PrivateMed Next health insurance **Supplemental Insurance Terms & Conditions**

Screening package



These Specific Insurance Terms and Conditions shall concern UNION Vienna Insurance Group Biztosító Zrt.'s PrivateMed Next health insurance contracts, provided that the contract is concluded with reference to these terms. As regards any issues not regulated in these Specific Insurance Terms and Conditions, the Policy Terms and Conditions of the Insurer's PrivateMed Next health insurance (hereinafter referred to as: "Policy Terms and Conditions") shall be applicable.

The parts of the customer information document prepared as prescribed by Annex 4 of Act LXXXVIII of 2014 on the Insurance Business (Insurance Act) are in bold type, while the conditions deviating from those included in the Civil Code and/or the general policy conclusion practices are in italic type.

The screening packages herein cannot be taken out individually, only in combination with the PrivateMed Next group health insurance Standard, Premium or Deluxe packages, at the time of taking out the base package or at any of the subsequent policy anniversaries, provided the policyholder of the basic insurance is not a natural person.

- Available screening packages
- 1.1. Bronze screening package
 - examination by an internal medicine specialist, which comprises the following:
 - taking a detailed personal medical history and lifestyle questionnaire,
 - taking a family medical history, with particular emphasis on the occurrence of cardiovascular and neoplastic diseases,
 - physical examination,
 - taking the pulse and measuring blood pressure,
 - weight and height measurement, BMI (body mass index) calculation
 - body composition analysis.
 - ECG at rest
 - laboratory tests: Complete blood count (qualitative and quantitative) and erythrocyte sedimentation rate, blood glucose, Na, K, Ca, Mg, iron, carbamide, creatinine, transferrin, ferritin, GOT, GPT, GGT, ALP, total and direct bilirubin, uric acid, total cholesterol, triglyceride, HDL, LDL, total protein, albumin, complete urinalysis with sedimentation
 - two other examinations to be selected by the insured person from the list below:
 - gynaecological examination, which comprises:
 - manual examination,
 - cytology,
 - manual breast examination,
 - vaginal ultrasound.
 - breast ultrasound
 - mammography + breast ultrasound,
 - urology screening for men over the age of 40 with PSA test
 - unidirectional chest x-ray
 - native, low-dose CT scan of the chest for screening purposes
 - abdominal and pelvis ultrasound

- cardiology examination, which comprises:
 - ECG at rest,
 - physical examination
 - cardiac ultrasound (echocardiography).
- stress ECG (can only be chosen with cardiology examination)
- cardiac ultrasound
- prostate-specific antigen (PSA) test
- fecal immuno-blood test (Weber test) from 3 different samples
- carotid artery ultrasound
- thyroid ultrasound
- bone density test, ODM or DEXA test depending on location of examination
- examination by an ophthalmic specialist
- dermatology examination by a specialist, with dermatoscope
- otorhinolaryngology examination
- respiratory function test with pulmonology examination by a specialist, without chest x-ray
- audiometry
- dental screening test, which comprises:
 - status check
 - mouth-throat oncology screening
 - panoramic x-ray
 - preparation of treatment plan
- allergy examination with skin test (in case the prerequisit of the allergy examination is a specialist examination, the specialist examination and the allergy examination together consume the optional two examination limit of the insured)

1.2. Gold screening package

- examination by an internal medicine specialist, which comprises the following:
 - taking a detailed personal medical history and lifestyle questionnaire,
 - taking a family medical history, with particular emphasis on the occurrence of cardiovascular and neoplastic diseases,
 - physical examination,
 - taking the pulse and measuring blood pressure
 - weight and height measurement, BMI (body mass index) calculation
 - body composition analysis
- ECG at rest
- abdominal and pelvis ultrasound
- urology examination for men over the age of 40 with prostate palpation
- gynaecological examination, which comprises:
 - manual examination,
 - cytology,
 - manual breast examination,
 - vaginal ultrasound,
- laboratory tests: Complete blood count (qualitative and quantitative) and erythrocyte sedimentation rate, blood glucose, Na, K, Ca, Mg, iron, carbamide, creatinine, transferrin, ferritin, GOT, GPT, GGT, ALP, total and direct bilirubin, uric acid, total cholesterol, trigliceride, HDL, LDL, total protein, albumin, TSH, complete urinalysis with sedimentation

1.3. Platinum screening package

- examination by an internal medicine specialist, which comprises the following:
 - taking a detailed personal medical history and lifestyle questionnaire,
 - taking a family medical history, with particular emphasis on the occurrence of cardiovascular and neoplastic diseases,
 - physical examination,
 - taking the pulse and measuring blood pressure
 - body fat % measurement
 - weight and height measurement, BMI (body mass index) calculation
 - body composition analysis
- ECG at rest
- abdominal and pelvis ultrasound
- urology examination for men over the age of 40 with prostate palpation
- gynaecological examination, which comprises:
 - manual examination,
 - cytology,
 - manual breast examination,
 - vaginal ultrasound.
- laboratory tests: Complete blood count (qualitative and quantitative) and erythrocyte sedimentation rate, blood glucose, Na, K, Ca, Mg, iron, carbamide, creatinine, transferrin, ferritin, GOT, GPT, GGT, ALP, total and direct bilirubin, uric acid, total cholesterol, trigliceride, HDL, LDL, total protein, albumin, TSH, complete urinalysis with sedimentation
- fecal immuno-blood test (Weber test) above the age of 40, from 3 different samples
- prostate-specific antigen (PSA) test for men over the age of 40
- ophthalmic examination
- breast diagnostics, which comprises:
 - breast ultrasound
 - breast ultrasound and mammography over the age of 40
- bone density test for women over the age of 40 using the heel bone
- respiratory function test
- bidirectional chest x-ray

2. Process of using the screening tests

The examinations of the selected screening package may be claimed once each year. The Insurer provides the screening package as one, meaning that the care organiser arranges the appointments for all the elements of the package at one time. The insured can give up on any of the elements of the package, but it means that in the insurance year given he/she cannot apply for the elements that he/she has been given up earlier in that insurance year.

The policyholder or the insured person communicates the claim for benefits to the care organiser.

The location of the screening test is determined by the care organiser, taking the geographic preferences of the policyholder or the insured person into consideration.

The care organiser cannot guarantee that all examinations and test of the given screening package will be performed at the same time and at the same location.

The healthcare provider sends the results of the screening test performed to the insured persons within 30 business days, in the manner specified by the insured persons (by post or electronically).

UNION Vienna Insurance Group Biztosító Zrt.