## **CO-PAYMENTS**

# **Basic package**

For senior citizens (age 71-80)



The Basic Package is intended for patients aged 71 and older. It will provide you with primary healthcare, which includes appointments and consultations with **selected specialists and access to basic prophylaxis and diagnostics, as well as outpatient procedures**.

Payment options	Amount of instalment
Payment in 4 instalments (every 3 months)	281,00 PLN
Payment in 2 instalments (every 6 months)	550,00 PLN
Lump payment	1 056,00 PLN
Monthly rate in a case of annual payment	88,00 PLN

The contract is concluded for 12 months



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## **Basic Package with co-payment:**

Scope of medical care	
Telephone Medical Assistance	•
Online Consultations	•
Healthcare specialists consultations with co-payment	•
Healthcare specialists consultations (6) with co-payment	•
Nursing procedures	•
Outpatients procedures (36)	•
Laboratory test panel (no referral needed)	•
Laboratory and imaging diagnostics (52) with co-payment	•
Access to LUX MED Group's (LUX MED and Medycyna Rodzinna) own facilities listed at www.luxmed.pl	•
Nationwide network of partner facilities listed at www.luxmed.pl/placowkiwspolpracujace	•

\* The detailed list of services which are the part of the Package is defined in Detailed definitions of services.

The presented table is only a dictionary of services available in the Package.

## **Detailed definitions of the services**

## • Telephone Medical Assistance

The Telephone Medical Assistance is a Healthcare service provided by the healthcare organisation LUX MED in situations requiring urgent advice, through IT or telecommunication systems. The service includes the possibility of receiving Telephone Medical Assistance provided by medical specialists (physicians, nurses) in the scope of internal medicine/family medicine/paediatrics/nursing using the LUX MED's nationwide infoline, 24 hours a day.

In medically justified cases, a medical specialist may refer the Patient to an outpatient medical consultation, decide to call an ambulance, or refer the Patient for urgent admission to the Hospital Emergency Department.

Note: No e-Prescriptions for vaccines, potent drugs, drugs that can cause addiction and postcoital contraception (emergency contraception) and no referrals for examinations using ionising radiation, biopsies, endoscopic examinations and exercise tests are issued during Telephone Medical Assistance. The provision of services in the form of Telephone Medical Assistance is only for the benefit of a Patient who has concluded the Agreement or who is indicated as a person entitled to Healthcare services under Telephone Medical Assistance. The Patient cannot make Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an emergency service in a state of life or health threat. A Telephone Medical Assistance does not replace an outpatient consultation because it does not enable direct examination. The final decision to issue an e-Prescription/e-Sick Leave during a Telephone Medical Assistance is at the discretion of the physician who may refuse to issue an e-Prescription/e-Sick Leave, based on medical indications and the Patient's welfare.

### Online Consultations

The Online Consultation is a Healthcare service provided by the healthcare organisation LUX MED through IT or communication systems. LUX MED enables the Patients an interactive individual consultation with a medical specialist (doctor, midwife or nurse) via means of distance communication i.e. the Patient Portal. The Patients with full access to the Patient Portal may benefit from Online Consultations. Time accessibility of Online Consultations with a doctor, a midwife and a nurse is a consequence of the schedule of medical specialists and is visible under "Online Consultation" ("Konsultacje online") tab. The Patient can choose a communication channel: video, audio or text.

Since medical specialists answering questions have access to the medical records of the Patient, in situations of medical necessity, they can order specific tests or refer the Patient to a different specialist. Online Consultation is exclusively available for the Patient who has logged in the Patient Portal and the content of Online Consultation is saved and constitutes a part of the medical documentation of the Patient. Online Consultations include listed below medical specialists consultations which do not require contact with a specialist in person.

