MEDICARE

Effective: from 01 July 2026 until withdrawal

List of Benefits for the Individual Insurance Package
Medicare Biztosító Zrt.

Medicare Classic Individual Insurance Package	Coverage
Preventive examinations[1] once per insurance year	**Up to 8 visits (occasions) / insurance period**
Outpatient care in the following specialties: internal medicine or pediatrics, otorhinolaryngology, ophthalmology, gynecology, urology, dermatology, cardiology, orthopedics, pulmonology	
Telemedicine, E-doctor, E-prescription (available as part of outpatient care, for the services specified by the provider, as set forth in the GTC)	
Laboratory Tests[2] as per the table	
Diagnostic tests: X-ray (as per the table)[3], ultrasound (as per the table)[4], resting ECG, stress ECG, Holter ECG, ABPM, mammography, audiometry, dermatoscopy, allergy testing (20-item nutritive and inhalant panel), vision test, visual field testing, ODM, spirometry	
Dental checkup with a panoramic X-ray, available directly at Medicare Dental Kft. nationwide*	Once per insurance year

* At least 10 months must elapse between two dental checkups used by the Insured under the cover of the insurance.

Process of using healthcare services

1. Appointments can be made online (at online.medicare-group.hu) or through the Call Center (on business days between 7:00 a.m. and 8:00 p.m.); for certain specialties, appointments can only be booked online via the healthcare provider's website;»
2. Coverage checks are carried out on the basis of the MRN identification number and personal data (please have your ID ready), and, where necessary, by requesting additional documents to determine whether the requested healthcare is related to an illness or accident or is being sought for preventive purposes. »
3. Discussion of the health service to be provided, its time and place, method of financing on the basis of the health complaints and the required health services »
4. Visit to the service point organized by Medicare Zrt., at the agreed time or, in urgent cases, within 48 hours »
5. Personal identification by presenting a document with photo at the Medicare Zrt. service point »
6. Use of healthcare services.

[1]Scope of preventive examinations

- Women: Gynecological examination with cancer screening (bimanual examination, colposcopy, cytology, physical breast examination) + mammography at 40 years and above, if the Customer requests this and has not had such examination within 10 months.
- Men: PSA at age 40 and above
- CLASSIC laboratory test series: Alkaline phosphatase, Bilirubin, CRP, Ferritin, GGT, GOT, GPT, HDL cholesterol, Hemoglobin A1C, Homocysteine, Uric acid, Urea, Cholesterol, Creatinine, LDL cholesterol, non-HDL cholesterol, Total cholesterol, Complete urinalysis with sediment, Transferrin, Triglycerides, TSH, iron, Blood glucose, Complete blood count, Erythrocyte sedimentation rate

[2] Laboratory Tests

17-OH-Progesterone	Conjunctival secretion culture
Absolute eosinophil count	Umbilical discharge culture
AFP (tumor marker)	Creatinine
Albumin	Lactate
Alpha-1 antitrypsin	LDH
Alpha-amylase	LDL cholesterol
Alkaline Phosphatase (ALP)	Legionella IgG serology
Antiphospholipid antibodies (cardiolipin and B2GPI)	LH
Anti-streptolysin titer (ASLO)	Lipase
Antithrombin III	Lipid panel
APTT	Magnesium
Aspergillus IgG, IgA, IgM	Vaginal microbiome test
Vitamin B12	Mumps Virus IgG
Beta-2-microglobulin	Mycoplasma pneumoniae serology IgA
Beta HCG	Mycoplasma pneumoniae serology IgG
Bordetella pertussis toxin serology IgA	Mycoplasma pneumoniae serology IgM
Bordetella pertussis toxin serology IgG	Sodium
Borrelia Serology: ELISA and Immunoblot (Western blot)	OGTT with 50 g of sugar, 120 minutes
Borrelia serology IgG	OGTT with 50 g of sugar, 60 minutes
Borrelia serology IgM	Nasal secretion culture
Culture from skin surface (secretion and Glans) (*)	Total protein
C-peptide	Estradiol
CA125	Procalcitonin
CA15-3	Progesterone
CA19-9	Prolactin
Candida albicans PCR	Protein C
CEA	Protein S
Chlamydia pneumoniae serology IgA	Prothrombin INR
Chlamydia pneumoniae serology IgG	Detection of protozoa in stool: Cryptosporidium
Chlamydia pneumoniae serology IgM	Detection of protozoa in stool: Entamoeba
Chlamydia trachomatis PCR	Detection of protozoa in stool: Giardia
Chlamydia trachomatis serology IgM	PSA
Chlamydia trachomatis serology IgA	Qualitative blood counts
Chlamydia trachomatis serology IgG	Random blood glucose
Cytomegalovirus serology IgG	Renin
Cytomegalovirus serology IgM	Rotavirus and Adenovirus in stool (*)
CK	Rubella serology IgG
CK-MB	Rubella serology IgM
Detection of Clostridium difficile toxin in stool sample (*)	Aerobic and anaerobic culture of wound exudate/secretion
CRP	Cholesterol
D-Dimer	Free PSA
Direct bilirubin	Worm eggs in stool
Bile acid	Helicobacter pylori antigen in stool
Epstein-Barr virus serology IgG, nuclear antigen IgG	Human blood in stool (SentiFOB)
Epstein-Barr virus serology (capsid IgM, IgG, nuclear antigen IgG)	Stool culture
Epstein-Barr virus serology: capsid IgM	Stool culture up to age 2

