

Scope of Benefits Journey

For reference only. The Special Conditions of Insurance remain the leading document.

	Short	Basic	Extensive	Advanced	Premium
Benefits	Per insurance period	Per insurance year			
Overall limit	EUR 500,000 / USD 650,000 / GBP 420,000 / CHF 465,000	EUR 1,500,000 / USD 1,950,000 / GBP 1,260,000 / CHF 1,395,000	EUR 3,000,000 / USD 3,900,000 / GBP 2,520,000 / CHF 2,790,000	Unlimited	Unlimited
Inpatient Benefits					
Accommodation in a private or semi-private room	✓	✓	✓	✓	✓
Consultations and diagnostic services, including pathology, radiology, Computed Tomography (CT), Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET) and Palliative Medicine	✓	✓	✓	✓	✓
Hospital charges, including operating theatres, anaesthesia, intensive care wards and laboratories	✓	✓	✓	✓	✓
Surgery and anaesthetics	✓	✓	✓	✓	✓
Outpatient surgery instead of inpatient Treatment	✓	✓	✓	✓	✓
Drugs and Dressings	✓	✓	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓	✓	✓
Therapies, including occupational therapy, light therapy, Hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✓	✓	✓	✓	✓
Therapeutic aids and appliances	Only if needed as a life-saving measure, such as cardiac pacemakers	Only if needed as a life-saving measure, such as cardiac pacemakers	Only if needed as a life-saving measure, such as cardiac pacemakers	If needed as a life-saving measure, such as cardiac pacemakers; in addition, reimbursement for non life-saving therapeutic aids and appliances, such as artificial limbs/prostheses up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	✓
Congenital conditions	✗	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 200,000 / USD 260,000 / GBP 168,000 / CHF 186,000 per lifetime

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
Inpatient Benefits (cont.)					
Cancer Treatment, oncological Drugs and Treatment, including reconstructive surgery for breast Cancer	✓	✓	✓	✓	✓
Prophylactic mastectomy surgery	✗	✗	✗	✗	✓ 50% Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300. Waiting period of 24 months
Dialysis	✗	✗	✓ Up to a maximum of EUR 1,000,000 / USD 1,300,000 / GBP 840,000 / CHF 930,000 per lifetime	✓ Up to a maximum of EUR 1,500,000 / USD 1,950,000 / GBP 1,260,000 / CHF 1,395,000 per lifetime	✓ Up to a maximum of EUR 2,000,000 / USD 2,600,000 / GBP 1,680,000 / CHF 1,860,000 per lifetime
Bone marrow and organ transplants (costs for donor and receiver)	✗	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 250,000 / USD 325,000 / GBP 210,000 / CHF 232,500 per lifetime	✓
Parent accommodation during inpatient Treatment of a minor child	✓	✓	✓	✓	✓
Nursing care at home, instead of a Hospital stay	✗	✗	✓ Up to 30 days after written pre-approval	✓ Up to 60 days after written pre-approval	✓ Up to 90 days after written pre-approval
Substitute Hospital Cash Plan Benefit	✗	✓ EUR 50 / USD 65 / GBP 42 / CHF 46.50 per day	✓ EUR 75 / USD 97.50 / GBP 63 / CHF 69.75 per day	✓ EUR 150 / USD 195 / GBP 126 / CHF 139.50 per day	✓ EUR 200 / USD 260 / GBP 168 / CHF 186 per day
Inpatient Follow-Up Rehabilitation	✓ Up to 14 days after written pre-approval	✓ Up to 14 days after written pre-approval	✓ Up to 21 days after written pre-approval	✓ Up to 28 days after written pre-approval	✓ Up to 35 days after written pre-approval
Hospice	✗	✗	✓ Up to 5 weeks	✓ Up to 7 weeks	✓ Up to 9 weeks
Day care	✓	✓	✓	✓	✓
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓	✓
Inpatient dental treatment	✗	✗	✗	✓	✓
Emergency dental treatment	✗	✗	✓	✓	✓

