

## **The Scope of Medical Services Provided Within the Framework of Outpatient Treatment Available to all Insurance Policy Holders (in All Health Care Centres)**

### ***Diagnostic visits and treatment***

- Initial and follow-up visits, as well as consultations *by the following physicians*: general practitioner, cardiologist, respiratory physician, gastroenterologist, urologist, gynaecologist, gynaecologist-endocrinologist, neurologist, ophthalmologist, ear, nose and throat specialist, surgeon, endocrinologist, dermatologist, proctologist, allergist, trauma surgeon, orthopaedic surgeon, angiologist, phlebologist, mammologist, radiologist, infectious disease specialist, physiotherapist, arthrologist, neurosurgeon and other physicians;
- Consultations provided by the following physicians (before establishing a diagnosis): oncologist, haematologist, rheumatologist, nephrologist, psychotherapist (one visit).
- Preparations for planned surgeries;
- Consultations and case conferences by highly qualified physicians working at specialized clinics and departments;
- Issue 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 school and kindergarten admissions), extracts from medical records.

### ***Medical tests:***

- Laboratory tests; biochemistry and hormonal tests, coagulation tests, microbiology tests, general clinical tests, PCR tests, serological tests, cytological and histological tests;
- Diagnostics of sexually transmitted infections, including initial cultivation, serological and PCR tests (*unlimited tests during the period of the Insurance Contract*) and follow-up tests for the monitoring of identified illnesses after relevant treatment;
- Allergic disorders diagnosis; scratch allergy tests, general immunoglobulin E; tumour markers (when indicated),
- Instrumental methods: X-ray examinations, including mammograms; endoscopy; ultrasound, including Doppler, examinations; extra- and transcranial vascular scanning; radioisotope diagnostic tests (except for positron emission tomography); computed tomography, magnetic resonance imaging (including soft tissues); surgical and anaesthetic aid;
- Functional methods: electrocardiography, echocardiography, daily monitoring of blood pressure and ECG, bicycle ergometry, phonocardiography, functional evaluation of external respiration (spirometry), electroencephalography, rheoencephalography, rheovasography, Holter ECG monitoring, colonoscopy, and spirometry

### ***Medical treatment and procedures:***

- Medical treatment and procedures that do not require hospital admission and are provided under local anaesthesia;
- Physiotherapeutic treatment: electrotherapy, phototherapy (except UV blood irradiation), magnetotherapy, thermotherapy, laser therapy (except laser blood irradiation), inhalations, hydrotherapy (except recreational swimming in the pool, underwater traction and hydro-massage), ultrasound therapy;
- Classical therapeutic hand massage (*unlimited number of procedures during the effective period of the Insurance Contract*);
- Therapeutic exercises (in a group) (*unlimited number of procedures during the effective period of the Insurance Contract*);
- Manual therapy (*unlimited number of procedures during the effective period of the Insurance Contract*);

- Classical corporeal acupuncture (*unlimited number of procedures during the effective period of the Insurance Contract*);
- Seasonal immunoprophylaxis (1 flu vaccination during the effective period of the Insurance Contract);
- Machine treatment with radio wave equipment in trauma surgery (*1 course (up to 3 procedures) during the effective period of the Insurance Contract*);
- Outpatient services (consultations, medical tests and procedures) *with regard to: type 2 diabetes (except related complications) – unlimited visits during the effective period of the Insurance Contract.*
- Outpatient treatment including treatment on a ‘day hospital’ basis,
- Pre-admission examination
- Pre-natal care up to 8 weeks. *Therapeutic abortion (when prescribed by a doctor) (Hospital admission in case urgent admission to hospital is required under life-threatening conditions due to pregnancy complications (provided that “Hospital Admission” is included in the Insurance Plan) for up to 3 days during the early pregnancy period (up to 12 weeks).*
- Treatment of skin diseases, except services rendered for aesthetic or cosmetic reasons, or for improving mental condition of the Insurance Policy Holder
- Treatment of acute hepatitis
- *Therapeutic courses and procedures: mud therapy (1 course (includes 10 sessions)); autohemotherapy (1 course (includes 10 sessions)); pearl baths (1 course (includes 10 sessions));*
- *services, provided upon the Insurer’s consent at a medical institution approved by the Insurer: 24/7 first-aid station*
- *Occupational diseases; diseases leading to the assignment of a disability group of type 1 or 2 to the Insurance Policy Holder.*

