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Benefits	Essential	Classic	Plus	Top
Annual overall limit	 € 2,000,000/ \$ 2,600,000/ £ 1,680,000	 € 3,000,000/ \$ 3,900,000/ £ 2,520,000	 € 5,000,000/ \$ 6,500,000/ £ 4,200,000	 € 7,500,000/ \$ 9,750,000/ £ 6,300,000

4.4 Scope of benefits: *Inpatient treatment*

Benefits	Essential	Classic	Plus	Top
Accommodation in a private or semi-private room				
Consultations and diagnostic services, including pathology, radiology, <i>computed tomography (CT)</i> , <i>magnetic resonance imaging (MRI)</i> , <i>positron emission tomography (PET)</i> and <i>palliative medicine</i>				
<i>Hospital charges</i> , including operating theatres, anaesthesia, intensive care wards and laboratories				
Surgery and anaesthetics				
Outpatient surgery instead of inpatient treatment				
<i>Drugs and dressings</i>				
Physiotherapy, including massages				
Therapies, including occupational therapy, light therapy, <i>hydrotherapy</i> , inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy				
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	 such as cardiac pacemakers, if needed as a life-saving measure up to € 2,000/ \$ 2,600/ £ 1,680 For therapeutic aids and appliances, such as artificial limbs and prostheses	

All amounts apply per person per insurance year unless we say otherwise.

Benefits	Essential	Classic	Plus	Top
Maternity care and childbirth, services of a midwife or obstetric nurse in the <i>hospital</i>	✗	✗	 up to € 5,000/ \$ 6,500/ £ 4,200 <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>	 up to € 20,000/ \$ 26,000/ £ 16,800 <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>
Complications of pregnancy and childbirth	✗	✗	 <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>	 <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>
Newborn care	✗	✗		
<i>Congenital conditions</i>	 up to a maximum of € 150,000/ \$ 195,000/ £ 126,000 per lifetime	 up to a maximum of € 150,000/ \$ 195,000/ £ 126,000 per lifetime	 up to a maximum of € 150,000/ \$ 195,000/ £ 126,000 per lifetime	 up to a maximum of € 150,000/ \$ 195,000/ £ 126,000 per lifetime
<i>Cancer treatment, oncological drugs and treatment, including reconstructive surgery for breast cancer</i>				
<i>Dialysis</i>	✗	 up to a maximum of € 2,000,000/ \$ 2,600,000/ £ 1,680,000 per lifetime	 up to a maximum of € 2,000,000/ \$ 2,600,000/ £ 1,680,000 per lifetime	 up to a maximum of € 2,000,000/ \$ 2,600,000/ £ 1,680,000 per lifetime
Bone marrow and organ transplants (costs for donor and receiver)	 up to a maximum of € 100,000/ \$ 130,000/ £ 84,000 per lifetime	 up to a maximum of € 150,000/ \$ 195,000/ £ 126,000 per lifetime	 up to a maximum of € 200,000/ \$ 260,000/ £ 168,000 per lifetime	
<i>Psychiatric treatment</i>	✗	✗	 Up to 20 days if pre-approved <i>Waiting period of 10 months</i>	 Up to 40 days if pre-approved <i>Waiting period of 10 months</i>

All amounts apply per person per insurance year unless we say otherwise.

Benefits	Essential	Classic	Plus	Top
Inpatient psychotherapy	✗	✗	✓ Up to 20 sessions if pre-approved Waiting period of 10 months	✓ Up to 40 sessions if pre-approved Waiting period of 10 months
Parent accommodation during inpatient <i>treatment</i> of a minor child	✓	✓	✓	✓
Nursing care at home and <i>domestic help</i> , instead of a <i>hospital</i> stay	✗	✓ up to 30 days if pre-approved	✓ up to 60 days if pre-approved	✓ up to 90 days if pre-approved
Nursing care at home after childbirth, instead of a <i>hospital</i> stay	✗	✗	✓ up to 5 days if pre-approved	✓ up to 5 days if pre-approved
<i>Substitute hospital cash plan benefit</i>	✓ € 50/ \$ 65/ £ 42 per day	✓ € 75/ \$ 97.50/ £ 63 per day	✓ € 150/ \$ 195/ £ 126 per day	✓ € 200/ \$ 260/ £ 168 per day
Inpatient <i>follow-up rehabilitation</i>	✓ up to 21 days if pre-approved	✓ up to 21 days if pre-approved	✓ up to 28 days if pre-approved	✓ up to 28 days if pre-approved
<i>Hospice</i>	✗	✓ up to 7 weeks	✓ up to 7 weeks	✓ up to 7 weeks
<i>Daycare</i>	✓	✓	✓	✓
Transport to the nearest suitable <i>hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i>	✓	✓	✓	✓
Return to <i>country of residence</i> after <i>repatriation</i>	✗	✗	✓ up to € 1,500/ \$ 1,950/ £ 1,260	✓ up to € 1,500/ \$ 1,950/ £ 1,260
Inpatient dental <i>treatment</i>	✗	✗	✓	✓
<i>Emergency dental treatment</i>	✗	✓	✓	✓

