

Scope of coverage in detail

Scope of medical services

	SILVER	Reimbursement limit (in PLN)
24-hour helpline (22 501 35 15)		
arranging dates of examination consulting, assistance in the organization of treatment process, information on insurance scope, on Recommended Medical Facilities, medical information, reporting reimbursement	✓	–
Telemedicine (Compensa.telemedi.co)		
E-consultations via chat, phone or video conference		
internist, family doctor, pediatrician, dermatologist, cardiologist, gynecologist, obstetrician, orthopedist, endocrinologist, allergist, pulmonologist, diabetologist, oncologist,	✓	65,00
Medical consultations (all of the following specializations for adults are available within child specializations, no referral needed)		
Internist, family medicine physician, pediatrician	✓	65,00
Surgeon, optician, dermatologist, ENT specialist, gynecologist, cardiologist, urologist, orthopedist, pulmonologist, neurologist, allergologist, gastrologist, diabetologist, endocrinologist, rheumatologist, nephrologist, hematologist, oncologist	✓	65,00
Ambulatory treatment provided, that there is a possibility to perform it in ambulatory conditions without any harm for the Insured		
Surgery procedures		
Dressing minor injuries (wounds, twists, sprains, simple fractures), burn wounds and frostbites with their further possible treatment, abscess incision, joint or haematoma puncture, removing tick or foreign body	✓	Incl. in consultation price
Orthopedic procedures		
Dressing minor injuries: sprains, dislocations, simple fractures with their possible further treatment	✓	Incl. in consultation price
Ophthalmic procedures		
Withdrawal of foreign body from the eye, eye fundus examination, visual acuity test, irrigation of tear ducts, visual field test, ocular pressure measurement, gonioscopy, subconjunctival injecting	✓	Incl. in consultation price
Otolaryngological procedures		
ear irrigation, eustachian tube unclogging, removal of foreign body from the ear, removal of foreign body from the nose, ear or throat, conservative treatment of bleeding from the nose, ear dressing with the drug	✓	Incl. in consultation price
Urological procedures		
catheter application	✓	Incl. in consultation price
Gynecological procedures		
cytology smear testing	✓	30,00
Allergy procedures		
allergy testing with (skin) puncture method, desensitization excl. the cost of drug	✓	PLN 5 per 1 allergen, PLN 90 per panel 30,00
Vaccinations		
Influenza vaccination once in an insurance year	✓	32,00
Administration of antitetanus antitoxin	✓	25,00
Nursing procedures performed in a medical facility		
Outpatient nursing procedures performed in a medical facility by the nursing employee on the basis of a doctor's referral		
urine test by the strip method, intravenous infusion, intramuscular injection, intravenous injection, subcutaneous injection, abscess incision, hematoma incision, dressing of minor injuries, blood drawing, blood pressure measurement, measurement of height and weight, drug sensitization test, enema application, application or a simple change of dressing, suture removal	✓	10,00
Diagnosis on a basis of a physician's referral		
Blood morphology with smear	✓	10,00
Activated Partial Tromboplastin Time	✓	9,00
Creatinine	✓	8,00
BSR	✓	5,00
Prothrombin time (PT/ Quick value/INR)	✓	9,00
Electrolyte sodium (Na), potassium (K)	✓	7,00
Total cholesterol, HDL cholesterol, LDL cholesterol, triglycerides	✓	7,00
lipidogram (CHOL +HDL + LDL + TG)	✓	26,00
Uric acid	✓	8,00
Total protein	✓	7,00
Iron (Fe)	✓	8,00

