

Why take out health insurance for a stay abroad?

Many foreign language pupils and students staying abroad for a specific period take out inadequate health insurance or none at all. But, unfortunately, illness or accidents can never be entirely ruled out and can result in considerable financial cost. Care College protects you from the costs of necessary medical treatment abroad.

Product description Tarif Care College Basic

Summary of benefits:

Health insurance

- out-patient treatment by a doctor
- in-patient treatment at a hospital (general nursing class)
- medically necessary rehabilitation measures (follow-up treatment)
- transportation costs to hospital for medical reasons
- 100% cost cover for medications and remedies
- replacement of accident-related medical aids up to EUR 250.00 (not including visual aids)
- pregnancy examinations and treatment (EUR 50.00 deductible per pregnancy examination) – as long as the insured is not pregnant on commencement of cover or at the time of applying for renewal of cover – plus delivery (8 month waiting period, EUR 250.00 deductible per insured event)
- analgesic dental treatment – 100% (up to EUR 250.00 – above that 50%)
- additional costs of repatriation for medical reasons, up to max. EUR 10,000.00
- repatriation costs/funeral expenses in event of the death of the insured person, up to EUR 25,000.00
- up to 4 weeks secondary liability
- insurance cover in own country /third states
 - up to 14 days (duration up to 3 months)
 - up to 28 days (duration from 4 months up to 11 months)
 - up to 42 days/ insurance year (duration from 12 months)

Care Concept AG requires prior written notification of the stay.

The tariff provides for a general deductible of EUR 50.00 per claim. Costs will be reimbursed at up to 1.8 times the rate of the scale of fees (GOÄ/GOZ). For a complete list of benefits see the general insurance conditions (AVB).

Product description Care College Comfort

The product is based on Care College Basic with the following extras:

Health insurance :

- 50% of the costs of dental prosthesis up to max. EUR 500.00 within two years of insurance term (8 months qualifying period for dental prosthesis)
- additional costs of repatriation for medical reasons, 100%
- no deductible except for gynaecological examinations or deliveries
- reimbursement takes place within the framework of the scale of fees (GOÄ resp. GOZ) without limitation to 1.8 times the rate.
- credit note for 1.5 month's premium if no claims within 12 months in one insurance year
- there is a compensation payment of EUR 1,500.00 (per insurance year) in event of a medically necessary in-patient treatment (for at least 14 days) and a subsequent inability to work (for a combined total of at least 90 days).

- upon request: costs for transport for a visiting family member in case of in-patient treatment at a hospital for more than 14 days (EUR 500.00)

Product description Care College Premium

The product is based on Care College Comfort with the following extras:

Health insurance:

- 100% basic version accident-related medical aids
- up to EUR 100.00 visual aids (3 months qualifying period)
- 100% of the costs of accident-related dental prosthesis up to max. EUR 2,500.00
- 70% of the costs of dental prosthesis up to max. EUR 1,000.00 within two years of insurance term (8 months qualifying period for dental prosthesis)
- up to 8 weeks secondary liability
- no deductible except for deliveries
- There is a compensation payment of EUR 2,500.00 (per insurance year) in event of a medically necessary in-patient treatment (for at least 14 days) and a subsequent inability to work (for a combined total of at least 90 days).
- **hospital per diem rate** of all in EUR 100.00 for each full inpatient exceeding 14 days
- upon request: **costs for transport** or a visiting family member in case of in-patient treatment at a hospital for more than 14 days (EUR 1,250.00)
- **credit note for 2 month's premium** if no claims within 12 months in one insurance year

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

Insurance cover at a fair price

The Care College policy is available in different cover versions as well as for differing periods. The premiums differ according to the duration of the policy. The premium due on policies with a term of more than 18 months increases as of the 19th month. For prices per month please refer to the following list:

| Product | Care College Basic | | Care College Comfort | | Care College Premium | |
|-------------|--------------------|-------------------|----------------------|-------------------|----------------------|-------------------|
| Duration | 1 - 18 months | Starting month 19 | 1 - 18 months | Starting month 19 | 1 - 18 months | Starting month 19 |
| EUR / Month | 28.00 | 51.00 | 35.00 | 59.00 | 63.00 | 83.00 |

