TARIFFS AND INSURANCE COVERAGE.

Insurance risks	Insurance coverage (full definitions are specified in the Insurance Rules)	Insurance Program, RUB. **510 000 Risk limit**
Medical transportation	• Transportation to a medical facility in the country of temporary residence (clause 4.1.3.1.) • Emergency transportation to the country of permanent residence: to the place of residence or to a medical institution, including the costs of an accompanying person (clause 4.1.3.3.) • Transportation to the country of permanent residence: to the place of residence or to a medical institution (clause 4.1.3.4.)	510 000
Posthumous repatriation of the body	• Posthumous repatriation to the place of residence in the country of permanent residence (clause 4.1.4.1.)	300 000
Medical expenses	• Operations (clause 4.1.1.1.) • Diagnostic studies (clause 4.1.1.2.) • Payment for medical services (clause 4.1.1.3.) • Services of the local ambulance service (clause 4.1.1.4.) • Payment of medicines (clause 4.1.1.5.) • Payment of fixing means (clause 4.1.1.6.) • Hospital stay (clause 4.1.1.7.) • Obtaining a medical certificate for a university after an illness • Initial examination in case of exacerbation of chronic diseases	510 000
Dental care	• Treatment of the tooth in case of injury as a result of accidents (clause 4.1.2.1.) • Analgesic treatment of a natural tooth in acute inflammation (filling or removal) (clause 4.1.2.2.)	5 000
Urgent messages	• Payment for urgent messages (clause 4.1.7.)	2 000
Transportation costs	• Expenses of the insured for travel to the place of permanent residence, if the return ticket was not used due to being in a hospital (clause 4.1.5.1.) • Evacuation of children to the place of residence in the country of permanent residence (clause 4.1.5.5.)	150 000
Sport	• Expenses related to the treatment of injuries, diseases caused by sports as part of the educational process at the university (clause 5.7.29.)	Within the risk limit
Franchise		No
Insurance period		
6 months		**2 500**
12 months		**4 000**

Medical insurance for international students

Types of assistance provided

✓ **OUTPATIENT POLYCLINIC CARE -** Registration by phone: **8-831-202-03-27** or by email: dms-nn@alfastrah.ru

✦ Primary or repeated consultation for urgent medical needs with specialist doctors: general practitioner, surgeon, gynecologist, urologist, traumatologist, neurologist, otolaryngologist, ophthalmologist, and other specialist doctors.

✦ Instrumental diagnostics: radiological, ultrasound, and functional diagnostics (ECG)

✦ Laboratory diagnostic methods: general clinical and biochemical tests

✦ Temporary disability examination (issuance of medical document certifying inability to work)

✦ Minor surgical and trauma-related interventions and procedures performed in case of urgent indications

✓ **DENTAL SERVICES IN CASE OF ACUTE TOOTHACHE -** Registration by phone: **8-831-202-03-27** or by email: dms-nn@alfastrah.ru

✦ Dental care for acute pain (relief of acute conditions, including under orthopedic structures with root canal filling), treatment of diseases of the nerves of the maxillofacial region, diseases of the salivary glands, treatment of inflammatory diseases of the maxillofacial region, up to 5,000 rubles, only for acute pain

Extraction or treatment of one tooth within 5,000 rubles WITH ACUTE PAIN

✦ Anesthetic manipulations

✦ Diagnostic methods – radiography

✓ **HOME CARE**

Calling a doctor to the home in case of an acute respiratory condition is done by phone **8-(831)-202-03-27.**

✦ Primary and follow-up examination by a general practitioner at the insured person’s home, for those who, due to their health condition, cannot visit a clinic and need bed rest and medical supervision.

✦ Examination of temporary disability (issuance of temporary disability certificates and obtaining a certificate for a university due to illness), issuance of prescriptions for medications (excluding preferential ones).

✓ **EMERGENCY INPATIENT CARE**

✦ Stay in a multi-bed ward in a hospital, with treatment and supervision by an attending physician