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Total bilirubin	✓	8,00
Amylase/diastase	✓	8,00
Alanine aminotransferase (ALAT/ALT/GPT), aspartate aminotransferase (AspAT/AST/GOT)	✓	8,00
Thyroid- stimulating hormone (TSH)	✓	20,00
C-reactive protein (CRP)	✓	18,00
Glucose /sugar empty stomach	✓	6,00
Antigen HBs (HbsAg/HBs)	✓	21,00
Blood urea nitrogen (BUN)	✓	7,00
Urea	✓	7,00
Urine examination – general, amylase/diastase, sediment	✓	7,00
Cefal occult blood test	✓	15,00
Aerobic bacteria assessment + antibiogram	✓	30,00
Taking and preparation of cytologic smear	✓	30,00
Hematological examination		
Reticulocytes	✓	7,00
Blood group estimation	✓	25,00
Antihuman globulines test (Coombs reagent)	✓	25,00
Bleeding and coagulation time	✓	25,00
Trombin time, fibrinogen	✓	8,00
Fibrinogene degradation products	✓	10,00
antithrombin III	✓	35,00
D-dimer	✓	35,00
Biochemical examination		
Lipase	✓	15,00
Cholinoesterase	✓	25,00
Homocysteine	✓	50,00
Alkaline phosphatase (ALP/ALK)	✓	8,00
Total acid phosphatase (ACP), prostatic acid phosphatase (PAP)	✓	12,00
Lactate dehydrogenase (LDH)	✓	11,00
Creatine kinase (CK/CPK)	✓	12,00
Creatine kinase isoenzyme (CK-MB)	✓	20,00
Troponin	✓	25,00
Albumin	✓	7,00
proteinogram (electrophoretic fractions assessment)	✓	19,00
Direct bilirubin, indirect bilirubin	✓	8,00
Liver function tests: gammaglutaryltransferase /glutamylotranspeptidase (GGTP/GGT)	✓	9,00
electrolytes: total calcium (Ca) and ionized, chlorides (Cl), magnesium (Mg), phosphor (P)	✓	7,00
zinc (Zn)	✓	40,00
copper (Cu)	✓	30,00
Iron binding capacity test (TIBC/UIBC)	✓	15,00
Ferritin	✓	32,00
Transferrin	✓	29,00
Folic acid	✓	32,00
B12 vitamine	✓	32,00
Iron absorbtion curve	✓	38,00
Ceruloplasmin	✓	35,00
Glucose load curve	✓	18,00
glycosylated hemoglobin (HbA1c)	✓	28,00
Insulin	✓	28,00
C-peptide	✓	30,00
Hormonal examination		
total triiodothyronine (TT3), free triiodothyronine ,total tiroxine (TT4), free tiroxine (fT4)	✓	19,00
estradiol, human horionic gonadotropine (beta-HCG/ hCG), gonadotropine, FSH, luteinizing gonadotropine (LH), cortisol/glicocorticosteroid, progesterone, prolactine /lactotropine (PRL), testosterone, tireoglobuline	✓	24,00
aldosteron, estriol, parathormone (PTH), dehydroepiandrosterone sulphite (DHEA-S)	✓	35,00
Indicators of the tumour		
antigene CA 125 (CA125), antigene CA 15-3 (15-3), antigene CA 19-9 (CA 19-9), cancroembrional antigene (CEA), prostate specific antigene (PSA total), prostate specific antigene (PSA free), alfa-fetoprotein (AFP)	✓	35,00

