

CareMed – summary of conditions 2011/2012

When you are in the United States, you are able to use any medical provider/facility of your choice. CareMed does however recommend the following services provided by the First Health Network. Please visit our website www.caremed-assistance.com or call CareMed Assist, our 24-hour assistance center, to locate the nearest medical facility. Kindly note that when calling or visiting a physician or Medical Facility, please make sure to present your CareMed ID Card and to mention that you are "Insured under the CareMed Insurance Plan which is part of the First Health Network".

If you are traveling outside of the United States of America, you are able to use any medical provider/facility of your choice. If you need assistance locating a physician/Medical facility in your area, you may contact CareMed Assist, our 24-hour assistance center.

Travel Health Insurance (HA)

The Insurer shall pay for all Covered Expenses incurred while the Insured is traveling outside their Home Country for treatment of an acute illness or Injury up to the limit as stated in the Schedule of Benefits. Covered Expenses shall be those expenses that are medically necessary, listed below and which are not excluded in the Exclusions and Limitations:

- a) Reasonable and customary charges made by a Physician for diagnosis, treatment and surgery. In addition, the Insurer shall pay for examination and treatment methods and medicine which have also proved to be successful or are applied in practice because no classical medical examination or treatment method or medicine is available. The Insurer can reduce the benefit amount paid under the Policy to the amount which would have incurred if existing methods or medicine were applied;
- b) Necessary medical treatments and examinations due to pregnancy are also deemed to be insured events, as long as the pregnancy did not exist prior to the commencement of the insurance cover. The waiting period prior to the delivery is 8 month and counts from the beginning of the insurance cover or from the beginning of the extension if the primary contract was extended. If the pregnancy existed prior to the commencement of the insurance contract, cover includes antenatal examinations, treatment, delivery and abortions if necessary due to an unforeseen acute decline in the health of the mother or unborn child.
Costs of treatment:
 - examination and treatment for pregnancy, unless the pregnancy existed at the start of the insurance contract or the renewal contract.
 - treatment for spontaneous abortion
 - childbirth on expiry of the qualifying period.
- c) Medical treatment and preparations as prescribed by a licensed Physician for the Insured;
- d) In-patient care in generally recognized Hospitals;
- e) Transportation, as may be deemed medically necessary, to the nearest Hospital in the agreed upon geographical area for the purpose of inpatient care and return transportation to the Insured's accommodation;
- f) Hearing and speaking devices, walking aids, supporting apparatuses, orthopedic supports, orthopedic shoes, bandages, hernia supports, elastic stockings, artificial limbs and wheelchairs. The Insurer shall reimburse the cost or rental of the simplest version, up to the purchase price of these aids which are medically necessary for the medical treatment of acute illness or injury.
- g) Hospital charges: standard daily semi-private room and board rate for inpatient accommodation and subsistence including standard nursing care, Intensive Care, Coronary Care. Outpatient charges shall be covered the same as any inpatient charges. If the foreign stay is in the Federal Republic of Germany, insurance coverage for Hospitalization shall be restricted to the costs of general Hospital services and the accommodation adequate to such services respectively as well as medical services and any incidental expenses;
- h) Surgical charges on an inpatient or outpatient basis, including operating room charges and charges for the cost and administration of anesthetics;
- i) Medication prescribed by a Physician;
- j) X-rays, laboratory and diagnostic tests: fees for technical and diagnostic services;
- k) Medical preparations and medical devices: restricted to a period of 60 days;
- l) Psychiatric evaluation to determine an illness, but not psychotherapy;
- m) In-patient and outpatient physiotherapy.
- n) Out-patient Diagnostic X-ray and Lab Services up to a maximum per policy period of \$500. Outpatient Diagnostic Cat Scans and MRI up to a maximum per policy period of \$1,000;
- o) Emergency Pain-Relieving dental treatment to sound, natural teeth.
- p) With respect to Accidental dental, an eligible dental condition shall mean emergency dental repair or replacement to sound, natural teeth damaged as a result of a covered Accident.

Medical Transportation/Evacuation

1. The costs of any transport deemed medically necessary by CareMed Assist shall be paid by the Insurer for the transport of the Insured as a result of covered injury or illness. The Insurer will also pay for the following medically necessary costs for the transport of the Insured:
 - a) to the nearest suitable Hospital;
 - b) to a suitable Hospital in the vicinity of the Insured's permanent place of residence or to a Hospital in the Home Country of the Insured;
2. Whenever possible, the Insured's return flight ticket shall be used for return transport.

