyond the scope of the Insurance Plan; artistic dental restoration, veneering); hygienic services; teeth preservation operations (e.g., dental hemisection, apical ectomy, cystectomy, cystotomy, etc.); periodontal disorders treatment, beyond the scope of the Insurance Plan; plastic surgery; conditional dental care (without guaranteed results); planned oral cavity sanitation; use of intraoral cameras, dental microscope, and laser dental installations;

14. Planned eye surgery (e.g., laser corrective eye surgery) and inpatient treatment related to: refraction and accommodation disorders (e.g., myopia, hyperopia, astigmatism, etc.), glaucoma, cataract, retinal detachment, strabismus; physiotherapeutic methods of vision correction (e.g., photo- and magnetic stimulation, etc.); instrumental training for visual accommodation; instrumental methods for myopia treatment and prevention;

15. The following diagnostic and treatment methods, including related inpatient treatment: cardiac surgery and endovascular techniques (e.g., electrophysiological study and radiofrequency ablation) beyond the scope of the Insurance Plan; complex reconstructive surgery (e.g., application of anastomoses and bypass grafts, prosthetic appliances, stents, etc.), except in cases when emergency assistance is needed in life-threatening situations; plastic surgery (e.g., septal reconstruction, except for treatment of trauma that occurred during the period of the insurance contract); organ and tissue transplants (except for blood transfusions);

16. Home care; medical rehabilitation beyond the scope of the Insurance Plan; treatment at health resorts; hospital admission for the purpose of providing nursery care;

17. Dispensary supervision, preliminary and regular medical examinations of employees;

18. Services, relating to the issue/extension of personal medical record books and medical certificates, including certificates of fitness for a driver's license, attending sports and rehabilitation facilities, travelling abroad, employment, and admission to educational institutions, obtaining gun licenses, etc.; other services relating to medical and social expert reviews; services relating to the issue of sanatorium and health resort cards;

19. Expendables required for providing medical services (e.g., prostheses, endoprostheses, implants, stents, cardiac pacemakers, wire guides, contrast agents, surgical hardware, etc.); medical equipment, glasses, contact lenses, hearing aids and other medical devices; products and appliances intended for nursery care (e.g., personal care products, etc.); drugs prescribed as part of the provision of outpatient treatment;

20. Pre-hospital admission examination, if the Insurance Policy Holder's Plan does not provide for planned inpatient admission.