

## ***Medical insurance for foreign guests in Austria***



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### **SERVICES AND BENEFITS INCLUDE**

- Treatment of acute conditions of illness or injuries that occur during the insurance period (including acute bouts or attacks of existing chronic diseases).
- In case a corresponding order for direct settlement is given:  
100% cost refund for treatment in the general-care class in public hospitals outside Austria including costs of transport to the nearest hospital, provided that the arrangements are made by one of the companies specified on the reverse side
- Reimbursement of the costs of medically necessary outpatient treatment in case of acute conditions of illness or injuries (including the costs of prescribed pharmaceutical products).
- Salvage costs arising in connection with an accident, up to an amount of EUR 4,000.00.
- The costs of transportation by ambulance for further treatment in a hospital close to the place of residence, up to an amount of EUR 1,500.00.
- In case of higher travel expenses than the regular travel expenses (e.g. due to transportation by ambulance), the additional costs of returning to the place of residence by the most economical means of transport recommended by the attending physician.
- Emergency Response and Rescue Service:  
the insurer assumes the additional costs without any limitation as to amount.  
a) of the ill or injured Insured being returned home by road/rail and/or by air,  
b) of the body of the Insured who passed away during the term of the insurance contract being transported to his/her last permanent place of residence,  
provided that the transport of the ill, injured or dead Insured is arranged for by one of the companies listed under „What to do in an emergency?“

### **ELIGIBILITY**

- Persons under 75 years of age are eligible for subscription.
- The premium of **Euro 60,- monthly** has to be paid each year in advance (Euro 720,-)
- The last possible date for taking out the insurance is one week after entering Austria.

#### **Special condition for customers of VbK:**

**From August 20<sup>th</sup> 2013 starts a corridor that allows to join the health insurance even if the insured person resides already longer than one week in Austria**

- If a visa is required, the term of the insurance contract must correspond to the length of validity of the visa.



- Renewal of the policy and/or taking out succeeding insurance under the same tariff is excluded.

**Special condition for customers of VbK:**

**Through VbK the contract can be prolonged twice, at the end of the insurance year. The maximum lasting of the contract is 3 years.**

**A renewal doesn't proceed automatically but needs a proposal of the policyholder through VbK after each year. The policyholder will actively express the wish for renewal, to VbK. Otherwise the cover will determine at the end of the insurance year.**

- Please understand that the premium cannot be repaid.
  - The insurance cover commences upon the proposed date but not earlier than on the day following premium payment.
  - It is important to read the „Important Notes and Information“.
- These include, among other things, information on the scope of insurance coverage and the transmission of health-related data as well as on what to do in an event insured against.

**IMPORTANT NOTES AND INFORMATION**

**Data collection within the scope of direct settlement under the medical expense insurance**

Under the medical expense insurance, benefits may be settled directly between the insurer and the healthcare provider.

For this purpose, it is necessary for the policyholder or insured person concerned in the event of a claim to give a corresponding order to the healthcare provider.

If such an order has been given, the insurer is entitled to collect the following data from the healthcare provider without the express approval of the policyholder or the person insured:

1. For the purpose of obtaining the insurer's cover note: data regarding the identity of the person concerned, the insurance relationship, and the diagnosis upon admission (data concerning the reason for the inpatient or outpatient treatment and the question whether the treatment was caused by an accident);
2. For the purposes of accounting and performing reviews of benefits:
  - a) data on the treatment provided (data concerning the reason for treatment and the scope of treatment) including the operative report;
  - b) data concerning the duration of the inpatient stay or of the treatment;
  - c) data concerning discharge from the hospital or the end of treatment.

The policyholder or person insured concerned may at any time prohibit such data collection within the scope of direct settlement. As a consequence of such prohibition, the insurer could, at least initially, refuse to provide coverage and the policyholder or person insured could thus remain obligated to pay for treatment which would otherwise be covered under the insurance.



### **What is not covered?**

(1) The coverage does not extend to

- a) Measures which are not deemed to directly provide a cure for conditions of illness, such as rehabilitative measures, preventive vaccinations, cosmetic treatments, as well as alcohol and drug withdrawal treatments, measures provided by therapeutic pedagogy, logopedia, physiotherapy and geriatrics;
- b) Illnesses as well as the consequences of accidents arising in connection with events of conflict or war;
- c) Medical treatment during trips made contrary to the recommendation of a physician;
- d) Reimbursement of the costs of obtaining treatment at special locations (spa treatment, climatic cures and cures in high-altitude resorts); the provision of remedial devices (such as spectacles, contact lenses, braces, artificial limbs) or any other devices or appliances used for body care and nursing;
- e) Dental treatment other than initial treatment for the immediate alleviation of pain, as well as tooth replacements;
- f) Abortions, examinations during pregnancy and deliveries;
- g) Consequences of accidents resulting from active participation in sports competitions and contests as well as the corresponding training events;
- h) Illnesses and accidents arising out of alcohol or drug abuse;
- i) Other exclusions of liability stated in the „Allgemeine Versicherungsbedingungen“ (General Terms and Conditions of Insurance).

### **(2) Coverage territory:**

Insurance coverage is provided in Austria.

For citizens who need a visa for entering Austria, the coverage extends to all countries of the European Union.

### **Which information obligations have to be observed?**

The person insured is obligated to inform the insurer without delay of any inpatient or outpatient treatment the total cost of which would exceed the amount of EUR 5,000.00 for the purpose of assessing the option of home transport.

If that obligation to provide information is violated and the insured person would have been fit for transport, an entitlement to reimbursement of the treatment costs concerned shall exist only to the extent that such costs do not exceed the costs of any home transport organized by the insurer.



### **What to do in an emergency?**

Please directly inform as soon as possible: \*)

- Tyrol Air Ambulance Ges.m.b.H.

Address: A-6026 Innsbruck-Flughafen

Phone: +43/512/22 4 22, Telefax: +43/512/28 88 88, Telex: 534 314 TYJET A.

E-Mail: taa@taa.at

During office hours (Monday through Friday 8 a.m. to 4 p.m.) :

- Donau Versicherung AG Vienna Insurance Group in

Vienna, Austria

Phone: +43 (0)50 330-74127, Telefax: +43 (0)50 330 99-74127

The following information must be furnished upon the return transport:

- Name and address of the insured patient;
- Date of birth of the insured patient;
- Policy no. and/or date of the insurance certificate;
- Type and time of the illness or accident suffered by the insured patient, condition of illness and transportability

(in case of death, the cause of death has to be stated);

- Name, address, phone no. of the contact person available for further information besides the attending physician.

On the basis of this information, Tyrol Air Ambulance will contact the attending physician and decide on the implementation of the transport.

Any expenses for phone calls and cables will be reimbursed!

\*) In case of death: WIENER VEREIN Bestattungs- und Versicherungsservicegesellschaft m.b.H.

Address: A-1010 Wien, Eßlinggasse 15, Phone: +43 (0)50 350 360, Telefax: +43 (0)50 350 99 360.