

Extended package

**For adults and children
(age 0-70)**



The Extended Package with co-payment is a range of services intended for patients aged 0 to 70 who want to **provide themselves or their family members with a level of healthcare that matches their individual needs and expectations**. The Extended Package provides you with access to appointments and consultations with selected specialists, outpatient procedures, preventive, diagnostic and imaging scans and tests, as well as home visits.

Payment options	Amount of instalment
Payment in 12 instalment (monthly)	299,00 PLN
Payment in 4 instalments (every 3 months)	870,00 PLN
Payment in 2 instalments (every 6 months)	1 704,00 PLN
Lump payment	3 228,00 PLN
Monthly rate in a case of annual payment	269,00 PLN

The contract is concluded for 12 months

Extended Package with co-payment:

Scope of medical care	
Medical Helpline 24/7	•
Online Consultations	•
Physician Consultations - with co-payment	•
Physician and medical specialist consultations with co-payment (20 for adults, 14 for children)	•
On-duty physician consultations (3) - with co-payment	•
LUX MED MentalCare Mental Health Support	•
Dietician consultations	•
Flu and tetanus vaccinations	•
Nursing procedures	•
Outpatients procedures (44) – with co-payment	•
Laboratory test panel (no referral needed)	•
Diagnostic tests and examinations (446) – with copayment	•
Allergy tests – with copayment	•
Physiotherapy - wit co-payment	•
Preventive health check	•
Home visits	•
Dentistry	•
Second Medical Opinion	•
10% discount on other services offered by LUX MED and Medycyna Rodzinna	•
10% discount on medical procedures provided in PROFEMED	•
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_wspolplacenie	•

* 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.

Other benefits	
LUX MED Hospital Insurance - Coordination	•

The insurance is shared by LUX MED Sp. z o. o., which concluded an Insurance Agreement with LMG Försäkrings AB S. A. Branch in Poland. LUX MED Sp. z o. o. finances the premium for people it registers for insurance.

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
- paediatrics
- 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.

Medical Helpline 24/7 is used to provide an Eligible Person with remote medical consultations in situations that do not require intervention in a life or health emergency. Due to its remote nature, this service is not a substitute for an on-site consultation, as it does not allow for a physical examination.



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
- paediatrics
- paediatric nursing
- 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 "Physician Consultations with co-payment" allows an Eligible Person to receive a consultation with a Physician **without the need for a referral**. These consultations are carried out in the 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.

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.

Co-payment for each completed consultation (on-site, telephone or on-line) amounts to **PLN 49**.

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
- paediatrics
- family medicine.

The health service "Physician Consultations –with co-payment" **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 "Physician and medical specialist consultations –with co-payment" allows an Eligible Person to receive a consultation with a Physician or a medical specialist in the 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.

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.

Co-payment for each completed consultation (on-site, telephone or on-line) amounts to **PLN 49**.

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.

The scope of consultation depends on the age of the Eligible Person and a requirement for a referral:

Eligible Persons **over 18 years of age** may use consultations **without the need for a referral** in the following fields:

- | | | |
|--------------------|-----------------|----------------|
| • allergology | • haematology | • optometry |
| • general surgery | • cardiology | • orthopaedics |
| • dermatology | • laryngology | • proctology |
| • diabetology | • nephrology | • pulmonology |
| • endocrinology | • neurology | • rheumatology |
| • gastroenterology | • ophthalmology | • urology |
| • gynaecology | • oncology | |

Eligible Persons **under 18 years of age** may use consultations **without the need for a referral** in the following fields:

- | | | |
|----------------------|------------------------------------|---------------|
| • paediatric surgery | • ophthalmology | • laryngology |
| • neurology | • gynaecology (from the age of 16) | |
| • dermatology | • orthopaedics | |

Eligible Persons **under 18 years of age** may use consultations **upon referral** in the following fields:

- | | | |
|--------------------|--------------|----------------|
| • allergology | • cardiology | • pulmonology |
| • gastroenterology | • nephrology | • rheumatology |

The health service "Physician and medical specialist consultations –with co-payment" **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.

24 On-duty physician consultations – with co-payment

The health service "On-duty physician consultations with co-payment" **covers only basic emergency care** in case of sudden illness that occurred **not earlier than 24 hours** before the Eligible Person notifies LUX MED of his/her desire for consultation.

Consultations with on-duty physicians may be made only on the day of notification within the working hours of Medical Facilities indicated by LUX MED, provided they are available at a given medical facility.

Co-payment for each completed consultation with an on-duty physician amounts to **PLN 49**.

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

- | | | |
|---------------------|---------------|--------------------|
| • internal medicine | • paediatrics | • family medicine. |
|---------------------|---------------|--------------------|

The service **does not include**: medical interventions provided for life saving purposes under the State Medical Emergency system (in accordance with the Act of 8 September 2006 on State Medical Emergency, as amended).



LUX MED MentalCare Mental Health Support

The healthcare service "LUX MED MentalCare Mental Health Support" provides an Eligible Person with access to mental health assistance.

The scope of assistance, depending on the age of the Eligible Person, may include: **consultation of Physicians and specialists in mental health and speech development**, as well as **access to the Mental Health Platform** (detailed scope for each age category of Eligible Persons is indicated below).

Consultations with physicians and with mental health and speech therapy specialists can be conducted in the following formats:

- ✓ on-site – in medical facilities indicated by LUX MED;

- ✓ remotely – in the form of telephone, online or video consultations.

The format is determined by LUX MED – up-to-date information in this regard may be obtained by the Eligible Person on the Patient Portal or through the LUX MED HotLine.

Consultations **include** history taking, specialist advice and basic activities necessary to establish a diagnosis, implement relevant therapeutic activities and monitor the treatment process.

Consultations **do not** include:

- ✓ consultations carried out by physicians with a postdoctoral degree, professors, associate or full professors;
- ✓ consultations in the fields of speech therapy for the hearing impaired and neuro speech therapy;
- ✓ management of therapy;
- ✓ psychological diagnostics;
- ✓ services provided by the non-public psychological and pedagogical clinic.

The Mental Health Platform is a digital medical service provided by LUX MED for Eligible Persons over the age of 18, available by logging into a verified Patient Portal account. It complements medical consultations, provides preventive support in between visits to a specialist, and gives access to medical information as part of self-care for those concerned about mental well-being.

The platform provides the Eligible Person with access to clinically validated content and tools to support mental health. By using the functionalities available on the Platform, the Eligible Person may:

- ✓ perform initial symptom qualification and obtain referral for standardized screening tests (depression, anxiety, chronic stress, overwork, ADHD),
- ✓ get recommendations for personalized preventive pathways based on test results,
- ✓ keep a mood and sleep diary with a timeline presentation of trends,
- ✓ receive prophylactic tasks from psychologists and psychiatrists to complete and undergo verification of their implementation between visits.

The scope of help depends on the age of the Eligible Person:

Eligible Persons **over 18 years of age** may use the following:

- access to the **Mental Health Platform** and
- **without referral, in each 12-month agreement period, one consultation** in one of the following areas: psychiatry or psychology or sexology or speech therapy.

Eligible Persons **under 18 years of age** may use the following:

- **without referral, in each 12-month agreement period, one consultation** in one of the following areas: psychiatry or psychology or speech therapy.



Dietician consultations - with co-payment

The health service "Dietitian Consultation –with co-payment" allows an Eligible Person to use **3 consultations with a dietitian** during each **12-month agreement period**.

Consultations can be provided:

- ✓ on-site – in medical facilities indicated by LUX MED;
- ✓ remotely – in the form of telephone, online or video consultations.

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.

Co-payment for each completed consultation amounts to **PLN 49**.

