



Your Health Is Our Priority



International Medical Plan

DCare Benefit Comparison | 2023



HEALTH INSURANCE

Plan Comparison - DCare

Benefit limits are set out in EUR. Benefit limits apply per person. The following chart is intended as a summary comparison of all available DCare International Medical Insurance Plans insured by HDI Global Specialty SE. For full details of benefits, limitations and exclusions please refer to the Policy Wording.

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
Annual benefit (all sections combined), per person	€3.000.000	€2.000.000	€1.500.000	€1.000.000

INPATIENT TREATMENT & DAY CARE TREATMENT

<ul style="list-style-type: none"> • Accommodation, meals, nursing care • In-patient consultation by a physician or specialist's fee • Medicines and prescribed drugs • Medical treatment, laboratory and diagnostic tests • Medical appliances & prosthetics 	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation	Private room	Private room	Private room	Private room
Parent accommodation per night	Paid in Full	Paid in Full	Paid in Full	Paid in full
Cash benefit per night	€150 Max 45 days	€125 Max 30 days	€100 Max 15 days	€100 Max 15 days

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
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SURGICAL BENEFITS – INPATIENT/DAY CARE

In-patient or outpatient	Paid in Full	Paid in Full	Paid in Full	Paid in full
Surgery/surgeon and anesthesiology services	Paid in Full	Paid in Full	Paid in Full	Paid in Full

EMERGENCY SERVICES

Emergency room, emergency medical services (when directly admitted to the hospital)	Paid in full	Paid in full	Paid in full	Paid in full
Road ambulance costs (local)	Paid in full	Paid in full	Paid in full	Paid in full
Emergency dental treatment	€250	€150	€100	Not covered



With DCare, you get more than just a health plan - you get a trusted partner whose priority is your health.

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
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OUT-PATIENT TREATMENT

whether followed by in-patient treatment or not

Medical practitioner and specialist consultations & treatment	Paid in full	€1.250	Not covered	Not covered
Costs for Out-Patient consultations and physiotherapy when received for a period of 90 days prior to in-patient or day-patient admission for surgery and up to 90 days after leaving the Hospital	Paid in full	Covered for up to €50 per visit, max 25 visits	€400	Not covered
Prescribed medications	Paid in full	€2.000	€400	Not covered
Outpatient diagnostic testing and advanced medical imaging: Echocardiography, ultrasound, endoscopy (e.g., gastroscopy, colonoscopy, cystoscopy) X-rays and laboratory, MRI, CT, PET and other radiological imaging procedures	Paid in full	Paid in full	€500	Not covered

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
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ALTERNATIVE MEDICAL TREATMENT

Chiropractic, osteopathy, homeopathy	€200	€175	Not covered	Not covered
Acupuncture and Traditional Chinese Medicine				
Physiotherapy	€2.500	€750	€300	Not covered
Physical rehabilitation (in-patient only)	90 days	45 days	30 days	30 days
Nursing at Home (following in-patient treatment)	€100 Max 45 days	€100 Max 30 days	€100 Max 20 days	Not covered
Preventive care (includes 1 vision test & 1 hearing test) (12 month waiting period). No Excess applies to this benefit	€400	€300	€150	€100 (Excludes vision and hearing test)



BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
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OTHER BENEFITS – IN-PATIENT/OUT-PATIENT TREATMENT

Radiotherapy, chemotherapy, oncology (please refer to the Policy Wording for full list of Cancer treatment)	Paid in Full	Paid in Full	Paid in Full	Paid in full*
Costs for Wigs following or during a covered medical condition	€150	€150	€150	Not covered
Chronic conditions – In-patient (12 month waiting period applies)	Paid in full	€50.000	€15.000	€10.000
Chronic conditions – Out-patient Management (12 month waiting period applies)	€5.000	€2.000	Not covered	Not covered
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Psychiatric care	€1.500 (€10.000 lifetime cover)	€1.500 (€5.000 lifetime cover)	Not covered	Not covered
Psychiatric care - In-patient	30 days	30 days	30 days	30 days
HIV/AIDS (12 month waiting period applies)	€10.000	€10.000	Not covered	Not covered
Kidney Dialysis (12 month waiting period applies)	€200.000	€100.000	€50.000	Not covered

*Basic Plan: Out-patient benefit restricted to 30 days prior to and 30 days after each chemotherapy or radiotherapy treatment for: Consultations, Diagnostic tests, scans and other investigative procedures.

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
Congenital conditions (€10.000 maximum limit for members under 18) (12 month waiting period applies)	€50.000	€35.000	€25.000	Not covered
Hospice and palliative care	180 days	180 days	30 days	30 days
Costs for Hormone replacement therapy for the early onset of menopause where the Insured person is under 40	€1.000	€500	Not covered	Not covered
Hormone Replacement (Over 40) Tablets and patches only	€500	€250	Not covered	Not covered

MATERNITY BENEFITS (No Excess applies to this benefit)

Routine Maternity	€2.500	€1.500	€500	Not covered
Prenatal care, childbirth and postnatal care	As above	As above	As above	Not covered
Complications	As Above	As above	As above	Not covered
New-born infant benefit, first 31 days	€200.000	€200.000	€200.000	Not covered
New-born infant vaccinations	€125	€100	€50	Not covered

*All maternity benefits: 12 month waiting period applies.

