



Health insurance TUW PZUW

FOR **EMPLOYEES** AND **DOCTORAL STUDENTS** OF THE
UNIVERSITY OF ECONOMICS IN POZNAŃ AND THEIR
FAMILY MEMBERS



UNIWERSYTET
EKONOMICZNY
W POZNANIU

KJF | BROKER





Group Insurance TUV PZUW Medical Care (OM) provides professional medical care for you and your family members in renowned medical facilities throughout Poland.

Under the TUV PZUW Medical Packages you get:

- ✓ visits to qualified specialists without **referrals**
- ✓ access to doctors of up to 40 specialties and to over 293 diagnostic test and procedures, also with a referral issued outside the PZU network
- ✓ **guaranteed short waiting time** to see the doctor; within maximum **2 business days** in the case of a **primary care physician** (internist, family doctor, paediatrician), within **5 business days** in the case of a **specialist***
- ✓ access to **telemedicine consultations** in up to **18 specialties**, also when staying outside Poland

Choose from the available insurance packages:

1. **Individual package** - for an employee/doctoral student
2. **Partner package** – for an employee/doctoral student and one immediate family member (i.e. spouse/life partner or child under the age of 25).
3. **Family package** – for the employee/doctoral student and all immediate family members (spouse/partner and children under 25 years of age).
4. **Adult Child Package** – for adult children over the age of 25.

We have prepared a special offer for you, which includes a choice of four medical packages: Standard, Comfort, Comfort Plus and Optimum.

Scope/Package	Individual	Partner	Family	Adult Child
Standard	58,00 PLN	104,50 PLN	137,00 PLN	-
employee charge	1,00 PLN	47,50 PLN	80,00 PLN	-
Comfort	94,00 PLN	161,00 PLN	228,00 PLN	-
employee charge	37,00 PLN	104,00 PLN	171,00 PLN	-
Comfort Plus	154,00 PLN	281,00 PLN	408,00 PLN	-
employee charge	97,00 PLN	224,00 PLN	351,00 PLN	-
Optimum	191,00 PLN	355,00 PLN	519,00 PLN	-
employee charge	134,00 PLN	298,00 PLN	462,00 PLN	-
ADULT CHILD (fee per one person)	-	-	-	162,00 PLN
employee charge	-	-	-	162,00 PLN

A family member is covered by the same scope of insurance as an employee.

Who is eligible for insurance?

Eligibility criteria for insurance coverage by age:

- **Employee/doctoral student** – no age limit
- **Spouse/partner** – no age limit
- **Children** – up to the age of 25, insurance coverage lasts until the age of 26
- **Adult children** – from the age of 25, insurance coverage lasts until the age of 70

* The indicated availability dates do not apply during periods of epidemic, pandemic or threat thereof, or during other situations (national, global or local) in which facilities are unable to accept patients in the traditional manner (due to orders from state or local authorities, or for the safety of patients or medical staff), and instead provide services in the form of telephone consultations or other non-contact methods. **The maximum time for providing the service is 30 days.**



How do you take out insurance?

Take out insurance in a simple way:



Go to: <https://formularze.tuwpzuw.pl/start-page> and enter the authorisation code: **A94F59**.

Select the appropriate form for your status as an employee/doctoral student: **Ubezpieczony – pracownik** (Insured – Employee).

Read the documents and fill in the form with the required data. Once you have submitted the form, we will email you a declaration of insurance coverage to the address you provided.

Download the 'Application for deduction of contribution - Medical care' from <https://ue.poznan.pl/benefit-pracownicze/>.

Complete the declaration by the **15th day of the month** before the start of the coverage period. For example, if you want to be covered by medical care **from 1 September**, complete the form **by 15 August**. Submit the signed 'Application for deduction of contribution' to your employer by the above deadlines.

These deadlines will also apply in subsequent months. If the 15th is a public holiday, submit the declaration on the **first working day after that date**.



If you would like to include your family members in the insurance policy, please provide them with the link and authorisation code. They will also need the following details from you: your first name, surname, PESEL number, insurance package and scope, and declaration number. If you are the legal guardian of a co-insured person without legal capacity, you can fill in the form on their behalf. Dedicated forms for co-insured persons:

1. Co-insured - spouse/life partner or child over 18 years of age.
2. Co-insured - child under 18 years of age or adult co-insured person without legal capacity.

An employee or family member has the right to cancel their insurance at any time without giving a reason (at the end of the month for which the premium has been paid). **Resignations** should be submitted to Room 1.23 in Building D or Room 119 in Building B. Re-enrolment is only possible on the anniversary of the Agreement or after the anniversary of the Agreement falling after the date of resignation of the employee/family member from the insurance.



How can you make changes to your insurance?

If you wish to change your personal details or your insurance package or scope, you can do so using the electronic form by selecting DECLARATION OF CHANGE and entering your current details.