Consultations **include**: history taking and general dietary recommendations.

Consultations **do not include** the development of individual nutrition plans (setting an individual diet).

The healthcare service is provided in accordance with the rules listed below:

Eligible Persons **over 18 years of age** may use consultations **without the need for a referral**.

Eligible Persons **under 18 years of age** may use consultations **upon referral** issued by a Physician.



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:

- | | |
|---|---|
| <p>procedures performed on a doctor's recommendation:</p> <ul style="list-style-type: none"> • intravenous injection • subcutaneous/intramuscular injection • emergency drip administration • blood drawing • oral medicine administration in emergency • placement/change/removal of a small dressing | <p>procedures performed without a referral:</p> <ul style="list-style-type: none"> • 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 - with co-payment

The health service “Outpatient procedures –with co-payment” 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.

The health service “Outpatient procedures –with co-payment” includes:

Basic outpatient medical treatments:

- | | |
|---|---|
| <ul style="list-style-type: none"> • blood pressure measurement • non-surgical tick removal | <ul style="list-style-type: none"> • height and weight measurement |
|---|---|

Outpatient surgical procedures:

- stitching a wound of up to 3 cm
- removal of another foreign body without incision
- suture removal after procedures performed out of the medical facilities indicated by LUX MED, qualification based on the LUX MED doctor's assessment (we do not remove sutures after childbirth)
- surgical tick removal
- suture removal in a treatment room after procedures performed in the Medical Facilities indicated by LUX MED
- placement/change/removal – small dressing (not requiring surgical debridement)

Outpatient laryngological procedures:

- Eustachian tube examination, insufflation
- nasal administration of mucosa-shrinking medicine in emergency cases
- electrocoagulation of blood vessels of the nasal septum
- catheterisation of the Eustachian tube
- coagulation of blood vessels of the nasal septum
- ear irrigation
- simple laryngological dressing
- nasal tamponade removal
- removal of a foreign body from the nose/ear
- suture removal after laryngological procedures performed outside of Medical Facilities indicated by LUX MED, qualification based on the LUX MED doctor's assessment
- suture removal in a treatment room after laryngological procedures performed at the Medical Facilities indicated by LUX MED
- application/change/removal of a drain in the ear canal
- unilateral dressing of nasal hemorrhage
- bilateral dressing of nasal hemorrhage

Outpatient ophthalmological procedures:

- visual acuity examination
- corrective lens selection (excludes varifocal lenses)
- gonioscopy (iridocorneal angle assessment)
- lacrimal duct irrigation (for the Eligible Persons over 18 years of age)
- medicine instillation into the conjunctival sac
- standard* autorefractometry
- standard* ocular fundus examination
- standard* stereoscopic vision examination
- standard* intraocular pressure measurement
- removal of a foreign body from the eye

Outpatient orthopaedic procedures:

- adjustment of small orthopaedic devices — small joints
- reposition of a dislocation or fracture
- preparation: traditional cast — tape
- placement/change/removal — small dressing
- cast application
- lower limb plaster cast removal
- upper limb plaster cast removal

Outpatient dermatological procedures:

- standard* dermatoscopy

Outpatient gynaecological procedures:

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

Outpatient allergological procedures:

- allergy immunotherapy with an allergological consultation – **co payment** for each completed allergological consultation amounts to PLN 49.

Anaesthesia:

- local (infiltration or permeation) anaesthesia

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.



Flu and tetanus vaccinations

The health service "Flu and tetanus vaccinations" as part of infectious disease prevention **includes** vaccinations against seasonal flu and tetanus (anti-tetanus anatoxin).

As part of this health service an Eligible Person may receive:

- a medical consultation a nurse consultation before vaccination
- a vaccine (medicinal product)
- nursing service consisting in giving an injection

Flu and tetanus vaccinations are performed at Medical Facilities indicated by LUX MED.



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**:

- beta HCG
- 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

for Eligible Persons **under 18 years of age**:

- CRP test strips
- 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) (available to Eligible Persons over the age of 16)



Diagnostic tests and examinations – with co-payment

The health service "Diagnostic tests and examinations –with co-payment" 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.

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.

Unless otherwise indicated below, the health service "Diagnostic tests and examinations – option 2 with co-payment" **does not include**:

- ✓ **laboratory diagnostics using strip tests;**
- ✓ **tests performed using molecular biology techniques;**
- ✓ **contrast media for computed tomography and magnetic resonance imaging examinations;**
- ✓ **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 –with co-payment" 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 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 coagulation tests with taking test samples (blood):

- APTT
- thrombin time — TT
- D-dimers
- absolute eosinophil count (blood smear)
- fibrinogen
- INR / prothrombin time
- blood count + platelet count + automated smear
- ESR
- platelets
- manual blood smear

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

- AFP — alpha-fetoprotein
- albumins
- amylase
- apolipoprotein A1
- total protein
- direct bilirubin
- total bilirubin
- CA 125
- CA 15.3 – breast cancer antigen
- CA 19.9 – gastrointestinal cancer antigen
- total iron binding capacity, TIBC
- CEA — carcinoembryonic antigen
- ceruloplasmin
- chlorides (Cl)
- cholesterol
- CK (creatinine kinase)
- CRP, quantitative
- oestradiol
- ferritin
- acid phosphatase
- alkaline phosphatase /
- phosphorus (P)
- FSH
- GGTP
- glucose 60' after a meal
- glucose 120' after a meal
- fasting glucose
- glucose 75 g, 1-hour glucose challenge test
- glucose 75 g, 2-hour glucose challenge test
- glucose 75 g, 3-hour glucose challenge test
- glucose 75 g, 4-hour glucose challenge test
- glucose 75 g, 5-hour glucose challenge test
- HDL cholesterol
- IgA immunoglobulin
- IgE immunoglobulin (total IgE)
- IgG immunoglobulin
- immunoglobulin IgM
- cortisol in the afternoon
- cortisol in the morning
- creatinine
- folic acid
- uric acid
- LDH – lactate dehydrogenase
- LDL cholesterol
- directly measured LDL cholesterol
- LH
- lipase
- lipid profile (CHOL, HDL, LDL, TG)
- magnesium (Mg)
- copper
- urea / urea nitrogen / BUN
- potassium (K)
- progesterone
- prolactin
- 120' after administration of 1 MCP tablet
- 30' after administration of 1 MCP tablet
- 60' after administration of 1 MCP tablet
- protein profile
- free PSA
- total PSA
- sodium (Na)
- free T3
- free T4
- testosterone
- free testosterone
- total beta-hCG
- beta hCG – tumour marker
- GOT/AST transaminase
- GPT/ALT transaminase
- transferrin
- triglycerides
- TSH/hTSH
- thyroglobulin
- calcium (Ca)
- vitamin B12
- iron (Fe)
- iron (Fe) 60 min after administration (absorption curve)
- iron (Fe) 120 min after administration (absorption curve)
- iron (Fe) 180 min after administration (absorption curve)
- iron (Fe) 240 min after administration (absorption curve)
- iron (Fe) 300 min after administration (absorption curve)

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

- ASO, quantitative
- cytomegalovirus (CMV), IgG
- cytomegalovirus (CMV), IgM
- EBV/mononucleosis – latex

- EBV/mononucleosis IgG
- EBV/mononucleosis IgM
- blood group (AB0), Rh factor and antibody screening
- HBc IgM antibodies
- HBs antibodies
- HBs antigen
- HCV Ab / antibodies
- Helicobacter pylori IgG, quantitative
- HIV-1/HIV-2
- Waaler-Rose test
- α-microsomal / anti-TPO antibodies
- antithyroglobulin / anti-TG antibodies

