

Health insurance for language pupils and students

Why take out health insurance for a stay abroad?

Many foreign language pupils and students staying abroad for a specific period take out inadequate health insurance or none at all. But, unfortunately, illness or accidents can never be entirely ruled out and can result in considerable financial cost. Care College protects you from the costs of necessary medical treatment abroad.

Product description Tarif Care College Basic

Summary of benefits:

- out-patient treatment by a doctor
- in-patient treatment at a hospital (general nursing class)
- medically necessary rehabilitation measures (follow-up treatment)
- transportation costs to hospital for medical reasons
- 100 % cost cover for medications and remedies
- replacement of accident-related medical aids up to EUR 250.00 (not including visual aids)
- pregnancy examinations and treatment (EUR 50.00 deductible per pregnancy examination) – as long as the insured is not pregnant on commencement of cover or at the time of applying for renewal of cover – plus delivery (8 month waiting period, EUR 250.00 deductible per insured event)
- analgesic dental treatment – 100 % (up to EUR 250.00 - above that 50 %)
- costs of repatriation for medical reasons, up to max. EUR 10,000.00
- repatriation costs/funeral expenses in event of the death of the insured person, up to EUR 10,000.00
- up to 4 weeks secondary liability
- up to 6 weeks per year insurance cover in own country

The tariff provides for a general deductible of EUR 50.00 per claim. Costs will be reimbursed at up to 1.8 times the rate of the scale of fees (GOÄ/GOZ).

For a complete list of benefits see the general insurance conditions (AVB)..

Product description Care College Comfort

The product is based on Care College Basic with the following extras:

- 50 % of the costs of dental prosthesis up to max. EUR 500.00 within two years of insurance term (8 months qualifying period for dental prosthesis)
- costs of repatriation for medical reasons, 100 %
- no deductible except for gynaecological examinations or deliveries
- reimbursement takes place within the framework of the scale of fees (GOÄ resp. GOZ) without limitation to 1.8 times the rate.
- credit note for one month's premium if no claims within 12 months

Product description tariff Care College Premium

The product is based on Care College Comfort with the following extras:

- 100 % basic version accident-related medical aids
- up to EUR 100.00 visual aids (3 months qualifying period)
- 100% of the costs of accident-related dental prosthesis up to max. EUR 2,500.00
- 70 % of the costs of dental prosthesis up to max. EUR 1,000.00 within two years of insurance term (8 months qualifying period for dental prosthesis)
- repatriation costs/funeral expenses in event of death of the insured, up to EUR 15,000.00
- up to 8 weeks secondary liability
- no deductible except for deliveries
- credit note for one month's premium if no claims within 12 months

Insurance cover at a fair price:

The Care College policy is available in different cover versions as well as for differing periods. The premiums differ according to the duration of the policy. The premium due on policies with a term of more than 18 months increases as of the 19th month. For prices per month please refer to the following list:

Premium table Care College (premium in EUR per month)						
Tariff	Care College Basic		Care College Comfort		Care College Premium	
Term of insurance	1-18 month	Starting month 19.	1-18 month	Starting month 19.	1-18 month	Starting month 19.
EUR/month	26,-	48,-	31,-	53,-	52,-	74,-

Assistance benefits

- available 24 hours a day, 365 days a year
- answers to questions on existing insurance cover and benefits
- information on medical treatment at home and abroad
- list of registered doctors, hospitals and special clinics with relevant language skills
- list of emergency doctors, dentists and chemists
- list of solicitors
- assistance in event of language problems, e.g. at the doctor's surgery or the hospital
- general information on types of illness, possible causes and treatment options
- notification of relatives abroad upon request
- organisation of rescue flights and return home

Notes on insurance cover

1. Who can take out Care College Basic/Comfort/Premium insurance?

For the purposes of training or further education

- Foreign nationals travelling temporarily to Germany or EU / Schengen states;
- Foreign nationals living in Germany or Austria and intending to travel abroad temporarily except to the USA, Canada and Mexico (NAFTA);
- German or Austrian nationals travelling abroad temporarily - except to the USA, Canada and Mexico (NAFTA);
- German or Austrian nationals living abroad for at least two years and travelling temporarily to Germany or EU / Schengen states

can insure themselves via Care College Basic/Comfort/Premium. The insured person must be at least 12 and no more than 35 years of age when cover begins or on renewal of cover. The policyholder must be at least 18 years of age.

Note: The main reason for the stay abroad must be training and/or further education.

2. Applicability

The insurance applies only during the stay in Germany, EU / Schengen states or abroad, as applicable (the countries of the North American Free Trade Area NAFTA: USA, Canada, Mexico are excepted). The insurance cover also applies if the stay abroad includes stays in more than one host country and a move to different countries is necessary as part of the language learning process or study/training. Brief stays in the home country and in third countries of up to 6 weeks per insurance year (insurance year: 12 months from commencement of cover) are possible.

