

Care Travel PLUS

Long-term international health insurance for stays abroad up to 5 years

Insurable persons

In order to take out Care Travel PLUS long-term international health insurance, customers need to be a resident (with a registration address) of Germany at the time of departure and be no more than 74 years old. The insurance ends on the 75th birthday.

Care Travel PLUS can be taken out both before and after departure. The plan is best suited to digital nomads, freelancers, professional expatriates, world travelers, vanlife and boatlife, but can be taken out for any purpose of stay.

Insurance benefits

Benefits	BASIC	COMFORT	PREMIUM
Inpatient treatment			
Inpatient treatment, incl. with a doctor who treats privately insured patients	✓	✓	✓
Ambulance services	✓	✓	✓
Accompanying person in the hospital for children up to 12 years old	✓	✓	✓
Travel allowance for relatives in the event of inpatient stays of 9 days or more	€ 1,200	€ 1,200	€ 1,200
Outpatient treatment			
Outpatient treatment	✓	✓	✓
Preventive medical check-ups/screenings, waiting period 10 months	✗	€ 250	€ 400
Medications	✓	✓	✓
Bandages	✓	✓	✓
Radiation therapy and light therapy	✓	✓	✓
Massages, physiotherapy, medical packs, inhalations, per policy year	€ 500	€ 500	€ 500
Treatment by chiropractors, osteopaths and alternative practitioners*	✗	€ 500	€ 1.000
Accident-related aids, per policy year	€ 500	€ 500	€ 500
Visual aids, waiting period 10 months	✗	€ 150	€ 300
Psychotherapeutic services due to a traumatic experience	€ 2,500	€ 2,500	€ 2,500
Dental treatment			
Pain-relieving conservative dental treatment, simple fillings, per policy year	✓	✓	✓
Professional tooth cleaning, waiting period 10 months, per policy year	✗	✗	€ 200
Dentures, simple repairs, waiting period 10 months	✗	50% max. € 1,500	80% max. € 2,000
Accident-related dentures, per insured event	80% max. € 2,500	80% max. € 2,500	80% max. € 2,500

Pregnancy			
Pregnancy check-ups and childbirth, waiting period 10 months	✓	✓	✓
Return transportation			
Medically advisable return transportation	✓	✓	✓
Flat fee, e.g. for the transport of pets	€ 250	€ 250	€ 250
Extended liability insurance	30 days	60 days	✓
Transportation/ funeral costs in the case of death	€ 30,000	€ 30,000	€ 30,000 €
Other benefits			
Home country coverage (insurance coverage in Germany), per policy year	30 days	60 days	90 days
No deductible	✓	✓	✓
24/7 emergency number	✓	✓	✓
Rescue costs in the event of an accident	€ 15,000	€ 15,000	€ 15,000
Digital insurance card	✓	✓	✓

* Within the first two insurance years, then in each additional insurance year

Geographic scope of insurance coverage

You can choose between two different geographic areas of coverage:

- Worldwide excluding the USA, China & Singapore
- Worldwide including the USA, China & Singapore

Depending on the rate selected (Basic, Comfort or Premium), 30, 60 or 90 days of insurance coverage in Germany are included, respectively. In the geographic area of coverage excluding coverage in the USA, China and Singapore, a stay of up to 14 days in these countries is insured.

Premium overview

Worldwide excluding USA, China, Singapur

Before departure	BASIC	Bestseller COMFORT	PREMIUM
	Per month	Per month	Per month
0-30 years	€ 53	€ 85	€ 115
31 - 55 years	€ 75	€ 105	€ 145
56 - 74 years	€ 210	€ 270	€ 330

After departure	BASIC	Bestseller COMFORT	PREMIUM
	Per month	Per month	Per month
0-30 years	€ 64	€ 102	€ 138
31 - 55 years	€ 90	€ 126	€ 174
56 - 74 years	€ 252	€ 324	€ 396

Worldwide including USA, China, Singapur

Before departure	BASIC	Bestseller COMFORT	PREMIUM
	Per month	Per month	Per month
0-30 years	€ 125	€ 195	€ 265
31 - 55 years	€ 185	€ 255	€ 325
56 - 74 years	€ 970	€ 1,210	€ 1,560

After departure	BASIC	Bestseller COMFORT	PREMIUM
	Per month	Per month	Per month
0-30 years	€ 150	€ 234	€ 318
31 - 55 years	€ 222	€ 306	€ 390
56 - 74 years	€ 1,164	€ 1,452	€ 1,872

Insurer

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