Notes on insurance cover

1. Who can take out Care College Basic/Comfort/Premium insurance?

For the purposes of training or further education

- Foreign nationals travelling temporarily to Germany or EU / Schengen states;
- Foreign nationals living in Germany or Austria and intending to travel abroad temporarily except to the USA, Canada and Mexico (NAFTA);
- German or Austrian nationals travelling abroad temporarily - except to the USA, Canada and Mexico (NAFTA);
- German or Austrian nationals living abroad for at least two years and travelling temporarily to Germany or EU / Schengen states

can insure themselves via Care College **Basic/Comfort/Premium**. The insured person must be at least 12 and no more than 35 years of age when cover begins or on renewal of cover. The policyholder must be at least 18 years of age.

Note: The main reason for the stay abroad must be training and/or further education.

2. Applicability

The insurance applies only during the stay in Germany, EU / Schengen states or abroad, as applicable (the countries of the North American Free Trade Area NAFTA: USA, Canada, Mexico are excepted). The insurance cover also applies if the stay abroad includes stays in more than one host country and a move to different countries is necessary as part of the language learning process or study/training. Brief stays in the home country and in third countries of up to 6 weeks per insurance year (insurance year: 12 months from commencement of cover) are possible.

3. How is the insurance cover taken out?

All you need to do is complete the direct debit order and forward it to us. Once we receive your application, you will then also receive the insurance certificate by e-mail together with treatment vouchers to be given to a doctor. You will always receive your insurance card by post. We will then debit the premium(s) from your account in accordance with your chosen payment interval giving your policy number(s). You must apply for any renewal in written form before coverage expires.

Please note:

Payment to Care Concept AG is deemed made if a pre-authorized payment mandate is issued when the insurance contract is completed and the account number stated contains sufficient funds when the debit note is presented.

4. Duration of insurance and waiting periods

The insurance policy must be taken out for the full duration of the stay. It begins and ends on the dates stated in the insurance certificate; it should be taken out within 31 days of entry into the Federal Republic of Germany or EU/Schengen states or rather before the start of the journey abroad; it ends with regard to the health insurance after 5 years at the latest.

If you have already left the country, or entered the country more than 31 days ago, you can nonetheless take out insurance. In this case a general qualifying period of 31 days applies merely to the health insurance. There is no qualifying period for accidents, or if you can demonstrate prior cover immediately preceding the new policy

5. Renewal (follow-on policy)
Should your stay last longer than planned you can simply take out a follow-on policy. But the application must be send to Care Concept AG online-form with the following Care College Health insurance for language pupils & students link: renewals online before expiry of the original policy and the insurer must explicitly approve it. Any follow-on policy must start immediately at the end of the previous policy. If you apply for renewal later, a new waiting period of 31 days from commencement of the renewal applies, so it makes sense to conclude longer terms from the outset. In total, you can insure yourself for a maximum of five years – including all renewals – in the health insurance.
6. Termination - Cancellation
Premature termination is possible if the insured person
- leaves Germany or EU/Schengen states, or returns from the foreign trip, prematurely, or
 - becomes subject to social security insurance in the host country, or
 - Krankenversicherung durch die Beendigung der Weiterbildungsmaßnahme.
 - no longer meets a condition for continuation of the policy, e.g. regarding the health insurance on ending of the further education course.

The policy can be terminated at the earliest on the date on which **Care Concept AG** in text form receives the corresponding notification. An administration fee of EUR 5.00 will be charged on every refund of premium paid in excess.

In the event of further questions Care Concept AG is only too pleased to be of service on the following free numbers from the fixed-line telephone network in Germany.

