

Semmelweis Premium

Private health insurance for Stipendium Hungaricum
and Diaspora Scholarship holders

Budapest, 2025.

1. The Health Service

Healthcare services shall be provided to persons of foreign nationality (hereinafter: Students).

How to receive medical care?

If you are ill and you need medical attention,

ALWAYS call the Direct Line at **+36 1 776 71 26**

as a first point of call, whether you need a physician appointment, control examination or diagnostic tests. The English-speaking operator of the medical management company will schedule appointments for you (or direct you to an emergency room, if necessary). Please, make sure you arrive on time for the scheduled appointment.

If the General Practitioner orders further tests, you have to call +36 1 776 71 26 again to request test appointments. Within 1-2 days, Semmelweis Premium will send you an email notification with your medical appointment.

If you cannot attend your scheduled medical appointment, you must cancel the appointment with the designated service provider in writing at least 24 hours before the scheduled time.

PLEASE NOTE! If you fail to request an appointment for a recommended medical test or examination within one month, your referral will expire.

2. Specific content of the health service

The service includes medical care provided to the Student that is necessary due to an acute health condition in the following cases:

- tests, treatments, and interventions during outpatient or inpatient care;
- emergency care
 - as life-saving interventions, or
 - in cases that are not immediately life-threatening but require emergency care;
- reimbursement of the cost of medications or medical aids prescribed by the provider's physician at the place of treatment in connection with the health problem in question, with the following exceptions:
 - vision correction devices (glasses, contact lenses, spectacles)
 - hearing aids
 - materials and appliances used in dental care (dentures, fillings, implants, braces, whitening materials and appliances, etc.)
 - contraceptives, after-event pills or condoms, etc.,

The service does not cover the following cases:

- dangerous sporting activities (e.g., scuba diving below 40m, single-handed and open water sailing, whitewater rafting, hydrospeed, canyoning, surfing, climbing and rock climbing, high mountain expeditions, caving, cave expeditions, bungee jumping, car and motor sports such as go-karting, moto-cross, powerboat sports, motorcycle sports, rally, car racing with quad, private/sports aviation/air sports such as ram-air paragliding, airship flying, paragliding, powered

gliding, hang gliding, ultralight aviation, hot air ballooning, skydiving, gliding, aerobatics, base jumping or

- an injury and/or illness sustained in the course of other employment activities not related to the student status, or
- an accident resulting from driving while under the influence of alcohol, drugs, intoxicating substances, or unauthorized medicines, or
- injury and/or illness sustained during a suicide attempt, or
- injury or illness caused by intentional or grossly negligent conduct, or
- medical or other healthcare required because of treatment or intervention by a person who is not medically qualified and licensed,
- pregnancy or related care.

The Service Provider shall only provide care

- for illnesses or medical conditions without prior history before the start of the claim,
- for unexpected illnesses or medical conditions,
- for an acute illness, medical condition, or accident,
- that is medically justified.

The limits of the services available in a given semester are independent of the date of payment of the tuition fee within the semester, i.e., the service limits always apply for the whole semester.

The limit, or any balance thereof, cannot be carried over to the next semester.

In the event of a medical incident, the Student shall act in the manner and with the utmost care normally expected in the given situation and shall seek medical or healthcare assistance without delay.

If the Student fails to comply with this obligation, the Service Provider shall be discharged from its obligation to provide the service.

3. Half-year limits and general rules for the health service

SERVICE	HALF-YEAR LIMIT	STUDENT CONTRIBUTION	Method and deadline for providing the service		Refund / Advance payment request
	MAXIMUM HUF 2,000,000 for all services		Time of contact	Latest date for patient care	
A) Outpatient primary care (English- language GP service)	none	none	Immediately (via 7/24 Call Center)	within 2 working days	