3. How is the insurance cover taken out?

All you need to do is complete the direct debit order and forward it to us. Once we receive your application, you will then also receive the insurance certificate by e-mail together with treatment vouchers to be given to a doctor. You will always receive your insurance card by post.

We will then debit the premium(s) from your account in accordance with your chosen payment interval giving your policy number(s).

You must apply for any renewal in written form before coverage expires.

Please note :

Payment to Care Concept AG is deemed made if a pre-authorised payment mandate is issued when the insurance contract is completed and the account number stated contains sufficient funds when the debit note is presented.

4. Duration of insurance and waiting periods

The insurance policy must be taken out for the full duration of the stay. It begins and ends on the dates stated in the insurance certificate; it should be taken out within 31 days of entry into the Federal Republic of Germany or EU/Schengen states or rather before the start of the journey abroad; it ends with regard to the health insurance after 4 years at the latest.

If you have already left the country, or entered the country more than 31 days ago, you can nonetheless take out insurance. In this case a general qualifying period of 31 days applies merely to the health insurance. There is no qualifying period for accidents, or if you can demonstrate prior cover immediately preceding the new policy.

5. Renewal (follow-on policy)

Should your stay last longer than planned you can simply take out a follow-on policy. But the application must be sent to Care Concept AG online-form with the following link: https://www.care-concept.de/krankenversicherung/sprachschueler_und_studenten/online_verlaengerung_eng.php before expiry of the original policy and the insurer must explicitly approve it. Any follow-on policy must start immediately at the end of the previous policy. If you apply for renewal later, a new waiting period of 31 days from commencement of the renewal applies, so it makes sense to conclude longer terms from the outset. In total, you can insure yourself for a maximum of four years – including all renewals – in the health insurance.

6. Termination - Cancellation

Premature termination is possible if the insured person

- leaves Germany or EU/Schengen states, or returns from the foreign trip, prematurely, or
- becomes subject to social security insurance in the host country, or
- no longer meets a condition for continuation of the policy, e.g. regarding the health insurance on ending of the further education course.

The policy can be terminated at the earliest on the date on which Care Concept AG in text form receives the corresponding notification. An administration fee of EUR 5.00 will be charged on every refund of premium paid in excess.

In the event of further questions Care Concept AG is only too pleased to be of service on the following free numbers from the fixed-line telephone network in Germany.
Phone: 0800 9773500 Fax: 0800 9773535

Otherwise dial:

Phone: +49 228 97735-11 Fax: +49 228 97735-911

E-Mail: leistung@care-concept.de

Care College - All benefits at a glance			
Health insurance			
	Care College Basic	Care College Comfort	Care College Premium
• world-wide emergency service	✓	✓	✓
• medically prescribed medications and transports	✓	✓	✓
• in-patient treatment at a hospital (general nursing class - multiple-bed rooms - no optional benefits)	✓	✓	✓
• pregnancy examinations and treatment	✓ EUR 50.00 deductible	✓ EUR 25.00 deductible	✓
• costs for treatment acc. GOÄ/GOZ	✓ up to 1.8 times the rate of the scale of fees	✓ up to 2.3 times the rate of the scale of fees	✓ up to 2.3 times the rate of the scale of fees
• basic version accident-related medical aids	✓ up to EUR 250.00	✓ up to EUR 250.00	✓ 100%
• repatriation for medical reasons	✓ up to EUR 10,000.00	✓ up to 100%	✓ up to 100%
• analgesic dental treatment (treatment and cost plan required if more than two teeth treated)	✓ 100% (up to EUR 250.00 - above that 50%)	✓ 100% (up to EUR 500.00 - above that 50%)	✓ up to 100%
• repatriation/burial costs in event of death of the insured person	✓ up to EUR 10,000.00	✓ up to EUR 10,000.00	✓ up to EUR 15,000.00
• deductible per insured event	✓ EUR 50.00	✓ only for gynaecologists	-
• secondary liability	✓ 4 weeks	✓ 4 weeks	✓ 8 weeks
• cost for dental prosthesis (within 2 years of insurance term, qualifying period: 8 months)	-	✓ 50% up to EUR 500.00	✓ 70% up to EUR 1,000.00
• credit note for one month's premium if no claims within 12 months	-	✓	✓
• visual aids (up to EUR 100.00, 3 months qualifying period)	-	-	✓
• accident-related dental prosthesis up to max. EUR 2,500.00	-	-	✓

Consumer information - Exclusions

- Illnesses and consequences of accidents, treatment of which abroad was the sole reason, or one of the reasons, for starting the journey
- Costs for illnesses, complaints and consequences of accidents that already exist, or are known, on commencement of cover or renewal, and the consequences of such illnesses and accidents that have been treated within the last six months before commencement of cover or renewal, exceed EUR 30,000.00*
- Examinations and treatment of pregnancies that already existed prior to commencement of cover and/or on application for policy renewal
- Termination of pregnancies and contraception
- Optional services in hospitals
- Aids not due to accidents
- Psychotherapy / psychoanalysis treatment
- Drug withdrawal measures, cures and sanatorium treatment
- Cosmetic treatment (e.g. scar corrections, non-essential acne and wart removals etc.)
- Medical check-ups, vaccinations
- Plaque removal, paradontosis treatments
- Orthodontic treatment, dental braces, implantological and gnathological measures
- Examinations for the purposes of obtaining a residence permit
- Certificates and expert opinions

* Otherwise, the own risk for these costs is EUR 5,000.00 per insurance year. You will find a detailed description of benefits in the insurance conditions.

