

ALLIANZ HEALTH CARE

For You Optimum



This is an optimal option for employees and their family members (spouse/partner, their children – coverage under the rules indicated in the General Contract Terms and Conditions) who value access to general practitioners and specialized consultations along with diagnostics. Under the variant, we provide a wide range of diagnostic-laboratory tests, skin allergy tests, treatments outpatient services, flu vaccinations, and limited home visits.

Health benefits	
24/7 information about health services and benefits available under the contract of insurance	•
Booking appointments through the Medical Benefits Center	•
Ordering appointments online	•
Booking health services directly with medical facilities that have the EWKA system	•
Text message with confirmation of health services appointment	•
Care by primary care physicians internist, family doctor, pediatrician ¹	•
Specialized care Note: Children insured under the Partner/Family Package can also benefit from the advice of other specialists under their insurance variant allergologist, angiologist, vascular surgeon, diabetologist, gastrologist/gastroenterologist, hematologist, pediatric hematologist ¹ , hepatologist, cardiologist, pediatric cardiologist ¹ , orthopedist, orthopedic traumatologist, general surgeon, pediatric surgeon ¹ , dermatologist, dermatologist-venereologist, gynecologist/gynecologist-obstetrician, laryngologist/otolaryngologist, laryngologist/ pediatric laryngologist ¹ , neurologist, pediatric neurologist ¹ , neurosurgeon, ophthalmologist, pulmonologist, rheumatologist, urologist, pediatric urologist ¹ surgical oncologist, endocrinologist, gynecological endocrinologist, gynecological oncologist, hypertensiologist, oncologist, pediatric oncologist ¹ , geriatrician, andrologist, nutritionist, infectious disease doctor, nephrologist, proctologist, sexologist, rehabilitation doctor, psychiatrist, pediatric psychiatrist ¹ , psychologist	• R
Telemedicine/e-consultations internist, pediatrician ¹ , allergologist, allergologist consulting children ¹ , surgeon, pediatric surgeon ¹ , diabetologist, diabetologist consulting children ¹ , gastrologist, gastrologist consulting children ¹ , dermatologist, dermatologist consulting children ¹ , gynecologist, gynecologist consulting children ¹ , cardiologist, pediatric cardiologist ¹ , neurosurgeon, neurologist, pediatric neurologist ¹ , ophthalmologist, ophthalmologist consulting children ¹ , orthopedist, orthopedist consulting children ¹ , pulmonologist, pulmonologist consulting children ¹ , urologist, pediatric urologist ¹ , venereologist	• R
Health benefits	
Consultation of the doctor on duty (internist, family doctor, pediatrician ¹) at medical facilities designated through the Medical Hotline	•
Prescription advice (without medical consultation)	•
Limited home visits 2 visits during Allianz's 12-month coverage periods, starting from the date of coverage of the Insured in question	•
Managing the pregnancy care of a gynecologist, medical consultations and diagnostic tests available to the Insured under the selected Insurance Variant	•
Consultation outpatient procedures in the field of allergology desensitization with the Insured's drug consisting of a series of injections at a time specified by the allergologist, performing skin allergy tests: prick and patch	•
Consultation outpatient surgical procedures wedge excision of an ingrown nail, treatment of anthracosis with wedge excision of the nail or removal of the nail plate, incision and drainage of an abscess: skin (does not include perianal abscess), hematoma, boil, treatment of minor injuries: lacerations, sprains, dislocations, treatment of minor burns and frostbite, simple closure of superficial wounds, removal of: foreign body, tick, application of a simple surgical dressing, removal of sutures, changing a simple dressing and wound toilet, delivery injection (the Insured shall bear the cost of the drugs administered), joint puncture	•
Consultation outpatient procedures in dermatology scrapings of the fungus-infected nail plate dermatoscopy	• R
Consultation outpatient gynecology procedures taking and performing a standard cytological, cytohormonal smear vaginal cleanliness test – biocenosis, CTG examination, electrocoagulation of the cervix, cryotherapy of erosions, colposcopy	• R

Health benefits

Consultation outpatient procedures in ophthalmology

visual field examination (perimetry), gonioscopy (assessment of the angle of seepage), tear duct lavage, fundus examination, foria examination, slit lamp examination, visual acuity examination, biometry, selection of eyeglasses, exophthalmometry (examination of exophthalmos), eye dressing with medication, pachymetry, measurement of intraocular pressure, refractometry (computerized eye examination), scopy/retinoscopy (examination of eye refraction), removal of foreign body from eyes/eye lids

