

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



<b>Insurable persons</b>	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, German and Austrian nationals travelling abroad temporarily – except to the USA, Canada and Mexico. Maximum age when cover begins: 35 years
<b>Scope of insurance coverage</b>	The insurance coverage applies only during the stay in Germany, the EU/Schengen states (except Austria) or abroad, as applicable (except USA, Canada, and Mexico).
<b>Insurer</b>	Advigon Versicherung AG, Drescheweg 1, 9490 Vaduz, Liechtenstein
<b>Duration of insurance</b>	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
<b>Premium in EUR / month</b>	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.

