

Care College USA
Health insurance for language pupils & students
in the USA, Canada and Mexico



Insurable persons	For the purposes of training and further education foreign nationals living in Germany or Austria and intending to travel abroad temporarily - including the USA, Canada and Mexico (NAFTA), German and Austrian nationals travelling abroad temporarily - including the USA, Canada and Mexico. Maximum age when cover begins: 35.
Field of application	The insurance applies only during the stay abroad (the countries USA, Canada, Mexico are included)
Insurer	HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of insurance	Minimum term of insurance: 1 month. Maximum insurance period: 5 years (incl. renewals).

Care College USA – Important benefits at a glance*

Health insurance	
Benefits	Care College USA
world-wide emergency service	✓
fulfills the requirements for all American universities, US State Department and institutions	✓
medically prescribed medications and transports	✓
in-patient treatment at a hospital (general nursing class – multiple-bed rooms – no optional benefits)	✓
pregnancy examinations and treatment	✓
costs for treatment acc. GOÄ/GOZ	✓ up to 2.3 times the rate of the scale of fees
basic version accident-related medical aids	✓
repatriation for medical reasons	✓
analgesic dental treatment (treatment and cost plan required if more than two teeth treated)	✓
repatriation/burial costs in event of death of the insured person	✓ up to EUR 25,000.00
deductible per insured event	-
secondary liability	✓ 8 weeks
cost for dental prosthesis (within 2 years of insurance term, qualifying period: 8 months)	✓ 70% up to EUR 1,000.00
credit note for one month's premium if no claims in one insurance year	✓
replacement amount in event of a severe disease	✓ 2,500.00 EUR / insurance year
visual aids (up to EUR 100.00, 3 months qualifying period) accident-related dental prosthesis up to max. EUR 2,500.00)	✓

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

Important: There is a co-payment of up to 20% (max. 25,000.00 EUR) when:

- You decline medically advisable repatriation to your home country for treatment.
- You accept medical treatment without first contacting MedCare International Inc., or accept medical treatment outside of the MedCare network of clinics in the USA.

Premium list Care College USA		
Duration	1-18 months	Starting month 19
Premium (EUR / month)	125.00	149.00

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.

Please note that the English translation is for convenience only. The legally binding version is the German one.

