



# **MKB Health Fund Guide**

**Effective from 1 January 2010**

**About MKB Health Fund**

<b>Funded</b>	1 January 1998
<b>Tax registration number</b>	18232761-1-41
<b>Bank account</b>	10300002-20177920-00003285
<b>Membership fee</b>	min. 1,000 HUF/month (see below)

**Membership fee division**

<b>Payment ranges (HUF/year)*</b>	<b>To provision cover (individual health account)</b>	<b>To operating fund</b>	<b>To liquidity fund</b>
up to 100,000	<b>92.9%</b>	7%	0.1%
100,001 – 200,000	<b>94.9%</b>	5%	0.1%
200,001 – 300,000	<b>95.9%</b>	4%	0.1%
300,001 – 500,000	<b>96.9%</b>	3%	0.1%
over 500,000	<b>97.9%</b>	2%	0.1%

\* Including all titles. The amounts are deducted degressively based on the ranges above.

**Other information**

<b>Entry cost</b>	2,000 HUF
<b>MKB Health Card costs</b>	Main card: free (automatically upon entry) Extension cost after five years: 2,000 HUF Partner card: 2,000 HUF (in case of application)
<b>Number of contracted partners</b>	8,100 on 10,150 sites (as of 31 January 2010)
<b>Health card accepting partners</b>	5,700 (as of 31 January 2010)
<b>Termination / transfer cost</b>	4,000 HUF
<b>Yield (2009)</b>	8.53% (Consumer Price Index: 4.02%)

**Contact**

<b>Head Office</b>	1056 Budapest, Váci u. 38. (only for invoicing)
<b>Postal Address</b>	MKB Egészségpénztár, 1821 Budapest
<b>Customer Service</b>	1134 Budapest, Dévai u. 23. Office hours: Mon, Wed, Fri: 8am-3pm, Tue: 9am-3pm, Thu: 8am-8pm Application, payment and forwarding invoices is possible at any MKB branch.
<b>Phone</b>	+36 1 268 7614 Customer service: Mon, Tue, Wed: 8am-4pm, Thu: 8am-8pm, Fri: 8am-3pm Automatic information on account balance: 0-24
<b>Fax</b>	+36 1 268 7002
<b>Card Centre</b>	+36 1 238 0361 Card activation, reporting lost card: Weekdays 8am-8pm
<b>E-mail</b>	ugyfel@mkbep.hu
<b>Website</b>	<a href="http://www.mkbep.hu">www.mkbep.hu</a> (information on account balance is available)

**Dear Member!**  
**Dear To-be Member!**

Greetings! Let us present the MKB Health Fund Guide, our compilation aimed at answering your most important questions regarding MKB Health Fund.

MKB Health Fund was established in 1998 and is the second biggest health fund in Hungary.

MKB Health Fund features more than 123 thousand members; assets amounting to 7,6 billion HUF; 10,150 service providers; 5,700 card accepting places; stable, high-quality financial and administration backgrounds; low, degressive operating expenses; low minimal membership fee and member-friendly services.

The Hungarian State provides significant tax allowances to those who think of the protection of their own health as well as that of their family members or their employees or use medical services that are not or just partially supported by social insurance, through the voluntary health funds established on the basis of Act XCVI of 1993 (Act on Voluntary Health Funds) and further regulated by the Government Decree No. 268/1997 (XII.22.)

All services which are permitted by prevailing laws can be financed by MKB Health Fund. The Fund's basic principle is to provide the greatest possible room for manoeuvre for our members. Helping our members participating in the widest possible range of preserving, preventive and other health care programmes is of great importance to us.

MKB Health Fund operates according to the Statute and its unseparable appendix, the Service Regulations. Our compilation serves the purpose of guiding our members and to-be members through the sea of rules, helping them use the services of the Fund easily and in a wide variety.

The first part of the booklet is a review of the every day operation of the Fund which gives you all the answers concerning the what, how, when and why questions. We collected the most important phrases in the Glossary.

Hopefully this short guide will help you understand the operation of MKB Health Fund and its services. Please read the most important information carefully and feel free to contact us if you still have questions.

We wish you a pleasant membership and good health!

February 2010

MKB Egészségpénztár  
(MKB Health Fund)

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## 1. RULES RELATED TO ACCOUNTABLE SERVICES AND PRODUCTS

### A.) ADDITIONAL HEALTH FUND SERVICES (PIT free\*)

#### AA.) SERVICES ACCOUNTABLE ONLY WITH A SERVICE PROVIDER'S CONTRACT\*\*

Invoice recipient: MKB Egészségpénztár, 1056 Budapest, Váci u. 38.

+ membership number and the actual user of the service (Fund Member/Person entitled to services)

Name	Other information
<b>Healthcare services</b>	
a. Human healthcare service	
a1. Human medical service	
a2. Dental and oral surgery treatments	
a3. Hospital services in connection with medical treatment, that are not supported by National Health Insurance Fund (OEP) (for example, cost of a single room)	
a4. Patient transport	By a Service provider with permission
b. Preparing a health plan	See Glossary
c. Medical recommendation	See section 2.
d. Screening tests	
e. Treatments of healthcare service providers or holistic medicine experts to break addictions	Other holistic medicine treatments are subject to VAT
f. Home care (provided by expert or specialized institute at home)	Medical recommendation required

\*\* No service provider's contract is required if the service provider is contracted with National Health Insurance Fund (OEP) considering above services. The Service provider might justify the presence of such condition with a copy of the aforementioned contract.

#### AB.) SERVICES ACCOUNTABLE WITHOUT A SERVICE PROVIDER'S CONTRACT

Invoice recipient:

a., f., g., h., i., j., k.: Fund Member/Person entitled to services (name, address and member number)

**b., c., d., e., l.: MKB Egészségpénztár + membership number + Member/Person entitled to services (see section AA.)**

a. Pharmaceutical care	
<b>b. Medicinal therapy treatments (curative gymnastics, massage, physiotherapy, curative swimming)</b>	
<b>c. Medical treatments at public spas</b>	Medical recommendation required
<b>d. Healthcare and convalescence holiday</b>	Healthcare holiday: only at convalescent home, health hotel Convalescence holiday: not in wellness hotel or holiday home With the use of healthcare services Up to a maximum of 160,000 and 240,000 HUF respectively See section 1.2.
<b>e. Medical treatments and healthcare services of health resorts (hydrotherapeutic institute, hospital, sanitarium, climatotherapeutic institute, curative water hall, curative or salt cave, salt therapy)</b>	Medical recommendation required
f. Purchase of special books in Braille, audible books, e-books for blind person	Official certificate is required
g. Support of purchase of special equipment and the conversion of surroundings for disabled people	Official certificate is required
h. Support of costs in accordance with guide dogs	Official certificate is required Lump sum may be determined as well.
<b>Services of healthcare purposed self-support</b>	
i. Support of medicines and medical aids	
i1. Human medicines, magistral preparations, including medicinal products not qualified as pharmaceuticals, provided with a license number and license for distribution by the National Institute of Pharmacology (OGYI)	Only products with a permission for Hungarian commercialisation License number by OGYI may be seen on the box or in the instructions of the product (see our website for a full list) See section 1.3. and 1.4.
i2. Nutrients for replacement and supplement of mother's milk	According to relevant legal regulations
i3. Special therapeutic human nutrients	According to relevant legal regulations
i4. Purchase and rental of medical aids	Only from specialized stores (see section 1.6.)
i4.1. Purchase and repair of glasses, contact lenses (+solutions) and sunglasses	Recommendation of a physician or an optometrist is required for accounting the purchase of non-prescription optical and hearing aids not supported by OEP
i4.2. Purchase and repair of hearing aids (+batteries)	Only from specialized stores (see section 1.5.)
i5. Medical technology equipment (certified products)	See section 1.7.
i6. Infant and baby care products	See section 1.8.
i7. Medicinal water, medicinal mud	Only products approved by National Health Resort and Hydrotherapeutic Directorship
Delivery of products listed in section A.) AB.) i.	
j. Reimbursement for loss of income in case of disability to work	Employer's certificate needed Only the Fund Member is entitled for reimbursement From the first day of disability to work In case of a disability to work because of child's sickness as well See section 1.10.
k. Support of relicts (in the event of Fund Member's death)	Only for previously registered people entitled to services Up to a maximum of 200,000 HUF
<b>l. Sport activities (program activity fee, swimming pool ticket, season ticket for track/pitch/court/pool, amateur race entry fee, sports club membership fee, training)</b>	Only sports accredited by the Olympic, Non-olympic and Partner divisions of National Association for Sport (NSSZ) can be accounted for.

	Service may be accounted for up to the amount of monthly minimum wage in the year concerned (73 500 HUF in 2010) per person (for Fund Member AND Persons entitled to services separately) See section 1.9.
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\* Without any obligation to tax payment after the use of the service.

