

Insurance Questions & Answers

Q: Should I call the Hallesche Krankenversicherung AG in case of emergency when travelling on business trip around my own country of residence?

A: No, you should not contact the Hallesche Krankenversicherung AG when travelling around your own country of residence as the insurance covers only business trips abroad. In your own country of residence please contact your Health Service provider.

Q: Should I contact the Hallesche Krankenversicherung AG if I have an emergency during my leisure trip?

A: No, you should not contact the Hallesche Krankenversicherung AG if you have an emergency during your leisure trip as this insurance covers only business trips.

Q: What personal information should I provide when calling the emergency contact phone?

A: When calling the hotline emergency line provide first our company insurance number 3.999377.9, name and surname, contact phone and location.

Q: What is the scope of coverage of the health insurance abroad?

A: The scope of coverage includes:

- Costs for emergency treatment (in or outpatient)
- Medication
- Doctors' fees
- Hospital and surgical expenses
- Emergency dental treatment
- Repatriation expenses to the respective native country

Q: Which are the major exclusions of the Health Insurance abroad?

A: The major exclusions of the Health Insurance abroad are:

- Existing and known illnesses.
- Consequences of illnesses and accidents treated during the last six months prior to this coverage.
- Following costs for treatment in native country.

Q: In case I must pay to the doctor or the medications, how are the costs reimbursed?

A: Please hand in the original invoices and prescriptions to Ms Eden Halberstadt eden.halberstadt@fiba.basketball/ or direct via the Globalhealthplan app.

Invoices and/or prescriptions must contain the following details:

- Name of person insured/treated persons
- Name of employer
- Name of illnesses
- Journey details
- Treatment data, type of treatment (e.g., home visits, X-ray etc.), detailed medical diagnosis



- Indication of the individual services
- Dates of the treatment/s
- Invoices amount mentioning the currency
- Your bank details
- Invoices should be in English, German or a romanian language. If this is not possible, we kindly ask you to attach an analogous translation

Q: Will I receive any monetary compensation if I become disabled or die in an accident in either my work or private life?

A: It can happen that an accident may result in a permanent disability either total or partial, or death. Once the degree of disablement is confirmed within 15 months after the accident by an independent doctor, if applicable, the insurance company will pay up to a maximum of 200,000 euros based on the degree of disablement. In case of a total (100%) disablement the sum is 600,000 euros. In case of accidental death, the amount will be 100.000 euros.

Q: Are there any exclusions for the accident insurance?

A: The policy only covers accidents. Damages as a consequence of preexisting diagnoses of alcoholism, drug addiction, AIDS, cancer, multiple sclerosis, psychosis, **are not covered**.

Q: Who receives the monetary compensation if I die or become disabled as a result of an accident?

A: If you die or are diagnosed with a disability as a result of an accident, either in a work situation or in your personal life, you will receive a financial benefit from having insurance. In the first instance the money will be received by whoever has paid the yearly insurance premium, in this case FIBA Europe or FIBA Europe Properties. The employer will transfer this monetary compensation tax-free to the affected employee (in case of disability) or to his or her heirs in case of death.

The ultimate beneficiary will have to pay the retroactive tax based on the **premium** paid by the employer. That is to say, if the company paid the insurance premium for 10 years at an annual value of 113,05 euros (total 1.130.50 euros) and at the end of that time the employee suffers an accident, upon receiving the benefit he/she must pay up to a maximum of 42% of the premium paid by the company, that is, in this example, 420 euros.

Q: What should I do if I have more questions regarding these the insurance?

A: Please contact Ms Eden Halberstadt eden.halberstadt@fiba.basketball