

Who can be insured under the tariff Care Expatriate?

All those persons can be insured who are only going to stay abroad temporarily. All countries are considered foreign countries – except for those states of which the insured is a national and/or in which the insured has a permanent domicile. The maximum age at which a person can enter the insurance is 74 years.

For how long (including extensions) can I insure myself under the Care Expatriate tariff in Germany?

The maximum term of insurance is 5 years (inkl. all extension) for stays in Germany.

For how long (including extensions) can I insure myself under the Care Expatriate tariff abroad (countries other than Germany)?

The maximum insurance period shall be 5 years (including all policy extensions for stays in Germany). Persons taking out a 5-year policy valid outside of Germany will receive a one-off acceptance guarantee for a follow-on policy for a maximum period of a further 5 years (Care Expatriate Comfort / Care Expatriate Premium). Also, any number of applications for extensions for up to a further 5 years can be made until reaching the age of 75.

How much does the insurance cost?

The monthly premium for the Care Expatriate international health care insurance depends on the age of entry, the selected tariff, the amount of excess and the destination region (including / excluding NAFTA countries). Policies for a 28-year old person staying in non-NAFTA countries can pay as little as EUR 58.00 / month for health insurance. A detailed premium table can be found in the tariff description.

Does the health insurance Care Expatriate also apply in the USA, Mexico or Canada (NAFTA)?

The Care Expatriate international health care insurance is also valid for countries of the North American Free Trade Zone NAFTA (USA, Mexico and Canada), provided the option of including NAFTA countries in the cover has been selected. The following special rules apply for policies of at least one year duration with validity outside of the NAFTA countries: - during the insurance period, temporary stays in NAFTA countries are included in the insurance up to a period of 42 days per insurance year. The term insurance year refers to a period of 12 months from the start of the insurance. Where the policy lasts for less than a year, also where it follows a completed insurance year, the maximum insurance period for these stays is reduced proportionally to 21 days for a cover period of 6 months and to 31 days for a cover period of over 6 and less than 12 months. The insurance company must be informed in writing of the respective individual trip.

Will I also be insured during an interim visit to my home country?

The insurance will also cover temporary returns to the home country. Depending on the selected tariff, the total duration shall be 30 days (Basic), 45 days (Comfort) or 90 days (Premium) per insurance year. Care Concept AG requires prior written notification of the stay in the home country.

Is the insurance recognized by foreign authorities (embassies, consulates, etc.)?

Our insurance products are specifically tailored to the needs of people abroad and generally fulfil all the requirements of visa allocation (e.g. Schengen visa). The only exception known to us so far is Switzerland.

Are the costs of pregnancy covered?

Pregnancies are covered by insurance, as long as the date of conception is not before application and commencement of insurance. As long as the pregnancy is covered by the insurance, all examinations and medically necessary treatments for the pregnancy are considered as insured events and are thus also insured.

Can I also insure my child – which was born during the period of cover?

If, on the date of birth, one parent has been insured with Care Expatriate for at least 3 months, the child is registered with us within 2 months from the date of birth and there is no other insurance cover, newborns with foreign nationality can also be insured without risk premiums and waiting times.

Are check-ups covered?

Preventative medical check-ups are included in the tariffs Comfort (up to EUR 250.00 per insurance year) and Premium (up to EUR 500.00 per insurance year). The following check-ups in particular are included:

- for early detection of cancer
- for early detection of cardiovascular diseases, kidney diseases and diabetes
- for ensuring the normal physical and mental development of children

Are vaccinations for the travel destination also covered?

No. Vaccinations and immunizations are excluded from this tariff.

Is legal liability insurance included in the Care Expatriate tariff?

The overseas health insurance Care Expatriate is a pure health insurance and does not include legal liability insurance. In addition to international health insurance, we also recommend that you take out a "Care Protector" accident and liability policy. You can conclude this quite conveniently together with your health insurance under Online Application for a premium from EUR 2.00 per month.

Is accident insurance included in the Care Expatriate tariff?

The costs of pure medical care, which becomes necessary after an accident, are included within the framework of the insured services of this tariff. However, after an accident, you will not receive compensation in the case of permanent impairment of your physical or mental capacity (invalidity). In addition to international health insurance, we also recommend that you take out a "Care Protector" accident and liability policy. You can conclude this quite conveniently together with your health insurance under Online Application for a premium from EUR 2.00 per month.

Can I insure myself in a crisis region?

The scope of the overseas health insurance Care Expatriate also covers so-called "crisis regions", but with the following limitation: the insurance provider is under no obligation to provide cover for illnesses and their consequences, and for the consequences of accidents or deaths, which were caused by acts of war or active participation in riots and were not explicitly included in the insurance cover.

Will I receive an insurance card with which I can assert my claims?

You will receive an insurance card which states your personal data and an excerpt of the insurance services; however, you will not receive a chip card, as is common with the statutory insurance providers in Germany. The insurance card proves your membership in the overseas health insurance Care Expatriate.