

MINIMUM VHI PROGRAM PLAN

INSURED EVENT

Visit of the Insured to medical institution during the entire term of the insurance contract in order to receive various types of consultation, treatment, preventive and other care included in the health insurance program in case of acute disease, exacerbation of a chronic disease, poisoning and other life threatening accidents.

INSURED AMOUNT

Not less than **2 500 000,00** rubles

MEDICAL CARE TYPES AND VOLUME

1.	Outpatient services
2.	Emergency dental care
3.	«Calling a doctor»
4.	Ambulance service
5.	Emergency hospitalization
6.	Medical repatriation, medical and transport repatriation
7.	Preventive care:
	7.1. Preventive medical examination*
	7.2. Preventive care in accordance with the provisions of the legal acts of the Russian Federation regarding the prevention of the threat of import and spread of infectious diseases that pose a danger to others.

Paragraph 7.1. – obligatory for foreign citizens who are 1st and 2nd year Bachelor's students and 1st and 2nd year Specialist's students.

1. **Outpatient services:**

- 1.1. initial and repeated medical treatment provided by doctors of the following specialties: general practitioner, surgeon, ophthalmologist, otolaryngologist, gynecologist, traumatic/orthopaedic surgeon, cardiologist, dermatologist, neurologist, gastroenterologist, urologist;
- 1.2. execution and issuance of necessary medical documentation (medical sick leave certificates, extracts from outpatient medical records, medical certificates, except from certificates for state traffic police, swimming pool visit, going abroad, bearing arms, sanatorium-resort records);
- 1.3. performing general medical manipulations and procedures (injections, blood sampling, etc.). Laboratory diagnostic tests: biochemical (no more than 5 indicators per one disease), general clinical tests of urine and blood;
- 1.4. functional diagnostics: ECG (electrocardiogram), pulmonary function tests with broncholidator, EchoCG (echocardiography) 1 time for the insurance period;
- 1.5. X-ray diagnostics: chest X-ray (photofluorography), chest X-ray examination during acute infectious diseases and bone X-ray in case of injuries;
- 1.6. ultrasonic scan of abdominal cavity, kidneys;
- 1.7. endoscopic examination: fibrogastroduodenoscopy 1 time for the insurance period.

2. **Emergency dental care** (for acute toothache) treatment of no more than 2 teeth:

- 2.1. advice given by medical specialists: general practitioners, dental surgeons;
- 2.2. local anesthesia (infiltration, topical, conduction);
- 2.3. dentine caries, pulpitis, periostitis treatment;
- 2.4. pulpitis treatment with the lateral compaction of gutta-percha technique;
- 2.5. removal of teeth;

- 2.6. X-ray diagnostics;
 - 2.7. periostitis treatment.
3. **«Calling a doctor»:** calling a doctor at home (at the dormitory) within the Moscow Automobile Ring Road (MKAD) – providing the Insured who is not able to visit a medical organization by his own for health reasons (strictly for medical reasons) with medical services at home: initial, repeated medical treatment provided by general practitioner at home; issuance and execution of necessary medical documentation to the Insured (medical sick leave certificate), prescriptions (except from the concessional ones).
 4. **Ambulance service:** ambulance service, necessary express diagnostics, relieving emergencies; emergency transportation to the hospital of any legal and organizational form of ownership. Ambulance service is provided within MKAD.
 5. **Emergency hospitalization:** hospitalization by ambulance team in case of conditions which pose a threat to life; staying in intensive care unit; resuscitation procedures; staying and eating at the hospital; necessary amount of medical care (nonsurgical and surgical treatment); specialised medical consultations and other professional medical services of doctors; temporary disability examination; nursing care.
 6. **Medical repatriation, medical and transport repatriation:** costs of medical evacuation of the Insured with the necessary medical assistance; organizational costs of body repatriation.
 7. **Preventive care:**
 - 7.1. preventive medical examination (preventive treatment provided by general practitioner, neurologist, surgeon, dermatologist, ophthalmologist, otolaryngologist, gynecologist, chest X-ray (photofluorography), 12-lead ECG (electrocardiography), clinical blood analysis, blood glucose test, clinical urine analysis, peripheral blood taking, HIV and syphilis blood tests) (1 time for the insurance period);
 - 7.2. preventive treatment provided by general practitioner / infectious disease specialist upon the development of an unfavorable epidemiological situation (2 times for the insurance period); laboratory PCR test for COVID-19 (1 time for the insurance period).