

Quick guide on the use of the Voluntary Health Insurance (VHI) policy provided by Insurance company "Soglasie"

1	What is "Soglasie"? What kind of functions does it perform?	<p>"Soglasie" is an insurance company, provider of insurance services for HSE employees in 2025. It arranges and renders medical assistance to the extent covered by the insurance programme and in the facilities indicated in this programme. Medical assistance is provided to the Insured person upon occurrence of an insurance case.</p> <p>"Soglasie" 24/7 call center: 8 800 250 01 01</p> <p>Please wait for operator's answer and ask for switching to English speaking operator. Please make sure to provide your or your family member's insurance policy number.</p>
		<p>VHI Programme includes:</p> <ul style="list-style-type: none"> - Outpatient treatment - Inpatient treatment - Programme for Children - Specialized Dentistry (chain dental clinics)
2	What is an insurance case?	<p>An insurance case is:</p> <ul style="list-style-type: none"> - an acute disease - an aggravation of a chronic disease - a trauma (including burns and frostbites) - intoxication
3	What is not an insurance case?	<p>The following services are not regarded as insurance cases and, hence, are not covered:</p> <ul style="list-style-type: none"> - those organized on the Insured person's own will without medical indications - those not covered by the programme - those included into the list of Exceptions from the VHI Programme. All necessary tests and examinations are covered until a non-insurance case is diagnosed - services prescribed and/or rendered at a medical institution not included in the Insurance Plan, or without the prior consent of "Soglasie". <p>! The Insurer continues to provide medical services to the Insured even if a disease not covered by the insurance programme has been diagnosed during the period of validity of the insurance contract (policy). Treatment of the disease is not provided.</p>
4	What is a Policy?	<p>The Policy of Voluntary health insurance is issued by "Soglasie" insurance company.</p> <p>You will need to provide this number on any medical assistance request by phone. You will need to SUBMIT the printed or digital Policy when you get emergency medical care and for admission to hospital.</p>
5	Where can you receive medical assistance?	<p>Outpatient treatment, including dental care and home visits is provided on the basis of:</p> <p>"Medincentre" of RF Ministry of Foreign Affairs hereinafter Polyclinic</p> <p>Address: 4th Dobryninsky pereulok, building 4, Moscow. Metro station "Dobryninskaya"</p> <p>http://www.medin.ru/eng/contacts/address</p> <p>Direct phone number: 8 499 237 17 06 - English-speaking staff</p>

		<p>(for home visits arrangement, appointments to physicians, including children’s appointments, doctors’ reception hours, etc.).</p> <p>Working Hours: Monday – Friday from 8 am to 9 pm Saturday from 9 am to 6 pm</p> <p>Dentistry: Monday – Friday from 8 am to 8 pm Saturday from 9 am to 4 pm</p> <p>Pediatric Department: Monday – Friday from 8:30 am to 8 pm Saturday from 9 am to 3 pm</p> <p>Home Visits: during working hours of the Polyclinic.</p> <p>Please make sure you can provide your or your family member’s insurance policy number.</p> <p>Dental care “LIC” Dental Clinics Network https://www.likdent.ru/kontaktyi1.html (for Moscow)</p> <p>“MedSoyuz” Dental Clinics Network, http://medsouz.spb.ru/o-klinike-medsoyuz (foe St. Petersburg)</p>
6	<p>How to make an appointment?</p> <p>To make an appointment for the 1st time:</p> <p>*What is the Card?</p> <p>**What is the Pass?</p> <p>To make subsequent appointments:</p>	<p>For outpatient treatment, including home visits it is necessary to contact the Polyclinic, for dental care - directly to the dentist</p> <p>! On your 1st visit to the Polyclinic you will need to obtain a Card* and a Pass**. So please inform the contacting specialist that this is your 1st visit to the Polyclinic. You need to call: The reception of the Polyclinic: 8 499 237 17 06. You will need to provide your full name, age.</p> <p>! If you want to make an appointment for your family member it is necessary to provide HIS/HER full name, age, N^o of the Policy.</p> <p>The Card issued by the Polyclinic, contains medical information on the health condition of the patient, and is kept at the registration office of the medical facility.</p> <p>The Pass issued by the Polyclinic, ensures your admission to the facility, and is obligatory for medical assistance.</p> <p>Both the Card and the Pass are issued at room 121, 1st floor of the medical facility. The following documents are required: your Policy, Passport and 1 photo.</p> <p>Room 121 working hours:</p> <ul style="list-style-type: none"> - Monday - Friday – 8 am – 9 pm - Saturday – 9am – 6 pm - Sunday – closed <p>! Please make sure to arrive approximately 30 minutes before the appointment time to obtain the Card and the Pass.</p> <p>You need to call: The reception of the Polyclinic: 8 499 237 17 06 You will need to provide your full name, age, N^o of the Card/Pass (they coincide).</p> <p>! If you want to make an appointment for your family member it is necessary to provide HIS/HER full name, age, N^o of the Policy, N^o of the Card/Pass.</p>

