

Services		Examples of the most frequently used products and services	Examples of products and services not covered
Medicines	VTSZ: 3004-3006. Activity code (TEÁOR): 47.73	The Fund accepts the following products: - all registered medicines and medicines produced at a pharmacy (magistral, FONO), and formulae for specialised medicinal use; - homeopathic medicines; - formulae defined in the legislation on infant formulae and follow-on formulae; - medicinal mineral water and medicinal clay. The home delivery charges for the products listed above are also eligible; the products may be bought from any distributor. There is no requirement for having an agreement in place between OTP Health Fund and the distributor partner.	Please note that the Fund does not accept the following: - chewing gum, sweets; - fruit teas; - baby food; baby water; milk paps not classified as baby formulae; - cosmetics (e.g. shampoos, adult sun creams, lip balms).
Gluten-free food		The invoice should include both the precise name of the product and the word 'gluten-free'. Gluten-free products may also be purchased from providers who do not have an agreement in place with the Fund.	The delivery charges of these products are not eligible.
Medical aids	VTSZ: 9018-9021. Activity code (TEÁOR): 47.74 A substantive component of the invoice, used for identification purposes	 Products are eligible if they are produced on prescription (orthopaedic footwear, hearing aids, glasses, mattresses for medicinal use) or have a GYEMSZI, CE, EMKI or KI code, or qualify as medical aids based on their customs tariff code (VTSZ) (if only the CE description is included, then a product declaration of conformity must also be enclosed); blood pressure monitors, blood glucose monitors, thermometers, muscle stimulators, air purifiers, infrared lamps, inhalers, massage beds, massage products, medical slippers and parts for these products (cuffs, test strips); bandages, plasters, nursing articles (e.g. bedpans, draw sheets, diapers/pads etc.), and any repairs to, and parts of, these products; plaster casts, walking sticks and walking frames, bath chairs and wheelchairs; contact lenses and contact lens care products; fertility and pregnancy tests, condoms; baby care products (baby wipes, nappies, dummies, feeding bottles, breast milk storage bags, sun cream, baby bath seats, cotton swabs etc.). The home delivery charges for the products listed above are also eligible; the products may be bought from any distributor (e.g. at hypermarkets). There is no requirement for having an agreement in place between OTP Health Fund and the distributor partner. 	The Fund does not support: - the purchasing of products without a certification number (GYEMSZI or CE, EMKI, KI), such as shoes, slippers, bedlinen, mattresses, scissors, combs, water thermometers etc.; - the purchasing of glasses or hearing aids without a prescription.
Healthcare services	TESZOR: 86.20-86.23. A substantive component of the invoice	OTP Health Fund considers eligible all healthcare services financed, not financed or financed in part by NEAK (the National Health Insurance Fund of Hungary). Conditions for eligibility: - the fund member should receive the healthcare services from a contracted partner (e.g. dentistry, gynaecology, obstetrics, dermatology, internal medicine, surgery, addiction treatment programmes*, primary care, outpatient care, inpatient care, hotel services, preventative screening programmes) - in plastic surgery, the Fund only finances restorative surgery. * Available from healthcare providers and naturopaths as well, which will be exempt from tax in such a case.	The Fund will not finance healthcare services for its members if: - the provider does not have an agreement with the OTP Health Fund or NEAK; - the provider's agreement does not authorise it for the relevant specialism; - in plastic surgery, the Fund does not finance cosmetic surgery; - no medical prescription was issued prior to the preventative health screening.

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Healthcare services (cont.)	TESZOR: 86.20-86.23. A substantive component of the invoice	If you finance preventative services (the costs of your screening) from your health fund account, you may reclaim against your taxes 10% of the costs paid. Examples include cervical cancer screening, breast cancer screening, colon cancer screening, prostate cancer screening, musculoskeletal screening, AIDS screening, screening for the early detection of mental disorders and dental screening. For the above services to be eligible, their exact description must be included; also, preventative health screening requires a prescription.	Where the screening is for a beneficiary, the invoice does not create eligibility for the 10% tax refund, even if a medical prescription exists.
Home care	TESZOR: 86.22 A substantive component of the invoice	 Financed based on a medical prescription for the recipient in the case of contracted providers (home nursing providers, social care providers) or a medical prescription for the recipient in the case of providers with a contract with the NEAK. 	The Fund will not finance these services for its members if: - the provider does not have an agreement with the OTP Health Fund; - there is no medical prescription.
Physical thera- py, physiother- apy, therapeu- tic massage	TESZOR: 86.90 A substantive component of the invoice	Services are eligible if provided by a provider contracted with the OTP Health Fund and NEAK.	They are not eligible if the provider does not have an agreement with the OTP Health Fund.
Rehabilitation of persons of altered health status		If an official certificate of altered health status is available, the following may be purchased from any provider: - equipment facilitating independent living for persons with reduced mobility or disability (e.g. handrails, railings, lifting equipment, home refurbishment), and - equipment for the blind and visually impaired, also including guide dogs and their care (e.g. books and magazines in Braille, audio books).	Items are not eligible in the absence of an official certificate.
Compensation for loss of income		The Fund will make payments only to Fund Members, based on a certificate issued by the employer. The relevant form is available on our website under the section 'Nyomtatványok' ('Forms').	Financing will not be provided if the employer's certificate is missing or is incomplete (e.g. there is no stamp).
Herbal teas, dental and oral hygiene products		Dental and oral hygiene products, such as toothbrushes, toothpaste, dental floss. This service is subject to tax.	
Sports equipment	VTSZ: 9506 A substantive component of the invoice Activity code (TEÁOR): 47.64	Sports equipment (e.g. bikes, skates, skis, ski goggles etc.), recreational sports equipment (e.g. tents, backpacks, hiking sticks, fishing rods, reels, fishing lines etc.) and equipment directly protecting the body (e.g. arm guards, elbow and knee pads and protective headgear) may be purchased anywhere. This service is subject to tax.	Equipment and protective gear for sports that entail above-average danger are not eligible (e.g. ice picks for mountaineering or boxing gloves for martial arts); neither are products that do not qualify as sports equipment (e.g. sports clothing, swim caps, swimsuits, sports shoes, fish feed, fishing seats). The Fund will not consider the sporting equipment eligible if it is impossible to identify the product from the invoice or if it is referred to with a collective name (such as fishing articles, sporting equipment, product codes etc.).
Naturopathy	TESZOR: 86.90 A substantive component of the invoice	Services are eligible if provided by a provider contracted with the OTP Health Fund (e.g. acupuncture, kinesiology, bioresonance therapy, Eastern movement and massage therapy). This service is subject to tax.	They are not eligible if the provider does not have an agreement with the OTP Health Fund.

Note: VTSZ: Customs tariff code; Activity code (TEÁOR): Uniform Classification of Economic Activities; TESZOR: Classification of Products and Services