### ***Minor surgery provided within the framework of outpatient treatment***

All minor surgery manipulations, procedures and injections shall be conducted only with expendable materials.

### ***The scope of medical services provided within the framework of dental care***

#### **Outpatient dental care services:**

- Appointments and consultations of dental care specialists: general practitioner, surgeon, periodontist, and orthopaedist (1 visit).
- Medical tests: X-ray diagnostics and radiovisiography, dental panoramic X-ray (for treatment of over 3 teeth), and electric dental pulp test.
- Local anaesthesia: topical, infiltration and conduction anaesthesia.
- Therapeutic dentistry: treatment of caries; pulpitis and periodontitis - mechanical and pharmacological treatment of canals, root canal filling with gutta-percha points, and thermophiles, with filling pastes, retrograde filling of canals; light-hardening filling materials or chemical cured dental filling if less than 1/2 of the crown is destroyed (including with anchor points), treatment of the maxillofacial area nerve disorders and inflammatory diseases, and salivary glands.
- Physiotherapeutic treatment (when indicated, in cases of complicated caries and complications relating to tooth extraction), including depophoresis.
- Treatment of non-carious lesions (wedge-shaped defects).
- Dental surgery: teeth extraction (including impacted and displaced teeth), abscess incision and drainage, enucleation of cysts associated with tooth extraction; treatment of the maxillofacial area defects, periotitis treatment incisions and periodontitis, pericoronitis treatment with

operculum excision, treatment of benign neoplasms of maxillofacial area.

- Dental care to relieve acute conditions.
- Eliminating acute conditions relating to periodontal disorders: periodontal abscess incision, application of medical periodontal dressings, pharmaceutical treatment of pathological dental pockets (1 procedure during the period of the Insurance Contract).
- Supra-gingival plaque removal, including Air-Flow (*no limit on the number of procedures*).
- Fluoride treatment of teeth (*no limit on the number of procedures*).
- Dental prosthesis (other than tooth implants, and without using precious metals and porcelain-fused-to-metal constructions) shall be covered if required after trauma in the maxillofacial area incurred during the effective period of the Insurance Contract.
- Emergency dental care to relieve acute conditions (including transportation to a medical centre from 11.00 pm to 6.00 am).
- *Deep dentine fluoridation of in caries treatment, as well as preventing secondary caries under the filling; restoration of the tooth crown using anchor pins, in the case of a trauma resulting from an accident, if registered during the Insurance contract period.*

#### **Dental care in Denta Vita and LIK clinics**

- Appointments and consultations of dental care specialists: general practitioner, surgeon, periodontist, orthopaedist, *implant surgeon, and orthodontist*;
- Infiltration, conductive, and application anaesthesia;
- Radiovisiographic and X-ray images; orthopantomography;
- Restoration of the tooth crown if the damage is less than 50% *without* using anchor pins;
- Treatment of pulpitis and acute and chronic periodontitis using light or chemical cured dental fillings; removal and replacement of old fillings for medical purposes, mechanical and pharmaceutical treatment of root canals and root canal filling, including with thermophiles, and gutta-percha pins (by lateral condensation); impregnation methods of canal treatment;
- Relief of acute stomatitis and acute gingivitis conditions, when indicated;
- Surgical treatment of acute dental diseases (acute pain), simple and complex extraction of teeth, including the removal of displaced and impacted teeth; *cyst enucleation; incision; mechanical and medication-based bleeding prevention; opening abscesses in soft tissues of the oral cavity*;
- *Conservative treatment of Type I-II periodontitis: medication-based treatment of pathological gingival pockets; imposition of the periodontal bandage; closed curettage of pathological gingival pockets; drug application*;
- Fluoride coating of teeth in case of enamel hypertension, as prescribed by doctor;
- Professional oral hygiene: removal of dental tartar manually, as well as via ultrasound methods and Air-flow apparatus, fluoride coating of teeth (*no limit on the number of procedures*);
- Physiotherapeutic dental treatment - as prescribes by a doctor.
- *Therapeutic treatment prior to the prosthetic manipulations (if the Insurance Policy Holder chooses to install porcelain fused to metal crowns at this clinic).*

