

Starter Package

**For senior citizens
(age 71-80)**



The Starter Package with co-payment is intended for patients aged 71 to 80. This package allows you to receive fundamental medical care, **covering appointments and consultations with chosen specialists, access to basic preventive and diagnostic examinations, and outpatient treatments.**

Payment options	Amount of instalment
Payment in 12 instalments (monthly)	69,00 PLN
Payment in 4 instalments (every 3 months)	200,00 PLN
Payment in 2 instalments (every 6 months)	393,00 PLN
Lump payment	744,00 PLN
Monthly rate in a case of annual payment	62,00 PLN

The contract is concluded for 12 months

Starter Package with co-payment:

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

Scope of medical care	
Medical Helpline 24/7	•
Online Consultations	•
Physician Consultations	•
Physician and medical specialist consultations (8)	•
Nursing procedures	•
Outpatients procedures (19)	•
Laboratory test panel (no referral needed)	•
Diagnostic tests and examinations (49)	•
Access to LUX MED Group's (LUX MED and Medycyna Rodzinna) own facilities listed at www.luxmed.pl	•
25% discount on other laboratory tests provided by LUX MED and Medycyna Rodzinna excluding genetic tests	•
Nationwide network of partner facilities listed at http://www.luxmed.pl/placowkiwspolpracujace	•

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

Detailed definitions of the services



Medical Helpline 24/7

Medical Helpline 24/7 is provided to the Eligible Person in cases requiring the Eligible Person to obtain immediate consultation by a Physician or medical specialist.

The health benefit consists in the possibility for an Eligible Person to obtain telephone advice from medical personnel (doctors, nurses) regarding:

- internal medicine
- family medicine
- nursing

through 24/7 nationwide medical helpline of the LUX MED Group.

In medically justified situations, medical personnel providing advice to an Eligible Person **may**: refer them to an on-site visit; recommend that an emergency medical team be called to them; refer them to a Hospital Emergency Department on an urgent basis.

The following documents **cannot be issued** through Medical Helpline 24/7:

- ✓ **e-prescriptions** for: vaccines; narcotics drugs, drugs with strong sedative, analgesic, anti-anxiety effects (which require on-site consultation for medical indications); preparations with addictive potential; postcoital contraception (so-called emergency contraception);
- ✓ **e-referrals** for: diagnostic tests and examinations including: procedures using ionizing radiation; biopsies; endoscopic tests; exercise tests.

The final decision to issue an e-prescription/e-referral/e-sick leave during a Medical Helpline consultation is at the discretion of the Physician who may refuse to issue such a document, based on medical indications and the Entitled Person's welfare.

Medical Helpline 24/7 is available only to an Eligible Person. Use of the Health Benefit by third parties is not permitted. The Eligible Person is obliged to provide data in accordance with the facts, in accordance with the principles of reliability and due diligence required for the use of health services.



Online Consultations

The health service "Online Consultations" allows an Eligible Person to make an interactive one-on-one conversation with a Physician, midwife or nurse via ICT systems or communication systems provided by LUX MED. The consultations are provided in the fields of:

- internal / family medicine
- obstetrics

Consultations within the service may be used by Eligible Persons with full access to the Patient Portal.

Accessibility of "Online consultations" with a Physician, a midwife or a nurse depends on the schedule of medical specialists and can be accessed under the "Online Consultation" tab in the Patient Portal. An Eligible Person may choose a communication channel from among those provided by LUX MED in the Patient Portal. The service is accessed by "queuing" the Eligible Person under the "Online Consultation" tab. The content of an "Online Consultation" is saved and entered into the Eligible Person's medical records.

An online consultation **does not replace** an in-person consultation because there are no direct examinations. In medically justified cases, the medical specialist may refuse remote advice and refer the Eligible Person for an in-patient consultation.

Online consultation is available only to Eligible Persons. Use of the service by third parties is not permitted. The Eligible Person is obliged to provide data in accordance with the facts, in accordance with the principles of reliability and due diligence required for the use of health services.

