

Description of benefits for International Health Insurance with the right to further insurance – Tariff LA-VN U / LA-VNS U

Health insurance for German citizens abroad and foreign visitors in Germany under a special agreement between Dr. Walter GmbH and INTER Krankenversicherung aG

A. Benefits	Tariff LA-VN U of INTER Krankenversicherung aG
(1) Outpatient and inpatient treatment	<p>Costs for medically necessary outpatient and inpatient treatment and childbirth abroad are reimbursed with 100% of the invoice amount; this includes:</p> <ul style="list-style-type: none"> • medical services such as counselling, visits, special services and operations; • midwife services; • travel expenses of the nearest physician; • x-ray, radium and isotope diagnosis and therapy; • medically prescribed medicine and dressing material; • medically prescribed remedies; (medicinal baths, massages, radiotherapy, inhalation, electrical and physical treatment and remedial exercise) • medically prescribed medical aids; (glasses, contact lenses, bandages, orthotics, hernia supports, abdominal belts, compression stockings, artificial limbs, hearing aids and orthotic braces (basic version)); • A right to receive benefits for the renewed purchase of a visual aid (glasses, contact lenses) arises 2 years after the last purchase. Reimbursement of up to € 250 every two years. • preventive medical examinations in accordance with statutory programs (statutory programs in the Federal Republic of Germany); • vaccinations: vaccinations for children (e. g. pertussis, hepatitis B, polio, measles, mumps, rubella), rabies, tetanus, diphtheria • psychotherapy up to 20 sessions per person and calendar year • accommodation, catering and care at a hospital; • necessary transport to the nearest hospital and back for inpatient medical treatment.
(2) Dental treatment abroad	<p>In case of medically necessary dental treatment abroad, costs are reimbursed up to a maximum amount of € 2,500 per calendar year and person with the following percentages of the invoice amount as follows:</p> <ul style="list-style-type: none"> • Dental treatment including necessary fillings, surgical treatment and periodontitis treatment is reimbursed with 100% of the invoice amount; • Dentures, repair of existing dentures, dental crowns, dental bridges, pivot teeth and orthodontic treatment (orthodontics) are reimbursed with 80% of the invoice amount;
(3) Right to further insurance when returning to Germany	<p>After the end of his/her stay abroad, the insured can change to other tariffs provided by INTER Krankenversicherung aG if they are open for new members. The duration of such insurance will be set off against potential waiting periods. The insured must apply for a new contract within two months after his/her return;</p>
(4) Additional services of the insurer	<ol style="list-style-type: none"> 1. 100% of the costs for a necessary return transport – insofar as they constitute additional travel expenses – if a return transport to the home country becomes medically necessary. Costs for return transport include any costs incurred for medical services, medicine and dressing materials during the return transport; 2. The necessary costs for transport of mortal remains to the home country (residence or place of residence of the deceased) up to € 5,000 € in case of a transport within Europe, otherwise up to € 10,000 3. 100% of funeral costs abroad up to the amount that would have been reimbursed in case of transport of mortal remains;
(5) Benefit exclusions	<p>No insurance cover is provided</p> <ol style="list-style-type: none"> 1. for treatments that were the sole reason or one of the reasons for the journey, 2. for diseases and ailments existing and/or known at the start of insurance and their consequences as well as for the consequences of diseases and accidents that were treated in the last 6 months prior to the start of insurance. <p>Please refer to §5 of the General Insurance Conditions for all other benefit exclusions.</p>
(6) Long-term care insurance	<p>If necessary, long-term care insurance can be added to the tariff LA-VN U.</p>

B. Special conditions	Tariff LA-VN U of INTER Krankenversicherung aG
(1) Insurability	<p>The following persons can purchase this tariff:</p> <ul style="list-style-type: none"> • German citizens during temporary stays abroad; • Foreign employees of companies located in Germany during temporary stays in Germany with a residence permit; • Foreign interns of companies located in Germany • Visitors of companies located in Germany who stay with the company for the purpose of information • Students enrolled for their main studies or work on their doctoral thesis <p>Family members (spouses and children) of the above mentioned persons can also be insured under the conditions of this tariff.</p> <p>Compulsory long-term care insurance is required for foreigners who want to purchase health insurance in Germany. Japanese and Korean citizens are not allowed to be insured under this tariff.</p>
(2) Maximum term of insurance	unlimited
(3) Interruption of the stay abroad	If insurance cover existed during a stay abroad of at least 6 months, such cover is extended to the home country during a temporary stay of up to 6 months.
(4) End of insurance	Insurance cover ends – also for pending claims – with the end of the insurance contract.
(5) Deductible (SB)	This tariff can be purchased with or without a deductible. If a deductible is agreed, this tariff's benefits for outpatient treatment are reimbursed minus the deductible. The deductible amounts to € 300 per person and calendar year. If the insurance policy does not start on the 1 st of January, the deductible for this year is reduced by 1/12 for every month during which insurance cover did not exist.

