

BeHealthy International Healthcare Schedule of Benefits for Germany

Core Plan	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000	No Limit	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000	No Limit	No Limit
Annual Maximum Benefit CHF	1,400,000 CHF	No Limit	No Limit

Benefits marked with * require pre-authorization

Core Plan Healthcare Benefits	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Hospital Accommodation*	Private Room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	Paid in Full	Paid in Full
Parental Accommodation* Applies to a parent staying in the hospital with a dependant child under 18.	Paid in Full	Paid in Full	Paid in Full
Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions.	\$70 / €60 / 65 CHF per night	\$70 / €60 / 65 CHF per night	Paid in Full
Chronic Conditions	Covered up to listed benefit limits	Covered up to listed benefit limits	Covered up to listed benefit limits
Surgeon & Anaesthetist's Fees*	Paid in Full	Paid in Full	Paid in Full
Surgical Procedures & Appliances and Materials* In-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full
Therapist and Physician Fees* In-patient and day-patient treatment only.	Paid in Full	Paid in Full	Paid in Full
Diagnostic Tests* Includes pathology, X-rays, radiology, CT and MRI scans, PET and CT-PET scans. In-patient and day-patient treatment only.	Paid in Full	Paid in Full	Paid in Full
Rehabilitation* Treatment must start within 14 days of surgery and/or discharge after the acute medical condition. In-patient and day-patient treatment only.	\$4,000 / €3,600 / 3,900 CHF	\$11,100 / €10,000 / 10,800 CHF	Paid in Full
Reconstructive Surgery* After an accident, illness or injury. In-patient, out-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Congenital & Hereditary Conditions*	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Paid in Full	Paid in Full	Paid in Full

Core Plan	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* In-patient and day-patient treatment only.	Up to 20 days	Up to 30 days	Paid in Full
Hospice & Palliative Care*	\$30,000 / €26,750 / 29,000 CHF per lifetime	\$47,000 / €42,000 / 45,000 CHF per lifetime	\$59,000 / €52,500 / 56,500 CHF per lifetime
Home nursing or in a convalescent home* Covered immediately after or instead of hospitalisation.	\$200 / €175 / 190 CHF per day up to 20 days	\$200 / €175 / 190 CHF per day up to 30 days	Paid in Full
Inpatient Cash Benefit Where treatment is free of charge.	\$140 / €125 / 135 CHF per night up to 20 nights	\$140 / €125 / 135 CHF per night up to 30 nights	\$140 / €125 / 135 CHF per night up to 40 nights
Second Medical Opinion Provided by another medical professional to confirm the diagnosis and treatment of a primary physician or to offer an alternative diagnosis and/or treatment.	Not covered	Included	Included
Accident & Emergency Treatment Outside of Area of Cover (for trips of a maximum period of 6 weeks).	20 days per year	30 days per year	30 days per year
HIV/AIDS* In-patient, out-patient and day-patient treatment.	\$4,800 / €4,250 / 4,600 CHF	\$9,500 / €8,500 / 9,200 CHF	Paid in Full
Ambulance Services	Paid in Full	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full
Travel costs of insured family member in the event of repatriation of mortal remains.	\$1,700 / €1,500 / 1,600 CHF	\$1,700 / €1,500 / 1,600 CHF	\$1,700 / €1,500 / 1,600 CHF
In-patient Dental Treatment Following an Accident	\$950 / €850 / 920 CHF	\$1,900 / €1,700 / 1,850 CHF	Paid in Full
Preventative Surgery*	Not covered	\$22,300 / €20,000 / 21,500 CHF	\$33,500 / €30,000 / 32,500 CHF

Oncology Benefits	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Oncology Treatment* In-patient, out-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Oncology Counselling Services Consultations with a registered counsellor via our EAP service when you have been diagnosed with cancer.	7 visits	7 visits	7 visits
Wig Purchase of a wig following chemotherapy or a prosthetic bra.	\$175 / €150 / 160 CHF	\$175 / €150 / 160 CHF	\$175 / €150 / 160 CHF

