

Health Insurance

What is paid for by the insurance?

The insurer reimburses costs that arise due to necessary medical or dental treatment as a consequence of illness or accident during the insured person's stay.

This includes:

- medical treatment;
- medically prescribed remedies, medicines and bandages and inhalations;
- medically prescribed X-ray check-ups, radiotherapy and physiotherapy;
- stationary treatment in the general hospital ward (multiple bedroom) including operations, without optional benefits;
- transport costs to the nearest available hospital and back, only in case of stationary treatment;
- transport costs in case of death of the insured person to his home country;
- funeral costs at the place of death up to € 2.600,00 in lieu of transport costs;
- pain-relieving dental treatment including simple-type fillings up to a maximum of € 500,00 during the year of insurance.

What is not paid for by the insurance?

Not insured are the costs for:

- diseases already existing and needing treatment before entering the country or before commencement of insurance, respectively; this in particular also applies to already existing dental defects;
- check-ups for obtaining a permit of stay, as these are not due to any illness;
- diseases, consequences of accidents and death brought about by active participation in war events, political unrest, suicide and attempted suicide as well as alcohol, drugs and narcotics abuse;
- certificates, medical opinions, aids (e.g. glasses, arch-supports, crutches, bandages etc.), cosmetic treatments and sanitary appliances (e.g. radiation lamps, fever thermometers), baths and massages;
- treatments required as a consequence of intentional physical injury;
- pregnancy check-ups or interruptions, miscarriages, deliveries as well as contraceptives;
- preventive medical check-ups (e.g. cancer prevention, rubella test etc.), vaccinations and the like;
- stays and treatments at a sanatorium or other therapeutic institute as well as cures, psychotherapeutic and psychoanalytical treatments.