Care Austria
Health insurance abroad for Austria

CARE AUSTRIA

Why health insurance coverage for your stay in Austria?

Many travelers, guests, visitors, language students, participants of language courses, and students who stay in Austria for a certain period of time often have no or only insufficient health insurance coverage. Unfortunately, illnesses, accidents or liability claims can never be completely ruled out and can be associated with considerable financial losses. With Care Austria you are protected against the costs of medically necessary care in Austria.

The Austrian health insurance plan Care Austria is recognised by all authorities in Austria, as the reimbursement is made analogously to the respective responsible regional health insurance provider in the event that deviations from the GTCI exist. Care Austria is open to all travelers staying in Austria for a limited period of time (maximum 364 days).

Two rates: Care Austria Education and Care Austria Standard

- Care Austria Standard can be purchased by all travelers aged 0 - 74.
- Care Austria Education is aimed specifically at students, language school participants and au pairs as well as the target group of further education travelers, e.g. participants in Working Holiday programs and trainees aged between 12 and 35. This rate comes with a particularly low premium: EUR 51.00/month.

Plan description Care Austria Education and Care Austria Standard

The two plan rates, Care Austria Education and Care Austria Standard, do not differ in the benefits they grant, but only in the amount of their premiums and the target groups they serve.

The following benefits are granted at both rates:

Health insurance

- outpatient treatment by legally recognised and licensed physicians
- inpatient treatment in the hospital (shared room; standard care class)
- patient transport to the hospital for inpatient treatment
- coverage of costs for medically prescribed medications and bandages
- medical aids up to a maximum of EUR 2,500.00

Pregnancy and childbirth

- Pregnancy examinations and treatments – provided that the pregnancy did not exist at the start of the insurance coverage or when applying for a policy extension
- Delivery (waiting period 8 months)

Dental treatment and dental prostheses

- medically necessary dental treatment (simple execution), at 100%.
- annual dental check-up
- annual teeth cleaning
- medically necessary dental prosthesis (including repairs) at 80% of the reimbursable invoice amount up to a maximum of EUR 750.00 (Attention: it is absolutely necessary to submit the treatment plan and cost estimate, otherwise only 50% will be covered.)

- Accident-related dental prosthesis (including repairs) at 100% of the reimbursable invoice amount up to a maximum of EUR 3,000.00 (Attention: it is absolutely necessary to submit the treatment plan and cost estimate, otherwise only a maximum of EUR 500.00 will be covered.)

Repatriation

- Additional costs of medically advisable, medically prescribed return transport to the home country

Other

- Transfer costs and funeral costs in the event of death of the insured person up to EUR 25,000.00.
- Follow-up liability up to 4 weeks
- Insurance coverage for vacation stays in the home country
  - up to 14 days (duration up to 4 months incl. all extensions)
  - up to 28 days (duration from 4 months to 364 days incl. all extensions)

  Care Concept AG must be notified in writing before the start of the stay.

The costs are reimbursed according to the currently valid official schedule of fees for doctors and dentists in Austria. (scale of fees).
Please refer to the GTCI for a complete list of benefits.

Premium schedule:

You can take out a Care Austria policy for two different target groups:

- Care Austria Education for the target group of students, language school participants (language students), au pairs and further education travelers between the ages of 12 and 35
- Care Austria Standard for all travelers from 0 to 74 years of age

The premiums for Care Austria Education are particularly low. The premium for Care Austria Standard varies according to the age of the insured persons.

	Care Austria Education*1	Care Austria Standard	
Age	**12 - 35 years**	**0 - 65 years**	**66 - 74 years**
Premium (EUR/month)	EUR 51.00	EUR 95.00	EUR 219.00

*1 Only for students, language school participants, language students, language school/course visitors, guest scientists, Working Holiday, Work and Travel, au pairs, interns, trainees, volunteers

Notes on insurance cover

Who can insure themselves with a Care Austria Education plan?

In order to participate in training or further education programs,

- foreign nationals traveling to Austria temporarily,

can insure themselves with a Care Austria Education policy. The insured person must be at least 12 years of age at the start of the insurance coverage or the start of the policy extension and may not be older than 35 years of age.
The policyholder must be at least 18 years old.

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Note: The main reason for the stay in the country of destination must be due to education, training or further education courses: e.g. students, language school participants, au pairs, Working Holiday, trainees...

Who can insure themselves with a Care Austria Standard plan?

Any individual traveling to Austria temporarily can insure themselves at the Care Austria Standard rate.

Scope of insurance coverage

The insurance applies only during the temporarily stay in Austria up to max. 364 days.

How is the insurance cover taken out?

Once we receive your application, you will then also receive the insurance certificate by e-mail within two working days.

Please note:
Payment to Care Concept AG is deemed made if a pre-authorised payment mandate is issued when the insurance contract is completed and the account number stated contains sufficient funds when the debit note is presented.

Duration of insurance and waiting periods

The insurance policy must be taken out for the full duration of the stay. It begins and ends on the dates stated in the insurance certificate; it should be taken out within 31 days of entry into the Federal Republic of Germany or EU/Schengen states or rather before the start of the journey abroad; it ends with regard to the health insurance after 364 days at the latest.
If you have already left the country, or entered the country more than 31 days ago, you can nonetheless take out insurance. In this case a general qualifying period of 31 days applies merely to the health insurance. There is no qualifying period for accidents, or if you can demonstrate prior cover immediately preceding the new policy.

Renewal (follow-on policy)
Should your stay last longer than planned you can take out a follow-on policy before expiry of the original policy. The insurer must explicitly approve it.
Any follow-on policy must start immediately at the end of the previous policy.
In total, you can insure yourself for a maximum of 364 days – including all renewals – in the health insurance.

