

Why take out health insurance for a stay abroad?

Many foreign language pupils and students staying abroad for a specific period take out inadequate health insurance or none at all. But, unfortunately, illness or accidents can never be entirely ruled out and can result in considerable financial cost. Care College protects you from the costs of necessary medical treatment abroad.

Product description plan Care College Basic

Summary of benefits:

Health insurance

- outpatient treatment by a doctor
 - inpatient treatment at a hospital (standard care class)
 - 100% cost coverage for medications
 - analgesic dental treatment – 100% (up to max. EUR 500.00/insurance year)
 - deductible 120,- EUR / insurance year
 - transportation costs to hospital due to medical reasons
 - medically necessary rehabilitation measures (follow-up treatment)
 - replacement of accident-related medical aids up to EUR 250.00/insurance year (not including visual aids)
 - additional costs of repatriation due to medical reasons, up to max. EUR 10,000.00
 - repatriation costs/funeral expenses in the event of the death of the insured person, up to EUR 25,000.00
 - up to 4 weeks extended liability period
 - insurance coverage in home country / third countries
 - up to 14 days (Policies with a period of up to 4 months)
 - up to 28 days (Policies with a period of more than 4 months and less than 12 months)
 - up to 42 days (Policies with a period of exactly 1 year)
 - up to 42 days in the first policy year. For each further half policy year started, up to 21 days (Policies with a period of longer than 1 year)
- Care Concept AG requires prior written notification of the stay.

This Care College rate provides for a general deductible of EUR 120.00 per insurance year. Costs will be reimbursed at up to 1.8 times the basic rate of the schedule of fees (GOÄ/GOZ). For a complete list of benefits see the general insurance conditions (AVB).



Product description Care College Comfort

The product is based on Care College Basic with the following extras:

Health insurance :

- no deductible
- refund of 2 months' premium if no claims submitted within one policy year
- analgesic dental treatment – 100% (up to max. EUR 750.00/insurance year)
- cost reimbursement with the schedule of fees (GOÄ or GOZ) without limitation to 1.8 times the basic rate.
- 50% of the costs of dental prosthesis up to max. EUR 500.00 within two policy years (8 months qualifying period for dental prosthesis)
- 100% of the costs of accident-related dental prosthesis up to max. EUR 1,000.00
- replacement of accident-related medical aids up to EUR 500.00/insurance year
- additional costs of repatriation due to medical reasons, 100%
- compensation sick pay payment of EUR 1,500.00 (per policy year) in the event of medically necessary inpatient treatment (for at least 14 days) and a subsequent inability to work (for a combined total of at least 90 days).
- Upon request: transport costs of visiting family member in the case of inpatient treatment at a hospital for more than 14 days (EUR 500.00)

Product description Care College Premium

The product is based on Care College Comfort with the following extras:

Health insurance:

- analgesic dental treatment (up to max. EUR 1,250.00/insurance year)
- 70% of the costs of dental prosthesis up to max. EUR 1,000.00 within two policy years (8 months qualifying period for dental prosthesis)
- 100% of the costs of accident-related dental prosthesis up to max. EUR 2,500.00
- reimbursement of basic version accident-related medical aids at 100%
- visual aids up to EUR 100.00 (3 months` qualifying period)
- up to 8 weeks extended liability period
- compensation sick pay payment of EUR 2,500.00 (per policy year) in the event of medically necessary inpatient treatment (for at least 14 days) and a subsequent inability to work (for a combined total of at least 90 days).
- upon request: transport costs for visiting family member in case of inpatient treatment at a hospital for more than 14 days (EUR 1,250.00)
- daily hospital allowance, all in EUR 100.00 for each full inpatient treatment exceeding 14 days

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



Insurance cover at a fair price

The Care College policy is available in different cover versions as well as for differing periods. The premiums differ according to the duration of the policy. The premium due on policies with a term of more than 24 months increases as of the 25th month. For prices per month please refer to the following list:

Premium table Care College

Plan	Care College Basic	Care College Comfort	Care College Premium
1. - 24. month / up to 29 years of age	24.50 EUR	32.00 EUR	48.00 EUR
1. - 24. month / 30 years +	30.00 EUR	48.00 EUR	75.00 EUR
Starting month 25 / up to 29 years of age	49.50 EUR	57.00 EUR	73.00 EUR
Starting month 25 / 30 years +	55.00 EUR	73.00 EUR	99.00 EUR

Notes on insurance cover

1. Who can take out Care College Basic/Comfort/Premium insurance?

For the purposes of training or further education

- Foreign nationals travelling temporarily to Germany or EU / Schengen states;
- Foreign nationals living in Germany or Austria and intending to travel abroad temporarily except to the USA, Canada and Mexico;
- German or Austrian nationals travelling abroad temporarily - except to the USA, Canada and Mexico;
- German or Austrian nationals living abroad for at least two years and travelling temporarily to Germany or EU / Schengen states

can insure themselves via Care College **Basic/Comfort/Premium**. The insured person must be at least 12 and no more than 40 years of age when cover begins or on renewal of cover. The policyholder must be at least 18 years of age.

