

Care Student – Description

Private comprehensive health insurance coverage for students



Why a health insurance for the stay in Germany?

As a student in Germany, you need good health insurance coverage. This also applies to doctoral students and participants in pre-university language courses and preparatory colleges. It is always possible that you become ill or that you have an accident. That can be very expensive. With the private full health insurance Care Student you are optimally insured against medical expenses. Care Student is a private full health insurance.

Students in Germany: Health Insurance Care Student!

If you want to enrol as a student at a German university or college, you even have to prove that you have adequate health insurance coverage. The Care Student health insurance was developed precisely for this purpose: it offers all the advantages of private health insurance for students at German universities. And this at a lower premium than the statutory health insurance for students.

The best thing about Care Student: For university students, school students or interns, our health insurance even offers coverage when visiting your home country or when traveling – unlimited coverage in other European countries. Insurance coverage in countries outside Europe (incl. home country) is provided for the first 4 weeks per trip/stay.

For pupils, interns or participants in pre-university further education measures in Germany: Health Insurance Care Student!

For future students who are taking part in pre-university language courses in preparation for their studies, are doing an internship or attending a preparatory college, but also boarding school students and doctoral students can take out comprehensive health insurance with Care Student.

Product description Care Student plan

The following benefits are insured:

- **Out-patient treatment** by a doctor
The costs are reimbursed up to 2.3 times the rate of the scale of charges (GOÄ/GOZ).
- **In-patient treatment** at a hospital (general nursing class - multiple-bed rooms - no optional benefits) and delivery
- Outpatient **rehabilitation** measures max. 20 days of treatment
- **Patient transport** to the nearest suitable doctor or hospital is 100 % covered
- Medically prescribed **drugs and dressings** 100 % (if the same active ingredient is used, one of the three cheapest drugs must be chosen)



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- **Remedies** 100 %

- **Medical aids** prescribed by doctors (analogous to the GKV's list of aids) 100 %.
No visual aids.
- Medically prescribed **outpatient psychotherapeutic treatment** at 70%
(max. 50 sessions per calendar year)
- **Pregnancy examinations and treatments; childbirth**
- **Dental treatment** is paid at 100 % up to EUR 500, thereafter at 50 % per calendar year.
- **Dentures and orthodontics** are reimbursed at 50 % to 500 EUR per calendar year.
- Insurance cover in **Europe**
- Insurance cover in the home country/third country
 - in the first month of each trip outside Europe
 - unlimited in Europe
- There is a **daily hospital allowance** of EUR 25 per day (max. for 20 days per calendar year) for medically necessary inpatient treatment (from the 15th day).
- There is a **recovery allowance** of EUR 1,500 (for hospital stays of at least 14 days and subsequent incapacity to work) with subsequent incapacity for work (a total of at least 90 days).
- If the maximum term of 60 months or the maximum age of 35 is reached, you are covered in the KVS1 tariff of HanseMerkur Krankenversicherung AG without another health check. This also applies in the event that your studies are discontinued and you continue to stay in Germany.

The tariff provides for a general deductible of EUR 300 per calendar year. If the insurance does not begin on 1 January of a calendar year, this deductible will be reduced by 1/12 for each uninsured month.

Please refer to the General Insurance Conditions and the tariff for the exact scope of benefits.

What does the insurance cost?

The monthly premium varies depending on the age of the insured person. At the age of 12-29 years you pay EUR 69.62 per month, from an age of 30 years the health insurance contribution is EUR 95.68 per month.

As a student subject to compulsory insurance, you have to book the compulsory nursing care insurance for EUR 25.97 per month in addition to the health insurance.

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You will find the respective monthly contribution in the following overview:

Premium list private health insurance Care Student				
Year	Age	Care Student	Nursing insurance for students *	Total*
2022	12-29 years	EUR 69.62 / month	EUR 19.86 / month	EUR 89.48 / month
2022	30-34 years	EUR 95.68 / month	EUR 19.86 / month	EUR 115.54 / month
2023	12-29 years	EUR 69.62 / month	EUR 25.97 / month	EUR 95.59 / month
2023	30-34 years	EUR 95.68 / month	EUR 25.97 / month	EUR 121.65 / month

* The compulsory nursing care insurance is only due for persons who are subject to compulsory social insurance (e.g. registered students).

