

List of benefits covered by the insurance contract and the amount of reimbursement for RINA POLAND Sp.z o.o. Employees and their family members

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	✓	-
Compensa24 mobile app		
ordering medical consultations and e-consultations, ordering e-prescriptions, visit history, downloading referrals, recommendations and prescriptions, submitting reimbursement form, verifying coverage and a search engine for Recommended Medical Facilities	✓	-
Telemedicine - e-consultations via chat, phone or video conference		
internist, family doctor, pediatrician, dermatologist, cardiologist, gynecologist, obstetrician, orthopedist, endocrinologist, allergist, pulmonologist, diabetologist, oncologist,	✓	-
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, reumatologist, nephrologist, hematologist, oncologist	✓	75,00
Consultations with Medical Specialists		
psychiatrist, psychologist, speech therapist, dietician, sexologist - with a total limit of 4 consultations per Insurance Year	✓	75,00
Ambulatory treatment provided, that there is a possibility to perform it in ambulatory conditions without any harm for the Insured		
Surgery procedures		
Treatment of minor injuries: burns and frostbite with possible further treatment, suturing of a small wound, incision and drainage of an abscess/boil, joint puncture or hematoma, removal of a tick, removal of a foreign body, placement of a drain, treatment of ulcers, treatment of paronychia, treatment of superficial struts, stretching of the foreskin in children, separation of the labia in children	✓	Incl. in consultation price
Dermatological procedures: Diagnostic biopsy	✓	Incl. in consultation price
Orthopedic procedures		
Treatment of minor injuries: sprains, dislocations, uncomplicated fractures with their possible further treatment, selection and application of a brace/cervical collar/corset-type cast, selection of elbow crutches, intra-articular injection without the cost of the medication, repositioning of fractures	✓	Incl. in consultation price
Ophthalmic procedures		
Removal of a foreign body from the eye, fundus examination, visual acuity testing, slit-lamp examination, tear duct irrigation, visual field testing, spatial vision testing, intraocular pressure measurement, gonioscopy, retinoscopy, exfolatometry, subconjunctival injection, fitting of contact lenses/glasses	✓	Incl. in consultation price
Otolaryngological procedures		
Ear irrigation, sinus irrigation, Eustachian tube insufflation, removal of a foreign body from the ear/nose/throat, conservative treatment for nosebleeds, ear dressing with medication, abscess incision, nasal and nasal discharge aspiration, paracentesis, oral cavity brushing, laryngeal enemas	✓	Incl. in consultation price
Urological procedures		
Insertion/change of a urinary catheter	✓	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

Scope of medical services

SILVER

Reimbursement
limit (in PLN)

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
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Diagnosis on a basis of a physician's referral

Haematological tests

complete blood cell counts	✓	10,00
blood morphology without blood smear	✓	10,00
blood grouping	✓	25,00
activated partial thromboplastin time (APTT)	✓	9,00
OB	✓	5,00
prothrombin time (PT/Quick prothrombin time/INR)	✓	9,00
test for human antiglobulins (Coombs reaction – direct)	✓	25,00
reticulocytes	✓	7,00
direct and indirect antiglobulin test – Coombs test BTA	✓	25,00
bleeding time	✓	8,00
clotting time	✓	8,00
thrombin time	✓	10,00
fibrinogen degradation products	✓	18,00
fibrinogen	✓	10,00
antithrombin III	✓	35,00
D-dimer	✓	35,00

