

## LER 101 rate

# Full Medical Costs Insurance for Persons Entering the Federal Republic of Germany (individual persons)

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### I. General

The General Policy Conditions (GPC) for the extended foreign travel health insurance and the following rate conditions apply.

#### § 1 Subject matter, extent and scope of insurance coverage (§ 1 GPC)

Scope is the Federal Republic of Germany.

If only a temporary return to the native country is made, a continuation of the insurance and extension of insurance coverage to the native country for a period of up to six weeks is deemed agreed. The country of which the insured person is a national or in which he/she had his/her last permanent place of residence is regarded as the native country.

#### § 2 Insurability (§ 1 item 4 GPC)

Eligible for insurance are all persons who are not German nationals and who only temporarily enter the Federal Republic of Germany. Any additional agreements require the consent of the insurer.

#### § 3 Extent of obligation to pay benefits (§ 4 GPC)

If the insured person dies, the expenses of the funeral at the place of death or transfer to the native country will be reimbursed up to EUR 10,225.84.

#### § 4 Payment of insurance benefits (§ 6 GPC)

For the funeral costs in a foreign country and transfer in accordance with § 3 of the rate conditions, an official legal document is to be submitted in addition to the receipts of costs.

#### § 5 End of insurance coverage (§ 7 GPC)

Insurance coverage ends – including that for any pending cases – with termination of the stay in the Federal Republic of Germany. This provision shall not affect § 1, sentence 2 of the rate conditions. If the treatment begun in the Federal Republic of Germany has to be continued at the time the insurance expires, the benefit period is extended without further payment of premiums insofar as transportation of the insured person is not possible, by a maximum, however, of 90 days.

#### § 6 Premium (§ 8 GPC)

The premium is a yearly premium. The first premium is to be paid on conclusion of the insurance contract. It is to be paid at the beginning of each calendar year or, if a German account is debited, it can be paid in equal monthly instalments.

### II. UKV benefits

#### 1. Therapeutic out-patient treatment

Refundable expenses are reimbursed to 100%. The following expenses are refundable for therapeutic out-patient treatment:

- medical consultations, medical visits and interventions insofar as the fees are within the maximum rates laid down in the official scale of fees for doctors and comply with the assessment principles
- medically prescribed drugs and dressings with the exception of foodstuffs and tonics
- remedies: these include only medicinal baths, massage, inhalants, thermotherapy, light therapy and electrotherapy
- auxiliary aids - one item or pair; these include only bandages, spectacle frames (up to EUR 25.56 of amount billed per year), spectacle lenses, trusses, insoles for correcting foot deformities, plaster shells, elastic stockings, hearing aids, contact lenses, correction splints, artificial limbs, orthopaedic trunk, arm and leg supports, orthopaedic footwear (up to EUR 127.82 of amount billed per year), speaking aids (electronic larynx)
- X-ray diagnostics and radiotherapy.

#### 2. Therapeutic in-patient treatment

Refundable expenses are reimbursed to 100%. The following expenses are refundable for therapeutic in-patient treatment:

- hospital per diem charge
- separately calculable additional services (diagnostic and therapeutic techniques and drugs which are not accounted for in the per diem charge)
- midwife services
- separately calculable services of an outside doctor with beds available in the hospital in a room with three or more beds

and:

- accommodation surcharge for a single room or double room and separate surcharges for board, sanitary cells, telephone, radio and television
- separately calculable private medical services insofar as the fees are within the maximum rates laid down in the official scale of fees for doctors [GOÄ ] and comply with the assessment principles
- medically necessary transport to the nearest hospital within reach.

#### 3. Dental treatment

Refundable expenses will be reimbursed as follows:

- for dental treatment 100 %
  - for dental prosthesis and orthodontics 80 %
- up to the sum of EUR 2,045.17 in every two successive calendar years; this also includes crowns and inlays insofar as the fees for dental treatment are within the maximum rates laid down in the GOZ/GOÄ [official scale of fees for doctors] and comply with the assessment principles.

### III. Premiums

The premium is determined on conclusion of the insurance contract according to the insured person's sex and age of entry. The difference between the year in which insurance begins and the insured person's year of birth is deemed to be the age of entry.