

IMPORTANT: ALL SUPPORT SERVICES SPEAK RUSSIAN ONLY

Before calling the medical assistance center, make sure there is someone near you who speaks Russian and can help you explain the situation, understand the instructions and provide the required information correctly.

Guide: How to Use the Health Insurance Policy

Health Insurance for International Students in Russia — Renaissance

1. Main rule

If you need medical assistance, **contact the insurer's 24/7 medical assistance center first.**

Do not go directly to any clinic, hospital or dental office without instructions from the assistance center, unless there is an immediate life-threatening emergency.

2. Where to call

24/7 Medical Assistance Center

Region / channel	Phone number
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Federal number	8 800 700-15-75
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Moscow	8 495 725-10-10
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Saint Petersburg	8 812 320-87-26
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3. What to say during the call

Prepare and provide:

Information	What to tell
Personal details	Full name, date of birth, citizenship
Policy details	Policy number, if available
Location	City, address, university, dormitory or apartment
Contact	Phone number for callback
Medical issue	Illness, injury, poisoning, acute toothache or worsening condition
Symptoms	What exactly happened and how you feel now
Urgency	Whether there is severe pain, bleeding, loss of consciousness, breathing problems or another urgent risk

After that, **follow the assistance center's instructions.**

4. If you are ill, injured or poisoned

Correct procedure:

1. Call the 24/7 medical assistance center.
2. Explain what happened.
3. Wait for instructions.
4. Go only to the medical organization indicated by the insurer.
5. Bring your identity document and insurance policy.
6. Keep all medical documents, prescriptions, referrals, receipts and payment confirmations.

5. If you have acute tooth pain

The policy covers only **urgent dental care within the insurance program**.

Correct procedure:

1. Do not go directly to any dental clinic.
2. Call the medical assistance center first.
3. Say that you have acute tooth pain.
4. Follow the instructions.
5. Visit only the dental clinic approved or indicated by the insurer.

Covered urgent dental care may include local anesthesia, dental X-ray diagnostics, tooth extraction except for orthodontic and orthopedic indications, treatment of oral abscesses, and urgent treatment for acute toothache caused by pulpitis or periodontitis.

Planned dental treatment is not covered.

6. If hospitalization may be required

Correct procedure:

1. Call the medical assistance center immediately.
2. Describe the condition and location.
3. Follow the instructions on where to go or which ambulance service to use.
4. Hospitalization is normally arranged through the insurer's assistance center and the insurer's partner medical organizations.

In life-threatening cases, emergency hospitalization may be arranged by the city emergency medical service to the nearest hospital.

7. If reimbursement is needed

Reimbursement may apply only if the expenses were allowed by the policy terms or agreed with the insurer.

Procedure:

1. Contact the medical assistance center.
2. Follow the instructions.
3. Keep all medical and payment documents.
4. Submit the reimbursement application within **30 calendar days** from the date of payment for medical care.
5. Send the application and scanned documents to **medexpert@renins.com**.
6. According to the key information document, reimbursement is made within **10 business days** after the required documents are provided.

8. What you must not do

Do not:

- visit any clinic, hospital or dental office without prior approval from the insurer, unless there is a life-threatening emergency;
- pay for treatment yourself without prior approval if you expect reimbursement;
- request medical services without medical indications;

- receive services that were not prescribed by a doctor;
- use the policy for services outside the insurance program;
- use the policy for planned dental treatment, cosmetic dentistry, check-ups or preventive dental care;
- expect coverage for home medical services;
- expect coverage for pregnancy, childbirth, postpartum care or abortion;
- expect coverage for high-tech medical care;
- expect coverage for malignant neoplasms, diabetes mellitus, mental or behavioral disorders;
- expect coverage for injuries, poisoning or conditions caused by alcohol intoxication, psychoactive substances or medicines taken without a doctor's prescription;
- hide the real circumstances of an injury, illness or poisoning;
- delay reimbursement documents after paying for medical care.

9. What to keep after medical care

Keep:

- medical report or discharge summary;
- doctor's prescriptions;
- referrals;
- test results;
- X-ray / diagnostic descriptions;
- receipts;
- payment confirmations;
- invoices from the medical organization;
- copy of the insurance policy;
- identity document copy, if requested;
- bank details, if reimbursement is required.

10. Simple rule for the student

Russian speaker nearby. Call first. Follow the instructions. Use the approved clinic. Keep all documents.