

4.3 Scope of benefits: Inpatient *treatment*

Benefits	Classic	Plus	Top
Accommodation in a private or semi-private room	✓	✓	✓
Medical <i>treatment</i>	✓	✓	✓
Nursing care by qualified nursing staff as directed by a <i>doctor</i>	✓	✓	✓
Other ancillary costs	✓	✓	✓
Surgery (including <i>outpatient surgery instead of inpatient treatment</i>)	✓	✓	✓
<i>Drugs</i> and <i>dressings</i>	✓	✓	✓
Therapies/physiotherapy, including massages	✓	✓	✓
Therapeutic aids and appliances	✓ such as cardiac pacemakers, if needed as a life-saving measure	✓ such as cardiac pacemakers, if needed as a life-saving measure; in addition, reimbursement for therapeutic aids and appliances, such as artificial limbs/prostheses up to € 2,000* / \$ 2,600* / £ 1,680*	✓
Medical <i>treatment</i> related to pregnancy and childbirth, services of a midwife or obstetric nurse in the <i>hospital</i> , but excluding screenings related to pregnancy	✗	✓ up to € 5,000* / \$ 6,500* / £ 4,200*	✓
Complications of pregnancy and childbirth	✗	✓	✓
Newborn care	✗	✓	✓
Outpatient childbirth	✗	✓ Lump sum of € 250/ \$ 325/ £ 210 per newborn baby without proof of costs on presentation of the birth certificate	✓ Lump sum of € 500/ \$ 650/ £ 420 per newborn baby without proof of costs on presentation of the birth certificate
Chemotherapy, oncological <i>drugs</i> and <i>treatment</i> (e.g. for <i>cancer</i> patients)	✓ up to € 50,000* / \$ 65,000* / £ 42,000*	✓ up to € 100,000* / \$ 130,000* / £ 84,000*	✓
Transport to the nearest suitable <i>hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation	✓	✓	✓

* The specified maximum sums, maximum periods and lump sums apply per *insured person* and per insurance year.

Benefits	Classic	Plus	Top
Bone marrow and organ transplants	✗	✓ up to a maximum of € 200,000/ \$ 260,000/ £ 168,000 for the duration of the group contract	✓
Psychiatric <i>treatment</i>	✓ provided that we have agreed in writing to pay benefits before <i>treatment</i> commences	✓ provided that we have agreed in writing to pay benefits before <i>treatment</i> commences	✓ provided that we have agreed in writing to pay benefits before <i>treatment</i> commences
Inpatient psychotherapy	✗	✓ provided that we have agreed in writing to pay benefits before <i>treatment</i> commences	✓ provided that we have agreed in writing to pay benefits before <i>treatment</i> commences
Parent rooming-in during inpatient <i>treatment</i> of an <i>underage child</i>	✗	✓	✓
Nursing care at home and <i>domestic help</i>	✗	✓ up to a period of 7 days	✓ up to a period of 14 days
Nursing care at home after childbirth, instead of a <i>hospital</i> stay	✗	✓ up to a period of 5 days if pre-approved	✓ up to a period of 5 days if pre-approved
Substitute cash plan benefit for inpatient <i>treatment</i> actually received, but for which no benefits have been claimed from us	✗	✓ € 50/ \$ 65/ £ 42 per day	✓ € 100/ \$ 130/ £ 84 per day
Inpatient <i>follow-up rehabilitation</i>	✗	✓ up to a period of 14 days*	✓ up to a period of 21 days*
<i>Hospice</i>	✗	✗	✓ up to 7 weeks
Inpatient dental <i>treatment</i>	✗	✓	✓
<i>Emergency</i> dental <i>treatment</i>	✓	✓	✓

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4.4 Scope of benefits: Outpatient treatment

