

# **Calculation of Foreigners' Health Insurance EXCLUSIVE**

Policyholder: University

Insured persons: foreign students of University

Territorial validity: the Czech Republic + treatment costs in the Schengen area

**Type of insurance:** Standard (qualifying period is applied in case of pregnancy and birth)

### Scope of coverage

The Healthcare Insurance Exclusive covers <u>healthcare services to the same extent as enjoyed by citizens of the Czech Republic under the public health insurance</u>. The insurance is free of any exclusions. An insured event is a medical service provided during the term of the insurance, i.e. that the insurance also covers sicknesses arising prior to the commencement of the insurance.

In addition, the insurance also covers the payment of expenses for necessary and urgent healthcare (<u>i.e. treatment expenses</u>) arising in the Schengen area (with the exception of the Czech Republic), including repatriation and transportation of the remains of the insured person.

Arrangement conditions: it is necessary to fill in a health questionnaire, no need to undergo a medical examination

### I. Healthcare services in the Czech Republic - Insurance benefit limits:

Benefit for	Type of limit	Insurance benefit limit
Healthcare, including repatriation and transportation	for one insured event	<b>2 500 000 CZK</b> nebo 4 <b>500 000 CZK</b> (min. 100 000 EUR)

### **Total premium:**

Insurance period (months)	Insurance benefit limit 2 500 000 CZK	Insurance benefit limit 4 500 000 CZK
misurance period (months)	(CZK)	(CZK)
4	4 703	8 313
5	5 890	10 403
6	6 983	12 350
7	8 123	14 440
8	9 215	16 340
9	10 355	18 383
10	11 400	20 188
11	12 540	22 230
12	13 395	23 750
13	14 440	25 603
14	15 438	27 408
15	16 483	29 213
16	17 433	30 923
17	18 430	32 680
18	19 333	34 343
19	20 283	36 053
20	21 280	37 715
21	22 183	39 330
22	23 133	40 993
23	23 940	42 513
24	24 843	44 128

## II. Insurance of medical expenses in the Schengen area (outside of the CR) - tourist type of stay - Insurance

Benefit for	Type of limit	Insurance benefit limit (CZK)
Medical expenses in the Schengen area	for all insured events occuring within duration of the insurance	2 000 000
Urgent dental treatment	for all insured events occuring within duration of the insurance	10 000

## Premium for the insurance of medical costs

Fremium for the insurance of medical costs		
Insurance period (months)	Insurance premium	
period insured according to part I.	CZK 95/month	

This calculation is for informational purposes only, this is not an insurance contract.

The insurance is governed by the insurance terms and conditions of the insurer. The calculation is made as a whole and is valid for 1 month.

Date of calculation: 30.7.2021