Medical Treatment in Home Country:

If it is not acutely necessary to have the Physician provide an expensive and medically necessary treatment immediately and if the costs for the treatment in the Host Country exceed the costs for transporting the Insured home and the condition of the Insured's health allows said transport, the Insurer has the right to decide to transport the Insured home at the cost of the Insurer to have the treatment performed there. The costs of such treatment in the Home Country shall not be paid by the Insurer. The medical reports on the Insured's health condition shall form the basis for said decision. If the Insurer decides to transport the Insured home and should the Insured nevertheless insist upon having the treatment done in the Host Country, the costs of the treatment shall exclusively be the responsibility of the Insured. In this case, the Insurer shall only reimburse the amount that would have been incurred for transport home. The Insurer reimburses this to the Insured directly. The Insured must make a decision within 72 hours after receiving notification from the Insurer of its decision to transport.

Repatriation of Mortal Remains

The direct costs of repatriation of mortal remains shall be reimbursed by the Insurer provided that CareMed Assist has granted its prior approval and CareMed Assist has organized the transportation. In the event of the Insured's death, this plan shall pay for expenses incurred to obtain necessary government authorization, preparation and transportation of an insured remains to his or her place of residence or to the place of burial, embalming, or cremation in a minimally necessary casket or air tray.

General Limitations & Exclusions

No Benefit shall be payable for Travel Health Insurance, Travel Accident Insurance, Travel Luggage Insurance, Medical Transportation/Evacuation and Travel Assistance, and Repatriation of Mortal Remains as the result of or for:

1. War or acts of war (whether war be declared or not), rebellion, revolution, terrorism, hijacking of aircraft, insurrection, civil commotion, strikes, armed force of any kind, enforcement of law and emergency services, actual or attempted criminal offences, brawling or violence and acts by public authorities;
2. Loss, damage, costs or expense of whatsoever nature resulting directly or indirectly from the discharge, explosion, or use of any device, weapon, material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of any other causes or events concurrently or in any sequence thereto;
3. Losses intentionally perpetrated by the Insured;
4. Physical work undertaken for wage or profit. The Insured may accept such light duties such as child-care or au-pair services or participate in a training program. There is also cover for all activities within the framework of a J1, J2 and H2B visa for entry into the U.S. or a Working Holiday Visa for entry into Australia or New Zealand;
5. Any Injury or Illness which is Pre-Existing Condition as defined hereunder. This exclusion shall be waived for life-threatening conditions that become acute during Your Period of Coverage. For the purpose of this exclusion, a Life Threatening condition is deemed to be medically necessary treatment, while hospitalized as an inpatient in an intensive care unit.
6. Sexually transmitted diseases;
7. HIV (acquired immune deficiency syndrome, AIDS) and all possible consequences if transmitted by sexual contact;
8. Suicide, attempted suicide or self-inflicted injuries; mental illness, mental or emotional disorders or reactions – including, stress, anxiety, attacks of panic, depression, eating disorders, or weight problems; pathological disorder as a result of psychic reactions, even if they are caused by an accident;
9. Misuse of intoxicants, narcotics or addictive drugs or their derivatives as well as impairments due to such means, irrespective of whether they were directly or indirectly responsible for the costs incurred; misuse of medical preparations;
10. Injury sustained while taking part in boxing; combat sports; aerial sports, heli-skiing; mountaineering; rock climbing; hang gliding, parachuting; bungee jumping; horse-racing, motor vehicle or speed races; driving or riding on a motorcycle, motor scooter or all-terrain vehicle, scuba diving (unless the Insured has scuba diving qualifications recognized by the competent local authority in the country of destination); white water rafting; jet skiing; snowmobile if exercised as a sports activity; snorkeling; water skiing; spelunking; caving; and parasailing; professional sports;
For participants on snow resort Work and Travel programs snow skiing and snowboarding shall be covered up to a maximum of €/US\$ 5,000 per Period of Coverage;
11. Driving any type of motorized means of transport on land or on water or air if the Insured person has not yet completed the 18th year of his/her life or possesses no valid driving license required for this. There is, however coverage, for participation in the school-organized preparation of the driving test for motor vehicles. There is also coverage for driving mopeds or motorized bicycles provided the Insured person has the necessary driving license and the maximum speed of such vehicle is 50 km/hr;
12. There is no coverage for co-pilots or passengers of a non-commercial flight and pillion riders of a motorbike, snow mobile if used as sports vehicle, any type of off-road vehicles, racing car or any type of go-cart vehicle, however, there is coverage for front-seat passengers or passengers of motorized means of transport including snow mobiles if used as means of transport;
13. No liability shall exist for interest, financing costs or fees with respect to payment reminders;
14. The insured event was not an acute illness or an unforeseen event for the Insured;
15. Travel undertaken for the reason to secure medical treatment;
16. Medical treatment which the Insured knew to be necessary prior to departure;
17. Costs of dentures, orthodontics, dental crowns and routine treatments, such as scaling, will not be reimbursed;
18. Routine examinations and treatment, including routine examinations of the eyes;
19. Exclusions from the above the costs of visual acuity testing will be reimbursed provided such testing becomes necessary for the purchase of new glasses and when a confirmation of coverage had been given for the loss or damage of these glasses within the scope of the Travel Luggage Insurance;
20. Medical Treatment and Surgery which can be postponed and are not absolutely medically necessary;
21. Treatments to stabilize Chronic Illness;
22. Allergy tests;
23. Treatment and medication for convalescence and recovery;
24. Over-the-counter medical preparations, preventive inoculations, injections or medical preparations, contraceptives, fertility drugs, vitamins;
25. Plastic or cosmetic surgery, unless the Insurer has given its prior approval with respect to repairing damage caused by accidents;
26. Eyeglasses and contact lenses unless except as covered under the Travel Luggage Insurance benefit; replacement, removal or repair of existing prostheses;
27. Medical treatment and medication received outside the term of the policy or in the country of permanent residence of the Insured;
28. Abortions, unless medically prescribed;
29. Congenital abnormalities or genetic disorders;
30. Cholelithiasis, lithotripsy, lithotripsy, lithotripsy, hernia and varicose veins.

