




# EXPAT INFINITY

## DESCRIPTION OF BENEFITS

	EXPAT INFINITY <b>BASIC</b>	EXPAT INFINITY <b>CLASSIC</b>	EXPAT INFINITY <b>PREMIUM</b>
 <b>Total</b>			
<b>Maximum Annual Amount</b>	1,000,000 Euro	unlimited	unlimited
 <b>Inpatient treatment</b>			
<b>Accommodation</b>	foreign country: <b>in a double bedroom</b> Germany: in the general care class	foreign country: <b>in a double bedroom</b> Germany: in the general care class	<b>single room</b>
<b>Accommodation of a parent accompanying minor children</b>	⊗	⊗	✓
<b>Surgical interventions</b>	✓	✓	✓
<b>Diagnostics</b>	✓	✓	✓
<b>Radiotherapy, light therapies and diagnostics</b>	✓	✓	✓
<b>Follow-up treatments</b>	✓	✓	✓
<b>Health care at home for reducing a inpatient stay</b>	⊗	⊗	up to 90 days per insurance year up to 100 Euro per day
<b>Pharmaceutical Products, Bandages and Remedies</b>	✓	✓	✓
<b>Psychotherapy</b>	⊗	⊗	up to 30 days per contract term
 <b>Outpatient treatment</b>			
<b>Inpatient Medical Treatment</b> (incl. radiotherapy, light therapy and physical treatments)	⊗	up to 15,000 Euro per insurance year	✓
<b>Pharmaceutical Products, Bandages and Remedies</b>	⊗	✓	✓
<b>Preventive medical examinations for adults for early detection of cancer</b>	⊗	✓	✓
<b>General medical checkups, ECG, stress- ECG, cholesterol and blood glucose levels, urine test</b>	⊗	⊗	up to 300 Euro per insurance year
<b>Vaccinations for adults</b> inclusive of travel vaccination	⊗	⊗	up to 600 Euro per insurance year
<b>Preventive Medical Check-ups for children</b>	⊗	✓	✓
<b>Vaccinations for children</b> (according to statutory programmes introduced in Germany)	⊗	✓	✓
<b>Travel vaccinations for children</b>	⊗	⊗	up to 250 Euro per insurance year
<b>Psychotherapy</b>	⊗	⊗	up to 80%, up to 2.000 Euro per year



This table presents the most important benefits and exclusions of EXPAT INFINITY international health insurance. For complete information, please refer to the Insurance Terms and Conditions Parts I and II.

Continued on next page ▶

**EXPAT INFINITY  
BASIC**

**EXPAT INFINITY  
CLASSIC**

**EXPAT INFINITY  
PREMIUM**

	<b>EXPAT INFINITY BASIC</b>	<b>EXPAT INFINITY CLASSIC</b>	<b>EXPAT INFINITY PREMIUM</b>
<b>Prescribed aids and appliances</b>	⊗	up to 80%, up to 1,000 Euro per year	up to 80%, up to 2,000 Euro per year
<b>Visual Aids</b>	⊗	up to 50 Euro per insured person and insurance year	up to 600 Euro per insured person in intervals of three years qualifying period of 12 months
<b>Eyesight Test</b>	⊗	✓	✓
<b>Eye Lasering</b>	⊗	⊗	up to 2,500 Euro per eye and per contract term qualifying period of 12 months
 <b>Dental treatment</b>			
<b>Medical treatment</b>	⊗	✓	✓
<b>Inlays und Onlays</b>	⊗	⊗	✓
<b>Preventive dental check-up</b>	⊗	1x per year	2x per year
<b>Preventive treatment</b> (professional teeth cleaning and fluoridation)	⊗	⊗	up to 150 Euro per year
<b>Tooth Replacement/Orthodontic Treatment</b>	⊗	⊗	90% for a medically necessary denture medically necessary orthodontic treatments (up to the age of 18 years)  maximum amounts: 3,000 Euro in the first two years 5,000 Euro in the three years up to 4,000 Euro per year starting from the fourth year.  qualifying period of 8 months, except dentures becoming necessary due to accidents
 <b>Pregnancy and Delivery</b>			
<b>Pregnancy examinations and treatments as well as treatments due to miscarriage</b> (if the insured person was not pregnant at the start of the insurance relationship)	⊗	⊗	✓
<b>Medically necessary treatment during pregnancy due to acute conditions and treatments due to miscarriage as well as medically necessary terminations of pregnancy and childbirths until the end of the 36th week of pregnancy</b> (even if the insured person was already pregnant at the start of the insurance relationship, provided that the treatment was not yet necessary at that time)	⊗	⊗	✓
<b>Childbirths</b>	⊗	⊗	qualifying period of 8 months
<b>Accommodation for inpatient deliveries</b>	⊗	⊗	family room
<b>Accommodation of the spouse/life-partner</b> (if the latter is insured under the same contract)	⊗	⊗	up to 200 Euro per day

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Continued on next page ▶

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**Infertility Treatments**



qualifying period of 24 months  
If conditions are met according to insurance terms and conditions



**Transports and transfers**

**Patient transports for inpatient treatments**  
(to the nearest reachable suitable hospital)



**Patient transports in the event of primary care after an accident**  
(to the nearest reachable physician and back)



**medically return transport to permanent place of residence**

if medically **necessary**  
up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective, medically suitable means of transport  
In the event that a licensed air ambulance must be used for a return transport, said maximum limits shall not apply

medically **necessary**  
up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective, medically suitable means of transport  
In the event that a licensed air ambulance must be used for a return transport, said maximum limits shall not apply

if medically **reasonable**  
up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective, medically suitable means of transport  
In the event that a licensed air ambulance must be used for a return transport, said maximum limits shall not apply

**Transfer**

up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective means of transport

up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective means of transport

up to 5,000 Euro on one continent  
up to 10,000 Euro transcontinental  
in the most cost-effective means of transport



**Additional benefits**

**Follow-Up Liability**



up to 30 days after termination of the insurance coverage

up to 30 days after termination of the insurance coverage

**Known congenital conditions**



insurable via risk markup

insurable via risk markup

**Doubling of benefit limits for insurance cover in country zone 4**  
(regardless of the place of treatment)



Outpatient Medical Treatment, Aids and Appliances, Visual Aids, Eyesight Tests

Inpatient medical treatment, Tooth Replacement, Orthodontic Treatment, Preventive Medical Check-ups, Infertility Treatments, Aids and Appliances, Visual Aids inclusive of Eyesight Tests, Eye Lasering, Psychotherapy

**Legal Expenses Insurance for Patients**



**Medical Assistance**



**Medical assessment via DoctorChat (Medical Assistant "Emma")**



**Feel Good Package**



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