Appendix 3 to the Contract

Exceptions

from Voluntary Health Insurance Programs

(these Exceptions are an integral part of

voluntary health insurance programs)

# Ingosstrakh Insurance Company will not pay for the medical services relating to the following diseases and complications thereof:

## HIV, AIDS;

## Especially dangerous infectious diseases[[1]](#footnote-1): smallpox, poliomyelitis caused by wild polio virus, human influenza caused by a new subtype, severe acute respiratory syndrome (SARS), cholera, plague, malaria, arthropod-borne viral fevers and viral hemorrhagic fevers, meningococcal disease;

## alcoholism, drug abuse, substance abuse;

## mental illnesses and behavioral disorders;

## malignant neoplasms, hemoblastosis;

## tuberculosis;

## hereditary diseases: chromosomal, monogenic, mitochondrial (diseases, anomalies, disorders), hereditary metabolic diseases; abnormal development; birth defects; infantile cerebral paralysis;

## system connective tissue disorders, including all undifferentiated collagenoses;

## diseases accompanied by chronic renal and hepatic failure requiring chronic hemodialysis;

## chronic hepatitis С, Е, F, G;

## disability (except for group III disability).

# Ingosstrakh Insurance Company will not pay for the following medical services and treatments, as well as related expenses:

## medical services rendered without medical indications;

## dynamic and dispensary supervision of chronic diseases (except for the cases provided by the program of voluntary medical insurance (hereinafter referred to as VHI);

## medical services rendered at home (except for cases provided for by the VHI Program);

## methods of traditional medicine: all types of traditional diagnostics (including acupunctural diagnostics, auriculodiagnostics, thermopunctural diagnostics, iridology, energoinformational diagnostics), all types of traditional therapy[[2]](#footnote-2) (including phytotherapy, hirudotherapy, apiotherapy and treatment by other means of natural origin (with the exception of cases stipulated by the VHI program); homeopathy; energoinformatics; traditional recovery systems); shock-wave therapy; all types of pneumomassage[[3]](#footnote-3) (including intense external counterpulsation therapy, lympha press); instrumental spinal traction (dry and underwater traction); treatment by means of quantum therapy devices; treatment by means of structural resonance therapy devices; kinesiotherapy; osteopathy;

## treatment of experimental or research nature; services related to telemedicine, [[4]](#footnote-4)extracorporeal treatment methods, including ultraviolet blood irradiation except for extracorporeal treatment of blood and its components for life saving reasons in intensive care unit; intravenous and cutaneous blood irradiation (except for cases provided for by the VHI Program); local autoplasma therapy; mesotherapy; ozone therapy (except for cases provided for by the VHI Program); alpha capsule treatment; robot-assisted surgeries; capsule endoscopy;

## treatment and/or care procedures facilitating or preventing from conception, including: artificial insemination, treatment and diagnosis of infertility and impotence, insertion (including for therapeutic purposes) and removal of the IUD;

## medical services related to pregnancy after establishing (except for cases provided for by the VHI Program); termination of pregnancy; [[5]](#footnote-5)obstetric aid;

## issue of all types of medical documents[[6]](#footnote-6);

## diagnostics, treatment, procedures, plastic surgery carried out for aesthetic or cosmetic purposes or to improve the psychological condition of the Insured Person; treatment of callus, papillomas, warts, nevi, condylomas, lipomas, keloid scars; atheromas, xanthelasmas;[[7]](#footnote-7) weight correction; surgical sex reversal;

## surgical treatment of myopia, hypermetropia, astigmatism, strabismus; treatment involved hardware-software ophthalmological solutions for persons of over 15 years old;

## consulting and treatment of a psychotherapeutist, psychiatrist, psychoneurologist (other than initial consultation of one of these specialists without diagnostic testing), psychologist, speech therapist (except for cases stipulated by the VHI program);

## preventive measures in dentistry (except for cases stipulated by the VHI program); all services conducted for cosmetic purposes (including the use of veneers and laminate veneers, the removal of raids (except for cases stipulated by the VHI program), teeth whitening); restoration of the tooth crown destroyed by more than 50%, restoration of the tooth crown using pins (except for cases stipulated by the VHI program); surgical and hardware-associated treatment of periodontal diseases; dental prosthetics and preparation for dental prosthetics (except for cases stipulated by the VHI program); orthodontic treatment (except for cases stipulated by the VHI program); implantation of teeth;

