

Information on the group-travel-abroad health insurance for Fulbright scholarship recipients by Victoria Health Insurance

1. THE INSURANCE COVERAGE'S ACTIVATION AND EXPIRATION

The insurance coverage is activated at the earliest with the entry into the Federal Republic of Germany and expires at the latest with the crossing of a border into another country (exception: Interruption of stay or travel in Germany). In order to activate the coverage plan, you must complete the registration form which enters you into the Fulbright group contract.

If an illness in need of treatment exists at the end of the group contract, VICTORIA Health Insurance AG will provide benefits thereafter for a maximum of four weeks, if the insured person has no other insurance coverage.

2. INTERRUPTION OF TRAVEL

Insurance coverage during trips home to the USA exists for a maximum of four weeks within one period of 12 months. This is conditional on your having had an insurance policy three months prior to the trip and that premiums continue to be paid during your stay abroad. Insurance protection in the USA only covers illnesses that are **acute** in nature. No obligation to pay expenses exists if the trip home is undertaken, among other things, in order to treat an illness in the USA. For treatments in your home country VICTORIA is not obligated to pay for costs if claims can be made against another health insurance provider in the USA.

Insurance protection also exists for study or scholarship related, authorized trips from Germany to another country (with the exception of the person's home country), for a total maximum of four weeks during the insurance coverage period. The VICTORIA health insurance or the Fulbright Commission must be informed of the trip abroad ahead of time.

3. RANGE OF THE INSURANCE COVERAGE

The insurance protection covers the costs of **medically necessary** medical (see 3 a.) and dental treatment (normally in a doctor's practice)(see 3 b.); the costs of clinical treatment (normally at the hospital) (see 3 c.) including surgery and transport costs to the nearest hospital; prescribed medication and surgical dressings, physical therapy, Xray diagnostics (see 3 a.); extra costs of a transfer home and cost for a repatriation and funeral (see 3 e.).

a. Ambulant Treatment Service

The insured person is free to choose from all licensed and resident physicians. Medications, surgical dressings and physical therapy must be medically prescribed; prescribed medications must be purchased from the pharmacy. In the case of ambulant treatment you should visit a doctor's practice during office hours - if this is possible without endangering the patient's health.

b. Dental Treatment

The insurance covers the **dental treatment for tooth pain** relief, and **simple fillings** for acutely occurring toothaches. Prostheses and other treatments that are not related to dental care for acute cases are **not** insured.

c. Clinical Treatment

The insured is given the choice of hospitals that have constant medical supervision, sufficient diagnostic and therapeutic possibilities, and work according to commonly recognized scientific methods. Not recognized as hospitals are: various types of medical institutions (Heilstätten, Heil- und Pflegeanstalten) or sanatoria, which offer services as health resorts or accept convalescent patients.

Clinical treatment is given when the patient is admitted to a hospital – otherwise the ambulant benefits apply.

In the case of clinical treatment the costs of **standard care** (allgemeine Regelleistungen) are refunded (accommodation in a multi-bed room and general-medical treatment). This is to be expressly made known during admission to the hospital to avoid charges for private patients that are not reimbursable by Victoria.

d. Pregnancy and Delivery

After a waiting period of 8 months insurance covers the standard range of costs for pregnancy, birth and childbed. However, routine checkups are not covered during pregnancy.

e. Transfer home and Funeral/Repatriation

The VICTORIA Krankenversicherung AG only covers the additional costs associated with the return home of a sick person from the Federal Republic of Germany if it is medically necessary. The usual travel costs are not insured. A written guarantee of services of the VICTORIA health insurance AG must be obtained in advance of the return trip. In addition in the case of the death of an insured person the funeral costs at the place of death or the transfer costs to the home country up to 3,750 Euro are reimbursable.

f. These costs are not insured (among others):

- Diseases or accidents whose consequences were treated within six weeks before the start of the insurance or were treatable in that time period as well as chronic diseases (pre-existing conditions).
- Tooth replacement (crowns, bridges, prostheses, inlays, and implants)
- Aids such as glasses, wheelchairs, etc.
- Psychotherapy
- Preventive medical examinations or check-ups, even during pregnancy

4. NOTES ON REIMBURSEMENT OF COSTS

Invoice documents must drawn up in accordance with the valid medical and dental charge regulations, and must contain the name of the patient, the description of disease (diagnosis), a list of medical services together with treatment data (original documents). For the prescriptions of medicine, the price as well as the name (stamp) of the pharmacy must be shown. Costs cannot be refunded with only receipts.

Transfer costs can only be paid with a medical certificate stating the need for the patient to return home. For refunding of burial or repatriation costs the invoice documents as well as death certificate are required.

In principle, bills are to be paid first and then submitted for refunding. The refund in this case goes directly to your bank account. In exceptional cases, in particular with hospital /clinical treatment, the billing can take place directly with the care provider (through an assumption of costs procedure/ Kostenübernahmeverfahren). Please address all refund requests to:

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40198 Düsseldorf
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By agreeing to the group contract you are consenting to the implied obligation to release physicians, hospitals as well as insurance companies, authorities and other places from professional confidentiality (Schweigepflicht) upon the request of the VICTORIA Krankenversicherung AG and to authorize VICTORIA Krankenversicherung AG to obtain all necessary information.