

INFORMATION ON TRAVEL HEALTH INSURANCE FOR FELLOWS AND AWARDEES OF THE ALEXANDER VON HUMBOLDT-STIFTUNG AND THE MAX PLANCK-GESELLSCHAFT ACCORDING TO TARIFF RRA-04

The general terms and conditions (AVB) for travel health insurance according to the tariff RRA are applicable. In the following you will find summarizing information (which do not replace the AVB).

The insurance can be taken out by Humboldt fellows, their spouses and children. **The premium amounts to 60.00 EUR per month and person.** It is payable for every single person. The premium is the same for men, women and children.

Please note the following preconditions:

- The deadline for the announcement is 31 days after your arrival in Germany.
- For the announcement please use the application form. If the monthly premiums shall be withdrawn from your account automatically please also enter your bank details on the form.
- The maximum insurance period is 3 years.
- An extension is possible if the insurance period was originally shorter.
- The insurance has validity in Germany.
- Also covered are travels to other countries up to 6 weeks per year. If the insurance period is shorter than one year, coverage abroad will be calculated proportionally. Coverage for travels to the home country, however, is only included in contracts of at least one year. The beginning and the end of a travel has to be proved on demand of the insurance company.

The benefits are:

Your travel insurance covers the costs for medical treatment by a doctor or dentist that is necessary because of illness or an accident (the official scale of charges - GOÄ/GOZ - is applicable). The benefits include:

- out-patient treatment (including antenatal examinations; miscarriage); treatments by a nonmedical practitioner are excluded; deductible: 10.00 EUR per insured event
- medication and dressings according to a doctor's prescription (cosmetics/nutrient products/tonics excluded)
- medicinal massages, compresses and inhalations according to doctor's prescription
- medical aid, becoming necessary for the first time because of an accident and serving to cure the effects of the accident
- X-ray examinations
- in-patient treatment in the common ward - - - **please note: optional services** as accommodation in the private ward (one- or two-bed-room) and treatment of a chief physician **are not covered!**
- travel expenses to or from the next hospital/doctor
- dental treatment, including fillings in simple finish and repair of dentures
- costs for repatriation of remains or funeral costs respectively up to 10,000.00 EUR

Not covered are:

- illness and physical troubles that were known/were already existing before the beginning of the insurance
- effects of an illness or an accident that were treated during the last six months before the beginning of the insurance
- psychoanalytic and psychotherapeutic treatment
- preventive checkups
- checkups for achieving the residence permit
- vaccination
- medical aids (eg. glasses, contact lenses, support stockings, trusses, insoles for shoes)
- childbirth and abortion
- dentures/implants and orthodontic treatment
- treatments for alcoholism or drug addiction

Optional supplementary insurance for childbirth

- The premium amounts to 98.00 EUR per month; this supplementary insurance must be taken out with effect from the beginning of the main insurance and cannot be cancelled separately
- waiting period: 8 months / deductible: 700.00 EUR per insured event

How to deal with claims and bills?

Doctors and dentists will charge you according to their scale of charges GOÄ (Gebührenordnung für Ärzte) or GOZ (Gebührenordnung für Zahnärzte). The costs for hospitalization in the common ward and with the common services may be taken on directly by Hanse-Merkur. For reimbursement please send the original bills, provided with your insurance number, to the following address:

HanseMerkur Reiseversicherung AG, Abt. RLK 4, Siegfried-Wedells-Platz 1, 20352 Hamburg

Prescriptions and bills for X-ray and laboratory examinations must be submitted with the corresponding main bill (unless they should be already provided with the diagnosis, in this case they may be submitted directly). You will be reimbursed either by cheque or by transfer of money into your account. A direct payment to the doctor is also possible in special cases (please make an explicit note on the bill then). The costs for hospitalization can be taken on directly by HanseMerkur on demand of the hospital. Please contact also:

HanseMerkur Reiseversicherung AG, Abt. RLK 4, Siegfried-Wedells-Platz 1, 20352 Hamburg

Tel.: (040) 4119-2207 • Fax: (040) 4119-3586

In every matter apart from reimbursement please contact the agency *Geschäftsstelle Hans Weißenbach*, which is responsible for: announcement - issue of the insurance policy - extensions - premiums - general advice