Termination - Cancellation
Premature termination is possible if the insured person

- leaves Austria, or returns from the foreign trip, prematurely, or
- becomes subject to social security insurance in the host country, or
- no longer meets a condition for continuation of the policy, e.g. regarding the health insurance on ending of the further education course.

The policy can be terminated at the earliest on the date on which Care Concept AG in text form receives the corresponding notification. An administration fee of EUR 5.00 will be charged on every refund of premium paid in excess.
In the event of further questions Care Concept AG is only too pleased to be of service on the
following free numbers from the fixed-line telephone network in Germany:
Phone: 0800 -977 3500
Fax: 0800 9773535

Otherwise dial:
Phone: +49 228 - 977 35 - 44
Fax: + 49 228 97735-944
e-mail: office@care-austria.com

What is not covered?

- Illnesses and consequences of accidents, the treatment of which abroad was one of the reasons for commencing the journey
- Treatments which, at the start of the journey, were determined to have to take place in the course of the planned journey
- Illnesses, including their consequences, and the consequences of accidents and deaths that are caused by nuclear energy, acts of war, or active participation in riots and are not explicitly included in the insurance coverage
- Spa and sanatorium treatments and rehabilitation measures
- Withdrawal measures including withdrawal treatments
- Outpatient treatment in a spa or at a health resort
- Treatments by spouse, partner in a legally registered civil partnership, parents or children
- Treatments by the policyholder or persons with whom the insured person lives within his/her own family or a host family
- Treatment/accommodation caused by infirmity, need of care or custody
- Pregnancies and their consequences at the beginning of insurance coverage or when applying for a policy extension
- Immunization measures
- Medical aids that first become necessary within the insured period (not as a result of an accident)
- Treatments due to sterility, including artificial insemination
- Treatments for HIV infections and their consequences, detected before commencement of the insurance coverage or upon applying for a policy extension
- Suicide, attempted suicide and their consequences
- Organ donations and their consequences

* By way of derogation, all health risks during the insured person's stay in the Republic of Austria shall be deemed to be covered by the insurer for corresponding, forseen compulsory benefits as they are covered by the insured person's respective Gebietskrankenkasse (regional health insurance provider).

For a complete list of benefits see the insurance conditions.

Important information in event of claim or illness

The original doctors' bills or notifications of damages should be submitted
quoting the insurance policy no.:

Care Concept AG | Postfach 30 02 62
D-53182 Bonn
Phone: 0800 -977 3500 or +49 228 977 35-22 | Fax: 0800 9773535 or +49 228 97735-922

e-mail: office@care-austria.com

Please always carry the insurance card with your personal details with you in case of emergencies. This was sent to you with the confirmation by post. Our telephone number is also stated on the card. If you have any questions about the insurance cover or other insurance procedures, please call the
(from the German fixed line network free) service number stated above.

In event of liability
In event of liability claims no acceptance of fault should be indicated to the injured party. Care Concept AG will alone investigate which party is at fault.

In event of accident
If the accident should result in death, this fact is to be communicated to Care Concept AG within 48 hours at the latest, even if the accident has already been reported.

In event of illness
If you need out-patient treatment, please present the treatment ticket sent to you with the confirmation – and signed by you – to the doctor. In order to save you unnecessary administrative expenses, we pay the benefits from the policy in Germany and Austria direct to the doctor, after deducting any applicable deductibles.If undergoing in-patient treatment please get the hospital to request a cost acceptance declaration from Care Concept AG on fax number + 49 228 97735-922. Prescription charges incurred – where you are entitled to them – will be reimbursed to the account number provided to us by the policyholder once we have received the corresponding medical invoices.
Note: For treatment abroad, please send the originals of any bills you have paid to Care Concept AG in Bonn. Please ensure that the doctor makes a note of the diagnosis on the documents. Any reimbursement will then be made to the policyholder's account number in our possession.

The treatment costs for accident injuries are covered by the health insurance. Long-term invalidity risks can only be covered by an accident insurance policy. We therefore recommend that you take out an accident and liability policy.

Liability insurance /accident insurance

Liability insurance protects you against claims for damages from a third party.
Accident insurance protects against financial hardships incurred through the reduction of your ability to work either because of a disability or death following an accident.

In addition to health insurance we offer – in a legally separate policy – personal liability insurance or a personal liability/accident insurance package with the following scope:

Liability insurance	Type S	Type M	Type XL
Lump sum coverage for personal injury and property damage	EUR 1 Mio.	EUR 2 Mio.	EUR 2.5 Mio.
Deportation costs to cover undertakings of the policyholder versus German authorities	EUR 1,000	EUR 2,000	EUR 3,000
Co-insurance of damage to rented property for immovable objects, deductible 10%, minimum EUR 250.00 per claim	EUR 10,000	EUR 25,000	EUR 50,000

Loss-of-key cover for private dwellings (resp. room or apartment), deductible EUR 100.00 per claim	-	-	EUR 1,000
General deductible per claim	EUR 250	EUR 0	EUR 0
Accident insurance	**Type S**	**Type M**	**Type XL**
Basic invalidity amount	-	EUR 30,000	EUR 40,000
Maximum invalidity sum with progressive scale 350%	-	EUR 105,000	EUR 140,000
Death benefit in the event of accidental death	-	EUR 15,000	EUR 25,000
Salvage costs following an accident	-	EUR 7,500	EUR 10,000
Cosmetic operations due to an accident	-	EUR 2,500	EUR 5,000
Monthly premium*	**EUR 2**	**EUR 4**	**EUR 7.50**
Minimum premium	EUR 10	EUR 12	EUR 15

* The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely.

For a complete list of benefits see the Terms and conditions of liability/accident insurance.