

At a glance: Your worldwide coverage on business trips abroad with tariff EK./Group

You are expatriated temporarily for professional reasons abroad. Your employer has concluded a comprehensive coverage with following benefits:

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.
- 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 100% coverage:

- Medical treatment
- Way charges of the nearest doctor within reach
- Transportation to the nearest suitable doctor or hospital
- X-ray diagnostics and therapy
- Medicaments and dressings
- Remedies
- Visual aids required as a result of an accident up to 260 €
- Medical aids required as a result of an accident
- Other methods of examination and treatment which are approved in the respective country of stay
- Out-patient specialised palliative care
- Domestic patient care

- Accommodation, boarding and care in hospital
- Costs for the accommodation and care of an accompanying person, if this is medically necessary
- In-patient care in a hospice

Dental benefits:

- 100% Pain-relieving dental treatment up to € 750
- 80% Dentures required as a result of an accident
- 80% Orthodontic treatment required as a result of an accident

Additional benefits:

- 100% for a medically necessary repatriation
- 100% for the transport of stored blood units
- Repatriation in case of death to the home country or burial abroad up to € 15,000
- Return transport of children up to € 5,000
- Child care abroad up to € 25 daily

Remark

Please see the tariff and the general conditions of insurance for 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) 711/66 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 **HALLESCHER 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

HALLESCHER

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

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

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

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

Should another insurance coverage exist, that coverage is to be claimed first. 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.

Further contact details

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 (0049) 7 11/66 03-27 00 for English speaking contact persons.