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	Short	Basic	Extensive	Advanced	Premium
Outpatient Benefits					
Maximum outpatient limit	EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	EUR 12,000 / USD 15,600 / GBP 10,080 / CHF 11,160	Unlimited	Unlimited
Consultations and diagnostic services, including pathology, radiology, Computed Tomography (CT), magnetic resonance imaging (MRI), Positron Emission Tomography (PET) and Palliative Medicine	✔ 80%*	✔ 80%*	✔ Max. outpatient limit applies	✔	✔
Outpatient surgery	✘	✘	✔ Max. outpatient limit applies	✔	✔
Chemotherapy, oncological Drugs and Treatment (e.g. for Cancer patients)	✔ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✔	✔	✔	✔
Acupuncture (needle technique), Homeopathy, Osteopathy, Traditional Chinese Medicine and Chiropractic, including Drugs and Dressings	✘	✘	✔ Up to EUR 750* / USD 975* / GBP 630* / CHF 697.50*	✔ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✔ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Speech therapy	✘	✘	✘	✔ Up to 20 sessions, after written pre-approval	✔ After written pre-approval
Drugs and Dressings	✔ 80%*	✔ 80%*	✔ Max. outpatient limit applies	✔	✔
Over-the-counter Drugs	✘	✘	✔ Up to EUR 50* / USD 65* / GBP 42* / CHF 46.50*	✔ Up to EUR 75 / USD 97.50 / GBP 63 / CHF 69.75	✔ Up to EUR 100 / USD 130 / GBP 84 / CHF 93
Physiotherapy, including massages	✘	✘	✔ Up to 15 sessions (including 5 non-prescribed sessions)*	✔ Up to 20 sessions (including 5 non-prescribed sessions)	✔ (including 5 non-prescribed sessions)
Therapies, including occupational therapy, light therapy, Hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✘	✘	✘	✔ Up to 10 sessions	✔

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*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
Outpatient Benefits (cont.)					
Therapeutic aids and appliances	✗	✗	✓ Up to EUR 1,000* / USD 1,300* / GBP 840* / CHF 930*	✓ Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	✓
Wigs and prosthetic bras following Cancer Treatment	✗	✗	✓ Up to EUR 300* / USD 390* / GBP 252* / CHF 279*	✓ Up to EUR 300 / USD 390 / GBP 252 / CHF 279	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465
Podiatry	✗	✗	✗	✓ Up to EUR 100 / USD 130 / GBP 84 / CHF 93	✓ Up to EUR 200 / USD 260 / GBP 168 / CHF 186
Transport to the nearest suitable Doctor or Hospital for initial Treatment following an accident or an Emergency	✓	✓	✓	✓	✓
Infertility Treatment	✗	✗	✗	✗	✓ 50% up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300 for each insured couple, after written pre-approval per lifetime, Waiting period of 24 months

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
Mental Health and Wellbeing Benefits					
Inpatient Treatment					
Psychiatric Treatment	✗	✗	✓ Up to 30 days, after written pre-approval	✓ Up to 40 days, after written pre-approval	✓ Up to 60 days, after written pre-approval
Inpatient psychotherapy	✗	✗	✗	✓ Up to 20 sessions, after written pre-approval	✓ Up to 40 sessions, after written pre-approval
Outpatient Treatment					
Psychiatric Treatment	✗	✗	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930, after written pre-approval	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650, after written pre-approval	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300, after written pre-approval
Outpatient psychotherapy	✗	✗	✗	✓ Up to 10 sessions, after written pre-approval	✓ Up to 20 sessions, after written pre-approval
Routine health checks or screening tests conducted in the absence of clinical symptoms	✗	✗	✓ Up to EUR 250 / USD 325 / GBP 210 / CHF 232.50	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930
Vaccinations of every kind, including the vaccines and Prophylactic Measures, insofar as these are recommended for the applicable Country of Residence	✗	✗	✗	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓
Nutritional consultation	✗	✗	✗	✗	✓ Up to EUR 400 / USD 520 / GBP 336 / CHF 372

10-month Waiting Period applies to psychiatric Treatment and psychotherapy.