Benefits	Classic*	Plus	Top
Medical treatment	✓	✓	✓
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	✓	✓	✓
Health checks	✗	✓ up to € 500**/ \$ 650**/ £ 420**	✓ up to € 1,000**/ \$ 1,300**/ £ 840**
Vaccinations of every kind, including the vaccines and prophylactic measures, insofar as these are recommended for the applicable country of residence	✗	✓ up to € 250**/ \$ 325**/ £ 210**	✓
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✓ up to € 2,000**/ \$ 2,600**/ £ 1,680**	✓
Complications of pregnancy and childbirth	✗	✓ up to € 10,000**/ \$ 13,000**/ £ 8,400**	✓
Pre and post-natal classes	✗	✗	✓ up to € 250**/ \$ 325**/ £ 210**
Acupuncture (needle technique), homeopathy, osteopathy and chiropractic, including drugs and dressings	✗	✓ up to € 500**/ \$ 650**/ £ 420**	✓ up to € 1,000**/ \$ 1,300**/ £ 840**
Speech therapy	✗	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ provided that we have agreed in writing to pay benefits before treatment commences
Psychiatric treatment	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ provided that we have agreed in writing to pay benefits before treatment commences
Outpatient psychotherapy	✗	✓ up to 20 sessions**, provided that we have agreed in writing to pay benefits before treatment commences	✓ up to 20 sessions**, provided that we have agreed in writing to pay benefits before treatment commences
Drugs and dressings	✓	✓	✓

* With a deductible of € 250/\$ 325/£ 210 per insurance year in each case.

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Benefits	Classic*	Plus	Top
Therapies/physiotherapy, including massages	✓	✓	✓
Therapeutic aids and appliances	✗	✓ up to € 2,000**/ \$ 2,600**/ £ 1,680**	✓
Wigs and prosthetic bras following <i>cancer treatment</i>	✓ up to € 300**/ \$ 390**/ £ 252**	✓ up to € 300**/ \$ 390**/ £ 252**	✓ up to € 300**/ \$ 390**/ £ 252**
Nutritional consultations	✗	✓ up to € 125**/ \$ 162.50**/ £ 105**	✓ up to € 250**/ \$ 325**/ £ 210**
Podiatry	✗	✓ up to € 100**/ \$ 130**/ £ 84**	✓ up to € 200**/ \$ 260**/ £ 168**
Vision aids	✗	✓ up to € 100**/ \$ 130**/ £ 84**	✓ up to € 200**/ \$ 260**/ £ 168**
<i>Hearing aids</i>	✗	✓ up to € 1,000**/ \$ 1,300**/ £ 840**	✓ up to € 2,000**/ \$ 2,600**/ £ 1,680**
Transport to the nearest suitable <i>doctor or hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation	✓	✓	✓
Infertility <i>treatment</i>	✗	✓ 50 % up to a maximum of € 7,500/ \$ 9,750/ £ 6,300 per insured couple per lifetime	✓ 50 % up to a maximum of € 15,000/ \$ 19,500/ £ 12,600 per insured couple per lifetime

* With a *deductible* of € 250/\$ 325/£ 210 per insurance year in each case.

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4.5 Scope of benefits: Dental *treatment*

Benefits	Classic	Plus	Top
Basic dental services			
Screenings for early detection of disorders of the teeth, mouth and jaw	✗	✓	✓
Dental <i>treatment</i>	✓ Pain relief <i>treatment</i>	✓	✓
X-rays	✗	✓	✓
Scale-and-polish cleaning	✗	✓	✓
Treating oral mucosa and paradontium	✓ Pain relief only	✓	✓
Simple fillings related to cavity	✓ Pain relief only	✓	✓
Surgery, extractions, root-canal <i>treatment</i>	✓ Pain relief only	✓	✓
Inclusion of an occlusal splint	✗	✓	✓
Accidental dental <i>treatment</i>	✓	✓	✓
Major dental services	✗ Reimbursement of 50 % for the following benefits if needed as a result of an <i>accident</i>	✓ Reimbursement for the following benefits up to € 2,000* / \$ 2,600* / £ 1,680*	✓ Reimbursement for the following benefits up to € 5,000* / \$ 6,500* / £ 4,200*
Dentures (for example, prostheses, bridges and crowns, inlays, onlays)	✓	✓	✓
Implantological <i>services</i>	✓ up to four <i>implants</i> per jaw and the dentures to be secured to these <i>implants</i>	✓ up to four <i>implants</i> per jaw and the dentures to be secured to these <i>implants</i>	✓ up to four <i>implants</i> per jaw and the dentures to be secured to these <i>implants</i>
Orthodontic <i>treatment</i> (up to age 18)	✓	✓	✓
Dental laboratory work and materials	✓	✓	✓
Compilation of a plan of <i>treatment</i> and costs	✓	✓	✓