As part of an online consultation a medical specialist **can**:

- ✓ issue an e-prescription (for continuation of chronic treatment or de novo treatment – according to documentation and medical indications);
- ✓ issue medical recommendations resulting from an online consultation, a medical certificate in case of medical indications;
- ✓ issue a referral: for tests and examinations, to another specialist, for another online consultation or for an in-patient service.

As part of an online consultation a medical specialist **cannot issue**:

- ✓ e-sick leaves;
- ✓ referrals for medical examinations with the use of ionising radiation;
- ✓ referrals for biopsy, endoscopy and exercise tests;
- ✓ e-prescriptions for: vaccines; narcotics drugs, drugs with strong sedative, analgesic, anti-anxiety effects (which require on-site consultation for medical indications); postcoital contraception (emergency contraception).

If medically justified, a medical specialist providing an online consultation **may refuse** to give remote medical advice and refer the Eligible Person for an in-person consultation with a physician, midwife or nurse.

The final decision to issue an e-prescription during an online consultation is at the discretion of the Physician who may refuse to issue such a document, based on medical indications and the Entitled Person's welfare.



Physician Consultations – with co-payment

The health service allows an Eligible Person to receive a consultation with a Physician **without the need for a referral**. These consultations are carried out in case of: health complaints, sudden illnesses and for general medical advice.

Consultations can be provided:

- ✓ on-site – in medical facilities indicated by LUX MED;
- ✓ remotely – in the form of telephone, online or video consultations;
- ✓ in Infection Treatment Centres – in the form of on-site visits for Entitled Persons with symptoms of infections, provided in selected Medical Facilities indicated by LUX MED.

Co-payment for each completed consultation (on-site, telephone or on-line) within the scope of the services amounts to PLN 49.

The form in which consultations are carried out is determined by LUX MED – up-to-date information in this regard may be obtained by the Eligible Person at the Patient Portal or through the LUX MED Phone Line.

The scope of the Health Benefit depends on the form of its implementation and **may include**: taking a medical history, providing advice by a Physician and performing basic activities necessary to make a diagnosis, make a therapeutic decision or monitor the treatment process.

A healthcare service relates to a consultation in the field of:

- internal medicine
- family medicine.

The health service "Physician Consultations" does not include: consultations provided by Doctors on duty, Doctors holding a postdoctoral degree, a professor title, or Doctors holding the positions of: associate professor or full professor.



Physician and medical specialist consultations – with co-payment

The health service allows an Eligible Person to receive a consultation with a Physician or a medical specialist **without the need for a referral**. These consultations are carried out in case of health complaints, sudden illnesses and for general medical advice.

Consultations can be provided:

- ✓ on-site – in medical facilities indicated by LUX MED;
- ✓ remotely – in the form of telephone, online or video consultations;
- ✓ in Infection Treatment Centres – in the form of on-site visits for Entitled Persons with symptoms of infections, provided in selected Medical Facilities indicated by LUX MED.

Co-payment for each completed consultation (on-site, telephone or on-line) within the scope of the services amounts to PLN 49.

The form in which consultations are carried out is determined by LUX MED – up-to-date information in this regard may be obtained by the Eligible Person at the Patient Portal or through the LUX MED Phone Line.

The scope of the Health Benefit depends on the form of its implementation and **may include**: taking a medical history, providing advice by a Physician or a medical specialist and performing basic activities necessary to make a diagnosis, make a therapeutic decision or monitor the treatment process.

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|-------------------|-----------------|---------------|
| • dermatology | • nephrology | • pulmonology |
| • gynaecology | • ophthalmology | • urology |
| • general surgery | • optometry | |

The service "Physician and medical specialist consultations" does not include: consultations provided by Doctors on duty, Doctors holding a postdoctoral degree, a professor title, or Doctors holding the positions of: associate professor or full professor.



Nursing procedures

The health service "Nursing procedures" is provided at medical facilities designated by LUX MED and consists in basic measurements and minor procedures, including diagnostic procedures, in accordance with the professional competence of the nurse or midwife.

