

Who can be insured with health insurance Care Student?

The private, comprehensive health insurance plan "Care Student" allows foreign students and school students to take out insurance for educational and training programs as well as further education courses in the Federal Republic of Germany. The plan primarily covers foreign students enrolled in German universities/colleges. but enrolled doctoral students, language school participants, preparatory college students and interns can also be insured, provided that these activities serve to begin a course of study at a German university/college. The insured persons must be legal residents of Germany and may not have any other private or public insurance coverage.

The age of entry is between 12 and 34. The age is calculated on the basis of your year of birth, not your day of birth. For this purpose, the key date is always January 1 of each year. If, for example, you reach the age of 35 in June and wish to take out "Care Student" insurance in April of the same year, this is not possible because the reference date is January 1 of the year in which you reach the age of 35.

Competitive athletes and those who receive remuneration for their work are not insurable.

Exemption from mandatory coverage: Is this required?

As an enrolled student in Germany, you are usually subject to take out public insurance coverage. In order to be able to take out a private, comprehensive health insurance "Care Student" policy, you have to provide proof of exemption from this obligation. This is a somewhat cumbersome bureaucratic deed, which we will gladly relieve you of and take care of for you as a new student in Germany - automatically when you apply for Care Student insurance. You therefore do not need to do anything yourself and will receive confirmation of exemption from mandatory coverage from us as well as preliminary confirmation of your insurance coverage. Both documents must be presented at the time of enrollment.

Note: Once you have been exempted from the public health insurance obligation, this usually applies to your entire course of study. It is therefore no longer possible to switch to public health insurance during your studies.

Additional information on this can be found on the pages of the Association of Private Health Insurance (Verband der Privaten Krankenversicherung) under the topic of health insurance (Krankenversicherung).

Duration of coverage: What are the possibilities?

- The maximum duration of coverage under a Care Student policy is 60 months. After this, your plan will be adjusted to a KVS1 plan of HanseMerkur Krankenversicherung AG without the need to answer any further health-related questions, provided that you have fixed and ongoing residency in Germany and there are no premium arrears

at this time. You must possess a valid residency permit.

- If your education/further education courses (e.g. course of studies) are completed, discontinued or interrupted for more than 6 months, an adjustment to the KVS1 plan of HanseMerkur Krankenversicherung AG takes place, the duration of which is unlimited.
- The duration of coverage for Care Student will be deducted from the waiting period in your KVS1 policy

How and when can I cancel my coverage?

You can terminate the insurance relationship after 2 policy years, three months before the end of each policy year.

We need the following information to process your request:

- your policy number;
- the name of the insured person;
- the original policy expiration date;
- your requested termination date; and
- your reason for cancellation (or proof of subsequent insurance coverage)

If you do not wish to make use of the adjustment to the KVS1 plan, you can cancel the policy within 2 months of the adjustment date. Request for cancellation can only be submitted in text form (e-mail, post, fax). Irrespective of the usual notice of cancellation, there is the option of terminating the policy if you return to your home country, for example. If your home country is in the EU, you can terminate the policy up to two months after your return to your home country. If your home country is outside the EU, the policy is automatically terminated when you return. Termination takes place exactly to-the-day. Any insurance premiums paid in excess will be immediately reimbursed.

How can I obtain my confirmation of insurance coverage online?

Once you have completed and sent the application and medical examination online, you will receive an e-mail with the result of the assessment of your application within a short period of time. A few days later, we will send you preliminary confirmation of your insurance coverage as well as – in the event you are a beginning student in Germany – your exemption from mandatory insurance coverage required for enrollment by e-mail to the e-mail address you provided. In addition, you will receive your confirmation of coverage by mail within a few

working days and, if you have decided to pay by bank transfer, your invoice. Should we not be able to insure you immediately with Care Student, we will contact you in writing within two working days. If possible, we will then directly offer you alternative insurance coverage.

Is it possible to pay the premiums monthly by bank transfer instead of direct debit?

You can transfer the monthly premium with your policy number, issue a SEPA direct debit mandate or make a cash deposit at any bank. You will receive the account details with your insurance documents. If you make your own bank transfer or cash payment, please make sure that you list the complete insurance policy number and that the premiums are paid on time.

The easiest and safest way to do this is to issue a SEPA direct debit mandate, which you can conveniently issue directly during the application process by selecting the "Direct Debit" payment method. When issuing a SEPA direct debit mandate, please ensure that your account always has sufficient funds.

If you have not yet opened an account, you can also make a cash deposit at any bank by specifying the policy number in the reference field. Please note that fees may apply to cash deposits. Please contact the bank in question to find out the amount of the fees.

Are hospital stays and treatments by medical specialists insured?

In general, every treatment – by the general practitioner (family doctor) and specialists – that is considered medically necessary is insured. The private health insurance coverage includes medical treatment by specialists up to 2.3 times the basic rate (e.g. by orthopaedists, gynaecologists). This is a substantial difference to public health insurance coverage, which usually only covers treatment costs up to 1.8 times the basic rate.

As an insured person with a Care Student policy, you are considered a private patient in Germany and also have access to private doctors.

Inpatient treatment in the hospital, in the standard care class not including treatment by a chief physician or optional services is covered. A detailed overview of services can be found in the description as well as the terms and conditions of your plan.

Are the costs of pregnancy and childbirth covered?

Yes, the costs for pregnancy, childbirth and midwives are covered. Please note the special

waiting period of 8 months.

