



Health insurance TUW PZUW Medical Care (MC)

FOR PhD STUDENTS OF THE UNIVERSITY OF WARSAW AND THEIR FAMILY
MEMBERS

Terms and conditions effective from 1 July 2025.



UNIwersytet
Warszawski



Group Insurance T UW PZUW Medical Care (MC) is a professional **medical care** in renowned medical facilities throughout Poland for you and your family members.

Under the T UW PZUW Medical Packages you get:

- ✓ visits to qualified specialists **without referrals**,
- ✓ access to doctors of up to **38 specialties** and to over **500 diagnostic test and procedures**, also with a referral issued outside the PZU network,
- ✓ **guaranteed short waiting time** to see the doctor;
within maximum **2 business days** in the case of a **primary care physician** (internist, family doctor, paediatrician),
within **5 business days** in the case of a **specialist***,
- ✓ access to **telemedicine consultations** in up to **18 specialties**, also when staying outside Poland.

The opportunity to select your insurance from the available packages:

1. **Individual package** - for an employee**,
2. **Partner package** - for an employee and one member of the employee's immediate family (i.e., a spouse/life partner or a child under 25).
3. **Family package** - for an employee and all members of the employee's immediate family (spouse/life partner and children under 25).

We have prepared an offer which allows you to choose from 3 medical scopes: 'COMFORT PLUS', 'OPTIMUM', 'OPTIMUM VIP':

| Scope/Package | Individual | Partner | Family |
|---------------|------------|--------------|--------------|
| COMFORT PLUS | PLN 436,00 | PLN 870,00 | PLN 1 544,00 |
| OPTIMUM | PLN 474,00 | PLN 950,00 | PLN 1 689,00 |
| OPTIMUM VIP | PLN 607,00 | PLN 1 213,00 | PLN 2 137,00 |

The family member shall be covered by the same scope of insurance as the employee. Health insurance premiums should be paid by the 10th of each month to the following month to the bank account number:

University of Warsaw 59 1160 2202 0000 0005 4113 8395

Who can join the insurance plan?

Age of entitlement to insurance cover:

- **employee- no age restriction**,
- **spouse/partner - up to the age of 68**, the insurance protection lasts until the age of 70,
- **children - up to the age of 25**, the insurance protection lasts until the age of 26,

Exclusions of the insurer's liability:

- a. treatment of infertility,
- b. treatment of congenital defects,
- c. treatment of addictions.

*The indicated availability terms do not apply to the duration of a state of epidemic, pandemic or epidemic emergency, as well as other situations (national, global or local) in which facilities are not able to admit patients in a traditional form (due to the order of state authorities, local government or safety of patients or medical personnel) and provide services in the form of telephone consultations or other forms without the direct contact with the doctor. **The maximum time for the provision of the service is 30 days.**

** Employee - PhD student

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How can you join the insurance plan?



Go to: <https://formularze.tuwpuw.pl/start-page> and enter the authorisation code: **R34L59**

Select the appropriate form for yourself as an – **Insured – Employee**.

Read the documents and fill in the form with the required data. After submitting the form, we will send you a declaration to join the insurance to the e-mail address indicated in the form.

Print and sign the document.

Hand over the signed declaration in person, by internal mail, by Polish Post or by courier to the Employer's* persons handling insurance (to one of the addresses indicated below) by **the 6th day of the month** preceding the coverage, e.g., if you want to be covered as of **July 1**, complete the form by **June 5**, and deliver the declaration to the Employer by **June 6**. Remember to pay the premium by the 10th of the month. Failure to pay the premium will result in cancellation of insurance.

These deadlines shall also apply in the subsequent months. If the **6th day of the month** is a public holiday, then deliver the declaration on **the first working day following that date**.



If you want to include your family members in the insurance, pass the link along with the authorisation code and the following data: first name, surname, PESEL (Personal Identification Number), package and scope of insurance and the number of your declaration. In the case of a co-insured person without legal capacity, you can fill in the form if you are the legal guardian. Dedicated forms for co-insured persons:

1. spouse/life partner or child over the age of 18 – **Co-Insured Person – spouse/life partner, child over the age of 18**
2. a minor child or an adult co-insured person without legal capacity – **Co-insured Person – child up to the age of 18 and adult co-insured person without legal capacity**.



