Appendix 2 to the Contract

**Voluntary Health Insurance Program**

**"Scheduled and Emergency Inpatient Care"**

Under this program Ingosstrakh Insurance Company arranges and pays for emergency medical services and inpatient services provided to the Insured Person due to acute illness (condition), aggravation of chronic illness, injury (including ambustion, freezing injury) and intoxication in case of scheduled or emergency hospitalization[[1]](#footnote-1).

Emergency medical care is provided to the Insured Person in cases requiring urgent medical intervention.

Emergency hospital admission shall take place, if the health status of the Insured Person requires emergency inpatient care.

Ingosstrakh Insurance Company pays for inpatient services rendered in relation to events which directly caused the hospitalization.

# Scope of Services Provided

Under this program, Ingosstrakh Insurance Company arranges and pays for the following medical services in cases specified above:

**Emergency Medical Services: [[2]](#footnote-2)**

## call of the emergency team nearest to the location of the Insured Person (including a package of urgent medical manipulations, required express diagnostic and urgent medical transportation to the medical institution determined by Ingosstrakh Insurance Company, which is capable of rendering the required medical assistance) around the clock 7 days a week shall be possible:

### in Moscow – within 30 km from Moscow Ring Road (in the absence of indications for hospitalization, and back);

### in Saint Petersburg – within the administrative districts and borders of the city, set in accordance with Law No. 411-68 "On Territorial Structure of Saint Petersburg" dated July 25, 2005 (as amended on the date of services provision);

### in other settlements – within the administrative districts and the boundaries of the settlement established by the ambulance service;

**Inpatient services:**

## diagnostic and medical [[3]](#footnote-3)services, including:

### advisory services of medical specialists;

### laboratory and instrumental tests;

### stay in the intensive care unit, resuscitation;

### surgical and conservative treatment;

### physiological treatment, classical massage, corporeal acupuncture, manual therapy and exercise therapy;

* extracorporeal methods of treatment: hemodialysis, plasmapheresis, hemosorption, hemofiltration, ultraviolet and laser irradiation of blood, ozonation, etc. (in the conditions of resuscitation for vital indications);
* rehabilitation treatment by the decision of the clinical and expert Commission of the medical institution, after the hospital treatment on the insured event[[4]](#footnote-4) ;

### pharmaceuticals and other remedies required for the treatment and available in the inpatient clinic;

### the use of polymer bandages for immobilization in cases of injuries (if available in inpatient clinics) occurred during the term of the insurance contract;

### termination of pregnancy for medical reasons;

### inpatient stay in single-double ward, with catering and medical personnel care;

### Stay in the hospital of one of the parents accompanying a hospitalized child under three years of age[[5]](#footnote-5);

## temporary disability examination.

# Procedure for Rendering Medical Services

## If emergency medical care or urgent hospitalization is required, the Insured Person or a person acting on his/her behalf shall contact the Medical Aid Organization Division of Ingosstrakh Insurance Company.

## Medical services are provided to the Insured Person in the presence of a document confirming the conclusion of the insurance contract with respect to the Insured Person (voluntary medical insurance policy, etc.) and the document proving the identity. In case of problems connected with organization of ambulance, the Insured Person or the person acting on his behalf should also apply to the Medical Aid Organization Division of Ingosstrakh Insurance Company.

## Emergency medical care is provided by the emergency medical team of LMS Clinic LLC or a similar service of another medical institution having contractual relationship with Ingosstrakh Insurance Company.

## The Insured Person shall be urgently hospitalized by a mobile emergency team to the medical institution recommended by a doctor from the list of such institutions specified in the Insurance Contract, which is capable of providing appropriate medical care and has available beds. Otherwise, the Insured Person can be hospitalized in an equivalent medical institution that has contractual relations with Ingosstrakh Insurance Company.

## Should no ambulance service have contractual relations with Ingosstrakh Insurance Company, the Insured Person or a person acting on his/her behalf shall contact the Medical Aid Organization Division of Ingosstrakh Insurance Company, if urgent hospitalization is required. In such case, the Insured Person may be urgently hospitalized (if necessary) by the local free ambulance and emergency service “03”[[6]](#footnote-6) to the medical institution, with which Ingosstrakh Insurance Company has contractual relations for provision of inpatient medical services and which is able, if free beds are available, to provide necessary medical care.

