

Care Expatriate Health insurance for expatriates



Insurable persons	Care Expatriate health insurance coverage is tailored to the needs of travelers who intend to stay for more than 6 continuous months abroad. Coverage must commence prior to the insured person reaching the age of 75 and will end, at the latest, upon the person reaching the age of 80 (80th birthday).
Field of application	<p>Insurance covers medical treatment throughout the world. The following persons are insurable:</p> <ul style="list-style-type: none"> • persons in any country worldwide with permanent residency in Germany, Austria, EU countries, member states of the Schengen agreement, Switzerland and Liechtenstein. • persons with permanent residency in other countries of the world who are staying in Germany, Austria, EU countries, member states of the Schengen agreement, Switzerland and Liechtenstein. • persons with permanent residency in Germany, Austria, EU countries, member states of the Schengen agreement, Switzerland and Liechtenstein who are staying in the above-mentioned countries. <p>Not covered by the policy are countries of which the insured person is a citizen and/or which were the permanent place of residency of the person prior to the commencement of his/her travels.</p>
Insurer	Advigon Versicherung AG, Pflugstraße 20, 9490 Vaduz, Liechtenstein
Duration of coverage	The minimum duration of coverage is 3 months. The maximum period of coverage for stays in Germany is 5 years, including all policy extensions. Outside of Germany, persons can apply any number of times for an extension during their stay abroad until reaching the age of 75. Persons taking out an initial 5-year policy valid outside of Germany, will receive a one-time acceptance guarantee for a follow-up policy for a maximum period of a further 5 years (Care Expatriate Comfort / Care Expatriate Premium).

Care Expatriate Basic/Comfort/Premium - All benefits at a glance *

Health insurance			
Benefits Care Expatriate	Care Expatriate Basic	Care Expatriate Comfort	Care Expatriate Premium
outpatient medical treatment deemed medically necessary and rendered by a physician at 100 %	✓	✓	✓
prescription medications	✓	✓	✓
additional costs for repatriation due to medical reasons	✓	✓	✓
dental treatments including annual check-ups	✓ up to EUR 600.00	✓	✓
accident-related dental prosthesis	✓ 80 % up to EUR 1,000.00	✓ 80 % up to EUR 2,000.00	✓ 100 % up to EUR 3,000.00
medication	✓ up to EUR 250.00	✓ up to EUR 500.00	✓ up to EUR 1,500.00
psychotherapy	✓ up to EUR 500.00 (up to EUR 100.00 per session)	✓ up to EUR 1,000.00 (up to EUR 100.00 per session)	✓ up to EUR 1,500.00 (up to EUR 150.00 per session)
home leave (duration >= 1 year)	✓ up to 30 days / policy year	✓ up to 45 days / policy year	✓ up to 90 days / policy year
extended liability coverage (until the person can be transported)	✓ 1 month	✓ 3 months	✓ no limit
medical aids prescribed by a physician	✓ accident related, up to EUR 500.00	✓ up to EUR 500.00/hearing and speech aids, wheelchairs up to EUR 1,000.00	✓ 100 % up to EUR 2,500.00
inpatient treatment in hospitals (standard care class)	✓	✓	✓ single room/shared two-person room outside of Germany
Outpatient rehabilitation measures	✓ up to 21 days	✓ up to 21 days	✓ up to 21 days



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Benefits Care Expatriate	Care Expatriate Basic	Care Expatriate Comfort	Care Expatriate Premium
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
dentures including the cost of repairs	-	✓ 60 %	✓ 80 %
screening examinations aimed at early detection of disease	-	✓ up to EUR 250.00	✓ up to EUR 500.00
visual aids	-	✓ up to EUR 100.00	✓ up to EUR 300.00
daily hospital allowance all in EUR 100.00 for hospital stays exceeding 14 days	✓	-	-
daily hospital allowance	-	✓ EUR 20.00 (up to 20 days)	✓ EUR 30.00 (up to 30 days)
right to continued insurance coverage	-	✓	✓
acceptance guarantee for follow-up policy	-	✓	✓
upon request: costs for transport for a visiting family member in case of in-patient treatment at a hospital for more than 14 days	-	EUR 500.00	EUR 1,000.00

*Excerpt from the overview of benefits. For a complete list of benefits, please see the terms and conditions. All restrictions pertain to the policy year.

Premium overview Care Expatriate worldwide except former NAFTA countries (the USA, Canada and Mexico)

Insurance plan rate	Basic	Comfort		Premium		
Deductible per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1,000.00
Entry age: 0-12 (EUR / Month)	64.00	104.00	81.00	191.00	149–	117.00
Entry age: 13-40 (EUR / Month)	58.00	84.00	63.00	181.00	141.00	109.00
Entry age: 41-60 (EUR / Month)	68.00	103.00	77.00	256.00	201.00	156.00
Entry age: 61-74 (EUR / Month)	246.00	322.00	248.00	432.00	336.00	263.00

Premium overview Care Expatriate worldwide including former NAFTA countries (the USA, Canada and Mexico)

Insurance plan rate	Basic	Comfort		Premium		
Excess per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1,000.00
Entry age: 0-12 (EUR / Month)	175.00	280.00	220.00	495.00	385.00	300.00
Entry age: 13-40 (EUR / Month)	145.00	225.00	170.00	465.00	363.00	285.00
Entry age: 41-60 (EUR / Month)	195.00	265.00	210.00	660.00	515.00	405.00
Entry age: 61-74 (EUR / Month)	710.00	920.00	725.00	1,175.00	965.00	750.00

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. Please note that the English translation is offered as a service for convenience only. The legally binding version is the German one.