**B.) LIFE IMPROVEMENT SERVICES (subject to PIT!)**\*\*\*

**BA.) SERVICES ACCOUNTABLE ONLY WITH A SERVICE PROVIDER'S CONTRACT**

Invoice recipient: MKB Egészségpénztár, 1056 Budapest, Váci u. 38.  
+ membership number and the actual user of the service (Fund Member/Person entitled to services)

a. Holistic medicine services For example: weight loss programmes, acupuncture, acupressure, life style counselling and therapy, etc.	<u>Exceptions:</u> Treatments to break addictions ARE NOT subject to PIT
b. Life improvement cures For example: weight loss programmes	

**BB.) SERVICES ACCOUNTABLE WITHOUT A SERVICE PROVIDER'S CONTRACT**

Invoice recipient:  
a., b.: Fund Member/Person entitled to services (name, address, member ID)  
**c.: MKB Egészségpénztár + membership number + Member/Person entitled to services (see section AA.)**

a. Other life improvement products	PIT free if certified by OGYI
a1. Dental and oral hygiene products	
a2. Herb teas	
b. Purchase and rental of sports equipment and protectors (arm-, elbow-, knee- and head-protectors)	Full list on our website The following may not be accounted for: sports clothing, dietary supplements, travel, accommodation (except for the handicapped)
c. <b>Recreational holiday</b>	Only in classified "wellness hotels" Hotel service coupled with health services See section 1.2.

\*\*\* With the use of these services Fund Member is responsible for payment of PIT.

**ACCOUNTING FOR LIFE IMPROVEMENT SERVICES**

In order to ensure that accounting for life improvement services that are subject to PIT goes properly, MKB Health Fund adopts the following procedure:

Regarding **Invoices paid in cash** Fund Member has to dispose of the reimbursement of services subject to PIT and the acceptance of taxability on the Application Form.

- Without Fund Member's disposal Health Fund **returns** invoices containing both taxable and tax free services as **unpaid** in order to prevent taxation. After unambiguous disposal according to the above, invoices may be forwarded to the Fund again.
- If the Member asks for accounting for invoices containing taxable services, MKB Health Fund has to deduct advance-PIT before payment and will only transfer the reduced amount to the account. The Member may dispose of the advance-PIT rate on the Application Form (tax rates in 2010: 17% and 32%). If no percentage is marked, the Fund automatically uses the higher rate.

The deducted advance-PIT is transferred **to the Tax Office** in the month concerned with the indication of the **Member's personal details**. The Fund fills out a tax certificate of the deducted amount for the Member.

**Health Card payment:** Health Fund notifies the Fund Member in writing if invoice supervision determines life development services were used. To avoid the payment of PIT Health Fund allows Fund Member to pay back the value of life development services with the title **"Payback for services subject to PIT"** until the deadline indicated in the notification. The amount paid back will be credited to Fund Member's individual health account without any deduction. Indicated deadline for payback is the last day of credit entry to Health Fund's bank account (both in case of transfer and by post). Health Fund cannot accept any payments past deadline.

In case of payment by Health Card, **Fund Member is liable for declaration and payment of advance-PIT.**

The rules of advance-Pit payment during the year are as follows: the Member must pay the amount determined but not deducted by the Fund which is indicated in the tax certificate to the Tax Office until the 12<sup>th</sup> day of the month following the quarter concerned. No advance-PIT should be paid if its total amount

doesn't exceed 10,000 HUF in the tax year concerned. (Private individuals should take all other tax amounts into account).

**1.1. HEALTHCARE SERVICES** (with a service provider's contract)

At MKB Health Fund all health services may be accounted for which are not or only partially supported by OEP. For the use and reimbursement of such services a service provider's contract is required, except when the service provider is contracted with the National Health Insurance Fund (OEP) considering above services. Service provider might justify the presence of such condition with a copy of the aforementioned contract.

Accounting for a health plan (see section AA. b.) requires a special contract between the Fund and the Service Provider (for the definition of health plan, see Glossary).

**Invoice recipient:** MKB EP. + membership number and the actual user of the service

**1.2. ACCOUNTING FOR HOLIDAYS** (without a service provider's contract)

Healthcare and convalescence holiday services are tax free, but **recreational holidays** in classified wellness hotels are **life improvement services and subject to PIT**. It is recommended for Fund Members to inquire about the classification of the hotel before the holiday in order to avoid taxation.

**Healthcare holiday** (PIT free): the use of healthcare holiday services, including the use of healthcare services in health hotels or convalescent hotels classified by the Act on Natural Curative Factors. Annual limit of value does apply (see below)!

**Convalescence holiday** (PIT free): a type of holiday determined by legal regulations, in which the hotel or hotel house provides healthcare services at its own therapeutic section or involving the services of other therapeutic institutions. This group of holiday services include holidays not provided by health and wellness hotels or resorts. Annual limit of value does apply (see below)!

**Recreational holiday** (subject to PIT): a holiday including healthcare services in classified **wellness hotels**.

Accommodations are to be categorized on the basis of IKIM Decree No. 45/1998. (VI.24.).

If the hotel is classified as a wellness hotel, a holiday in such wellness hotel is **considered a recreational holiday obligatory** and automatically **and is subject to PIT**. No annual limit of value applies.

Recategorizing a wellness hotel is only possible on the basis of the Decree above and can't be influenced by the hotel or the Fund.

In case of recategorizing, the use of the former wellness hotel's services – if all other necessary conditions apply – is free of PIT.

The following **is to be indicated on the invoice:**

- name of participants, detailed indication of used services,
- particular specification of therapeutic/healthcare services, which were used during the holiday.

The hotel can provide therapeutic/healthcare services in its own healthcare division or through a contracted partner. A service provider's contract with MKB Health Fund is non-obligatory either way.

If the healthcare service was provided in the hotel's division, it should be indicated as a service provided by the hotel. If a partner is involved, it should be indicated as a transmitted service on the hotel's invoice.

Accordingly, **a holiday can't be accounted for if the Fund Member presents two separate invoices (one by the hotel and one by another healthcare institution), except when the hotel's invoice indicates it as a transmitted service.**

**Healthcare services in a holiday invoice**

Since accounting for a holiday requires the participants to use healthcare or medical services we summarized the most usual services in hotels:

<b><u>Medical and healthcare services</u></b>	<b>SZJ number</b>
Medical examination, attendance, counselling	85.12
Preparing a health plan	85.12 (requires special contract)
Dental attendance, counselling	85.13
Physiotherapy	85.14

Curative massage	85.14
Physical exercises, curative swimming	85.14
Curative pool	85.14
Balneo-hydrotherapy	85.14
Curative cave, climatotherapy	85.14
Homeopathic treatments	85.14 (subject to PIT)

If any of the above services is indicated on the invoice, the following may also be accounted for:

<b><u>Hotel service</u></b>	<b>SZJ number</b>
Hotel services (accommodation, breakfast)	55.10

**Services qualified as sport activities**

Tennis and squash tickets	92.61
Exercise room pass	92.61, 93.04
Wellness ticket	93.04
Pool ticket	92.61
Non-curative massage	93.04

Conditions of eligibility of sport activities apply (see section 1.9.)

Please check whether the invoice fits the above rules – in case of health card payment too - to avoid further problems.

Holidays organized by a travel agency are only eligible if the service provider agrees to the terms of this section and provides a certified copy of the invoice raised by the hotel.

**Convalescence holidays and health care holidays** can be accounted for up to a **maximum of 160,000 HUF jointly per calendar year**, in case of joint usage by several persons entitled to service up to a **maximum of 240,000 HUF** jointly per calendar year.

**The following may not be accounted for:** other personal services aiming entertainment, amusement and beauty treatment (eg. hairdressing, solarium, cosmetics) and other related non-healthcare services. (tourism tax, transport, alcoholic drinks, minibar, parking).

**Holidays abroad** are also ineligible (see section 12.)

**Invoice recipient:** MKB EP. + membership number and the actual user of the service

**1.3. ACCOUNTING FOR MEDICINES** (without a service provider's contract)

The Fund accepts invoices paid in cash from any pharmacy if it meets the requirements. MKB Health Card payment is only possible at contracted partners.

- Human medicines, including homeopathic and immunology preparations,
- Magistral preparations,
- Pharmaceutical care,
- Nutrients for replacement and supplement of mother's milk,
- Special therapeutic human nutrients,
- Medical aids (see section 1.6.),
- Medical technology equipment (see section 1.7.)
- Infant and baby care products (see section 1.8.),
- Medicinal water,
- Medicinal products not qualified as pharmaceuticals, provided with a license number and license for distribution by the National Institute of Pharmacology (OGYI) (see section 1.4.),
- Herb teas (subject to PIT if not certified by OGYI),
- Dental and oral hygiene products (subject to PIT if not certified by OGYI).

**If the purchase wasn't made in a pharmacy**, the invoice still has to contain information on the type of medicine (VTSZ number). (A list of medicines that can be purchased outside a chemist's can be found on the websites of the Fund and OGYI.)

**The following may not be accounted for (even if bought in a pharmacy):** cosmetics, food, animal medicines, healthcare publications and pesticides (except for tick products)

**Electronic Data Interchange (EDI):** in pharmacies part of the system invoices are raised and sent by electronic means.

