

## Health Insurance for Foreigners

- Health insurance is a necessary condition for legal residence in the Czech Republic
- **The insurance is intended for foreigners who apply for residence permit or extension in the Czech Republic (citizens of third countries)**
- It is also intended for citizens of the European Union if they are deregistered from a health insurance system in their country
- The insurance meets the requirements of Act No 326/1999 Coll., on the Residence of Aliens in the Czech Republic, and is recognized by the Ministry of the Interior and the Foreign Police of the Czech Republic
- In relation to the length of residence and coverage, the insurance is divided into the necessary and urgent health care ('NZPC') and comprehensive health care ('KZPC')
- The insurance can also be arranged for a foreigner staying abroad and only applying for entry in the Czech Republic
- **Taken out without deductible**
- A broad network of contractual facilities
- **Global Assistance is available 24/7 in most world languages**
- Possible to insure pregnant women and professional athletes
- Contract is issued to the client immediately after paying the premium
- The insurance can be taken out retroactively



LIMITS		
	NZPC	KZPC
<b>Health care and transport</b>	CZK 1,600,000 (€ 60,000 min.)	CZK 2,000,000 (€ 75,000 min.)
<b>Dental care</b>	CZK 3,000	CZK 5,000
<b>Ambulatory prescription medicine</b>	CZK 3,000	CZK 5,000
<b>Postnatal health care for new-borns</b> (only for 'Mother and Baby' option)	-	CZK 300,000

ASSISTANCE SERVICE
In several world languages
<b>24/7 support</b>
Search for available medical assistance, emergency assistance
<b>Global Assistance: +420 255 790 262</b>
Always contact the AS if you are examined at a medical facility

NZPC	KZPC
<ul style="list-style-type: none"> <li>● For short-term residence of up to 90 days</li> <li>● Covers costs associated with acute medical treatment</li> <li>● If a Schengen-type agreement is taken out, the insurance also covers the necessary and urgent health care in the Schengen Area</li> <li>● Applies to medicines prescribed by a doctor and to the acute dental treatment</li> <li>● The state of health of the insured person is not examined before the contract is concluded</li> <li>● Child can be insured from the 3rd month of age</li> <li>● Maximum entry age is not limited</li> <li>● Discount program for students</li> </ul>	<ul style="list-style-type: none"> <li>● For medium- and long-term residence, usually over 90 days</li> <li>● The scope is similar to the scope of public health insurance in the Czech Republic, but it is limited by limits and exclusions</li> <li>● Once the waiting time (3 months) is over, the insurance applies to health care related to the insured person's pregnancy and childbirth, but not the postnatal child care</li> <li>● Postnatal health care for new-borns insured in the Czech Republic is paid in case of 'Mother and Baby' type contracts</li> <li>● Covers the necessary and urgent health care in the event of sudden illness or injury in the Schengen Area</li> <li>● Includes the repatriation or transport of the insured person's remains to their motherland</li> <li>● All preventive examinations and vaccinations are paid for children according to the Czech vaccination calendar</li> <li>● Possibility of additional insurance for civil liability</li> <li>● Liability limits: damage to health CZK 1,000,000 / damage to property CZK 500,000 / subsequent financial damage CZK 250,000</li> </ul>

### Model example:

The client has fever and severe sore throat. He will call the assistance service and contact a doctor who is recommended by the AS operator. Based on the type of the client's insurance, the following health care will be paid to him:

<b>NZPC</b>	The first medical examination and the medication prescribed by a doctor will be reimbursed on the basis of a document from the pharmacy in the amount corresponding to the payment from public health insurance. Follow-up check-ups at the doctor's are not covered.
<b>KZPC</b>	The first medical examination and the medication prescribed by a doctor will be reimbursed on the basis of a document from the pharmacy in the amount corresponding to the payment from public health insurance. All subsequent check-ups associated with this disease will also be reimbursed.