Blood sugar 120 minutes after meal	Insulin 90 minutes
Blood sugar 30 minutes after meal	Serum (protein) electrophoresis
Blood sugar 60 minutes after meal	Soluble transferrin receptor
Blood sugar 90 minutes after meal	Cow's milk f2 (Bos taurus) IgE
Protein electrophoresis	Total iron-binding capacity
White blood cell differentiation	Complete blood count
Ferritin	Complete blood count from citrate tube
Fibrinogen	Complete blood count from EDTA tube
Folic acid (vitamin B9)	Complete urinalysis and sediment
Phosphate	Pregnancy test
Anti-phosphatidylserine antibody (IgG) + anti-prothrombin antibody (IgG)	Testosterone
Anti-phosphatidylserine antibody (IgM)	Thrombin time
Fructosamine	Throat secretion culture
FSH	Total bilirubin
FT3	Total and free testosterone
FT4	IgA antibodies and IgG avidity in case of recent Toxoplasma infection
Ear discharge culture	Toxoplasma serology (IgG, IgM)
Gamma GT	Toxoplasma serology IgG
Pharyngeal secretion culture, nasal secretion culture	Toxoplasma serology IgM
GFR	Transferrin
GOT (AST)	Transferrin saturation
GPT (ALT)	Transferrin + transferrin saturation + iron
HDL cholesterol	Treponema pallidum (syphilis) serology, RPR
Helicobacter pylori serology (IgA, IgG) – blood test	Trichomonas vaginalis PCR
Hemoglobin A1C	Triglyceride
Hepatitis A virus (anti-HAV) IgG, IgM	TSH
Hepatitis A virus (HAV) IgM - recent infection	Varicella-zoster virus serology IgM
Hepatitis B e antigén (HBeAG)	Varicella-zoster virus serology IgG
Anti-hepatitis B e antigen (anti-Hbe)	Iron
Hepatitis B virus core antigen (anti-HBc) IgG, IgM	Iron absorption
Hepatitis B virus surface antigen (anti-HBs) IgG, IgM	Blood sugar (glucose) 120 minutes
Hepatitis B virus surface antigen (HBsAg) - recent infection	Blood sugar (glucose) 180 minutes
Hepatitis C virus (anti-HCV) IgG, IgM	Blood sugar (glucose) 60 minutes
Herpes simplex 1 and 2 serology IgG	Fasting blood sugar (glucose)
Herpes simplex 1 and 2 serology IgM	Blood sugar (glucose) after meal
Antibodies against HIV-1 and HIV-2, p24 antigen	Determination of blood group antigens
hs cardiac Troponin T	Determination of blood group antibodies
Urethral secretion culture	Blood type antibody screening
Uric acid	Blood group determination
Uric acid excretion from 24-hour urine collection	Blood counts (22 parameters) + Blood counts and reticulocytes
Microscopic analysis of vaginal smear	Chemical analysis of kidney stones
Vaginal secretion culture (includes a smear test)	Urine amylase
IgA	Urine specific gravity
IgE	Urine protein
IgG	Urine protein-to-creatinine ratio
IgM	Urine phosphate (P) excretion
Immunofixation electrophoresis (paraprotein detection)	Urine glucose
Indirect Coombs test	Urine Uric acid
Insulin	Insulin 30 minutes
Insulin 120 minutes	Urine calcium excretion
Insulin 60 minutes	Urine potassium
Anti-insulin antibody (IgG)	Urine urea