These service providers are provided a database supervised by health funds which contains PIT free products. Items not included in the database can not be purchased with a health card.

If the Member would like to buy a life improvement product (subject to PIT), they may do so by paying in cash.

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

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#### **1.4. ACCOUNTING FOR HEALTHCARE PRODUCTS** (without a service provider's contract)

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Medicinal products not qualified as pharmaceuticals are strictly controlled by OGYI. The license number can always be found on the box and in the instructions of the product: **OGYI-XXX/YEAR**.

Healthcare products with an OGYI license number may be purchased anywhere and are accountable. Please always ensure the product has an OGYI license number. For a list of certified healthcare products please visit our website.

**The following may not be accounted for:** products certified by OÉTI, cosmetics, nutrients.

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

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#### **1.5. ACCOUNTING FOR GLASSES, CONTACT LENSES AND SUNGLASSES** (without a service provider's contract)

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Glasses, contact lenses and sunglasses can be purchased at any store offering optical or medical aids or at pharmacies. The type of store must be indicated on the invoice. The product is accountable if the Fund Member or Person entitled to services has a **medical or optometrist's recommendation**.

If the eye examination was done by an optometrist, the license number and qualification is to be indicated on the invoice or another enclosed document. If the invoice contains information on the examination, no other medical document is necessary. A medical recommendation is not required if the invoice indicates the purchase was on the basis of a medical subscription.

Repair and parts of glasses and sunglasses and contact lens accessories (cleaners, solutions) are also eligible. Accessories for glasses (i.e. case, cleaning lotion, etc.) are only accountable if the glasses and accessories were purchased at the same time and are represented on the same invoice.

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

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#### **1.6. ACCOUNTING FOR MEDICAL AIDS** (without a service provider's contract)

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Medical aids are devices specified by the EüM Decree No. 14/2007. (III.14.). Purchase and rental of medical aids are supported by social insurance. The full price or the price after deduction of the social insurance subsidy is accountable.

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

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#### **1.7. ACCOUNTING FOR MEDICAL TECHNOLOGY EQUIPMENT** (without a service provider's contract)

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By virtue of the Government Decree, medical technology equipment may be accounted for if suitable for direct retail use, certified by an institute authorised to issue quality certificates, provided with a CE mark, in accordance with the legal rules relevant to medical technology equipment.

According to the EüM Decree No. 4/2009. (3.17.) any device, equipment, material or other product is to be considered as medical technology equipment which, according to the definition provided by the manufacturer, is meant to be applied on humans for:

- preventing, diagnosing, monitoring, treating illnesses, symptomatic treatment,
- diagnosing, monitoring, treating or compensating injuries or disabilities,
- examining, replacing or modifying anatomical structure or any physiological process,
- contraception.

Any product distributed in Hungary may be accounted for as medical technology equipment if an appropriate document certifies it as such. Acceptable documents include:

- Indication by the merchant on the invoice that the product is a medical technology equipment, a CE mark itself is not sufficient,
- Certification by ORKI or EMKI,
- Statement of the manufacturer or the distributor (merchant).

If the code "H Eü01" or "CE1011" is indicated on the product, the collection package and in the instructions, the product is certainly licensed as medical technology equipment having a certificate issued by the Institute of Medical Hospital Technology (ORKI) or EMKI.

See further information on the recommended – licensed, tested – products on our homepage.

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

### **1.8. PURCHASE OF INFANT AND BABY CARE PRODUCTS** (without a service provider's contract)

Infant and baby care products may only be accounted for until the age of 4. It's important to note that the mother of the child should also be registered as a Person entitled to services.

**If you intend to purchase the products before childbirth**, accounting for the products is possible by sending a copy of the first page of the pregnancy certificate which contains information on the parents. After the baby has born, please don't forget to register them using the Persons entitled to services form.

Since infant and baby care products may only be accounted for the registered persons entitled to services, it can occur that a certain product is only accountable to the mother or her child (e.g. the product is accountable to the Fund Member's sibling but not to the sibling's child).

For a detailed list of eligible infant and baby care products please visit our website.

We would like to inform you that income during and after pregnancy (TGYÁS and GYED) is subject to PIT. Accordingly, **private payments are recommended** considering tax allowance (see section 21.)

**Invoice recipient:** Fund Member/Person entitled to services (name and address) + membership number

### **1.9. ACCOUNTING FOR SPORT ACTIVITIES** (without a service provider's contract)

Sport activities may be accounted for PIT free up to the amount of monthly minimum wage in the year concerned (73 500 HUF in 2010) per person (for Fund Member AND Persons entitled to services separately).

General information:

- All sport and fitness activities promoting healthy lifestyle are eligible but only sports accredited by the Olympic, Non-olympic and Partner divisions of National Association for Sport (NSSZ) are considered sport activities. Attending sport events as a spectator is not accountable. Indicating the exact sport activity on the invoice either in written way or by using the "SZJ'03 92.6 Sporttevékenység" or "TEÁOR'08 93.1 Sporttevékenység" markings (and under it the exact sport activity) is required for eligibility.
- The following may be accounted for: program activity fee, swimming pool ticket, season ticket for track/pitch/court/pool, amateur race entry fee, sports club membership fee, training.
- **The following may not be accounted for:** sports which provide access to public vehicular traffic (e.g. motor sports, quad). The cost of accommodation, sports clothing, and catering for sports are not considered as costs directly related to sport activities.
- No medical recommendation is required.
- In case of the presence of a Health Plan, sport activity is considered as a preventive service (see Glossary).
- Purchase and rental of sports equipment and protectors are considered life improvement services and are subject to PIT (see section BB.) b.)
- In case of **handicapped** the following costs are considered as related to sport activity: sports clothing, sports footwear, costs of travel and accommodation, including the travel and accommodation costs of escort(s).

**Invoice recipient:** MKB EP. + membership number and the actual user of the service

### 1.10. REIMBURSEMENT FOR LOSS OF INCOME (without a service provider's contract)

In case of loss of income the Member can apply for the Fund's reimbursement service to the debit of their individual accounts.

According to the law, only the Member is entitled to reimbursement, their relatives are not. The service may be used from the first day of disability to work on, also during the sick leave or in case of disability to work since your child is sick. The maximum amount of the service is equal to the verified shortfall of salary.

The shortfall is to be determined without taxes on basis of all the known data at the time of submitting the certificate.

Accounting for the service is based on the employer's certification. In case of no employer, copies of all documents are to be enclosed to the application form. The required document is available for download on our website.

## 2. MEDICAL RECOMMENDATION

For the use of some services a medical recommendation is required by law. These services are as follows: home care, medical treatments recommended by public spas, medical treatments and healthcare services of health resorts, non-prescription optical (glasses, contact lenses, sunglasses) and hearing aids not supported by OEP. Health Fund does not accept any other individual medical recommendations for the use of other services than those listed above (and in section AB.)

General information:

- can be accepted from any physician, that is, also from physicians not contracted to the Fund,
- must be addressed to the name of the actual user of the service (Member or Person entitled to services),
- can be obtained on a case by case basis (the Member should send it to the Fund enclosed to the invoice),
- can be obtained by the Member for a longer period / for several services (recommended) at the same time (this may be valid for up to 5 years),
- if the Member has to pay for a medical recommendation, the invoice issued on this service may be reimbursed as well, when physician is contracted to Health Fund,
- the document is to be sent by the Member to the Fund.

Fund does not manage, request, and receive any data on personal health condition. Medical recommendations have no formal requirements; however, it is expedient and recommended that members and physicians should use the Medical recommendation form available on our website.

## 3. PERSONS ENTITLED TO SERVICES

According to applicable legislation and the Statutes, Fund Members may also request Fund services to the debit of their individual accounts for **dependents** (spouse, parents, grandparents, children, grandchildren, etc.) and for their **life-companion** as well by registering them as Persons entitled to services. Accordingly, mothers-in-law, fathers-in-law, cousins, uncles, aunts, etc. may NOT be entitled to services.

If you did not specify any persons entitled to service at the time of entry or if you intend to change the persons specified, you can do so using our form (available on our website or can be required via e-mail and by phone).

The number of registered Persons entitled to services is unlimited given they meet the requirements above. Filling out multiple forms is possible.

## 4. MKB HEALTH CARD

MKB Health Fund provides all of its Members a free cash saving MKB Health Card automatically upon entry.

MKB Health Card is valid for 5 years. After expiry the Fund automatically extends the card for 2,000 HUF to the debit of the Member's account. If you don't need another card, please inform the Fund using the corresponding form **in the month before expiry**.

## Partner card

For your registered Persons entitled to services it is possible to apply for a partner card by using the Health Card application form. Only persons at least 16 years old are eligible for a partner card.

The cost of a partner card is 2,000 HUF, which is debited to the individual health account of the Fund Member automatically upon application. The card is valid for 5 years. After expiry the Fund automatically extends the partner card for 2,000 HUF to the debit of the Member's account. If you don't need another card, please inform the Fund using the corresponding form in the month before expiration.

