

Health insurance for foreigners in CZ

14.1.2022 by Tereza Zlámalová

EHIC and bilateral agreements

No need purchasing private insurance

- EU + Switzerland - EHIC
- United Kingdom - GHIC
- Bilateral agreements - Bosnia and Herzegovina, Montenegro, Croatia, Japan, Cuba, Macedonia, Serbia, Republic of Tunisia and Turkey - need to submit form No. 111, filled in by an insurance company abroad where the student is insured.
- - Or participants in: Erasmus Mundus, Fulbright Scholarship Program
- ONLY URGENT CARE IS COVERED
- It is best to ask directly at the embassy, individually.
- Overview of individual countries and details for study programs on the website of the Ministry of the Interior of the Czech Republic: <https://www.mvcr.cz/mvcren/docDetail.aspx?docid=21674406&doctype=ART>
- Health Insurance bureau: <https://www.kancelarzp.cz/index.php/cs> You can contact in case of ambiguity regarding health insurance (bilateral agreements, forms) - not visa requirements. Students can also turn to this bureau directly.

ERASMUS Scholarship Program (ERASMUS-MUNDUS)

Foreigners who apply for a long-stay visa (including an extension of their stay on a visa) or for the issuance or extension of a long-term stay for the purpose of studying within the Erasmus + scholarship program or the ongoing Erasmus-Mundus program do not need to submit proof of travel health insurance according to § 180j of the Act on the Residence of Aliens, either as a document submitted to the embassy before the issuance of a long-term visa or a visa for the purpose of taking over a long-term residence permit, or as a requisite of an application submitted in the territory.

Holder of an EHIC (or GHIC) European Health Insurance Card

A third-country national who has been issued an EHIC in another EU Member State does not have to present a travel health insurance document pursuant to Section 180j (1) of the Aliens Residence Act, for the reasons set out in Section 180j (4) of the same Act (due to the existence of international treaties - ie the Treaties on the European Union). The same applies to a third-country national if he or she has been issued a GHIC (Global Health Insurance Card) in the United Kingdom.

Bilateral agreement

Nationals reimbursement of health care is provided on the basis of an international agreement. To certify the fact that it falls under the regime of a given international agreement, however, the foreigner submits a form ../CZ 111, which is issued to the foreigner by the foreign institution with which he is insured, or submit the so - called "Certificate of Registration" or "ID Card of the insured of a Contracting State residing in the Czech Republic", which is issued by the Czech Health Insurance Company upon submission of the above form. If the foreigner does not submit the form, but the "Confirmation of registration" or "Certificate of the insured of the Contracting State residing in the Czech Republic", the period of validity of the issued "Certificate of the Insured of the Contracting State residing in the Czech Republic" is not decisive for the purposes of determining the validity of the long-term residence permit.

Quotes from the MVČR website

Third country nationals

- 1) Basic insurance (for the first 90 days of stay) + Comprehensive (also Exclusive) for the remaining period of stay
- Or
- 2) Comprehensive (or Exclusive) insurance for the entire period
- Insurance must be arranged only with PVZP (valid from 2.8.2021)
- Foreigners must submit at the embassy - Contract, insurance policy (certificate), confirmation of payment, and sometimes the insurance terms and conditions in CZ
- This option of submitting private health insurance can be accepted by students from third countries as well as from Schengen countries with EHIC.
- More information on the website of the Ministry of the Interior:
<https://www.mvcr.cz/mvcren/docDetail.aspx?docid=21660034&doctype=ART>

Before purchasing private health insurance

Know the beginning and duration of insurance - you'll receive information / instructions at the embassy

- The entire duration of the visa must be covered by insurance
- Insurance is arranged for whole months (not days)

To arrange insurance, we need you to submit:

- Application - for each insurance plan separately
- Health questionnaire - only for Complex and Exclusive plans
- Confirmation of study / Admission letter - for applying the student discount * and not older than 90 days

* The student must be aged 15-30, full-time form of study of an accredited study program (also Erasmus). Preparatory and language courses do not count.

Non-binding offer and payment

- On the basis of the application and the questionnaire, a non-binding offer is prepared, which is valid for 30 days. This offer is used primarily for information and data control. The information in this menu can be changed quickly - if something needs to be fixed. After activating the contract, making any change is more complicated and time consuming, in some cases impossible.
- All premiums are paid in advance in full upfront. The contract is activated only upon receipt of the premium. Installments are not possible.
- The start of the insurance can start no earlier than the next day from the date of receipt of payment.
- Before paying, we recommend:
 - - Check all personal data. In particular, name, date of birth, passport number
 - - Check the start and duration dates of the insurance to meet the requirements of the embassy
 - - Ask for information that is not clear to you
 - - Arrange insurance on time.

