

UniMed Customer information

During your studies in Hungary you will be provided medical services cover by the UNION Insurance Company and its cooperating partners.

Who provides cover?

Insurance cover is provided by the UNION Vienna Insurance Group Biztosító Zrt. (1082 Budapest, Baross u. 1.), which has been present in Hungary since 1990 and, thanks to its dynamic growth, is a large enterprise positioned in the top third segment of the Hungarian insurance market.

Cooperating partners:

Care organiser: Advance Medical Hungary (www.advance-medical.com/hgr)
 Medical service provider: Semmelweis Egészségügyi Kft. (SEK)
 (www.semmelweiskft.hu)

What is covered by this insurance?

This insurance provides cover for the costs of medical services (including primary care, outpatient specialist care, inpatient care, emergency care and patient transport) that you may need because of illness or accidents that may occur during your stay in Hungary, and refunds the expenses of medications prescribed by a doctor up to the semi-annual/annual limits in accordance with the terms and conditions.

What is the maximum amount covered by this insurance?

Insurance purchased for one year will provide cover for the costs of services used for up to HUF 2,000,000; semi-annual insurance will provide cover for up to HUF 1,000,000. If the cost of services exceeds these amounts you will have to pay the difference. The table below shows the amounts up to which individual services can be used.

SERVICE	LIMIT		EXCESS
	ANNUAL	SEMI-ANNUAL	
Outpatient primary care (provided by English-speaking general practitioners)	none*	none*	none
Outpatient specialist care	4 events/year and maximum HUF 60,000/event	2 events/half year and maximum HUF 60,000/event	none
	from 5th event maximum HUF 60,000/year	from 3rd event maximum HUF 30,000/half year	50%
Emergency care (as part of outpatient care)	10 events/year and HUF 40,000/event	5 events/half year and HUF 40,000/event	50%
Inpatient care (including emergency care)	20 days or the current annual limit	10 days or the current semi-annual limit	none
Patient transport	4 events/year and HUF 20,000/event	2 events/half year and HUF 20,000/event	50%
Medication costs	HUF 100,000	HUF 50,000	50%

* If used, it will reduce the annual/semi-annual coverage limit by HUF 12,000 on each occasion.

For what term and for what premium can insurance be purchased?

A policy can be concluded for a term of 6 or 12 months. For 6-month insurance the premium is HUF 34,000/person, and for 12 months it is HUF 68,000/person - this latter can be paid in two instalments.

Who can apply for insurance?

Foreign students aged 14 to 30 years studying in Hungary and their relatives also aged 14 to 30 years can apply.

When and where can insurance be applied for?

If your tuition fee does not include the price of insurance you can purchase a policy at registration at College International or at the office of Semmelweis Egészségügyi Kft located at Budapest 1094 Tompa utca 26/b. That is where you will get your personalised UNIMed card; on its front you will find an assistance telephone number, the emergency number (104) and the e-mail address of Semmelweis Egészségügyi Kft. Its back contains your name and birth date and the expiry date of the insurance and the card. The card is only valid with a photo ID document (passport, driving licence, student ID card).

How does insurance work?

1. What you should do if you fall ill and need to see a doctor

If you feel ill and need to see a doctor you have to dial the 24-hour assistance number **+36-1-461-1590** on the front of your UNIMed card for an English speaking service. After giving a few data for identification (your name, passport No. etc), in a non-emergency case an appointment will be made with the Insurer's service-providing partner in Budapest for your medical care. In case of emergency, by dialing the assistance number above you can get information about where to find the geographically available general practitioner, hospital or specialist care centre on call.

In the case of non-emergency care: You will have an appointment to see a doctor at a particular time who will provide the required care (all doctors of our service provider, Semmelweis Egészségügyi Kft, hold surgery at easily accessible locations in central Budapest - you will receive the exact availabilities from the care organiser by telephone). If the doctor decides that further examinations are needed for your recovery, Semmelweis Egészségügyi Kft will provide an English-speaking assistant for you who will go with you and assist you during the examinations.

Very importantly, other than emergency cases, the Insurer will only cover services which have been organised for you by Advance Medical Hungary Kft (this is the company providing the assistance service) and which you have used with their prior approval. After these examinations/services you do not have to pay the doctor within the above limit amounts as they will be covered by the Insurer (Up to the limit, of course. If you need care in excess to the limit amounts we will also assist you in organising that but you will be charged for it.)

If due to an accident or illness you receive emergency care (an ambulance doctor provides you treatment and then you are taken to the nearest hospital on call, or you seek emergency care at the nearest medical service unit on call on your own, which may of course happen to you anywhere in Hungary), the next day or as your condition allows you will have to call the assistance number (+36-1-461-1590) for information about what to do next. In such cases you will be charged for services and the Insurer will refund you the cost of care subsequently against an invoice taking into account the limit amounts above.

2. What you should do to have your medication costs covered by the insurer

After the examinations, the doctor will give you a document (doctor's report, outpatient treatment report, hospital discharge report) about the received care and the prescribed medications. You must preserve these documents as we can only refund you the cost of your medications against these documents and the pharmacy receipts. If you have collected pharmacy receipts of at least HUF 5,000 (only on purchase of prescription drugs) you will have to send the receipts, the medical documents and an Application Form by regular post to the Insurer's claims partner (Advance Medical Hungary Kft. 1082 Budapest, Baross u. 22). The Application Form can be downloaded from here: http://www.unionbiztosito.hu/ugyfelszolgalat/karbejelentes_kifizetes_igenyles/megbetegedeshez_kapcsolodo_kifizetes_igeny_bejelento) Then Advance Medical will transfer you the money in the manner you request. You should write on the Application Form where you want the money to be sent: if you have a bank account in Hungary we will transfer the money there, otherwise we will send it to your residential address in Budapest.

If you have any questions regarding this insurance and its services you can seek information here:

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