

Weltpolice

Important information about your Health Insurance

Besser Barmenia. Besser leben.

During your stay abroad you are insured by Barmenia Krankenversicherung a. G.. The insurance applies to you as well as for your spouse, life partner and children, provided that these persons are also logged on the contract. This information sheet provides you with essential details about the contract and tips which should help to ensure the quick refunding of your invoices.

1. Dafür leistet die Barmenia

1.1 Arzt- und Krankenhauskosten, Arznei-, Heil- und Hilfsmittel, zahnärztliche Behandlung

In the event of any medically necessary outpatient or stationary treatment, outpatient examinations for early detection of diseases (targeted screening), any examination and medically necessary treatment caused by pregnancy and in cases of premature or miscarriage or an unpredictable medically necessary abort, the following expenses incurred during the course of the employment abroad will be reimbursed

- ✓ medical advice, visits and performances, including operations and additional costs incurred during operations;
 - ✓ all vaccinations – including occupational vaccinations and vaccinations on the occasion of trips abroad – as well as vaccines and medical expenses resulting in this context. Exception: All vaccinations taken place before the start of insurance;
 - ✓ midwifery and care by a midwife or accoucheur; maternity allowance of a lump sum of 130.00 EUR: provided that the hospital stay incl. childbirth lasted less than three days or a home birth has taken place.
 - ✓ medically prescribed medicines and dressing materials (remedies which are intended to be used for individual lifestyle, such as potency, hair growth or weight loss supplements, remedies for contraception, nutrients and tonics as well as cosmetic preparations (or the like) are not considered as medicines even if they are medically prescribed;
 - ✓ remedies prescribed by doctors, namely baths, massages, inhalations, light and heat treatment and other forms of electrical and physical treatment; physiotherapy;
 - ✓ equipment prescribed by doctors (except sanitary supplies, visual aids and aids used in the context of the care of an insured person) up to a maximum amount of 1.000 EUR per person and calendar year. Expenditures for operating capability (exception: repairs up to a maximum rate), use and maintenance of aids are non refundable;
- For visual aids (glasses or contact lenses): Expenditures up to a maximum amount of 300 EUR every two calendar years; The period begins with the calendar year in which respectively the first visual aid for a claim period is based;
- ✓ life support equipment (e.g.: respirator, heart-respiratory monitor);
 - ✓ X-ray, radium and isotope services;
 - ✓ accommodation and board at inpatient treatment in a single or twin room as well as treatment by the chief physician;

- ✓ necessary transport to the hospital for stationary treatment, with this hospital being recognised as the nearest or, alternatively, the most suitable from a medical point of view;
- ✓ rides to the next-reachable physician or hospital in case of medical necessity (first aid);
- ✓ Psychotherapy (written permission by the insurer required if more than 15 sessions – including probatory sessions – are necessary);
- ✓ dental treatment (e.g. simple tooth fillings, extractions, root canal treatment, diseases of the oral mucosa and the periodontium, dental prophylactic measures);
- ✓ 50% for orthodontics as well as for dental prosthesis (e.g. dentures, pivot teeth, bridges, crowns, implants, functional analysis and functional therapeutic services and repairs to dentures), including pre- and post-treatment, Waiting period for orthodontics and dental prosthesis = 3 months (no waiting period if caused by an accident)
- ✓ costs for repatriation of co-insured children (up to the age of 18 years) up to max. 5,000.00 EUR provided the insured person and all insured adults are repatriated or deceased;
- ✓ costs for transport of blood units for necessary surgery only in case that local blood units are not available or if there is the risk that local blood units are infected with HIV;
- ✓ Rooming-in: 50.00 EUR hospital benefit (up to 500,00 EUR per calendar year and insured child) for an accompanying parent of children up to the age of 18;

1.2 Repatriation

Should an illness or the result of an accident necessitate your return, or the return of one of your co-insured family members, to your permanent place of residence in your original country of departure or if the estimated time of treatment will exceed 2 weeks, the expenses necessary for repatriate the sick person will be reimbursed in full.

For repatriation, please contact the following assistance company:

International SOS (ISOS) can be contacted around the clock – 365 days a year:

ISOS-Hotline: +49 (0) 202 438 44 887

Please indicate the following contract-number:

WP 4484

The medical necessity of the repatriation or the air rescue must be proven by means of a doctor's certificate.

