Care Austria
Health insurance abroad for Austria

Why health insurance coverage for your stay in Austria?

Travelers, visitors, guests, language school participants and students who stay in Austria for a specified period of time often need a residency permit. The prerequisite for obtaining this residency permit is having comprehensive health insurance coverage.

The Austrian health insurance plan **Care Austria/Care Austria 364 is recognised by all municiple authorities in Austria**, as the reimbursement is made analogously to the Austrian Health Insurance Fund (ÖGK) in the event that deviations from the GTCI exist.In some cases, benefits are granted that are not offered through the Austrian Health Insurance Fund, such as treatment by physicians of one's choice, treatment in private hospitals or professional dental cleanings.

Insurance can be taken out for two different periods of coverage: Care Austria with an unlimited duration of coverage and Care Austria 364 with a maximum period of 364 days.

Care Austria/Care Austria 364 Education and Care Austria/Care Austria 364 Standard

- **Care Austria Standard/Care Austria 364 Standard** can be purchased for stays by persons between the ages of 0-74.
- **Care Austria Education/Care Austria 364 Education** is intended specifically for students, language school participants and au pairs as well as people who are staying in Austria for (further) education/training purposes, e.g. participants in Working Holiday programs and interns aged 12 to 35. The plan is available at a particularly affordable premium rate: 51 EUR/month for stays of up to 364 days and 56 EUR/month for stays of more than 364 days.

Important benefits

The range of benefits does not differ according to the duration of coverage (Care Austria 364 for up to 364 days or Care Austria, unlimited). The reduced premium for stays due to educational purposes also has no influence on the range of benefits.

The following benefits are granted:

Health insurance

- outpatient treatment by legally recognised and licensed physicians; free choice of doctor
- inpatient treatment in privat and public hospitals (shared room; standard care class)
- patient transport to the hospital for inpatient treatment
- coverage of costs for medically prescribed medications and bandages
- medical aids up to a maximum of EUR 2,500.00

Pregnancy and childbirth

- Pregnancy examinations and treatments – provided that the pregnancy did not exist at the start of the insurance coverage or when applying for a policy extension

- Delivery (waiting period 8 months)

Dental treatment and dental prostheses

- medically necessary dental treatment (simple execution), at 100%.
- annual dental check-up
- annual teeth cleaning
- medically necessary dental prosthesis (including repairs) at 80% of the reimbursable invoice amount up to a maximum of EUR 750.00 (Attention: it is absolutely necessary to submit the treatment plan and cost estimate, otherwise only 50% will be covered.)
- Accident-related dental prosthesis (including repairs) at 100% of the reimbursable invoice amount up to a maximum of EUR 3,000.00 (Attention: it is absolutely necessary to submit the treatment plan and cost estimate, otherwise only a maximum of EUR 500.00 will be covered.)

Repatriation

- Additional costs of medically advisable, medically prescribed return transport to the home country

Other

- Transfer costs and funeral costs in the event of death of the insured person up to EUR 25,000.00.
- Follow-up liability up to 4 weeks
- Insurance coverage for vacation stays in the home country
    - o up to 14 days (duration up to 4 months incl. all extensions)
    - o up to 28 days (duration from 4 months to 364 days incl. all extensions)
- Insurance coverage in the EU (except in home country)
    - Care Austria (unlimited): unlimited
    - Care Austria 364: max. 30 days

Care Concept AG requires prior written notification of the stay.

The costs are reimbursed according to the currently valid official schedule of fees for doctors and dentists in Austria. (scale of fees).
Please refer to the GTCI for a complete list of benefits.

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Premium overview:

If you stay in Austria for a maximum of 364 days, you can apply for particularly affordable Care Austria 364 coverage. For stays of 365 days or more, Care Austria is the first choice. If you cannot reliably rule out the possibility that you may stay in Austria for longer than 364 days, we strongly recommend that you take out the unlimited option, as this means that you do not need to undergo a new health review. When you leave Austria, you can terminate your policy earlier than planned.
We will reimburse you for any possible premiums paid in excess.
Furthermore, you can take out Care Austria/Care Austria 364 policy for two different target groups:

- Care Austria Education for the target group of students, language school participants (language students), au pairs and further education travelers between the ages of 12 and 35
- Care Austria Standard for all travelers from 0 to 74 years of age

The premiums for Care Austria Education are particularly low. The premium for Care Austria Standard varies according to the age of the insured persons.

