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| It fulfils the requirements of the § 193 VVG (Insurance contract Law) |
| **Hospitalization** |
|  | 100 % Free choice of hospital  |
| 100 % Accommodation in multi shared bedroom |
| 100 % Treatment by the physician on duty |
| 100% Cover of costs for patient transport to and from the nearesthospital |
| No Direct payment of hospital charges, prepayment by insured |
| **At the dentist** |
| Dental treatment | pain relieving dental treatments and medical necessary diagnostics dental services at most with 2.3 times the rate of the fee schedule for dentists (GOZ). Mainly medical-technical services at most with 1.8 times the rate of GOZ. Laboratory services with a maximum of 1.15 times the GOZ. |
| Dentures | 50% reimbursement of Dentures max. 250 € per year. In the sense of this tariff are dentures: pin teeth; inlay fillings; crowns; Bridges. |
| Orthodontics | Not covered |
| **Outpatient service** |
| Treatment | 100% free choice of a licensed doctor irrespective of whether they are community-based or working in hospital outpatient departments or medical care centres. Outpatient medical costs at most with 2.3 times the rate of the fee schedule for doctors (GOÄ). Mainly medical-technical services at most with 1.8 times the rate of GOÄ. Laboratory services with a maximum of 1.15 times the GOÄ. |
| Remedies, medicines and bandages | Max. 250 € per year reimbursement of the expenses |
| Naturopath | Not covered |
| Medical aids | Max. 250 € per year reimbursement of medical aids |
| Visual Aids | Not covered |
| Surgery for Visual improvement | Not covered |
| Transports & Rides | 100 % of the costs to the nearest hospital |
| Precautionary check-ups | Not covered |
| Vaccination | Not covered |
| Psychotherapy | Not covered |
| Sociotherapy | Not covered |
| Physiotherapy | Not covered |
| Maternity and childbirth | Not covered |
| Parenteral nutrition | Not covered |
| **Waiting period** | None |
| **Health examination**  | None |
| **Health questions** | Yes |
| **Reimbursement Limit** | 30.000 € |
| **Minimum contract period** | 3 Months  |
| **Maximum contract period** | 1095 Days (from first day of entry in Germany) |
| **Scope of cover** | EU, Norway, Switzerland, Iceland / Home country |