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Immunologic examination		
immunoglobulins A total/ nonspecific (IgA)	✓	25,00
immunoglobulins G total/ nonspecific (IgG)		
immunoglobulins M total/ nonspecific (IgM)		
immunoglobulins E total/ nonspecific (IgE)		
Serological examinations		
antistreptolysine (ASO)	✓	12,00
Anticytoplasmatic antibodies ANCA (pANCA, cANCA, aANCA)	✓	45,00
Antinuclear anitbodies (ANA)	✓	50,00
Wassermann reaction (WR) USR, VDRL	✓	11,00
Waler-Rose reaction	✓	14,00
Rheumatoid factor (RF)	✓	11,00
Mioglobine	✓	35,00
Antithyroidal antibodies	✓	30,00
Anti-HBs antibodies	✓	30,00
Anti-HCV antibodies	✓	35,00
Anti-cytomegalovirus antibodies (anti-CMV) within classes IgM and IgG	✓	30,00
Anti-helicobacter pylori antibodies	✓	30,00
Anti -HIV 1 antibodies	✓	35,00
Anti - HIV 2 antibodies		
Anti-toxoplasma gondii antibodies within classes IgM and IgG	✓	35,00
Anti- Rubella antibodies within classes IgM and IgG	✓	30,00
Anti- Borrelia burgdorferii antibodies within classes IgM and IgG	✓	30,00
Anti- Epstein-Barr antibodies within classes IgM and IgG (mononucleosis)	✓	30,00
Anti- Chlamydia trachomatis antibodies within classes IgM and IgG	✓	40,00
Anti- TPO antibodies (anti thyroid peroxidase)	✓	37,00
Anti-TG antibodies(anti thyreoglobuline)		
Urine examination		
glucose/sugar, electrolytes (sodium, potassium, calcium, phosphor/inorganic phosphates, magnesium), creatinine, uric acid, urea, chlorides, urine sediment, protein in urine, albumin in urine	✓	7,00
24 h urine sample examination creatinine clearance and Addis count	✓	11,00
Pregnancy test (human horionic gonadotropine HCG)	✓	17,00
Bacteriological, mykological examination with antibiogram	✓	35,00
Fecal examination		
General examination	✓	13,00
For parasites eggs	✓	13,00
Cyst of lamblia (ELISA)	✓	25,00
Shigella and Salmonella	✓	39,00
Bacteriology		
Unaerobic bacteria culture assessment (microorganism identification, antibiogram) in urine, faeces, blood, spit	✓	35,00
Smear and culture assessment (identification of microorganisms +antibiogram) from skin lesion, pus, furuncle, wound, urethra, Pap smear, vagina, throat, oral cavity, nose, eye, ear	✓	35,00
Mycological examinations		
Smear from skin lesion, pus, furuncle, wound, urethra, Pap smear, vagina, throat, oral cavity, nose, eye, ear for yeasts, fungi and mould with antibiogram	✓	35,00
Diagnostical examinations		
Resting ECG	✓	25,00
Exercise ECG	✓	75,00
24 h ECG and arteria blond pressure	✓	60,00
x-ray of chest, skull, spine, pelvis, limb bones	✓	40,00
Other kinds of x-ray	✓	50,00
USS – abdominal cavity, thyroid, gynecological through the abdominal integuments	✓	70,00
USS of lesser pelvis, urinary system, gynecological (pregnancy examination), breasts, Doppler exam of arteries and veins, limbs, prostate through the abdominal integuments, transvaginal USS, pregnancy USS through the abdominal integuments, testis USS, salivary glands USS, echocardiogram, prostate transcretal USS, abdominal/portacaval Doppler, kidney arteries Doppler, arteries and veins Doppler, skull arteries Doppler, joints USS, biopsy monitoring USS, USS of soft tissues , lymph nodes, larynx, wrist, ligaments, finger, heel cord, CrUSS The scope does not include 3D/4D technologies	✓	70,00
Urography	✓	150,00
Mammography	✓	80,00
Audiometry	✓	25,00
Spirometry	✓	28,00
Densitometry	✓	65,00

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Endoscopy (without anaesthetic treatment cost)		
• Gastroscopy		80,00
• Colonoscopy	✓	200,00
• Rectoscopy		100,00
• Sigmoidoscopy		150,00
Histopathological examination (sample and examination)	✓	55,00
Thin-needle biopsy	✓	95,00
EEG	✓	80,00
EMG	✓	70,00
Computed tomography	✓	250,00
Magnetic resonance	✓	450,00
Thyroid scintigraphy	✓	80,00
Discount on dental services in selected facilities		
10% discount for dentistry,		
10% discount for surgical treatment,	✓	–
5% discount on services in the field of prosthetics,		
5% discount on services in the field of orthodontics		
Medical assistance (applies to events related to sudden illnesses, accidents and death of a close relative of the insured person).		
Visit of a nurse in the place of residence of the Insured person, home care after hospital treatment, transportation to / from a healthcare facility, accommodation for the time of convalescence, a psychologist, rehabilitation and rehabilitation equipment, providing medicines, passing urgent messages, personal medical assistant.	✓	–

Attachments

- *List of Recommended Medical Facilities*
- *General Insurance Conditions*