



We take care of you!

CARE EXPAT WORLD

International Health Insurance

INTERNATIONAL HEALTH INSURANCE

Our international health insurance for stays abroad offers you comprehensive coverage – worldwide and with no time limit. Whether with or without coverage in high-cost countries such as the US, China, or Singapore: you choose the plan that suits your needs best. With Basic, Comfort, and Premium coverage levels, as well as flexible switching options, you remain fully covered at all times – today and in the future.

Care Expat World at a glance



Worldwide coverage



Unlimited duration of coverage



Flexible plan selection



Stays in home country up
to 180 days / year



Starting at €40 / month

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Benefits & Highlights

- ✓ No permanent residence required
- ✓ No annual insurance coverage limits
- ✓ Three coverage levels for every need
- ✓ Free choice of doctor, no network restrictions
- ✓ Stays in your home country of up to 180 days per year are covered
- ✓ Selectable deductible – for every budget
- ✓ Deductible is not applied for preventive care, dental treatments, vaccinations and first-trimester screening
- ✓ Individual health interview via video call – no blanket exclusion of pre-existing conditions



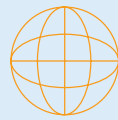
WHO IS ELIGIBLE FOR INSURANCE?

Care Expat World

Care Expat World is an international health insurance plan for indefinite stays abroad worldwide and is particularly suitable for expats, emigrants, and digital nomads. You can purchase this international health insurance up to age 65* – even if you are already living abroad.

Choose between three different country zones

Country Zone 1



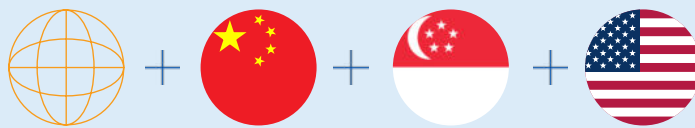
Worldwide **excluding**
China, Singapore and the US

Country Zone 2



Worldwide **including**
China and Singapore, **excluding** the US

Country Zone 3



Worldwide **including**
China, Singapore and the US

Your insurer is Barmenia Krankenversicherung AG.

* Your age is calculated as the difference between the current calendar year and your year of birth, even if your actual age differs.































Can I change my country zone?

Yes, you can change your country zone on the first day of each month. Please let us know in advance. Important: Treatments that were already recommended or scheduled before the change in country zone are excluded from coverage in a higher country zone (e.g., a change from country zone 1 to 2).

If you are insured in Country Zone 1, you are also covered for medical emergencies for up to 42 days in Country Zones 2 and 3. The same applies to Country Zone 3 if you are insured in Country Zone 2.



YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Inpatient treatment			
Treatment (by the chief physician) in a single or double room, accommodation, and meals during inpatient treatment. This includes general hospital services, benefits in kind (e.g., medications, chemotherapy drugs, etc.), and ancillary costs (e.g., use of the operating room).	 In the Federal Republic of Germany: Treatment (by the chief physician) in the general care class (shared room)		
Physical therapy, including massages			
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalations, wraps, medicinal baths, cold and heat therapy, electrotherapy			
Life-sustaining devices, e.g., ventilators for life-sustaining ventilation, monitoring devices for respiratory and heart rate, systems for home dialysis and oxygen therapy			
Services for pregnancy and childbirth, services provided by a midwife or maternity nurse in the hospital, including pregnancy and childbirth complications, and newborn care		 Waiting period: 10 months	 Waiting period: 10 months
Unless otherwise covered by insurance, the insurer will reimburse medically necessary pregnancy-related treatments resulting from acute symptoms, treatments for miscarriage, as well as medically necessary abortions and deliveries up to the end of the 36th week of pregnancy (premature birth), provided that the necessity of the treatment was not yet established at the start of the insurance coverage.			
Cancer therapy, oncological medications, and medical-treatment, including reconstructive surgery following breast cancer	 Up to €50,000	 Up to €100,000	 Unlimited
Bone marrow and organ transplants (costs for the donor and the recipient)			
Inpatient or day-care follow-up treatment (AHB); inpatient follow-up treatment if it is preceded by related inpatient hospital treatment and the follow-up treatment begins no later than two weeks after the completion of that inpatient hospital treatment.	 Max. 14 days	 Max. 21 days	 Max. 28 days
Transport to the nearest suitable hospital for initial care following an accident or emergency			

YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Inpatient Treatment			
<p>Inpatient psychotherapy</p> <p>Treatment for which the sole reason for admission is a mental illness, such as alcohol withdrawal, is not covered.</p>	✗	✗	✓ Max. 42 days
Hospice care	✓ Max. 21 days	✓ Max. 42 days	✓ Max. 56 days
<p>Home nursing care following a continuous inpatient hospital stay of at least two weeks. The medical necessity of home nursing care must be demonstrated by a medical report. The insurance coverage includes home nursing care services that typically constitute medical services (e.g., changing dressings, stoma care, administering medication, etc.). Reimbursement is limited to a maximum of €200 per day, up to €1,400 per insured person per calendar year. Other care services, such as washing, dressing, housekeeping, etc., are not covered by the insurance</p>	✗	✓	✓
Rooming-in: Accommodation and meals for one accompanying parent for children up to the age of 18	✗	✓	✓
<p>Transport of blood units: If blood units are medically necessary for a surgical procedure at a surgical site, and there is a risk of HIV infection associated with the blood units available on site, or if the necessary blood units are not available on site, the costs incurred for transporting blood units from abroad will be reimbursed.</p>	✓	✓	✓

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YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Outpatient treatment			
Medical consultations, visits, and procedures, including surgeries and associated costs. This also includes medical services and medications related to oncology	✓	✓	✓
Medications and bandages prescribed by a doctor	✓	✓	✓
Life-sustaining medical devices (e.g., ventilators for life-sustaining ventilation, monitors for respiratory and heart rate, systems for home dialysis and oxygen therapy)	✓	✓	✓
Diagnostic examinations, including pathology, radiology, computed tomography (CT), magnetic resonance imaging (MRI), and positron emission tomography (PET), as well as X-ray, radium, and isotope services	✓	✓	✓
Treatment via acupuncture, homeopathy, naturopaths, phytotherapy, and treatment methods of Traditional Chinese Medicine (TCM), as well as preparations and remedies.	✗	✓ Up to €750 per calendar year	✓ Up to €1,500 per calendar year
Vaccinations, including those required for work or for travel abroad, as well as the cost of the vaccines and related medical expenses	✗	✓ Up to €250 per calendar year Any agreed deductible will not be applied	✓ Up to €500 per calendar year Any agreed deductible will not be applied
Obstetric care and postnatal care provided by a midwife or obstetric nurse. In addition to delivery costs, all medically necessary examinations and treatments as part of prenatal care are reimbursed.	✗	✓ Waiting period: 10 months	✓ Waiting period: 10 months
First-trimester screening and amniocentesis	✗	✗	✓ Any agreed deductible will not be applied. Waiting period: 10 months
Medically prescribed treatments, specifically baths, therapeutic exercise, manual therapy, massages, inhalations, as well as light, heat, and other electrical and physical therapies	✗	✓	✓
Osteopathy / Chiropractic	✗	✓ Up to 10 treatments per calendar year (max. €150 per treatment)	✓ Up to 20 treatments per calendar year (max. €200 per treatment)
Occupational therapy	✗	✗	✓

YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Outpatient treatment			
Speech therapy (ages 18 and older)	✗	✗	✓
Medically necessary preventive examinations for the early detection of diseases. These include medical examinations for cancer screening, ultrasound examinations of organs, ECGs, blood pressure measurements, glaucoma screening, urine and stool tests, preventive examinations to assess children's developmental status, as well as complete blood counts and blood count components. There is also a benefit entitlement for preventive laboratory tests.	✗	✓ €600 every two calendar years; any agreed deductible will not be applied If coverage begins during the year, entitlement to benefits begins at the start of the following year.	✓ €1,200 every two calendar years; any agreed deductible will not be applied If coverage begins during the year, entitlement to benefits begins at the start of the following year.
Medically prescribed medical aids	✗	✓ €1,000 per calendar year	✓ €1,500 per calendar year
Vision aids (glasses, contact lenses)	✗	✓ €300 every two full calendar years If coverage begins during the year, benefits are available starting at the beginning of the following year.	✓ €500 every two full calendar years If coverage begins during the year, benefits are available starting at the beginning of the following year.
Outpatient psychotherapy	✗	✓ Up to 15 sessions (max. €150 per session) per calendar year	✓ Up to 25 sessions (max. €150 per session) per calendar year
Surgical procedures to correct vision defects (e.g., LASIK). Surgical procedures to correct vision defects, including the necessary pre- and post-operative examinations, are covered. Expenses are reimbursable up to a total invoice amount of €2,000 per eye during the entire term of the contract.	✗	✗	✓ Waiting period: two full calendar years If coverage begins during the year, benefits are available starting at the beginning of the following year.

YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Outpatient treatment			
<p>Outpatient medical transport</p> <p>Reimbursement is available for necessary medical transportation to and from a doctor, dentist, or hospital for initial treatment following an emergency or accident.</p>	✓	✓	✓
<p>Outpatient transportation costs</p> <p>Reimbursable are trips for dialysis, radiation therapy, or chemotherapy, as well as the trip to and from an outpatient surgery (on the day of the surgery).</p> <p>The following are considered trips: Medically necessary patient transport, the use of a patient transport service, a taxi, or privately arranged transportation with a mileage allowance (€0.30 per kilometer)</p>	✓	✓	✓
<p>Podiatry</p> <p>Expenses for medically necessary podiatric treatments are eligible for reimbursement. To be eligible, these services must be prescribed by a physician. In addition, the prescription must be issued before treatment begins and must specify the diagnosis, the nature of the condition, and the required number of treatment sessions.</p>	✗	<p>✓</p> <p>Up to a maximum of €100 per calendar year</p>	<p>✓</p> <p>Up to a maximum of €200 per calendar year</p>

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YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Dental treatment			
Any agreed deductible will not be applied for the following services:			
Preventive checkups for the early detection of dental, oral, and jaw diseases	✗	✓	✓
Professional teeth cleaning	✗	Up to a maximum of €150 per calendar year	Up to a maximum of €250 per calendar year
Dental procedures (e.g., extractions, root canal treatments, conditions affecting the oral mucosa and periodontium, pain management, simple dental fillings)	✗	✓	✓
Night guard/bruxism guard	✗	✓	✓
Dental prosthetics and orthodontics			
Any agreed deductible will not be applied for the following services:			
Dental prosthetics as well as orthodontic treatment (orthodontic treatment until the age of 20); The insurance coverage includes expenses for dental prosthetics (e.g., dentures, abutment teeth, bridges, crowns, inlays/onlays, implants), repairs to dental prosthetics, as well as for orthodontic treatment, functional analysis, and functional therapy services, including pre- and post treatment care	✗	60% up to a maximum of €8,000 per calendar year Waiting period: 10 months (waived in the event of an accident)	80% up to a maximum of €10,000 per calendar year Waiting period: 10 months (waived in the event of an accident)

YOUR BENEFITS AT A GLANCE

Insured benefits	Basic	Comfort	Premium
Other benefits			
100% coverage for medical repatriation. The insurer will reimburse the costs of repatriation from abroad to the insured person's home country to the nearest suitable hospital, provided that the repatriation is medically necessary and justifiable. The decision regarding medical repatriation is made by a consulting physician from the insurer in consultation with the attending physician in the country of stay. The costs of an accompanying person are also reimbursable, provided that this is necessary and ordered for medical reasons. Rescue flights, i.e., medical transport using a specially equipped and certified air ambulance, are also covered, provided that, according to a medical certificate, this is the only way to save the life of a seriously ill or injured insured person and is carried out by an air rescue company recognized under the guidelines for the operation of air ambulance flights.	✓	✓	✓
100% coverage for the repatriation of co-insured children, including an accompanying adult. If the primary insured person and all co-insured persons have been repatriated or have died, repatriation costs for co-insured children and an accompanying person are covered.	✓ Up to a maximum of €5,000	✓ Up to a maximum of €5,000	✓ Up to a maximum of €5,000
100% for rescue costs. If the insured person is searched for, rescued, or recovered following an accident these costs are covered.	✓ Up to a maximum of €5,000	✓ Up to a maximum of €10,000	✓ Up to a maximum of €15,000

What are the waiting periods in Care Expat World?

There are waiting periods for certain treatments under the Care Expat World international health insurance plan. This means that these benefits can only be claimed after the waiting period has expired:

- There is generally a 10-month waiting period for pregnancy and childbirth. The waiting period does not apply to unforeseen pregnancy complications up to the 36th week of pregnancy.
- For dental prosthetics and orthodontics, the waiting period is 10 months, unless the treatment is necessary due to an accident. In that case, the waiting period does not apply.
- For vision correction (LASIK), there is always a waiting period of two full calendar years.

Are pre-existing conditions covered under Care Expat World?

At Care Expat World, we conduct a health interview with you via video call. This allows us to get a clear picture of your health status and quickly determine whether we can cover any pre-existing conditions you may have. If necessary, we will also agree with you on any risk surcharges or exclusions of coverage for a pre-existing condition.