Phone: 0800 9773500 Fax: 0800 9773535

Otherwise dial:

Phone: +49 228 97735-11 Fax: +49 228 97735-911

e-mail: vertrag@care-concept.de

| Care College Basic/-Comfort/-Premium - All benefits at a glance | | | |
|--|---|---|---|
| Health insurance | | | |
| Benefits* | Care College Basic | Care College Comfort | Care College Premium |
| world-wide emergency service | ✔ | ✔ | ✔ |
| medically prescribed medications and transports | ✔ | ✔ | ✔ |
| in-patient treatment at a hospital (general nursing class - multiple-bed rooms - no optional benefits) | ✔ | ✔ | ✔ |
| pregnancy examinations and treatment | ✔ EUR 50.00 deductible | ✔ EUR 25.00 deductible | ✔ |
| costs for treatment acc. GOÄ/GOZ | ✔ up to 1.8 times the rate of the scale of fees | ✔ up to 2.3 times the rate of the scale of fees | ✔ up to 2.3 times the rate of the scale of fees |
| basic version accident related medical aids | ✔ up to EUR 250.00 | ✔ up to EUR 250.00 | ✔ 100 % |

| Benefits* | Care College Basic | Care College Comfort | Care College Premium |
|--|--|--|---------------------------------|
| additional costs for repatriation for medical reasons | ✔ up to EUR 10,000.00 | ✔ up to 100 % | ✔ up to 100% |
| analgesic dental treatment (treatment and cost plan required if more than two teeth treated) | ✔ 100 % (up to EUR 250.00 - above that 50 %) | ✔ 100 % (up to EUR 500.00 - above that 50 %) | ✔ up to 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 | - |
| 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 EUR 500.00 | ✔ 70 % up to EUR 1,000.00 |
| credit note if no claims in one insurance year | - | ✔ 1.5 month's premium | ✔ 2 month's premium |
| replacement amount in event of a severe disease | - | ✔ EUR 1,500.00 / insurance year | ✔ EUR 2,500.00 / insurance year |
| upon request: costs for transport for a visiting family member in case of in-patient treatment at a hospital for more than 14 days | - | ✔ EUR 500.00 | ✔ EUR 1,250.00 |
| visual aids (up to EUR 100.00, 3 months qualifying period) | - | - | ✔ |
| hospital per diem rate of all in EUR 100.00 for each full inpatient exceeding 14 days | - | - | ✔ |
| accident-related dental prosthesis up to max. EUR 2,500.00 | - | - | ✔ |

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

Consumer information

Exclusion

- Illnesses and consequences of accidents, treatment of which abroad was the sole reason, or one of the reasons, for starting the journey
- Costs for illnesses, complaints and consequences of accidents that already exist, or are known, on commencement of cover or renewal, and the consequences of such illnesses and accidents that have been treated within the last six months before commencement of cover or renewal, exceed EUR 30,000.00*
- Examinations and treatment of pregnancies that already existed prior to commencement of cover and/or on application for policy renewal
- Termination of pregnancies and contraception
- Optional services in hospitals
- Aids not due to accidents

- Psychotherapy / psychoanalysis treatment
- Drug withdrawal measures, cures and sanatorium treatment
- Cosmetic treatment (e.g. scar corrections, non-essential acne and wart removals etc.)
- Medical check-ups, vaccinations
- Plaque removal, paradontosis treatments
- Orthodontic treatment, dental braces, implantological and gnathological measures
- Examinations for the purposes of obtaining a residence permit
- Certificates and expert opinions

* Otherwise, the own risk for these costs is EUR 5,000.00 per insurance year. You will find a detailed description of benefits in the insurance conditions.

Important information in event of claim or illness

The original doctors' bills or notifications of damages should be submitted quoting the insurance policy no.:

Care Concept AG
Postfach 30 02 62
53182 Bonn
Phone: 0800 9773500 or +49 228 97735-22
Fax: 0800 9773535 or +49 228 97735-922
e-mail: info@care-concept.de

Please always carry the insurance card with your personal details with you in case of emergencies. This was sent to you with the confirmation by post. Our telephone number is also stated on the card. If you have any questions about the insurance cover or other insurance procedures, please call the (from the German fixed line network free) service number stated above.