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
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MEDICAL ASSISTANCE AND REPATRIATION

Emergency assistance and emergency evacuation	Paid in full	Paid in full	€100.000	€100.000
Repatriation of mortal remains or local burial	Paid in full	€25.000	€10.000	€10.000
Out of Area Cover (for max. 30 consecutive days)	Paid in full	Paid in full	Paid in full	Paid in full

ADDITIONAL TRAVEL, ACCOMMODATION COSTS & TELEMEDICINE

Accompanying travel and expenses	Paid in full	€2.500	Not covered	Not covered
Second Medical Opinion	Covered	Covered	Covered	Covered

Please note that this document is provided only for the purpose of comparing the different DCare Plans. It does not form part of your insurance contract. For the terms and conditions of your insurance contract, please read the Policy Wording together with your Insurance Certificate.

DCare medical plan, designed by AKD Insurance and insured by HDI Global Specialty SE (Company Registration Number HRB 211924 and registered office at HDI-Platz 1, 30659 Hannover).

BENEFIT CURRENCY: EUR (€)	PRIME	CLASSIC	CORE	BASIC
DENTAL & OPTICAL BENEFITS <i>Optional</i>	PRIME PLUS	CLASSIC PLUS		
Annual maximum per insured Class 1, Class 2, Class 3 and Class 4 services combined*	€1.000	€500	Not covered	Not covered
Preventive dental services (Class 1)*	75%	75%	Not covered	Not covered
Basic dental services (Class 2)*	75%	75%	Not covered	Not covered
Major dental services (Class 3)*	75%	75%	Not covered	Not covered
Orthodontic dental services (Class 4)*	50%	50%	Not covered	Not covered
Optical Cover (Prescription Glasses and Lenses) *	€150	€100	Not covered	Not covered

*For all the above benefits 3 months waiting period applies.



DCare private International Health Insurance is available for insuring any permanent resident of an EU or EEA country.

Austria
 Belgium
 Bulgaria
 Cyprus
 Denmark
 France
 Greece
 Hungary
 Italy
 Latvia
 Luxembourg

Poland
 Portugal
 Spain
 Luxembourg
 Slovakia
 Slovenia
 Spain
 Croatia
 Czech Republic
 Estonia
 Finland

Germany
 Republic of Ireland
 Liechtenstein
 Lithuania
 Malta
 Netherlands
 Norway
 Romania
 Sweden

Download our new App!

At AKD Insurance, we are proud for our pioneering International Health Insurance Plan DCare, as well as our customer-centric approach, which is always facilitated through the provision of comprehensive and reliable solutions. Now, our innovative and interactive mobile application (App) for mobile devices makes our communication even easier, designed to bring this service to your fingertips, wherever you are, 24/7.

You can now contact us with a simple touch of a button, call for immediate assistance (emergency button), access your insurance contract details, submit claims, and much more. We have equipped the application with tools and features that will make your communication with us faster and more convenient.

Instructions: Download it now from Google Play (Android) or the App Store (iOS).

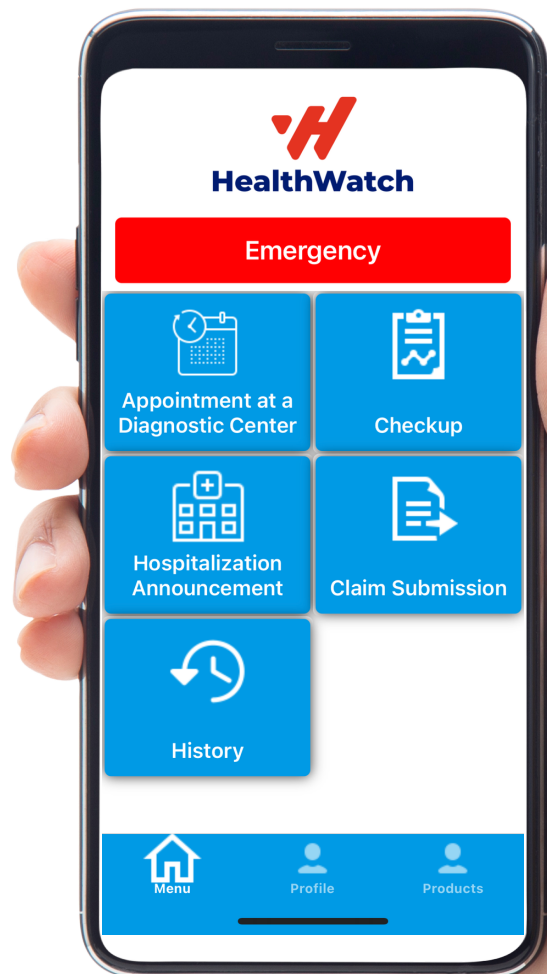


- For Android mobiles, you can download the app as follows:
Search for the word `exelixis` in the Play Store environment.
Locate Exelixis Software and click on `EXELIXIS SOFTWARE` in blue letters.
Some options will appear; locate Health Watch and click Open.



- For iOS mobiles, you can download the app as follows:
In the App Store environment, search for the word `HWA Mobile` and download it.

*Take your health
into your own
hands*





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