

## Scope of Benefits Journey

For reference only. The Special Conditions of Insurance remain the leading document.

	Short	Basic	Extensive	Advanced	Premium
<b>Benefits</b>					
Overall limit	EUR 500,000/ USD 650,000/ GBP 420,000/ CHF 465,000 per Insurance Period	EUR 1,500,000/ USD 1,950,000/ GBP 1,260,000/ CHF 1,395,000 per Insurance Year	EUR 3,000,000/ USD 3,900,000/ GBP 2,520,000/ CHF 2,790,000 per Insurance Year	Unlimited	Unlimited
<b>Inpatient Benefits</b>					
Accommodation in a private or semi-private room	✓	✓	✓	✓	✓
Consultations and diagnostic services, including pathology, radiology, Computed Tomography (CT), Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET) and Palliative Medicine	✓	✓	✓	✓	✓
Hospital charges, including operating theatres, anaesthesia, intensive care wards and laboratories	✓	✓	✓	✓	✓
Surgery and anaesthetics	✓	✓	✓	✓	✓
Outpatient surgery instead of inpatient Treatment	✓	✓	✓	✓	✓
Drugs and Dressings	✓	✓	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓	✓	✓
Therapies, including occupational therapy, light therapy, Hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✓	✓	✓	✓	✓
Therapeutic aids and appliances	✓ Only if needed as a life-saving measure, such as cardiac pacemakers	✓ Only if needed as a life-saving measure, such as cardiac pacemakers	✓ Only if needed as a life-saving measure, such as cardiac pacemakers	✓ If needed as a life-saving measure, such as cardiac pacemakers; in addition, reimbursement for non life-saving therapeutic aids and appliances, such as artificial limbs/prostheses up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	✓

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
<b>Inpatient Benefits (cont.)</b>					
Congenital Conditions	✗	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 200,000 / USD 260,000 / GBP 168,000 / CHF 186,000 per lifetime
Cancer Treatment, oncological Drugs and Treatment, including reconstructive surgery for breast Cancer	✓	✓	✓	✓	✓
Prophylactic mastectomy surgery	✗	✗	✗	✗	✓ 50% Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300. Waiting Period of 24 months
Dialysis	✗	✗	✓ Up to a maximum of EUR 1,000,000 / USD 1,300,000 / GBP 840,000 / CHF 930,000 per lifetime	✓ Up to a maximum of EUR 1,500,000 / USD 1,950,000 / GBP 1,260,000 / CHF 1,395,000 per lifetime	✓ Up to a maximum of EUR 2,000,000 / USD 2,600,000 / GBP 1,680,000 / CHF 1,860,000 per lifetime
Bone marrow and organ transplants (costs for donor and receiver)	✗	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 250,000 / USD 325,000 / GBP 210,000 / CHF 232,500 per lifetime	✓
Parent accommodation during inpatient Treatment of a minor child	✓	✓	✓	✓	✓
Nursing care at home, instead of a Hospital stay	✗	✗	✓ Up to 30 days after written pre-approval	✓ Up to 60 days after written pre-approval	✓ Up to 90 days after written pre-approval
Substitute Hospital Cash Plan Benefit	✗	✓ EUR 50 / USD 65 / GBP 42 / CHF 46.50 per day	✓ EUR 75 / USD 97.50 / GBP 63 / CHF 69.75 per day	✓ EUR 150 / USD 195 / GBP 126 / CHF 139.50 per day	✓ EUR 200 / USD 260 / GBP 168 / CHF 186 per day
Inpatient Follow-Up Rehabilitation	✓ Up to 14 days after written pre- approval	✓ Up to 14 days after written pre-approval	✓ Up to 21 days after written pre-approval	✓ Up to 28 days after written pre-approval	✓ Up to 35 days after written pre-approval
Hospice	✗	✗	✓ Up to 5 weeks	✓ Up to 7 weeks	✓ Up to 9 weeks

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
<b>Inpatient Benefits (cont.)</b>					
Daycare	✓	✓	✓	✓	✓
Transport to the nearest suitable Hospital for initial Treatment following an Accident or an Emergency	✓	✓	✓	✓	✓
Inpatient dental Treatment	✗	✗	✗	✓	✓
Emergency dental Treatment	✗	✗	✓	✓	✓