In event of liability

If you need out-patient treatment, please present the treatment ticket sent to you with the confirmation – and signed by you – to the doctor. In order to save you unnecessary administrative expenses, we pay the benefits from the policy in Germany and Austria direct to the doctor, after deducting any applicable deductibles. If undergoing in-patient treatment please get the hospital to request a **cost acceptance declaration from Care Concept AG** on fax number + 49 228 97735-922. Prescription charges incurred – where you are entitled to them – will be reimbursed to the account number provided to us by the policyholder once we have received the corresponding medical invoices.

Note: For treatment abroad, please send the **originals** of any bills you have paid to Care Concept AG in Bonn. Please ensure that the doctor makes a note of the diagnosis on the documents. Any reimbursement will then be made to the policyholder's account number in our possession.

The treatment costs for accident injuries are covered by the health insurance. Long-term invalidity risks can only be covered by an accident insurance policy. We therefore recommend that you take out an accident and liability policy. Care College Health insurance for language pupils & students Liability insurance protects you against claims for damages from a third party. Accident insurance protects against financial hardships incurred through the reduction of your ability to work either because of a disability or death following an accident.

In addition to health insurance we offer – in a legally separate policy – personal liability insurance or a personal liability/accident insurance package with the following scope:

| Liability insurance | Type S | Type M | Type XL |
|---|------------------|------------------|------------------|
| Lump sum coverage for personal injury and property damage | EUR 1 Mio. | EUR 2 Mio. | EUR 2.5 Mio. |
| Deportation costs to cover undertakings of the policyholder versus German authorities | EUR 1,000 | EUR 2,000 | EUR 3,000 |
| Co-insurance of damage to rented property for immovable objects, deductible 10%, minimum EUR 250.00 per claim | EUR 10,000 | EUR 25,000 | EUR 50,000 |
| Loss-of-key cover for private dwellings (resp. room or apartment), deductible EUR 100.00 per claim | - | - | EUR 1,000 |
| General deductible per claim | EUR 250.00 | EUR 0.00 | EUR 0.00 |
| Accident insurance | | | |
| | Typ S | Typ M | Typ XL |
| Basic invalidity amount | - | EUR 30,000.00 | EUR 40,000.00 |
| Maximum invalidity sum with progressive scale 350% | - | EUR 105,000.00 | EUR 140,000.00 |
| Death benefit in the event of accidental death | - | EUR 15,000.00 | EUR 25,000.00 |
| Salvage costs following an accident | - | EUR 7,500.00 | EUR 10,000.00 |
| Cosmetic operations due to an accident | - | EUR 2,500.00 | EUR 5,000.00 |
| Monthly premium* | EUR 2.00 | EUR 4.00 | EUR 7.50 |
| Minimum premium | EUR 10.00 | EUR 12.00 | EUR 15.00 |

* The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely. For a complete list of benefits see the Conditions of liability/accident insurance.

Information on statutory student insurance

Study carefree and enjoy excellent insurance all round!

If you want to study in Germany later, you must as a rule be insured via a statutory health insurance fund (also see page 48: Extracts from the German Social Security Code). We give you the opportunity to then move seamlessly into a statutory health insurance fund.

To make it easy for you, we offer you a special service: For enrolment at a college or university you need a certificate from a statutory health insurance fund. We organize that for you.

Your benefits

- optimum insurance cover from the very first day from a single source
- foreign language support
- inexpensive premium with outstanding service

Premiums

The German Ministry of Health establishes the premium for student health insurance and nursing insurance uniformly and at the same level for all statutory health insurance funds. As an example, for the summer semester 2016 these are

- for health insurance EUR 76.07 per month
- for nursing insurance EUR 16.55 per month or EUR 18.17 (for persons without children from 23 years of age).

It's this simple

With us you enjoy complete insurance cover from the first day of the semester with all the added features in benefits and services. The college then reports to the health insurance fund that you have started your studies.

Without this confirmation you cannot start studying!

In the event of further questions Care Concept AG is only too pleased to be of service on the following free numbers from the fixed-line telephone network in Germany:

Phone: 0800 9773500

Fax: 0800 9773535

Otherwise dial:

Phone: + 49 228 97735-44 Fax:

+ 49 228 97735-944

e-mail: gkv@care-concept.de

Further information: statutory health insurance for students