All amounts apply per person per insurance year unless we say otherwise.

4.5 Scope of benefits: *Outpatient treatment*

Benefits	Essential	Classic	Plus	Top
Maximum outpatient limit	✗	€ 7,500/ \$ 9,750/ £ 6,300	€ 15,000/ \$ 19,500/ £ 12,600	✓
Consultations and diagnostic services, including pathology, radiology, <i>computed tomography (CT)</i> , <i>magnetic resonance imaging (MRI)</i> , <i>positron emission tomography (PET)</i> and <i>palliative medicine</i>	✗	✓ Max. outpatient limit applies	✓ Max. outpatient limit applies	✓
Critical illness, following inpatient treatment	✓ up to a combined limit of € 3,000/ \$ 3,900/ £ 2,520	✓ Max. outpatient limit applies	✓ Max. outpatient limit applies	✓
Outpatient surgery	✗	✓ Max. outpatient limit applies	✓ Max. outpatient limit applies	✓
Cancer treatment	✓	✓	✓	✓
Health checks	✗	✗	✓ up to € 250*/ \$ 325*/ £ 210*	✓ up to € 500/ \$ 650/ £ 420
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✗	✓ up to € 3,000*/ \$ 3,900*/ £ 2,520* <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>	✓ up to € 5,000/ \$ 6,500/ £ 4,200 <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>
Complications of pregnancy and childbirth	✗	✗	✓ up to € 3,000*/ \$ 3,900*/ £ 2,520* <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>	✓ <i>Waiting period of 12 months (for two or more insured adults)</i> <i>Waiting period of 24 months (for one insured adult)</i>

* Max. outpatient limit applies

All amounts apply per person per insurance year unless we say otherwise.

Benefits	Essential	Classic	Plus	Top
Outpatient childbirth cash benefit	✗	✗	✓ Lump sum of € 250* / \$ 325* / £210* for each new-born baby without proof of costs after presenting the birth certificate	✓ Lump sum of € 500 / \$ 650 / £420 for each new-born baby without proof of costs after presenting the birth certificate
Acupuncture (needle technique), homeopathy, osteopathy, chiropractic and traditional Chinese medicine	✗	✓ up to € 1,000* / \$ 1,300* / £ 840*	✓ up to € 2,500* / \$ 3,250* / £ 2,100*	✓ up to € 5,000 / \$ 6,500 / £ 4,200
Speech therapy	✗	✗	✓ if pre-approved*	✓ if pre-approved
Psychiatric treatment	✗	✓ up to € 1,000* / \$ 1,300* / £ 840* if pre-approved Waiting period of 10 months	✓ up to € 5,000* / \$ 6,500* / £ 4,200* if pre-approved Waiting period of 10 months	✓ if pre-approved Waiting period of 10 months
Outpatient psychotherapy	✗	✗	✓ up to 10 sessions* if pre-approved Waiting period of 10 months	✓ up to 20 sessions if pre-approved Waiting period of 10 months
Drugs and dressings	✗	✓ Max. outpatient limit applies	✓ Max. outpatient limit applies	✓
Over-the-counter drugs (OTC)	✗	✓ up to € 50* / \$ 65* / £ 42*	✓ up to € 75* / \$ 97.50* / £ 63*	✓ up to € 100 / \$ 130 / £ 84
Physiotherapy, including massages	✗	✓ up to 15 sessions*	✓ up to 20 sessions*	✓
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✗	✗	✓ up to 10 sessions*	✓
Therapeutic aids and appliances	✗	✓ up to € 1,000* / \$ 1,300* / £ 840*	✓ up to € 2,000* / \$ 2,600* / £ 1,680*	✓

* Max. outpatient limit applies

All amounts apply per person per insurance year unless we say otherwise.