Premium overviewCare Austria 364*			
Health insurance			
	Care Austria 364 Education**	Care Austria 364 Standard	
Age	**12 - 35 years**	**0 - 64 years**	**65 - 74 years**
Premium in EUR/month	EUR 51.00 / month	EUR 95.00 / month	EUR 219.00 / month

* The premium rates are guaranteed as fixed rates for the entire duration of coverage.
*1 Students, language school participants, visiting academics, Working Holiday and Work ‘n’ Travel participants, au pairs, interns and trainees are eligible for coverage.

Premium overviewCare Care Austria (unlimited)				
Health insurance				
	Care Austria Education*	Care Austria Standard**		
Age	**12 - 35 years**	**0 - 49 years**	**50 – 64 years**	**Ab 65 years**
Premium in EUR/month	EUR 56.00 / month	EUR 155.00 / month	EUR 222.00 / month	EUR 510.00 / month

*2 The discount group benefits students, language school participants, visiting academics, Working Holiday and Work 'n' Travel participants, au pairs, interns and trainees. The premium is guaranteed for six years, provided that the conditions for obtaining the discount continue to exist.
*3 The premiums can be increased every four years, the earliest date being January 1, 2028.

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Notes on insurance cover

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1. **Who can insure themselves with a Care Austria/Care Austria 364 Education plan?**

   In order to participate in training or further education programs in Austria, individuals who do not possess Austrian citizenship and maintained permanent residency outside of Austria before traveling to Austria can insure themselves with a Care Austria/Care Austria 364 Education policy.
   The insured person must be at least 12 years of age at the start of the insurance coverage or the start of the policy extension and may not be older than 35 years of age.
   The policyholder must be at least 18 years old.
   Note: The main reason for the stay in Austria must be due to education, training or further education courses: e.g. students, language school participants, au pairs, Working Holiday, interns...

2. **Who can insure themselves with a Care Austria/Care Austria 364 Standard plan?**
   Any foreign nationals (individuals who do not possess Austrian citizenship and maintained permanent residency outside of Austria before traveling to Austria) traveling to Austria temporarily can insure themselves at the Care Austria/Care Austria 364 Standard rate. The insured person can not be older than 74 at the start of coverage. The policyholder must be at least 18 years of age.

3. **Scope of insurance coverage**

   - Care Austria 364 (for max. 364 days)
     - in Austria
     - temporary coverage in the home country (14 or 28 days, depending on the contract period)
     - temporary coverage in EU/Schengen countries (30 days)
   - Care Austria (unlimited)
     - in Austria and all EU countries, unlimited
     - temporary coverage in home country and Schengen countries (14 or 28 days, depending on the contract period)

4. **How is the insurance cover taken out?**
   Once you have completely filled in and sent the online application form, you will receive, shortly therafter. Upon approval of your application you will receive your confirmation of coverage and all important additional documents within two working days via email.

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 coverage 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 must be purchased within one year of entering Austria or before commencement of the stay in Austria. The health insurance coverage offered in Care Austria 364 ends after 364 days at the latest whereas Care Austria is taken out for an indefinite period of time.

If your entry into the country dates back more than one year, you can also take out Care Austria; this is only an option, however, if you have had prior insurance coverage directly leading up to your Care Austria coverage. In Austria, waiting periods apply analogously to the Austrian Health Insurance Fund (ÖGK), otherwise as stipulated in the terms and conditions.

5. **Renewal (follow-on policy)**
   If you choose Care Austria (unlimited), your insurance is valid for an indefinite period and does not need to be extended. If your stay with a Care Austria 364 policy (max. 364 days) should last longer than intended, you should complete an application for a Care Austria follow-up policy **before your coverage expires**. The insurer must explicitly approve it. In the case of extensions, only insured events that arise after applying for an extension are covered. It is therefore advisable to choose longer periods of coverage from the outset or to take out (unlimited) Care Austria coverage directly. Any follow-on policy must start immediately at the end of the previous policy.

6. **Termination - Cancellation**
   Early termination of your coverage is possible if the insured person

   - leaves Austria permanently or
   - receives a permanent residency permit or
   - transfers their permanent residency to Austria
   - or acquires Austrian citizenship or
   - the prerequisite for the continuation of the policy is no longer fulfilled, e.g. in the case of the Care Austria/Care Austria 364 Education coverage, a further education/training course ends.
     In this event, continued coverage through Care Austria Standard is possible after notification.