More important information

- Read Information documents: IPID and Insurance conditions, especially exclusions.
- Follow the instructions when negotiating, ie. Read them carefully.
- Cancellation of the contract: the first 2 months after the agreement, 80% of the unused premium is returned.
- Insurance plans are designed to meet the visa requirements.
- After receiving the premium, you will receive an email with documents or a download link.
- Check your email and spam folder regularly. Sometimes it happens that our emails end up in spam.
- The end of the insurance is not automatically extended. It ends at the end of the insurance period.
- It is not possible to buy insurance and then extend it.

Where and how to arrange insurance

- By sending documents - application, questionnaire and confirmation of study to our email: office@VZPforForeigners.cz
- With this method of negotiation, we can agree to send the documents to a Czech address and abroad or to send them directly to the embassy email.

- Or online purchase via links:
- - for Basic insurance: <https://link.pvzp.cz/hh-zzpc>
- - for Comprehensive insurance: <https://online.pvzp.cz/clfe/kzpcp/#/issue-type?partner=HamiltonHudson&kod=HH202110>
- An Exclusive plan cannot be arranged via a link

- The final documents will be sent electronically. Alternatively, they can be picked up at PVZP branch offices.

Insurance Plans

- BASIC PLAN
- COMPREHENSIVE PLAN
- EXCLUSIVE PLAN

BASIC plan

- It can be arranged for the first 90 days of stay or a short-stay visa for up to 90 days
- Urgent care only
- The coverage is only for the first treatment of sudden injuries or illnesses
- It does not apply to the health care of accidents and illnesses that occurred before or after the insurance - 'pre-existing conditions'
- Multiple limits can be selected
- Territorial validity of the Czech Republic + Transit or Schengen
- Cheap premiums
- Student discount does not apply

COMPREHENSIVE plan Plus

- For visas over 90 days
- It covers urgent and follow-up care
- It does not apply to the health care of accidents and illnesses that occurred before (pre-existing conditions) or after the insurance
- The insurance does not cover reimbursements for health services and medicines that are not covered by public health insurance in the Czech Republic. Does not apply to payments from the Above Standard limit.
- Above-standard - the limit from which it is possible to draw services that are not covered from the standard limit - eg dental hygiene, plastic fixations, contact lenses, and others
- We recommend reading the exclusions from the insurance in the Insurance Conditions
- Medical expenses for Schengen, daily benefit during hospitalization due to an accident are automatically included in the price. They cannot be canceled and thus reduce the price of the premium.
- Possibility to arrange additional insurance for an extra charge: Civil liability insurance, accident insurance for death by accident / permanent consequences of an accident.
- Only the student discount can be applied
- The minimum insurance period is 4 months, max. 60 months

Exclusive plan

- For visas over 90 days
- It covers urgent and follow-up care
- It also covers the medical care for diseases and injuries before the start of the insurance (pre-existing conditions)
- The insurance does not cover reimbursements for health services and medicines that are not covered by public health insurance in the Czech Republic. Does not apply to payments from the Above Standard limit.
- Above-standard - the limit from which it is possible to draw services that are not covered from the standard limit - eg dental hygiene, plastic fixations, contact lenses, and others
- Possibility to take out additional insurance for an extra charge: Schengen, Liability insurance, accident insurance for death / permanent consequences of an accident.
- The daily benefit during hospitalization due to an accident is automatically included in the price
- The minimum period is 4 months, the maximum is 60 months
- The student discount can be applied - the same criteria as for the Comprehensive Plan
- The application needs to be approved by a doctor from PVZP head office, so the negotiation may take longer.
- For this type of insurance, we may require proof of medical reports (may be in English), an initial medical examination or a higher premium.
 - *From 14.1.2022 to 31.3.2022 a 10% discount can be applied.*

Student rates as of 14.1.2022 *

	3 months	4 months	5 months	6 months
Basic plan	2,100.CZK Online purchase via link: 1,620.CZK			
Comprehensive		6,150.CZK	7,650.CZK	9,100.CZK
Exclusive Benefit 2,5. mil.CZK		6,550.CZK	8,050.CZK	9,500.CZK
Exclusive with 10% discount		5,895.CZK	7,245.CZK	8,550.CZK
Exclusive with Schengen**	With 10% discount	6,255.CZK	7,696.CZK	9,090.CZK

* Rates are subject to change

** Can only be arranged for the entire duration of the insurance. The standard price of the Schengen surcharge is CZK 100 / month.