### The renewal of an expired card is not possible if

- the available balance of the Member doesn't exceed 2,000 HUF at the time of order,
- if the mailing address – according to the records of the Fund – is incorrect,
- the former (expired) card haven't been activated,
- the former (expired) card haven't been used for any transactions.

### The renewal of an expired card **becomes due if**

- the available balance of the Member exceeds 2,000 HUF (the card is ordered automatically if that was the only problem),
- the proper address is registered at the Fund (the card is ordered automatically if that was the only problem),
- the Member applies for a new card on the corresponding form (in case of a card not activated or not used for transactions).

## 5. REPLACEMENT OF CARD BECAUSE OF LOSS, DAMAGE OR NAME ALTERATION

If you have lost your Health Card or would like a new one because of name alteration, please act as follows:

- In case of loss of Health Card please disable it by dialing +36 1 238 0361 weekdays 8am-10pm.
- Please fill out the Health Card application form and indicate the reason of health card change (available on our website).
- The cost (2,000 HUF) of a new health card because of loss, damage or name alteration will be debited to Fund Member's individual health account automatically upon application given there is enough cover.
- In case of name alteration the Fund must disable the old card and it can't be used until the new one arrives.

## 6. MKB HEALTH CARD PAYMENT

MKB Health Card payment is possible at contracted card accepting partners up to the balance of individual health account. Showing the Health Card at certain contracted service providers entitles Fund Member to certain discounts. Service providers accepting MKB Health Card usually indicate that by an MKB Health Fund sticker at the entrance.

The card may only used by the owner (Member or Partner Card owner) and it can not be handed over.

Fund Members might use the Health Card for free. The following payment methods are used (payment is only possible when Fund Member has enough cover):

### a. Using a POS terminal

At our partners which concluded a contract of card acceptance and have a card reader terminal, cards can be used just like credit cards: the card is read at the time of payment, cover is checked automatically and the specified amount is blocked.

### b. Authorization by phone

At service providers which concluded a contract of card acceptance but do not have a card reader terminal, cards can be accepted through authorization by phone. Briefly, the process of authorization by phone is as follows: at the time of payment, the Service Provider calls the Card Center - available for calls weekdays 8am-10pm - in the Fund member's presence. After data and cover is checked the amount specified is blocked. The service provider writes the license number of the block on the invoice.

It is important that the invoice or slip be signed in each case by the card owner. In the event of payment by health card, the respective invoice will always be forwarded to the Fund by the service provider.

We would like to remind you that **Health Card payment actually means blocking the amount of purchase on your individual health account**. Irrespective of reading/authorization of Health Card and of the date indicated on the invoice, **the date of providing the service** is the date when the Fund transfers the invoice (about the amount formerly blocked on the Member's individual health account) submitted by the service provider to the Fund to the service provider.

The block ceases when the amount is paid to the service provider or on the 181<sup>th</sup> day of block if during that period the invoice haven't arrived to the Fund.

If the service provider sends the invoice after the 180 days of compulsory block, the Fund accounts for the invoice to the debit of the Member's health account.

## 7. CASH PAYMENT

Cash payments are allowed at any service locations if the service provider concerned does not accept the Health Card or if the card is not there or you have no sufficient cover yet. Invoices paid in cash can be submitted any time during membership (see section 13.)

In case of cash payment the Member has to ask for an invoice addressed to the name determined in section 1. The invoice has to be sent to the Fund enclosed to the Application Form document (see section 8.)

## 8. INFORMATION ON INVOICING AND INVOICES

Please note that **only original invoices** are acceptable: receipts, bills, and copies of invoices are not. The invoice must contain information on the type of service.

The Fund **blocks the individual account of Members with a wrong mailing address, does not complete payments in cash** and the Health Card cannot be used for payment until the proper address is not registered at the Fund.

- In case of cash payment the original copy of the invoice is submitted by the Fund Member, in case of payment by card the Service Provider sends the original copy of the invoice to the Fund.
- Invoices paid in cash are to be sent to the Fund in each case **enclosed to the Application Form document**.
- Cash invoice amounts may only be transferred to the Member (to bank account or by post). The Fund can only settle invoices for Service Providers in case of payment by Health Card.
- Invoices have to be issued in accordance with section 1. We kindly ask you to indicate the name and membership number of the actual user of the service (Member/Person entitled to services).
- Invoices to be submitted may only contain services and products which accountable for in the Fund, therefore our Members are kindly requested to ask for a separate invoice containing health fund items only.
- If the salesperson cannot or will not issue a separate invoice on health fund items, the Member has to indicate request for payment of the intended amount by underlining relevant items on the invoice and marking the total value and signing the invoice.
- If the invoice cannot be accounted for whatever reason (see section 9.), the Fund will return the invoice to the Member unsettled, marking the reason of return and the possibility of supplement.
- Amounts paid by **travel checks** and other vouchers provided by companies are not accountable for.
- Operating costs are generally not accountable for (e.g.: bicycle repairs, tennis racket stringing, replacement of accessories, batteries, etc.), therefore subsequent purchases of spare parts, accessories, repairs, and other conditions of operation may not be financed.

Exceptions include:

- Accessories, spare parts, and repairs of glasses, sunglasses for health protection, and contact lenses
- Accessories (case, etc.) purchased along with glasses
- Batteries, spare parts and repair costs of hearing aids
- Spare parts for wheel chairs
- Batteries, spare parts and repair costs of medical aids

- Non-subsequent purchases of spare parts may be accounted for if bought and invoiced at the same place and time as medical technology equipment or sports equipment. Subsequent purchases of single pieces of spare parts or accessories may not be accounted for. (Attention: purchase of sports equipment is subject to PIT!)
- In some sport activities, small items of products expended on an ongoing basis are used, which should be purchased regularly (e.g.: tennis balls, table tennis balls, fishing rods, lead, hooks, etc.). These expendable accessories may be accounted for. (Attention: purchase of sports equipment is subject to PIT!)

## 9. SUBMITTING INVOICES

You are kindly requested to send **cash invoices** in a summarized form – always using our **Application Form** – to our mailing address (MKB Egészségpénztár, 1821 Budapest).

With regards to the fact that transfers can only be made for amounts **exceeding 2,000 HUF** we ask you to send us your invoices when their total value is above 2,000 HUF.

Invoices are processed and transferred on an ongoing basis and amounts are transferred within 10 banking days of the receipt of the invoice.

In case of payment by Health Card the invoice is sent to the Fund by the Service Provider.

Please note that **we cannot accept invoices** if:

- the invoice does not include the type of service,
- if you send cash invoices without the Application Form,
- you have not signed the Application Form,
- you used a service that cannot be accounted for,
- there is no medical recommendation for the service (Member, Persons entitled to services),
- the person indicated on the invoice is not registered as entitled to services,
- there is no appropriate Person entitled to services registered (e.g. a male Member submits an invoice of a gynaecological examination but has no female PETS registered or the invoice is addressed to the male Member; no baby registered in case of infant or baby care products),
- if the service provider is not a contractual partner of the Fund although it should be according to the Decree,
- Fund Member exceeded the annual limit of accounting for healthcare- and convalescence holiday services and for sport activities (see sections 1.2. and 1.9.),
- the date on the invoice is prior to the Member's entry (date of clause),
- you send an incorrect or irregular invoice to the Fund,
- the invoice sent to the Fund has not been filled out correctly,
- if you send a copy of invoice (receipt) to the Fund,
- the genuineness of the invoice can't be determined (no signature or stamp, low-quality copy, etc.)

We would like to remind you that invoices enclosed to one Application Form are processed at the same time and are treated as one. Therefore, if all invoices are eligible, the amount is transferred in one instalment (or two if there is no sufficient cover – see section 11.).

Please note that the Fund **blocks the individual account of Members with a wrong mailing address, does not complete payments in cash** and the Health Card cannot be used for payment until the proper address is not registered at the Fund.

## 10. TIME OF PROVIDING A SERVICE BY HEALTH FUND

Health Fund is providing a service for the Fund Member by accepting the invoice regarding a service and by debiting its value to Fund Member's individual health account. In accordance with these, time of providing a service by Health Fund is the day when the value of the service is debited to Fund Member's individual health account and the value of the service is **actually** transferred to Fund member's bank account.

In case of **invoices paid in cash** the time of providing a service is the day of transfer by the Fund (day of debit) to Fund Member, in case of **Health Card payment** the day of transfer by the Fund to the service provider, irrespective of time of fulfilment indicated on the invoice issued by the service provider, and of the time of authorization of the transaction (reading the Health Card).

## 11. PAYMENT IN TWO INSTALMENTS

MKB Health Fund offers the option to account for the service in two instalments if the cash invoice submitted exceeds the balance of the individual account but it amounts to at least 5,000 HUF.

- the first instalment is transferred by the Fund within 10 banking days of the receipt of invoice, up to the disposable balance of the individual account,
- the second instalment is transferred by the Fund within 10 banking days of the arrival of the entire cover on the individual account.

If the cash invoice submitted exceeds the balance of your account but are below 5,000 HUF, the Fund accounts for all services in one instalment: invoices are settled within 10 banking days of the arrival of sufficient cover.

