

# HEALTH INSURANCE PLAN

Insurance Product Information Document

**Insurer:** AWP Health & Life S.A. (a member of the Allianz Insurance Group)

**Distributing Agent:** PassportCard Deutschland GmbH ("PassportCard")

**Product:** PassportCard Comfort

PassportCard



This document is a high level summary of the contract's benefits and exclusions. It does not take into consideration your special needs and demands nor the full list of benefits and/or exclusions. You can find the complete information on this product in the contractual and pre-contractual documentation. Benefits indicated with a green tick are systematically in the policy. Some of the benefits which are listed as insured are limited according to the terms and conditions of the policy. An overall annual limit applies to this product, as stipulated in the table of benefits.



## What is insured?

*The benefit amounts are subject to the terms and conditions specified in the policy and the table of benefits.*

- ✓ **Inpatient and outpatient substantial coverage**
- ✓ **Hospital accommodation and boarding in semi-private room**
- ✓ **Cancer treatments**
- ✓ **Bone marrow and organ transplants**
- ✓ **Surgery**
- ✓ **Ongoing care for chronic conditions**
- ✓ **Office visits and check-ups**
- ✓ **Maternity and newborn care**
- ✓ **Medical imaging**
- ✓ **Inpatient and certain outpatient prescription medications**
- ✓ **Wellness services**
- ✓ **Rehabilitation and nursal services**
- ✓ **Inpatient therapy and psychotherapy**
- ✓ **Emergency medical evacuation**
- ✓ **24/7 assistance services**
- ✓ **Medical emergency travel coverage worldwide up to 60 consecutive days**

*Optional benefits:*

- ✓ **Basic dental check-ups and treatments**
- ✓ **Extended medical evacuation**



## What is not insured?

- ✗ Experimental or unproven treatment or drug therapy.
- ✗ Comprehensive outpatient mental health
- ✗ Comprehensive dental services
- ✗ Cosmetic surgery
- ✗ Care and treatment of drug addiction or alcoholism.
- ✗ Health conditions arising from participation in war or criminal acts



## Are there any restrictions on cover?

- ! Cover is restricted to the selected geographical area (zone)
- ! Claims relating to pre-existing medical conditions may be excluded, according to PassportCard's underwriting terms
- ! There are waiting periods for certain benefits
- ! Some benefits are limited in amount and/or number of treatments
- ! Cover is subject to the PassportCard insurance plan's terms and conditions.



## Where am I covered?

In the zone/s of cover as stated on your Membership Certificate.



### **What are my obligations?**

- Continue to meet all the terms and conditions of the PassportCard insurance plan, including to be eligible for cover
- Act in good faith
- Provide receipts and other supporting documentation as requested



### **When and how do I pay?**

You may pay your insurance premium monthly, quarterly, semi-annually or annually without any additional fee. The premium payment will be made by SEPA / credit card / bank transfer (for semi-annual and annual payments only). The method and frequency of payment will be as selected by you and will be stated on your Membership Certificate.

Collection of the insurance premium will start up to 14 days prior to the date the policy becomes active.



### **When does the cover start and end?**

Your Membership Certificate shows the date your insurance cover comes into effect. Insurance cover remains in effect unless otherwise terminated. See the PassportCard insurance plan's terms and conditions for further details.



### **How do I cancel the contract?**

Policies may be cancelled by a written notice prior to the cancellation date chosen. The termination shall be effective on the last day of the month such notice was provided.