

## Table of Benefits

Please note: All the Benefits mentioned below shall be available only upon activation of Expat Prime and payment of the appropriate premium for the new geographical area of cover.

PRODUCT SPECIFICATION DOCUMENT		
1. Insurer	Swiss Life Prévoyance et Santé	
2. Policyholder	BDAE EXPAT GmbH	
3. Policy Beneficiary	Natural persons and legal entities	
4. Contractual Basis	Group Insurance Contract EXPAT PRIME, Policy No. A.5073.0007	
5. Geographical Area of Cover	Worldwide except USA and Switzerland. Germany is covered up to five (5) years only for temporary stays without taking residency in Germany.	
6. Co-insurance	20% up to a total invoiced amount of Euro 1,500 per insurance year combined for outpatient healing treatment and medication (nos. 17, 18 and 26)	
7. Insurable Persons	International migrants without age limit who reside within the European Economic Area at the inception of the insurance policy (the age limit for enrolment of an Insured Person is 65 years)	
BENEFITS		
INPATIENT (see EXPAT PRIME Handbook for detailed description, Section B Part II)		
8. Inpatient Medical Treatment	100%	
9. Hospital Accommodation	Up to Euro 150 per day	
10. Hospital Charges including Surgery, Anaesthesia and Theatre Charges	100%	
11. X-ray, Radiological Treatment and Diagnostics	100%	
12. Accommodation costs for one parent or legal guardian staying in hospital with an insured child under 18 years of age	100% up to a maximum of Euro 150 per day	
13. Rehabilitation Treatment	100% for maximum 60 days per year	
14. Psychotherapy	The Insurer will cover Inpatient treatment up to 30 days for the whole duration of insurance cover	
15. Local Ambulance	100%	
16. Emergency Treatment Outside Area of Cover	100% for maximum 42 consecutive days	
OUTPATIENT (see EXPAT PRIME Handbook for detailed description, Section B Part II)		
17. Consultations with medical practitioners and specialists	100% Combined with nos. 18 and 26, a 20% co-insurance applies up to a total invoiced amount of Euro 1,500 per insurance year	
18. Prescribed medical imaging, diagnostic, light therapy and laboratory tests	100% Combined with nos. 17 and 26, a 20% co-insurance applies up to a total invoiced amount of Euro 1,500 per insurance year	
19. Preventive Check-ups	100%	
20. General Check-ups	100% up to a maximum of Euro 300 per insurance year	
21. Vaccinations	100% up to a maximum of Euro 600 per insurance year	
22. Prescribed Medical Aids and Repair Cost	80% of the invoiced amount up to a maximum of Euro 2,000 per insurance year	

23.	<b>Prescribed Visual Aids</b>	up to Euro 300 per period of 3 years after 1 year waiting period
24.	<b>Psychotherapy</b>	80% of the invoiced amount up to Euro 2,000 per insurance year
<b>MATERNITY AND CHILD BIRTH (see EXPAT PRIME Handbook for detailed description, Section B Part II)</b>		
25.	<b>Maternity and Childbirth</b>	100% for delivery after 10 months waiting period up to a maximum of Euro 15,000 per pregnancy
<b>OTHER BENEFITS (see EXPAT PRIME Handbook for detailed description, Section B Part II)</b>		
26.	<b>Prescribed medicines/drugs and dressings</b>	100% Combined with nos. 17 and 18, a 20% co-insurance applies up to a total invoiced amount of Euro 1,500 per insurance year
27.	<b>Medical Repatriation and Evacuation</b>	Up to Euro 5,000 within a continent and up to Euro 10,000 between continents
28.	<b>Repatriation of Mortal Remains</b>	Up to Euro 10,000
<b>DENTAL TREATMENT (see EXPAT PRIME Handbook for detailed description, Section B Part II)</b>		
29.	<b>General Dental Treatment</b>	100% up to a maximum of Euro 1,000 per insurance year
30.	<b>Orthodontic Treatment</b>	Covered for insured person up to the age of 18 years after 8 months waiting period - up to a maximum amount of Euro 3,000 in toto in the first two years of the policy, - up to Euro 5,000 in toto in the first three years of the policy, - from the fourth year of the policy, up to a maximum of Euro 4,000 per policy year
31.	<b>Tooth replacement/Dental Prostheses</b>	Covered after 8 months waiting period up to 90% of the invoiced amount - up to a maximum amount of Euro 3,000 in toto in the first two years of the policy, - up to Euro 5,000 in toto in the first three years of the policy, - from the fourth year of the policy, up to a maximum of Euro 4,000 per policy year