



# Product Sheet

# Health Insurance for Foreigners

## Target markets

### Positive target markets

- It is intended for foreigners who are not covered by the public health insurance system and are obliged to have comprehensive health insurance under Act No. 326/1999 Sb., on the Residence of Foreign Nationals in the Czech Republic.

### Negative target markets

- Due to the existence of an international agreement on cooperation in the field of health and social security, Comprehensive Health Insurance for Foreigners is not required from citizens of Bosnia and Herzegovina, Montenegro, Croatia, Japan, Macedonia, Serbia, the Republic of Tunisia and Turkey. This exemption also applies to participants in the Erasmus Mundus scholarship, the Fulbright Program, the European Voluntary Service in the EC Youth in Action programme and holders of the European Health Insurance Card (EHIC) issued by another EU Member State and the Global Health Insurance Card (GHIC) issued by the United Kingdom.

## Information

- The insurance meets the requirements of Act No. 326/1999 Sb., on the Residence of Foreign Nationals in the Czech Republic, and is recognized by the Ministry of the Interior and the Foreign Police of the Czech Republic
- It is arranged without a deductible
- Wide network of contracted facilities
- Global Assistance available 24/7 in most of the world languages
- The product serves as a basis for applying for a visa or for a long-term stay over 90 days.

## Insurance limits

	NZPC	KZPC
Health care and transport	<b>CZK 1,600,000</b> (at least €60,000)	<b>CZK 10,000,000</b> (at least €400,000)
Dental care	<b>CZK 3,000</b>	<b>CZK 15,000</b>
Outpatient prescription medication	<b>CZK 3,000</b>	<b>CZK 10,000</b>

### Health Insurance for Foreigners (HlFF)

- It covers the costs associated with an acute medical intervention
- In the case of a Schengen type contract, the insurance also covers necessary and urgent care in the Schengen Area
- It covers medications prescribed by a doctor and acute dental treatment
- The health condition of the Insured is not examined before the conclusion of the contract
- A child can be insured from the age of 3 months
- The maximum entry age is 70 years
- Student discount program.

### Comprehensive Health Insurance for Foreigners (CHlFF)

- It extends beyond the necessary and urgent health care
- Postpartum health care for newborns insured in the Czech Republic is not covered under the 'Mother' type contracts
- It covers necessary and urgent health care in case of sudden illness or accident in the Schengen Area
- Repatriation or transport of the deceased body of the Insured to the home country is included
- Possibility of additional civil liability insurance
- Liability limits: damage to health CZK 1,000,000 / damage to things CZK 500,000 / subsequent financial damage CZK 250,000.

### MODEL EXAMPLE

The Client has a fever and severe sore throat. He calls the assistance service and contacts the doctor recommended by the AS operator. Depending on the type of the Client's insurance, he will be reimbursed for the following care:

HEALTH INSURANCE FOR FOREIGNERS	COMPREHENSIVE HEALTH INSURANCE FOR FOREIGNERS
The first visit to the doctor and the medicines prescribed by the doctor <b>will be reimbursed</b> on the basis of a document from the pharmacy in the amount corresponding to the payment from the public health insurance. Subsequent check-ups at the doctor <b>are not covered</b> .	The first visit to the doctor and the medicines prescribed by the doctor <b>will be reimbursed</b> on the basis of a document from the pharmacy in the amount corresponding to the reimbursement from the public health insurance. All follow-up check-ups related to this disease <b>will also be covered</b> .



Assistance services by Slavia pojišťovna a.s. in cooperation with Global Assistance a.s.

**Helpline:**  
**+420 242 452 652**

In several world languages  
**24/7 support**

Finding available medical assistance | AS should always be contacted in case of emergency assistance in a healthcare facility

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