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

<table>
<thead>
<tr>
<th></th>
<th>NZPC</th>
<th>KZPC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health care and transport</td>
<td>CZK 1,600,000 (€ 60,000 min.)</td>
<td>CZK 2,000,000 (€ 75,000 min.)</td>
</tr>
<tr>
<td>Dental care</td>
<td>CZK 3,000</td>
<td>CZK 5,000</td>
</tr>
<tr>
<td>Ambulatory prescription medicine</td>
<td>CZK 3,000</td>
<td>CZK 5,000</td>
</tr>
<tr>
<td>Postnatal health care for new-borns (only for ‘Mother and Baby’ option)</td>
<td>–</td>
<td>CZK 300,000</td>
</tr>
</tbody>
</table>

## ASSISTANCE SERVICE

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

NZPC
- For short-term residence of up to 90 days
- Covers costs associated with acute medical treatment
- If a Schengen-type agreement is taken out, the insurance also covers the necessary and urgent health care in the Schengen Area
- Applies to medicines prescribed by a doctor and to the acute dental treatment
- The state of health of the insured person is not examined before the contract is concluded
- Child can be insured from the 3rd month of age
- Maximum entry age is not limited
- Discount program for students

KZPC
- For medium- and long-term residence, usually over 90 days
- The scope is similar to the scope of public health insurance in the Czech Republic, but it is limited by limits and exclusions
- 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
- Postnatal health care for new-borns insured in the Czech Republic is paid in case of ‘Mother and Baby’ type contracts
- Covers the necessary and urgent health care in the event of sudden illness or injury in the Schengen Area
- Includes the repatriation or transport of the insured person’s remains to their motherland
- All preventive examinations and vaccinations are paid for children according to the Czech vaccination calendar
- Possibility of additional insurance for civil liability
- Liability limits: damage to health CZK 1,000,000 / damage to property CZK 500,000 / subsequent financial damage CZK 250,000

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:

<table>
<thead>
<tr>
<th>NZPC</th>
<th>KZPC</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>