Consultative outpatient procedures in orthopedics

Coverage does not include the cost of stabilizers and the cost of a light plaster dressing (synthetic cast)

performing emergency immobilization in sprains, sprains and minor fractures, placing or removing a plaster dressing, delivery injection (the Insured shall bear the cost of the drugs administered), joint puncture

Consultation outpatient procedures in urology

bladder catheterization, bladder flushing, catheter replacement (Insured covers catheter costs)

Consultation outpatient procedures in the field of laryngology

ear dressing with medication, brushing: throat, oral cavity, ear rinsing, conservative procedure for nose bleeding (spongostane insertion, insertion and removal of anterior nasal tamponade, coagulation of Kisselbach plexus vessels), blowing of ear trumpets, removal of foreign body from: ear, nose, throat

sinus punctures, sinus lavage using the Prosthesis method, sinus lavage after Caldwell-Luca surgery, sinus outlet anemization, paracentesis

Outpatient nursing care

Injections: intravenous, intramuscular, subcutaneous, intradermal (the Insured bears the cost of administered drugs), blood pressure measurement, drug sensitization test, connection of intravenous/drip infusion (the Insured bears the cost of administered drugs, fluids), change of simple dressing and wound toilet, enema

inhalations (the Insured bears the cost of the medications administered)

Biochemical tests from blood

amylase/diastase (AMY), urea nitrogen (BUN), total protein (BCA), total protein – electrophoretic separation (proteinogram), total bilirubin (BILC/BIL total), direct/conjugated/bound bilirubin (BILB/BIL direct), indirect/free bilirubin, chloride, rheumatoid factor quantitative, rheumatoid factor (RF) latex/qualitative, lactate dehydrogenase (LDH/LD), phosphatase: alkaline/alkaline (ALP/ALK), total acid (ACP), prostatic acid (PAP), phosphorus (P)/inorganic phosphate, USR, VDRL, albumin (ALB), aspartate aminotransferase (AspAT/AST/GOT), C-reactive protein (CRP/hs-CRP) – quantitative, C-reactive protein (CRP/hs-CRP) – qualitative, C-reactive protein – strip test, gamma glutamyltransferase (GGTP/GGT), fasting glucose, glucose meter test, sodium (Na) and potassium (K), chloride, creatinine/creatinine clearance (GFR), urea, liver tests (ALAT/ALT/GPT, AspAT/AST/GOT), phosphocreatine/creatinine kinase (CK/CPK), phosphocreatine kinase isoenzyme (CKMB) – mass, phosphocreatine kinase isoenzyme (CKMB) – activity, uric acid, magnesium (Mg), total calcium (Ca), ionized calcium, ceruloplasmin, homocysteine, lipase, Alpha 1 antitrypsin, Alpha 1 acid glycoprotein, ammonia, protein C (PC)-activity, protein S, cholinesterase (CHE), zinc (Zn), cystatin C, complement-component C3, complement-component C4, copper, procalcitonin (PCT) – semiquantitative, procalcitonin (PCT) – quantitative

Atherosclerosis diagnosis – blood tests

cholesterol – strip test, total cholesterol (CHOL), HDL cholesterol, LDL cholesterol, lipidogram (TC, HDL, LDL, TRG/TG), triglycerides (TRIG/TG)

lipoprotein A, lipoprotein X

Thyroid disease diagnosis – blood tests

thyrotropic hormone (TSH), total triiodothyronine (TT3), free triiodothyronine (FT3), total thyroxine (TT4), free thyroxine (FT4), anti-TPO antibodies (against thyroid peroxidase), anti-TG antibodies (against thyroglobulin)

Diabetes diagnosis – blood tests

fasting glucose/sugar, post-load glucose/glucose curve – 50 g, post-load glucose/glucose curve – 75 g

glycated/glycosylated hemoglobin (HbA1c)

c-peptide, fructosamine/isoglucomamine, insulin, post-meal insulin

Coronary artery disease diagnosis – blood tests

troponin I, troponin T

Diagnosis of anemia – blood tests

iron (Fe), iron total binding capacity (TIBC), transferrin

folic acid, ferritin, vitamin B12 (cyanocobalamin), iron absorption curve

Diagnosis of osteoporosis and bone disorders – blood tests

parathormon (intact)

C-telopeptide of type I collagen (ICTP), calcitonin, osteocalcin

Cancer markers – tests from blood

chorionic gonadotropin (free beta - HCG)