Urine tests with taking test samples (urine):

- total protein / 24-hour urine collection
- urine protein
- phosphorus in urine
- phosphorus in urine / 24-hour urine collection
- catecholamines (noradrenaline, adrenaline) – 24-hour urine collection
- cortisol – 24-hour urine collection
- creatinine in urine
- creatinine in urine/24-hour urine collection
- delta - aminolevulinic acid (ALA)
- uric acid in urine
- uric acid in urine / 24-hour urine collection
- vanillylmandelic acid (VMA) in urine
- magnesium (Mg) in urine

Bacteriological tests with taking swab:

- vaginal microbiological test (vaginal biocenosis)
- faeces — general culture
- stool culture for pathogenic E. coli in children under 2 years of age
- faeces culture for Salmonella and Shigella
- faeces culture for Yersinia enterocolitica
- urine culture
- semen — aerobic culture
- sputum culture
- endocervical smear for GC
- vaginal smear for GC
- urethral swab
- urethral swab – anaerobic culture
- throat/tonsil swab aerobic
- oral swab — aerobic culture
- tongue swab – aerobic culture

Faecal tests with taking test samples:

- faeces – general analysis
- stool ELISA analysis for lamblia
- faeces analysis for parasites, 1st assay

Cytology tests with taking test samples:

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

- immune antibody screening / alloantibodies
- chlamydia trachomatis IgA antibodies
- chlamydia trachomatis IgG antibodies
- chlamydia trachomatis IgM antibodies
- RF — rheumatoid factor — quantitative
- rubella IgG
- rubella IgM
- basic syphilis serology (VDRL or USR or anti-TP)
- BTA test
- toxoplasma IgG
- toxoplasma IgM

- magnesium (Mg) in urine / 24-hour urine collection
- metoxycatecholamines – 24-hour urine collection
- urinalysis
- urea / urea nitrogen / BUN / 24-hour urine collection
- urea / urea nitrogen / BUN in urine
- lead (Pb) in urine
- lead (Pb) in urine/ 24-hour urine collection
- potassium (K) in urine
- potassium (K) in urine / 24-hour urine collection
- sodium (Na) in urine
- sodium (Na) in urine / 24-hour urine collection
- calcium in urine
- calcium (Ca) in urine / 24-hour urine collection

- cervical swab
- endocervical smear – anaerobic culture
- nasal swab
- nasal swab – aerobic culture
- nasopharyngeal swab – anaerobic culture
- nasopharyngeal swab – aerobic culture
- rectal swabs and vaginal swabs towards group B Streptococcus (GBS)
- eye swab – aerobic culture
- vaginal swab – anaerobic culture
- vaginal swab – aerobic culture
- wound swab
- wound swab – anaerobic culture
- ear swab – anaerobic culture
- ear swab – aerobic culture

- faecal analysis for rota- and adenovirus
- faecal occult blood (FOB)

Mycological tests with taking swab:

- mycological examination — fingernail fungal culture
- mycological examination — toenail fungal culture
- mycological examination — hair fungal culture
- mycological examination — skin fungal culture
- mycological examination — skin scraping fungal culture
- faeces culture for yeast-like fungi
- urine culture for yeast-like fungi
- sputum culture for yeast-like fungi
- abscess content culture for yeast-like fungi
- secretion culture for yeast-like fungi
- pharyngeal swab culture for yeast-like fungi

Toxicological tests with taking test samples (blood):

- digoxin

Quick strip tests with taking test samples (blood):

- CRP strip test
- cholesterol strip test

Diagnostic imaging:

X-ray with co-payment amounting to PLN 49 per examination:

- mammography
- mammography — targeted
- shoulder X-ray (transthoracic)
- shoulder X-ray, axial
- shoulder X-ray, bilateral axial
- shoulder X-ray, AP
- shoulder X-ray, AP + lateral
- shoulder X-ray: AP + bilateral – comparative image
- shoulder X-ray, AP, both – comparative image
- shoulder X-ray, AP + axial
- cranial X-ray, cranial nerve canals
- cranial X-ray orbits
- cranial X-ray PA + lateral
- Cranial X-ray PA + lateral + base
- cranial X-ray, base
- cranial X-ray, semi-axial by Orley
- cranial X-ray, sella turcica
- cranial X-ray, tangential
- lumbar functional X-ray
- cervical functional X-ray
- temporomandibular joint functional X-ray
- abdominal X-ray, other
- abdominal X-ray, supine
- abdominal X-ray, erect
- chest X-ray
- chest X-ray – X-ray tomography
- chest X-ray + lateral
- chest X-ray, lateral with barite
- Chest X-ray, other
- chest X-ray, PA + lateral with barium
- X-ray of chest, thyroid, trachea

- urethral swab culture for yeast-like fungi
- pharyngeal / tonsil swab culture for yeast-like fungi
- oral swab culture for yeast-like fungi
- tongue swab culture for yeast-like fungi
- endocervical smear culture for yeast-like fungi
- nasal swab culture for yeast-like fungi
- nasopharyngeal swab culture for yeast-like fungi
- eye swab culture for yeast-like fungi
- vaginal smear culture for yeast-like fungi
- wound smear culture for yeast-like fungi
- ear swab culture for yeast-like fungi

- lead

- glucose meter test
- troponin strip test

- sacrococcygeal X-ray
- scaphoid X-ray
- X-ray of temporal bones, transorbital
- X-ray of temporal bones by Schuller/Stevens
- metatarsal X-ray
- femoral bone X-ray, AP + left lateral
- femoral bone X-ray, AP + right, lateral
- spinal X-ray AP, erect (scoliosis)
- spinal X-ray AP, erect + lateral (scoliosis)
- lumbar X-ray, AP + lateral
- X-ray of lumbar spine, AP + lateral + oblique
- X-ray of lumbar spine, lateral
- lumbosacral spine — AP + lateral
- X-ray of lumbosacral spine, oblique
- thoracic spine X-ray
- thoracic X-ray AP + lateral
- thoracic X-ray, AP + lateral + oblique
- thoracic X-ray, lateral
- thoracic X-ray, oblique views
- cervical X-ray
- cervical X-ray, AP + lateral
- cervical X-ray, lateral
- cervical X-ray, lateral + oblique (3 views)
- cervical X-ray, oblique views
- elbow/forearm X-ray, AP + lateral
- elbow/forearm X-ray, AP + lateral, bilateral
- scapular X-ray
- pelvic and hip joint X-ray
- X-ray of sternum / chest lateral
- X-ray of sternum, AP
- wrist/hand X-ray, PA + lateral/oblique left

- wrist/hand X-ray, PA + lateral/oblique bilateral
- wrist/hand X-ray, PA + lateral/oblique right
- wrist X-ray, lateral
- wrist X-ray, lateral, both
- wrist X-ray, PA + lateral
- wrist X-ray, PA + lateral, both
- X-ray of both wrists, lateral
- nasal X-ray — lateral
- X-ray of nasopharynx
- clavicular X-ray
- X-ray of orbits + lateral (2 views)
- toe(s) X-ray, AP + lateral/oblique
- finger(s) X-ray, PA + lateral/oblique
- finger(s) X-ray, PA + lateral/oblique bilateral
- heel X-ray — axial
- heel X-ray, lateral
- temporal bone pyramid X-ray, transorbital
- lower leg X-ray, AP + lateral
- lower leg X-ray, AP + bilateral lateral
- forearm X-ray, AP + lateral
- bilateral forearm X-ray, AP + lateral
- hand X-ray, lateral
- hand X-ray, PA
- hand X-ray, PA + oblique
- hand X-ray, PA + oblique, bilateral
- hand X-ray PA, bilateral
- X-ray of both patellae axial
- bilateral patellar X-ray, axial in 2 positions
- bilateral patellar X-ray, axial in 3 positions
- X-ray of sacroiliac joints – PA
- X-ray of sacroiliac joints – oblique
- hip joint X-ray, AP
- bilateral hip joint X-ray, AP
- hip joint X-ray, axial
- knee joint X-ray, AP + lateral
- knee joint X-ray, AP + bilateral lateral
- bilateral knee joint X-ray — AP + lateral
- knee joint X-ray, lateral
- elbow joint X-ray
- ankle joint X-ray, AP + lateral
- ankle joint X-ray, AP + lateral bilateral
- foot X-ray, AP + lateral/oblique
- foot X-ray, AP + lateral/oblique bilateral
- foot X-ray, AP (comparative)
- splanchnocranium X-ray
- paranasal sinus X-ray
- rib X-ray (unilateral), 2 oblique views
- Mandibular X-ray
- urography (with standard contrast agents)

