

# How to use your Generali insurance

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- provider: Generali
- type of the insurance: Medcover

Let's have a look at a specific case, like when you have a simple flu.

- the first step is to **call the telephone number provided on the back of your insurance card. It is +36-1-465-3166** (the same as 06-1-465-3166; when you dial on your phone, the dashes should not be typed).
- an English operator answers the phone (when you hear this: 'For English operator, please, press 9').
- the first question is your date of birth, and then you probably have to spell your name. After this, please explain your problem, specify what you feel. Based on this you will be given appointment to a doctor. The medical check takes place in Miskolc by one of the Medcover doctors.
- The operator/assistant who you are speaking with after calling the above mentioned telephone number answers the phone may not be able to provide you with an appointment to a doctor immediately, in this case, please provide them with your mobile phone number, so that they could get back to you in a short time.

Please follow the steps of this process so that you shall not pay any extra fees.

The doctor may prescribe medicine(s) for you. If this is the case you have to do:

- go to a pharmacy
- before pay for the medicine, tell, that you need an invoice with your name and address on it
- or just show the pharmacist this message:

***„Gyógyszereket szeretnék kiváltani és számlát is kérek, nevemet és címemet feltüntetve rajta.***

***Nevem:*** (NOW SHOW THEM YOUR **PASSPORT** TO MAKE THEM ABLE TO WRITE YOUR NAME CORRECTLY),

***címem:*** (YOUR ADDRESS. THE MOST SIMPLE WAY IS TO SHOW YOUR **ACCOMMODATION REPORTING SHEET**).

**No invoices are accepted by Generali without** your name and address. The invoice should be sent to the address of Generali if you would like to get the compensation. If the invoice does not contain your name and address, your expenses will not be reimbursed by Generali Insurance Company.

To send the invoice back to the Generali and have the price of the medicine(s) on your account, have to follow these steps:

- send a letter to them by post
- prepare the following documents: the invoice, the necessary photocopies and a letter
- what the letter should contain: your bank account number, the name of the bank, a short letter in which you give your personal details (name, citizenship, place and date of birth, current address in Hungary, passport number)
- attachments: original invoice (before sending it to the Generali, you should make a photocopy, the findings of the doctor and the copy of both sides of your insurance card)
- in a short time they are going to send **half of the price of the medicine** to your account according to the contract you sign after the Orientation Meeting (this contract contains the Terms and Conditions).

If you **cannot go** to the appointment, please call the hotline again to **cancel** it.

**In urgent cases and when you feel really ill, call the ambulance.** The number of the ambulance is **104**. You can also call **112** which is a general help-line.

In case you called the ambulance and went to the hospital, after getting a bit better, **call the hotline to tell the company what happened to you.** The expenses of your hospital stay are covered, too.

If you experience such situation, please notify IRO also.

If the assistant tells you that the doctor you are redirected to, cannot speak English, your mentor should go with you to translate.

Another important thing: do not go to any doctor without calling the hotline. If you visit a doctor without consulting with the insurance company, you will have to pay for the treatment. Ask for an appointment even when all you need is a prescription for a medicine.

Please always keep the insurance card next to your residence permit (because both documents should always be with you). You can add the number of the hotline (+36-1-465-31-66) to the address book of your phone.

## Revision

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- **if you feel ill and would like to visit a doctor, always call Medcover Hotline (the phone number is on the back of your insurance card: +36-1-465-31-66).**
- Opt for an English speaking operator 'For English operator, please press 9'.
- after pressing button 9, please hold on until the assistant answers.
- Give your name and date of birth.
- Describe your problem. The assistant will fix an appointment for you with a doctor if needed – during holiday it is more difficult than on average weekdays.
- if they cannot provide an appointment immediately, or they have to make further arrangements, they will call you back. (Give your phone number to them!)

In the case you are advised to go to the **hospital urgently**, please follow these steps:

- prepare your passport, residence permit, accommodation reporting sheet, student ID (student card or the temporary sheet) and the **insurance card**.
- take bus nr. 12 or call a taxi (telephone numbers: 06-46-555-555, 06-46-333-444, but there are other taxi companies also). Take 2 single tickets (one costs 400 HUF) or your monthly ticket for the bus or ~3000 HUF for the taxi (and the same amount to get back to the University).
- take off at 'Megyei Kórház' – this is the general hospital in Miskolc, cross the main building. When coming out of the building you will face a park and behind it you find the EMERGENCY section of the Hospital (CSP is written on it)
- IF IT IS POSSIBLE, GO THERE WITH YOUR MENTOR.

If you have a serious injury, pain, or you feel very ill and the situation is urgent, call the ambulance: 104, or 112. If the 104 has an operator who does not speak English, try 112.

They will send an ambulance car for you.

Tell the receptionist (if you are in the Hostel), that you are ill and waiting for the ambulance. In Hungarian it is the following sentence:

**'Rosszul érzem magam, kihívtam a mentőket.'**

- If your appointment with the doctor is booked by the insurance company, you just simply visit the doctor. You are not charged for the check-up.
- In case you called the ambulance, they can ask you to pay for the treatment. In such cases, ask for an invoice with your name and address written on it. Based on this you can apply for remuneration.