#### **Exceptions:**

- *Issue of medical documents: sick leave certificates*;
- *Dental surgery: Dental surgery is not included in the Insurance Plan*;
- *Implants; cosmetic reconstruction; treatment of periodontal diseases beyond the specified scope; diagnostics and therapeutic manipulations beyond the specified scope; depophoresis; all kinds of prosthetics; dental orthodontics; dental plastics.*

**Home care** is provided to the Insurance Policy Holder who cannot visit a medical institution and needs to be monitored by a physician at home due to his/her state of health and type of the disease, including:

- Medical assistance (initial consultation of general practitioners, active health monitoring until the patient's recovery, issuing a sick leave certificate, giving prescriptions, making

- appointments for consultations with other physicians);
- Procedures performed in accordance with doctor's prescriptions by mid-level medical staff;

### ***Emergency medical services***

Emergency medical services shall be available 24 hours / 7 days a week.

The Services include:

- Dispatch of an ambulance service team to the patient's home or work address and patient examination;
- Emergency diagnosis, medical assistance and relief of acute conditions;
- Emergency transportation and hospital admission if necessary. The ambulance must have all the necessary equipment and medicines.

### ***Inpatient services (emergency and planned hospital admission)***

- Organizational matters;
- Preparations for planned surgeries;
- Stay in a hospital ward (meals and drug treatment); scheduled neurosurgery; scheduled cardiosurgery, including coronary artery bypass grafting and stenting (excluding stent cost); other surgeries, both scheduled and in emergency conditions, in case of a disease covered by the Insurance Plan; consultations; laboratory diagnostics; instrumental diagnostics and treatment; anesthesia; angiographic studies; cardiosurgical, neurosurgical and complex reconstructive operations (including drugs and consumables) conducted in life-threatening conditions in emergency situations; resuscitation; extracorporeal methods of treatment, conducted in life-threatening conditions in emergency situations;

### **The following services are not available:**

- Inpatient treatment which is required due to organs and tissues transplantation; inpatient treatment related to cardio-surgery and complex reparative operations, including scheduled surgeries and/or requiring preparatory procedures (except for scheduled surgeries included in the Insurance Plan); inpatient treatment associated with plastic surgery.

### ***Exclusions from the Insurance Plan***

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

**An Insured Event** *is an event covered by the Insurance Contract when the Insurance Policy Holder requests a medical institution specified in the Insurance Contract to provide medical assistance in the event of an acute or chronic disease, injury,<sup>1</sup> or any other accidents and conditions requiring medical care (services) covered by this Insurance Plan.*

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 in connection with these diseases/conditions and related aggravations after a diagnosis is established, shall not be covered by the Insurance Company:

1. Cancer, malignant blood and lymph diseases, nervous system tumours and their consequences and complications;

<sup>1</sup>

Accidents are unforeseen events occurring beyond the Insurance Policy Holder's control.

