

The world is  
not enough.

**Hi.World**  
Health Insurance



When selecting a tariff for **long-term stays in Germany**, it is important to consider whether your employees have a temporary or permanent residence permit. For both cases, we offer you legally-compliant high level health insurance cover.

#### Your advantages

- ✓ Legally-compliant insurance solutions in Germany
- ✓ Co-insurance of spouses, civil partners and children
- ✓ No waiting periods
- ✓ Free choice of doctor or hospital
- ✓ All important benefits without maximum limits

#### Comprehensive services abroad – digital and personal

##### Available to you around the clock

- 24/7 service available in 25 languages
- Consultation, medical network search, and support in emergencies provided by medical personnel

#### Portal and apps for digital management and information

- Healthcare portal
- Administration portals for employers (e.g., digital eligibility administration)
- Portal for employees (e.g., information on the insurance cover and medical network search)
- Invoice submission via the portal and app

#### Benefit from further services

- Telehealth: Video and chat consultation
- Specialist doctor service
- Obtaining further medical opinions
- Various well-being programs

## Important benefits at 100 %

### Out-patient benefits

- Medical treatments
- Trips/transport to the nearest qualified doctor or hospital
- Radiation diagnostics and therapy
- Medicaments, dressings and remedies
- Medical aids
- Visual aids up to € 325
- Psychotherapy
- Vaccinations
- Medical check-up for early detection of diseases pursuant to statutory programs
- Treatments by a non-medical practitioner
- Out-patient childbirth, delivery at home, and delivery at a facility managed by mid-wives
- Specialized out-patient palliative care
- Home nursing care

### In-patient benefits

- Accommodation in the hospital of your choice
- Costs for the treatment as a privately-insured patient
- Additional costs for a one-bed room
- Costs for accommodation of an accompanying person if this is medically required
- In-patient hospice care

### Dental treatment

- General prophylactic, preservative and surgical services (incl. dental polish)
- Treatment of oral and orthodontic diseases
- X-ray services and periodontal treatment

### Dental replacement and orthodontics

Refund of 80 % of payments for:

- Dentures: prosthetic dentures, crowns of all kind, bridges, dental splints, implants
- Repair of dentures, occlusal appliances, dental splints
- Analytic and therapeutic measures
- Orthodontic measures up to the age of 18 (thereafter, only due to accidents)
- **Maximum of € 5,115 per person and year**

### Additional services

- Medically necessary repatriation
- Blood unit transport
- Transfer to the home country in the event of death or costs for a burial in Germany up to € 15,000
- Return of children up to € 5,000
- Childcare benefit abroad of € 25 per day
- 50 % for in-vitro fertilization

### Important remarks

- There are different tariff levels. Employees with a residence permit for a limited time (up to 5 years) and employees with residence permit for an unlimited period of time can be covered.
- The detailed tariff benefits as well as the general insurance conditions apply.