Premium Levels & Deductibles

With Care Expat World, you can choose between three coverage levels: Basic, Comfort, and Premium. Within each coverage level, you also have the option to select from three annual deductibles: €0, €1,200, and €3,600. We support preventive care. Therefore, the deductible is not applied for preventive care, dental treatments, vaccinations and first-trimester screening



PREMIUMS

Country Zone 1 – Worldwide excluding China, Singapore, and the US

Basic / Monthly premium*

Age group	€0 deductible	€1,200 deductible	€3,600 deductible
0 - 24	€130	€60	€40
25 - 29	€155	€100	€52
30 - 34	€175	€105	€70
35 - 39	€175	€105	€70
40 - 44	€210	€140	€110
45 - 49	€250	€170	€120
50 - 54	€290	€220	€140
55 - 59	€345	€265	€200
60 - 64	€460	€390	€325
65 - 69	€600	€530	€465
70 and older	€1,050	€985	€905

Comfort / Monthly premium*

0 - 24	€230	€135	€65
25 - 29	€290	€185	€95
30 - 34	€305	€205	€105
35 - 39	€305	€205	€105
40 - 44	€335	€250	€155
45 - 49	€405	€305	€180
50 - 54	€440	€335	€230
55 - 59	€600	€505	€350
60 - 64	€750	€655	€495
65 - 69	€1,050	€955	€795
70 and older	€1,380	€1,295	€1,145

Premium / Monthly premium*

0 - 24	€250	€155	€85
25 - 29	€320	€235	€120
30 - 34	€350	€245	€130
35 - 39	€350	€245	€130
40 - 44	€370	€280	€175
45 - 49	€430	€320	€195
50 - 54	€510	€400	€245
55 - 59	€655	€545	€405
60 - 64	€800	€700	€545
65 - 69	€1,250	€1,170	€995
70 and older	€1,650	€1,570	€1,410

* The premium also increases when you reach the next age group. The age reached is defined as the difference between the current calendar year and your year of birth, even if your actual age differs from this.

PREMIUMS

Country Zone 2 – Worldwide, incl. China and Singapore, excl. the US

Basic / Monthly premium*			
Age group	€0 deductible	€1,200 deductible	€3,600 deductible
0 - 24	€195	€105	€60
25 - 29	€235	€150	€78
30 - 34	€263	€185	€110
35 - 39	€263	€185	€110
40 - 44	€315	€235	€160
45 - 49	€375	€295	€220
50 - 54	€435	€360	€280
55 - 59	€518	€435	€355
60 - 64	€690	€640	€560
65 - 69	€900	€840	€760
70 and older	€1,575	€1,500	€1,430
Comfort / Monthly premium*			
0 - 24	€345	€250	€115
25 - 29	€435	€330	€143
30 - 34	€458	€370	€200
35 - 39	€458	€370	€200
40 - 44	€503	€415	€265
45 - 49	€608	€520	€360
50 - 54	€660	€575	€425
55 - 59	€900	€820	€640
60 - 64	€1,125	€1,050	€865
65 - 69	€1,575	€1,500	€1,350
70 and older	€2,070	€1,995	€1,900
Premium / Monthly premium*			
0 - 24	€375	€295	€140
25 - 29	€480	€353	€180
30 - 34	€525	€435	€275
35 - 39	€525	€435	€275
40 - 44	€555	€470	€305
45 - 49	€645	€560	€395
50 - 54	€765	€680	€520
55 - 59	€985	€905	€740
60 - 64	€1,200	€1,120	€955
65 - 69	€1,875	€1,795	€1,630
70 and older	€2,475	€2,400	€2,255

* The premium also increases when you reach the next age group. The age reached is defined as the difference between the current calendar year and your year of birth, even if your actual age differs.

PREMIUMS

Country Zone 3 – Worldwide, including China, Singapore, and the US

Basic / Monthly premium*

Age group	€0 deductible	€1,200 deductible	€3,600 deductible
0 - 24	€320	€220	€105
25 - 29	€390	€295	€140
30 - 34	€435	€350	€165
35 - 39	€435	€350	€165
40 - 44	€500	€405	€235
45 - 49	€625	€540	€375
50 - 54	€720	€630	€470
55 - 59	€860	€790	€620
60 - 64	€1,180	€1,100	€960
65 - 69	€1,470	€1,390	€1,280
70 and older	€2,630	€2,560	€2,440

Comfort / Monthly premium*

0 - 24	€529	€330	€245
25 - 29	€660	€570	€410
30 - 34	€720	€625	€460
35 - 39	€720	€625	€460
40 - 44	€785	€700	€525
45 - 49	€895	€790	€645
50 - 54	€1,000	€915	€765
55 - 59	€1,380	€1,300	€1,150
60 - 64	€1,740	€1,660	€1,510
65 - 69	€2,262	€2,185	€2,040
70 and older	€3,370	€3,295	€3,160

Premium / Monthly premium*

0 - 24	€550	€460	€295
25 - 29	€715	€620	€480
30 - 34	€810	€725	€530
35 - 39	€810	€725	€530
40 - 44	€840	€755	€600
45 - 49	€945	€850	€710
50 - 54	€1,120	€1,035	€890
55 - 59	€1,500	€1,420	€1,270
60 - 64	€1,840	€1,760	€1,610
65 - 69	€2,780	€2,700	€2,550
70 and older	€3,995	€3,920	€3,780

* The premium also increases when you reach the next age group. Your age reached defined as the difference between the current calendar year and your year of birth, even if your actual age differs from this.