Information on insurance cover

Who can insure themselves with Care Student?

This tariff was developed for students at state or state-recognised universities. Foreigners can insure themselves through the Care Student to carry out training or further education measures at approved universities and institutions. Future students who take part in pre-university language courses etc. are also eligible for this student insurance. Doctoral students and boarding school students are also covered. The insured person must be at least 12 and not older than 34 years of age when the insurance commences. The policyholder, i.e. the person concluding the contract, must be at least 18 years old. For example, for students or pupils under 18, only one parent can conclude the contract.

Scope of insurance

The insurance is valid during your stay in Germany. The same applies to student insurance in other European countries. Insured stays in the home country and in third countries (non-European) are each possible in the first 4 weeks of a trip.

How is the contract concluded?

The online application is completed in three simple steps:

1. Step: Form with few personal details
2. Step: Online health survey
3. Step: Completing the form with address details and insurance details

Once you have sent all three steps of the online application, you will receive an e-mail within a short time with the result of the examination of your application. We offer a special service in this tariff for students and other persons subject to social insurance contributions:

We will also take care of your exemption from compulsory insurance and send you the confirmation of

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exemption you require for matriculation as soon as possible.

If a positive plausibility check is not possible, we will contact you within two working days.

Duration of insurance and waiting period

The insurance contract is concluded for the entire duration of the stay. It begins on the dates stated in the insurance policy.

The tariff term of the Care Student student insurance ends after 60 months. After that, the tariff will be changed to the KVS1 tariff of HanseMercur Krankenversicherung AG.

Cancellation

Termination of the contract is possible, for example

- in the event of early return to the home country (within Europe);
- at the time of the reclassification into the KVS1 tariff
- after the expiry of two years, with a notice period of three months to the end of the insurance year

(Prerequisite: you must prove equivalent replacement insurance cover!)

Note: An early return to a home country outside Europe leads to an automatic termination of the contract;

You must inform us of any changes to your stay. The insurance can be terminated at the earliest at the time at which Care Concept® AG receives the corresponding notification in text form.

If you have any further questions, Care Concept® AG will be happy to answer them by calling the toll-free service numbers from the German landline network.

Phone: +49 228 - 977 35 - 656 Fax: +49 228 97735911

e-Mail: vertrag@care-concept.de



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Care Student – All benefits at a glance*	
Benefits*	Care Student
Out-patient treatment by a doctor	✓
In-patient treatment at a hospital (general nursing class - multiple-bed rooms - no optional benefits)	✓
Medically prescribed medications and transports	✓
Examinations and treatment by gynaecologists	✓
Costs for treatment acc. GOÄ/GOZ	✓ up to 2.3 times the rate of the scale of fees
Pregnancy examinations and treatments, delivery	✓
Dental treatment	✓ up to EUR 500.00, thereafter 50% per calendar year
Dental prosthesis and orthodontics	✓ 50 % up to EUR 500.00 per calendar year
Remedies (e.g. physical treatment, ergotherapy, speech therapy, massages), medical aids	✓
Psychotherapeutic treatments (ambulant)	✓ up to 70 %, max. 50 meetings per calendar year
Hospital daily allowance (from the 15th day of a medically necessary hospital stay)	✓ EUR 25.00 EUR per day, max. 20 days per calendar year
Recovery money (for a hospital stay of 14 days and subsequent incapacity for work, together at least 90 calendar days)	✓ EUR 1,500.00
Coverage in home country/abroad	✓ Europa; extra-European countries in the first month
Deductible	EUR 300.00 per calendar year
Continued insurance guarantee	✓
Premium guarantee for the entire tariff term**	✓

* For a complete list of benefits see the general insurance conditions and the tariff.

** Applies only to health insurance, not to compulsory nursing care insurance. Except for age group jump to 30th birthday in health insurance.

Accident-/Liability insurance

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 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.



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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

* 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 Conditions of liability/accident insurance.