   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 -977 3500
Fax: 0800 9773535

Otherwise dial:
Phone: +49 228 - 977 35 - **44**
Fax: + 49 228 97735-944
e-mail: policyadmin@care-concept.de

What is not covered?

Notwithstanding the list below, reimbursement in the Republic of Austria shall be made analogous to the Austrian Health Insurance Fund, insofar as there are deviations from the General Terms and Conditions of Insurance (AVB). For areas in which coverage is granted outside the Republic of Austria, the exclusions as described below apply.

- Illnesses and consequences of accidents, the treatment of which abroad was one of the reasons for commencing the journey
- Treatments which, at the start of the journey, were determined to have to take place in the course of the planned journey
- Illnesses, including their consequences, and the consequences of accidents and deaths that are caused by nuclear energy, acts of war, or active participation in riots and are not explicitly included in the insurance coverage
- Spa and sanatorium treatments and rehabilitation measures
- Withdrawal measures including withdrawal treatments
- Outpatient treatment in a spa or at a health resort
- Treatments by spouse, partner in a legally registered civil partnership, parents or children
- Treatments by the policyholder or persons with whom the insured person lives within his/her own family or a host family
- Treatment/accommodation caused by infirmity, need of care or custody
- Pregnancies and their consequences at the beginning of insurance coverage or when applying for a policy extension
- Immunization measures
- Medical aids that first become necessary within the insured period (not as a result of an accident)
- Treatments due to sterility, including artificial insemination
- Treatments for HIV infections and their consequences, detected before commencement of the insurance coverage or upon applying for a policy extension
- Suicide, attempted suicide and their consequences
- Organ donations and their consequences

For a complete list of benefits see the insurance conditions.

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Important information in event of claim or illness

My Care Concept Customer service portal:

If you have a claim and would like to send us any relevant documents such as doctor's bills or pharmacy receipts, or if we have asked you for some information regarding a request for reimbursement (for example, a completed self-disclosure form or proof of entry into a country), you can upload all documents quickly and easily here: My Care Concept Customer service portal
Your advantage: You do not need to send us anything by regular mail or email*, and you will receive the benefits stipulated in your policy **very quickly**.
*In individual cases we reserve the right to request original versions of the documents.

Care Concept InvoiceApp:

With our new **Care Concept InvoiceApp**, you can scan documents quickly and easily from anywhere with your cell phone or tablet and transmit them to us in a secure manner:
Care Concept InvoiceApp

Your advantage: You do not need to send us anything by regular mail or email*, and you will receive the benefits stipulated in your policy **very quickly**.
*In individual cases we reserve the right to request original versions of the documents.

Contact information:

Care Concept AG | Postfach 30 02 62
53182 Bonn
Phone: 0800 -977 3500 or +49 228 977 35-22 | Fax: 0800 9773535 or +49 228 97735-922
e-mail: claims@care-concept.de

Please always carry the insurance card, that includes your personal details, with you in case of emergency. This was sent to you by regular mail. Our telephone number is also listed on the card. If you have any questions about the insurance coverage or other insurance procedures, please call the toll free service number above.

Liability claims

In the 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.

Accidents

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.

Illnesses

If you need outpatient treatment, please present the medical treatment certificate - signed by you and sent to

you with the confirmation of coverage – to the doctor. In order to save you unnecessary administrative expenses, we pay the benefits listed in the policy in Germany and Austria directly to the doctor, after deducting any applicable deductible. If undergoing inpatient treatment, please arrange that the hospital request **a declaration of cost coverage from Care Concept AG** via fax at + 49 228 97735-922. Any prescription charges incurred – when you are entitled to them – will be reimbursed to the account specified to us by the policyholder once we have received the corresponding medical invoice(s).
Note: For treatment, please send the invoices you have paid via the Service Portal or the Care Concept InvoiceApp to Care Concept AG. Please also ensure that the doctor makes a note of the diagnosis on the documents. Any reimbursement will then be made to the policyholder's account provided.

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.

Liability insurance /accident insurance

Liability insurance protects you against claims for damages from a third party.
Accident insurance protects against financial hardships incurred through the reduction of your ability to work either because of a disability or death following an accident. 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:

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 EUR 100.00 per claim	-	-	EUR 1,000
General 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
Monthly premium*	**EUR 2**	**EUR 4**	**EUR 7.50**
Minimum premium	EUR 10	EUR 12	EUR 15

* The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely.

For a complete list of benefits see the Terms and conditions of liability/accident insurance.