

IMPORTANT: ALL SUPPORT SERVICES SPEAK RUSSIAN ONLY

Before calling Yugoriya's medical assistance service, 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 Yugoriya

Student Health Insurance with Dental Coverage

1. Insurance company

Insurance company: JSC Yugoriya Insurance Group

Federal contact center: 8-800-200-00-62

Medical assistance under the program is arranged through Yugoriya's **24/7 dispatch service**. The policy states that medical service for insured persons is carried out through the insurer's round-the-clock dispatch service by phone **8-800-200-00-62**.

2. Main rule

Call Yugoriya first: 8-800-200-00-62

Do not go directly to a clinic, hospital, dental office or laboratory without prior instructions from Yugoriya or the assistance company.

When medical assistance is needed, the insured person must contact the insurer or assistance company, provide policy details, current location, contact phone number and the nature of the illness or injury, then follow the specialist's instructions.

3. Coverage territory

Coverage territory: Russian Federation.

Medical assistance under the policy is arranged through Yugoriya's 24/7 dispatch service.

If the student needs medical assistance anywhere within the Russian Federation, they must first call Yugoriya:

8-800-200-00-62

The student must explain:

- current location;
- medical issue;
- symptoms;

- policy details;
- contact phone number.

After that, the student must follow the instructions of Yugoriya or the assistance company specialist.

Important: do not visit a clinic, hospital, dental office or laboratory independently without prior approval from Yugoriya, unless there is an immediate life-threatening emergency.

4. What to say during the call

Prepare the following information before calling:

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

After that, **follow Yugoriya's instructions.**

5. Insurance amount and limits

Total insured amount: 500 000 RUB

The insured amount is **aggregate**. This means that after each insurance payment, the remaining insured amount is reduced by the amount paid.

Coverage block	Limit
Medical services: outpatient care, home assistance, acute dental care, inpatient care, laboratory and instrumental diagnostics	200 000 RUB
Medical transportation expenses: ambulance and repatriation	300 000 RUB
Acute dental care	3 000 RUB

The program also has an **unconditional waiting period of 5 calendar days** from the policy issue / contract conclusion date.

6. Policy price

Policy term	Price
3 months	1 800 RUB
6 months	3 000 RUB
12 months	4 000 RUB

Prices are confirmed by the uploaded price document and the Yugoriya insurance program.

7. What is covered

7.1. Outpatient care

The program may include:

- consultations with a general practitioner and/or specialist — **up to 5 consultations** during the policy period, including follow-up consultations;
- primary medical care for acute injury;
- cast immobilization;
- dressings;
- primary surgical wound treatment;
- tetanus toxoid administration in case of acute injury;
- intramuscular, intravenous and subcutaneous injections — **up to 10 injections** during the policy period;
- laboratory tests: clinical and biochemical blood tests, urine tests and bacteriological tests — **up to 5 tests of each type**;
- instrumental diagnostics: ultrasound, ECG and X-ray — **up to 3 examinations per insured event**, strictly as prescribed by a doctor;
- medical certificates for illness;
- prescriptions for medicines, excluding subsidized medicines;
- rabies and tetanus vaccination in case of injury;
- telemedicine consultations on health issues and test results;
- urgent telemedicine consultations with an on-duty general practitioner **24/7/365**.

7.2. Emergency hospitalization

Emergency hospitalization is covered **only based on medical indications**.

Limit: up to **14 days once** during the policy period.

It may include:

- surgical procedures, including anesthesia, subject to exclusions;
- resuscitation procedures;
- medication treatment within the cost of a hospital bed-day, excluding expensive and specially controlled medicines;
- accommodation in a general ward;
- meals;
- nursing care.

Important: emergency hospitalization must be coordinated with Yugoriya. Hospitalization without insurer approval is listed among the exclusions.

7.3. Acute dental care

The policy covers **dental care in case of acute toothache**.

Limit: up to **3 000 RUB**.