The service covers Online Consultations in the following scope:

- internal medicine/family medicine (from the age of 18 years)
- pediatrics (under the age of 18 years)
- obstetrics

pediatric nursing

Note: Online Consultation with a specialist does not replace an outpatient consultation because it does not enable direct examination. In order to use the Online Consultation, the Patient after logging into the account on the Patient Portal in the "Online Consultations" tab sets himself in the queue waiting to use the service. The provision of services in the form of Online Consultations is only for the benefit of a Patient who has concluded the Agreement or who is indicated as a person entitled to Healthcare services under Online Consultations. The Patient cannot make Online Consultation service available to other individuals. The Patient bears full civil and criminal liability for the fact that the data provided are consistent with the facts.



Within the Online Consultations the Patient receives a Healthcare service, and as a part of that service may be issued: a referral for diagnostics, a referral to another specialist for the purpose of obtaining another Telemedicine Advice or a referral to another specialist in order to obtain a Healthcare service as part of an outpatient service, an e-Prescription for drugs for the continuation of chronic treatment, a de novo e-Prescription based on medical records and medical indications arising in the course of a Online Consultation, or a medical certificate for medical indications. In medically justified cases, while carrying out Online Consultation, a medical specialist may refuse to give advice at a distance and refer the Patient to an outpatient consultation with a doctor, a nurse or a midwife. No e-Sick Leaves and referrals for examinations using ionising radiation, biopsies, endoscopic examinations and exercise tests are issued during Online Consultations. The final decision to issue an e-Prescription during Online Consultation is at the discretion of the physician who may refuse to issue an e-Prescription based on medical indications and the Patient's welfare. No e-Prescriptions for vaccines, potent drugs, drugs that can cause addiction and postcoital contraception (emergency contraception) are issued during Online Consultation

## Healthcare specialists consultations – with co-payment

The service covers unlimited consultations in outpatient Medical Facilities indicated by LUX MED in the following situations: an illness and emergency medical assistance.

#### Co-payment for each completed consultation within the scope of insurance amounts to PLN 20.

The service includes: medical history taking, physician's advice and basic procedures necessary for making a diagnosis, taking an appropriate therapeutic decision and monitoring of treatment and refers to consultations within the following scope:

Internal medicine
Family doctor

Note: The service Healthcare specialists consultations – basic option does not include consultation of physicians on duty, physicians with the degree of "doktor habilitowany" (associate professor) or the scientific title of "profesor" (professor) as well as physicians holding the positions of "docent" (assistant professor), "profesor nadzwyczajny" (associate professor) and "profesor zwyczajny" (full professor).

## Healthcare specialists consultations – with co-payment

The contract is concluded for 12 months.

The service covers an unlimited access without any referral to consultations with physicians in outpatient Medical Facilities indicated by LUX MED in such cases as onset of an illness, emergency medical assistance and general medical advice.

Co-payment for each completed consultation within the scope of insurance amounts to PLN 20.

Specialist consultations include an interview, advice by a specialist along with the basic activities necessary to make the diagnosis, taking the appropriate therapeutic decision and treatment monitoring.

Visits relate to consultations within the following scope:

general surgery

laryngology

gynaecology

neurology

- ophthalmology
- urology

Note: The service Healthcare specialists consultations – option I does not include consultation of physicians on duty, physicians with the degree of "doktor habilitowany" (associate professor) or the scientific title of "profesor" (professor) as well as physicians holding the positions of "docent" (assistant professor), "profesor nadzwyczajny" (associate professor) and "profesor zwyczajny" (full professor). Other consultations are also paid.

Nursing

Nursing procedures

Services including basic measurements, minor procedures, including diagnostic ones, performed by a nurse or midwife on their own or according to the physician's order, in line with their competences, in outpatient Medical Facilities indicated by LUX MED. The scope of outpatient consultation procedures depends on the range of physician consultation which the Patient is entitled to within the scope of provided services, the age of the Patient and on the availability of a given procedure in an outpatient Medical Facility indicated by LUX MED.