Ultrasound examinations with co-payment amounting to PLN 49 per examination:

- ultrasound / Doppler ultrasound of the abdominal aorta and pelvic arteries
- ultrasound / Doppler ultrasound of hepatic vessels (assessment of hepatic portal circulation)
- ultrasound / Doppler ultrasound of lower limb arteries
- ultrasound / Doppler ultrasound of upper limb arteries
- ultrasound / Doppler ultrasound of renal arteries
- ultrasound / Doppler ultrasound of carotid and vertebral arteries
- ultrasound / Doppler ultrasound of intracranial arteries
- ultrasound / Doppler ultrasound of lower limb veins
- ultrasound / Doppler ultrasound of upper limb veins
- transabdominal gynaecological ultrasound
- transvaginal gynecological ultrasound
- abdominal ultrasound
- ultrasound of post-traumatic muscle haematoma
- wrist ultrasound
- testicular ultrasound
- breast ultrasound
- transabdominal prostate ultrasound
- trans-fontanelle ultrasound
- plantar aponeurosis ultrasound
- echocardiography – cardiac ultrasound
- hip joint ultrasound + orthopaedic consultation (under 1 year of age)
- hip joint ultrasound, children
- finger and metacarpophalangeal joint ultrasound
- shoulder joint ultrasound
- hip joint ultrasound
- knee joint ultrasound
- elbow joint ultrasound
- ankle joint ultrasound
- Achilles tendon ultrasound
- salivary gland ultrasound
- metatarsal ultrasound
- thyroid ultrasound
- ultrasound of subcutaneous tissue (lipomas, fibromas, etc.)
- transrectal prostate ultrasound
- urinary tract ultrasound
- urinary tract ultrasound + TRUS
- lymph node ultrasound
- ultrasound of ligaments, muscles, small joints

Magnetic resonance imaging with standard contrast agents with co-payment of PLN 100 per examination:

- magnetic resonance imaging (MRI) of the head, angiography
- magnetic resonance imaging (MRI) of the head
- magnetic resonance imaging (MRI) of the head and the hypophysis
- magnetic resonance imaging (MRI) of the head + angio

- magnetic resonance imaging (MRI) of the abdominal cavity
- magnetic resonance imaging (MRI) of the abdominal cavity and pelvis
- magnetic resonance imaging (MRI) of the chest
- magnetic resonance imaging (MRI) of the lumbar spine
- magnetic resonance imaging (MRI) of the thoracic spine (Th)
- magnetic resonance imaging (MRI) of the cervical spine (C)
- magnetic resonance imaging (MRI) of the bone pelvis
- magnetic resonance imaging (MRI) of the small pelvis
- magnetic resonance imaging (MRI) of the wrist
- magnetic resonance imaging (MRI) of the orbits
- magnetic resonance imaging (MRI) of the shank
- magnetic resonance imaging (MRI) of the forearm
- magnetic resonance imaging (MRI) of the pituitary gland
- magnetic resonance imaging (MRI) of the arm
- magnetic resonance imaging (MRI) of the hand
- magnetic resonance imaging (MRI) of the sacroiliac joints
- magnetic resonance imaging (MRI) of the shoulder joint
- magnetic resonance imaging (MRI) of the hip joint
- magnetic resonance imaging (MRI) of the knee joint
- magnetic resonance imaging (MRI) of the elbow joint
- magnetic resonance imaging (MRI) of the ankle joint
- magnetic resonance imaging (MRI) of the foot
- magnetic resonance imaging (MRI) of the splanchnocranium
- magnetic resonance imaging (MRI) of the thigh
- magnetic resonance imaging (MRI) of the sinuses

Computer tomography with standard contrast agents with co-payment of PLN 100 per examination:

- low-dose computed tomography (CT) of the chest
- computed tomography of the head
- computed tomography of the abdomen
- computed tomography of the abdomen and small pelvis
- computed tomography of the abdomen (triple-phase)
- computed tomography of the chest
- computed tomography of the chest (HRCT)
- computed tomography of the chest and abdomen
- computed tomography of the chest, abdomen, small pelvis
- computed tomography of the temporal bones
- computed tomography of the lumbar spine
- computed tomography of the lumbar + sacral spine
- computed tomography of the thoracic spine
- computed tomography of the thoracic + lumbar spine
- computed tomography of the cervical spine
- computed tomography of the cervical + lumbar spine
- computed tomography of the cervical + thoracic spine
- computed tomography of the cervical + thoracic + lumbar spine
- computed tomography of the larynx
- computed tomography of the bony pelvis
- computed tomography of the small pelvis
- computed tomography of the wrist
- computed tomography of the orbits
- computed tomography of the lower leg
- computed tomography of the forearm
- computed tomography of the pituitary gland
- computed tomography of the arm
- computed tomography of the hand
- computed tomography of the shoulder joint
- computed tomography of the knee joint
- computed tomography of the elbow joint
- computed tomography of the ankle joint
- computed tomography of the foot
- computed tomography of the neck
- computed tomography of the neck, thorax, abdomen, small pelvis
- computed tomography of the splanchnocranium
- computed tomography of the upper leg
- computed tomography of the sinuses

Endoscopic examinations with endoscopic specimen collection (except for polyps) with co-payment of PLN 49 per examination:

- anoscopy
- gastroscopy (with urease test)
- colonoscopy
- rectoscopy
- sigmoidoscopy
- histopathological examination – endoscopy biopsy material

Other diagnostic examinations with co-payment amounting to PLN 49 per examination:

- standard audiometry*
- dark adaptation test
- resting ECG
- uroflowmetry
- densitometry lumbar spine (trabecular bone assessment) – screening
- densitometry femoral collum (cortical bone assessment) – screening
- standard* EEG
- computerised visual field test
- pachymetry
- spirometry – diastolic test
- spirometry without medication
- standard* cardiac stress test
- mounting pressure Holter (ABPM) device in a doctor's office
- standard* ECG Holter fitting (for 24h) at the doctor's office

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 –with co-payment";
- ✓ 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 - with co-payment", and their implementation may result in **an additional charge** to the Eligible Person.



Allergy tests– with co-payment

The health service "Allergy tests –with co-payment" is 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;
- ✓ solely in medical facilities indicated by LUX MED;
- ✓ **with co-payment of PLN 49 per each received allergological consultation.**

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

The scope of the service **includes** the following:

- **allergological consultation** – eligibility assessment before tests;

Allergic skin tests – performed by the point (prick) method, using standard allergens approved for use in the territory of the Republic of Poland:

- skin allergy tests – 1 spot
- skin allergy tests – food allergy panel
- skin allergy tests – inhaled allergens panel

Technological advances can cause changes in the names and techniques of allergy 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 "Allergic tests –with co-payment";
- ✓ 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 "Allergy tests –with co-payment", and their implementation may result in **an additional charge** to the Eligible Person.



