

Dear business partners,

We would like to inform you that in connection with the amendment to the Act, the **insurance limits will be increased to CZK 10,000,000** per insured event. In the Student category, **there is no increase of the insurance premium.**

In an effort to protect our clients' healthcare, we recommend that our clients arrange **Foreigners' Comprehensive Medical Insurance in the Exclusive (KZPCE)** option. This insurance is free of exclusions and its scope **corresponds to the public health insurance of Czech citizens.**

Beware that Foreigners' comprehensive medical insurance (KZPC) has several exclusions that the client may not even know about, and then healthcare is not fully covered.

Since it is important for PVZP not only to take care of the health of its clients but also of Czech citizens, **KZPCE also pays for preventive examinations and all mandatory vaccinations** such as tetanus booster (usually the client does not remember when he was last vaccinated, when he is injured, for example), diphtheria, hepatitis B vaccination (if required by school, for example, for internships, etc.).

Preventive examinations fully covered by VZP												
the age of the insured person	0	1	2	3	15	18	30	40	45	50	55	60
preventive examination by a pediatrician	9x					once every 2 years						
general preventive examination, performed by a general practitioner							once every 2 years			**		
gynaecological preventive examination, performed by a gynaecologist							once a year					
dental preventive examination, performed by a dentist		1x	twice a year				once a year * (pregnant women twice during pregnancy)					
Some examinations carried out as part of preventive examinations and fully covered by VZP												
ECG examination										once every 4 years		
blood lipid testing												
blood sugar test										once every 2 years		
urinalysis										at every preventive examination		
examination of kidney function <sup>1)</sup>											once every 4 years	
Screening examinations for the early detection of oncological diseases												
mammography screening examination										once every 2 years		
cervical cancer screening							once a year	***		***		
colorectal cancer screening										once a year	once every 2 years	

\* plus once a year another covered examination (with an interval of at least 5 months from the preventive examination)


<sup>1)</sup> for patients suffering from diabetes, hypertension or cardiovascular complications

<sup>2)</sup> it is not performed on women who have not yet had intercourse

<sup>3)</sup> stool examination for the presence of blood at the specified intervals or once every 10 years a screening colonoscopy

\*\* from 45 to 61 years preventive eye examination recommended at 4-year interval

\*\*\* at the age of 35 and 45 let screening HPV test with a negative cytology result



Source: [preventive-inspection.pdf \(vzpstatic.cz\)](http://preventive-inspection.pdf(vzpstatic.cz))

**In addition to the insurance, it is also possible to use the so-called “Premium healthcare services”:**

- **vaccination** (vaccine including its application), which is not covered under this insurance (e.g. against tick-borne encephalitis),
- **over-the-counter medicines and medical devices** purchased from pharmacies (without prescription) and from stores selling medical devices,
- **plastic immobilization** (lightweight plaster),
- **hormonal contraceptives**,
- **earpieces, spectacles, and contact lenses**,
- **walkers and wheelchairs for the disabled** (as well as those electrically powered),
- **reimbursement of the costs of transporting the insured person to the healthcare facility** for the purpose of treatment or hospitalization; besides the submission of documents proving that the transport costs have actually been incurred, reimbursement of these costs is also conditional on the submission of a medical report confirming the occurrence of the insured event, this benefit is limited to CZK 500 per event,
- **preventative examinations, tests and consultations to detect a specific disease** ( e.g. laboratory tests of blood, prostate; examination for malignant melanoma), including the issue of an extract from the medical documentation and other examinations not covered by public health insurance (for the purpose of driver’s license confirmation, for sporting activities, etc.),
- **dental hygiene and premium dental material** (white fillings, etc.),
- **premium hospital room or meals during the hospitalization of an insured person.**

Unlike public medical insurance, clients have an **assistance services line** that will help with finding a doctor. In case of serious illnesses, the insurance policy includes the possibility of transportation back to the home country.

If you have any questions, please contact PVZP sale points (<https://www.pvzp.cz/obchodni-mista-pvzp/>) or contact the PVZP Infoline at +420 233 006 311 or [info@pvzp.cz](mailto:info@pvzp.cz) .

Sincerely,

A handwritten signature in blue ink, appearing to be 'Michal Znamenáček', written over a light blue grid background.

Michal Znamenáček

Director of the Product Management Department