Health benefits

alpha-fetoprotein (AFP), CA 125 antigen (CA 125), CA 15-3 antigen (CA 15-3), CA 19-9 antigen (CA 19-9), carcinoembryonic antigen (CEA), prostate specific antigen (total PSA), prostate specific antigen (free PSA), specific polypeptide antigen (TPS), polypeptide antigen (TPA)

Toxicology – blood tests

serum barbiturates – qualitative, digoxin – quantitative, phenytoin – quantitative, valproic acid – quantitative, carbamazepine – quantitative, total bile acids – quantitative, lithium (Li) – quantitative, salicylates – quantitative, theophylline – quantitative

Hematological tests from blood

blood type, kaolin-kefalin time (APTT), bleeding time, clotting time, bleeding and clotting time, thrombin time (TT), prothrombin time (PT/Quick index/INR), fibrinogen (clotting factor I), Coagulogram (PT, APTT, fibrinogen, thrombin time), peripheral blood count, platelets, red blood cell sedimentation rate (ESR-Biernacki's test), peripheral blood smear, reticulocytes

antithrombin III (AT III), d-dimers – quantitative study, fibrin degradation products – fibrinogen (FDP), all-antibody (anti-RH) review test, direct antiglobulin test – Coombs reaction BTA, indirect antiglobulin test – Coombs reaction PTA, clotting factor: V activity (proaccelerin), VII activity (proconvertin), VIII activity (anti-hemophilic factor A), IX activity (anti-hemophilic factor B), XI activity (Rosenthal factor), XII activity (Hageman factor), von Willerbrand factor, plasminogen

Immunological tests and allergy diagnosis – blood tests

Immunoglobulins:
A total/non-specific (IgA), E total/non-specific (IgE), G total/non-specific (IgG), M total/non-specific (IgM), total (IgG, IgA, IgM)

Serological tests from blood

Waaler-Rose reaction, Wassermann reaction (WR), USR, VDRL, HBs antigen (HBsAg, HBs), HBs antigen – confirmation test, antistreptolysin (ASO/ASLO/ASO latex), Hb antigen (HbAg), myoglobin, Hb antibodies, anti-HBc total antibodies, anti-HBc IgG antibodies, anti-HBc IgM antibodies, antibodies to human immunodeficiency virus HIV1, HIV2

cytomegalovirus antibodies (anti-CMV) IgG, IgM, antibodies to HBs (anti-HBs), antibodies to HCV (anti-HCV), antibodies to Helicobacter pylori – quantitative test, antibodies to p. Helicobacter pylori – qualitative test, antibodies p. Toxoplasmosis gondii IgG, antibodies p. Toxoplasmosis gondii IgM, antibodies p. Rubella virus IgG, antibodies p. Rubella virus IgM, lupus anticoagulant, factor LE, anti-Sm antibodies, anti-SS-A (Ro) antibodies, anti-SS-B (La) antibodies, anti-Cardiolipin IgG antibodies, anti-Cardiolipin IgM antibodies, anti-Phospholipid IgG antibodies, Anti-Phospholipid IgM antibodies, anti-TSH receptor antibodies, anti-TG (anti-thyroglobulin) antibodies, anti-TPO (anti-thyroid peroxidase) antibodies, p. ANCA, cytoplasmic antibodies (cANCA, pANCA, aANCA), p.Gliadin IgA antibodies, p.Gliadin IgG antibodies, p.Gliadin IgA+ IgG antibodies, pertussis (Bordetella pertussis) IgA antibodies, pertussis (Bordetella pertussis) IgG antibodies, p. Bordetella pertussis IgM, antinuclear antibodies (ANA) – quantitative, antinuclear antibodies (ANA) – qualitative, Mycoplasma pneumoniae IgG, Mycoplasma pneumoniae IgM, *Saccharomyces cerevisiae* antibodies (ASCA) IgA, *Saccharomyces cerevisiae* antibodies (ASCA) IgG, antibodies p. Toxocariasis, antibodies to Ebstein-Barr virus – EBV IgG (Mononucleosis), antibodies to Ebstein-Barr virus – EBV IgM (Mononucleosis), antibodies to Yersinia enterocolitica IgA, antibodies to Yersinia enterocolitica IgG, antibodies to Yersinia enterocolitica IgM, toxoplasmosis IgG avidity

