

Health Fund Guide

With all the most useful information



HOW DOES IT WORK?

1. IDENTIFY YOURSELF!

If you have not completed our identification process, please send us (by post at 1369 Budapest 5, Pf. 362) a photocopy of your personal ID card (both sides) and your residential address card (only the first side containing your address details). (If you did not fill in a "Politically Exposed Person Declaration" in your Registration Form, please make sure that you also send us an authenticated copy of that document. Form >> www.otpep.hu) Only after you have identified yourself can you start using the Fund's services, your balance and your eventual health fund card, and only then can our Fund reimburse you for the amounts in your invoices.

2. TOP UP YOUR INDIVIDUAL ACCOUNT!

Once you have received your membership document, please top up your individual account; your – regular or ad-hoc – payments should be sufficient to cover your health spending and amount to at least HUF 2,000 a month.

3. USE YOUR INDIVIDUAL ACCOUNT!

(Before receiving their health cards, new members should use cash when paying for services.)

- You can pay with your health fund card (OTP Cafeteria card):** once you have received your health card (after making the first minimum payment, see Section I), please activate it and start using it to pay service providers, up to your balance.
- You can also use cash, bank cards or bank transfers** to pay your service providers, but remember to ask for a – health fund – invoice, which you should send to the Fund as soon as possible.
- With mutual aid services,** please submit the notification form and the documentation!

4. TAKE ADVANTAGE OF THE OPPORTUNITIES AFFORDED BY YOUR MEMBERSHIP!

- You can also help the rest of your family save money. Register your family members as beneficiaries so that they too can charge their health care spending to your account!
- Take advantage of Hello Health health insurance services (available only in active status)!
- Benefit from service provider discounts offered to Fund members!

5. APPLY FOR A 20% TAX REFUND!

You are also eligible for a **20% tax refund on your contributions**, subject to a HUF 150,000 cap. (Note that the refund is based on your fund contributions rather than on your purchases.) To receive your refund, declare in your tax return the fact of your health fund membership and the individual and employer contributions to the Fund on which your tax refund will be based.

Example (for a fund member with a health fund card):

Amount paid into OTP HF account/year	20% tax refund based on contribution amount	Your annual savings with OTP Health Fund
HUF 100,000	HUF 20,000	HUF 12,000
HUF 400,000	HUF 80,000	HUF 60,000
HUF 750,000	HUF 150,000	HUF 116,000

¹ Certain charges will be deducted from the contributions paid



I. HOW CAN I TOP UP MY INDIVIDUAL ACCOUNT?

Amounts and times of payments into the account:

At least HUF 2,000 a month will need to be paid (regularly or on an ad-hoc basis) into your account; naturally, you can also contribute higher amounts at your discretion. You can make the payments yourself or, as a benefit provided to you, your employer may pay (some or all of) the membership fee for you.

The first payment into the account: you will need to make the first membership fee payment within 30 days of joining (we recommend an amount of at least HUF 6,000); this amount will cover the health card fee (HUF 2,900), the joining fee (HUF 2,000) and the operating costs.

Thereafter: the monthly membership fees must be paid by the 15th of the month following the subject month; quarterly, half-yearly and annual payments will be due by the 15th of the first month of the period.

Options for topping up your account (individually):

- **bank card** (www.otpportalok.hu; OTP Health Fund phone application—you can also set up automated scheduled payments on these platforms; Simple mobile app >> top-up)
- **direct debit** (set up a direct debit direct debit" form the original copy of the "Authorisation to execute direct debit" form (1369 Budapest 5, Pf. 362); form >> www.otpep.hu)
- **bank transfer** (to the bank account of the OTP Health Fund, no. 11703006-20411440, stating in the comment field your membership document number or your taxpayer ID number)
- **deduction from salary or wages** (an amount of your choice is deducted by your employer from your net salary and paid into your individual account; you can set this up by giving your employer the form "Declaration for deduction of individual contributions from salary"; form >> www.otpep.hu)

Costs:

Be aware that you will not be able to spend all your contributions on health and mutual aid purposes, because the payments will also cover certain costs (including operating, liquidity, card manufacturing costs):

- with contributions below HUF 100,000, 92% of the amount will be credited to your individual account,
- with contributions above HUF 100,000, you will be able to spend 96% of the amount above the HUF 100,000 threshold. (Deductions from the first HUF 100,000 will always be at a rate of 8%)
- in the first month of your membership, HUF 2,000 will be deducted for operating costs,
- the cost of your first health card (and later any replacement, renewal and co-cards) will be HUF 2,900 (for 3 years),
- if you already have an OTP Cafeteria card, the charge for activating the health fund card feature will be HUF 2,100,
- the Hello Health Base health insurance will cost HUF 119 (a month),
- if you fail to pay in the contribution, please expect to incur a storage fee, which will be deducted from the yields—originating from your investments—on your individual account. (Its amount is capped at HUF 160 a month, and will never be higher than the yield amount.)