How to effect the change in your insurance?

If you want to make changes in your personal data or package or the scope of insurance, you can do so using an electronic form, by selecting the DECLARATION OF CHANGE and entering current data.

You can change the insurance scope and/or package:

- **in the case of changing the package "from lower to higher"** - at any time,
- **in the case of changing the package "from higher to lower" (in the case of packages, a change from family to partner or individual, from partner to individual)** - on the anniversary of the policy (i.e. 1 November).

If the changes introduced affect the amount of the insurance premium, you shall provide your Employer with a signed insurance acceptance form and pay the current insurance amount.

If you have any questions, please contact us via:

Ms. Sylwia Chrostek

22 55 31 641

sylwia.chrostek@adm.uw.edu.pl

ul. Żwirki i Wigury 93

02-089 Warsaw

Building of the Faculty of Geology

Room 154

Ms. Justyna Kisiela

22 55 31 631

jkisiela@adm.uw.edu.pl

ul. Żwirki i Wigury 93

02-089 Warszawa

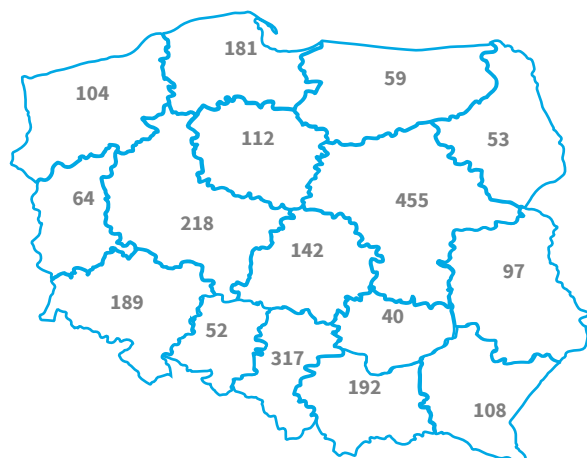
Building of the Faculty of Geology

Room 163

TUW PZUW Medical Care



You can obtain medical services under the TUW PZUW health insurance in PZU Health medical facilities.



We offer you the access to nearly **2 300 medical facilities**, including **130 PZU's own facilities**. We are already present in almost **600 cities** and our network is constantly growing.

*As of April 2025 r.

You can find the full list of medical facilities at

<https://www.tuwpzuw.pl/grupowe-ubezpieczenie-tuwpzuw-opieka-medyczna.html>



Reimbursement of health benefits TUW PZUW

You can use health services outside the network of PZU Health medical facilities. If a given medical service is covered by your insurance (it is free of charge) and in the reimbursement price list, you can receive a reimbursement of the costs incurred up to the price indicated in the price list. Provide us with: the application form, a personal invoice and a copy of the medical referral for the diagnostic test for which referral is required. You can do it via: your account on the mojePZU portal, electronically in the form of a scan (zwroty_refundacje@pzu.pl) or by post.



How to make an appointment with a doctor or to schedule a diagnostic test?

You have at your disposal:

three 24/7 hotlines:



22 505 15 48, 799 698 698, 801 405 905
(charges consistent with the rates of your operator)

The consultant will help you in scheduling the visit and provide the necessary information. After the conversation is over, you will receive an SMS confirming the date of the visit. You will receive a reminder SMS the day before your visit.



E-mail addresses: zamow_wizyte@pzu.pl or visit@pzu.pl allow you to make an appointment in English.

Patient Portal and mobile application:



mojePZU.pl
(after creating an account)



mojePZU mobile
(downloadable from the App Store and Google Play)



Directly in PZU Health's own facilities and at selected partner facilities available on the website: zdrowie.pzu.pl/listaplacowek