Wellness Benefits	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination.			
Cancer Screenings <ul style="list-style-type: none"> • Mammograms (every two years for women aged 40 -49 or one mammogram every year for women aged 50+) • Routine gynaecological tests including PAP smears • Testicular/prostate examination/PSA/DRE tests (every year for men aged 50 + or earlier based on family history) • BRCA 1 & BRCA 2 genetic tests for women with high risk for breast cancer (Pre-authorisation required). 	70% Refund	Paid in Full	Paid in Full
My Wellbeing A healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes. Includes Digital Wellness Coaching.	Included	Included	Included
Employee Assistance Programme (EAP) Confidential, 24/7, telephone support to help you and your family with life's challenges. Includes access to structured face to face, virtual and telephone counselling services for acute conditions.	7 face-to-face visits per year & unlimited telephonic support per issue	7 face-to-face visits per year & unlimited telephonic support per issue	7 face-to-face visits per year & unlimited telephonic support per issue
Livewell Online Resources The Livewell portal is your guide for all things health and wellness related. It provides comprehensive information on the EAP service and offers an extensive range of educational materials and tools.	Included	Included	Included
Vaccinations	70% Refund	Paid in Full	Paid in Full
Dietician Consultations Cover initial consultations and two follow up visits.	Not covered	Not covered	3 visits
Cardiovascular Genetic Testing	Not covered	Not covered	Paid in Full

Maternity Benefits	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Routine Maternity Care* In-patient, out-patient and day-patient treatment.	\$5,570 / €5,000 / 5,400 CHF per pregnancy	Paid in Full	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells.	\$2,000 / €1,750 / 1,900 CHF per pregnancy included within the routine maternity benefit limit	\$2,000 / €1,750 / 1,900 CHF per pregnancy	\$3,000 / €2,500 / 2,700 CHF per pregnancy
Complications of Pregnancy & Childbirth*	Paid in Full	Paid in Full	Paid in Full
Medically Necessary Caesarean Section*	\$15,000 / €13,200 / 14,250 CHF per pregnancy	Paid in Full	Paid in Full
Newborn Care*	Paid in Full	Paid in Full	Paid in Full
Home Delivery*	Not covered	\$1,100 / €1,000 / 1,080 CHF per pregnancy	Paid in Full
Maternity cash benefit for home delivery	Not covered	Not covered	\$575 / €500 / 540 CHF per birth
Pregnancy gymnastics	\$350 / €300 / 325 CHF per pregnancy	\$350 / €300 / 325 CHF per pregnancy	\$350 / €300 / 325 CHF per pregnancy
Post natal gymnastics	\$350 / €300 / 325 CHF per pregnancy	\$350 / €300 / 325 CHF per pregnancy	\$350 / €300 / 325 CHF per pregnancy
Midwife help at home after the baby is born	7 days per pregnancy	7 days per pregnancy	7 days per pregnancy

Assistance Services	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
<p>Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:</p> <p>(1) Arranging and providing for transportation and related medical services (including the cost of a medical or non - medical escort) and medical supplies necessarily incurred in connection with the evacuation.</p> <p>(2) Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation. The return journey must be made within one month after treatment has been completed.</p> <p>(3) Hotel accommodation costs are covered for the Insured Member if medical necessity or availability of transport prevents an immediate return trip following completion of treatment (discharge or final appointment) hotel costs will be covered up to the limit specified in the Schedule of Benefits. Your accommodation will be covered:</p> <ul style="list-style-type: none"> • up to 7 days from the completion of treatment OR • until the date you are deemed fit to travel (ie. fit to fly) in the event that your clinical condition advances your fitness to travel date beyond the 7 day limit OR • until the date of your medical transportation (in cases where we are arranging your medical transportation) <p>(4) Expenses occurred for one adult accompanying an evacuated person.</p> <p>(5) Travel and hotel costs for the insured family members in the event of an emergency evacuation which could be a life-threatening condition.</p> <p>(6) Transportation of Your children (under the age of 18) either to the same location as the Insured Member or to a location where the children can be placed under the care of another guardian or relative.</p> <p>(7) Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case.</p>	<p>Paid in Full</p> <p>Paid in Full</p> <p>Paid in Full</p> <p>\$3,100 / €2,800 / 3,000 CHF</p> <p>\$2,300 / €2,000 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>	<p>Paid in Full</p> <p>Paid in Full</p> <p>Paid in Full</p> <p>\$3,100 / €2,800 / 3,000 CHF</p> <p>\$2,300 / €2,000 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>	<p>Paid in Full</p> <p>Paid in Full</p> <p>Paid in Full</p> <p>\$3,100 / €2,800 / 3,000 CHF</p> <p>\$2,300 / €2,000 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>
Global Intelligence Centre			
<p>Global Security Intelligence & Medical Intelligence Reports The Global Intelligence Centre contains real-time security and healthcare information for 200+ territories and countries and 350+ major cities around the globe to help travellers prepare before visiting an international destination.</p>	Included	Included	Included

Outpatient Plan and Deductibles

The following Outpatient plans can be purchased with any of the Core Plans. They cannot be purchased separately. Deductibles apply per Insured Member, per Insurance Year.