What to do on arrival

- If you need original documents - contact us and at the same time send us a contact address in the Czech Republic if it is different from the address stated in the contract.
- If you are staying in a dorm, send us the block and room number. Postal couriers usually leave mail for students at the dormitory reception.
- If you're staying in a rented apartment, make sure you have access to the mailbox with your name.
- We can also mail the documents to the study department if necessary - please ask at the study department first.

Assistance services

- You can only visit contract doctors and hospitals. This does not apply to a serious situation when you're in danger of death.
- All public hospitals are contracted

- Assistance:
 - 1) AXA Assistance service 24/7 (272 09 99 43, info@axa-assistance.cz)
 - - For a list of contracted medical facilities / doctors
 - - You have access to this service after activating the contract (ie after payment)
 - - You must report a visit to the doctor
 - - The service can inform you whether the insurance care will be covered (it is not always 100% guaranteed - it depends on the subsequent medical report) or provide a guarantee of payment.
 - - Upon request, the assistance service will make an appointment with a doctor.
 - 2) Search engine for contract facilities also online: <https://www.pvzp.cz/en/reseni-skod/vyhledavac-smluvnich-zdravotnickych-zarizeni-pojistovny-vzp-s/>
 - 3) Medical advice online. Response within 48 hours. The service is for all insurance plans: <https://www.pvzp.cz/cs/line-lekarska-poradna/>

At the doctor's office

- Keep the insured card with you at all times
- When ordering or visiting, inform which insurance company you have. The codes are:
- VZP ČR 111 (public insurance) / PVZP 333 (private insurance)
- Beware of longer waiting times, especially in Prague
- Some doctors / nurses do not want or feel for a conversation / examination in a foreign language. Therefore, we recommend that to come with a Czech friend. Interpreters are not reimbursed by the insurance. Some medical facilities charge for examinations in a foreign language - even in this case, the insurance company does not reimburse this extra cost.
- Most doctors charge our clients directly, even if they shouldn't. The doctor should always inform you about the price in advance.
- In such a case, you should immediately report the insurance damage to the insurance company 🙌

Reporting an insurance event

‘OŠU’

- Keep medical reports, receipts, recommendations - anything you received from the doctor
- Make copies - even a photo is enough, but everything must be readable
- Fill in the OŠU form (available on the website) and send it to *oznameni.udalosti@pvzp.cz*
- You can use online form at: *<https://pu.pvzp.cz/en/formular>*

- The insurance company can contact you in order to complete documents or account numbers.
- The assessment can take up to 3 months (according to the law).

Medicaments

- You'll pay for medicines / medical devices at the Pharmacy.
- Prescription drugs and aids can be reimbursed. Beware of exclusions according to the insurance conditions.
- The insurance company reimburses medicines over CZK 100. Cost of medicines below CZK 100 - cannot be reimbursed.
- Over-the-counter medicines can be reimbursed by the insurance company from the Nadstandard benefit
- The application for reimbursement by the insurance company is the same as for a doctor's examination (OŠU).

Covid

- The insurance company does not issue a special certificate of payment for Covid's treatment
- There is a declaration in English on the website, confirming the payment of Covid treatment and other information: *<https://www.pvzp.cz/en/uncategorized-cs/declaration-pojistovna-vzp-s-regarding-foreigners-medical-insurance-connection-corona-virus-covid-19-epidemic-czech-republic/>*
- PCR tests are reimbursed only on the doctor's recommendation (It's an actual document). Testing is not reimbursed for the purposes of entry into the territory of the Czech Republic, travel or accommodation, and others...
- Vaccinations are covered by Comprehensive and Exclusive insurance. The clients pay for the vaccination as a self-payers (and file for refund with OŠU). More information and links in the leaflet.

Contacts and Links

- Tereza Zlámalová: office@vzpforforeigners.cz
- Head office PVZP (private insurance): info@pvzp.cz
- VZP ČR (public insurance): info@vzp.cz
- AXA Assistance 24/7: info@axa-assistance.cz

- Links:
 - <https://www.vzpforforeigners.cz/>
 - <https://www.pvzp.cz/cs/>
 - Ministry of Interior: <https://www.mvcr.cz/mvcren/docDetail.aspx?docid=21660034&doctype=ART>
 - Health Insurance Bureau: <https://www.kancelarzp.cz/index.php/cs>
 - OŠU/claim online: <https://pu.pvzp.cz/en/formular>