You can change the insurance scope and/or package:

- **in the case of changing the package "from lower to higher"** - at any time,
- **in the case of changing the package "from higher to lower"** w (e.g. (in the case of packages, a change from family to partner or individual, and from partner to individual, and in the case of coverage, e.g. from Optimum to Komfort Plus)– possible on the anniversary of the agreement (i.e. 1 September).

If the changes you have made affect the amount of insurance contributions deducted, give your employer a new, signed Application for Deductions form.



Exclusions from the insurer's liability:

- treatment of infertility
- treatment of congenital defects
- treatment of addictions

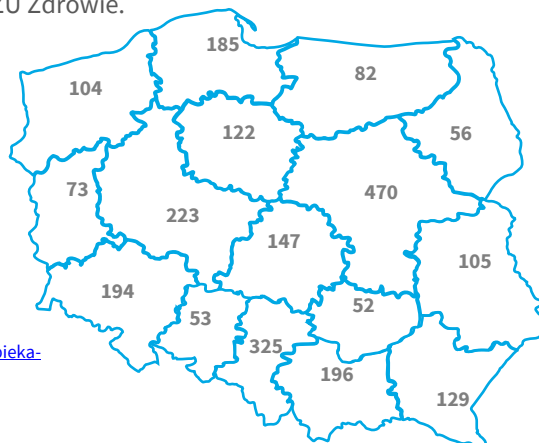


TUW PZU Medical Care

You can use the medical services covered by TUW PZU health insurance at our own facilities, as well as at any of the facilities throughout Poland that cooperate with PZU Zdrowie.

We offer you the access to nearly **2 400 medical facilities**, including **130 PZU's own facilities**.

We are already present in almost **600 cities** and our network is constantly growing



*As of August 2025 r.

You can find the full list of medical facilities at

<https://www.tuwpzuw.pl/tuw-oferta/ubezpieczenia-zdrowotne#opieka-medyczna>, under Download_List of medical facilities

How to make an appointment with a doctor or to schedule a diagnostic test?

No referral is required for medical appointments or diagnostic tests provided as part of the preventive check-up. For other laboratory and diagnostic tests, you can make an appointment based on your referral.

Three 24-hour hotlines open 7 days a week:



22 505 15 48; 799 698 698; 801 405 905
(charge according to the operator's tariff)

The consultant will help you in scheduling the visit and provide the necessary information. After the conversation is over, you will receive an **SMS confirming the date of the visit**. You will receive a reminder SMS the day before your visit.

Patient Portal and mobile application:



mojePZU.pl
(after creating an account)



mojePZU mobile
(downloadable from the App Store and Google Play)



Directly in PZU Health's own facilities and co-operating facilities available on: zdrowie.pzu.pl/listaplacowek



Reimbursement of health benefits TUW PZUW

You can use health services outside the network of PZU Health medical facilities. If the medical service is within the scope of insurance (it is free of charge) and in the reimbursement price list, you may be reimbursed for the costs incurred up to the maximum amount indicated in the price list. Provide us with:

- the application form
- a personal invoice
- a copy of the medical referral for the diagnostic test for which referral is required.

You can do it via: your account on the mojePZU portal, electronically in the form of a scan (zwroty_refundacje@pzu.pl), or by post.



Need support?

TUW PZUW

ubezpieczeniadzrowotne@tuwpzuw.pl
(in the title of the message write University of Economics Poznań and the subject of the message)

When creating an account on MojePZUP

22 566 50 07(select tone 5), or write to moje@pzu.pl

University of Economics Poznań

Monika Kryś
email: monika.krys@ue.poznan.pl
61 639 27 02, 511-146-050
Iwona Pospieszna-Filakiewicz
email: iwona.pospieszna-filakiewicz@ue.poznan.pl
61 639 27 08, 538 467 517

KJF Broker

Justyna Błotna
email: justyna.blotna@kjf.pl
697 999 200
Magdalena Potera
email: magdalena.potera@kjf.pl
664 492 368