1.3 Repatriation of remains

In case of death in a foreign country, the costs for repatriation of remains of the

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deceased person to his or her place of residence in his/her original country of departure, or the burial at the place of death, are reimbursed up to a maximum amount of 15.000 EUR.

An official death certificate must also be submitted for the reimbursement of repatriation of remains or burial costs.

1.4 Delayed departure / Early return

If the scheduled departure to country of assignment is delayed and there is already no other coverage for the insured person in the country of departure, insurance cover shall be granted to these person for a period of maximum 20 days. In case of an early return from the country of assignment to the country of departure insurance cover shall be granted for a period of 20 days if there is no other coverage for the insured person in the country of departure yet.

1.5 Break of journey

For business or private interruptions of the sojourn (break of journey) insurance coverage shall be granted worldwide for temporary stays outside the country of assignment for up to three months.

2. No payment is made for the following

- for those diseases, including its implications and consequences of accidents and deaths caused by active participation in war events;
- diseases and injuries caused on premeditation, including their consequences as well as for withdrawal measures, including withdrawal treatments and measures to weaning;
- for spa and sanatorium treatment, rehabilitation treatment;
- for treatment by spouses, life partners, parents or children. Substantiated material expenses will be reimbursed in accordance with the contract;
- for occupational health checks, examinations on suitability for transfer to tropic regions as well as for examinations to obtain a residence permit
- for diagnosis and treatment of sterility, its cause and consequence, including artificial insemination and related screening, and follow-treatment;
- for treatment or accommodation in relation with care dependency and custody;
- for all vaccinations which have taken place before the start of insurance;

3. How you can contribute to a prompt refunding of you invoices

Barmenia would like to satisfy your claim quick and complete. Please help by considering the following respects:

Please send your invoices either by mail to the address which is mentioned in the refund order form or by email to: leistungs-service@weltpolice.com

Please observe that invoices should be sent in black and white as an attached PDF file (no photographs). The entire e-mail may not be larger than 8 MB. Please always use the refund order form for the WorldPolicy to submit invoices. Please always include a personally signed payment request

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We do not require the submission of original invoices in case of presenting them by email. Please do not additionally send the original copies to Barmenia. Keep them in your possession for a period of three years. It may be possible - even after settlement – that we would incur a need to require them.

Please make sure the invoices contain the following details:

- name and first name of the person treated
- description of all illnesses/diagnoses
- details of the individual elements of medical treatment
- dates of treatment

In order to avoid inquiries, the costs of dental treatment (preserving measures) and dentalprothesis (crowns, bridges) should be shown separately from the outset. In order to check any open points promptly, the cost receipts should be submitted no later than three months after the completion of the remedial treatment.

Please take care that prescriptions and/or chemists invoices and invoices for remedies or equipment are always accompanied by the appropriate doctors' prescriptions. In the event of accidents a short description of the accident should be enclosed and a statement should be given as to whether, in view of the insured party, claims can be made against third parties.

If there is an entitlement to payment from the statutory accident or pension insurance or to statutory medical or accident assistance, all cost receipts must first be submitted to the relevant statutory insurance institutes; Barmenia is obliged to pay only the remaining costs.

Should there be only a residual costs insurance policy with Barmenia, please present all cost receipts first to the insurer of the basic costs. The type and amount of the payment to be made by the other institution can be indicated by this institution on the refund order form (refund order form at www.weltpolice.com, "Download-Center").

The payment settlement letter is available on request by email. Therefore please enter a valid email address on the refund order form, tick the "dispatch by email" field and sign the order form. Otherwise, the payment settlement letter can only be sent by mail. If possible, please indicate an account in Germany into which the payments can be made. Based on experience it does not only take a very long time to transfer into foreign accounts; there are also high charges which are incurred by you.

In matters relating to payment and reimbursement, please contact:

Barmenia Krankenversicherung a. G.
Abteilung Leistungsabrechnung BK I
Barmenia-Allee 1, D-42119 Wuppertal
Telefon: +49 202 438-3756
Telefax: +49 202 438-033756

and quote the following policy number **WP 4484**