Preventive health check

The health service "Preventive health check –" aims at performing certain medical consultations and tests and examinations within the scope and then providing the Physician with recommendations for the future regarding his/her health status.

The health service "Preventive health check – option 1" is performed:

- ✓ **once in each 12-month agreement period;**
- ✓ in medical facilities indicated by LUX MED;
- ✓ solely for Eligible Persons **over 18 years of age**, depending on the gender;
- ✓ after prior appointment, the Eligible Person should report the need for the provision of the Health Service via the form available at: <https://www.luxmed.pl/strona-glowna/kontakt/infolinia.html>.

If a test or an examination from the scope of "Preventive health check –" 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 health service "Preventive health check –" **does not include** medical consultations and tests and examinations not included in its scope – also in the event that there are medical indications to perform them during check-up. These examinations may be performed outside the scope of the health service "Preventive health check – option 1", at the expense of the Eligible Person or as part of his/her entitlement under the concluded agreement, as long as they are within the scope of health services of this agreement.

The health service "Preventive health check –" **includes**:

for women:

- telephone **consultation that opens the check-up** regarding health status, during which a medical history is taken and referrals for tests or examinations are made as indicated;

medical consultations:

- gynaecological consultation
- ophthalmologist / optometry consultation

laboratory tests:

- fasting glucose
- ESR
- creatinine
- hPV HR test with possible LBC cytology (in the case of a positive HPV HR result)
- faecal occult blood (FOB)
- GPT/ALT transaminase
- lipid profile (CHOL, HDL, LDL, TG)
- TSH/hTSH
- urinalysis
- blood count + platelet count + automated smear

imaging tests in case of legitimate medical indications, performed on the basis of a referral issued by the Physician as part of the check-up:

- breast ultrasound or mammography
- PA chest X-ray
- abdominal ultrasound
- transabdominal gynaecological ultrasound or transvaginal ultrasound

functional tests / examinations:

- resting ECG
- internal medicine consultation that **concludes the check-up**, during which the Eligible Person obtains **recommendations for the future on their health status**.

for men:

- telephone **consultation that opens the check-up** regarding health status, during which a medical history is taken and referrals for tests or examinations are made as indicated;

medical consultations:

- urological consultation
- ophthalmologist / optometry consultation

laboratory tests:

- fasting glucose
- blood count + platelet count + automated smear
- creatinine
- ESR
- faecal occult blood (FOB)
- PSA panel (PSA, FPSA, FPSA / PSA index)
- lipid profile (CHOL, HDL, LDL, TG)
- GPT/ALT transaminase
- urinalysis
- TSH/hTSH

imaging tests in case of legitimate medical indications, performed on the basis of a referral issued by the Physician as part of the check-up:

- PA chest X-ray
- abdominal ultrasound
- transabdominal prostate ultrasound

functional tests / examinations:

- resting ECG
- internal medicine consultation that **concludes the check-up**, during which the Eligible Person obtains **recommendations for the future on their health status**.



Physiotherapy– with co-payment

The health benefit "Physiotherapy –with co-payment" allows an Eligible Person to use:

- ✓ consultations with a physiotherapist with co-payment of PLN 49 for each completed consultation;
- ✓ physiotherapy treatments in a number specified below;
- ✓ only based on referral issued by a physical therapist or a Physician specialised in orthopaedics, neurology, neurosurgery, rheumatology, medical rehabilitation and balneology);
- ✓ in medical facilities indicated by LUX MED.

A consultation with a physical therapist **includes**: medical history taking, functional examination, physical therapist's advice and procedures necessary for making a functional diagnosis, making an appropriate therapeutic decision and determining the mode of medical rehabilitation.

A consultation with a physical therapist **does not include**: rehabilitation or kinesiotherapy activities (i.e., it does not include conducting Physiotherapy and Kinesiotherapy treatments).

The range of physiotherapy treatments **includes** exclusively rehabilitation of the motor organ and is provided subject to the fulfillment of eligibility criteria, which include:

- ✓ diagnosed osteoarthritis;
- ✓ occupational diseases of the musculoskeletal system (confirmed by a certificate);
- ✓ past orthopaedic injuries;
- ✓ pain syndromes of neurological origin;
- ✓ scar at the procedure site.

The scope of physiotherapy treatments **does not include** its costs in the case of rehabilitation that is carried out in connection with:

- ✓ congenital malformations and their consequences;
- ✓ perinatal injuries;
- ✓ chronic connective tissue disorders and their consequences;
- ✓ demyelinating diseases and their consequences;
- ✓ neurodegenerative diseases and their consequences;
- ✓ physiotherapy after surgeries not performed in the LUX MED Hospitals;
- ✓ cardiac incidents, neurological and cerebrovascular incidents;
- ✓ postural problems;
- ✓ urogynaecological physiotherapy;
- ✓ physiotherapy with highly specialised methods (mechanical methods, neurophysiological methods, osteopathic techniques);
- ✓ services in the nature of diagnostics and functional training, corrective gymnastics and fitness;
- ✓ physiotherapy of sterile necrosis;
- ✓ physiotherapy of keloid scars;
- ✓ burn conditions;
- ✓ visceral therapy – therapy of internal organs.

As part of “Physiotherapy –with co-payment” an Eligible Person in each 12-month agreement period may use: **10 physiotherapy treatments and 3 kinesiotherapy procedures** (including **therapeutic massage**) from the list of available procedures in the scope of physiotherapy and kinesiotherapy:

- | | |
|---|---|
| • physical therapy – lower limb muscle electrostimulation | • physical therapy – galvanisation lower leg |
| • physical therapy – upper limb muscle electrostimulation | • physical therapy – galvanisation forearm |
| • physical therapy – phonophoresis lumbar spine | • physical therapy – galvanisation arm |
| • physical therapy – phonophoresis thoracic spine | • physical therapy – galvanisation hand |
| • physical therapy – phonophoresis cervical spine | • physical therapy – galvanisation shoulder joint |
| • physical therapy – phonophoresis wrist | • physical therapy – galvanisation hip joint |
| • physical therapy – phonophoresis lower leg | • physical therapy – galvanisation knee joint |
| • physical therapy – phonophoresis forearm | • physical therapy – galvanisation elbow joint |
| • physical therapy – phonophoresis arm | • physical therapy – galvanisation ankle joint |
| • physical therapy – phonophoresis hand | • physical therapy – galvanisation foot |
| • physical therapy – phonophoresis shoulder joint | • physical therapy – galvanisation upper leg |
| • physical therapy – phonophoresis hip joint | • physical therapy – ionophoresis lumbar spine |
| • physical therapy – phonophoresis knee joint | • physical therapy – ionophoresis thoracic spine |
| • physical therapy – phonophoresis elbow joint | • physical therapy – ionophoresis cervical spine |
| • physical therapy – phonophoresis ankle joint | • physical therapy – ionophoresis wrist |
| • physical therapy – phonophoresis foot | • physical therapy – ionophoresis lower leg |
| • physical therapy – phonophoresis upper leg | • physical therapy – ionophoresis forearm |
| • physical therapy – galvanotherapy lumbar spine | • physical therapy – ionophoresis arm |
| • physical therapy – galvanotherapy thoracic spine | • physical therapy – ionophoresis hand |
| • physical therapy – galvanotherapy cervical spine | • physical therapy – ionophoresis shoulder joint |
| • physical therapy – galvanisation wrist | • physical therapy – ionophoresis hip joint |