Biochemical examination

creatinine	✓	8,00
Sodium (Na)	✓	7,00
potassium (K)	✓	7,00
total cholesterol	✓	7,00
cholesterol HDL	✓	7,00
cholesterol LDL	✓	7,00
triglycerides	✓	7,00
lipid profile (CHOL +HDL + LDL + TG)	✓	26,00
uric acid	✓	8,00
total protein	✓	7,00
Iron (Fe)	✓	8,00
total bilirubin	✓	8,00
amylase/diastase	✓	8,00
alanine aminotransferase (ALAT/ALT/GPT)	✓	8,00
aspartate aminotransferase (AspAT/AST/GOT)	✓	8,00
C-reactive protein (CRP)	✓	18,00
high-sensitivity C-reactive protein (hsCRP)	✓	18,00
fasting glucose/sugar	✓	6,00
glucose – load curve	✓	6,00
urea nitrogen (BUN)	✓	7,00
urea	✓	7,00
lipase	✓	15,00
cholinesterase	✓	25,00
acetylcholinesterase	✓	25,00
alkaline phosphatase (ALP/ALK)	✓	8,00
total acid phosphatase (ACP)	✓	12,00
purple acid phosphatase (PAP)	✓	12,00
phospho-creatine kinase (CPK)	✓	12,00
creatine kinase (CK)	✓	12,00
phosphocreatine isoenzyme kinase (CK-MB)	✓	20,00
troponin	✓	25,00
albumins	✓	7,00
proteinogram (electrophoretic separation of protein)	✓	19,00
direct bilirubin, indirect bilirubin	✓	8,00
liver tests: gamma-glutamyltransferase/glutamyltranspeptidase (GGTP/GGT)	✓	9,00

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total calcium (Ca)	✓	7,00
ionised calcium (Ca)	✓	7,00
chlorides (Cl)	✓	7,00
magnesium (Mg)	✓	7,00
inorganic phosphate	✓	7,00
total iron-binding capacity (TIBC)	✓	15,00
unsaturated iron-binding capacity (UIBC)	✓	15,00
ferritin	✓	32,00
transferrin	✓	29,00
glucose load curve	✓	18,00
phosphorus (P)	✓	7,00
homocysteine	✓	50,00
lactate dehydrogenase (LDH)	✓	11,00
zinc (Zn)	✓	40,00
copper (Cu)	✓	30,00
folic acid	✓	32,00
vitamin B12	✓	32,00
caeruloplasmin	✓	35,00
glycosylated haemoglobin (HbA1c)	✓	28,00
insulin	✓	28,00
C-peptide	✓	30,00
Hormonal examination		
thyroid-stimulating hormone (TSH)	✓	20,00
free thyroxine (fT4)	✓	19,00
total thyroxine (TT4)	✓	19,00
free triiodothyronine (fT3)	✓	19,00
total triiodothyronine (TT3)	✓	19,00
dehydroepiandrosterone sulphate (DHEA-S)	✓	35,00
chorionic gonadotropin (beta-HCG / hCG)	✓	24,00
thyroglobulin	✓	24,00
testosterone	✓	24,00
prolactin/lactotropin (PRL)	✓	24,00
progesterone	✓	24,00
parathormone (PTH)	✓	35,00
cortisol/glucocorticosteroid	✓	24,00
luteinising/lutropic hormone (LH)	✓	24,00
follicle-stimulating hormone (FSH)	✓	24,00
estriol	✓	35,00
oestradiol	✓	24,00
aldosterone	✓	35,00
Tumor markers		
antigene CA 125, antigene CA 15-3, antigene CA 19-9, cancroembrional antigene (CEA), prostate specific antigene (PSA total), prostate specific antigene (PSA free), alfa-fetoprotein (AFP)	✓	35,00
Immunologic examination		
immunoglobulins A total/ nonspecific (IgA) immunoglobulins G total/ nonspecific (IgG) immunoglobulins M total/ nonspecific (IgM) immunoglobulins E total/ nonspecific (IgE)	✓	25,00
Serological examinations		
immune alloantibodies	✓	25,00
hBs antigen (HbsAg/HBs)	✓	21,00
antibodies against HCV (anti-HCV)	✓	35,00
antistreptolysin (ASO)	✓	12,00
Wassermann reaction (WR) USR, VDRL	✓	11,00
Rose-Waaler reaction	✓	14,00
rheumatoid factor (RF)	✓	11,00
cytoplasmic antibodies ANCA (pANCA, cANCA, aANCA)	✓	45,00
anti-nuclear antibodies (ANA1)	✓	50,00
myoglobin	✓	35,00
cytomegalovirus (anti-CMV) antibodies in IgM and IgG classes	✓	30,00
antibodies against Helicobacter pylori	✓	30,00