The scope of available nursing procedures depends on:

- ✓ the range of consultations with Physicians, which the Eligible Person may use under the concluded agreement;
- ✓ the age of the Eligible Person;
- ✓ the availability of the procedure at a given medical facility designated by the LUX MED.

The health service "Nursing procedures" **includes**:

procedures performed **on a doctor's recommendation**:

- intravenous injection
- subcutaneous/intramuscular injection
- emergency drip administration
- blood drawing
- oral medicine administration in emergency
- placement/change/removal of a small dressing

procedures performed **without a referral**:

- office-based midwife service – breast palpation
- body temperature measurement
- blood pressure measurement
- height and weight measurement

Standard medical materials and supplies used during the above-specified procedures such as: dressings, bandages, cannulae, syringes, swabs, adhesive strips, needles, serum — tetanus antitoxin and disinfectants **are provided by LUX MED free of charge**.

In the case of use of other materials or medical supplies not included above, an additional fee may be charged to the Eligible Person – in accordance with the applicable price list of the respective Medical Facility designated by LUX MED.



Outpatient procedures

The health service includes measurements and medical procedures performed by a Physician, nurse or another medical professional, according to their competence, as part of:

- ✓ a medical consultation, during which there is a need to perform a given procedure, or
- ✓ a separate treatment visit that does not require a medical consultation.

The procedures are performed at medical facilities indicated by LUX MED **with no need for a hospital stay or operating room standards**.

The scope of available procedures depends on:

- ✓ the scope of consultations with Physicians and medical specialists to which the Eligible Person is entitled;
- ✓ the age of the Eligible Person;
- ✓ their availability at a given medical facility.

If an outpatient procedure is marked below as **"standard*"** it should be understood as a service that is generally available and commonly used in the territory of the Republic of Poland, in accordance with current medical knowledge and clinical practice accepted under the conditions of the health care system in Poland.

Outpatient procedures include:

Outpatient general medical procedures:

- Blood pressure measurement
- Height and body weight measurement

- Non-surgical tick removal

Outpatient surgical procedures:

- stitching a wound of up to 3 cm
- removal of another foreign body without incision
- Surgical tick removal
- Placement/change/removal – small dressing (not requiring surgical debridement)

- suture removal in a treatment room after procedures performed in the Medical Facilities indicated by LUX MED
- 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)

Outpatient ophthalmologic procedures:

- standard* ocular fundus examination
- Corrective lens selection (excludes varifocal lenses)
- Lacrimal duct irrigation
- Standard* computerized visual field test
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- Visual acuity examination
- standard* autorefractometry
- standard* stereoscopic vision examination
- standard* intraocular pressure measurement

Outpatient gynaecological procedures:

- HPV HR test with possible LBC cytology (in the case of a positive HPV HR result)

Outpatient dermatological procedures:

- Standard* dermatoscopy

Standard medical materials and supplies used during the above-specified procedures such as: dressings, bandages, cannulae, syringes, swabs, adhesive strips, needles, serum — tetanus antitoxin and disinfectants **are provided by LUX MED free of charge**.

In the case of use of other materials or medical supplies not included above, **an additional fee may be charged** to the Eligible Person – in accordance with the applicable price list of the respective Medical Facility.



Laboratory test panel (no referral needed)

The health service "Laboratory testing panel (no referral needed)" allows an Eligible Person to perform **once during each 12-month agreement period** the set of laboratory tests specified below.

The health service is performed **with no referral needed** at Medical Facilities indicated by LUX MED.

If a laboratory test is marked below as **“standard”** it should be understood as a service that is generally available and commonly used in the territory of the Republic of Poland, in accordance with current medical knowledge and clinical practice accepted under the conditions of the health care system in Poland.