- physical therapy – ionophoresis knee joint
- physical therapy – ionophoresis elbow joint
- physical therapy – ionophoresis ankle joint
- physical therapy – ionophoresis foot
- physical therapy – ionophoresis upper leg
- physical therapy – local cryotherapy lumbar spine
- physical therapy – local cryotherapy thoracic spine
- physical therapy – local cryotherapy cervical spine
- physical therapy – local cryotherapy wrist
- physical therapy – local cryotherapy lower leg
- physical therapy – local cryotherapy forearm
- physical therapy – local cryotherapy arm
- physical therapy – local cryotherapy hand
- physical therapy – local cryotherapy shoulder joint
- physical therapy – local cryotherapy hip joint
- physical therapy – local cryotherapy knee joint
- physical therapy – local cryotherapy elbow joint
- physical therapy – local cryotherapy ankle joint
- physical therapy – local cryotherapy foot
- physical therapy – local cryotherapy upper leg
- physical therapy – low-energy laser therapy of the lumbar spine
- physical therapy – low-energy laser therapy of the wrist
- physical therapy – low-energy laser therapy of the lower leg
- physical therapy – low-energy laser therapy of the forearm
- physical therapy – low energy arm laser
- physical therapy – low energy laser
- physical therapy – low energy shoulder joint laser
- physical therapy – low energy hip joint laser
- physical therapy – low energy knee joint laser
- physical therapy – low energy elbow joint laser
- physical therapy – low energy secondary joint laser
- physical therapy – low energy laser foot
- physical therapy – low energy laser upper leg
- physical therapy – laser therapy for scar (excluding CO₂ laser)
- physical therapy – magnetic field therapy lumbar spine
- physical therapy – magnetic field therapy thoracic spine
- physical therapy – magnetic field therapy cervical spine
- physical therapy – magnetic field therapy wrist
- physical therapy – magnetic field therapy lower leg
- physical therapy – magnetic field therapy forearm
- physical therapy – magnetic field therapy arm
- physical therapy – magnetic field therapy hand
- physical therapy – magnetic field therapy shoulder joint
- physical therapy – magnetic field therapy hip joint
- physical therapy – magnetic field therapy knee joint
- physical therapy – magnetic field therapy elbow joint
- physical therapy – magnetic field therapy ankle joint
- physical therapy – magnetic field therapy foot
- physical therapy – magnetic field therapy upper leg
- physical therapy – diadynamic currents therapy lumbar spine
- physical therapy – diadynamic currents therapy thoracic spine
- physical therapy – diadynamic currents therapy cervical spine
- physical therapy – diadynamic currents therapy wrist
- physical therapy – diadynamic currents therapy lower leg
- physical therapy – diadynamic currents therapy forearm
- physical therapy – diadynamic currents therapy arm
- physical therapy – diadynamic currents therapy hand
- physical therapy – diadynamic currents therapy shoulder joint
- physical therapy – diadynamic currents therapy hip joint
- physical therapy – diadynamic currents therapy knee joint
- physical therapy – diadynamic currents therapy elbow joint
- physical therapy – diadynamic currents therapy ankle joint
- physical therapy – diadynamic currents therapy foot
- physical therapy – diadynamic currents therapy upper leg
- physical therapy – interferential currents therapy lumbar spine
- physical therapy – interferential currents therapy thoracic spine
- physical therapy – interferential currents therapy cervical spine
- physical therapy – interferential currents therapy wrist
- physical therapy – interferential currents therapy lower leg
- physical therapy – interferential currents therapy forearm
- physical therapy – interferential currents therapy arm
- physical therapy – interferential currents therapy hand
- physical therapy – interferential currents therapy shoulder joint
- physical therapy – interferential currents therapy hip joint
- physical therapy – interferential currents therapy knee joint
- physical therapy – interferential currents therapy elbow joint
- physical therapy – interferential currents therapy ankle joint
- physical therapy – interferential currents therapy foot
- physical therapy – interferential currents therapy upper leg
- physical therapy – TENS currents therapy lumbar spine
- physical therapy – TENS currents therapy thoracic spine
- physical therapy – TENS currents therapy cervical spine
- physical therapy – TENS currents therapy wrist
- physical therapy – TENS currents therapy lower leg
- physical therapy – TENS currents therapy forearm
- physical therapy – TENS currents therapy arm
- physical therapy – TENS currents therapy hand
- physical therapy – TENS currents therapy shoulder joint
- physical therapy – TENS currents therapy hip joint
- physical therapy – TENS currents therapy knee joint

- physical therapy – TENS currents therapy elbow joint
- physical therapy – TENS currents therapy ankle joint
- physical therapy – TENS currents therapy foot
- physical therapy – TENS currents therapy upper leg
- physical therapy – ultrasound therapy lumbar spine
- physical therapy – ultrasound therapy thoracic spine
- physical therapy – ultrasound therapy cervical spine
- physical therapy – ultrasound therapy wrist
- physical therapy – ultrasound therapy lower leg
- physical therapy – ultrasound therapy forearm
- physical therapy – ultrasound therapy arm
- physical therapy – ultrasound therapy hand
- physical therapy – ultrasound therapy shoulder joint
- physical therapy – ultrasound therapy hip joint
- physical therapy – ultrasound therapy knee joint
- physical therapy – ultrasound therapy elbow joint
- physical therapy – ultrasound therapy ankle joint
- physical therapy – ultrasound therapy foot
- physical therapy – ultrasound therapy upper leg
- physical therapy – ultrasound (in water)
- physical therapy – ultrasound therapy scars
- physical therapy – Trabert's current therapy lumbar spine
- physical therapy – Trabert's current therapy thoracic spine
- physical therapy – Trabert's current therapy cervical spine
- physical therapy – Trabert's current therapy wrist
- physical therapy – Trabert's current therapy lower leg
- physical therapy – Trabert's current therapy forearm
- physical therapy – Trabert's current therapy arm
- physical therapy – Trabert's current therapy hand
- physical therapy – Trabert's current therapy shoulder joint
- physical therapy – Trabert's current therapy hip joint
- physical therapy – Trabert's current therapy knee joint
- physical therapy – Trabert's current therapy elbow joint
- physical therapy – Trabert's current therapy ankle joint
- physical therapy – Trabert's current therapy foot
- physical therapy – Trabert's current therapy upper leg
- kinesitherapy – instructional exercises lumbar spine
- kinesitherapy – instructional exercises thoracic spine
- kinesitherapy – instructional exercises cervical spine
- kinesitherapy – instructional exercises wrist
- kinesitherapy – instructional exercises shank
- kinesitherapy – instructional exercises forearm
- kinesitherapy – instructional exercises arm
- kinesitherapy – instructional exercises hand
- kinesitherapy – instructional exercises shoulder joint
- kinesitherapy – instructional exercises hip joint
- kinesitherapy – instructional exercises knee joint
- kinesitherapy – instructional exercises elbow joint
- kinesitherapy – instructional exercises ankle joint
- kinesitherapy – instructional exercises foot
- kinesitherapy – instructional exercises thigh
- kinesitherapy – individual therapy lumbar spine
- kinesitherapy – individual therapy thoracic spine
- kinesitherapy – individual therapy cervical spine
- kinesitherapy – individual therapy wrist
- kinesitherapy – individual therapy lower leg
- kinesitherapy – individual therapy forearm
- kinesitherapy – individual therapy arm
- kinesitherapy – individual therapy hand
- kinesitherapy – individual therapy shoulder joint
- kinesitherapy – individual therapy hip joint
- kinesitherapy – individual therapy knee joint
- kinesitherapy – individual therapy elbow joint
- kinesitherapy – individual therapy ankle joint
- kinesitherapy – individual therapy foot
- kinesitherapy – individual therapy upper leg
- kinesitherapy – individual therapy – scars
- kinesitherapy – lumbar spine traction
- kinesitherapy – cervical spine traction
- myorelaxation therapy – therapeutic spinal massage



