

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 in the EU or Schengen-States (except 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 traveling abroad temporarily – except to the USA, Canada and Mexico. Maximum age when cover begins: 40 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 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 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 %
remedies	✓ 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)	-	-	✓



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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	✓	✓	✓
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)	✓	✓	✓
treatment of mental illnesses (also inpatient) with the exception of psychoanalysis and psychotherapy	✓	✓	✓
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



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daily hospital allowance (all in EUR 100.00 for hospital stays exceeding 14 days)	-	-	✓
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*For a complete list of benefits please see the terms and conditions.

Premium table Care College

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

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.