In case there is no sufficient cover for the payment of entire invoice amount for a period of 120 days of the receipt of invoice, the Fund will account for the service up to the disposable balance available on the 120<sup>th</sup> day and for the unpaid part of the invoice no further request for payment is accepted and unsettled invoices are not sent back. **We recommend you check your available balance and only submit high value invoices if the possibly missing amount is likely to arrive in 120 days.**

Until one or more invoices are waiting to be reimbursed because of the above, Health Fund cannot settle any other invoices. In this case account shows an available balance of 0 HUF. After the invoice was fully reimbursed, the amount available and all payments credited after the 2<sup>nd</sup> instalment are at Fund Member's disposal.

## 12. ACCOUNTING FOR FOREIGN INVOICES

MKB Health Fund accepts **foreign invoices of sport activities and sports equipment** given all other requirements are met. (Accordingly, no other services are eligible, even if it is the same as a Hungarian service.)

Foreign invoices of sport activities and sports equipment are accepted by MKB Health Fund in accordance with the following:

- if **an original copy of a regular invoice** (e.g. Rechnung (German), Bill/Invoice (English), Conto (Italian) is sent (addressed to name, indicating VAT (Mwst., Tax, IVA)),
- the foreign service provider indicates MKB Health Fund (1056 Budapest, Váci u. 38.) as a customer and the name, member ID of the actual user of the service as well on the invoice; in case of sports equipment the name, member ID and address of the Member/PETS is also to be marked on the invoice,
- if the description of the service / product is indicated on the invoice in Hungarian as well. (Translation should not be verified, even the Fund Member may write it on the invoice, or, if there is not enough space for that, it can be attached to the invoice on a separate piece of paper.
- invoices should always be enclosed to the Application Form
- if other legal terms are met ( medical recommendation for doing sports/purchasing sports equipment, in case of pharmaceuticals distribution license for Hungary, etc.)

In case of invoices issued in foreign currency the transfer of the invoice value is effected in HUF at the value calculated on the basis of the MKB selling rate valid on the date of transfer.

Let us present a couple of sample sentences:

In Hungarian	In German	In English
<ul style="list-style-type: none"> <li>▪ Szükségem van számlára.</li> <li>▪ Fontos, hogy a számlán szerepeljen az egészségpénztáram neve és én is rajta szerepeljek.</li> <li>▪ Összefoglalva: <ul style="list-style-type: none"> <li>- Vevő neve: MKB Egészségpénztár, 1056 Bp, Váci u. 38. (+saját név, tagi azonosító)</li> <li>- A szolgáltatás (pl. síbérlet, nevezési díj, stb.)</li> <li>- ÁFA</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Ich brauche eine Rechnung.</li> <li>▪ Es ist wichtig, dass auf der Rechnung als Kunde meine Gesundheitskasse und ich auch daraufgeschrieben werden.</li> <li>▪ Zusammengefasst: <ul style="list-style-type: none"> <li>- MKB Egészségpénztár 1056 Budapest, Váci u. 38. Name + Mitgliedsnummer</li> <li>- Dienst (z.B.:Skifahren, Nenngeld, usw.)</li> <li>- Mehrwertsteuer (Mwst.)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ I need an invoice, please.</li> <li>▪ It is important to indicate my Health Fund's name as well as mine on the invoice.</li> <li>▪ Summarized: <ul style="list-style-type: none"> <li>- MKB Egészségpénztár 1056 Budapest, Váci u. 38. Name + Membership ID</li> <li>- Type of service (e. g. ski pass, registration fee, etc.)</li> <li>- VAT</li> </ul> </li> </ul>

### 13. VALIDITY OF INVOICES AND DEADLINE OF SUBMITTING INVOICES

Invoices paid in cash may be submitted during Health Fund membership (from the date Statement of Entry was clausured until termination of membership) **any time**, even after years.

We would to remind you that in each case invoices are reimbursed according to the regulations effective on the day of settling the invoice and payment.

### 14. USE WITHOUT LEGAL BASIS AND THE POSSIBILITY OF PAYBACK

Cases of service use without legal basis (use that cannot be accounted for) are as follows:

- when you are using a service or purchasing a product that cannot be accounted for,
- missing medical recommendation of Person entitled to services, although it is stipulated by Government Decree,
- user of services is not registered as a Person entitled to services,
- there is no effective service provider's contract, although it is stipulated by Government Decree,
- annual limit of accounting for healthcare- and convalescence holidays is exceeded.

If the invoice **paid in cash** cannot be accounted for a reason defined above, Health Fund returns the invoice to Fund Member unsettled while indicating the reason of return and the possibility of supplement.

If a service was used and **paid by Health Card** that cannot be accounted for, it is considered – as service use without legal basis – as taxable income, and Health Fund notifies the Fund Member.

When service use without legal basis is determined, then – according to effective regulations – Fund Member is liable for the payment of PIT and proportional healthcare contribution.

If Fund Member refunds the amount of service without legal basis until the **deadline determined in the notification**, or **submits missing certificates** (missing medical recommendation, registers service user as Person entitled to services) **on time**, then Health Fund writes off the amount of taxable income. Indicated deadline for payback is the last day of credit entry to Health Fund's bank account (both in case of transfer and by post). Health Fund cannot accept any payments past deadline.

The amount refunded is credited to Fund Member's individual health account **without any deduction** and is at Fund Member's disposal. If Fund Member refunds an amount higher than the value of used service without legal basis, then excess payment is considered as a private payment by Fund Member.

If refund or missing certificates is not arriving on time, then Health Fund indicates the amount of used services without legal basis to the Tax Office in a monthly report, and sends a tax certification quarterly or at the end of the year to Fund Member.

In case of payment by Health Card, Fund Member is liable for declaration and payment of advance-PIT.

The rules of advance-Pit payment during the year are as follows: the Member must pay the amount determined but not deducted by the Fund which is indicated in the tax certificate to the Tax Office until the 12<sup>th</sup> day of the month following the quarter concerned. No advance-PIT should be paid if its total amount doesn't exceed 10,000 HUF in the tax year concerned.

Attention: Private individuals should take all other tax amounts into account.

## 15. STATEMENT OF BALANCE

- a. You may find up to date information regarding the available balance and turnover of your health account at our **website** ([www.mkbep.hu](http://www.mkbep.hu)). You may check the personal details of registered Persons entitled to services.

Password for first login is 8 characters of your date of birth without dots, in YYYYMMDD format (Y- year, M – month, D – day), e. g. in case of 27 September 1975 is 19750927. After first successful login **your password needs to be changed**. Please choose a password with at least 6 digits, containing both lowercase and capital letters and numbers as well.

Contact our customer service for help (e-mail: [ugyfel@mkbep.hu](mailto:ugyfel@mkbep.hu), phone: +36 1 268 7614)

- b. **E-mail message** on account balance change and turnover: automatic notifications of the individual health account balance are sent to the Fund member's e-mail address in case of balance change and as of the last day of each month, after the monthly closing of accounts, during the first week of the following month **if you applied for it in the Statement of Entry or in a separate statement available on our website**.
- c. **0-24 Call Centre:** dial +36 1 268 7614 for account balance. More information below.

## 16. CALL CENTRE OPERATION

Here you can see the simplified operation of our Call Centre:

- Automatic statement of balance (0-24): **button 1**

Our Members may enter the system by submitting their **Member ID**. Then the system will ask for your **password**. (the initial password is the Fund Member's **year of birth** which must be changed right away to a four-digit number chosen by the Member.)

- Customer Service: **button 0**

Our customer service staff is at your disposal during office hours.

Other menu points of the Call Centre will provide you with further useful information on the Health Fund. By pushing the **button #** you may return to the previous menu point at any time.

## 17. CUSTOMER SERVICE, COMPLAINTS

- a. **Personal customer service:** Budapest, District 13, Dévai u. 23. (opening hours: Mon, Tue, Wed, Fri: 9am-15pm, Thu: 8am-8pm)
- b. **Phone:** +36 1 268 7614 (Mon, Tue, Wed: 8am-4pm, Thu: 8am-10pm, Fri: 8am-3pm; automatic information on account balance: 0-24)
- c. **E-mail:** [ugyfel@mkbep.hu](mailto:ugyfel@mkbep.hu)
- d. **Administration in MKB branches:** according to the opening hours of the selected branch office

The following operations are possible at branches:

- entry, transfer to another Health Fund
- submitting invoices (in a closed envelope) – but no information on accountability
- general information on Health Fund services and operations

- e. **Administration by post** – mailing address: MKB Egészségpénztár, 1821 Budapest

### Complaints

In case of complaints please contact the Fund by phone, via e-mail, by post or personally. All complaints are investigated and handled immediately. If that's not possible, the Fund contacts the Member within 30 days in writing.

## 18. IF THERE IS NO SUFFICIENT COVER TO PAY FOR THE SERVICE

In case the amount of service exceeds the available amount you may proceed according to the following:

- a. You pay the entire amount of service **in cash** to the service provider. You ask for an invoice and then submit the invoice to the Fund using the Application Form.