Important information in event of claim or illness

The original doctors' bills or notifications of damages should be submitted quoting the insurance policy no.:

Care Concept AG | Postfach 33 01 51 | 53203 Bonn
 Phone: 0800 9773500 or +49 228 97735-22 | Fax: 0800 9773535 or +49 228 97735-922
 e-mail: leistung@care-concept.de

Please always carry the insurance card with your personal details with you in case of emergencies. This was sent to you with the confirmation by post. Our telephone number is also stated on the card. If you have any questions about the insurance cover or other insurance procedures, please call the (from the German fixed line network free) service number stated above.

In event of liability

In event of liability claims no acceptance of fault should be indicated to the injured party. Care Concept AG will alone investigate which party is at fault.

In event of accident

If the accident should result in death, this fact is to be communicated to Care Concept AG within 48 hours at the latest, even if the accident has already been reported.

In event of illness

If you need out-patient treatment, please present the treatment ticket sent to you with the confirmation – and signed by you – to the doctor. In order to save you unnecessary administrative expenses, we pay the benefits from the policy in Germany and Austria direct to the doctor, after deducting any applicable deductibles. If undergoing in-patient treatment please get the hospital to request a cost acceptance declaration from Care Concept AG on fax number + 49 228 97735-922. Prescription charges incurred – where you are entitled to them – will be reimbursed to the account number provided to us by the policyholder once we have received the corresponding medical invoices.

Note: For treatment abroad, please send the originals of any bills you have paid to Care Concept AG in Bonn. Please ensure that the doctor makes a note of the diagnosis on the documents. Any reimbursement will then be made to the policyholder's account number in our possession.

The treatment costs for accident injuries are covered by the health insurance. Long-term invalidity risks can only be covered by an accident insurance policy. We therefore recommend that you take out an

accident and liability policy

In addition to health insurance we offer – in a legally separate policy – personal liability insurance or a personal liability/accident insurance package with the following scope:

Care Protector - All benefits at a glance			
Liability insurance	Type S	Type M	Type XL
lump sum coverage for personal injury and property damage	EUR 1 Mio.	EUR 2 Mio.	EUR 2.5 Mio.
deportation costs to cover undertakings of the policyholder versus German authorities	EUR 1,000	EUR 2,000	EUR 3,000
co-insurance of damage to rented property for immovable objects, deductible 10 %, minimum EUR 250.00 per claim	EUR 10,000	EUR 25,000	EUR 50,000
loss-of-key cover for private dwellings (resp. room or apartment), deductible 10 %, minimum EUR 100.00 per claim	-	-	EUR 1,000
deductible per claim	EUR 250	EUR 0	EUR 0
Accident insurance			
	Type S	Type M	Type XL
basic invalidity amount	-	EUR 30,000	EUR 40,000
maximum invalidity sum with progressive scale 350 %	-	EUR 105,000	EUR 140,000
death benefit in the event of accidental death	-	EUR 15,000	EUR 25,000
salvage costs following an accident	-	EUR 7,500	EUR 10,000
cosmetic operations due to an accident	-	EUR 2,500	EUR 5,000
Premium table			
Liability -/Accident insurance	S	M	XL
Premium per month*	2,- €	4,- €	7,50 €
Minimum premium	10,- €	12,- €	15,- €

Information on statutory student insurance

Study carefree and enjoy excellent insurance all round!

If you want to study in Germany later, you must as a rule be insured via a statutory health insurance fund (also see page 48: Extracts from the German Social Security Code). We give you the opportunity to then move seamlessly into a statutory health insurance fund.

To make it easy for you, we offer you a special service: For enrolment at a college or university you need a certificate from a statutory health insurance fund. We organize that for you.

Your benefits

- optimum insurance cover from the very first day from a single source
- foreign language support
- inexpensive premium with outstanding service

Premiums

The German Ministry of Health establishes the premium for student health insurance and nursing insurance uniformly and at the same level for all statutory health insurance funds. As an example, for the summer semester 2008 these are

- for health insurance EUR 64.77 per month
- for nursing insurance EUR 11.64 per month or EUR 13.13 (for persons without children from 23 years of age).

It's this simple

With us you enjoy complete insurance cover from the first day of the semester with all the added features in benefits and services. The college then reports to the health insurance fund that you have started your studies.

Without this confirmation you cannot start studying!

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Phone: 0800 9773500

Fax: 0800 9773535

Otherwise dial:

Phone: + 49 228 97735-44

Fax: + 49 228 97735-944

e-mail: info@care-concept.de