C. Long-term care insurance	Tariff VPN of INTER Krankenversicherung aG
Domiciliary care	<p>100% reimbursement for domiciliary care expenses, monthly up to</p> <ul style="list-style-type: none"> • Long-term care level I € 468 • Long-term care level II € 1,144 • Long-term care level III* € 1,612 <p>*Level III for cases of hardship up to € 1,995</p>
Care allowance	<p>The monthly care allowance for domiciliary care by family members or other persons amounts to</p> <ul style="list-style-type: none"> • Long-term care level I € 244 • Long-term care level II € 458 • Long-term care level III € 728
Partial hospitalization	<p>100% reimbursement of expenses for partial hospitalization, monthly up to</p> <ul style="list-style-type: none"> • Long-term care level I € 468 • Long-term care level II € 1,144 • Long-term care level III € 1,612
Short-term care	Expenses are reimbursed for a period of up to four weeks, up to a maximum amount of € 1,612 per calendar year.
Inpatient care	<p>100% reimbursement of expenses for inpatient care, monthly lump sum of</p> <ul style="list-style-type: none"> • Long-term care level I € 1,064 • Long-term care level II € 1,330 • Long-term care level III* € 1,612 <p>*Level III for cases of hardship up to € 1,995</p> <p>but not more than 75% of the total amount consisting of daily hospital charges, accommodation and catering as well as investment costs.</p>

D. Premiums*		Monthly premiums in €		
Age	Tariff LA-VN U without deductible	Tariff LA-VNS U with a deductible of € 300	Tariff PVN Long-term care insurance	
0 - 15	133.15	99.60	16.15	
16	132.80	99.60	16.15	
17	132.80	99.60	16.15	
18	132.80	99.60	16.15	
19	132.80	99.60	16.15	
20	132.80	99.60	16.55	
21	162.72	133.07	16.96	
22	166.34	136.59	17.39	
23	169.83	140.00	17.84	
24	173.18	143.28	18.30	
25	176.33	146.39	18.79	
26	179.25	149.30	19.29	
27	181.88	151.94	19.81	
28	184.13	154.26	20.36	
29	185.91	156.16	20.93	
30	187.53	157.90	21.53	
31	188.94	159.45	22.15	
32	190.11	160.78	22.79	
33	190.98	161.82	23.47	
34	191.47	162.51	24.18	
35	192.08	163.28	24.92	
36	192.82	164.17	25.70	
37	193.75	165.20	26.51	
38	194.90	166.41	27.37	
39	196.33	167.85	28.27	
40	198.10	169.55	29.21	
41	200.26	171.59	30.20	
42	202.92	174.05	31.24	
43	206.20	177.03	32.34	
44	210.27	180.67	33.50	
45	214.75	184.66	34.72	
46	219.73	189.09	36.01	
47	225.36	194.08	37.37	
48	231.77	199.75	38.80	
49	239.19	206.28	40.31	
50	246.78	212.99	41.91	
51	254.59	219.89	43.60	
52	262.62	227.02	45.39	
53	270.92	234.40	47.29	
54	279.49	242.06	49.30	
55	288.25	249.89	51.43	
56	297.22	257.93	53.69	
57	306.45	266.22	56.10	
58	316.03	274.84	58.68	
59	326.04	283.88	61.42	
60	336.08	292.97	64.37	
61	346.16	302.11	67.52	
62	356.25	311.29	70.91	
63	366.35	320.50	74.55	
64	376.44	329.75	78.47	
65	386.20	338.73	82.69	
66	396.20	347.94	87.25	
67	406.09	357.08	92.18	
68	415.83	366.14	97.52	
69	425.34	375.06	103.31	
70	434.74	383.88	109.61	

* Due to the considerably higher cost risk, the premium is tripled for stays in the USA and Canada.

This description of benefits applies in connection with the General Insurance Conditions (AVB) for Health Insurance under tariff LA-VN U (Tariff categories LA-VN U and LA-VNS U).

Registration/Payment of premiums

Purchasing this insurance policy is rather easy:

Please fill in the attached registration form and send it back to us. Within a few days, you will receive your insurance certificate and after approx. 4 weeks your personal insurance card. Premiums are paid by monthly direct debit.

If you have any questions, please contact us:

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