Travel Accident Insurance (I)

The Insurer shall provide insurance benefits based upon the principal sum in the Schedule of Benefits if an injury to the Insured resulting from a covered accident directly results in the death or permanent disability of the Insured.

A covered accident shall be deemed to have occurred:

1. If the Insured involuntarily suffers bodily injury as a result of an occurrence which has a sudden and external impact on his/her body; and
2. If a joint is dislocated or muscles, tendons, ligaments or capsules are strained or torn by an increased effort on limbs or spinal column; and
3. The accident which caused injury occurs during the policy period.

Provided the accidental death of the Insured occurs within one year of the date of accident, the Insurer shall pay the principal sum insured in the Schedule of Benefits for Accidental Death.

If the injury to the Insured results in the permanent impairment of the Insured's physical or mental abilities (disability), the Insured shall be entitled to claim benefit based on the principal sum insured for disability. Disability must have commenced within one year after the date of accident and must be determined by a licensed Physician to be permanent 15 months after the date of accident.

Salvage Search and Rescue charges

The Insurer shall pay a total of the necessary costs incurred up to the agreed upon amount insured for:

1. search, rescue or salvaging work of rescue services and the fees normally charged for this;

2. for costs the Insured is responsible for, although they have not suffered an injury, if an accident was imminent;
3. transporting the Insured to the nearest Hospital or to a special clinic if this is medically necessary and ordered by a Physician;
4. additional expenditures, when returning the Insured to his/her permanent place of residence as long as the additional expenditures are based upon Physician's orders or were unavoidable due to the type of injury; and.
5. transportation to the last permanent place of residence in case of death.

Travel Assistance (T)

INTERRUPTION OF TRIP BENEFIT:

The Insurer shall bear the costs to return the Insured to the Insured's Home Country in the event of accident/death/critical illness of close family member. All arrangements must be coordinated through CareMed Assist. The Insurer shall bear the cost to return the Insured back to the Host Country if all of the following conditions have been met:

- a) The insured must be a long-term traveler with CareMed and is insured for > than 3 months.
- b) There must be a minimum of 6 weeks left on the Insured's scheduled stay*.
*Exception to this rule are participants in school exchange programs who need to complete exams and/or take part in graduation ceremonies
- c) All arrangements must be coordinated through CareMed Assist.
- d) Whenever possible, the Insured's return flight ticket shall be used for return transport.