II. WHAT CAN I SPEND MY HEALTH FUND BALANCE ON?

You can spend your health fund contributions on health care products and services as well as mutual aid services for yourself and the family members you have registered as beneficiaries. You can rely on your individual account throughout your life, in countless life situations.

Examples of eligible products and services:

- baby care products
 - braces, dentistry
 - childbirth, childcare, parenting and schooling support
 - help with the repayment of housing mortgage loans²
 - glasses, contact lenses
 - medicines, medical aids, gluten-free food
 - job-seeker support², supplementation of income loss
 - in- and outpatient care, screening tests
 - home care³, elderly care²
 - documented costs of funerals²
- Additional eligible items: Guide annex; www.otpep.hu



² **Mutual aid services** can be financed from your balance if has been available for at least 180 days already; to do so, you will need to submit the application form and the document proving eligibility (tax refund and yield amounts may be spent right away).

³ **Medical prescription:**

- Certain products and services will be eligible only if you present a(n already issued) medical prescription:
- glasses (a prescription from a qualified, licensed optometrist will also be sufficient to prove eligibility)
- sunglasses (required for health reasons)
- hearing aid
- home care

Ineligible items:

At times you may choose a product or service for which you cannot pay from your individual account (or for which you will need to pay personal income tax or social contribution as well):

- if you pay for lifestyle enhancement services from your individual account (naturopathy, sports equipment, medicinal teas, dental and oral care products), you will need to pay PIT;
- if you pay for products or services from your account that are not eligible (or only under certain conditions), this will be recorded as unauthorised spending and you will incur a social contribution payment liability (e.g. you buy a product recommended by your doctor but you do not have a valid medical prescription at the time of paying the invoice; a family member not registered with us uses a service and is shown in the invoice; you buy products/services not allowed in the Statutes).

On the www.otpportalok.hu website, you can check whether there have been any such purchases against your account, and our Fund will also send you notifications of taxable and ineligible items and inform you about the necessary actions.



III. WHERE AND HOW CAN I USE MY INDIVIDUAL ACCOUNT?

You can use your individual account to purchase from our 12,000 contracted partners at a total of 33,000 retail units; of these, 8,000 also offer card acceptance:

- **PAY BY CASH, BANK CARD OR BANK TRANSFER:** You can buy products from any provider but please limit your health care service purchases to the service providers contracted with the Fund (or with OEP, the National Health Fund). You can use cash if the service provider does not have a card reader.
>> The fund member is responsible for submitting the invoice to the Fund for payment.
(If paying by bank transfer, please also send us your bank statement or ask the service provider to mark the invoice as "not requiring payment" to prove that the bank transfer has been made.)
- **PAY WITH YOUR HEALTH CARD:** You can use your health card as a means of payment at service providers contracted with our Fund. If the partner operates a terminal, the card will be read by that device when you make the payment; if there is no terminal, a telephone call will be needed to confirm the data. You can also use your health card in certain webshops.
>> The service provider will send the invoice to the Fund.

Contracted service providers, card acceptance points and the discounts they offer >> www.otpportalok.hu; OTP Health Fund app >> Service provider search

If you wish to use the services of a provider with whom our Fund has no contract yet, please contact us at info@otpep.hu and our Fund will approach the service provider.

Who can use my account?

You as the fund member and your family members registered with our Fund as beneficiaries can make purchases against your individual account. In this way, you will be able to pay more of your health care and mutual aid costs from your account and claim the 20% tax refund on more payments. (To register >> www.otpep.hu >> "Designate service beneficiary" form or via the www.otpportalok.hu website)



IV. WHAT DOES A CORRECTLY COMPLETED INVOICE LOOK LIKE?

The invoice must bear:

- the name, address and tax number of the Fund: OTP Egészségpénztár, 1133 Budapest, Váci út 76., tax number: 18105564-1-41
- the name of the fund member and one of their identifiers (membership document number, health card number, residential address or taxpayer ID number)
- if the services are used by a beneficiary, then the invoice must bear their name and social security number as well
- an accurate description of the product/service (specialty, such as internal medicine, dermatology)

Submit to us the original invoice (if you used cash to pay for it):

- by post: OTP Egészségpénztár – 1369 Budapest 5, Pf. 362,
- or in person at our customer service: 1133 Budapest, Váci út 80.

Deadline for submitting invoices: 31 March of the year following its issue date. (If a **medical prescription** is required, please also send us that document together with the invoice. The prescription should be made out to the same name as the invoice and its date must not be later than the invoice issue date.)

