

# EXPAT GERMANY

## Health Insurance für temporary stays in Germany



This infosheet presents the key benefits and exclusions from the foreign health insurance EXPAT GERMANY. For further information please refer to the Terms and Conditions Part I and II.

*Because we care!*

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*Mit Sicherheit ins Ausland!*

# EXPAT GERMANY

- Insurance coverage for natural persons and for natural persons as reported by legal entities
- Insurance coverage for temporary stays in Germany, in the European Union and in the Schengen area
- The maximum insurable age is 66 years
- The maximum term of insurance relationship is 5 years
- The insurance relationship can be terminated at any time. In this case it shall end upon expiry of the month following the month of termination.

We offer you products which match your individual needs. Therefore you get beside the basic package **EXPAT GERMANY BASIS** the additional module **EXPAT GERMANY PLUS**.

## Benefits at a glance

### EXPAT GERMANY BASIS

- ✓ Outpatient Medical Treatment: **100%**
- ✓ Inpatient Medical Treatment: **100%**
- ✓ Pharmaceutical Products, Bandages and Remedies: **100%**
- ✓ Dental Treatment: **100%**
- ✓ Ambulance Transport: **100%**
- ✓ Repatriation (Return Transport) **up to 250.000 Euro** per loss event
- ✓ Repatriation in case of death **up to 10.000 Euro**
- ✓ Medically necessary follow-up treatment

### EXPAT GERMANY PLUS

- ✓ Dental Prostheses: **60%**
- ✓ Aids and Appliances in a simple form and their repair costs: **up to 80%, up to 1.000 Euro** per insurance year
- ✓ Preventive outpatient medical examinations for early detection of cancer: **100%**
- ✓ Visual aids: **50 Euro** per insurance year

Additional benefits:

- Insurance coverage in the home country possible
- Assistance and emergency services (for instance: multilingual 24-h emergency hotline)
- Worldwide Patient Legal Expenses Insurance

# EXPAT GERMANY

## Exclusions from insurance coverage

- Insurance claims occurred or existing prior to the start of the insurance coverage and as well as for insurance claims occurred during the waiting period
- Treatments based on infirmity and a need for care or custody
- Treatments due to sterility and artificial insemination as well as preliminary examinations
- Treatments of mental or psychological disorder and diseases, psychotherapy, psychosomatic treatments like hypnosis and autogenic training and as well as suicide attempts and their consequences
- Immunisation measures
- Benefits in connection with pregnancy and delivery
- Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency syndrome

## Monthly Insurance premiums

### EXPAT GERMANY BASIS

- 75 Euro for Germany

### EXPAT GERMANY PLUS

- 115 Euro for Germany