In case of available cover the amount is transferred to you within 10 banking days. In case of lack of cover - with a minimum available amount of 5,000 HUF - payment takes place in two instalments.

- b. You **transfer (pay) the lacking amount of cover** to your individual account **in advance**. Thus the entire amount is available. After the arrival of the amount you may pay by card. This is the most favourable option as there is a 30% tax allowance for the amount paid.

Please note: the deduction of operating-liquidity cost (maximum 7.1%) should also be considered. The total amount to be paid can be calculated if you divide the necessary net amount by 0.929. For example, if 25,000 HUF is "missing", then a minimum of  $25.000/0,929=26,910$  HUF has to be paid. (If your annual payments exceed 100,000 HUF then within the 100,000 – 200,000 HUF range, you have to calculate with 5.1%, within the 200,001 – 300,000 HUF range with 4.1%, within the 300,001 – 500,000 HUF range with 3.1%, while above 500,001 HUF a percentage of 2.1% has to be calculated.)

## 19. PAYMENTS TO THE FUND

We cannot accept cash payments. You may effect your payments in the following ways:

- by transfer to the following bank account number: **10300002-20177920-00003285**,
- by payments **in MKB branches** all over the country,
- by check (for which you may apply at our Customer Service).

When effecting payments, please **make sure to indicate**

- purpose of transfer (membership fee, individual payment, payback, etc.),
- the Fund Member's name and,
- his/her Member ID or taxpayer's.

The date of transfer is the day of credit entry to Health Fund's bank account or the day of sending cash by post.

## 20. REPORTING DATA CHANGES

If any of your membership data changes in any manner (permanent address, mailing address, bank account number is changed; Persons entitled to service are admitted/deleted, etc.), please report it in writing directly to the Fund as well.

It is not sufficient to report changes at the HR department of your employer: data files are managed completely separated. If changes are not reported, we will not be able to send you important certificates and letters; and in case of a change in bank account number, smooth working of transfers is jeopardized.

**Data changes may only be accepted by the Fund in the form of an original statement duly signed or on the Fund's designated form.**

Please note that the Fund blocks the individual account of Members with a wrong mailing address, does not complete payments in cash and the Health Card cannot be used for payment until the proper address is not registered at the Fund.

## 21. TAX ALLOWANCE

**In case of private payments** the Fund Member may dispose of 30% of the amount paid up (up to the amount of personal income tax obligation) in favour of his/her individual health account. This amount may be 100,000 HUF by paying 333,000 HUF (For people reaching the age limit for retirement before 1 January 2020, the maximum amount that can be paid by tax allowance until that date is 433,000 HUF when HUF 130,000 HUF is the refundable amount.)

In case you are also a member of a voluntary pension fund, the joint tax allowance for the two fund types is 120,000 HUF and 150,000 HUF for people retiring before 2020. We would like to remind you that the pension age limit was increased as of 1 January 2010. The extra tax allowance (+ 30,000 HUF) is only available to those born before 1 January 1956 from 1 January 2010 on.

A further possibility is to enforce a 10-10% PIT allowance on the basis of the amount **deposited for two years**, or on the basis of **certain preventive expenditure** (see Glossary).

**The amount of tax allowance based on private payments is independent of income and other allowances.**

### Why is it worth effecting private payments?

Let us present some examples of how tax allowance works:

<b>Payment by Member</b>	<b>Amount credited to individual account</b>	<b>PIT refund (30%)</b>	<b>Total available balance</b>	<b>Savings</b>	<b>Savings in percentage of payment</b>
<b>1.</b>	<b>2.</b>	<b>3. = 1 * 0.3</b>	<b>4. = 2. + 3.</b>	<b>5. = 4. - 1.</b>	<b>6. = 5. / 1. * 100</b>
60 000	55 740	18 000	73 740	13 740	<b>+22,9 %</b>
200 000	187 800	60 000	247 800	47 800	<b>+23,9 %</b>
333 333	316 000	100 000	416 000	82 667	<b>+24,8 %</b>

### Tax allowance in case of employer contribution

Tax allowance based on employer contribution is not developed by the Member but the employer.

In case of employer contribution, the employer is subject to reduced PIT (only 25%) up to 30% of the minimum wage (73,500 HUF in 2010, i.e. 22,050 HUF/month). The Member may dispose of employer contribution according to the membership fee division. If the same amount was paid as wage, it would be subject to taxes and other contributions.

There are no other tax allowances based on employer contribution, so it does not have to be indicated in the Fund Member's tax return at the end of the year.

## 22. MEMBERSHIP FEES

The unified basic membership fee (minimum 92.9% of which may be freely used) is 1,000 HUF/month. It may be paid on a monthly basis or in advance. Payments are divided as follows:

<b>Payment ranges* (HUF/year)</b>	<b>To provision cover (individual health account)</b>	<b>To operating fund</b>	<b>To liquidity fund</b>
up to 100,000	<b>92.9%</b>	7%	0.1%
100,001 – 200,000	<b>94.9%</b>	5%	0.1%
200,001 – 300,000	<b>95.9%</b>	4%	0.1%
300,001 – 500,000	<b>96.9%</b>	3%	0.1%
over 500,000	<b>97.9%</b>	2%	0.1%

\*including all titles

**The first one or two months of membership may differ.** 2,000 HUF is deducted as entry cost and transferred to the operating fund.

## 23. NON-PAYMENT

Non-payment of membership fee does not terminate membership. During the non-payment period the Member may use Fund services with the same terms as fee-paying Members.

If a Member fails to pay the unified membership fees, the Fund will not compensate arrears of payment with additional payments made by the Member during previous years. If the Member with arrears effects an additional payment, the Fund will use it to compensate missing fees of the given year only.

From the starting date of non-payment the Fund is entitled to decrease the yield on the Member's individual account investment - by an amount corresponding to the proportion of the current unified fund membership fee to the operating and liquidity fund but up to the maximum of the annual yield amount (max. 71 HUF/month) and credit such amount to the operating and liquidity fund.

If the balance of Fund Member's individual Health Account is 0 HUF for at least 24 months, the Fund – after sending request for payment twice – terminates Fund Member's membership.

## 24. TERMINATION OF MEMBERSHIP

Fund Member may terminate membership any time. Termination is to be sent with original signature in writing. After the Fund receives the document, Fund Member is not entitled for services any more except for earlier payments by Health Card. Payment will start within 15 days after notice. Termination costs 4,000 HUF.

In case of termination the Fund **debits the amount of termination fee and advance-PIT** to the individual account, and if the remaining amount exceeds 500 HUF, it is transferred to the bank account specified by the Member or upon demand to a mailing address. Membership is terminated on the day of payment.

Possibly remaining blocked amounts can't be transferred to the ex-Member or their new Health Fund. Amounts remaining after termination will be transferred within 15 days of termination.

## 25. TRANSFER

### Transfer from another Health Fund

If you would like to transfer from another Fund to join MKB Health Fund, please act as follows:

- Fill out the Statement of Entry (available on our website),
- Fill out the Transfer document (available on our website),
- Send above documents to MKB Health Fund's mailing address (1821 Budapest)

After MKB Health Fund received the documents and clause was added, they are sent to your former Health Fund for administration.

According to current legal regulations your former Health Fund has to start accounting and transfer the balance on disposal of your individual health account (together with deposits, reduced with termination fee) to MKB Health Fund within 15 days.

The amount transferred from the other Health Fund is credited to your individual health account without any deduction (entry fee, operation cost, etc.).

We'd like to inform you that certain Health Funds require your statement of transfer to another Health Fund too. Please inquire about the exact procedure at your former Fund.

### Transfer to another Health Fund

If you want to terminate your membership and join another Health Fund, please notice MKB Health Fund about your decision in writing. Please attach the certified (claused) Statement of Entry of the other Fund to your notice. Your membership will be terminated within 15 days. Cost of termination of membership is 4 000 HUF.

### Transfer to an another type of Fund

According to current legal regulations, Fund Member may only transfer to a Fund of the same type. (Except for voluntary pension funds in certain cases. More information below.)

### Transfer from voluntary pension fund

Fund Member may exclusively transfer from a pension fund to a health fund before the end of waiting period, when they have lost at least 50% of their ability to work, and no improvement is to be expected in their condition within a year and the certificate of the competent authority is presented.

## 26. RECOMMENDATION OF NEW SERVICE PROVIDERS

If a service offered by a service provider not yet contracted to the Health Fund is intended to be used, the following data should be submitted by fax, mail or e-mail: service provider's name, type of business, contact person's name, detailed address (zip code included) or e-mail address. After that we will contact the service provider in writing for the purpose of concluding a contract.

The contract can also be downloaded from our website and after having filled in and signed in 2 copies is to be sent to the Fund (along with the requested attachments).

## **27. METRO SHOPPING CARD FOR MKB HEALTH FUND MEMBERS**

Each Member of the Fund and their registered Persons entitled for services are eligible for a Metro Shopping card.