## immunotherapy, including specific immunotherapy, preventive and curative measures; immunologic prophylaxis, except for emergency immune prophylaxis of tetanus, antirabic vaccination, flu vaccination for epidemiological indications, as well as vaccination of children provided for in the voluntary health insurance program; tonsils flushing, including with the use of Tonzillor device (except for cases provided for by the VHI Program); preventative massage; prostate gland massage; exercise equipment, kinesiotherapy, tanning salon; balneotherapy (except for cases stipulated by the VHI program), exercise therapy and exercise equipment in a swimming pool; hydrocolonotherapy;

## transplantation of organs and tissues; all kinds of prosthetics prosthesis, including preparation to it, apart from the cases when the need for them emerged as a result of an injury occurred within the validity period of the Insurance Agreement, as well as during the validity period of the previous insurance agreements subject to continuous insurance with Ingosstrakh Insurance Company under VHI programs, which provide for inpatient care;

## rehabilitation in any health care institutions[[8]](#footnote-8); staying in health care and other institutions for custody care as well as care requiring no medical personnel; providing of individual medical personnel in an in-house facility;

## day care facility and medical services associated with preparation for scheduled hospitalization when the Insured Person has no Ingosstrakh Insurance Company Policy (VHI Program) providing for scheduled inpatient care;

##  services provided to the Insured Person after the expiry of the insurance agreement, other than services rendered under Ingosstrakh Insurance Company Policy (VHI Program) stipulating scheduled and emergency care related to treatment of the Insured Person hospitalized within the period of cover until his/her discharge from the inpatient facility.

# Ingosstrakh Insurance Company will not pay for:

##  medicines (except for cases provided by the VHI program) and medical products, medical equipment, glasses, contact lenses, hearing aids, medical products intended for the care for patients, corrective medical devices, materials and devices (including corsets, crutches, insole), as well as expenses associated with their selection and [[9]](#footnote-9)fitting;

## cardiostimulators, stents, as well as consumables for angioplasty and stenting; [[10]](#footnote-10)transplants;

## artificial lenses, implants, prostheses and endoprostheses (including stent-grafts, heart and vascular valves), metal structures[[11]](#footnote-11);

## immobilization systems[[12]](#footnote-12).

# If during the term of insurance agreement it is revealed that the insurance agreement was executed with regard to the Insured Person suffering from any disease specified in Clause 1 of these Exceptions or having disability (other than group III disability), as well as if such diseases or disability are first diagnosed during the insurance agreement term, Ingosstrakh Insurance Company shall pay for the medical services provided to the Insured Person on medical indications until the diagnosis is confirmed (set) or disability is confirmed (established) (except for disability category III).

1. The list of especially dangerous infectious diseases can be expanded by the decision of the competent authorities. [↑](#footnote-ref-1)
2. Except for cases provided for by the VHI programs. [↑](#footnote-ref-2)
3. Except for pneumomassage of eardrums. [↑](#footnote-ref-3)
4. Except for the provision of such services for medical reasons at the branches LMS Clinic LLC. [↑](#footnote-ref-4)
5. Except for cases of pregnancy termination for medical reasons. [↑](#footnote-ref-5)
6. Except for the issue of a certificate on the previous disease (form 095/u (095/у)) or temporary disability certificate, and except for cases specified in the voluntary health insurance program. [↑](#footnote-ref-6)
7. Except where there exist injured and irritated elements, as well as suspected malignant degeneration of pigmented naevus. [↑](#footnote-ref-7)
8. In addition to rehabilitation after injuries that occurred during the term of the insurance agreement, as well as during the term of previous insurance agreements subject to continuous insurance at Ingosstrakh Insurance Company, in healthcare facilities provided for by the insurance agreement within the scope of the outpatient and polyclinic care program available to the Insured Person, and the cases provided by the VHI Program. [↑](#footnote-ref-8)
9. Except for the selection of glasses in accordance with the VHI program. [↑](#footnote-ref-9)
10. Other than operations performed in case of emergency for life saving reasons. [↑](#footnote-ref-10)
11. ##  Except for the cases when the need for them emerged as a result of an injury occurred within the validity period of the insurance agreement, as well as during the validity period of the previous insurance agreements subject to continuous insurance with Ingosstrakh Insurance Company under VHI programs, which provide for inpatient care; Biodegradable implants are under no circumstances covered by the VHI program.

 [↑](#footnote-ref-11)
12. ##  Except for the cases of plaster and polymer dressings use for immobilization in case of an injury occurred within the period of the insurance agreement.

 [↑](#footnote-ref-12)