MARKETING MATERIAL

Health insurance TUW PZUW

FOR **EMPLOYEES** OF THE UNIVERSITY OF GDANSK AND **THEIR FAMILY MEMBERS**

(offer valid from 1 November 2026)

Uniwersytet Gdański

PZUW

New offer of TUW PZUW Group Insurance Medical Care (OM)

Group Insurance TUW PZUW Medical Care (MC) is a professional **medical care provided** in renowned medical facilities throughout Poland for you and your family members.

Under the TUW PZUW Medical Packages you get:

- visits to qualified specialists **without referrals**
- access to doctors of up to **37 specialties** and to over **370 diagnostic test and procedures**, also with a referral issued outside the PZU network
- **guaranteed short waiting time** to see the doctor; within maximum **2 business days** in the case of a **primary care physician** (internist, family doctor, paediatrician), within **5 business days** in the case of a **specialist***
- access to **telemedicine consultations** in up to **18 specialties**, also when staying outside Poland

The opportunity to select your insurance from the available packages:

1. **Individual package** - for an employee
2. **Partner package** - for an employee and one member of the employee's immediate family (i.e. a spouse/life partner or a child under 25)
3. **Family package** - for an employee and all members of the employee's immediate family (spouse/life partner and children under 25)
4. **Adult Child package** – for an adult child over 25 years of age
5. **Parent package** – for a parent of an employee or a parent of an employee's domestic partner

We have prepared for you an offer of individual, partner and family package to choose from 4 medical ranges: STANDARD, COMFORT, COMFORT PLUS and OPTIMUM.
In addition, a Parent package and an Adult Child package are available.

Scope/Package	Individual	Partner	Family	Parent	Adult Child
Standard	106,50 PLN	214,50 PLN	322,50 PLN	-	-
Comfort	259,50 PLN	516,50 PLN	775,50 PLN	-	-
Comfort Plus	477,00 PLN	955,00 PLN	1 432,00 PLN	-	-
Optimum	676,50 PLN	1 353,00 PLN	2 030,00 PLN	-	-
Comfort Senior (contribution per person)	-	-	-	444,00 PLN	-
Adult Child (contribution per person)	-	-	-	-	366,50 PLN

The family member under partner and family package shall be covered by the same scope of insurance as the employee.

Age of entitlement to insurance cover:

- **employee** – no age restriction
- **spouse/partner** – no age restriction
- **parent** – no age restriction
- **children** – up to the age of 25, the insurance protection lasts until the age of 26
- **adult children** – from the date of reaching the age of 25, the insurance protection lasts until the age of 70

* The indicated conditions of availability **apply** in the case of prior arrangement of a consultation through the Call Centre (fee according to the operator's tariff), in accordance with the insurance coverage and in the medical unit indicated by TUW PZUW or in the case of independent arrangement of a consultation directly in the own unit of PZU Zdrowie. The conditions of availability do **not apply** in the case of self-arranged consultations via the Internet portal or the mojePZU application and in the case of preferences regarding the location of the facility, the date of the consultation or the doctor. The indicated availability terms do not apply to the duration of a state of epidemic, pandemic or epidemic emergency, as well as other situations (national, global or local) in which facilities are not able to admit patients in a traditional form (due to the order of state authorities, local government or safety of patients or medical personnel) and provide services in the form of telephone consultations or other forms without the direct contact with the doctor. **The maximum time for the provision of the service is 30 days.**

Rules for joining / continuing the insurance

Insured – Employee

- ✓ Go to: https://formularze.tuwpzuw.pl/start-page and enter the authorisation code: **U14G32**
- ✓ Select the appropriate form for yourself as an employee – **Insured – employee.**
- ✓ Read the documents on the website and fill in the form with the required information and tick the **correct type of declaration:**
  - if you currently have Medical Care insurance and want to use the services under the same package and scope (at the new premiums) - **select the CHANGE (pol. ZMIANY)** declaration on the form.
  - if you currently have Medical Care insurance and wish to change your existing package and/or scope - **select the CHANGE (pol. ZMIANY)** declaration on the form.
  - If you do not currently have medical insurance - **select REGISTRATION (pol. PRZYSTĄPIENIA)** declaration on the form.
- ✓ Complete the declaration by the **15th of the month** preceding the coverage, e.g. if you want to be covered from **November 1**, complete the form by **October 15**.
- ✓ **Download from** https://ug.edu.pl/pracownicy/strony_jednostek/ubezpieczenia/opieka-medyczna-ubezpieczenie-w-tuw-pzuw-od-01112026 consent to the deduction of the contribution. Immediately deliver the signed consent for premium deduction to your employer, to the Payroll Department (Rector's Office Room 220, 313a, 314, 315). This is a **prerequisite** in order to be covered by medical care.