The scope of laboratory tests depends on the age of the Eligible Person and **includes**:
and additionally for Eligible Persons **over 18 years of age**:

- fasting glucose
- lipid profile
- urinalysis
- blood count + platelet count + automated smear
- hPV HR test with possible LBC cytology (in the case of a positive HPV HR result)
- TSH



Diagnostic tests and examinations – with co-payment

The health service Diagnostic tests and examinations are performed:

- ✓ **on the basis of a referral** issued by the Physician, solely on the basis of medical indications in the course of the ongoing diagnostic and therapeutic procedure,
- ✓ in medical facilities indicated by LUX MED.

Unless otherwise indicated below, the health service “Diagnostic tests and examinations – basic option” **does not include**:

- ✓ **laboratory diagnostics using strip tests;**
- ✓ **tests performed using molecular biology techniques;**
- ✓ **imaging diagnostics in the field of ultrasonography using techniques such as: Doppler, 3D, 4D or elastography.**

If a test or an examination from the scope of “Diagnostic tests and examinations – basic option” is marked as **“standard”** it should be understood as a service that is generally available and commonly used in the territory of the Republic of Poland, in accordance with current medical knowledge and clinical practice accepted under the conditions of the health care system in Poland.

The results of diagnostic tests are provided to the Eligible Person **on a carrier in accordance with the standards in force** in a given Medical Facility.

The scope of the tests and examinations **includes only** procedures necessary to assess the health of the Eligible Person in accordance with current medical knowledge and applicable standards of treatment and diagnosis:

Laboratory diagnostics:

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

- Blood count + platelet count + automated smear
- ESR
- 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
- Fasting glucose
- Glucose 120' after a meal
- Glucose 60' after a meal
- Glucose 75 g, 1-hour glucose challenge test
- Glucose 75 g, 2-hours glucose challenge test
- Glucose 75 g, 3-hours glucose challenge test
- Glucose 75 g, 4-hours glucose challenge test
- Glucose 75 g, 5-hours glucose challenge test
- Creatinine
- Urea/blood urea nitrogen, BUN
- Potassium (K)
- Sodium (Na)
- Iron (Fe)
- TSH / hTSH
- CRP quantitative
- CRP strip test
- Acid phosphatase
- Prostatic acid phosphatase
- GGTP
- HBs Ag / antygen
- CK (creatinine kinase)
- Lipid profile
- Uric acid
- Protein profile
- Calcium / Ca
- INR / Prothrombin time
- APTT
- Total PSA

Urine tests with taking test samples (urine):

- Urine – general analysis

Faecal tests with taking test samples:

- Stool analysis
- Faecal occult blood (FOB)

Diagnostic imaging:

X-ray (medium conforming with the standard applicable in a given clinic) with co-payment of PLN 49 per examination:

- Chest X-ray,
- Chest X-ray + lateral

Ultrasound examinations with a total limit of 1 visit in a 12-month period of the contract's validity with co-payment of PLN 49 per examination:

- abdominal ultrasound
- transvaginal gynaecological ultrasound
- transabdominal prostate ultrasound

Other diagnostic tests and examinations with co-payment of PLN 49 per examination:

- resting ECG

Technological advances can cause changes in the names and techniques of diagnostic tests:

- ✓ if the new test/examination method **does not result in a change in the purpose and scope of the test/examination** in accordance with its original purpose – these changes **do not affect the scope** of the health service "Diagnostic tests and examinations";
- ✓ if the new test/examination method **results in an expansion of the scope of the test/examination** beyond the scope specified in accordance with its original purpose, **the additional elements of the test/examination are not included** in the scope of the Health Benefit "Diagnostic tests ", and their implementation may result in **an additional charge** to the Eligible Person.

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.

25% discount on other laboratory tests provided by LUX MED and Medycyna Rodzinna excluding genetic tests

The patient is entitled to a **25% discount** on laboratory tests, excluding genetic tests, offered at LUX MED-owned facilities – applicable to LUX MED and Family Medicine network locations listed on the website www.luxmed.pl. The discount is applied based on the price list available at the mentioned facility. Discounts cannot be combined.