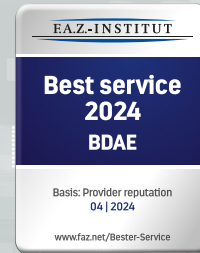


Because we care!

State: 01.01.2025

EXPAT FLEXIBLE

For Expatriates



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

BDAE Holding GmbH
Kühnehöfe 3
22761 Hamburg
Germany
Tel: +49-40-30 68 74-0
Fax: +49-40-30 68 74-90
versicherung@bdae.com
www.bdae.com



Mit Sicherheit ins Ausland!

- Insurance coverage for natural persons
- Worldwide cover under the 2-zone model, with the exception of a few countries
- The maximum insurable age is 66 years
- The maximum term of insurance relationship is 5 years
- The insurance relationship can be terminated at any time. In this case it shall end upon expiry of the month following the month of termination.

We offer you products which match your individual needs. Therefore you get beside the basic package **EXPAT FLEXIBLE BASIS** the additional module **EXPAT FLEXIBLE PLUS**.

Benefits at a glance

EXPAT FLEXIBLE BASIS

- ✓ Outpatient Medical Treatment: **100%**
- ✓ Inpatient Medical Treatment: **100%**
- ✓ Pharmaceutical Products, Bandages and Remedies: **100%**
- ✓ Dental Treatment: **100%**
- ✓ 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

EXPAT FLEXIBLE PLUS

- ✓ Dental Prostheses: **60%**
- ✓ Aids and Appliances in a simple form and their repair costs: **up to 80%, up to 1.000 Euro** per insurance year
- ✓ Preventive outpatient medical examinations for early detection of cancer: **100%**
- ✓ Visual aids: **50 Euro** per insurance year

In addition to the individual contract benefits, you receive the following benefits:

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

Monthly Insurance premiums

EXPAT FLEXIBLE BASIS

- 134 Euro Zone 1 (inclusive of insurance coverage up to 42 days in case of stays in countries not belonging to this zone)
- 145 Euro Zone 2 (inclusive of insurance coverage up to 42 days in case of stays in non-insurable countries)

EXPAT FLEXIBLE PLUS

- 181 Euro Zone 1 incl. Basis-Modul (inclusive of insurance coverage up to 42 days in case of stays in countries not belonging to this zone)
- 210 Euro Zone 2 incl. Basis-Modul (inclusive of insurance coverage up to 42 days in case of stays in non-insurable countries)

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

Exclusions from insurance coverage

- Insurance claims occurred or existing prior to the start of the 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
- Treatments of mental or psychological disorder and diseases, psychotherapy, psychosomatic treatments like hypnosis and autogenic training and as well as suicide attempts and their consequences
- Immunisation measures
- Benefits in connection with pregnancy and delivery
- Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency syndrome

Deductible

There is no general deductible for the **EXPAT FLEXIBLE** product.

Notwithstanding this rule, the deductible for treatment in conditionally defined hospitals is **20%** of the invoice amount. The hospitals for which a deductible applies can be found in the insurance terms and conditions and on the website

(www.bdae.com/en/medical-service-providers-in-thailand).

The deductible applies per insurance year and insured person. The insurer will pay the insured persons the reimbursable costs, less the respective deductible, up to the agreed amount. Emergency and accident-related treatments are excluded from this regulation.