Paying the invoice: The invoice amount will be paid to you by the Fund probably within 5 working days (but never more than 15 or, in the case of mutual aid services, 25 working days), to the bank account/address you have given us (as long as there is sufficient balance on your individual account. You can pay in towards the necessary balance for a maximum of 2 years.) If your fund account balance is less than the amount in the invoice submitted to us, you can choose either of two options. You can request a payment from the Fund up to your balance (however, this will mean that payment of the rest of the invoice amount will not be possible) or request payment by instalment (if the invoice amount is at least HUF 20,000) (apply at <http://www.otpportalok.hu/> or in the OTP Health Fund app).



WHAT DO I NEED TO KNOW ABOUT THE HEALTH FUND (OTP CAFETERIA) CARD?

Your health card offers you a simple and secure way to make purchases from service providers displaying the OTP Health Programme or the OTP Health Fund point of acceptance logos. Points of acceptance >> www.otpportalok.hu; OTP Health Fund app >> Service provider search

YOUR FIRST HEALTH CARD:

The Fund will **automatically** send you a health card once the card fee of **HUF 2,900 (for 3 years)** can be deducted from your individual account. If the balance is available, the card manufacturing process will be started, and our Fund will send you the card by post in about 2 weeks.

Activation: Please activate your card before first use (even if you already have an OTP Cafeteria card >> health fund card feature). Activation: by phone >> +36 1 3666 555/1/3 (OTP Cafeteria line); online >> www.otpportalok.hu (after logging in); OTP Health Fund app (My Profile menu)

ADDITIONAL HEALTH CARDS:

If your card is stolen or lost or if you change your name, you can request a **new card**. Fee for replaced or new cards: HUF 2,900. You may also order **co-cards** for family members above the age of 16 who are beneficiaries, so that they too can make purchases against your individual account. Co-card fee: HUF 2,900. Registration and request >> www.otpep.hu >> "Co-card application form" (submitting the original or an authenticated copy using AVDH authentication [Identification Based Document Authentication]); "OTP Cafeteria replacement card application form"

To block your card: by phone >> +36 1 3666 555/1/0 (OTP Cafeteria line); online >> www.otpportalok.hu >> OTP Health Fund/Card cancellation menu (or, after logging in: Card management/Card cancellation menu); OTP Health Fund app (My Profile menu)

The cards are valid for 3 years. After 3 years, our Fund will send you a new card to replace your expiring card (provided that there is sufficient balance to cover this on your individual account and that you have activated your previous card).



VI. WHAT IS MY BALANCE?

There are several ways to view your balance:

- access it on the www.otpportalok.hu website
- check it in your OTP Health Fund mobile **application**
- call the OTP Cafeteria line: **+36 1 3666 555/1/1**



VII. WHEN AND HOW WILL I RECEIVE MY TAX REFUND?

You can apply for a 20% tax refund (capped at HUF 150,000) on your payments into the fund; you will need to do this in your personal income tax return in the following calendar year. You may be eligible for an additional 10% tax refund if you commit for 2 years your money available and temporarily unused on your account or if you go for screening tests paid from your individual account and recommended by your physician. To help fund members complete their tax returns, our Fund will send you a tax certificate by 31 January every year and publish a form completion guide on our www.otpep.hu website. (The tax certificate will state the contributions underlying your eligibility for the tax refund in the given year, along with any taxable and ineligible items.) Once you have submitted your tax return, the tax authority will have 30 days to send the refund to your individual account (which you will need to enter in the tax return). You can then spend the refund on further health care and/or mutual aid items. (As a precondition for this tax refund, you will have paid personal income tax and have no unpaid taxes of more than HUF 1,000.)



VIII. WHERE CAN I FIND OUT MORE?

ONLINE:

www.otpep.hu: information notes, list of services, forms, frequently asked questions

www.otpportalok.hu: balance inquiry and top-up, account turnover, service provider search, product search, registration of beneficiaries, instalment payment, deposit fixing, health insurance status and balance confirmation

www.facebook.com/otpep: news, prize competitions, upcoming tasks

Newsletter: deadlines, upcoming tasks, health tips, service recommendations (to sign up >> www.otpep.hu >> "Registration for electronic document sending and other communication services" form)

E-communication services: documents and information sent by e-mail (e.g. tax certificates), notification of invoice payments and credits to the account (to sign up >> www.otpep.hu >> submit the original copy of the "Registration for electronic document sending" form, signed by 2 witnesses or authenticated using AVDH)

E-mail customer service: info@otpep.hu

OTP Health Fund phone application: balance inquiry and top-up, account turnover, payment by instalment, service provider search

OFFLINE:

Telephone customer service: +36 1 3666 555/1 • **In-person customer service:** 1133 Budapest, Váci út 80. (OTP Bank branch)

OTHER CONTACT INFORMATION:

Postal address: 1369 Budapest 5, Pf: 362 • **Address to be indicated on the invoice:** 1133 Budapest, Váci út 76.

Registered office: 1133 Budapest, Váci út 76. • **Bank account number:** 11703006-20411440 • **Tax number:** 18105564-1-41