Note: The main reason for the stay abroad must be training and/or further education.

3. Geographic scope of coverage

The coverage applies only during the stay in Germany, EU / Schengen states (except Austria) or abroad, as applicable (exception: USA, Canada, Mexico). The insurance coverage also applies if the stay abroad includes stays in more than one host country and the change is necessary as part of the language learning process or course of study/training program. Brief stays in the home country and in third countries of up to 6 weeks per policy year are possible (policy year: 12 months starting from commencement of coverage).

3. How is the insurance coverage purchased?

Once you have completely filled in and sent the online application form, we will deposit your insurance documents for you in our My Care Concept customer portal shortly thereafter and upon successful assessment of your application. There you will find the following documents, which you can download, print out and use:

- your confirmation of coverage for presentation at embassies, visa offices and authorities
- the insurance terms and conditions incl. consumer information as well as a fact sheet on data processing and an excerpt from the Insurance Contract Act (VVG)

If we are unable to approve your application, we will contact you in writing within two working days.

Please note: Payment to Care Concept AG is deemed made if a pre-authorized payment mandate is issued when the insurance is taken out and the account number provided contains sufficient funds when the direct debit is executed.

4. Duration of coverage and waiting periods

The insurance policy must be taken out for the entire duration of the stay. The period begins and ends on the dates stated in the policy; the coverage should be taken out within 31 days of entry into the Federal Republic of Germany or EU/Schengen states or rather before the start of the journey abroad; it ends with regard to the health insurance after 5 years at the latest.

If you have already left the country, or entered the country more than 31 days ago, you can nonetheless take out insurance. In this case a general qualifying period of 31 days applies merely to the health insurance. There is no waiting period for accidents, or if you can demonstrate prior cover immediately preceding the new policy.



5. Extensions

If the stay lasts longer than planned, you must inform Care Concept AG before the end of the originally planned expected term in the Care College tariff. The easiest way to do this is in your account in **the My Care Concept customer portal**.

The maximum duration of coverage of – including all extensions – is five years for health insurance.

6. Termination - Cancellation

Premature termination is possible if the insured person

- leaves Germany or EU/Schengen states, or returns from the foreign trip, prematurely, or
- becomes subject to social security contributions in the destination country, or
- no longer meets a prerequisite for continuation of the policy, e.g. regarding the health insurance coverage, when there is an ending of the further education course.

The policy can be terminated at the earliest on the date on which **Care Concept AG** receives the corresponding termination notification in writing. An administration fee of EUR 5.00 will be charged for every refund of premium paid in excess.

If you should have any further questions, our Care Concept team would be happy to help you at the following German toll free numbers.

Phone: 0800 9773500 Fax: 0800 9773535

Otherwise you can reach us at:

Phone: +49 228 97735-11

Fax: +49 228 97735-911

e-mail: policyadmin@care-concept.de



Care College Basic/-Comfort/-Premium - All benefits at a glance			
Health insurance			
Benefits*	Care College Basic	Care College Comfort	Care College Premium
outpatient treatment by a doctor	✓	✓	✓
prescription medications and ambulance services	✓	✓	✓
inpatient treatment in the hospital	✓	✓	✓
analgesic dental treatment	✓ up to EUR 500.00/ Policy year	✓ up to EUR 750.00/ Policy year	✓ up to EUR 1,250.00/ Policy year
cost for dental prosthesis (within 2 years of insurance term, qualifying period:8 months)	-	✓ 50 % up to EUR 500.00	✓ 70 % up to EUR 1,000.00
accident-related dental prosthesis	-	✓ up to EUR 1,000.00	✓ up to EUR 2,500.00
prescription accident-related medical aids (basic version)	✓ up to EUR 250.00/ Policy year	✓ up to EUR 500.00/ Policy year	✓ 100 %
medication	✓ up to EUR 250.00/ Policy year	✓ up to EUR 500.00/ Policy year	✓ up to EUR 1,500.00/ Policy year
visual aids (up to EUR 100.00, 3 months qualifying period)	-	-	✓
additional costs for medically advisable repatriation	✓ up to EUR 10,000.00	✓ 100 %	✓ 100%
deductible/policy year	✓ EUR 120.00	no deductible	no deductible
costs for treatment acc. GOÄ/GOZ in Germany	✓ up to 1.8 times the basic rate in the fee schedule	✓ up to 2.3 times the basic rate in the fee schedule	✓ up to 2.3 times the basic rate in the fee schedule
world-wide emergency services	✓	✓	✓