#### Nursing procedures include:

**Outpatient nursing procedures:** 

- Intravenous injection
- Subcutaneous/intramuscular injection
- Emergency drip administration
- oral medicine administration in emergency cases
- Body temperature measurement (no referral needed)
- Placement/change/removal small dressing
- Blood drawing

- Blood pressure measurement (no referral needed)
- Height and body weight measurement (no referral needed)
- Office-based midwife service palpation of the breast

Note: Medical materials and products, such as: dressings, bandages, cannulae, syringes, swabs, adhesive strips, needles, serum - tetanus antitoxin, disinfectants, used for the above procedures are free of charge. Other products used in the above procedures need to be paid for by the Patient



## **Outpatient procedures**

The services including basic measurements and procedures (including the diagnostic ones) not requiring hospitalisation and operating room regimen. Performed in accordance with the competences by a physician or a nurse or an obstetrician during a procedure-specific consultation or beyond the medical consultation, in outpatient Medical Facilities indicated by LUX MED. The scope of outpatient consultation procedures depends on the range of physician consultation which the Patient is entitled to within the scope of provided services, the age of the Patient and on the availability of a given procedure in an outpatient Medical Facility indicated by LUX MED.

#### Outpatient procedures include:

#### **Outpatient general medical procedures:**

Blood pressure measurement

#### **Outpatient surgical procedures:**

- Suturing of a wound up to 1,5 cm
- Surgical tick removal
- Non-surgical tick removal
- Placement/change/removal small dressing (not requiring surgical debridement)

#### **Outpatient laryngological procedures:**

- Eustachian tube examination, insufflation
- Catheterisation of the Eustachian tube
- Ear irrigation
- Removal of a foreign body from the nose/ear
- Simple laryngological dressing
- Coagulation of blood vessels of the nasal septum

#### Outpatient ophthalmologic procedures:

- Standard\* ocular fundus examination
- Corrective lens selection (excludes varifocal lenses)
- Gonioscopy (iridocorneal angle assessment)

#### Outpatient gynaecological procedures:

Standard\* pap smear

#### Anaesthesia

Local (infiltration or permeation) anaesthesia

- Height and body weight measurement
- Removal of another foreign body without incision
- Suture removal in a treatment room after procedures performed in outpatient Medical Facilities indicated by LUX MED
- Electrocoagulation of blood vessels of the nasal septum
- Nasal tamponade removal
- Bilateral dressing of nasal hemorrhage
- Unilateral dressing of nasal hemorrhage
- Suture removal in a treatment room after laryngological procedures performed in outpatient Medical Facilities indicated by LUX MED
- Removal of a foreign body from the eye
- Visual acuity examination
- Standard\* autorefractometry
- Medicine instillation into the conjunctival sac

- Non-surgical tick removal
- Suture removal after treatments made outside of Medical Facilities indicated by LUX MED – qualification based on the LUX MED doctor's assessment (we do not remove stitches after childbirth)
- Suture removal after laryngological procedures performed outside of outpatient Medical Facilities indicated by LUX MED – qualification based on the LUX MED doctor's assessment;
- Nasal administration of mucosashrinking medicine as needed
- Application/change/removal of a drain in the ear canal
- Standard\* intraocular pressure measurement
- Standard\* stereoscopic vision examination
- Lacrimal duct irrigation (refers to: the Patient over 18 years of age)
- Note: Medical materials and products, such as: dressings, bandages, cannulae, syringes, swabs, adhesive strips, needles, serum tetanus antitoxin, disinfectants, surgical sutures and threads, used for the above procedures are free of charge. Other products used in the above procedures need to be paid for by the Patient.

