

# Voluntary health insurance



You've come to study  
in Poland  
and you'd like to be insured?  
This is what you need to!

**NFZ**

Narodowy Fundusz Zdrowia



See more at [www.nfz-lublin.pl](http://www.nfz-lublin.pl)

## The right to use healthcare services as parts of the National Health Fund (NFZ)

As a student, you have the right to use NFZ healthcare services if you meet one of the following conditions:

- you hold an insurance entitlement (e.g. employment contract, disability allowance)
- you are registered for insurance as a family member
- you are registered for insurance by your university.

**If you don't meet these conditions. You can sign a contract with us.**



### Who can sign a voluntary insurance contract?

You can sign a contract if:

1. you are a foreigner who is not a citizen of an EU or EFTA Member State or the United Kingdom of Great Britain and Northern Ireland,
2. you are not otherwise insured (e.g. on the basis of an employment contract or in the Agricultural Social Insurance Fund (KRUS),
3. you are either:
  - a student,
  - a PhD student,
  - a graduate who is undergoing an obligatory internship in Poland,
  - a participant in a Polish language course or a preparatory course for studying in the Polish language,
  - a participant in an adaptation internship.



### Why is it worth signing a voluntary health insurance contract?

After signing the contract, you are allowed to use healthcare services funded by NFZ:

- you can see a doctor for a medical appointment
- you can receive hospital treatment
- you can use reimbursements of medications and medical devices.

Places where you can go to receive services are labelled with NFZ's logo.

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### What you should bring with you. (documents required to sign the contract)

- application requesting voluntary sickness insurance coverage at the National Health Fund ([the form is available at our office and on our website](#)),
- insurance status declaration ([the form is available at our office and on our website](#)),
- passport,
- certificate of assigning the PESEL number from the City Office,
- certificate of residence from the City Office,
- certificate confirming participation in studies/course from your university or a contract on the obligation to participate in an internship or training,
- residence document, e.g. a student visa, residence card, decision to grant a temporary or permanent residence permit.

#### Other accepted residence document:

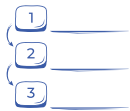
- permit for tolerated stay,
- permit to stay for humanitarian reasons,
- work visa,
- document confirming refugee status,
- document confirming being granted subsidiary protection or being under temporary protection on the territory of the Republic of Poland,
- UKR status certificate.



## Where to sign a voluntary health insurance contract

You can sign a voluntary health insurance contract:  
at the Lublin Branch of the National Health Fund:

- personally at the Customer Service Point of the Lublin Branch of the National Health Fund at ul. Nadstawna 2-4 in Lublin,
- personally in one of the local offices of the Lublin Branch of the National Health Fund:  
in Zamość at ul. Partyzantów 3, 22-400 Zamość,  
in Chełm at ul. Ceramiczna 1, 22-100 Chełm,  
in Biała Podlaska at ul. Warszawska 12c, 21-500 Biała Podlaska.
- by sending a signed contract to the address: Lubelski Oddział Wojewódzki NFZ, ul. Szkolna 16, 20-124 Lublin or to one of the local offices.



## Steps to be taken after signing the contract

### Step 1

Go to the Social Insurance Institution (ZUS) (in Lublin at ul. Zana 36-38c) to notify the institution of signing the contract

### Step 2

At ZUS, fill in the notification form ZUS ZZA. You will receive the account number for your monthly contributions payments.

### Step 3

At ZUS, you must submit forms ZUS DRA every month. You can do it personally, in electronic form or send the forms to ZUS by post.



## How and when to pay contributions?

Your monthly payment is PLN 55.80.

You make the payment via electronic transfer or by filling in a proper form at a post office.

Health insurance contributions for a given month should be paid by the 20th day of the following month.

Example:

contributions for January should be paid by 20 February, for February by 20 March, for March by 20 April, etc.



## When does the insurance coverage period start and expire?

You are entitled to healthcare services from the date entered in the contract.

The right to use the services expires 30 days after contract dissolution.



## How to dissolve the contract?

In order to dissolve the contract, file a resignation form at the Customer Service Point in Lublin at ul. Nadstawna 2-4 or in one of the local offices.

It is essential to come to us before or on the date of the contract expiry. You can also send us a notification by post. In this case the earliest possible contract dissolution date will be the day when we receive your notification. The form for the notification is attached to your copy of the contract.

The form is available at our office and on our website.

### NOTE:

The contract will expire on its own after three months of the last contribution payment date.

In such a case, even after contract expiry, you will need to make 3 contribution payments of PLN 55.80 each (a total of PLN 167.40).

The contract will also expire if, for instance:

- you enter into an employment contract,
- you are 26 or more years old and enter into a contract of mandate,
- you start working as a farmer's assistant,
- you lose the status of a student, course attendee or intern,
- you are granted Polish citizenship,
- you are covered by obligatory insurance in an EU or EFTA Member State or the United Kingdom of Great Britain and Northern Ireland.

Inform us of the reasons for contract dissolution by completing the statement form attached to your contract.

Supplement it with suitable documents, i.e. a list of ZUS contributions paid, certificate/diploma from your university confirming the completion of studies, course or internship, or a decision on granting Polish citizenship.

After contract dissolution, you will need to deregister it at ZUS (using forms ZUS ZWUA and ZUS ZWPA).



## Important:

- If you get ill unexpectedly and go to a doctor or hospital without insurance, you may receive a bill to pay.
- **We do not sign backdated contracts.**
- **You cannot sign a contract with us via mail.**
- After each contribution payment, please submit form ZUS DRA at ZUS.
- Detailed information on voluntary health insurance contracts is available on our website ([LINK](#)).

## **Lublin Branch of the National Health Fund**

20-124 Lublin, ul. Szkolna 16

## **Customer Service Point**

20-400 Lublin, ul. Nadstawną 2-4

## **Chełm Local Office**

22-100 Chełm, ul. Ceramiczna 1

## **Biała Podlaska Local Office**

21-500 Biała Podlaska, ul. Warszawska 12c

## **Zamość Local Office**

22-400 Zamość, ul. Partyzantów 3



[WWW.NFZ-LUBLIN.PL](http://WWW.NFZ-LUBLIN.PL)



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