Benefits*	Care College Basic	Care College Comfort	Care College Premium
extended liability period	✓ 4 weeks	✓ 4 weeks	✓ 8 weeks
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
Worldwide scope of coverage (excl. USA, Canada, Mexico)	✓	✓	✓
Insurance coverage in home country (depending on the insurance period)	✓	✓	✓
Insurance card	✓ digital	✓ digital	✓ digital
refund if no claims in one policy year	-	✓ 2 months' premium	✓ 2 months' premium
sick pay in event of a severe illness/disease upon request:	-	✓ EUR 1,500.00/ Policy year	✓ EUR 2,500.00/Policy year
costs for transport for a visiting family member in case of inpatient treatment at a hospital for more than 14 days	-	✓ EUR 500.00	✓ EUR 1,250.00
daily hospital allowance (all in EUR 100.00 for hospital stays exceeding 14 days)	-	-	✓

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

Consumer information

Exclusion

- illnesses and consequences of accidents, the treatment of which abroad was the sole reason or one of the reasons for setting out on the trip
- costs exceeding EUR 30,000.00* for illnesses, symptoms and consequences of accidents that already exist, or are known upon commencement or extension of coverage as well as the consequences of such illnesses and accidents that have been treated within the last six months before commencement of coverage or extension,



- examinations and treatment of pregnancies that already existed prior to commencement of coverage and/or upon applying for a policy extension
- termination of pregnancies and contraception
- optional services in hospitals
- medical aids not concerning accidents
- psychotherapeutic / psychoanalytical treatment
- drug withdrawal measures, health treatment cures and recuperative treatment
- cosmetic treatment (e.g. scar corrections, non-essential acne and wart removals etc.)
- medical check-ups, vaccinations
- calculus/plaque removal, paradontosis treatments
- orthodontic treatment, dental splints, implantological and gnathological measures
- examinations for the purposes of obtaining a residence permit
- certificates and expert opinions

* Otherwise, a deductible of EUR 5,000.00 exists for these costs per policy year.
You will find a detailed description of the benefits in the insurance terms and conditions.

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 **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 'Important information on insurance coverage', which you can download from the customer portal in your contract details page – 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 abroad, 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.

Treatment costs for injuries due to accidents are covered by the health insurance. Long-term disability claims can only be covered, however, by an accident insurance policy. We therefore recommend that you take out accident and liability coverage.

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
Professional liability	-	-	up to EUR 25,000.00
Loss of receivables insurance	-	-	up to EUR 10,000.00
Coverage in home country	-	-	6 weeks
General deductible per claim	EUR 250.00	EUR 0.00	EUR 0.00
Accident insurance	Type S	Type M	Type XL
Basic invalidity amount	-	EUR 30,000.00	EUR 40,000.00
Maximum invalidity sum with progressive scale 350%	-	EUR 105,000.00	EUR 140,000.00
Death benefit in the event of accidental death	-	EUR 15,000.00	EUR 25,000.00
Salvage costs following an accident	-	EUR 7,500.00	EUR 10,000.00

Cosmetic operations due to an accident	-	EUR 2,500.00	EUR 5,000.00
Monthly premium*	EUR 2.00	EUR 4.00	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.

Public student health insurance

If you're planning to begin a course of study in Germany, you can take out student insurance coverage with one of the statutory health insurance providers. As the international student office of the **DAK – Gesundheit** we make it very easy for you: If you are no older than 29 and are beginning a course of study in the first semester at a technical college or university in Germany, you can apply for your student insurance with DAK – Gesundheit **directly online here**.

Only with us can you book the optional tariff DAK Fit & Travel directly and significantly extend the statutory insurance coverage. And it's completely free for everyone up to the age of 39!

Care Student – Private student insurance

If you're planning to begin a course of study in a state-recognized college or university in Germany, you have to take out legally recognized student insurance coverage. We make it easy for you: **Apply for your Care Student coverage, which is cheaper than public health insurance, directly online here.**

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