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	Short	Basic	Extensive	Advanced	Premium
<b>Outpatient Benefits</b>					
Maximum Outpatient Limit	EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	EUR 12,000 / USD 15,600 / GBP 10,080 / CHF 11,160	Unlimited	Unlimited
Consultations and diagnostic services, including pathology, radiology, Computed Tomography (CT), Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET) and Palliative Medicine	✔ 80%*	✔ 80%*	✔ Max. outpatient limit applies	✔	✔
Outpatient surgery	✗	✗	✔ Max. outpatient limit applies	✔	✔
Chemotherapy, oncological Drugs and Treatment (e.g. for Cancer patients)	✔ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✔	✔	✔	✔
Acupuncture (needle technique), Homeopathy, Osteopathy, Traditional Chinese Medicine and Chiropractic, including Drugs and Dressings	✗	✗	✔ Up to EUR 750* / USD 975* / GBP 630* / CHF 697.50*	✔ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✔ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Speech therapy	✗	✗	✗	✔ Up to 20 sessions, after written pre-approval	✔ After written pre-approval
Drugs and Dressings	✔ 80%*	✔ 80%*	✔ Max. outpatient limit applies	✔	✔
Over-the-counter Drugs	✗	✗	✔ Up to EUR 50* / USD 65* / GBP 42* / CHF 46.50*	✔ Up to EUR 75 / USD 97.50 / GBP 63 / CHF 69.75	✔ Up to EUR 100 / USD 130 / GBP 84 / CHF 93
Physiotherapy, including massages	✗	✗	✔ Up to 15 sessions (including 5 non-prescribed sessions)*	✔ Up to 20 sessions (including 5 non-prescribed sessions)	✔ (including 5 non-prescribed sessions)
Therapies, including occupational therapy, light therapy, Hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✗	✗	✗	✔ Up to 10 sessions	✔

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\*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
<b>Outpatient Benefits (cont.)</b>					
Therapeutic aids and appliances	✗	✗	✓ Up to EUR 1,000* / USD 1,300* / GBP 840* / CHF 930*	✓ Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	✓
Wigs and prosthetic bras following Cancer Treatment	✗	✗	✓ Up to EUR 300* / USD 390* / GBP 252* / CHF 279*	✓ Up to EUR 300 / USD 390 / GBP 252 / CHF 279	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465
Podiatry	✗	✗	✗	✓ Up to EUR 100 / USD 130 / GBP 84 / CHF 93	✓ Up to EUR 200 / USD 260 / GBP 168 / CHF 186
Transport to the nearest suitable Doctor or Hospital for initial Treatment following an Accident or an Emergency	✓	✓	✓	✓	✓
Infertility Treatment	✗	✗	✗	✗	✓ 50% up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300 for each insured couple, after written pre-approval per lifetime, Waiting Period of 24 months

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

\*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
<b>Mental Health and Wellbeing Benefits</b>					
<b>Inpatient Treatment</b>					
Psychiatric Treatment	✗	✗	✓ Up to 30 days, after written pre-approval	✓ Up to 40 days, after written pre-approval	✓ Up to 60 days, after written pre-approval
Inpatient psychotherapy	✗	✗	✗	✓ Up to 20 sessions, after written pre-approval	✓ Up to 40 sessions, after written pre-approval
<b>Outpatient Treatment</b>					
Psychiatric Treatment	✗	✗	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930, after written pre-approval	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650, after written pre-approval	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300, after written pre-approval
Outpatient psychotherapy	✗	✗	✗	✓ Up to 10 sessions, after written pre-approval	✓ Up to 20 sessions, after written pre-approval
Routine health checks or screening tests conducted in the absence of clinical symptoms	✗	✗	✓ Up to EUR 250 / USD 325 / GBP 210 / CHF 232.50	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930
Vaccinations of every kind, including the vaccines and Prophylactic Measures, insofar as these are recommended for the applicable Country of Residence	✗	✗	✗	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓
Nutritional consultation	✗	✗	✗	✗	✓ Up to EUR 400 / USD 520 / GBP 336 / CHF 372

10-month Waiting Period applies to psychiatric Treatment and psychotherapy.

