

At a glance: Your worldwide coverage.

Tariff EK/Group

You are travelling a lot on business – abroad as well. You have to think of a lot of things, of a health insurance coverage as well.

Your health insurance coverage is valid worldwide and is especially for the need of business trips abroad of up to 91 days. If you wish to you may prolong the insurance coverage up to 365 days.

Your employer has made provisions for you with a group insurance contract. But what exactly is insured, what do you have to take into consideration yourself? All you need to know about this subject is laid down in this brochure.

Remarkable:

- No time consuming formalities because we renounce the application by names.
- Spouses, long-term partners and children travelling with you may be co-insured.
- No waiting periods; insurance coverage exists from the date of leaving the country up to your return.
- Insurance coverage exists worldwide.
- Free choice among doctors and hospitals.
- Transportation to and from the nearest suitable hospital without any mileage limitation.
- 100% coverage of all necessary benefits.
- Extremely family orientated benefits.

Out-patient and in-patient benefits:

■ Medical treatment	100 %
■ Way charges of the doctor	100 %
■ Transportation	100 %
■ Ray diagnostic and therapy	100 %
■ Medicaments and dressings	100 %
■ Remedies	100 %
■ Visual aids required as a result of an accident	up to 175 €
■ Other aids required as a result of an accident	100 %
■ Accommodation, boarding and care in hospital	100 %

Additional benefits:

■ Medically necessary repatriation	100 %
■ Repatriation in case of death to the home country or burial abroad	up to 15,000 €
■ Return transport of children	up to 5,000 €
■ Transport of stored blood units	100 %
■ Child care abroad	daily 25 €
■ Accommodation and boarding of a parent who stays with a child in hospital	100 %

Dental benefits:

■ Pain-relieving dental treatment	up to 750 €
■ Dentures required as a result of an accident	80 %
■ Orthodontic treatment required as a result of an accident	80 %

Please see the tariff and the general conditions of insurance coverage for the detailed wording. Your employer hands these out to you.

When does the insurance coverage start?

The insurance coverage commences immediately on the day of leaving the country. There are no waiting periods.

What to do in case of an emergency?

Telephone: (00 49) 7 11/66 03-39 30

If you have to go to **hospital** or if a **repatriation** is necessary, please call this hotline. Our emergency call centre is available 24 hours a day for you. All the necessary will be arranged to clarify quickly the actual situation on the spot and to take care of all the rest. Furthermore we shall organize a contact to a German speaking doctor (as far as this is possible), organize the respective medicaments and aids and shall give you support in case of a travel back home in case of an emergency.

Where is the nearest physician?

Very often the simplest things turn out to be a big problem in case of an illness abroad. Where do I find the nearest German or English speaking doctor or dentist? Where is the nearest suitable hospital in the Caucasus? Where can I obtain a certain medication and which name does it have abroad? If a certain medication is not available, who organizes the immediate obtaining from Germany or any other country? These and a lot more questions answers our **HALLESCHE service hotline** 365 days a year around the clock:

Telephone: (00 49) 7 11/66 03-20 00.

How are the costs reimbursed?

Please hand in the original invoices and prescriptions either to your employer or directly to

HALLESCHE

Krankenversicherung auf Gegenseitigkeit

Bereich LD – Gruppenversicherung

70166 Stuttgart

Telephone (00 49) 7 11/66 03-20 30

Telefax (00 49) 7 11/66 03-27 17

or -3 57

The receipts have to be itemized and have to contain especially the following details:

- Name of person insured
- Name of employer
- Dates of treatment
- Invoice amount mentioning the currency
- Type of treatment (e. g. home visits, rays etc.)
- Detailed medical diagnosis

If the doctor does not state the diagnosis, please write it on the invoice yourself.

We may only reimburse the costs on the basis of copies of invoices, if a third party has prepaid and if the reimbursement amount can be proved, best with a reimbursement note on the copy.

The exchange rate of the day on which the invoices reach us is valid for the reimbursement.

Invoices should be in German, English or a Romance language. If this is not possible we ask you to join the gist of a translation. An official translation is not required.

Do you have further questions? Please email us on **gruppe@hallesche.de** – we shall be happy to answer your requests quickly and straightforward.

Please dial (00 49) 7 11/66 03-27 00 for English and French speaking contact persons.