7	What should you do if a doctor at an appointment at a medical facility says that a certain service cannot be provided?	<p>It's necessary to call "Soglasie" 24/7 call center 8 800 250 01 01</p> <p>1st option The specialist will determine the lawfulness of the denial and specify the relevant clause in the VHI programme that confirms it.</p> <p>2nd option The specialist will determine the possibility of the service's coverage and contact the doctor to confirm further provision of the service.</p> <p>3^d option The specialist will determine the possibility of the service's coverage and arrange the service provision in another medical facility, informing the Insured about the address of the medical facility, the date and the time beforehand.</p> <p>You will need to provide your full name, age, N^o of the Policy, and the reason for refusal.</p>
8	What is emergency medical care?	Emergency medical care is provided in life-threatening situations (fever, traumas, pains, etc.)
9	What is the emergency phone number?	<p>It's necessary to call "Soglasie" 24/7 call center 8 800 250 01 01</p> <p>Emergency medical care is provided within Moscow and up to 30 km from Moscow Ring Road (MRR/MKAD). It is necessary to provide your full name, age, N^o of the Policy, the address where the doctor is needed and the problem. If you want to call an ambulance for your family member it is necessary to provide HIS/HER full name, age, N^o of the Policy, the address and the problem.</p> <p>If you speak Russian you may also call 103 (for calls from local fixed telephones) or 112 (for calls from mobile telephones).</p>
10	Is emergency care provided all over Russia, in any city/town (during business trips, vacations)?	<p>Emergency medical care is provided in any Russian city. For getting of Emergency medical care it is necessary to call "Soglasie" 24/7 call center +8 800 250 01 01 You should provide full name, age, N^o of the Policy, the address where the doctor is needed, and the reason for a doctor's visit.</p> <p>You may also call for state emergency care 112 (for calls from mobile telephones). The hotline 112 has English-speaking operators. If you speak Russian you may call 103 (for calls from local fixed telephones) or 112.</p>
11	Is medical assistance provided outside Russia?	Travel Abroad Insurance is available under a private health insurance plan as an additional option offered by "VSK" free of charge.

