

# Care Concept Health, Accident and Liability Insurance Plan for Fulbright Grantees in Germany

## FAQ

### **What do I have to do, if I need medical help?**

With the insurance documents you will receive an insurance card and medical treatment voucher, which embodies contains important information about the coverage. Please show the voucher to the doctor, which allows direct billing, if requested. If you receive the invoice, please send it to us.

### **How do I inform the physician / *hospital* about my insurance?**

Show the insurance card and the treatment voucher.

### **Can I make copies of the treatment voucher?**

Yes.

### **What do I have to do in case of inpatient-treatment?**

With hospitalization please show your insurance card or tell the staff that you are insured with us. We reimburse costs for general class comparable with benefits of German statutory health insurance. The hospital will ask for direct billing without advance payment. We will arrange everything else for you.

### **Do I need to pay up front?**

At the physicians: No, if the physician opts for direct billing, otherwise send the invoice as soon as possible to Care Concept for reimbursement.

In the pharmacy: Yes, please send prescription and sales slip to Care Concept. If you buy medicine without a prescription, you will not be reimbursed.

### **Is it possible to go directly to a specialist, e.g., an eye doctor?**

You can go directly to a specialist, e.g., an eye doctor, if you have problems and pain in your eyes.

### **Eyes, glasses, contact lenses?**

A visit to the eye doctor is covered, if the reason for this visit is pain. Glasses, contact lenses, etc. are not covered.

### **Teeth, dental cleaning, prevention, etc.?**

A visit to the dentist is covered, if the reason for this visit is pain. Dental cleaning, prevention, etc. are not covered.

### **What do I have to do, if I receive an invoice?**

We always need a designated diagnosis for claim handling, usually mentioned on the invoice. X-ray and laboratory bills often do not include diagnosis. In these cases we need the invoice of the physician, who prescribed the therapy.

Please send invoices to:

Care Concept AG  
Postfach 33 01 51  
53203 Bonn

We check the claim and settle the amount with the physician directly. Important! We always need originals of invoices. Please write your insurance number on the invoices (see insurance card or medical treatment certificate). If you settled the amount prior to notification of claim, please note it down on the invoice with your bank details (German bank). We will work on your invoices as quickly as possible.

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### **What happens, if I need medication?**

Only prescribed medication is reimbursable. Please pay for the medication directly in the pharmacy and send us the invoice with purchasing price, company stamp and signature of the pharmacy. For reimbursement we need your bank details.

### **Do I have coverage in my home country or other foreign countries?**

A stay of up to six weeks per insurance year in your home country or other foreign countries is covered after notification. Please inform Fulbright Commission as explained in your Circular I.

### **Does the six week restriction for travel outside Germany, EU and the Schengen States apply to every individual journey?**

No, this limit does apply to all journeys combined. The insurance covers up to 42 days per year.

### **Which costs will be reimbursed for pre-existing conditions and pregnancies?**

Pre existing conditions and pregnancies prior to commencement of insurance contract are not included! If a pregnancy is determined, additional proofs are necessary. We need a confirmation of your gynaecologist when pregnancy was detected for the first time and the week of gestation at that time. Please send us this confirmation in addition with a complete copy of your „Mutterpass“ (expectant mother's record of prenatal and natal care)

### **Is asthma or diabetes considered a pre-existing condition?**

Yes, therefore any regular asthma or diabetes medication is not covered. However, if an emergency results out of any pre-existing condition, the steps necessary to help you in this emergency are covered.

### **Is contraception covered?**

No, contraception is not covered. In rare cases, contraception may be required due to medical conditions, and in this case this would constitute a pre-existing condition and not be covered.

### **What happens if I am ill and cannot return to the US within the originally agreed period?**

In this case the insurance will extend the coverage until you are able to travel up to three month. After this additional three month period the insurance coverage will be terminated.

### **How to extend coverage?**

If you want to prolong the coverage please apply via e-mail, fax or letter prior to expiration of the current contract. We will answer in written form and send you a new confirmation of coverage. Important: Application should be prior to termination of contract in order to keep the coverage!

### **What happens if I extend my stay in Germany for longer than the maximum of two year that can be covered in this insurance package?**

Please give sufficient notice to Care Concept AG prior to termination of contract. Application should be more than ten days prior to end of contract, because consideration of application will take a few days. Rejection of coverage may be possible.