

Care Economy
affordable international health insurance
for foreign visitors and guests



Insurable Persons	The insurance is available for the following persons, who are temporarily staying in the Federal Republic of Germany, Austria, the member states of the European Union, Switzerland, Liechtenstein or the Schengen states: <ul style="list-style-type: none"> • foreign nationals • German or Austrian nationals with permanent place of residency abroad for more than 2 years, Maximum age insurable: 74 years old.
Scope of insurance coverage	Federal Republic of Germany, Austria, the member states of the European Union, Switzerland, Liechtenstein and the Schengen states
Insurer	Advigon Versicherung AG, Pflugstraße 20, 9490 Vaduz, Liechtenstein
Duration of coverage	Minimum duration of coverage: 1 day. Maximum period: 2 years (incl. extensions).

Care Economy - All benefits at a glance*

Health insurance

toll-free service number	✓
out-patient treatment by a doctor	✓
inpatient treatment in the hospital, standard care class (multiple-bed rooms) – no optional benefits (including follow-up treatment)	✓
prescription medications and dressings	✓
pregnancy examinations and treatment; delivery (after the 8-month waiting period)	✓
medically prescribed massages, medical packs and inhalers	✓
ambulance services	✓
transport in case of death/burial costs up to EUR 25,000.00	✓
pain-relieving dental treatment and repair of existing dental prosthesis at 100%, up to max. EUR 300.00 for periods of coverage up to 180 days, over 180 days max. EUR 600.00	✓
prescription medical aids following an accident	✓
additional costs for medically necessary repatriation up to EUR 25,000.00	✓
direct settlement with doctors, hospitals, etc. via medical treatment certificates (only in Germany/Austria)	✓
stay in home country (duration \geq 1 year) up to 6 weeks/policy year (Care Concept AG requires prior written notification of the home country stay.)	✓
deductible removable	✓ Otherwise EUR 25.00 deductible per insured event

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

Premium table

One-time premium health insurance

Duration of coverage up to ... days	up to 64 years old without deductible	up to 64 years old with deductible	65-74 years old without deductible	65-74 years old with deductible
90	1.18 EUR / day	1.00 EUR / day	3.48 EUR / day	2.95 EUR / day
91 - 180	1.59 EUR / day	1.35 EUR / day	4.37 EUR / day	3.70 EUR / day
181 - 365	2.30 EUR / day	1.95 EUR / day	5.84 EUR / day	4.95 EUR / day
366 - 730	2.83 EUR / day	2.40 EUR / day	9.32 EUR / day	7.90 EUR / day

Minimum premium per person and period: EUR 10.00



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A monthly payment option is only possible for health insurance and only via direct debit with a period of coverage of 180 days or more.

Monthly premium health insurance				
Duration of coverage up to ... days	up to 64 years old without deductible	up to 64 years old with deductible	65-74 years old without deductible	65-74 years old with deductible
180 - 365	59.00 EUR / month	50.00 EUR / month	149.00 EUR / month	126.00 EUR / month
366 - 730	89.00 EUR / month	75.00 EUR / month	286.00 EUR / month	242.00 EUR / month

The maximum duration of coverage - including all possible extensions - is two years. In the case of extensions, the difference between the premium for the period originally chosen and that for the newly requested period is then payable as a differential premium/sum.

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

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.