Are dental treatments insured?

500 euro per calendar year are paid for dental treatments. Additional costs will be reimbursed at 50%. Please note the special waiting period of 6 months, if necessary. Please note the question "Are there any waiting periods?" Dental prostheses (e.g. crowns, bridges, implants) will be reimbursed at 50% up to a maximum of 500 euro per calendar year. A waiting period of 8 months may apply.

Does Care Student insurance also protect against claims for damages by third parties?

No, we recommend that you also take out private liability insurance. In addition to health insurance, you can also take out private liability insurance or a private liability/accident insurance package.

Are accidents also covered?

Treatments to restore health after accidents are covered. If an accident leads to a permanent health impairment, accident insurance provides additional funds. You can find additional information and take out your coverage here online.

Am I also insured when I visit my home country?

Yes, you are also insured if you return to your home country temporarily during the contract period. You enjoy unlimited insurance coverage within Europe and as well for the first 4 weeks of a trip coverage in non-European countries. If you visit your home country, you are insured for a minimum of 4 weeks. Please note that a claim for benefits arising abroad is in any case limited to the amount that would have been incurred if treatment had taken place in Germany.

When are the contributions collected?

The insurance premiums are collected on the 1st of each month. This is noted on the confirmation of coverage in the case that a direct debit procedure was selected at the time of applying for coverage.

Who should I contact in the event of a claim?

Care Concept is your contact for all questions concerning your policy. We are available

Care Student-FAQ-CCAG-20210310_eng

Mondays to Fridays from 9:00 am to 5:00 pm to answer your questions and provide you with any further information you might need. We would also be happy to help you in English, Chinese and many other languages. Do you have any questions regarding your application or premium payments? Then please call (49) 228 97735-656 or send an e-mail to policyadmin@care-concept.de or encashment@care-concept.de. If you have any questions about reimbursements and benefits, you can call us at (49) 228 97735-686 or reach us by e-mail at claims@care-concept.de.

Our address is as follows:

Care Concept AG
 P.O. Box 30 02 62
 53182 Bonn, Germany

How long does it take to receive a reimbursement in the event of a claim?

Reimbursement of the costs, less the specified deductibles, is usually made within 10 working days.

Are there any waiting periods?

No, there is no general waiting period. Special waiting periods are 8 months for childbirth, psychotherapy, dental prostheses and orthodontics. This means that you must be insured for 8 months with Care Student before benefits for childbirth, psychotherapy, dental prostheses and orthodontics can be paid out.

You can find additional information in the General Terms and Conditions of Insurance (AVB) as well as the conditions of your specific rate.

When am I entitled to convalescence benefits?

You are entitled to convalescence benefits in the amount of 1,500 euro in the event of serious illness/serious consequences resulting from an accident leading to a hospital stay of 14 days and a subsequent incapacity to work, so that the hospital stay and the incapacity to work together amount to at least 90 days.

Do I receive a daily hospital allowance for inpatient stays?

Care Student-FAQ-CCAG-20210310_eng

Yes, from the 15th day of a medically necessary hospital stay you will receive 25 euro per day for a maximum of 20 days per calendar year. By the way: In the public health insurance system you pay 10 euro per day of hospitalization (up to a maximum of 28 days) and do not receive any daily hospital allowance.

What happens to my health insurance coverage when I end my studies?

If you discontinue your studies, you cannot remain insured under a Care Student plan but will be insured with a KVS1 policy of HanseMercur Krankenversicherung AG without the need to undergo another medical examination.

If you return to a home country in the EU after you have ended your studies, you leave Care Student coverage on the exact day of successful termination. Termination takes place on the exact day. Any insurance premiums paid in excess will be immediately reimbursed. Please let us know if you are returning to your home country or if you are discontinuing your studies. Please also provide us with proof or confirmation of deregistration.

Are all prescription medications covered?

In general prescription medications are reimbursed. Please note the exceptions in the specific conditions of your rate. These include, for example, contraceptives (the pill) or protein preparations to build muscle. The only condition is that, if several medications with the same active ingredient are available, one of the three cheapest medications have to be purchased. This does not apply in the case that the prescription of a particular medication is medically necessary or if the delivery of the low-cost medication takes too long.

Is there a deductible?

Yes, there is a deductible in the amount of 300 euro per calendar year. It is reduced by 1/12 for every month already elapsed. For example, if you take out coverage on June 1, the deductible is reduced by 5/12 (= 125 euro) to 175 euro. "Deductible" means you pay all benefits yourself until the deductible is reached. If the insurance ends during a calendar year, the deductible is not reduced.

What happens when I finish my studies?

If you become subject to mandatory public insurance coverage after completing your studies, you can switch to a public health insurance plan. This is the case, for example, if you take up paid employment (as a salaried employee) and earn less than 54,450 euro per year (as of 2019). If you are not obligated to take out public insurance coverage after completing your studies, your plan will automatically be adjusted to the KVS1 plan of HanseMerkur Krankenversicherung AG.

Can I work and earn money during my studies?

Yes, you can work and earn money during your studies. It doesn't matter how much you earn on the side. However, you are not allowed to work more than 20 hours a week. Work during the semester break is not counted here. If you work mainly at night or in the evening, you may work more than 20 hours a week. The number of weeks in which you work more than 20 hours may not, however, exceed 26 weeks per year of employment. If you need a visa for Germany, please contact the relevant immigration office and clarify whether and to what extent you are allowed to pursue employment in Germany.