Covered urgent dental care may include:

- local anesthesia;
- dental X-ray;
- surgical dentistry: simple and complex tooth extraction, except for periodontal conditions, congenital diseases and developmental anomalies.

The program does **not** cover:

- planned dental treatment;
 - caries treatment;
 - replacement of old fillings;
 - retreatment;
 - preventive dental services;
 - treatment of teeth covered by orthopedic structures;
 - periodontal surgery;
 - extraction of impacted, dystopic or supernumerary teeth;
 - dental physiotherapy;
 - treatment of tumors of the oral cavity and maxillofacial area.
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7.4. Ambulance services

Ambulance service is provided **if available in the region**.

An ambulance must be called through Yugoriya's medical assistance desk:

8-800-200-00-62

The program may include:

- ambulance team dispatch;
 - patient examination;
 - rapid diagnostics within the technical capacity of the ambulance vehicle;
 - emergency medical assistance and stabilization of urgent conditions;
 - medical transportation to hospital if emergency hospitalization is required.
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7.5. Home medical assistance

Home medical assistance is provided when the insured person cannot visit a medical facility due to their health condition.

The program may include:

- home visit by a general practitioner within the city's administrative boundaries — **up to 2 visits** during the policy period;
- care for acute conditions by a general practitioner or family doctor;
- service daily, including weekends and public holidays, from **10:00 to 21:00**;
- same-day doctor call requests accepted until **15:00**;
- initial and follow-up home examinations where medically indicated;
- home COVID-19 testing where medically indicated before COVID-19 diagnosis is confirmed;

- temporary disability certificates;
 - prescriptions for medicines, excluding subsidized medicines.
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7.6. Repatriation expenses

The program includes repatriation expenses in case of death.

This means expenses for transporting the insured person's body to the nearest railway station, airport or seaport with international connections closest to the insured person's place of permanent residence.

It may include:

- death certificate processing;
 - morgue services;
 - coffin purchase.
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8. If you are ill, injured or poisoned

Correct procedure:

1. **Call Yugoriya: 8-800-200-00-62.**
 2. Explain what happened.
 3. Provide policy details, current location and phone number.
 4. Wait for instructions.
 5. Go only to the medical organization indicated or approved by Yugoriya.
 6. Bring your identity document and insurance policy.
 7. Keep all medical documents, prescriptions, referrals, receipts and payment confirmations.
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9. If you have acute tooth pain

Correct procedure:

1. Do not go directly to any dental clinic.
2. **Call Yugoriya first: 8-800-200-00-62.**
3. Say that you have acute tooth pain.
4. Follow the instructions.
5. Visit only the dental clinic approved or indicated by Yugoriya.

Important: the policy covers urgent dental care only within the program terms. Planned dental treatment is not covered.

10. If hospitalization may be required

Correct procedure:

1. **Call Yugoriya immediately: 8-800-200-00-62.**
2. Describe the condition and location.

3. Follow the instructions on where to go or which ambulance service to use.
4. Hospitalization must be coordinated with Yugoriya.

In a life-threatening emergency, first protect life and health, but Yugoriya must still be contacted as soon as possible.

11. Clinics in Crimea

The policy coverage territory is the **Russian Federation**. At the same time, the uploaded Yugoriya program contains a confirmed list of medical organizations in **Simferopol, Republic of Crimea**.

Important: even if the clinic is listed below, the student must first call Yugoriya at **8-800-200-00-62** and receive instructions.