Co-insured - Family member

- ✓ If you want to include your family members in the insurance, pass them the link along with the authorisation code and the following data: your first name, surname, PESEL (Personal Identification Number), package and scope of insurance and the **number of your declaration**. In the case of a co-insured person without legal capacity, you can fill in the form if you are the legal guardian.
- ✓ Dedicated forms for co-insured persons:
  1. spouse/life partner, parent or child over the age of 18 – **Co-Insured Person – spouse/life partner, parent, child over the age of 18**
  2. a minor child or an adult co-insured person without legal capacity – **Co-insured Person – child up to the age of 18 and adult co-insured person without legal capacity.**
- ✓ The **correct declaration type** must be indicated on the family member form:
  - if your family member has Medical Care insurance - **select the CHANGE (pol. ZMIANY)** declaration on the form.
  - if your family member does not have Medical Care insurance – **select REGISTRATION (pol. PRZYSTĄPIENIA)** declaration on the form.

Remember! On the family member form, select the same package and scope as the employee.

An employee or family member who, at the time of completing the declaration, is in a hospital, hospice, institution for the chronically ill, is on rehabilitation benefits, or is deemed unfit for work or unfit for service by a ruling of a ZUS medical examiner (medical commission) or a KRUS medical examiner (medical commission) **may not join the insurance**.

NOTE!
If you are insured under the Medical Care plan and you do **not submit a CHANGE declaration by 15 October 2026**, your insurance cover and the insurance cover of your family members will **automatically expire on 31 October 2026**. You can re-join the plan under the new conditions at any time. To do so, complete the electronic form by selecting the **REGISTRATION declaration**. If you submit the declaration by the **15th of the month**, the cover will take effect from the **1st of the following month**.

How to effect the change in your insurance?

If you want to make changes in your personal data or package or the scope of insurance, you can do so using an electronic form, by selecting the DECLARATION OF CHANGE and entering current data.

You can change the insurance scope and/or package:

- **in the case of changing the package "from lower to higher" -** at any time,
- **in the case of changing the package "from higher to lower"** (e.g. change from Comfort Plus to Comfort coverage) are possible on the contract anniversary (1 November 2027) or with a liability date of 1 November 2026, on a contractual basis.

If the changes made affect the amount of insurance premium deducted, provide the Employer with a new signed approval for premium deduction.

Exclusions of the insurer's liability:

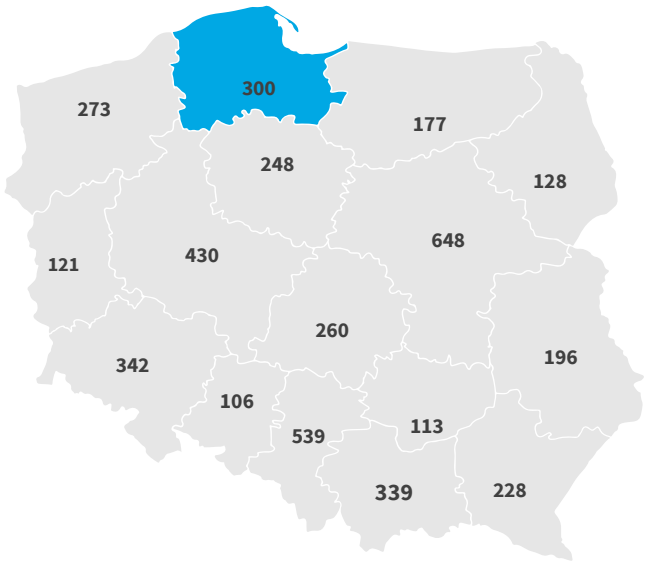
- treatment of infertility
- treatment of congenital defects
- treatment of addictions

The contract does not cover the provision of services which require the intervention of statutory bodies established to assist persons in medical emergencies.

TUW PZUW Medical Care

You can obtain medical services under the TUW PZUW health insurance in its own and cooperating PZU Health facilities throughout Poland.

