



**CliniCare  
Health Insurance**

**QUICK HELP WITH  
SURGERIES AND  
SUSPECTED MALIGNANCY**



**Surgery Care and Oncology Care Supplemental Covers of CliniCare Health Insurance will help you when you need all the support you can get:**

- in the case of a suspected malignancy, a fast and complex examination can save lives, or may improve the chances of recovery;
- a prompt oncological examination may bring relief; in the case of a benign lesion, a comforting diagnosis is invaluable, while the insurance will also provide financial support, i.e. the sum insured stated in the insurance plan will be paid;
- if you have a malignant tumor, you may get regular monthly cash payments for a whole year;
- surgeries and related medical tests will be quickly scheduled and paid for, without waiting lists;
- you will also receive cash benefits to help with extra expenses, such as the costs of rehabilitation;
- some of the insurance plans also offer a tailored screening plan to facilitate prevention.



# Insurance Coverage

Standard Oncology Care Cover

Oncology add-ons

Extra add-ons to the Oncology Care Cover

Standard Surgery Care

Cover Surgery add-ons

Extra add-ons to the Surgery Care Cover



# Standard Oncology Care Plans

Insurance Benefits		Health Insurance Plans			
		1	2	3	4
STANDARD INSURANCE PLAN	<b>In case of suspicion of malignant tumors, rapid and complex testing (coordination of the examinations and reimbursement of their costs)</b> e.g. CT, MRI, even PET CT and molecular diagnostics, specialist examinations	on 4 occasions/ policy term max. HUF 2 500 000/ occurrence	on 3 occasions/ policy term max. HUF 2 500 000/ occurrence	on 2 occasions/ policy term max. HUF 2 500 000/ occurrence	on 1 occasion/ policy term max. HUF 2 500 000
	<b>Oncological opinion, treatment plan (prepared by the oncoteam) in case the suspicion of a malignant tumor is confirmed</b>	up to HUF 10 000 000/ policy term	up to HUF 7 500 000/ policy term	up to HUF 5 000 000/ policy term	
	<b>Onco-psychological consultation</b> within one year of the confirmation of a malignant tumor	3 face-to-face consultations; fortnightly telephone consultation	3 face-to-face consultations; fortnightly telephone consultation	3 face-to-face consultations; fortnightly telephone consultation	3 face-to-face consultations; fortnightly telephone consultation
	<b>Consultation with a dietitian</b> within one year of the confirmation of a malignant tumor, and <b>personalized diet plan</b>	2 face-to-face consultations	2 face-to-face consultations	2 face-to-face consultations	2 face-to-face consultations
	<b>Online remote medical consultation</b> (telephone or video call) with an internist, dietician or psychologist	max. 4 occasions/year max. HUF 15 000/ consult	max. 3 occasions/year max. HUF 15 000/ consult	max. 2 occasions/year max. HUF 15 000/ consult	max. 1 occasion/year max. HUF 15 000/ consult
	<b>Personalized, complex screening plan proposal</b>	1 occasion/year	1 occasion/year		

Oncology care add-ons (optional)

Insurance Benefits	Health Insurance Plans			
	1	2	3	4

ADD-ON BENEFITS				
Lump sum cash benefit for 39 critical illnesses	HUF 10 000 000	HUF 5 000 000	HUF 2 500 000	HUF 1 000 000

EXTRA ADD-ON BENEFITS				
Lump sum cash benefit in case a suspected malignant tumor is confirmed	HUF 10 000 000	HUF 5 000 000	HUF 2 500 000	HUF 1 000 000
Regular monthly cash benefits in case a suspected malignant tumor is confirmed (for one year)	HUF 200 000	HUF 150 000	HUF 100 000	
Lump sum cash benefit for benign lesions	HUF 100 000	HUF 75 000	HUF 50 000	HUF 50 000
Lump-sum cash benefit for a malignant tumor diagnosed in the insured's minor child(ren)	HUF 1 000 000	HUF 750 000	HUF 500 000	

# Standard Surgery Care Plans

Insurance Benefits		Health Insurance Plans			
		1	2	3	4
STANDARD INSURANCE PLAN	<b>Coordinating and financing inpatient surgeries,</b> pre-operative tests and check-up examinations	unlimited, max. HUF 2 500 000/ occurrence	2 occurrences/year, max. HUF 2 000 000/ occurrence	1 occurrence/year, max. HUF 1 000 000	1 occurrence/year, max. HUF 500 000
	<b>Coordinating and financing one-day surgeries,</b> pre-operative tests and check-up examinations	unlimited, max. HUF 1 000 000/ occurrence	2 occurrences/year, max. HUF 750 000/ occurrence	1 occurrence/year, max. HUF 500 000	
	<b>Online remote medical consultation</b> (telephone or video call) with an internist, dietician or psychologist	max. 4 occasions/year, max. HUF 15 000/ consult	max. 3 occasions/year, max. HUF 15 000/ consult	max. 2 occasions/year, max. HUF 15 000/ consult	max. 1 occasion/year, max. HUF 15 000/ consult
	<b>Lump sum cash benefit for inpatient surgeries</b> (only out-of-network surgeries)	HUF 500 000	HUF 300 000	HUF 150 000	HUF 100 000
	<b>Lump sum cash benefit for one-day surgeries</b> (only out-of-network surgeries)	HUF 150 000	HUF 100 000	HUF 75 000	HUF 50 000

Surgical care add-ons (optional)

Insurance Benefits	Health Insurance Plans			
	1	2	3	4

ADD-ON BENEFITS				
Hospitalization with daily cash benefit	HUF 15 000/day	HUF 10 000/day	HUF 7 500/day	
Hospitalization with daily cash benefit for ICU admission*	HUF 30 000/day	HUF 20 000/day	HUF 15 000/day	
Lump sum cash benefit for outpatient surgeries (1 surgery/year)	HUF 75 000	HUF 50 000	HUF 30 000	
Reimbursement of costs for one-day or inpatient surgeries: dog boarding, dog day care, supervision of underage children (e.g. babysitting), transport home from the hospital, transport for follow-up examinations (limit per occurrence)	HUF 50 000	HUF 40 000	HUF 30 000	

\* Not added to hospital daily allowance

Surgical care add-ons (optional)

Insurance Benefits	Health Insurance Plans			
	1	2	3	4
EXTRA ADD-ON BENEFITS				
<b>Lump sum cash benefit</b> – for inpatient surgeries	HUF 500 000	HUF 300 000	HUF 150 000	HUF 100 000
<b>Lump sum cash benefit</b> – for one-day surgeries	HUF 150 000	HUF 100 000	HUF 75 000	HUF 50 000
<b>Lump sum cash benefit for surgeries of the insured’s minor child(ren)</b> – for inpatient surgeries – for one-day surgeries	HUF 250 000 HUF 75 000	HUF 150 000 HUF 50 000	HUF 75 000 HUF 37 500	HUF 50 000 HUF 25 000
<b>Reimbursement of rehabilitation costs</b> for one-day or inpatient surgeries: physiotherapy, durable medical equipment (limit per occurrence)	HUF 150 000	HUF 100 000	HUF 50 000	

# What additional advantages are there?

## FLEXIBLE

various standard plans can be freely combined with add-ons and extra add-ons to the insurance plans

## EXTRA LONG POLICY TERM

the term may be as long as 15 years

## FAMILY COVER

discounts, and special coverage for children

