

Care College – Health insurance for language school participants and students in Europe, Germans and Austrians worldwide except USA, Canada, Mexico



Insurable persons	For the purposes of training and further education foreign nationals travelling to Germany or Austria, foreign nationals living in Germany or Austria and intending to travel abroad temporarily – except to the USA, Canada and Mexico (NAFTA), German and Austrian nationals travelling abroad temporarily – except to the USA, Canada and Mexico (NAFTA). Maximum age when cover begins: 35 years
Scope of insurance coverage	The insurance coverage applies only during the stay in Germany, the EU/Schengen states (except Austria) or abroad, as applicable (except former NAFTA countries: the USA, Canada, and Mexico).
Insurer	Advigon Versicherung AG, Drescheweg 1, 9490 Vaduz, Liechtenstein
Duration of insurance	Minimum term of insurance: 1 month. Maximum insurance period: 5 years (incl. Renewals).

Care College - All benefits at a glance*

Health insurance

Benefits	Care College Basic	Care College Comfort	Care College Premium
world-wide emergency service	✓	✓	✓
prescription medications and ambulance services	✓	✓	✓
gynecological examinations and treatment	✓ EUR 50.00 deductible	✓ EUR 25.00 deductible	✓
inpatient treatment in the hospital (standard care class - multiple-bed rooms - no optional benefits)	✓	✓	✓
costs for treatment acc. GOÄ/GOZ	✓ 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
prescription accident-related medical aids (basic version)	✓ up to EUR 250.00	✓ up to EUR 250.00	✓ 100 %
additional costs for repatriation due to medical reasons	✓ up to EUR 10,000.00	✓ 100 %	✓ 100 %
analgesic dental treatment (treatment and cost estimate plan required if more than two teeth treated)	✓ 100 % (up to EUR 250.00), above that 50 %	✓ up to 100 % (up to EUR 500.00), above that 50 %	✓ 100 %
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
deductible per insured event	✓ EUR 50.00	✓ only for gynaecologists	no deductible
secondary liability	✓ 4 weeks	✓ 4 weeks	✓ 8 weeks
cost for dental prosthesis (within 2 years of insurance term, qualifying period: 8 months)	-	✓ 50 % up to max. EUR 500.00	✓ 70 % up to max. EUR 1,000.00
refund if no claims in one policy year	-	✓ 1,5 month's premium	✓ 2 month's premium
sick pay in event of a severe illness/disease upon request:	-	✓ EUR 1,500.00 / policy year	✓ EUR 2,500.00 / policy year
upon request: 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)	-	-	✓
accident-related dental prosthesis up to max. EUR 2,500.00	-	-	✓
visual aids (up to EUR 100.00, 3 months qualifying period)	-	-	✓

*For a complete list of benefits please see the terms and conditions.

Premium table

Health insurance	Care College Basic		Care College Comfort		Care College Premium	
Term of insurance	Month 1-18	Starting month 19	Month 1-18	Starting month 19	Month 1-18	Starting month 19
Premium in EUR / month	28.00	51.00	35.00	59.00	63.00	83.00

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.