We offer you the access to nearly **4 400 medical facilities**, including **130 PZU's own facilities**. We are already present in almost **700 cities** and our network is constantly growing



*As of August 2026 r.
You can find the full list of medical facilities at https://www.tuwpzuw.pl/tuw-oferta/ubezpieczenia-zdrowotne#opieka-medyczna, under Download_List of medical facilities

Selected own branches of PZU Zdrowie	Adress	City
CENTRUM MEDYCZNE PZU ZDROWIE GDAŃSK ABRAHAMA	Abrahama 1A	GDAŃSK
CENTRUM MEDYCZNE PZU ZDROWIE GDAŃSK MARYNARKI POLSKIEJ	Marynarki Polskiej 195	GDAŃSK
CENTRUM MEDYCZNE PZU ZDROWIE GDYNIA KIELECKA	Kielecka 2	GDYNIA
PZU ZDROWIE DIAGNOSTYKA OBRAZOWA GDAŃSK ABRAHAMA	Abrahama 1A	GDAŃSK
PZU ZDROWIE DIAGNOSTYKA OBRAZOWA GDAŃSK GRUNWALDZKA	Grunwaldzka 505	GDAŃSK
PZU ZDROWIE DIAGNOSTYKA OBRAZOWA GDYNIA STAROWIEJSKA	ul. Starowiejska 37	GDYNIA

How to make an appointment with a doctor or to schedule a diagnostic test?

Referrals are not required for medical appointments. You can make an appointment for laboratory and diagnostic tests based on the referral you receive.

You have at your disposal:

Three 24-hour hotlines open 7 days a week:

22 505 15 48; 799 698 698; 801 405 905
(charge according to the operator's tariff)

The consultant will help you in scheduling the visit and provide the necessary information. After the conversation is over, you will receive an **SMS confirming the date of the visit**. You will receive a reminder SMS the day before your visit.

Patient Portal and mobile application:

mojePZU.pl
(after creating an accouny)

mojePZU mobile
(downloadable from the App Store and Google Play)

Directly in PZU Health's own facilities and co-operating facilities available on: zdrowie.pzu.pl/listaplacowek

Reimbursement of health benefits TUW PZUW

You can use health services outside the network of PZU Health medical facilities. If the medical service is within the **scope of insurance (it is free of charge) and in the reimbursement price list**, you may be reimbursed for the costs incurred up to the maximum amount indicated in the price list. Provide us with:

- the application form
- a personal invoice
- a copy of the medical referral for the diagnostic test for which referral is required.

You can do it via:

your account on the mojePZU portal, electronically in the form of a scan (zwroty_refundacje@pzu.pl), or by post.

Need support?

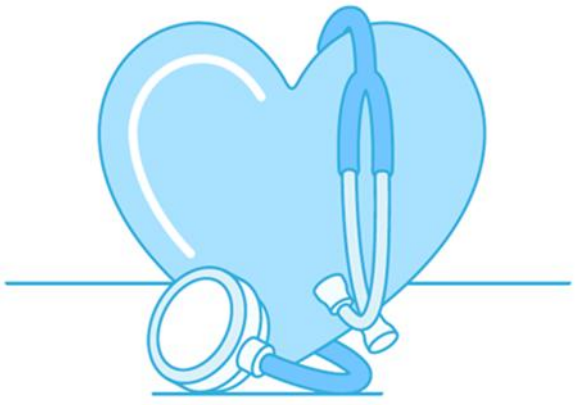
TUW PZUW

ubezpieczeniazdrowotne@tuwpzuw.pl (in the title of the message write University of Gdansk and the subject of the message)

When creating an account on MojePZU
22 566 50 07 (select tone 5), or write to moje@pzu.pl

