

PROSPECTIVE ENTITLEMENT

Your International Health Insurance for the Future on the Basis of Today's State of Health



Exclusive offer of the lifelong international health insurance **EXPAT INFINITY**

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Because we care!

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BDAE

Mit Sicherheit ins Ausland!

PROSPECTIVE ENTITLEMENT



The BDAE Group is the only insurance provider in Germany offering the possibility to subscribe for a prospective entitlement to the international health insurance **EXPAT INFINITY**. In this context, the international health insurance is given a waiting position until the time when it is to be converted into an active insurance coverage. For the term of the waiting period, an initially checked state of health continues to be valid and will not be reviewed again when the insurance is activated.

The prospective entitlement is particularly suited for persons who take a permanent stay abroad into consideration but do not want to subscribe for a lifelong active insurance already from the very beginning.

General Contract Terms and Conditions

- Insurance coverage for private individuals
- The maximum age for being eligible in this respect shall be 75 years
- End of the prospective entitlement possible as to the expiry of the month following the termination letter

Monthly Premium (by age groups)

0 - 10	24 Euro	41 - 45	44 Euro	71 - 75	104 Euro
11 - 20	24 Euro	46 - 50	48 Euro	76 - 80	130 Euro
21 - 25	26 Euro	51 - 55	54 Euro	81 - 85	160 Euro
26 - 30	30 Euro	56 - 60	63 Euro	> 85	206 Euro
31 - 35	35 Euro	61 - 65	73 Euro		
36 - 40	39 Euro	66 - 70	86 Euro		

Due to the possibility to adjust coverage to individual needs, however, the individual insurance premiums may considerably differ from entry-level premiums. We therefore recommend you to ask for a personal offer via our website: www.bdae.com/en/entitlement



Examples for Using the Prospective Entitlement

Situations where a prospective entitlement to the benefits of the international health insurance **EXPAT INFINITY** represents a reasonable and forward-thinking solution are numerous. Here are some possible scenarios:

The prospective entitlement offers a safeguard until the time when you finally decide to live abroad permanently.

After the end of service for his or her company, an expatriate wants to extend the stay abroad for private reasons or even stay in the new home country forever.

The prospective entitlement enables him or her to obtain coverage - without the necessity of a new health checkup - on the basis of the state of health that existed at the time when the prospective entitlement was subscribed for.

The initially checked state of health remains valid until the time of the activation of the insurance

A self-employed person sets up his or her business abroad and has concluded a fixed-term basic insurance for the initial period. The business is going well so that the person can decide to stay abroad in the long run.

After the end of the term of the basic insurance, the prospective entitlement may be converted into **EXPAT INFINITY** where the coverage period is not subject to any limitation. The amount of the insurance premium depends upon the state of health that existed at the time when the prospective entitlement was subscribed for.

In the event of a temporary return to Germany, the international health insurance may be temporarily suspended via the prospective entitlement

A person living abroad and covered by **EXPAT INFINITY** wants to come back to Germany for some time. After his or her return, the person wants to continue to maintain his or her international health insurance under the same terms and conditions.

The prospective entitlement to Expat Infinity offers the possibility to "take a break". Thus, the person pays the lower amounts, rather than the premiums of **EXPAT INFINITY**, during his or her stay in Germany. When reviving Expat Infinity, no new health checkup will be necessary.

Prerequisites for Activation

The activation of the prospective entitlement is bound to certain requirements:

- Coverage of your health insurance ends as scheduled, e.g. due to the expiry of a fixed-term health insurance
- The eligibility for insurance offered by your health insurance lapses, e.g. due to the change of your host country

This infosheet presents the key benefits and requirements related to a prospective entitlement. For further information please refer to the Terms and Conditions of **EXPAT INFINITY** Part I and II.