Warianty Opieki Medycznej

Selected benefits (unlimited, except those indicated in the table)	STANDARD	COMFROT	VOMFORT PLUS	OPTIMUM	ADULT CHILD
BASIC MEDICAL CARE	-	Internist, family doctor, pediatrician	Internist, family doctor, pediatrician	Internist, family doctor, pediatrician	Internist, family doctor
SPECIALIST MEDICAL CARE	Free of charge 17 specialties: allergist, general surgeon, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, pulmonologist, rheumatologist, urologist	Free of charge 23 specialties: allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist , hepatologist , cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, pulmonologist, rheumatologist, urologist	Free of charge 27 specialties: allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, infectious disease physician , nephrologist, neurosurgeon , neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist , pulmonologist, radiologist , rheumatologist, urologist, venereologist	Free of charge 33 specialties: allergist, andrologist , anesthesiologist, audiologist, vascular surgeon , general surgeon, surgical oncologist, dermatologist, diabetologist, dietician* , endocrinologist, phoniatri , gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, infectious disease physician, rehabilitation doctor-physiotherapist , nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist, pulmonologist, radiologist, rheumatologist, urologist, traumatologist , venereologist	Free of charge 27 specialties: allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, infectious disease physician, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist, pulmonologist, radiologist, rheumatologist, urologist, venereologist
TELEMEDICINE SERVICES	10 specialties	16 specialties	17 specialties	18 specialties	16 specialties
LIMITED SPECIALIZED MEDICAL CARE	-	-	4 visits a year to a psychiatrist	4 visits per year to each specialist: psychiatrist, psychologist	4 visits a year to a psychiatrist
OUTPATIENT TREATMENTS	Free access to 27 types of treatments	Free access to 27 types of treatments	Free access to 27 types of treatments	Free access to 27 types of treatments	Free access to 27 types of treatments
E-PRESCRIPTION	✓	✓	✓	✓	✓
PREGNANCY CARE	✓	✓	✓	✓	✓
LABORATORY DIAGNOSTICS	Free access to 22 types of tests; 15% discount on 35 types of tests	Free access to 51 types of tests; 15% discount on 35 types of tests	Free access to 111 types of tests	Free access to 169 types of tests	Free access to 111 types of tests
PREVENTIVE VACCINATIONS	-	Free, once-a-year seasonal flu vaccination; Free, unlimited tetanus anatoxin vaccination	Free, once-a-year seasonal flu vaccination; Free, unlimited tetanus anatoxin vaccination	Free, once-a-year seasonal flu vaccination; Free, unlimited against tetanus, hepatitis A and B vaccination	Free, once-a-year seasonal flu vaccination; Free, unlimited tetanus anatoxin vaccination
X-RAY/ ULTRASONOGRAPHY	Free access to 9 types of tests; 15% discount on 8 types of tests	Free access to 63 types of tests; 15% discount on 7 types of tests	Free access to 70 types of tests	Free access to 72 types of tests	Free access to 70 types of tests
TOMOGRAPHY RESONANCE	15% discount on 9 types of CT; 15% discount on 9 types of MRI	15% discount on 9 types of CT; 15% discount on 9 types of MRI	Free access to 9 types of CT; Free access to 9 types of MRI	Free access to 9 types of CT; Free access to 9 types of MRI	Free access to 9 types of CT; Free access to 9 types of MRI
FUNCTIONAL TESTS	Free access to 2 types of tests; 15% discount on 7 types of tests	Free access to 2 types of tests; 15% discount on 7 types of tests	Free access to 9 types of tests	Free access to 11 types of tests	Free access to 9 types of tests
ENDOSCOPIC EXAMINATIONS	15% discount on 4 types of tests	15% discount on 4 types of tests	Free access to 4 types of tests	Free access to 5 types of tests	Free access to 4 types of tests
REHABILITATION	-	-	-	Free, 30 treatments per year	-
DENSITOMETRY	15% discount on 3 types of tests	15% discount on 3 types of tests	Free access to 3 types of tests	Free access to 3 types of tests	Free access to 3 types of tests
HOME VISITS	-	Free, 2 visits per year	Free, 4 visits per year	Free, 4 visits per year	Free, 4 visits per year
GENERAL DENTISTRY	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%
PREVENTIVE HEALTH CHECK-UP	Free diagnostics performed once a year without a referral – 5 tests	Free diagnostics performed once a year without a referral – 5 tests	Free diagnostics performed once a year without a referral – 5 tests	Free diagnostics performed once a year without a referral – 5 tests	Free diagnostics performed once a year without a referral – 5 tests

*Consultation with a dietician, available in the Optimum range, does not include the preparation of a diet plan. The detailed scope is specified in the insurance agreement attachments.

The texts contained in the above materials are not an offer within the meaning of Article 66 of the Civil Code. They are for informational purposes only. For detailed information about the scope of insurance, including exclusions and limitations of TUW PZUW's liability, please refer to the General Terms and Conditions of Insurance dated August 9, 2022 and the Insurance Agreement AQ602F20001 as later amended by Annex No 1, Annex No 2 between the University of Economics in Poznań and TUW PZUW. Towarzystwo Ubezpieczeń Wzajemnych Polski Zakład Ubezpieczeń Wzajemnych with its registered office in Warsaw at ronda Daszyńskiego 4, 00-843 Warsaw, entered in the register of entrepreneurs kept by the District Court for the City of Warsaw in Warsaw, XIII Commercial Department of the National Court Register under KRS number 0000587260, with share capital of PLN 324,900,000.00 paid in full, NIP 525-263-66-45, REGON 363035336.