Options for medical care

| Selected benefits (unlimited, except those indicated in the table) | COMFROT PLUS | OPTIMUM | OPTIMUM VIP |
|--|---|---|---|
| Telemedicine services | 16 specialties , including an internist and a paediatrician | 18 specialties , including an internist and a paediatrician | 18 specialties , including an internist |
| Basic medical care | Internist, family doctor, paediatrician | Internist, family doctor, paediatrician | Internist, family doctor, paediatrician |
| Specialist medical care | Free of charge: allergist, anaesthesiologist, audiologist, general surgeon, oncology surgeon, dermatologist, diabetologist, endocrinologist, gastrologist, gynaecologist, haematologist, hepatologist, cardiologist, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopaedist, otolaryngologist, pulmonologist, rheumatologist, urologist, venereologist | Free of charge: allergist, anaesthesiologist, audiologist, vascular surgeon, general surgeon, oncology surgeon, dermatologist, diabetologist, dietician, endocrinologist, gastrologist, gynaecologist, haematologist, hepatologist, immunologist, cardiologist, infectious diseases specialist, rehabilitation specialist, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopaedist, otolaryngologist, proctologist, pulmonologist, rheumatologist, urologist, venereologist | Free of charge: allergist, anaesthesiologist, audiologist, vascular surgeon, general surgeon, oncology surgeon, dermatologist, diabetologist, dietician, endocrinologist, gastrologist, gynaecologist, haematologist, hepatologist, immunologist, cardiologist, infectious diseases specialist, rehabilitation specialist, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopaedist, otolaryngologist, proctologist, pulmonologist, rheumatologist, urologist, venereologist |
| Specialist medical care | psychiatrist - 4 visits per year | psychiatrist, psychologist, sexologist, andrologist, nutritionist, speech therapist - 4 visits per year at each specialist | psychiatrist, psychologist, sexologist, andrologist, nutritionist, speech therapist - 4 visits per year at each specialist |
| Consultation by some professors of medicine | - | Yes - 18 specialties | Yes - 18 specialties |
| Laboratory diagnostics | Free access to 198 diagnostic tests | Free access to 334 diagnostic tests | Free access to 334 diagnostic tests |
| X-RAY | Free access to 42 examinations | Free access to 42 examinations | Free access to 42 examinations |
| ULTRASONOGRAPHY | Free access to 30 examinations | Free access to 30 examinations | Free access to 30 examinations |
| CT MRI | 9 CT examinations free of charge 9 MRI examinations free of charge | 9 CT examinations free of charge 9 MRI examinations free of charge | 9 CT examinations free of charge 9 MRI examinations free of charge |
| Function tests | Free access to 11 tests | Free access to 11 tests | Free access to 11 tests |
| Home visits | Limit of 4 visits per year | Limit of 4 visits per year | Limit of 4 visits per year |
| Conservative dentistry | Yearly dental check-up free of charge and 25 treatments with a 20% discount | Yearly dental check-up free of charge and 25 treatments with a 20% discount | Yearly dental check-up free of charge and 25 treatments with a 20% discount |
| Biopsies | Free access to 5 examinations | Free access to 5 examinations | Free access to 5 examinations |
| Endoscopic examinations | Free access to 5 examinations | Free access to 5 examinations | Free access to 5 examinations |
| Outpatient rehabilitation | - | - | 30 treatments in the field of physical therapy and kinesiotherapy |
| Preventive vaccinations | flu - once a year tetanus, free of charge | flu - once a year tetanus, hepatitis A and B, viral meningitis and encephalitis, measles, mumps, rubella - free of charge | flu - once a year tetanus, hepatitis A and B, viral meningitis and encephalitis, measles, mumps, rubella - free of charge |

The detailed scope is included in the annexes to the insurance contract.

The texts contained in the above materials are not an offer within the meaning of Article 66 of the Civil Code. They are for informational purposes only. For detailed information about the scope of insurance, including exclusions and limitations of TUV PZUW's liability, please refer to the General Terms and Conditions of Insurance dated August 9, 2022 and the Insurance Agreement AQ6 023E0012 and annex 1-5 to this Agreement between the University of Warsaw and TUV PZUW.

Towarzystwo Ubezpieczeń Wzajemnych Polski Zakład Ubezpieczeń Wzajemnych with its registered office in Warsaw at rondo Daszyńskiego 4, 00-843 Warsaw, entered in the register of entrepreneurs kept by the District Court for the City of Warsaw in Warsaw, XIII Commercial Department of the National Court Register under KRS number 0000587260, with share capital of PLN 324,900,000.00 paid in full, NIP 525-263-66-45, REGON 363035336.

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