

AS AN EXPATS OR SECONDED EMPLOYEES ABROAD?

Are you an expatriate or seconded employee and are to work abroad temporarily for your company? Such a stay abroad usually lasts between 1 and 3 years.

Or would you as an expatriate simply like to live in another country for a limited period of time and return to your country of origin after a few years?

If so, it is important that you also have affordable health insurance with good benefits abroad. The Care Expatriate health insurance is special health insurance for expatriates and is tailored to the particular needs of people who spend a longer period of time abroad for business or pleasure.

This special insurance for posted workers and expatriates offers a high standard of benefits anywhere in the world from just €58/month and can be taken out by long-term travelers (stay abroad of at least 6 months to 5 years (can be extended by a further 5 months depending on the tariff) up to a maximum age of 74 years.

Care Expatriate[®] - All benefits at a glance

- ✓ Duration of stay from 3 months to 5 years (+ 5-year guaranteed extension depending on tariff)
- ✓ Outpatient, inpatient and dental treatment
- ✓ Remedies and medical aids
- ✓ screenings/preventive examinations aimed at early detection of disease (Comfort/Premium)
- ✓ 3 tariff levels for individual benefit entitlement
- ✓ Insurance documents for visa applications can be used immediately

To the online form for international health insurance for expatriates:

Take out starting at € 58!

Care Expatriate

International health insurance

Monthly costs for international health insurance Care Expatriate®

Premium table Care Expatriate <i>without</i> USA, Canada und Mexico (Amount in EUR per month)						
Rate level	Basic	Comfort		Premium		
Deductible per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1,000.00
Age at beginning 0-12 years	64.00	104.00	81.00	191.00	149.00	117.00
Age at beginning 13-40 years	58.00	84.00	63.00	181.00	141.00	109.00
Age at beginning 41-60 years	68.00	103.00	77.00	256.00	201.00	156.00
Age at beginning 61-74 years	246.00	322.00	248.00	432.00	336.00	263.00

Premium table Care Expatriate <i>including</i> USA, Canada und Mexico (Amount in EUR per month)						
Rate level	Basic	Comfort		Premium		
Deductible per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1,000.00
Age at beginning 0-12 years	175.00	280.00	220.00	495.00	385.00	300.00
Age at beginning 13-40 years	145.00	225.00	170.00	465.00	363.00	285.00
Age at beginning 41-60 years	195.00	265.00	210.00	660.00	515.00	405.00
Age at beginning 61-74 years	710.00	920.00	725.00	1,175.00	965.00	750.00

Care Expatriate International health insurance

Top benefits in international health insurance Care Expatriate®

Care Expatriate - All benefits at a glance*			
Rate level	Basic	Comfort	Premium
medically necessary outpatient treatment up to 100 %	✓	✓	✓
prescription medications	✓	✓	✓
additional costs for medically advisable repatriation	✓	✓	✓
dental treatments including annual check-ups	✓ up to EUR 600.00	✓	✓
accident-related dental prosthesis	✓ 80 % up to EUR 1000.00	✓ 80 % up to EUR 2000.00	✓ 100 % up to EUR 3000.00
remedies	✓ up to EUR 250.00	✓ up to EUR 500.00	✓ up to EUR 1,500.00
psychotherapy	✓ up to EUR 500.00 (up to EUR 100.00 per session)	✓ up to EUR 1,000.00 (up to EUR 100.00 per session)	✓ up to EUR 1,500.00 (up to EUR 150.00 per session)
home leave (Duration >= 1 Year)	✓ up to 30 days / insurance year	✓ up to 45 days / insurance year	✓ up to 90 days / insurance year
run-off cover (up to reinstatement of travel fitness)	✓ 1 Month	✓ 3 Months	✓ unlimited
medically prescribed aids	✓ accident related up to EUR 500.00	✓ up to EUR 500.00/hearing and speech aids, wheelchairs up to EUR 1000.00	✓ 100% up to EUR 2,500.00
inpatient public health care in hospitals (general nursing class)	✓	✓	✓ single room/shared two-person room outside of Germany
Outpatient rehabilitation measures	✓ up to 21 days	✓ up to 21 days	✓ up to 21 days
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
dental prostheses including the cost of repairs	-	✓ 60%	✓ 80%
screenings/preventive examinations aimed at early detection of disease	-	✓ up to EUR 250.00	✓ up to EUR 500.00
visual aids	-	✓ up to EUR 100.00	✓ up to EUR 300.00
hospital per diem rate of all in EUR 100.00 for each full inpatient exceeding 14 days	✓	-	-
daily hospital allowance	-	✓ EUR 20.00 (up to 20 days)	✓ EUR 30.00 (up to 30 days)
right to continued insurance	-	✓	✓
guarantee of acceptance for follow-up policy	-	✓	✓

* Overview of benefits (excerpt). For a complete list of benefits please see the insurance terms and conditions..
All limits refer to the insurance year.