

**Care College - Health insurance for language school participants and students in Europe, Germans and Austrians worldwide except USA, Canada, Mexico**



<b>Insurable persons</b>	For the purposes of training and further education foreign nationals travelling to Germany or in the EU or Schengen-States (except Austria), foreign nationals living in Germany or Austria and intending to travel abroad temporarily – except to the USA, Canada and Mexico, German and Austrian nationals traveling abroad temporarily – except to the USA, Canada and Mexico. Maximum age when cover begins: 40 years
<b>Scope of insurance coverage</b>	The insurance coverage applies only during the stay in Germany, the EU/Schengen states (except Austria) or abroad, as applicable (except USA, Canada, and Mexico).
<b>Insurer</b>	Advigon Versicherung AG, Drescheweg 1, 9490 Vaduz, Liechtenstein
<b>Duration of insurance</b>	Minimum term of insurance: 1 month. Maximum insurance period: 5 years (incl. Renewals).

Care College Basic/-Comfort/-Premium - All benefits at a glance			
Health insurance			
Benefits*	Care College Basic	Care College Comfort	Care College Premium
outpatient treatment by a doctor	✓	✓	✓
prescription medications and ambulance services	✓	✓	✓
inpatient treatment in the hospital	✓	✓	✓
analgesic dental treatment	✓ up to EUR 500.00/ Policy year	✓ up to EUR 750.00/ Policy year	✓ up to EUR 1,250.00/ Policy year
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
accident-related dental prosthesis	-	✓ up to EUR 1,000.00	✓ up to EUR 2,500.00
prescription accident-related medical aids (basic version)	✓ up to EUR 250.00/ Policy year	✓ up to EUR 500.00/ Policy year	✓ 100 %
medication	✓ up to EUR 250.00/ Policy year	✓ up to EUR 500.00/ Policy year	✓ up to EUR 1,500.00/ Policy year
visual aids (up to EUR 100.00, 3 months qualifying period)	-	-	✓



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Benefits*	Care College Basic	Care College Comfort	Care College Premium
additional costs for medically advisable repatriation	✓ up to EUR 10,000.00	✓ 100 %	✓ 100%
deductible/policy year	✓ EUR 120.00	no deductible	no deductible
costs for treatment acc. GOÄ/GOZ in Germany	✓ up to 1.8 times the basic rate in the fee schedule	✓ up to 2.3 times the basic rate in the fee schedule	✓ up to 2.3 times the basic rate in the fee schedule
world-wide emergency services	✓	✓	✓
extended liability period	✓ 4 weeks	✓ 4 weeks	✓ 8 weeks
repatriation/burial costs in event of death of the insured person	✓ up to EUR 25,000.00	✓ up to EUR 25,000.00	✓ up to EUR 25,000.00
Worldwide scope of coverage (excl. USA, Canada, Mexico)	✓	✓	✓
Insurance coverage in home country (depending on the insurance period)	✓	✓	✓
treatment of mental illnesses (also inpatient) with the exception of psychoanalysis and psychotherapy	✓	✓	✓
Insurance card	✓ digital	✓ digital	✓ digital
refund if no claims in one policy year	-	✓ 2 months' premium	✓ 2 months' premium
sick pay in event of a severe illness/disease upon request:	-	✓ EUR 1,500.00/Policy year	✓ EUR 2,500.00/Policy year
costs for transport for a visiting family member in case of inpatient treatment at a hospital for more than 14 days	-	✓ EUR 500.00	✓ EUR 1,250.00



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daily hospital allowance (all in EUR 100.00 for hospital stays exceeding 14 days)	-	-	✓
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\*For a complete list of benefits please see the terms and conditions.

### Premium table Care College

Plan	Care College Basic	Care College Comfort	Care College Premium
Month 1 - 24 / up to 29 years	EUR 24.50	EUR 32.00	EUR 48.00
Month 1 - 24/ 30+ years	EUR 30.00	EUR 48.00	EUR 75.00
Starting month 25 / up to 29 years	EUR 49.50	EUR 57.00	EUR 73.00
Starting month 25 / 30+ years	EUR 55.00	EUR 73.00	EUR 99.00

**Legal note:** The information contained in this publication does not constitute the basis of any contract, but rather serves solely as to provide a product overview/description. Only the General Terms and Conditions of Insurance and the policy terms and conditions, upon which your contract is based, are binding.