Benefits	Essential	Classic	Plus	Top
Wigs and prosthetic bras following cancer treatment	✗	✓ up to € 300* / \$ 390* / £ 252*	✓ up to € 300* / \$ 390* / £ 252*	✓ up to € 300 / \$ 390 / £ 252
Vaccinations and immunization	✗	✗	✓ up to € 250* / \$ 325* / £ 210*	✓
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, including an eye test	✗	✗	✓ up to € 150* / \$ 195* / £ 126*	✓ up to € 250 / \$ 325 / £ 210
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>	✓	✓	✓	✓
Infertility treatment	✗	✗	✓ 50 %* up to € 2,000 / \$ 2,600 / £ 1,680 for each insured couple, per lifetime Waiting period of 24 months	✓ 50 % up to € 10,000 / \$ 13,000 / £ 8,400 for each insured couple, per lifetime Waiting period of 24 months

* Max. outpatient limit applies

All amounts apply per person per insurance year unless we say otherwise.

4.6 Scope of benefits: Dental *treatment*

Benefits	Essential	Classic	Plus	Top
Basic dental services				
Screenings for early detection of disorders of the teeth mouth and jaw	×	×	✓	✓
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	×	×	✓	✓
<i>Accidental dental treatment</i>	×	✓	✓	✓
Major dental services	×	×	✓ Reimbursement for the following benefits up to € 2,000/ \$ 2,600/ £ 1,680 Waiting period of 10 months	✓ Reimbursement for the following benefits up to € 5,000/ \$ 6,500/ £ 4,200 Waiting period of 10 months
Dentures (for example, prostheses, bridges and crowns, inlays, onlays)	×	×	✓	✓
<i>Implantological 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>
Orthodontic <i>treatment</i>	×	×	✓	✓
Dental laboratory work and materials	×	×	✓	✓
<i>Treatment plan</i>	×	×	✓	✓



All amounts apply per person per insurance year unless we say otherwise.

4.7 Scope of benefits: Medical assistance

Benefits	Essential	Classic	Plus	Top
24-hour phone and e-mail service with experienced counsellors, <i>doctors</i> and specialists	✓	✓	✓	✓
Medical evacuation and <i>repatriation</i>	✓	✓	✓	✓
Information on medical infrastructure (local medical care and names and addresses of <i>doctors</i> who speak several languages)	✓	✓	✓	✓
Support and information by our medical service (<i>second opinion</i> , monitoring of the course of the illness)	✓	✓	✓	✓
Guarantee of payment (GOP) (preparing for a stay in <i>hospital</i>)	✓	✓	✓	✓
Return of mortal remains	✓ up to € 2,500/ \$ 3,250/ £ 2,100	✓ up to € 5,000/ \$ 6,500/ £ 4,200	✓ up to € 7,500/ \$ 9,750/ £ 6,300	✓ up to € 10,000/ \$ 13,000/ £ 8,400
Additional, appropriate medical support (information on the nature, possible causes and possible <i>treatment</i> of an illness)	✓	✓	✓	✓
Online services	✓	✓	✓	✓

All amounts apply per person per insurance year unless we say otherwise.

4.8 Scope of benefits: Additional assistance

Benefits	Essential	Classic	Plus	Top
Compassionate family visit	✗	✗	 up to € 1,500/ \$ 1,950/ £ 1,260	 up to € 3,000/ \$ 3,900/ £ 2,520
Delayed return trip	✗	✗	 up to € 2,000/ \$ 2,600/ £ 1,680	 up to € 2,000/ \$ 2,600/ £ 1,680
Getting hold of and shipping vital medication	✗	✗		
Return transport or care for children	✗	✗	✗	
Help with psychological problems possibly attributable to the stay abroad	✗	✗	 psychological and therapeutic help by phone; up to 3 calls	 psychological and therapeutic help by phone; up to 5 calls
Document depot (safe custody, help in obtaining replacements)	✗	✗	✗	
Organizing help if <i>you</i> have legal difficulties	✗	✗	✗	
Arranging intercultural training (information about local culture and so on)	✗	✗	✗	