The card can be obtained by visiting the Customer Service at the Metro Shopping Centre **closest to the Member's residence**. The card is created on the spot after you present your MKB Health Fund Card. PETS may only obtain the Metro Shopping Card in the presence of the Fund Member.

## **28. HOW TO BECOME A MEMBER IN MKB HEALTH FUND**

Have we made you interested and you are still not a member in MKB Health Fund?

We would be pleased to welcome you among our members!

You have to do the following if you wish to enter the Fund:

- Fill in the documents necessary for your entry:
  - a. Statement of Entry (must be filled out in three copies)
  - b. Statement of Transfer (only in case of transfer from another Health Fund; one copy)
  - c. Persons entitled to services form (see section 3.)
  - d. Beneficiary in case of death form (may be submitted and expanded any time during membership, see Glossary; two copies)
  - e. Medical recommendation (see section 2.)
- Transfer a minimum of 1,000 HUF/month to MKB Health Fund's bank account (10300002-20177920-00003285) (of which HUF 929 HUF may be freely used and the monthly amount of 1,000 HUF may be paid in advance for several months as well).
- If your employer supports you with a health fund contribution, please have your statement of entry stamped by your HR department (contract required)
- Your statement of entry is clausured after it is submitted to our Fund. Your membership will be active from the endorsement date and you may use Fund services from that date.
- A copy of the Statement of Entry is returned to you including your membership ID. (In case of employer's contribution, a copy is sent to the employer as well.)
- Your MKB Health Card will be posted to your mailing address automatically.

## GLOSSARY

### Health Plan

First of all, let us emphasize that it is not compulsory to prepare a health plan. Members may receive a 10% tax allowance after the prevention services specified in the Government Decree (as e.g. preparing a health plan, screenings, medicinal exercises, massage, physiotherapy, medicinal spa, climatotherapeutical institute, curative treatments, sports activities) - in case the Member has a health plan (within the maximum limits indicated in Clause 18. ).

Members may also dispose of the 10% refund received on the basis of the health plan. In this case, a preliminary health plan must be prepared, signed, and the list of services proposed by the physician (code sheet) must be submitted to the Fund. The health plan is valid for 2 years; during this period, the services proposed are deemed to be prevention services entitling to tax allowance.

A health plan may only be prepared by a physician or institution contracted to the Fund exclusively for preparing health plans (therefore it is not enough if the physician concerned is a family doctor or the physician has a normal service provider's contract with the Fund). The list of entities preparing health plans is available at our homepage.

In terms of health plan preparation, it is compulsory to submit the questionnaire to the physician and to perform the tests required as a minimum (physical examination, weight measurement, blood pressure measurement, ECG). The health plan is not required to be sent to the Fund (it belongs to the physician and the member / person entitled); only the list / code sheet of the services proposed by the physician on the basis of the health plan should be submitted for registration.

### Beneficiary in case of death (haláleseti kedvezményezett)

Fund members may designate a "**beneficiary in case of death**" by a written statement (certified by two witnesses) in case they die. Such designation is confirmed by the Fund in writing. In the event of such designation, the persons named will inherit any residual amount on the individual fund account. If the Fund member does not designate a beneficiary in case of death, the inheritance will be arranged in accordance with the rules of legal succession. (In case the heir is a minor an amount up to a maximum limit of HUF 100.000,- may be directly paid to the parent or legal guardian, any amount above this limit is deposited for the designated court of guardians).

Heirs may request the money to be paid (free of taxes and duties) to their own retail bank accounts; or they may leave it in the Fund, enter the Fund, pay the standard monthly membership fee and use the amount inherited for services as well. The form to designate a beneficiary in case of death may be downloaded from our website.

### Employer contribution

Commercial enterprises turn their attention more and more to human resource management, while searching for economical but effective methods. These goals may be obtained with health fund allowance, which enables – within certain limits – tax- and contribution exemption for both employer and employee. Allowance paid as a health fund contribution is favourable to payment as a wage. It is available and on Fund Member's disposal immediately.

In case of employer contribution, the employer is subject to reduced PIT (only 25%) up to 30% of the minimum wage (73,500 HUF in 2010, i.e. 22,050 HUF/month).

The so called employer contribution is to be provided for all employees with equal conditions: the same amount, or the same percentage of wage is to be determined for every employee. In case of cafeteria, employee decides the amount of contribution.

An employer assuming an obligation for payment of employer contribution cannot exclude any of its employees employed for at least 6 months (in public or other service).

If employer is providing employer contribution for its employees, then it is to be managed in frame of an agreement on employer contribution signed with Health Fund.

### Medical Recommendation

For legal use of certain services, Government Decree specifies the use of medical recommendation. These services are as follows: home care by special nurse; medical treatment recommended by public spas, healthcare services of hospitals/sanatoriums; glasses, contact lenses, sunglasses; hearing aids. These are indicated in the table in point 1.

Health Fund does not accept any other individual medical recommendations for the use of other services than those listed in table in point 1.

**General information about medical recommendation:**

- can be accepted from any physician, that is, also from physicians not contracted to the Fund;
- can be obtained on a case by case basis - then the member sends it to the Fund enclosed to the invoice;
- can be obtained by the member for a longer period / for several services (recommended) at the same time (this may be valid for up to 5 years);
- if Fund Member has to pay for a medical recommendation, then the invoice issued on this service may be reimbursed as well, when physician is contracted to Health Fund;
- this document is to be sent by the Fund Member to the Fund.

Fund does not manage, request, and receive any data on personal health condition. Medical recommendations have no formal requirements; however, it is expedient and recommended that members and physicians should use the Medical recommendation code sheet available on the homepage.

**Services charged with PIT – life development services**

Due to the amendment of Act on Voluntary Mutual Funds and Act on Personal Income Tax, the group of life development services was formed from the 1<sup>st</sup> of June 2007. According to the regulations of above mentioned acts, Fund Members may use these services – while assuming the fulfilment of other conditions – legally, but the amount of such services are charged with PIT (but not with healthcare contribution).

If the amount of advance-PIT liability is higher than 10,000 HUF in case of services used without legal basis or life development services, then Fund Member has to pay the amount of advance-PIT for the Taxation Authority until the 12<sup>th</sup> day of the month following the quarter concerned. For more information on advance-PIT payment please log on to the website of the Taxation Authority ([www.afeh.hu](http://www.afeh.hu))!

The basic categories of life development services are listed in table B in point 1.

**Services free of PIT**

Due to the amendment of Act on Voluntary Mutual Funds and Act on Personal Income Tax, the group of supplementary Health Fund services was formed from the 1<sup>st</sup> of June 2007. According to the regulations of above mentioned acts Fund Members may use these services – while assuming the fulfilment of other conditions – legally, without PIT-payment liability.

The basic categories of supplementary health fund services are listed in table B in point 1.

**Persons entitled to services**

According to applicable legislation and the Statutes, Fund members may also request Fund services in the framework of the individual account arrangement - only to the debit of their individual accounts - for nearest dependents (spouse, parents, grandparents, children, grandchildren, etc.) and for their life-companion as well.

Accordingly, mothers-in-law, fathers-in-law, cousins, uncles, aunts, etc, may NOT be entitled to service.

If you did not specify any persons entitled to service at the time of entry or if you intend to change the persons specified, you can do so using our form (to be downloaded from our homepage).

**Blocked entries**

Individual health account of Fund Member contains amounts paid for Fund Member and other amounts credited to the cover fund, reduced by actually paid amounts. Fund Member may use the amount on her/his health account reduced by closed entries.

Closed entry may be an entry because of health card use or an earmarked amount because of an invoice paid in cash. While using the health card, the card system blocks the amount invoiced and authorised on the individual health account. This amount is not available for the Fund Member, it is to be paid for the service provider exclusively.

If service provider sends the invoice to the Fund and the Fund pays the amount to the service provider, then "blocked entry" is deleted and the denomination "paid service from individual health account" is entered.

In case of an invoice paid in cash, amounts earmarked for payment may be blocked, so Fund Member cannot overstep her/his balance on disposal even with a purchase with a health card. The difference between individual health account and blocked entries is Fund Member's balance on disposal at all time.

## EXAMPLES OF ELIGIBLE MEDICAL TECHNOLOGY EQUIPMENT

### Acupunctural devices

#### Light therapeutical devices

- Bioptron Lamp,
- Mountain crystal medical lamp,
- Bemer device

#### Qualified medical bedclothes

- Kashmir Gold,
- Medisan (distributed by Naturtex Kft.)

#### Qualified medical shoes

- Salus,
- Scholl,
- Berkemann,
- Derby,
- dr. Leo,
- Mbt (Massai Barefott Technology),
- Shoes distributed by Bauerfeind Bt.,
- Batz,
- Bomo child shoes (Distributed by Prima Protetika Kft.),
- Birkenstock products: Birki, Birki Air, Profi Birki

#### Qualified medical mattresses (without bedframe!)

- Demko Feder
- Cardo
- Aime
- Elastimed
- Memostar
- Novetex
- Billerbeck

Distributed by Perimix Kft.