B) Outpatient care	max 4 events and max HUF 120,000 / event	none	Immediately (via 7/24 Call Center)	within 5 working days	
C) Emergency outpatient care	max 6 events and max HUF 100,000 / event	50% of all fees	Immediately via the 7/24 Call Centre with the location of the Emergency Department / ambulance call if necessary	after triage on arrival at the scene, according to the protocol of the Emergency Department	refund within 5 working days of receipt of complete documentation
D) Inpatient care	max 12 days or the current half-year limit	none	Immediately (via 7/24 Call Center)	within 5 working days after preliminary tests	
E) Patient transport - within the country	max 3 events and HUF 40,000 / event	50% of all fees	Immediately (via 7/24 Call Center)	within 1 working day	request for advance payment while organising the transport
F) Patient transport - to home	max 1 event up to the half-year limit	50% of all fees	Immediately (via 7/24 Call Center)	as quickly as possible and in the shortest possible time, depending on the means of transport	receipt of advance payment prior to patient transport
G) Medicines, bandages, medical aids	HUF 100,000 / half year	50% of all fees	Immediately (via 7/24 Call Center)		refund within 5 working days of receipt of complete documentation

In the event that the legal basis for the service did not exist or existed only partially, and the Service Provider was therefore not obliged to provide the service in whole or in part, the Student shall reimburse the Service Provider for the cost of the health care provided to him/her that was not covered by the Service Provider.

The service provider is not obliged to provide the service if

- the Student wishing to use the service has a disease, a pathological condition, or a permanent health impairment that can be proven to have existed prior to the establishment of the student's student status with Semmelweis University and has already required medical treatment or medical check-ups.

In this case, the student may also request the Service Provider's assistance in arranging the appointment but must pay the Service Provider the fee for the service individually.

3.A Primary care

If primary care service is used, the limit is reduced by HUF 20,000 per occasion.

In the case of primary care, if the student, at the time confirmed by him or her

- does not show up at all, or
- does not cancel the appointment in writing at least 24 hours before the date of the treatment,

then the number of available specialist/diagnostic useable cases will be reduced by 1 useable case, as if the student had actually used it.

3.B Outpatient care by a specialist

The following are subject to the limits:

- the costs of primary medical care;
- the costs of specialist medical care;
- the costs of medical tests (e.g., laboratory and/or imaging diagnostics); if they are necessary for the diagnosis and treatment of the disease.

The service does not include:

- screening, occupational health tests, and other fitness tests,
- dioptric glasses or sunglasses, contact lenses and accessories, the related medical examination,
- hearing aids and accessories, and the cost of the associated medical examination,
- the purchase and administration of vaccines and the associated costs,
- service and care needs related to communicable diseases (e.g., TB, tetanus, hepatitis B and C virus infections, diphtheria, Covid, tropical diseases such as malaria, yellow fever, cholera, dengue fever, SARS, etc.),
- the cost of health care for HIV infection,

- costs of withdrawal from alcohol, drugs or other addictions, medical treatment or services,
- costs related to renal replacement therapy,
- acupuncture or acupressure treatment, costs of traditional Asian treatment,
- additional service needs related to mental health disorders, including psychiatric and psychotherapeutic treatment costs, other than for the first session,
- costs of contraceptive tests, procedures, devices or medications,
- the cost of treatments for aesthetic (cosmetic) purposes,
- the cost of dental and oral surgery and treatment except in the case of emergency dental care, to identify and correct a health problem:
 - diagnostic imaging,
 - tooth extraction,
 - root canal treatment,
 - medicated-temporary filling for root canal treatment,
 - and abscess treatment costs.

In the case of outpatient care by a specialist, if the Student, at the time confirmed by the Student.

- does not show up at all, or
- does not cancel the appointment in writing at least 24 hours before the date of the treatment,

then the number of usable cases of specialist care available is reduced by 1, as if the student had actually used it.

3.C Emergency care

Emergency Medical Treatment

If you believe that an acute severe illness or injury is threatening your health and you need emergency medical/trauma treatment (treatment may not be postponed until working hours), you must promptly call the National Ambulance Services at 112 or visit the nearest urgent-care centre.

Please, remember that in respect of emergency treatment you always have a prepayment obligation (you will have to prepay the medical bill).

If you are hospitalized as a result of your emergency treatment, please make sure you call +36 1 776 71 26 as soon as your medical condition makes it possible, but ideally within 24 hours of your hospital admission, so that you will not be required to prepay presumably huge medical costs.