2. Congenital malformations (birth defects), deformations and chromosomal abnormalities; hereditary diseases;
3. Systemic, atrophic and degenerative diseases of the nervous system; Parkinson disease and secondary form of Parkinsonism; cerebral palsy;
4. Rhonchopathy and sleep apnea;
5. Infections with a predominantly sexual mode of transmission; HIV and HIV-associated disorders, and their complications; tuberculosis;
6. Extremely dangerous infectious diseases: smallpox, plague, anthrax, cholera, highly contagious viral hemorrhagic fevers and other extremely dangerous infections, according to regulations adopted by the official healthcare authorities);
7. Immunodeficiency disorders and diseases manifested through the acquired immunodeficiency syndrome (AIDS);
8. Mental and behavioural disorders (including somatic illness and injuries caused thereby); disorders associated with substance abuse (alcoholism, drug addiction, substance abuse, nicotine addiction, and others), including somatic diseases caused by the use of such substances;
9. Disorders and injuries occurring as a result of the Insurance Policy Holder's actions in a state of intoxication caused by consumption of psychoactive substances (alcohol, drugs and toxic substances, psychotropic drugs, etc.);
10. Disorders and injuries occurring as a result of the Insurance Policy Holder's self-harm (including suicide attempts);
11. Disorders and injuries occurring as a result of the Insurance Policy Holder's actions related to committing an intentional crime;
12. Type 2 diabetes (beyond the scope of the Insurance Plan); *inpatient treatment of related complications*;
13. Chronic hepatitis, liver cirrhosis;
14. Diseases aggravated by chronic renal or hepatic failure that require extracorporeal therapy;
15. Diseases that require transplantation, installation of implants or prosthetic care to replace organs and tissues;
16. Infertility, impotence diagnostics and treatment;
17. Medical services connected with pregnancy (beyond the scope of the Insurance Plan), childbirth and related complications (except ectopic pregnancy and abortion when prescribed by doctor);
18. Nutrition disorders (including obesity);
19. Disorders and injuries occurring as a result of acts of terrorism; natural disasters; the Insurance Policy Holder's participation in any form of military operations, civil unrest and disturbances, unauthorised meetings and manifestations.

The following medical services and expendables shall not be covered by the Insurance Company unless otherwise stated in the List of Services:

- 1.1. any treatment requested without medical grounds or prescribed by doctors working at health facilities that are not mentioned in the Insurance Plan;
- 1.2. in-home medical care, in-home medical services requested without medical grounds;
- 1.3. traditional diagnostic methods, including: iridology, auricular diagnosis, acupuncture diagnosis, pulse diagnosis, etc.; treatment relying on traditional medicine: energy medicine, cubo therapy, electroacupuncture, hirudotherapy, experimental and proprietary methodologies of treatment and diagnosis, medical technologies that are not certified in accordance with Russian legislation; herbal therapy, homeopathy; diagnostics by Voll; PET, etc.;
- 1.4. services, rendered as preventive (including dental care), cosmetic (including dental care), and rehabilitation services (including treatment of non-acute osteochondrosis), preventive massage therapy, specific immune therapy; training equipment, hydrotherapeutic procedures, colonoscopy, sauna, solarium, balneotherapy, etc.;

- 1.5. extracorporeal treatment, including laser therapy, ultraviolet irradiation of blood, auto-haemotherapy, plasmapheresis, and hemo-lymphosorption; hyper-, hypo- and normobaric oxygenation; ozone therapy, manipulations relying on equipment designed for persons over 18 years of age; robot-assisted surgery operations; cryotherapy, press therapy and lymphatic drainage, alpha-capsule,
- 1.6. psychotherapeutic services, and hypnosis;
- 1.7. weight and speech correction; laser eye surgery;
- 1.8. birth control; in vitro fertilisation; diagnostics and correction of reproductive functions, including infertility and erectile dysfunction treatment;
- 1.9. prenatal care (after pregnancy is established); pregnancy complications, except for urgent hospital admission in the event of a medical emergency (if Hospital Admission is covered by the Insurance Plan) for up to 3 days with the pregnancy not exceeding 12 weeks, pregnancy complications/pathologies, if the Obstetric Aid is not covered by the Insurance Plan; abortions (except for abortions necessitated by an accident).