Dentistry

Dental standby duty

The health benefit "Dentistry , Dental standby duty" allows an Eligible Person to receive emergency dental care *in the event of a sudden illness or accident.*

The health service, depending on the medical facility, **includes**: coverage or reimbursement of the costs of emergency dental care **up to the maximum amount, i.e. PLN 350 per one or all cases of dental on an ad hoc basis in each 12-month agreement period.**

The scope of the health service provided **on an ad hoc basis includes only**:

- emergency tooth pulp devitalisation in a deciduous tooth with cavity dressing
- emergency tooth pulp devitalisation with cavity dressing
- emergency periapical abscess decompression
- emergency medicinal dressing on a deciduous tooth
- emergency medicinal dressing on a permanent tooth
- emergency extraction of a single-rooted tooth
- emergency extraction of a single-rooted deciduous tooth
- emergency extraction of a multi-rooted tooth
- emergency extraction of a multi-rooted deciduous tooth
- emergency dry socket irrigation + application of medication
- emergency single tooth X-ray
- emergency extraction of a tooth by intra-alveolar chiselling
- emergency repositioning and immobilisation of an avulsed tooth
- emergency dental abscess incision, including drainage
- emergency dental local infiltration anaesthesia
- emergency dental local permeation anaesthesia
- emergency dental intraoral conduction anaesthesia

The health care service is provided only outside the working hours of LUX MED's own Facilities.

A precondition for obtaining the health service "Dentistry – option 1, Dental standby duty" shall be for the patient to notify the need to attend a dental standby duty using our Phone Line (on 22 33 22 888), and then avail of the services at a medical facility indicated by LUX MED, in line with the instructions provided by the Phone Line staff.

If the indicated medical facility does not offer cashless services, the Eligible Person must cover the costs of the services performed in accordance with the applicable price list, then submit an application for a reimbursement with attached original invoices or receipts for services provided.

The invoice or receipt should include:

- ✓ particulars of the Eligible Person to whom dental standby duty services have been provided (at least name, surname, address of residence). If an Eligible Person is a minor, the invoice shall be issued for the de facto carer or legal guardian of the child, and the invoice should include the data of the minor Eligible Person to whom the services were provided;
- ✓ a list of services performed for the Eligible Person (indicated in the invoice) or an attached specification issued by the Medical Facility providing these services, indicating names of the given services, or a copy of the medical record related to the specific services provided;
- ✓ the number of performed services of a given type;
- ✓ the date of the services provided;
- ✓ the unit price of each healthcare service provided.

The application for reimbursement, together with the documents certifying the costs incurred, should be sent by the Eligible Person to LUX MED within **no more than 3 months** from the date the Health Service was provided to him/her. The mailing address to which the Application for Reimbursement should be sent is on the application form.

LUX MED shall reimburse the costs to the bank account number indicated in the Application Form (or in the case of minor Eligible Persons to the bank account of the de facto carer or legal guardian of the child) within 30 days from the date of delivery of the complete Application Form. If, in the course of verifying the Application, LUX MED requests the Eligible Person to supplement the Application or to complete the attached documentation proving that the costs have been incurred – the payment period referred to in the preceding sentence may be extended.

The application form for reimbursement is available at www.luxmed.pl

If, after the refund has been paid, LUX MED obtains evidence that it has been misled – as to the amount of the refund due or as to the identity of the Person entitled to receive the refund – as a result of which the refund in whole or in part has become undue, LUX MED may request that the Person who received the payment of the refund amount be reimbursed in whole or in part, together with statutory intervals calculated from the date of the transfer of the refund amount.

Preventive dental care

The health benefit "Dentistry, Preventive dental care" allows an Eligible Person to use **1 consultation with a dentist** specialised in **conservative dentistry in each 12-month agreement period.**

The health service is performed solely in medical facilities indicated by LUX MED and **includes**: dental consultation aiming at screening of the teeth of the Eligible Person by a dentist and performing oral hygiene procedures by a dental hygienist.

The scope of the health service **includes**:

- dental consultation
- dental fluoride treatment (Fluor Protector) 1 dental arch
- dental fluoride treatment (Fluor Protector) 1/2 of dental arch
- dental fluoride treatment (Fluor Protector) 2 dental arches
- instructions on oral hygiene
- tooth polishing
- periodontal scaling – complementary
- periodontal scaling from 1 dental arch
- periodontal scaling of all teeth
- deposit removal – sandblasting
- individual fluoride treatment, topical

Anaesthesia

The health service “Dentistry, Anaesthesia” allows an Eligible Person to benefit from anaesthesia during dental procedures and **includes** the following:

- dental anaesthesia with a WAND device
- dental local infiltration anaesthesia
- dental local permeation anaesthesia
- dental intraoral conduction anaesthesia

The health service “Dentistry 1, Anaesthesia” **does not include dental healthcare services performed under general anaesthesia**.

Conservative dentistry

The health service “Dentistry 1, Conservative dentistry” allows an Eligible Person to use **a consultation with a dentist specialised in conservative dentistry** in medical facilities indicated by LUX MED.

In addition, an Eligible Person can take advantage of **a 10% discount** from the price list of a given Medical Facility indicated by LUX MED

for dental treatments in the field of **conservative dentistry** performed at that Medical Facility:

- examination of tooth vitality
- circumcuspular pin inlay
- cauterisation of interdental papilla
- cosmetic covering of enamel hypoplasia – composite veneer
- cosmetic covering of discoloured dentine in anterior teeth – composite veneer
- treatment of oral mucosa lesions
- restoration of damaged incisal angle with regular light-cured composite
- medicinal dressing on a permanent tooth
- periodontal pocket irrigation
- periodontal pocket irrigation and drug application
- glass ionomer filling
- tooth cavity filling 1 surface with regular light-cured composite
- tooth cavity filling 2 surfaces with regular light-cured composite
- tooth cavity filling 3 surfaces with regular light-cured composite

Paedodontics

The health service “Dentistry, Paedodontics” allows an Eligible Person to use **a consultation with a dentist specialised in paedodontics** in medical facilities indicated by LUX MED.

In addition, an Eligible Person can take advantage of **a 10% discount** from the price list of a given Medical Facility indicated by LUX MED

for dental treatments in the field of **paedodontics** performed at that Medical Facility:

- vital pulp amputation in a tooth with unformed root
- amputation of devitalised deciduous tooth pulp
- tooth pulp devitalisation in a deciduous tooth with cavity dressing
- dentine impregnation – per tooth
- endodontic treatment of a deciduous tooth
- treatment of pulp necrosis in a deciduous tooth
- medicinal dressing on a deciduous tooth
- adaptation visit (children) – dentistry
- baby tooth cavity filling 1 surface, therapeutic
- baby tooth cavity filling 1 surface
- baby tooth cavity filling 2 surfaces
- baby tooth cavity filling 2 surfaces, therapeutic
- baby tooth cavity filling 3 surfaces
- baby tooth cavity filling 3 surfaces, therapeutic
- preventive fissure sealing – limit: 8

Dental surgery

The health service “Dentistry, Dental surgery” allows an Eligible Person to use **a consultation with a dentist specialised in dental surgery** in medical facilities indicated by LUX MED.