FAMILY REUNION BENEFIT:

The Insurer shall cover the expenses for transport and accommodation for close family members which have been arranged by CareMed Assist up to the benefit maximum when the Insured is Hospitalized on an inpatient basis due to a life threatening condition or when the Insured's inpatient stay exceeds a period of 10 consecutive days.

Travel Luggage Insurance (L)

A deductible of €/US\$ 50 for any one event shall be borne by the Insured in respect of damaged or lost luggage with the exception of damaged or lost checked luggage.

Any and all personal items and effects of the Insured during the term of the policy as well as gifts and souvenirs shall be deemed insured luggage. **Please refer to number 4 below for a list of limitations on certain person luggage items.**

1. Checked luggage
 - a) Luggage shall be insured where lost or damaged while in the custody of a carrier, accommodation or lodging provider or left-luggage office.
 - b) If checked luggage fails to reach the destination on the same day as the Insured due to delays in transportation, expenses shown to have been incurred in recovering said luggage and for the purchase of essential replacement items to allow the journey to continue shall be reimbursed up to a maximum of €/US\$ 500 for any one contract provided it can be proved that the airline or responsible party does not render compensation.
2. Luggage left in parked vehicles:
Insurance coverage shall apply in the case of theft from a parked vehicle and from packing boxes secured thereto by lock if said vehicle or packing box was firmly enclosed and secured by a lock, and the loss occurred between 6 a.m. and 10 p.m. Where the trip is interrupted for a period lasting no longer than two hours, insurance coverage shall also apply during the night.
3. All other travel periods:
During the remaining travel period insurance coverage shall apply if luggage is lost or damaged as a result of:
 - a) theft, burglary, robbery, armed robbery, intentional damage to property by third parties;
 - b) accidents involving injury to the Insured or damage to the means of transport;
 - c) fire, elemental occurrences, force majeure;
4. Maximum indemnity for the following shall be limited as follows:
 - a) Photo equipment, film and video cameras, cell phones (including accessories) and personal electronic devices (i.e. iPod, MP3 players, PDA devices, personal video players), as well as furs – 50 percent of the sum insured;
 - b) The laptop computer of an Insured – 50 percent of the sum insured;
 - c) Eyeglasses and contact lenses €/US\$ 250 any one event.
5. In the event of an insured loss the Insurer shall indemnify as follows for all other items of luggage up to the limit of the sum insured:
 - a) Actual cash value in respect of lost or damaged property. The actual cash value shall be that amount which is generally needed to purchase new items of comparable kind and quality less an amount corresponding to the state of the insured object (age, wear and tear, use, etc.); for items acquired during the trip the purchase price shall be the maximum amount;
 - b) The necessary repair costs for damaged property and possibly the remaining depreciation, the actual cash value representing the maximum amount payable;
 - c) Material value in respect of films, sound and data carriers;
 - d) Official fees for the replacement of identification papers.
6. If an airline ticket was lost, the Insurer reimburses any fees incurred for the issuing of a new ticket up to an amount of €/US\$ 100 but not the value of the ticket itself.
7. The insured sums are first-loss amounts, i.e., no other insurance will be taken into account in case of claim.

The following additional exclusions apply to Travel Luggage Insurance:

1. The following articles shall be excluded from the insurance coverage:
 - a) Cash/money, securities, tickets and documents of any and every kind.
 - b) Computer equipment, software and accessories (except as provided herein);
 - c) Motor-driven land, air and water vehicles including accessories;
2. Restrictions applying to insurance coverage:
 - a) Insurance shall not apply to jewellery and valuables left in check-in luggage and in parked vehicles. During the remaining travel period insurance coverage shall apply if such items are kept securely deposited in a safe or any other stationary locked container, or retained in personal custody.
 - b) Pure financial consequential losses shall not be covered.
 - c) Insurance coverage for damage to or loss of luggage during tenting and camping trips shall apply only where sustained on official camping sites.
 - d) There is insurance coverage for bicycles, surfboards, skis and snowboards, only if they were stored in a closed space.
3. Any lost, damaged or stolen luggage where the Insured did not take reasonable measures to protect, save and/or recover their property

Third Party Liability Insurance (3)

The Insurer will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as Damages for personal liability Claims first made against the Insured and reported to the Claims Center, during the Policy Term that the Third Party Liability Insurance Coverage is in force, arising out of any Incident covered under this Policy.