Joint fluid culture	Urinary creatinine excretion
Calcium	Urine microalbumin
Potassium	Urine microalbumin excretion
Potassium excretion from 24-hour urine collection	Urine sodium
Measles (morbilli) IgG - immunity	Urinary protein excretion (24-hour)
Measles (morbilli) IgM - immunity	Urine copper from collected urine
Urea	Urine culture
Urea excretion from 24-hour urine collection	Red blood cell sedimentation rate
Chloride	

[3] X-ray examinations

X-ray Skull, two views	X-ray Both legs, comparative, two views
X-ray Skull PA/PA + lateral views	X-ray Both legs, bilateral weight-bearing comparative radiographs
X-ray Native, abdomen	X-ray Bone age scan (AP images of both hands and wrists)
X-ray Abdominal – plain, supine	X-ray Axial patella comparative images
X-ray Chest, P-A views	X-ray Finger, two views
X-ray Chest, two views	X-ray Toe, two views
X-ray Sacrum-coccyx, two views	X-ray Calcaneus, two views
X-ray Sacrum and coccyx, AP + lateral views	X-ray Lower leg, two views
X-ray Wrist, 4 views (navicular bone)	X-ray Lower leg
X-ray Scaphoid bone	X-ray Lower arm, two views
X-ray Upper arm (Humerus), two views	X-ray Forearm, AP + lateral
X-ray Lumbar-sacral AP + lateral views	X-ray Hand, two views
X-ray Lumbar spine, functional	X-ray Hand, AP + lateral
X-ray Thoracic spine, two views	X-ray Sternum, two views
X-ray Thoracic spine, AP + lateral views	X-ray Hip, two-views (AP and Lauenstein)
X-ray Foramen	X-ray Shoulder joint - oblique X-ray
X-ray Cervical spine, functional	X-ray Shoulder joint, AP
X-ray Cervical spine, two-views	X-ray Shoulder joint, AP + axial
X-ray Scapula, AP + tangential	X-ray Shoulder joint, axial
X-ray Shoulder blade, AP	X-ray Hip joints + axial
X-ray Scapula, tangential view	X-ray Hip joint, AP
X-ray Pelvis, AP view	X-ray Knee, two views
X-ray Sternum, two views	X-ray Knee joint, AP + lateral
X-ray Wrist, two views	X-ray Elbow, two views
X-ray Wrist (AP + lateral)	X-ray Elbow joint, AP + lateral
X-ray Nasal bone	X-ray Ankle, 3 views
X-ray Clavicle, comparative	X-ray Ankle joint, AP + lateral
X-ray Calcaneus, two views	X-ray Temporomandibular joint (both sides)
X-ray Both ankle bones	X-ray Leg, two views
X-ray Both hands, comparative, two views	X-ray Both legs, bilateral weight-bearing, comparative
X-ray Knee, two views	X-ray Thigh bone (Femur), two views
X-ray Both knees, weight-bearing, AP and lateral views	X-ray Sinuses
X-ray Ankle, 3 views	

[4] US scans

Cardiac ultrasound	Pediatric lung ultrasound
Pediatric cardiac ultrasound	Infant skull ultrasound
Armpit ultrasound	US Newborn (infant) hip examination, up to 1 year of age
Ultrasound of the knee joint	Breast ultrasound
Ultrasound scan of soft tissue circulatory abnormalities	US Newborn (infant) skull examination, up to 1 year of age
Prostate ultrasound	Neck ultrasound
Abdominal and pelvic ultrasound	Thyroid ultrasound
Testicular ultrasound	Soft tissue ultrasound
Chest and abdominal ultrasound	Transvaginal ultrasound
Pelvic ultrasound	Urological ultrasound
Pleura ultrasound	Ultrasound scan of the inguinal lymph nodes
Lung ultrasound	Ultrasound scan of the neck lymph nodes