Hormone tests from blood

culture (identification of microorganisms + antibiogram): stool, blood, sputum, from urethra, throat, mouth, nose, stool culture for *Salmonella* – *Shigella*, culture (identification of microorganisms + antibiogram) of urine

smear and culture (identification of microorganisms + antibiogram): from under the foreskin, from a boil, from the cervical canal, from the eye, from the vagina, from a wound, from the ear, from a purulent lesion, vaginal swab for GBS (group B-hemolytic streptococcus)

Mycological tests for yeast, fungi, mold with antimycogram

from the urethra, from the throat, from the mouth, from feces, from blood, from sputum, from the nose, from urine

from under the foreskin, from a boil, from the cervical canal, from the eye, from the vagina, from a wound, from the ear, from a purulent lesion, from a skin lesion

Urine tests

amylase/diastase (AMY), amylase/diastase from daily urine collection, urinalysis, urinalysis – strip test, quantitative protein, protein from daily urine collection, Bence-Jones protein by immunofixation, bilirubin, glucose/sugar and ketones, glucose/sugar from daily urine collection, urobilinogen, creatinine, creatinine from daily urine collection, chloride, chloride from daily urine collection, phosphorus (P)/inorganic phosphate, phosphorus (P)/inorganic phosphate from daily urine collection, sodium (Na), sodium (Na) from daily urine collection, potassium (K), potassium (K) from daily urine collection, chloride, creatinine clearance from daily urine collection (GHR), uric acid, uric acid from daily urine collection, Addis number from daily urine collection, total magnesium (Mg), magnesium (Mg) from daily urine collection, urea, urea from daily urine collection, total calcium (Ca), calcium from daily urine collection, calcium excretion relative to creatinine, pregnancy test/chorionic gonadotropin (HCG)

Health benefits

Urinary ALA (detaaminolevulinic acid), aldosterone (daily urine collection), zinc, urinary coproporphyrin, vanillin-migdalic acid (daily urine collection), pyrlyinks D/creatinine, 17-hydroxycotosteroids (daily urine collection), 17-ketosteroids (daily urine collection)

R

Stool tests

general stool examination, lamblia cysts (ELISA), parasite eggs, fecal occult blood test (FOBT), single test for Shigella Salmonella, 3 times fecal test for Shigella Salmonella, pinworms – parasitological smear helicobacter pylorii, feces for food debris, feces for free fatty acids, feces for neutral fats, fecal ph, rota and adenoviruses

● R

Histopathological examinations

(collection and evaluation of a histopathological preparation from tissue fragments taken during examinations and outpatient procedures to which the Insured is entitled under his/her Insurance Option)

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Endoscopic examinations

(coverage includes coverage for superficial anesthesia)

diagnostic gastroscopy, gastroscopy with biopsy, diagnostic gastroscopy with urease test, diagnostic gastroduodenoscopy, gastroduodenoscopy with biopsy, diagnostic rectoscopy, rectoscopy with biopsy

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diagnostic colonoscopy, colonoscopy with biopsy, diagnostic sigmoidoscopy, sigmoidoscopy with biopsy, diagnostic anoscopy, anoscopy with biopsy

R

Radiological examinations with description – X-ray

Coverage includes coverage for the cost of contrast used for radiology and X-ray examinations; Coverage does not include scolometric and lower limb images on long film