University of Gdansk

Insurance Section
e-mail: ubezpieczenia@ug.edu.pl
tel. 58 523 23 40



Medical care options

Selected benefits (unlimited, except those indicated in the table)	STANDARD	COMFROT	COMFORT PLUS	OPTIMUM	COMFORT SENIOR	ADULT CHILD
BASIC MEDICAL CARE	-	Internist, family doctor, pediatrician	Internist, family doctor, pediatrician	Internist, family doctor, pediatrician	Internist, family doctor	Internist, family doctor
SPECIALIST MEDICAL CARE	**Free of charge 15 specialties**: allergist, general surgeon, dermatologist, diabetologist, gynecologist, cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, pulmonologist, rheumatologist, urologist	**Free of charge 22 specialties:** allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, pulmonologist, rheumatologist, urologist	**Free of charge 26 specialties:** allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, infectious disease physician, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist, pulmonologist, radiologist, rheumatologist, urologist	**Free of charge 32 specialties:** allergist, andrologist, anesthesiologist, audiologist, vascular surgeon, general surgeon, surgical oncologist, dermatologist, diabetologist, dietician*, endocrinologist, phoniatrist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, infectious disease physician, rehabilitation doctor-physiotherapist, rehabilitation physician, nephrologist, neurosurgeon, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist, pulmonologist, radiologist, rheumatologist, urologist	**Free of charge 22 specialties:** allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, pulmonologist, rheumatologist, urologist	**Free of charge 23 specialties:** allergist, anesthesiologist, audiologist, general surgeon, surgical oncologist, dermatologist, diabetologist, endocrinologist, gastroenterologist, gynecologist, hematologist, hepatologist, cardiologist, nephrologist, neurologist, ophthalmologist, oncologist, orthopedist, otolaryngologist, proctologist, pulmonologist, rheumatologist, urologist
TELEMEDICINE SERVICES	**9 specialties**	**16 specialties,** including an internist and a paediatrician	**17 specialties,** including an internist and a paediatrician	**18 specialties,** including an internist and a paediatrician	**15 specialties,** including an internist	**15 specialties,** including an internist
LIMITED SPECIALIZED MEDICAL CARE	-	-	**4 visits a year** to a psychiatrist	**4 visits per year to each specialist**: psychiatrist, psychologist	-	-
OUTPATIENT TREATMENTS	✓	✓	✓	✓	✓	✓
E-PRESCRIPTION	✓	✓	✓	✓	✓	✓
PREGNANCY MANAGEMENT	✓	✓	✓	✓	✓	✓
LABORATORY DIAGNOSTICS	Free access to 11 types of tests; 15% discount on 31 types of tests	Free access to 69 types of tests; 15% discount on 35 types of tests	Free access to 118 types of tests	Free access to 177 types of tests	Free access to 69 types of tests; 15% discount on 35 types of tests	Free access to 69 types of tests; 15% discount on 31 types of tests
PREVENTIVE VACCINATIONS	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination, hepatitis A, hepatitis B	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination	**Free, once-a-year** seasonal flu vaccination; **Free, unlimited** tetanus anatoxin vaccination
X-RAY/ ULTRASONOGRAPHY	Free access to 14 types of tests; 15% discount on 7 types of tests	Free access to 65 types of tests; 15% discount on 7 types of tests	Free access to 72 types of tests	Free access to 74 types of tests	Free access to 65 types of tests; 15% discount on 7 types of tests	Free access to54 types of tests; 15% discount on 6 types of tests
TOMOGRAPHY RESONANCE	-	15% discount on 9 types of CT; 15% discount on 9 types of MRI	Free access to 9 types of CT; Free access to 9 types of MRI	Free access to 9 types of CT; Free access to 9 types of MRI	15% discount on 9 types of CT; 15% discount on 9 types of MRI	-
FUNCTIONAL TESTS	Free access to 2 types of tests; 15% discount on 7 types of tests	Free access to 2 types of tests; 15% discount on 7 types of tests	Free access to 9 types of tests	Free access to 11 types of tests	Free access to 2 types of tests; 15% discount on 7 types of tests	Free access to 2 types of tests; 15% discount on 7 types of tests
ENDOSCOPIC EXAMINATIONS	-	15% discount on 4 types of tests	Free access to 4 types of tests	Free access to 5 types of tests	15% discount on 4 types of tests	-
REHABILITATION	-	-	-	Free, 30 treatments per year	-	-
DENSITOMETRY	15% discount on 3 types of tests	15% discount on 3 types of tests	Free access to 3 types of tests	Free access to 3 types of tests	15% discount on 3 types of tests	15% discount on 3 types of tests
HOME VISITS	-	Free, 2 visits per year	Free, 4 visits per year	Free, 4 visits per year	Free, 2 visits per year	-
GENERAL DENTISTRY	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%	Free dental checkup once a year and 25 types of treatments discounted by 20%

* Consultation with a dietician, available in the Optimum range, does not include the preparation of a diet plan.

The texts contained in the above materials are not an offer within the meaning of Article 66 of the Civil Code. They are for informational purposes only. For detailed information about the scope of insurance, including exclusions and limitations of TUW PZUW's liability, please refer to the General Terms and Conditions of Insurance dated August 9, 2022 and the Insurance Agreement AQ6 02F30001 as later amended by Annex No 1, Annex No 2, Annex No 3 and Annex No 4 between the University of Gdansk and TUW PZUW. Towarzystwo Ubezpieczeń Wzajemnych Polski Zakład Ubezpieczeń Wzajemnych with its registered office in Warsaw at rondo Daszyńskiego 4, 00-843 Warsaw, entered in the register of entrepreneurs kept by the District Court for the City of Warsaw in Warsaw, XIII Commercial Department of the National Court Register under KRS number 0000587260, with share capital of PLN 324,900,000.00 paid in full, NIP 525-263-66-45, REGON 363035336.