

AIDWORKER-PLUS-RK (AW-PLUS-RK) Description of benefits

Tariff	AIDWORKER-PLUS-RK (AW-PLUS-RK)
Valid from	01.01.2017
Insurer	Generali Deutschland Krankenversicherung AG
Area of validity	Global (except for Germany)
Insurable group of people	International health insurance for specialists and other aid workers abroad who are entitled to benefits of the German compulsory health insurance scheme in the country of assignment for the duration of their stay abroad; also covered are their spouses or partners as well as the children of the main person insured and his/her spouse or partner, if they are also entitled to benefits of the German compulsory health insurance scheme for the duration of the insured stay abroad.
Insurable stays abroad	Job-related stays in the country of assignment
Home country coverage	No insurance cover is provided in Germany.
Term of the insurance	Unlimited
Emergency telephone	24-hour multilingual emergency number
Claims handling	DR-WALTER claims department
Early termination	Possible
Extension	Possible
Right to further insurance	No
Cover in conflict areas	Yes
Benefit in the event of pandemics	Yes

Benefits	AIDWORKER-PLUS-RK (AW-PLUS-RK)
Outpatient medical treatment	100% of the costs, transport to emergency treatment in case of an accident/emergency. Benefits provided by the German compulsory health insurance scheme are to be made use of first and to be taken into account. 70% if there is no right to benefits of the compulsory health insurance scheme.
Medication and dressing materials	100% , taking into account benefits of the compulsory health insurance scheme equivalent to "Outpatient medical treatment"
Medical aids	100% for medically necessary aids in accordance with the German Hilfsmittelkatalog (list of medical aids) as well as the following benefits if ordered by a physician: visual aids up to € 200 within two years of insurance, invalid vehicles up to € 675, orthopedic shoes up to 100% after deduction of a deductible of € 75 per insurance year. Taking into account of benefits of the compulsory health insurance scheme equivalent to "Outpatient medical treatment".
Inpatient medical treatment	100% of the costs for accommodation and nursing care in a hospital. Benefits are only provided if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed.
Rooming in	Cover of costs for hospital accommodation and catering of an accompanying person for the duration of an inpatient medical treatment of a child under 14 years. Benefits are only provided if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed.
Dental treatment	100% . Benefits are only provided if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed.
Any kind of dentures, inlays and dental crowns as well as orthodontics including the dentist's fee for these measures	50% up to the maximum amount according to the following classification: <ul style="list-style-type: none"> • in case of an insured event as a result of an accident € 2,500, • in all other insured events € 1,300 per insurance year minus benefits for dental treatment in the same insurance year Benefits are only provided if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed up to the above mentioned maximum amounts.



Return transport	100% , if medically necessary. (Also as a result of a mental illness)
Return transport of co-insured children	100% of the necessary costs for the transport of co-insured children under 16, provided that all other accompanying adults on the trip who are also covered by this tariff have been or will be repatriated or are deceased, up to a maximum of € 5,000.
Precautions	Yes, in accordance with programs introduced by law in Germany
Vaccinations	100% of costs reimbursed for vaccinations against diphtheria, hepatitis B, influenza (viral flu), Haemophilus-influenza b, pneumococcal infection, pertussis, infectious polio, measles, mumps, rubella, tuberculosis, tetanus, rabies, tick-borne encephalitis (tick vaccination) as well as other vaccinations required or recommended for a planned trip. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed.
Rehabilitation measures	Yes. Medically necessary rehabilitation measures (follow-up treatment)
Pregnancy/childbirth	100% of the costs for examination and medically necessary treatment because of pregnancy, miscarriage and childbirth if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed; 80% of the costs for a flight to the home country and return flight to the country of departure in the cheapest flight class, up to a maximum of € 2,000, if the mother does not want to give birth in the country of assignment.
Suicide/ Attempted suicide	Yes
Pre-existing conditions	Yes (no medical examination required, no risk premiums)
Deductible	No
Treatment of mental illnesses	Costs for medicinal or medically necessary inpatient treatment of acute mental illnesses are 100% refundable up to a treatment duration of 30 days. Psychotherapy up to a maximum of 20 sessions per year. Benefits are only provided if payments are made first by the compulsory health insurance scheme and if such payments are taken into account. If the compulsory health insurance scheme is not obliged to provide benefits, 70% of the refundable costs are reimbursed.
Free choice of doctors	Yes
Funeral expenses	100% of the costs, up to a maximum of € 10,000
Transport of mortal remains	100% of the costs, up to a maximum of € 30,000
Waiting period	8 months for dentures and orthodontics, no waiting period for pregnancy, childbirth, psychotherapy

Exclusion of benefits	AIDWORKER-PLUS-RK (AW-PLUS-RK)
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There is no liability to pay for:	
a)	illnesses including their consequences as well as consequences of an accident and for deaths if they result from active participation in war and unrest or from professional participation in competitions and preparation for such competitions, held by associations and clubs, or if they are recognized as injuries sustained during military service and are not explicitly included in the insurance cover;
b)	deliberately self-inflicted illnesses and accidents including their consequences as well as for withdrawal measures including withdrawal treatment;
c)	treatment by physicians, dentists and in hospitals whose invoices are excluded for good reason from reimbursement by the insurer if the insured event takes place after the insured was notified about the exclusion of benefits. If an insured event is pending at the time of notification, there is no liability to pay for costs incurred after the expiry of three months following such notification;
d)	treatments in health resorts or sanatoriums as well as for rehabilitation measures by statutory rehabilitation providers if the tariff does not state otherwise;
e)	remedial treatments in a spa or health resort. The restriction does not apply if treatment becomes necessary during a temporary stay due to an illness which is not related to the purpose of the stay or due to an accident which occurred on location. The liability to pay exists as long as departure is impossible according to medical opinion. The restriction also does not apply if the treatment takes place at the spa or health resort or in its immediate proximity due to the insured person's place of residence.
f)	for treatments or other services by the insured person's spouse or partner, parents or children; proven material costs shall be reimbursed according to the tariff.
g)	for accommodation necessary due to the need for long term or custody.



Premium and Conditions	AIDWORKER-PLUS-RK (AW-PLUS-RK)
Premium	€ 2.50 per person and day
Basic conditions	The general conditions of insurance for International Health Cost Risk Group Insurance DR-WALTER 2013 (AVB-AKK-RGR-DRW 2013) together with the AIDWORKER-PLUS-RK (AW-PLUS-RK – 010117) tariff sheet shall apply.

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found, for example, at www.aidworker.de.

Please feel free to contact us with any further questions. You can contact us at:

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