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human immunodeficiency virus HIV 1 antibodies	✓	35,00
human immunodeficiency virus HIV 2 antibodies	✓	35,00
Toxoplasma gondii antibodies in IgM and IgG classes	✓	35,00
Rubella virus antibodies in the IgM and IgG classes	✓	30,00
Vorrelia burgdorferi antibodies in IgM and IgG classes	✓	30,00
Vorrelia burgdorferi antibodies in IgM and IgG classes (mononucleosis)	✓	30,00
Chlamydia trachomatis antibodies in IgM and IgG classes	✓	40,00
anti-TG (thyreoglobulin) antibodies	✓	37,00
anti-nuclear antibodies (ANA2)	✓	60,00
antithyroid antibodies	✓	30,00
antibodies against HBs (anti-HBs)	✓	30,00
anti-TPO (thyroid peroxidase) antibodies	✓	37,00
Urine examination		
general test	✓	7,00
amylase/diastase	✓	7,00
sediment	✓	7,00
creatinine	✓	7,00
protein	✓	7,00
glucose/sugar	✓	7,00
sodium	✓	7,00
potassium	✓	7,00
calcium	✓	7,00
inorganic phosphorus/phosphates	✓	7,00
magnesium	✓	7,00
chlorides	✓	7,00
uric acid	✓	7,00
urea	✓	7,00
daily urine collection tests	✓	11,00
Pregnancy test (human chorionic gonadotropine HCG)	✓	17,00
Bacteriological, mykological examination with antibiogram	✓	35,00
Fecal examination		
faecal occult blood test	✓	15,00
faecal culture for Salmonella and Shigella	✓	39,00
general test	✓	13,00
for the presence of parasite eggs	✓	13,00
lamblia cysts (ELISA)	✓	25,00
Clostridium difficile	✓	40,00
Bacteriology		
culture for aerobic bacteria + antibiogram	✓	30,00
culture for anaerobic bacteria (identification of the micro-organism +antibiogram) of urine, faeces, blood, sputum	✓	35,00
swab and culture (identification of the micro-organism +antibiogram) from skin lesion, purulent lesion, boil, wound, urethra, cervical canal, 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
Imaging tests		
USG of abdominal cavity, thyroid, salivary gland, larynx, soft tissues of the neck area, gynaecological USG through abdominal walls	✓	70,00
USG of small pelvis, urinary tract, breast, prostate gland through the abdominal walls, USG of testicles, transrectal prostate gland USG, joint USG, biopsy monitoring USG, soft tissue USG, lymph nodes USG, wrist USG, ligament USG, finger/toe USG, Achilles tendon USG, cranial USG – the scope does not include 3D/4D examination	✓	70,00
pregnancy USG through abdominal walls, gynaecological (pregnancy evaluation) USG, transvaginal USG	✓	70,00
Doppler USG of arteries and veins of a limb, Doppler USG of the abdominal cavity/portal system, Doppler USG of renal arteries, Doppler USG of veins and neck arteries, Doppler USG of intracranial arteries	✓	70,00
echocardiogram (ECHO)	✓	70,00
X-ray of the chest, skull, spine, pelvis, bones of limbs	✓	40,00
– other X-ray	✓	50,00
urography	✓	150,00
mammography	✓	80,00
cystography	✓	50,00

Scope of medical services	SILVER	Reimbursement limit (in PLN)
cholecystography	✓	50,00
computed tomography	✓	250,00
magnetic resonance	✓	450,00
thyroid scintigraphy	✓	80,00
OCT of eye bottom	✓	120,00
Functional tests		
audiometry	✓	25,00
ECG at rest	✓	25,00
spirometry	✓	28,00
spirometry with reversibility testing	✓	28,00
24-hour ECG and blood pressure test	✓	60,00
cardiac stress test	✓	75,00
tympanometry	✓	20,00
densitometry	✓	65,00
EEG	✓	80,00
EMG	✓	70,00
Endoscopic tests without the cost of general anaesthesia		
• Gastroscopy		80,00
• Colonoscopy		200,00
• Rectoscopy	✓	100,00
• Sigmoidoscopy		150,00
Other diagnostic tests		
cytological swab collection and testing	✓	30,00
histopathological tests (collection and test performance)	✓	55,00
thin-needle biopsy with histopathological examination (collection and test performance) – breasts, thyroid, salivary gland	✓	95,00
fine-needle biopsy with histopathological examination (collection and test performance) – other parts of the body	✓	95,00
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	✓	-
Preventive dental care - once per insurance year		
Examination of the state of the mouth and teeth – dental check-up, scaling, sandblasting, deposit and tartar removal	✓	-
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.	✓	-