Customs tariff number (CTN):9404219000, and CTN. 9404991000 medical mattresses

- Bio-matras distributed by Boch Kft. ctn. :9404299000
- Ergotex product distributed by Bio Textima Kft.
- Medical mattresses distributed by Bere Trade Kft.
- Products distributed by Tempur World
- Thermometer, ear thermometer

#### Infra lamp

#### Massage device (CTN 9019)

- Magnetic bracelet, headband, waistbelt
- Magnetic sheet
- Medinose anti-allergy device

#### Condom

#### Vaporization device

#### Pessary

- Scholl foot protecting plasters, pads
- Salt pipe
- Tacco insoled
- Tens device

#### Body fat meter

#### Tests

- cholesterin
- pregnancy
- blood-sugar level

#### Blood pressure meter

#### Other information:

Medical technology equipment may be purchased at any commercial shop. Only products qualified as medical technology equipment may be accounted for (the products listed above are qualified as medical technology equipment at the moment of publication).

For more information on accounting please go to point 1.3!

## EXAMPLES OF ELIGIBLE INFANT AND BABY CARE PRODUCTS

### For infants and babies

- babyguard, baby monitor
- Infant linear measuring device
- Infant scale, infant tray for scale
- Dummy, pacifier (latex, silicone, othodontic)
- Feeding bottle
- Nipple for bottle (latex, silicone, othodontic)
- Earscoop
- Navel plaster
- Breathing monitor („Cot death alarm“)
- Nasal canal cleaner (manual, with battery, to be attached to vacuum cleaner)
- Nappies, diapers
- Special nutriment for the replacement of mother's milk
- Special teas for infants
- Cosmetic products (special nursing products marked "baby": baby cream, baby oil, baby shampoo, etc.)

### For mothers

Nipple protector, Nipple lifter  
Breast pumps (electric, manual) and accessories  
Bra pad  
Milk collectors  
Mother's milk stimulating tea

#### Other information:

Baby and infant care equipment may be purchased at any commercial shop. These products are to be accounted for until the age of 4. For accounting child (and mother) is to be registered as a person entitled to services.

For more information on accounting please go to point 1.4!

**MKB BRANCHES IN BUDAPEST****Alagút utca**

1013 Bp., Alagút u. 5. T: (1) 489 5930

**Mammut üzletház**

1024 Bp., Széna tér 4. T: (1) 315 0690

**Lajos utcai Fiók**

1023 Bp., Lajos u. 2. T: (1) 336 2430

**EuroCenter üzletház**

1032 Bp., Bécsi út 154. T: (1) 439 3000

**Békásmegyer**

1039 Bp., Pünkösdfürdő u. 52 54. T: (1) 454 7700

**Újpesti Fiók (Stop Shop)**

1041 Bp., Árpád út 183-185. T: (1) 272 2444

**Szent István tér**

1051 Bp., Szent István tér 11. T: (1) 268 7461

**Türr István utca**

1052 Bp., Türr István u. 9. T: (1) 268 8219

**MKB Székház**

1056 Bp., Váci u. 38. T: (1) 268 8472

**Andrássy út**

1061 Bp., Andrássy út 17. T: (1) 268 7066

**WestEnd City Center**

1062 Bp., Váci út 1 3. T: (1) 238 7800

**Aréna Pláza**

1087 Budapest, Kerepesi út 9. T: (1) 323 3899

**Duna Ház**

1093 Bp., Soroksári út 3/C. T: (1) 216 2991

**Árkád**

1106 Bp., Örs vezér tere 25. T: (1) 434 8110

**Allee**

1117 Bp., Október 23. u. 6-8.

**Fehérvári út**

1119 Bp., Fehérvári út 95. T: (1) 204 4686

**MOM Park**

1124 Bp., Alkotás út 53. T: (1) 487 5550

**Dévai utca**

1134 Bp., Dévai u. 23.

**Duna Plaza**

1138 Bp., Váci út 178 182. T: (1) 239 5110

**Masped Ház Fiók**

1139 Bp., Váci út 85. T: (1) 237 1756

**Nyugati téri Fiók**

1132 Bp., Nyugati tér 5. T: (1) 329 3840

**Siemens Ház**

1143 Bp., Hungária krt. 130. T: (1) 222 4126

**Rákoskeresztúri Fiók**

1173 Bp., Pesti út 237. T: (1) 254 0130

**Csepel Pláza**

1211 Bp., Rákóczi F. u. 154-170.

**Budafok**

1221 Bp., Kossuth Lajos u. 25 27. T: (1) 482 2070

**Campona**

1222 Bp., Nagytétényi út 37-43.

**MKB BRANCHES IN THE COUNTRYSIDE**8400 **Ajka**, Csingeri út 2.6500 **Baja**, Bartók Béla u. 10. T: (79) 521 3302660 **Balassagyarmat**, Kossuth L. u. 4-6. T: (35) 501 3408230 **Balatonfüred**, Kossuth u. 9.5600 **Békéscsaba**, Szabadság tér 2. T: (66) 519 3602400 **Budaörs**, Szabadság út 45. T: (23) 427 7002700 **Cegléd**, Kossuth tér 8. T: (53) 505 8004024 **Debrecen**, Vár u. 6/C T: (52) 528 1104025 **Debrecen**, Piac u. 81. T: (52) 501 6502120 **Dunakeszi**, Fő út 16-18. T: (27) 548 1002400 **Dunaújváros**, Vasmű u. 4/B.3300 **Eger**, Ersek u. 6. T: (36) 514 1002500 **Esztergom**, Bajcsy Zs. u. 7. T: (33) 510 4502030 **Érd**, Budai út 11. T: (23) 521 8402100 **Gödöllő**, Kossuth L. u. 13. T: (28) 525 4003200 **Gyöngyös**, Köztársaság tér 1. T: (37) 505 4609021 **Győr**, Bécsi kapu tér 12. T: (96) 548 2209027 **Győr**, Budai u. 1. (Árkád) T: (96) 548 2363000 **Hatvan**, Kossuth tér 4. T: (37) 542 1208440 **Herend**, Kossuth L. u. 140. T: (88) 513 6103360 **Heves**, Szerelem A. u. 11. T: (36) 545 5606800 **Hódmezővásárhely**, Kossuth tér 2. T: (62) 530 9005100 **Jászberény**, Lehel vezér tér 16. T: (57) 504 8406300 **Kalocsa**, Hunyadi J. u. 47-49. T: (78) 563 8307400 **Kaposvár**, Széchenyi tér 7. T: (82) 527 9403700 **Kazincbarcika**, Egressy Béni út 1. T: (48) 510 7006000 **Kecskemét**, Katona J. tér 1. T: (76) 504 0508360 **Keszthely**, Kossuth L. u. 23. T: (83) 515 5206200 **Kiskőrös**, Petőfi tér 2.6400 **Kiskunhalas**, Kossuth u. 3. T: (77) 520 6204600 **Kisvárd**, Szt. László u. 51. T: (45) 500 6802900 **Komárom**, Bajcsy-Zs. u. 1. T: (34) 541 0603525 **Miskolc**, Szentpáli u. 2-6. T: (46) 504 5803530 **Miskolc**, (Pláza) Széchenyi u. 18. T: (46) 504 5409200 **Mosonmagyaróvár**, Magyar u 26 28. T: (96) 577 4008800 **Nagykanizsa**, Erzsébet tér 8. T: (93) 509 6504400 **Nyíregyháza**, Szarvas u. 11. T: (42) 597 6105900 **Orosháza**, Könd u. 38. T: (68) 512 4307030 **Paks**, Dózsa Gy. út 75. T: (75) 519 6608500 **Pápa**, Kossuth L. u. 13. T: (89) 511 7707621 **Pécs**, Király u. 47. T: (72) 522 2402085 **Pilisvörösvár**, Fő u. 60.3100 **Salgótarján**, Fő tér 6. T: (32) 521 2008600 **Siófok**, Sió u. 2. T: (84) 538 1509400 **Sopron**, Várkerület 16. T: (99) 512 9202085 **Solymár**, Tretyánszky u. 68. T: (26) 560 6506720 **Szeged**, Kölcsey u. 8. T: (62) 592 0107100 **Szekszárd**, Garay tér 8. T: (74) 505 8608000 **Székesfehérvár**, Zichy liget 12. T: (22) 515 2602000 **Szentendre**, Kossuth L. u. 10. T: (26) 501 4002310 **Szigetszentmiklós**, Gyári út 9.5000 **Szolnok**, Baross u. 10 12. T: (56) 527 5109700 **Szombathely**, Szt. Márton u. 4. T: (94) 528 3802890 **Tata**, Ady Endre u. 18. T: (34) 586 7302800 **Tatabánya**, Fő tér 6. T: (34) 512 9203580 **Tiszaújváros**, Építők u. 19.2600 **Vác**, Március 15. tér 23. T: (27) 518 6708200 **Veszprém**, Óváros tér 3. - T: (88) 576 3008900 **Zalaegerszeg**, Kölcsey u. 2. T: (92) 550 690