STAY FLEXIBLE

Can I change my coverage level?

In general, with Care Expat World international health insurance plan, you can change your coverage level or deductible once per calendar year, effective January 1.

If you switch to a lower coverage level (e.g., from Premium to Comfort) or change your deductible, a new health interview is not required. If you wish to switch to a higher coverage level (e.g., from Basic to Comfort), we will conduct a new health interview with you via video call.



REACH YOUR GOAL IN JUST A FEW STEPS

Your path to insurance coverage

Getting international health insurance with us is incredibly simple, digital, and, above all, personalized:

Choose a plan

01



Choose the insurance coverage that best suits you, your budget, and your plans abroad. You can choose from three country zones, three coverage levels, and three deductibles. We are also happy to advise you by phone at +49 228 97735-923.

Fill out the online application

02



Fill out our online application with just a few details and submit it – completely digital and paperless.

Book an appointment for a health interview

03



This is exclusive to us. Our friendly and experienced advisors will conduct the health interview with you via a video call on Zoom or Teams – fair, individual, and transparent.

Health interview

04



We will ask you a few questions about your health. If you have them on hand, please have your doctor's letters, medical reports, etc., from the last five years ready. We will usually let you know the results of the interview right away.

Receive documents

05



We will send you your insurance documents via email. Even while you are abroad, we're here for you by phone, app, or through the customer portal.

We take care of you!

OPTION PLAN (AWV) BEFORE YOUR TRIP

If you are starting later – options before your stay abroad

Do you dream of moving abroad, but still have a few things to sort out first? Then we offer you the Option Plan (AWV), a particularly flexible option that allows you to apply for the Care Expat World plan now but activate it in up to five years.

Advantage: Unfortunately, your health status can change at any time due to an accident or illness. Your current health status is already documented during the health interview. This means there is no risk that you will be unable to apply for international health insurance coverage at a later date.

Requirements

You must have statutory health insurance coverage in Germany or another EU country, Switzerland, or the UK, or you must have private health insurance coverage in Germany or be eligible for government-subsidized health insurance. Additionally, you must not be older than 59 years of age* at the time of application.

The minimum contract term is 12 months, and the maximum term is 5 years. During this period, you can move abroad at any time and activate your coverage under the Care Expat World international health insurance plan.

* Your age is calculated as the difference between the current calendar year and your year of birth, even if your actual age differs.

Coverage levels & Premiums

Coverage level	Eligible to enroll in the Care Expat World international health insurance plan
Basic	Basic
Comfort	Basic, Comfort
Premium	Basic, Comfort, Premium



Coverage level	Monthly premium
Basic	€29
Comfort	€39
Premium	€49

OPTION PLAN (AWV) FOR TEMPORARY SUSPENSION OF THE CONTRACT

Contract suspension – suspend your coverage for up to five years

Do you have the Care Expat World health insurance plan and return temporarily or regularly to your home country, where you become subject to mandatory health insurance? We encounter this situation frequently in our daily practice, which is why we developed the Option Plan (AWV). This allows you to pause your policy for up to five years and reactivate it afterward without a new health interview.

Requirements

For example, you become subject to mandatory insurance in Germany or another EU country, Switzerland, or the UK, or you have full health insurance coverage temporarily in another country of residence. Additionally, you must not be older than 59 years of age* at the time of application.

The minimum contract term is 3 months, and the maximum term is 5 years. You can reapply for the Option Plan at any time if – for example, due to a seasonal job – you regularly become subject to mandatory insurance in your home country, or if you regularly work for extended periods in your home country or another country while residing in a different country.

Simply send us an email to vertrag@care-concept.de to apply for the optional rate.

* The age reached is defined as the difference between the current calendar year and your year of birth, even if your actual age differs from this.

Coverage levels & premiums

The coverage level in the optional plan (AWV) corresponds to the coverage level in your Care Expat World international health insurance plan

Coverage level	Monthly premium
Basic	€29
Comfort	€39
Premium	€49



CONTACT

For more information, visit our website or contact us directly.
We are happy to help!

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