

Who is eligible for international health insurance coverage under the Care College Basic, Comfort and Premium plans?

incoming:

Non-Germans* may take out international insurance coverage with a “Care College Basic/Comfort/Premium” policy during stays in Germany, the EU or a Schengen area country for the purpose of training or further education (with the exception of Austria). Even after Brexit (Great Britain’s withdrawal from the EU) foreign nationals can continue to insure themselves for stays in Great Britain.

outgoing:

Germans* or Austrians** may take out international insurance coverage with a “Care College Basic/Comfort/Premium” policy during their stay worldwide for the purpose of training or further education (with the exception of the former NAFTA states (USA, Canada and Mexico).

*Any person, independently of his/her actual nationality, will be deemed a German if he/she has had their permanent residency in Germany for at least two years and is temporarily staying abroad.

**Any person, independently of his/her actual nationality, will be deemed an Austrian if he/she has had his/her permanent residency in Austria for at least two years and is temporarily staying abroad.

The maximum age in both cases is 35 at the time of taking out coverage.

The Care College plan provides health insurance coverage for language school participants, foreign students at German universities/colleges, incl. preparatory colleges (Studienkollege), guest scientists, and individuals preparing for the DSH (German language entrance examination).

TIP: If you should also require insurance coverage for the former NAFTA countries (the USA, Canada and Mexico), we recommend our Care College USA plan, and for stays in Austria, our Care Austria plan.

How long is one covered for?

- The minimum duration of coverage in “Care College Basic/Comfort/Premium” is 1 month.
- The maximum duration of coverage, including all extensions, is 5 years.

Is the policy extended automatically?

- The insurance policy expires at the agreed upon point in time and is not automatically extended.

What should one consider when extending a policy?

- Applications for extension must be submitted before the policy as originally purchased expires.
- Applications for extension must be submitted in writing (via email, regular mail or fax).
- Applications for extension can be submitted by e-mail, fax or regular mail. We require your policy number, the name of the insured person and the new expiration date of the policy so that we can process your application for extension.



- When a policy has been extended, there is insurance coverage only for insured events and medical problems which occur or arise for the first time after applying for the extension.

How, and in which cases, is it possible to terminate the policy prematurely?

- Premature termination may only be applied for in written form (e-mail, fax, regular mail). The termination application can be given without observing a specific form. We require the following information for processing of your application: the policy number, the name of the insured person, the original expiration date of the policy, the desired new date of expiration, the reason for termination and, if applicable, documentation showing proof of the departure.
- A reimbursement of excess premium payments is possible, subject to the deduction of a €5.00 processing fee.
- A premature termination is possible in the following cases:
 1. If the stay abroad has been prematurely ended.
 2. If the participation in language courses or projects has ended and the prerequisites for maintaining the policy no longer exist.
 3. If you begin a course of study and are subject to mandatory public health insurance.
 4. If the entry visa is not granted or if entry into the country does not take place for other reasons, a written cancellation of the application is possible before commencement of the coverage.

How do I obtain my confirmation of coverage online?

Shortly after you have completed and sent your online application, you will, after approval, receive a confirmation email to the email address you provided. This email contains the following documents in PDF format, which you can print out and use:

- your confirmation of coverage
- a medical treatment certificate
- a questionnaire pertaining to insurability
- the insurance terms and conditions

Furthermore, within two working days, you will receive your insurance card and the confirmation of coverage by mail. If you pay by bank transfer, you will also receive your invoice at the same time.

Should your application not be approved, we will contact you in writing within two working days.



Is it possible to transfer the premium payments every month instead of having them debited directly?

You may, provided you give your policy number, transfer the full (monthly) premium to the account listed below, submit a SEPA direct debit mandate or make a cash payment at any bank or post office bank. Please make sure you include the complete policy number whenever you make a bank transfer or cash payment.

The simplest and securest method is to grant a SEPA Direct Debit Mandate. Unfortunately, this is only possible for German or Austrian bank accounts. If you grant a SEPA direct debit mandate, please make sure that your account always contains sufficient funds.

If you have not yet opened an account, you can make a cash payment, provided you state your policy number under the reason for the payment, at any bank or post office bank.

Bank account: Hypovereinsbank AG, IBAN: DE23 2003 0000 0000 1111 61 Swift Code (BIC): HYVEDEMM300

Are stays in hospital and treatment by medical specialists insured?

In general, every type of medical treatment which is considered necessary and which did not begin before commencement of the insurance coverage (pre-existing condition) is covered. The international health insurance coverage includes medical treatment by specialists (e.g., orthopaedists, gynaecologists) and inpatient treatment in the standard care class, excluding treatment by the head physician. You will find a detailed list of benefits in the description section and in the General Terms and Conditions of Insurance.

Does insurance for language school participants also protect against third party claims for damages?

No, it is advisable to also take out personal liability insurance. In addition to health insurance, we offer - in a legally independent policy - personal liability insurance or a personal liability/accident insurance package.

Am I also insured while visiting my home country?

Yes, you are also insured in general if you temporarily return to your home country during the contract period. This is then also referred to as "home country coverage." How long you are also covered in your home country depends on how long your duration of coverage is. The duration of insurance coverage in your home country is graded as follows:



Policies with a period of	Coverage in home country*
Up to 4 months	Up to 14 days**
more than 4 months and less than 12 months	Up to 28 days **
Exactly 1 year	Up to 42 days
longer than 1 year	Up to 42 days in the first policy year. For each further half policy year started, up to 21 days

*Please note the following definition: Home country is the country of citizenship or permanent residency of the traveler.

**For several consecutive policies during the year, a maximum of 42 days within the policy year.

Can Care College be taken out subsequent to other insurance to provide continued coverage?

This plan is also suitable as follow-up insurance. The respective waiting periods apply where applicable.

How long does it take to get reimbursed in the case of a claim?

Reimbursement of costs, less the deductibles, will be made within 10 working days.

Can a premium refund be requested if no claims have been submitted?

In the case no claims have been made with a minimum duration of coverage of 12 months, a 1.5 months' premium refund for Care College Comfort and a 2 months' premium refund for Care College Premium can be applied for.

How many rates are offered in Care College?

There are three rates: Care College Basic, Comfort and Premium.

I am unable to finish my training program I started abroad. Am I entitled to benefits?

In Care College Comfort and Care College Premium, we reimburse the costs of educational measures that have been booked but not taken in the form of a flat-rate daily hospital allowance benefit (sick pay allowance).

When am I entitled to insured sick pay?

Entitlement to insured sick pay benefits exists in the event of a serious illness/severe consequences of an accident which lead to inpatient treatment for 14 days and a subsequent incapacity to work so that inpatient treatment and the incapacity to work together amount to a minimum of 90 days (without interruption).