Outpatient care

- **MEDKOM KRYM LLC** — Simferopol, Dzyubanova St., 3
- **PRIMER LLC** — Simferopol, Gresovsky settlement, Marsovy Lane, 3
- **PRIMER LLC** — Simferopol, Barrikadnaya St., 70
- **PRIMER LLC** — Simferopol, Stakhanovtsev St., 45
- **PRIMER LLC** — Simferopol, Chekhova St., 1/20
- **DEM-ARK LLC** — Simferopol, Frunze St., 35/7, premises 7
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Pobedy Ave., 33a
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Pobedy Ave., 37
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Gagarina St., 14b
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Samokisha St., 4
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Krymskoy Vesny St., 1, building 2
- **REIN-LTD, MKDC Avicenna brand** — Simferopol, Kovyl'naya St., building 72b
- **REIN-LTD, MKDC Avicenna Ultrasound Center** — Simferopol, Gagarina St., 13
- **REIN-LTD, MKDC Avicenna Ultrasound Center** — Simferopol, Semashko St., 1
- **Helix Laboratory Service** — Simferopol, Gogolya St., 3
- **Helix Laboratory Service** — Simferopol, Naberezhnaya St., 89
- **Helix Laboratory Service** — Simferopol, Kievskaya St., 38

Emergency medical care

- **GENESIS CLINIC LLC** — Simferopol, Semashko St., 4a

Inpatient care

- **Republican Clinical Hospital named after N.A. Semashko** — Simferopol, Kievskaya St., 69

Dental care

- **Doctor Weber LLC** — Simferopol, Kievskaya St., 137
- **DEM-ARK LLC** — Simferopol, Lermontova St., 11A
- **MOY STOMATOLOG LLC** — Simferopol, Lenina Boulevard, 6

The list of medical organizations is confirmed in the Yugoriya program and in the policy appendix.

12. What you must not do

Do not:

- visit any clinic, hospital, dental office or laboratory without prior approval from Yugoriya, unless there is an immediate life-threatening emergency;
- pay for treatment yourself without prior approval if you expect the insurer to cover it;
- receive medical services without prior approval from Yugoriya or the assistance company;
- receive services that are not included in the insurance program;
- request services without medical indications;
- receive medical services based on prescriptions or referrals issued by third-party medical institutions;
- use the policy for planned hospitalization;
- use the policy for preparation for planned hospitalization;
- use the policy for chronic disease follow-up monitoring;
- use the policy for preventive services unless they are directly included in the program;
- use the policy for planned dental treatment, caries treatment, replacement of old fillings or preventive dental care;
- expect coverage for emergency hospitalization that was not approved by Yugoriya;
- expect coverage for COVID-19 after diagnosis;
- expect coverage for injuries or conditions caused by alcohol, drug, toxic or other intoxication;
- expect coverage for professional sports, competitions or training, except injuries received during physical education classes within the academic program;
- expect coverage for extreme or high-risk sports, including auto, motorcycle and bicycle sports, electric scooters, parachuting, mountaineering, skiing, martial arts and scuba diving;
- hide the real circumstances of illness, injury or poisoning.

These exclusions are listed in the KID and the Yugoriya program.

13. What to keep after medical care

Keep:

- medical report or discharge summary;
- doctor's prescriptions;
- referrals;
- test results;
- X-ray / ultrasound / ECG / 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.

The KID states that insurance payment is made by Yugoriya directly to the service company, medical institution or specialized organization that has contractual relations with the insurer and provided services within the insurance program.

14. Premium refund

Refund is possible in the cases specified in the KID:

- cancellation within **14 calendar days** from the contract date, provided there were no events with signs of an insured event;
- cancellation due to improper disclosure of insurance terms;
- termination of insurance risk due to circumstances other than an insured event.

Refund period:

- **10 business days** — for cancellation within 14 days and for risk termination;
- **7 business days** — for improper disclosure of insurance terms.

In other cases, the insurance premium is non-refundable.

15. Pre-court dispute resolution

Before going to court, a written claim must be submitted to the insurer.

If the insurer does not satisfy the claim and the claim amount does not exceed **500 000 RUB**, the matter must be referred to the Financial Ombudsman.

The Financial Ombudsman reviews consumer complaints free of charge.

16. Simple rule for the student

Russian speaker nearby.

Call Yugoriya first: 8-800-200-00-62.

Follow the instructions.

Use only the approved clinic.

Keep all documents.