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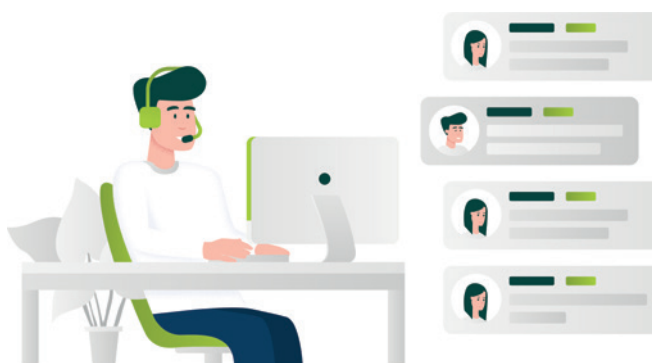
4.6 Scope of benefits: Medical assistance

Benefits	Classic	Plus	Top
24-hour phone and e-mail service with experienced counsellors, own <i>doctors</i> and specialists	✓	✓	✓
Medical evacuation and repatriation	✓	✓	✓
Information on medical infrastructure (local medical care and names and addresses of multilingual <i>doctors</i>)	✓	✓	✓
Support and information by our medical service (<i>second opinion</i> , monitoring of the course of the illness)	✓	✓	✓
Assumption of costs guarantee (preparation for a stay in <i>hospital</i>)	✓	✓	✓
Organizational support in case of bereavement, share of repatriation costs	✓ up to € 2,500/ \$ 3,250/ £ 2,100	✓ up to € 5,000/ \$ 6,500/ £ 4,200	✓ up to € 10,000/ \$ 13,000/ £ 8,400
Appropriate additional medical support (information on the nature, possible causes and possible <i>treatment</i> of an illness)	✓	✓	✓
Online services	✓	✓	✓

4.7 Scope of benefits: Additional assistance

Benefits	Classic	Plus	Top
Additional support	✗	✓	✓
• Organizing visits for a relative to the patient	✗	✓ up to € 1,500* / \$ 1,950* / £ 1,260*	✓ up to € 3,000* / \$ 3,900* / £ 2,520*
• Procurement and shipment of vital medication	✗	✓	✓
Organizing return journey	✗	✓ up to € 2,000* / \$ 2,600* / £ 1,680*	✓ up to € 2,000* / \$ 2,600* / £ 1,680*
Travel costs of insured members to be with a family member who is at peril of death or who has died	✗	✓ up to € 1,500* / \$ 1,950* / £ 1,260*	✓ up to € 3,000* / \$ 3,900* / £ 2,520*
Travel costs for an accompanying person, in the event of repatriation of an <i>insured person</i>	✗	✗	✓ up to € 1,500* / \$ 1,950* / £ 1,260*
Organizing return transport or care for the <i>children</i>	✗	✗	✓
Help with psychological problems possibly attributable to the stay abroad	✗	✓ psychological and therapeutic help by telephone; up to 3 calls*	✓ psychological and therapeutic help by telephone; up to 5 calls*
Document depot (safe custody, help in obtaining replacements)	✗	✗	✓
Organizing help in the event of legal difficulties	✗	✗	✓
Procurement of intercultural training	✗	✗	✓

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Get in touch with us

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