The following can be used within the limits for emergency care:

- the costs of emergency medical care,
- the costs of separate tests (e.g., laboratory and/or imaging diagnostics) carried out at the time of emergency care; if they are necessary for the diagnosis and treatment of the illness,
- in the case of emergency dental care, the identification and treatment of a health problem:

- diagnostic imaging,
- tooth extraction,
- root canal treatment,
- medicated-temporary filling for root canal treatment,
- abscess treatment costs.

3.D Inpatient care

In the framework of which the Provider will organize the Student's hospital stay and treatment as follows.

The following are subject to the limits:

- the costs of medical treatment (including necessary operations) as prescribed by a doctor, including the cost of hospitalization,
- the costs of rehabilitation treatment related to operation and prescribed by a doctor – up to 3 sessions,
- the cost of pregnancy termination for a medically justified reason,
- the cost of pregnancy terminations performed to preserve the mother's health or save her life.

The following cases are not included in the service package:

- the cost of medical care for childbirth and postpartum care,
- the cost of a medical abortion,
- the costs of operations related to infertility treatment or medical treatment for any form of artificial insemination,
- costs of sterilization surgery and its consequences,
- the cost of any sex reassignment surgery,
- costs of the consequences of treatment and surgical interventions for aesthetic (cosmetic) purposes,
- the cost of corneal corrective surgery,
- the cost of rehabilitation centre or nursing home care,
- transplantation, oncological treatment, care and follow-up of patients with malignant tumors; other care related to the consequences of cancer,
- rehabilitation and care of chronic illnesses, costs incurred (in particular hospice care, special needs education, speech therapy, physiotherapy, physical therapy, spa treatment),
- extra amenities (e.g., single room, separate meals, etc.).

3.E Patient transport within the country

Services to be provided within the limits:

- reasonable patient transport within the country – not requiring paramedic supervision – organized by the Service Provider, if the Student becomes disabled or cannot be transported to a health care institution.

In the case of patient transport, if the student, at the time confirmed by him or her

- does not show up at all, or
 - does not cancel the appointment in writing at least 24 hours before the date of the treatment,
- the fee paid in advance will be converted into a penalty and will not be refunded.

3.F Patient transport – to the patient's home

Services to be provided within the limits:

- home transport of the Student, subject to the annual limit
 - if the Student's medical condition is such that transport is medically possible (based on the written opinion of the treating physician) and the physician himself/herself recommends it,
 - transport can be arranged,
 - and the Service Provider recommends home transport/home nursing in the student's country of residence.

In the case of patient transport, if the student, at the time confirmed by him or her

- does not show up at all, or
- does not cancel the appointment in writing at least 24 hours before the date of the treatment,

the fee paid in advance will be converted into a penalty and will not be refunded.

3.G Medication, bandages, medical aids

Within the limits, the costs of medicines, wound dressings, and medical aids prescribed by the Provider's physician during the course of care financed in whole or in part by the Provider listed under 3.A, 3.B, 3.C, 3.D, that are subject to the payment of a fee, are reimbursed.

4. Information about reimbursement of your medical expenses

We would like to provide you with information about the reimbursement for medical expenses, including costs related to prescription medications (drugs prescribed by a doctor), services provided by the Emergency Department, and patient transport. Please follow the steps below:

1. Submit your claim via e-mail

your request to claims@semmelweispremium.hu.

- • Attach a digital copy of the invoice addressed to Semmelweis Premium Kft. (1085 Budapest, Üllői út 26. Tax number: 13916974-4-42; Group tax number: 17784234-5-44)
- Attach any relevant medical documents, such as examination reports, findings, and outpatient clinic reports. If your claim involves medication, include the document specifying the prescribed medications.
- Make sure that the invoice recipient is Semmelweis Premium Kft. We cannot process invoices addressed to other recipients.

2. Submit supporting documents

Send the documents related to your medical care to your service provider at the following postal address:

Semmelweis Premium Kft. 1450 Budapest, Pf. 99.

3. Once we receive all the necessary documents and verify the validity of your claim, we will process your claim and start the reimbursement process. This typically takes a few working days.

- Please note that we need to promptly receive all the documents to avoid delays in processing your claim.

We are committed to supporting your healthcare needs and value your cooperation in this process.