If the pregnancy has occurred during the effective period of the Insurance Contract, the Contract shall cover only medical conditions unrelated to pregnancy, childbirth and their complications;

- 1.10. diagnostics, treatment, procedures, plastic surgery and manipulations carried out for aesthetic or cosmetic purposes, or for improving a patient's psychological condition, including those relating to skin diseases (papillomas, warts, molluscum contagiosum, nevus, etc.); treatment of complications, arising as a result of cosmetic manipulations/surgery.
- 1.11. hospital admission for nursery care or rehabilitation;
- 1.12. consultations provided by professors and academicians;
- 1.13. checkups including those conducted in order to receive a certificate of fitness for driver's licenses, gun licenses, employment, and for attending sports and rehabilitation facilities; for admission to educational institutions; for travelling abroad; for the acquisition of bank and other insurance products, and for military service enlistment offices;
- 1.14. costs of expensive medicaments<sup>2</sup> and expendables (except for those used in intensive care), glasses, contact lenses, hearing devices, implants, prostheses, additional medical devices and appliances, including those needed in the course of surgery, and other corrective devices and appliances, including the cost of their adjustment;
- 1.15. treatment of implications caused by drug and alcohol intoxication;
- 1.16. services relating to the preparation and handling of manipulations, and treatment of diseases, specified in pp. 1, 2 and/or not covered by the Insurance Plan;
- 1.17. medical services required as a result of the Insurance Policy Holder's non-compliance with prescriptions and recommendations of their physician;
- 1.18. medical services, which have been rendered with negligence of Medical Care Procedures and Standards, established by Federal Law No. 323-FZ "On Fundamental Healthcare Principles in the Russian Federation" dated November 21, 2011.
- 1.19. In dental care:
  - all types of prosthetic dentistry and preparations thereto (except for those cases when prosthetic dentistry is necessitated by an accident that has occurred during the period of the Insurance Contract, and documentary evidence thereof is provided);
  - surgical treatment of periodontal diseases (except for the relief of acute conditions);
  - orthodontics; dental implantation;

2. If the Insurance Contract has expired but the Insurance Policy Holder is still treated for an insurable occurrence, the Insurer shall cover the cost of subsequent medical

services. In case of outpatient treatment, consultations are provided by the physician until the end of the acute period; in case of inpatient treatment - until relieve of the urgent condition. The scheduled hospital admission should be arranged at least 14 days prior to the expiry date of the Insurance Contract.

Medical conditions, specified in p.1, as well as disabilities caused by diseases, serve as major factors significantly influencing the size of the covered risk. If it has been established that the Insurance Contract is concluded in relation to persons with such diseases and/or disabilities, as well as when such diseases are initially revealed, or once the Insurance Policy Holder's disability is confirmed during the period of the Insurance Contract, RESO-Guarantiya shall cover medical services rendered to the Insurance Policy Holder before the diagnosis/group of disability is established. After that RESO-Guarantiya may require a change of the Insurance Contract terms or additional insurance rate proportionate to the increased risk. If the Insurer disagrees, the Insurance Company may terminate the Contract with such person and notify the Insurer and the Insurance Policy Holder thereof.

### ***Prophylactic Medical Examination***

	<b>Services</b>	<b>Men</b>	<b>Women</b>
Consultations	Physician's consultation	1	1
	Gynaecologist's consultation		1
	Urologist's consultation	1	
	Ophthalmologist's consultation	1	1
Lab tests	Blood test	1	1
	Urine test	1	1
	Clinical smear test		1
	Cytosmear		1
Biochemical blood test	Glucose	1	1
	Bilirubin	1	1
	Aspartate aminotransferase (AST)	1	1
	Alaninaminotransferase (ALT)	1	1
	Creatinine	1	1
	Cholesterol	1	1
	Triglycerides	1	1
	SA-125		1
Cancer-specific markers	PSA total	1	
	TSH	1	1
Instrumental tests	Electrocardiogram (12 leads)	1	1

	Chest X-ray, in 2 projections	1	1
	Extended colposcopy		Indications