Host Family Homeowner Coverage:

This coverage only applies while the Insured is residing with a Host Family. If an Incident results in an eligible claim under a valid and collectible homeowner's insurance policy of the Host Family or similar insurance policy covering Property Damage to the Insured Location, the Insurer will pay the loss incurred up to the amount of the deductible under the Host Family's homeowner's insurance policy (or similar insurance policy), not to exceed €/US\$ 1.000 per Insured per Policy Term.

CareMed Coverages

Benefit Description	CareMed Gold	CareMed Silver	CareMed Bronze
Travel Health Insurance (HA)			
Benefit Period: Expenses incurred during the Insured's period of coverage			
Physician/Hospital	unlimited	€/US\$ 250,000	€/US\$ 50,000
Deductible Options – Per injury or Illness	€/US\$ 0, 50, 100, 250	€/US\$ 0, 50, 100, 250	€/US\$ 0, 50, 100, 250
Choice of Physician/Hospital	For First Health Network contact the Assistance provider or www.caremed-assistance.com	For First Health Network contact the Assistance provider or www.caremed-assistance.com	For First Health Network contact the Assistance provider or www.caremed-assistance.com
Non-Emergent Emergency Room Illness Deductible (for Zone 1 Insureds only)	US\$ 250	US\$ 250	US\$ 250
Emergency Dental Care including simple fillings	€/US\$ 500	€/US\$ 250	€/US\$ 100
Dental Treatment in Case of Accident	€/US\$ 1,500	€/US\$ 750	€/US\$ 500
Psychiatric Evaluation	€/US\$ 500	€/US\$ 250	€/US\$ 100
Medical Evacuation	€/US\$ 100,000	€/US\$ 50,000	€/US\$ 25,000
Repatriation of Remains	€/US\$ 10,000	€/US\$ 10,000	€/US\$ 7,500
Medical Expenses in Case of Accident	unlimited	€/US\$ 250,000	€/US\$ 50,000
Medical Expenses Incurred for an Acute Illness	unlimited	€/US\$ 250,000	€/US\$ 50,000
Out-patient Physiotherapy	€/US\$ 750	€/US\$ 500	€/US\$ 250
Out-Patient Diagnostic Testing			
Diagnostic X-Ray and Lab Services:	€/US\$ 500	€/US\$ 500	€/US\$ 500
Diagnostic CAT Scans and MRI:	€/US\$ 1,000	€/US\$ 1,000	€/US\$ 1,000
Medical Aids	€/US\$ 250	€/US\$ 150	€/US\$ 100
The above medical benefits are subject to the terms, limitations and exclusions of the CareMed policy.			
Emergency Travel Insurance (E)			
Emergency Dental Care – Relief of Pain	€/US\$ 500	-	-
Dental Treatment in Case of Accident	€/US\$ 1,500	-	-
Medical Evacuation	€/US\$ 100,000	-	-
Repatriation of Remains	€/US\$ 10,000	-	-
Travel Accident Insurance (I)			
Death	€/US\$ 13,000	€/US\$ 13,000	€/US\$ 13,000
*Complete Disability	Max €/US\$ 50,000	Max €/US\$ 50,000	Max €/US\$ 10,000
Salvage Search and Rescue Charges	€/US\$ 5,000	€/US\$ 5,000	€/US\$ 5,000
* Covers compensation for disability and loss of life or limb. Medical costs resulting from accidents are covered within the Travel Health insurance and are subject to the maximum limits.			
Travel Assistance (T)			
Family Members to Bedside of the Insured	€/US\$ 2,500	€/US\$ 2,000	€/US\$ 1,500
Flight back home in case of death of parents or siblings (for long-term traveler only)	€/US\$ 2,000	€/US\$ 1,500	€/US\$ 1,000
Travel Luggage Insurance (L)			
Deductible any one event (does not apply to checked luggage)	€/US\$ 50	€/US\$ 50	€/US\$ 50
Theft/damage of personal property	€/US\$ 1,500	€/US\$ 1,000	€/US\$ 500
Watches and Jewellery	€/US\$ 750	€/US\$ 500	€/US\$ 250
Travel Third Party Liability Insurance (3)			
Personal Liability	€/US\$ 500,000	€/US\$ 100,000	€/US\$ 50,000
Damage to Property	€/US\$ 150,000	€/US\$ 25,000	€/US\$ 15,000
	Overall for personal liability and damage to property not to exceed €/US\$ 500,000	Overall for personal liability and damage to property not to exceed €/US\$ 100,000	Overall for personal liability and damage to property not to exceed €/US\$ 50,000