12	In what cases and how is a home visit arranged?	<p>Home visits are provided on medical grounds only to the Insured <u>who cannot visit a medical facility due to health conditions, and needs to stay in bed and be examined by a physician at home.</u> Home visits are organized within Moscow Ring Road (MRR/ MKAD) and the following districts: Vnukovo, Vostochniy, Zhulebino, Kozhukhovo, Kosino-Ukhtomskiy, Kurkino, Mitino, Molzhaninovskiy, Nekrasovka, Novo-Peredelkino, Novokosino, Severnoye Butovo, Severniy, Solntsevo, Yuzhnoye Butovo.</p> <p>To arrange a home visit, please call the Polyclinic: 8 499 237 17 06</p> <p>If it is impossible to reach the Polyclinic by phone or to get support in English please call "Soglasie" 24/7 call center 8 800 250 01 01</p> <p>Home visit calls are taken by Polyclinic every day except Sunday: For adults from 8:00 am to 4:00 pm For children from 8:00 am to 12:00 pm Home visits are made during the working hours of the Polyclinic:</p> <table border="1" data-bbox="528 645 1465 741"> <tr> <td data-bbox="528 645 997 741"> For adults Monday 8 am – 9 pm Saturday 9 am – 6 pm </td> <td data-bbox="997 645 1465 741"> For children Monday 8:30 am – 8 pm Saturday 9 am – 3 pm </td> </tr> </table>	For adults Monday 8 am – 9 pm Saturday 9 am – 6 pm	For children Monday 8:30 am – 8 pm Saturday 9 am – 3 pm
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		<p>In case of serious health problems after 6 pm or on Sunday you may call for emergency care: "Soglasie" 24/7 call center 8 800 250 01 01</p> <p>You will need to provide your full name, age, number of the Card/Pass (they coincide), the address where the doctor is needed, and the reason for home visit.</p> <p>If you wish to arrange a home visit for a family member it is necessary to provide HIS/HER full name, age, N^o of the Policy, the address where the doctor is needed, and the reason for home visit.</p>		
13	What should be done if a Russian-speaking doctor came for a home visit?	<p>It is necessary to call "Soglasie" 24/7 call center 8 800 250 01 01 The specialist will try to specify the problem by phone and will be able to translate the doctor's consultation and prescription.</p>		
14	If an emergency admission to the hospital is required	<p><u>If you are at an appointment at the Polyclinic:</u></p> <ul style="list-style-type: none"> - The Polyclinic doctor contacts the insurance company over the phone and states the emergency admission necessity. - The insurance company specialist arranges admission to one of the facilities in accordance with the VHI programme. - If transportation from the Polyclinic is required, the insurance company employee arranges it in an ambulance car <p><u>If you are at home:</u></p> <p>A doctor from an ambulance team states the necessity of emergency admission</p> <ul style="list-style-type: none"> - The doctor contacts the insurance company and states the necessity for emergency admission - The insurance company specialist arranges the admission to one of the facilities in accordance with the VHI programme. - The transportation to the hospital is carried out in an ambulance car. 		

15	If a planned admission to the hospital is required	<p><u>If you are at an appointment at the Polyclinic:</u></p> <ul style="list-style-type: none"> - The Polyclinic doctor contacts the insurance company and states the planned admission necessity. - The insurance company specialist arranges a consultation prior to hospital admission in accordance with the programme at one of Moscow hospitals (to be considered per case). - Before hospital admission you are to have required medical tests at the Polyclinic - You will be informed on the exact time and location of admission. <p><u>If you are at home:</u></p> <ul style="list-style-type: none"> - The Polyclinic doctor states the planned admission necessity - It is necessary to call "Soglasie" 24/7 call center 8 800 250 01 01 <p>You will be informed on the exact time and location of admission.</p>
16	How to get medical certificate to access a swimming-pool?	<p>It is necessary:</p> <ol style="list-style-type: none"> 1. to call "Soglasie" call-center 8 800 250 01 01 and ask for a guarantee letter from "Medincentre": tel. 8 495 232 34 60. 2. to come to "Medincentre" for physician's appointment (it can be done without preliminary appointment).
17	On issues related to medical assistance organizing:	<p>It is necessary to contact "Soglasie" 24/7 call center 8 800 250 01 01</p>
18	<p>What should be done if: - you cannot settle the problem with "Soglasie";</p> <p>- you want to comment on "Soglasie" services</p>	<p>Contact the Office of Staff and Student Benefits of National Research University – Higher School of Economics.</p> <p>e-mail: social@hse.ru</p>
19	What should be done if you or your family member have lost the Policy	<p>If you did not save policy in your computer or telephone you should contact by e-mail: social@hse.ru</p>