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
Maternity Benefits					
Inpatient Treatment					
Maternity care and childbirth, services of a midwife or obstetric nurse in the Hospital	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 20,000 / USD 26,000 / GBP 16,800 / CHF 18,600
Complications of pregnancy and childbirth	✗	✗	✗	✓	✓
Nursing care at home after childbirth, instead of a Hospital stay	✗	✗	✗	✓ Up to 5 days, after written pre-approval	✓ Up to 5 days, after written pre-approval
Newborn care	✗	✗	✗	✓	✓
Outpatient Treatment					
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300
Complications of pregnancy and childbirth	✗	✗	✗	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓
Outpatient childbirth cash benefit	✗	✗	✗	✓ Lump sum of EUR 250 / USD 325 / GBP 210 / CHF 232.50 per newborn baby without proof of costs on presenta- tion of the birth certificate	✓ Lump sum of EUR 500 / USD 650 / GBP 420 / CHF 465 per newborn baby without proof of costs on presenta- tion of the birth certificate

12-month Waiting Period applies to pregnancy and childbirth.

The specified maximum sums, maximum periods and lump sums apply per Insured Person and per Insurance Year; for Short per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
Vision Aids and Dental Benefits					
Vision aids					
Vision aids, including an eye test	✗	✗	✗	✔ Up to EUR 300 / USD 390 / GBP 252 / CHF 279 every 2 years.	✔ Up to EUR 750 / USD 975 / GBP 630 / CHF 697.50 every 2 years.
Dental Treatment					
Maximum dental limit	n.a.	n.a.	EUR 250 / USD 325 / GBP 210 / CHF 232.50	n.a.	n.a.
Minor dental services					
Screenings for early detection of disorder of the teeth, mouth and jaw	✗	✗	✔ Up to 2 screenings per year*	✔ Up to 2 screenings per year	✔ Up to 2 screenings per year
X-rays	✗	✗	Max. dental limit applies	✔	✔
Scale-and-polish cleaning	✗	✗	Max. dental limit applies	✔	✔
Treating oral mucosa and paradontium	✗	✗	Max. dental limit applies	✔	✔
Simple fillings related to cavity	✗	✗	Max. dental limit applies	✔	✔
Surgery, extractions, root-canal Treatment	✗	✗	Max. dental limit applies	✔	✔
Inclusion of an occlusal splint	✗	✗	Max. dental limit applies	✔	✔
Accidental dental Treatment	✗	✗	Max. dental limit applies	✔	✔
Major dental services				Reimbursement for the following benefits up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	Reimbursement for the following benefits up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Dentures (e.g. prostheses, inlays, bridges and crowns)	✗	✗	✗	✔	✔
Implants	✗	✗	✗	✔	✔
Orthodontic Treatment (up to age 18)	✗	✗	✗	✔	✔
Dental laboratory work and materials	✗	✗	✗	✔	✔
Treatment plan	✗	✗	✗	✔	✔

10-month Waiting Period applies to major dental services.

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*Max. dental limit applies

	Short	Basic	Extensive	Advanced	Premium
Medical Assistance Benefits					
24-hour phone and e-mail service with experienced counsellors, own Doctors and specialists	✓	✓	✓	✓	✓
Medical evacuation and Repatriation	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval
Information on medical infrastructure (local medical care and names and addresses of multilingual Doctors)	✓	✓	✓	✓	✓
Support and information by our medical service (Second Opinion, monitoring of the course of the illness)	✓	✓	✓	✓	✓
Guarantee of payment (GOP) (preparing for a stay in Hospital)	✓	✓	✓	✓	✓
Return of mortal remains	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✓ Up to EUR 25,000 / USD 32,500 / GBP 21,000 / CHF 23,250
Additional appropriate medical support (information on the nature, possible causes and possible Treatment of an illness)	✓	✓	✓	✓	✓
Online services	✓	✓	✓	✓	✓

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Additional Assistance Benefits					
Compassionate family visit	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	<input checked="" type="checkbox"/> Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Return to Country of Residence after Repatriation	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	<input checked="" type="checkbox"/> Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Delayed return trip	✗	✗	✗	<input checked="" type="checkbox"/> Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930	<input checked="" type="checkbox"/> Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860
Getting hold of and shipping vital Medication	✗	✗	✗	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Return transport or care for children	✗	✗	✗	✗	<input checked="" type="checkbox"/>
Organizing help if you have legal difficulties	✗	✗	✗	✗	<input checked="" type="checkbox"/>
Help with psychological problems possibly caused by the stay abroad	✗	✗	✗	<input checked="" type="checkbox"/> Psychological and therapeutic help by telephone; up to 3 calls	<input checked="" type="checkbox"/> Psychological and therapeutic help by telephone; up to 5 calls
Telemedicine	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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