of the AP chest, AP and lateral chest, lateral chest, sternum, ribs, oblique ribs, cranium (1 projection), cranial AP + side, cranial targeting the Turkish saddle, cranial – cranial nerve canals, semiaxial cranial by Orley / occipital by Tumrus, cranial – base, targeting the femoral neck, hand/hand(s) AP + side, hand/hand(s) comparative, upper gastrointestinal tract (examination of esophagus, stomach and duodenum), Abdominal – overview, zygomatic bones, sacrum AP, sacrum + side, sacrum + side, nasal bones, heel bones, heel bones axial + side, heel bones axial, heel bones side, heel bones, shin bones AP, shin bones side, shin bones AP+side, bones of both shins (comparative), humerus AP, humerus lateral, humerus AP+lateral, temporal bone, femur AP, femur lateral, femur AP+lateral, spine-whole, lumbar spine AP, lumbar spine AP, lumbar spine AP+lateral, lumbar spine lateral/abducent, lumbar spine function, lumbosacral spine, lumbar spine function, thoracic spine AP, thoracic spine side, thoracic spine AP+side, thoracic spine function, thoracolumbar spine AP, thoracolumbar spine AP+side, thoracolumbar spine AP+side, thoracolumbar spine side, spine (scoliosis), cervical spine AP+side, cervical spine function, cervical spine – lateral, cervical spine oblique, cervical spine targeting rotary tooth, larynx, scapula AP, scapula axial, scapula AP + axial, scapula (comparative), wrist targeting scaphoid bone, wrist AP, wrist AP+lateral/slant, wrist lateral/slant, wrists, nasopharynx, clavicle, comparative clavicle, both kneecaps, axial patella, assessment of early rheumatoid lesions of the hands, orbital CR, orbital CR+lateral, thyroid and neck region, finger(s) of the hand, finger(s) of the foot, esophagus, forearm AP, forearm lateral, forearm AP + lateral, shoulder joint AP, shoulder joint AP+axial, shoulder joint axial, shoulder joints, hip joint AP, hip joint AP+axial, hip joint axial, hip joints, knee joint AP, knee joint side, knee joint AP + side, knee joint AP + side, knee joint tunnel, knee joints, sacroiliac joints, elbow joint AP, elbow joint AP+ side, elbow joint AP+ side, elbow joint side, elbow joints, sternoclavicular joints, sternoclavicular joint, ankle AP, ankle lateral, ankle AP + lateral, ankle (comparative), temporomandibular joint, temporomandibular joint function, pelvis, foot AP, foot lateral, foot AP + lateral, foot under load, both feet, both feet under load, ear, trachea, craniofacial, sinuses, mandible (1 projection), mandible CR + oblique, mammography examination, mammography examination of 1 breast after mastectomy, rectal infusion kidneys, ureters and bladder (urography)

R

Ultrasound examinations – ultrasound

Coverage does not include 3-D/ 4-D ultrasound and genetic ultrasound

Ultrasound – reproductive organs, male organs, pregnancy

Total number of examinations

(ultrasound – reproductive organs, male organs, pregnancy) in 12-month periods of Allianz coverage, counting from the date of coverage of the particular Insured)

10

reproductive organs/pelvis (gynecological) – transvaginal, cervical assessment – transvaginal, reproductive organs through abdominal integuments, prostate/prostate through abdominal integuments, transrectal (TRUS) – prostate, rectum and anus, fetus

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Ultrasound – abdominal cavity, urinary system

abdominal cavity, urinary system (evaluation of the bladder and kidneys)

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Ultrasound – of the musculoskeletal system (joints and muscles)

shoulder, hip joint, ankle joint, shoulder joint, elbow joint, knee joint, jaw joints, knee pits, muscles, subcutaneous tissue

●

hand, foot, metacarpal and finger joints, wrist, Achilles tendon, metatarsals

R

Health benefits

Ultrasound – other

breast, ultrasound-guided fine-needle biopsy of the breast with collection of material for cytological examination (BAC) and its evaluation, thyroid, ultrasound-guided fine-needle biopsy of the thyroid with collection of material for cytological examination and its evaluation, testes and epididymides, spermatic cord, salivary glands, fine needle biopsy of salivary glands under ultrasound guidance with collection of material for cytological examination and its evaluation, trans-temporal

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eyeballs and orbits, sinuses, chest and mediastinum, larynx, pleura and lungs, neck lymph nodes, axillary lymph nodes, lymph nodes – all accessible, fine-needle biopsy of lymph nodes under ultrasound guidance with collection of material for cytological examination and its evaluation

R

Ultrasound – of the blood vessels and heart

vascular flow study: in the aorta and iliac arteries (Doppler), carotid and vertebral arteries (Doppler), upper extremity arteries (Doppler), lower extremity arteries (Doppler), upper extremity veins (Doppler), lower extremity veins (Doppler), inferior vena cava and iliac vein, visceral trunk, mesenteric arteries, renal arteries, aorta (Doppler), liver portal system examination (Doppler), heart (heart ECHO) adults/children

R

Computed tomography – CT with description

performed according to medical recommendation, with or without contrast; Coverage does not include examinations under the vascular option – angiography/ANGIO and examinations with diffusion and perfusion imaging techniques

abdomen, larynx, nasopharynx, jaw, neck, mandible

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two or more anatomical areas, head, thorax and mediastinum, cervical spine, thoracic spine, lumbar/lumbosacral spine, extremities (bones and joints), temporal bone, pelvis, orbits, craniofacial, sinuses, CT colonoscopy

R

MRI – NMR with description

performed depending on the doctor's recommendation with or without contrast; Coverage does not include examinations under the vascular option – angiography/ANGIO and examinations with diffusion and perfusion imaging techniques

abdomen, larynx, nasopharynx, jaw, neck, mandible

●

head, thorax and mediastinum (excluding breasts), lower limb, upper limb, bones (other), temporal bones, cervical spine, thoracic spine, lumbar/lumbosacral spine, pelvis, orbits, cranial-cervical junction, pituitary gland, joints, soft tissues, craniofacial, sinuses