#### Laboratory test panel (no referral needed)

The service is only available for the Patient over 18 years of age and is provided only in outpatient Medical Facilities indicated by LUX MED. The service includes a one-time performance of a panel of laboratory tests, composed of the following items, without a referral from a physician (within 12 months of the term of the agreement):

- Urine general analysis
- Blood count + platelet count + automated smear
- Total cholesterolFasting glucose

• Standard\* Pap smear



## Laboratory and imaging diagnostics - with co-payment

This includes the following laboratory, imaging and functional diagnostic tests performed in outpatient Medical Facilities indicated by LUX MED. The number of performed tests is unlimited. All diagnostic tests and examinations available within the service are performed following referrals issued by physicians from outpatient Medical Facilities indicated by LUX MED, only based on medical indications as part of a diagnostic and therapeutic process conducted in these Medical Facilities.

#### Laboratory diagnostics:

Haematology and coagulology tests with taking test samples (blood):

- Blood count + platelet count + automated smear •
- FSR
- INR / Prothrombin time •
- APTT

#### Biochemical and hormonal tests, tumour marker tests with taking test samples (blood):

- GPT/ALT transaminase
- GOT/AST transaminase
- Total bilirubin
- Chlorides (Cl) •
- Total cholesterol
- Glucose tolerance test (4 points, 75 g, 0, 1, 2, 3 h)
- Fasting glucose •
- Glucose 120' after a meal
- Glucose 60' after a meal

Serology tests and infection diagnostics with taking test samples (blood):

- Basic syphilis serology (VDRL or
- HBs Ag/antigen

- Glucose 75 g, 4-hour glucose • challenge test
- Glucose 75 g, 5-hour glucose challenge test
- Creatinine
- Urea/blood urea nitrogen, BUN
- Potassium (K)
- Sodium (Na)
- Iron / Fe 120 mins after administration (absorption curve)
- - USR or anti-TP), formerly WR

Urine – general analysis

- Iron / Fe 180 mins after • administration (absorption curve)
- Iron / Fe 240 mins after administration (absorption curve)
- Iron / Fe 300 mins after administration (absorption curve)
- Iron / Fe 60 mins after • administration (absorption curve)
- TSH / hTSH
- Total PSA

- Bacteriological tests with taking smear (the service does not include tests performed using molecular biology techniques):
  - Urine culture

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General faeces culture

#### Faecal tests with taking test samples:

Stool analysis

#### Cytology tests with taking test samples:

Standard\* Pap smear

Quick strip tests with taking test samples (blood):

Cholesterol strip test

Glucose meter test

Troponin – strip test

**Diagnostic imaging:** 

ECG with co-payment of PLN 20 per examination:

• Resting ECG

X-ray with co-payment of PLN 20 per examination (examination result on a medium conforming with the standard applicable in a given Clinic):

- Cranial X-ray orbits •
- X-ray of orbits + lateral • (2 views)
- Cranial X-ray PA + lateral
- Abdominal X-ray, erect .
- Chest X-ray
- Chest X-ray + lateral
- Chest X-ray, lateral with barite
- Chest X-ray PA + lateral with barium
- Rib X-ray (unilateral), 2 oblique views

- Urine tests with taking test samples (urine):
- Iron (Fe) • •



• X-ray of sternum, AP

• X-ray sternum / chest lateral

#### Ultrasound examinations with co-payment of PLN 20 per examination:

• abdominal ultrasound;

#### Other diagnostic examinations with co-payment of PLN 20 per examination:

Spirometry without medication
Standard audiometry\*

Note: As technology advances, the names or methods of specific diagnostic tests may be subject to change, which shall not limit the scope of services provided in this agreement. If as a result of the application of a new method, the above scope of services is extended, then the services resulting from the scope extensions shall not be covered by the scope of the package. Examination results are stored on a medium conforming with the standard applicable in a given facility. Unless stated otherwise, the service does not include strip tests, and ultrasound diagnostic imaging includes a 2D image with no additional options.

#### \* Standard – commonly available and commonly used in Poland

This document in its English version is only of informative character, in case of any interpretation doubts or discrepancies between Polish and English version, the Polish one is applicable.