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
<b>Maternity Benefits</b>					
<b>Inpatient Treatment</b>					
Maternity care and childbirth, services of a midwife or obstetric nurse in the Hospital	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 20,000 / USD 26,000 / GBP 16,800 / CHF 18,600
Complications of pregnancy and childbirth	✗	✗	✗	✓	✓
Nursing care at home after childbirth, instead of a Hospital stay	✗	✗	✗	✓ Up to 5 days, after written pre-approval	✓ Up to 5 days, after written pre-approval
Newborn care	✗	✗	✗	✓	✓
<b>Outpatient Treatment</b>					
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300
Complications of pregnancy and childbirth	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓
Outpatient childbirth cash Benefit	✗	✗	✗	✓ Lump sum of EUR 250 / USD 325 / GBP 210 / CHF 232.50 per newborn baby without proof of costs on presenta- tion of the birth certificate	✓ Lump sum of EUR 500 / USD 650 / GBP 420 / CHF 465 per newborn baby without proof of costs on presenta- tion of the birth certificate

12-month Waiting Period applies to pregnancy and childbirth.

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	Short	Basic	Extensive	Advanced	Premium
<b>Vision Aids and Dental Benefits</b>					
<b>Vision aids</b>					
Vision aids, including an eye test	✗	✗	✗	✔ Up to EUR 300 / USD 390 / GBP 252 / CHF 279 every 2 years.	✔ Up to EUR 750 / USD 975 / GBP 630 / CHF 697.50 every 2 years.
<b>Dental Treatment</b>					
Maximum dental limit	n.a.	n.a.	EUR 250 / USD 325 / GBP 210 / CHF 232.50	n.a.	n.a.
<b>Minor dental services</b>					
Screenings for early detection of disorder of the teeth, mouth and jaw	✗	✗	✔ Up to 2 screenings per year*	✔ Up to 2 screenings per year	✔ Up to 2 screenings per year
X-rays	✗	✗	Max. dental limit applies	✔	✔
Scale-and-polish cleaning	✗	✗	Max. dental limit applies	✔	✔
Treating oral mucosa and paradontium	✗	✗	Max. dental limit applies	✔	✔
Simple fillings related to cavity	✗	✗	Max. dental limit applies	✔	✔
Surgery, extractions, root-canal Treatment	✗	✗	Max. dental limit applies	✔	✔
Inclusion of an occlusal splint	✗	✗	Max. dental limit applies	✔	✔
Accidental dental Treatment	✗	✗	Max. dental limit applies	✔	✔
<b>Major dental services</b>				Reimbursement for the following benefits up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	Reimbursement for the following benefits up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Dentures (e.g. prostheses, inlays, bridges and crowns)	✗	✗	✗	✔	✔
Implants	✗	✗	✗	✔	✔
Orthodontic Treatment (up to age 18)	✗	✗	✗	✔	✔
Dental laboratory work and materials	✗	✗	✗	✔	✔
Treatment plan	✗	✗	✗	✔	✔

10-month Waiting Period applies to major dental services.

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\*Max. dental limit applies

	Short	Basic	Extensive	Advanced	Premium
<b>Medical Assistance Benefits</b>					
24-hour phone and e-mail service with experienced counsellors, own Doctors and specialists	✓	✓	✓	✓	✓
Medical evacuation and Repatriation	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval
Information on medical infrastructure (local medical care and names and addresses of multilingual Doctors)	✓	✓	✓	✓	✓
Support and information by our medical service (Second Opinion, monitoring of the course of the illness)	✓	✓	✓	✓	✓
Guarantee of payment (GOP) (preparing for a stay in Hospital)	✓	✓	✓	✓	✓
Return of mortal remains	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✓ Up to EUR 25,000 / USD 32,500 / GBP 21,000 / CHF 23,250
Additional appropriate medical support (information on the nature, possible causes and possible Treatment of an illness)	✓	✓	✓	✓	✓
Online services	✓	✓	✓	✓	✓

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	Short	Basic	Extensive	Advanced	Premium
<b>Additional Assistance Benefits</b>					
Compassionate family visit	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	<input checked="" type="checkbox"/> Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Return to Country of Residence after Repatriation	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	<input checked="" type="checkbox"/> Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Delayed return trip	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930	<input checked="" type="checkbox"/> Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860
Getting hold of and shipping vital Medication	✗	✗	✗	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Return transport or care for children	✗	✗	✗	✗	<input checked="" type="checkbox"/>
Organizing help if you have legal difficulties	✗	✗	✗	✗	<input checked="" type="checkbox"/>
Help with psychological problems possibly caused by the stay abroad	✗	✗	✗	<input checked="" type="checkbox"/> Psychological and therapeutic help by telephone; up to 3 calls	<input checked="" type="checkbox"/> Psychological and therapeutic help by telephone; up to 5 calls
Telemedicine	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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