R

Cardiovascular function tests

Resting ECG

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24-hour ECG recording (Holter test), 24-hour blood pressure recording (Holter pressure), exercise ECG, cardiac ultrasound

R

Function examinations of the nervous system

EEG – awake encephalography, EEG – encephalography after sleep deprivation, EMG – electromyography – myasthenic test, EMG – electromyography – tetany test, EMG – carpal tunnel study

R

Function tests of the hearing organ

Tonal audiometry (audiogram) starting at age 5

●

impedance audiometry (tympanometry)

R

Respiratory function examinations

spirometry without diastolic test, spirometry with diastolic test, dynamic spirometry

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BFunction examinations of the musculoskeletal system

screening densitometry, densitometry – lumbar spine, densitometry – femoral neck, densitometry – femoral neck + lumbar spine

●

Vaccinations with medical consultation before vaccination

includes the injection, the cost of the vaccine, and a pre-vaccination qualification consultation:

against seasonal influenza – 1 dose in the 12-periods of Allianz protection, counting from the date of coverage of the given Insured.

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administration of tetanus anatoxin (in case of damage to the continuity of the skin/mucous membranes), against hepatitis B, against hepatitis A, against hepatitis A+B, against tick-borne meningitis and encephalitis

R

Preventive health review (without medical referral)

The Insured has the opportunity to benefit from a preventive health review twice in 12-month periods of Allianz coverage, starting from the date of coverage of the Insured in question. The preventive health review includes:

alanine aminotransferase (ALAT/ALT/GPT), aspartate aminotransferase (AspAT/AST/GOT), blood count with smear (from analyzer/automatic smear), red blood cell sedimentation rate (ESR), fasting glucose/sugar, general urinalysis, total cholesterol (CHOL)

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Dentistry at a discount

(10% discount on the current price in effect at the Medical Facility indicated via the Medical Hotline for restorative and surgical dental treatment; discount does not apply to X-ray diagnostics, orthodontic treatment, prosthetics, implantology, cosmetic dentistry)

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HOW TO TAKE ADVANTAGE OF HEALTH BENEFITS



Contact online

Log in to My Allianz at www.allianz.pl and arrange and cancel stationary visits, teleconsultations and medical tests.



Make an appointment at a health care center

You can check on zdrowotne.allianz.pl or on our helpline, at which facilities you can make a direct appointment.



Contact by phone

224 224 224* – 24/7 in Polish and English, you will receive confirmation of your booking of services via text message.



Book an e-consultation

- online via **My Allianz**
- by phone **224 224 224***

CONTACT YOUR AGENT



Infolinia: 224 224 224*

www.allianz.pl

LEGEND

- within the variant
- R discount (10% off the current price in effect at the medical facility indicated via the Medical Hotline)
- ¹ for children insured under the Partner/Family Package
- Tests are performed on the basis of a medical referral

THIS DOCUMENT IS A TRANSLATION FROM POLISH INTO ENGLISH. THE POLISH VERSION IS THE ORIGINAL AND CONCLUSIVE VERSION.

*Call charges are according to the operator's tariff.

The material is for marketing purposes and does not constitute an offer within the meaning of the Civil Code, a recommendation to enter into a contract of insurance, a model contract or part of a contract of insurance.

Allianz Healthcare Group Health Insurance is life insurance offered by Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka Akcyjna ("Allianz"). The detailed scope and terms of insurance, including with respect to premiums and fees, limitations and exclusions of our liability (in particular, cases of Allianz's lack of liability, including for medical conditions occurring prior to the commencement of coverage or their impact that have already occurred during coverage, and periods of limited coverage) and the rules of calculation and terms of payment of insurance benefits, are contained in the terms and conditions of contract including the general terms and conditions of group health insurance Allianz Healthcare (index AOZ03) and its appendices (GTC), posted on www.allianz.pl.

Towarzystwo Ubezpieczeń Allianz Życie Polska Spółka Akcyjna with its registered office in Warsaw, ul. Inflancka 4B, 00-189 Warsaw, entered in the Register of Entrepreneurs kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS number 0000002561, NIP: 526-020-99-75, Share capital amount: PLN 95,480,000 (paid in full). Full details about the company can be found at www.allianz.pl