## On extraordinary occasions, life saving urgent hospitalization may be performed to the municipal (district) hospital nearest to the Insured Person’s location which is able to provide appropriate medical care, including by means of provision of the emergency medical services by the team of the local free ambulance and emergency service “03”. Later on Ingosstrakh Insurance Company arranges for the transfer of the Insured Person to one of the medical institutions specified in the Insurance Contract that is ready to accept the Insured Person, if there are no medical contra indications for such transfer.

## If the planned hospitalization is required, the Insured Person must apply to the Medical Aid Organization Division of Ingosstrakh Insurance Company. Planned hospitalization is arranged by the staff of the Medical Aid Organization Division of Ingosstrakh Insurance Company on the basis of the following documentation: appointment card, outpatient card or an extract from it containing all necessary results of pre-hospital examination. Scheduled hospitalization is carried out to any inpatient hospital specified in the Insurance Contract, and if it is not possible – to another equivalent inpatient hospital as agreed with the Insured Person, within at most 10 days upon receipt of the above documentation by Ingosstrakh Insurance Company.

## To arrange and pay for services on prosthetics and preparation to it in a hospital in case of a planned hospitalization, the Insured Person or representative shall contact the Medical Aid Organization Division of Ingosstrakh Insurance Company and submit an injury conclusion (accompanied with X-ray pictures) describing recommended prosthetic and orthopedic services. The final scope of prosthetic services, including the cost of prosthesis, and required medical institution, shall be determined by Ingosstrakh Insurance Company.

## In case of hospitalization of a pregnant woman, if she has a somatic or surgical pathology, the Insured Person shall be hospitalized to medical institutions which have contractual relations with Ingosstrakh Insurance Company and are able to provide appropriate medical care in case of availability of free beds. If it is not possible, planned and urgent hospitalization is carried out to city (district) clinical hospitals with maternity departments.

# OBLIGATIONS of the Insurant

## The Insurant is obliged to compensate expenses incurred by Ingosstrakh Insurance Company in the following cases:

### calling for a medical emergency team to an incorrect, incomplete or non-existent address specified by the Insured Person or a person acting on his/her behalf to a dispatcher of the Emergency Call service;

### the Insured Person is absent at the address specified when calling for an emergency ambulance;

### calling for a medical emergency team for the persons not insured under this program;

### call for a medical emergency team to receive planned medical manipulations: injections, measurement of blood pressure, etc.;

### calling for a medical emergency team to the Insured Person, who is in a state of alcoholic (middle or high level), toxic or drug intoxication, or for the purpose of termination of a drinking bout and his/her subsequent hospitalization;

### cancellation of a call for a medical emergency team;

### refusal from services of a medical emergency team upon their arrival to the designated place.

## After Ingosstrakh Insurance Company pays for services specified in paragraphs 3.1.1–3.1.7 hereof, Ingosstrakh Insurance Company is entitled to demand compensation of the amount of the relevant invoice from the Insurant. If the Insured Person fails to pay such amount within 5 banking days following the date of receipt of the invoice from Ingosstrakh Insurance Company, the latter shall be entitled to terminate the insurance contract executed with respect to such Insured Person.

## **Exceptions from the voluntary health insurance programs form an integral part of this program*.***

1. This program shall include medical services provided by medical institutions specified in the insurance agreement as well as diagnostics and treatment of diseases, injuries and other medical indications specified in the International Statistical Classification of Diseases valid in the Russian Federation, except for services and diseases listed in the Exceptions from Voluntary Health Insurance Programs. [↑](#footnote-ref-1)
2. If ambulance which has contractual relations with Ingosstrakh Insurance Company is available. [↑](#footnote-ref-2)
3. Prosthetic services (for dentoprosthetic – only with the use of metal and metal-ceramic crowns) and preparation thereto are covered when the need for such services arises as a result of injury (for dentoprosthetic rehabilitation – maxillofacial area injuries) that occurred within the validity period of the insurance contract; as well as during the term of previous insurance contracts, subject to permanent insurance with Ingosstrakh Insurance Company. [↑](#footnote-ref-3)
4. Services are provided on the basis of the hospital until discharge [↑](#footnote-ref-4)
5. The stay of the parent (without provision of medical services) only with the possibility of a hospital and not more priviledged as semi-private ward. [↑](#footnote-ref-5)
6. Ambulance and emergency medical services "03" shall not be paid by Ingosstrakh Insurance Company. [↑](#footnote-ref-6)