Deductible Options	Premium Discount		
Nil	0%	0%	0%
\$150 / €125 / 135 CHF	6%	5%	4%
\$300 / €250 / 270 CHF	11.5%	10%	7.5%
\$800 / €675 / 725 CHF	25%	22.5%	17.5%

Optional Cover

Outpatient Healthcare Benefits	Germany BeHealthy Outcare 1	Germany BeHealthy Outcare 2	Germany BeHealthy Outcare 3
Outcare Plan Limit Applies per insured member, per insurance year.	\$7,500 / €6,500 / 7,000 CHF	Paid in Full	Paid in Full
Medical Practitioner Fees & Specialist Fees	Up to the outcare plan limit	Paid in Full	Paid in Full
Prescription Drugs Outpatient prescriptions relating to Oncology or HIV/ AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits.			
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)			
Lab / Diagnostic / Pathology			
Durable Medical Equipment (DME) & Prosthetics			
Hormone Replacement Therapy (HRT) Includes Menopausal Hormone Therapy.	5 visits, up to the outcare plan limit	20 visits	Paid in Full
Outpatient Rehabilitation If treatment is required after an acute medical condition and or surgical treatment it must start within 14 days of surgery and/or discharge.			
Speech & Occupational Therapy Includes occupational therapy, restorative and development speech therapy and/or fees.			
Physiotherapy Initial 5 sessions non prescribed	5 visits, up to the outcare plan limit	20 visits	Paid in Full
Alternative & Complementary Therapies/Medicines Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine.	70% Refund, up to the outcare plan limit	Paid in Full	Paid in Full

Outpatient Healthcare Benefits	Germany BeHealthy Outcare 1	Germany BeHealthy Outcare 2	Germany BeHealthy Outcare 3
Virtual Visits Digital healthcare and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device.	Paid in Full	Paid in Full	Paid in Full
Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, speciality provider support and action planning for urgent needs.	Included	Included	Included
Infertility	Not covered	Not covered	50% Refund \$11,500 / €10,000 / 10,800 CHF lifetime limit
Psychiatry and Psychotherapy	Not covered	20 visits	30 visits
Well Child Cover Out-patient and day-patient treatment Covered under the child's own policy only and up until the child's sixth birthday. This benefit includes physical examinations, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening and routine immunisations.	70% Refund, up to the outcare plan limit	Paid in Full	Paid in Full
Vision/Optical Includes one eye examination and hardware purchase per year.	Not covered	\$200 / €175 / 190 CHF	\$400 / €350 / 375 CHF
Eye and hearing test for children under the age of 15 Includes one eye examination and hardware purchase per year.	70% Refund, up to the outcare plan limit	Paid in Full	Paid in Full
Out-patient Dental Treatment Following an Accident	\$950 / €850 / 920 CHF, up to the outcare plan limit	\$1,725 / €1,500 / 1,600 CHF	\$1,725 / €1,500 / 1,600 CHF
Prescribed Over-the-Counter Drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner.	Not covered	\$45 / €40 / 43 CHF	\$55 / €50 / 54 CHF

Dental Plan

Please note that other dental plans are available upon request.

The following Dental plan can be purchased with any of the Core and Outpatient Plans. This cannot be purchased separately.

Dental Benefits	Germany BeHealthy Dencare
Maximum plan limit per member or dependant	\$5,750 / €5,000 / 5,400 CHF
Dental Treatment	Paid in Full
Dental Surgery	Paid in Full
Periodontics	Paid in Full
Dental Prostheses	80% Refund
Orthodontic Treatments for dependent children and adults	80% Refund

Area of Cover
Worldwide
Worldwide excluding U.S.