In addition, an Eligible Person can take advantage of **a 10% discount** from the price list of a given Medical Facility indicated by LUX MED

for dental treatments in the field of **dental surgery** performed at that Medical Facility:

- dental abscess incision – including drainage
- surgical exposure of an impacted tooth

- surgical exposure of an impacted tooth with bracket attachment
- surgical extraction of a partially impacted tooth
- surgical tooth extraction – surgically complex
- frenuloplasty, meloplasty, glossoplasty — dentistry
- dry socket irrigation + application of medication
- sampling of a biopsy specimen in the oral cavity
- repositioning and immobilisation of an avulsed tooth
- apicoectomy of a posterior tooth
- apicoectomy of a posterior tooth, with retrograde root canal filling
- apicoectomy of an anterior tooth
- apicoectomy of an anterior tooth, with retrograde root canal filling
- single-rooted tooth extraction
- single-rooted deciduous tooth extraction
- extraction of a tooth by intra-alveolar chiselling
- extraction of a tooth by extra-alveolar chiselling with formation of a mucoperiosteal flap
- multi-rooted tooth extraction
- multi-rooted deciduous tooth extraction
- excision of a gingival flap within 1 tooth
- excision of nodule, nodule-like lesion, mucocele — dentistry
- enucleation of odontogenic cyst
- surgical dressing – dentistry

Dental X-ray

The health service "Dentistry, Dental X-ray" allows the Eligible Person to benefit, **on the basis of a referral** issued by a dentist, from a **10% discount** from the price list of a given facility for:

- single tooth X-ray

X-ray results are provided to the Eligible Person a medium conforming with the standard applicable in a given medical facility.

Guarantee

The Eligible Person is provided with a **24-month guarantee** for conservative treatment in the form of final filling of permanent teeth.

The condition for obtaining it is the systematic use by the Eligible Person **at least once in each 12-month period of the agreement** or according to an individually agreed schedule at Medical Facilities indicated by LUX MED the following healthcare services:

- ✓ **dental check-ups** at the dentist;
- ✓ **hygienic procedures** carried out by a Dentist or dental hygienist consisting of: cleaning teeth from tartar and plaque, as well as fluoridation;
- ✓ **complying with the Dentist's recommendations**;
- ✓ **maintenance of oral hygiene** as recommended by the Dentist and/or hygienist.

The guarantee **does not cover** conditions occurring as a result of: non-attendance at follow-up and prophylaxis visits, non-compliance with dentist's recommendations, mechanical injuries, accidents, missing posterior teeth (lack of support zones), pathological dental wear (bruxism) or other functional impairments of the masticatory apparatus, physiological bone atrophy and periodontal lesions, general co-morbidities affecting the stomatognathic system (diabetes, osteoporosis, epilepsy, history of radiotherapy and chemotherapy), or temporary fillings (e.g. provided until a prosthesis is prepared).



Home visits

The health service "Home visits" allows an Eligible Person to receive **1 home visit in each 12-month agreement period**, at the place of his/her residence, provided that it is within the current territorial coverage of home visits.

The current territorial coverage of the home visits is described at www.luxmed.pl. In cities where this service is not available, the Eligible Person may apply for reimbursement. Detailed return policies are available on the website indicated above.

An Eligible Person may apply for reimbursement **exclusively** in the case of **prior eligibility assessment** for a home visit by a LUX MED medical dispatcher.

Home visits **are made only in medically justified cases** when the health condition of the Eligible Person makes it impossible for him/her to reach the Medical Facility indicated by LUX MED, except in cases of immediate life-threatening conditions.

The premises **not considered** as justification for a home visit do not include, in particular:

- ✓ uncomfortable access to the facility;
- ✓ the need to receive a prescription or obtain sick leave.

A home visit is an **emergency service** provided solely on the visit request day and aimed at making a diagnosis and initiating treatment. Treatment continuation and potential follow-up visits take place solely in medical facilities indicated by LUX MED.

The home visit service does not include the possibility of selecting a physician. The decision on accepting or refusing a home visit is made by the medical dispatcher based on the information provided.



Second Medical Opinion

The "Second medical opinion" health benefit allows an Eligible Person to verify a diagnosis by obtaining an independent medical opinion, prepared by internationally recognized doctors specialising in a particular field of medicine – without having to leave Poland.

The opinion is prepared on the basis of existing medical records and applies to cases in which: a diagnosis has been made, an injury has been diagnosed, surgical treatment has been recommended or a procedure has been performed.

The health benefit applies to the following diseases and conditions:

- coronary angioplasty
- bacterial endocarditis
- Alzheimer's disease
- Parkinson's disease,
- motor neuron diseases.
- type 1 diabetes
- tuberculosis
- benign brain tumor
- aplastic anemia
- renal insufficiency
- malignant tumour
- aorta surgery
- coronary artery bypass surgery
- heart valve surgery
- limb paralysis
- organ transplant
- chronic viral hepatitis
- extensive burns
- end-stage renal disease
- multiple sclerosis
- coma
- stroke
- loss of limb
- loss of speech
- loss of hearing
- loss of sight
- HIV infection
- encephalitis
- meningitis
- heart attack

Each claim covered under the health service is subject to a comprehensive analysis conducted by internationally recognised Medical Specialists selected on the basis of a patented analytical process.

A recognized medical specialist reviews the diagnosis or treatment plan suggested by the treating doctor of the Eligible Person, and then presents his/her detailed recommendations.

As part of the process of a second medical opinion, medical records, the results of imaging studies and specimens for histopathological examination are collected, if needed. The specialist doctor performs a detailed analysis of all available data and develops a **comprehensive report** including: **confirmation of the previous diagnosis and treatment, or a recommendation to change the medical management.** The report is prepared in English and translated into Polish.

In addition, under the Health Benefit, the Eligible Person may:

- ✓ as part of the service, also obtain from the specialist answers to basic questions about the particular condition via email, without the need to present full medical records, but only on the basis of a detailed phone interview;
- ✓ receive – in the form of a report – a proposal from three specialists outside the territory of the Republic of Poland with the highest competence to carry out further treatment.

In addition, under the health service, assistance is provided in arranging a consultation with a specialist of your choice, which **includes organisational support (excluding coverage of costs) outside Poland**, particularly in the following areas: arranging medical appointments; coordinating matters related to treatment; arranging hospital admission; booking appointments, accommodation and transportation; ongoing support for the Eligible Person at the place of treatment; monitoring the course of medical care; supervising the quality of medical services provided; checking the correctness of billed charges; negotiating discounts for health services.

10% discount on other services offered by LUX MED and Medycyna Rodzinna

The Eligible Person is entitled to a **10% discount** on healthcare services (excluding dental services) offered at LUX MED's own facilities – this applies to LUX MED and Medycyna Rodzinna medical facilities listed at www.luxmed.pl. The discount is calculated from the prices applicable at the aforementioned facilities. Discounts cannot be combined.

10% discount on medical procedures provided in PROFEMED

Each Eligible Person is entitled to a **10% discount** on all medical services provided at the PROFEMED facility counted based on the price list available at the facility. Discounts cannot be combined.



LUX MED Hospital Insurance - Coordination

LUX MED Hospital Insurance – Hospital Care Coordination provides the Insured with **informational assistance and organisational support** in the event that the Insured requires elective hospital stay.

Hospital Care Coordination applies to hospital stays performed **only** in hospitals indicated by the Insurer.

Costs of benefits provided by the Hospitals shall be borne by the Insured person.

The Insurance Agreement between LUX MED (Policyholder) and LMG Försäkrings AB SA Branch in Poland (Insurer) is based on the Special Terms and Conditions of Group Insurance for LUX MED Clients (Module: Hospital Care Coordination), which are an integral part of the Agreement and contain, among other things, detailed information on: the scope of protection, rules for payment of benefits, and inclusions and limitations of the Insurer's liability. We recommend that you read this document carefully before proceeding with the Agreement.