

EXPAT BUSINESS PREMIUM

For employment abroad



This infosheet presents the key benefits and exclusions from the foreign health insurance EXPAT BUSINESS PREMIUM. For further information please refer to the Terms and Conditions Part I and II.

Because we care!

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Mit Sicherheit ins Ausland!

EXPAT BUSINESS PREMIUM

- Insurance coverage for employees of international companies
- Worldwide insurance coverage, except Switzerland
- The maximum insurable age is 66 years
- Inclusion of pre-existing conditions possible

Benefits at a glance

EXPAT BUSINESS PREMIUM

- ✓ Outpatient Medical Treatment: **100%**
- ✓ Inpatient Medical Treatment: **100%**, accommodation as a private patient in a single room
- ✓ Pharmaceutical Products, Bandages and Remedies: **100%**
- ✓ Dental Treatment: **100%**
- ✓ Dental Prostheses: **90%**
- ✓ Preventive outpatient medical examinations for early recognition of cancer: **100%**
- ✓ General check-ups up to **300 Euro** per year of the policy period
- ✓ Travel Vaccinations up to **250 Euro** per year of the policy period
- ✓ Vaccinations for children according to the recommendations of the Permanent Vaccination Commission (STIKO)
- ✓ Pregnancy and Delivery: **100%**
- ✓ Aids and Appliances in a simple form and repair costs: **80% up to 2,000 Euro** per insurance year
- ✓ Visual Aids: **600 Euro** every three insurance years
- ✓ Psychotherapy: **80%** on outpatient trauma treatment up to **2,000 Euro** per insurance year and up to 30 days during the policy period for inpatient treatment
- ✓ Ambulance Transport: **100%**
- ✓ Repatriation (Return Transport) up to **250,000 Euro** per loss event
- ✓ Repatriation in case of death up to **10,000 Euro**
- ✓ Medically necessary follow-up treatment

Additional benefits:

- Insurance coverage in the home country possible
- Assistance and emergency services (for instance: multilingual 24-h emergency hotline)
- Worldwide Patient Legal Expenses Insurance

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Openness and transparency are values the BDAE GROUP promotes in its daily business. These values are a precondition for trust. Therefore you will find below the most important exclusions from our insurance coverage..

Exclusions from insurance coverage

- Treatments based on infirmity and a need for care or custody
- Treatments due to sterility and artificial insemination as well as preliminary examinations
- Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency-syndrom

The advantage of our business insurance policies for employment abroad is that they include pre-existing conditions and already existing needs for treatment. This is generally the case if the insured person has a secondment status as defined by BDAE (change of cultural environment as instructed by the employer). If the insured person does not have this status then the benefits in the event of illness and complaints which commenced or existed before the start of the insurance cover or which commenced during the agreed waiting period are not included in the cover.

Monthly premiums

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- Employees

- 209 Euro Worldwide (incl. of insurance coverage for up to 42 days in case of stays in the USA, Canada and Switzerland)
- 500 Euro Worldwide (incl. of insurance coverage for up to 42 days in case of stays in Switzerland and up to 365 days in case of stays in the USA and Canada)

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- Family members

- 296 Euro Worldwide (incl. of insurance coverage for up to 42 days in case of stays in the USA, Canada and Switzerland)
- 670 Euro Worldwide (incl. of insurance coverage for up to 42 days in case of stays in Switzerland and up to 365 days in case of stays in the USA and Canada)