

INTERNATIONAL GROUP
HEALTH INSURANCE

The world is
not enough.

Hi.World
Health Insurance



 **Hallesche**
ALH Gruppe

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Challenges for internationally operating businesses



If your employees do not have sufficient insurance cover, you as the employer might incur substantial costs.

Your employees travel abroad for business reasons or they come to Germany from another country on business?

In that case, you have to keep a lot of things in mind. Besides a large number of countries to which employees are delegated with different requirements and constantly rising healthcare costs, complex legal regulations apply – e.g., the duty of care of the employer under statutory law for its employees and their family members during stays abroad (Sec. 17 SGB V). This means: You as the employer are liable for all costs arising in the event of your employees needing medical treatment abroad.

Every stay abroad has specific requirements

Any business trip or delegation (of workers) is different. There is no standard procedure. Neglecting the challenges can result in higher costs, failure of integration of the employee assigned abroad, and, as a consequence, the loss of relevant business relationships.

Excerpt from the German Social Security Code (V) – Sec. 17 SGB, Book V

(1) “Members, who work abroad and who fall ill during this employment or for whom healthcare costs are incurred for pregnancy or parenthood, shall receive the benefits from their employers to which they are entitled pursuant to this Section.”



Fully covered at all times

We would like to make things as easy as possible for you when it comes to your employees' insurance cover. Our dedicated international plans provide excellent cover for your employees, within the framework of an advantageous group policy.

Regardless of where your employees are – we have a tailored solution for you!

Your employees are assigned to work abroad as **expatriates (expats)?** Then you have the following plans to choose from:

Your employees come from other countries and are assigned to work in Germany as **inpatriates (inpats)?** Then the following plan is available for you:



Expatriates (Expats) are people who live or work temporarily or for a longer term in a different country without becoming citizens.

Inpatriates (Inpats) are people who live or work temporarily or for the long-term in Germany without becoming citizens.

Employee insurance coverage abroad

Hi.Traveller

For short-term business trips (up to 365 days), Hi.Traveller is the perfect fit for you. We bear the risk for healthcare and repatriation costs against payment of a lump sum, without elaborate registration procedure and for a flat number of 1,000 travel days for an annual premium starting from just € 250.

Hi.Expat

Hi.Expat is the right choice for assigning employees abroad (including non-EU countries) over a longer period (from 91 days). It is also available to you in a variant that can be subsidized by the employer (pursuant to Sec. 257 SGB V). Together with further optional components (e.g., temporary incapacity insurance) and supplemental cover options, we offer the protection you need.

Long-term stays in Germany

Hi.Inpat

For coverage of long-term stays in Germany, Hi.Inpat offers you legally-compliant health insurance coverage at a high level that meets the special requirements of the German market. Coverage is available for employees with a temporary residence title (limited to 5 years) and employees with an unlimited residence title (unlimited in time).

The insurance cover can be optionally expanded (e.g., temporary incapacity insurance). Moreover, the compulsory longterm care insurance can be added if desired.

The main advantages

- ✓ Compliance with the duty of care pursuant to Sec. 17 SGB V
- ✓ Support in the fulfillment of protection obligations pursuant to Sec. 618 BGB
- ✓ Legally-compliant insurance solutions – worldwide!
- ✓ Global networks and partners
- ✓ No waiting periods
- ✓ Inclusion of pre-existing condition
- ✓ Co-insurance of spouses, civil partners and children
- ✓ Free choice of doctor or hospital
- ✓ Portals and apps for digital management and information
- ✓ 24/7 service in 25 languages



Comprehensive services for your employees



Available around the clock

- 24/7 service
- Emergency telephone with location transmission
- Consultation, medical network search, and support in emergencies provided by medical personnel
- Consultations are available in 25 languages



Portals 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)
- Claims submission during assignments (for 91 days or longer) via portal or app
- Claims submission during business trips (up to 365 days) via app or online form



The health of your employees in best hands

By means of international networks, our doctors check if optimal medical care is assured on site and they attend to employees and their relatives – if necessary – up to their repatriation. This is how first-class care is assured. All in all, we have access to more than 2 million medical service providers.



Comprehensive cover at a fair price

Invoices are checked, to verify if they are reasonable and customary, especially when they come from non-regulated foreign countries. Correct billing, therefore, always has a positive effect on the stability of your premiums. In addition, bills are usually paid directly.



Further services for your employees

- Telehealth: Video and chat consultation
- Specialist doctor and appointment service
- Obtaining further medical opinions
- Employee assistance program
- Country information
- Security services
- Global insurance solutions
- Well-being programs
- Additional app solutions (e.g., risk warning system, app for spinal health, etc.)

Benefits overview of international plans

Hi.Traveller for business travellers – key benefits at a glance

Hi.Traveller

– ideal if your employees have to stay abroad for a short time on business.

Only with us, and with the new app: Hi.Traveller now includes one-of-a-kind comprehensive services!

Out-patient and in-patient benefits

- Medical treatments
- Transports in cases of emergency to the nearest qualified doctor or hospital
- Radiation diagnostics and therapy
- Medicaments, dressings and remedies
- Medical aids (due to accidents)
- Visual aids up to € 325 (due to accidents)
- Other examination and treatment methods approved for the respective posting country
- Specialized out-patient palliative care
- Home nursing care
- Accommodation and care in the hospital
- Costs for accommodation of an accompanying person if this is medically required
- In-patient hospice care

Dental benefits

- Pain-relieving dental treatments up to € 750
- 80 % for dentures necessary due to accidents
- 80 % for orthodontic measures due to accidents

Additional services

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

Please note that the actual individual benefits are defined in the terms and conditions of insurance.

Hi.Expat for expatriates – key benefits at a glance



– ideal if your employees work abroad for a longer period.

Hi.Expat also offers other tariff levels/modules – please contact us.

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
- Other examination and treatment methods approved for the respective posting country
- Out-patient childbirth, delivery at home, and delivery at a facility managed by midwives
- 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 and orthodontics

- General prophylactic, preservative and surgical services (incl. dental polish)
- Treatment of oral and orthodontic diseases
- X-ray services and periodontal treatment
- Orthodontic measures up to the age of 18 (thereafter, only due to accidents)

Dental replacement

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

Additional services

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

Please note that the actual individual benefits are defined in the terms and conditions of insurance.

Hi.Inpat for inpatients – key benefits at a glance

Hi.Inpat

– ideal for employees, who come to Germany from abroad on business and hold a permanent residence permit or a residence permit for a fixed period.

Hi.Inpat also offers other tariff levels/modules – please contact us.

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 programmes
- Treatments by a non-medical practitioner
- Out-patient childbirth, delivery at home, and delivery at a facility managed by midwives
- 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 replacements 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)

Additional services

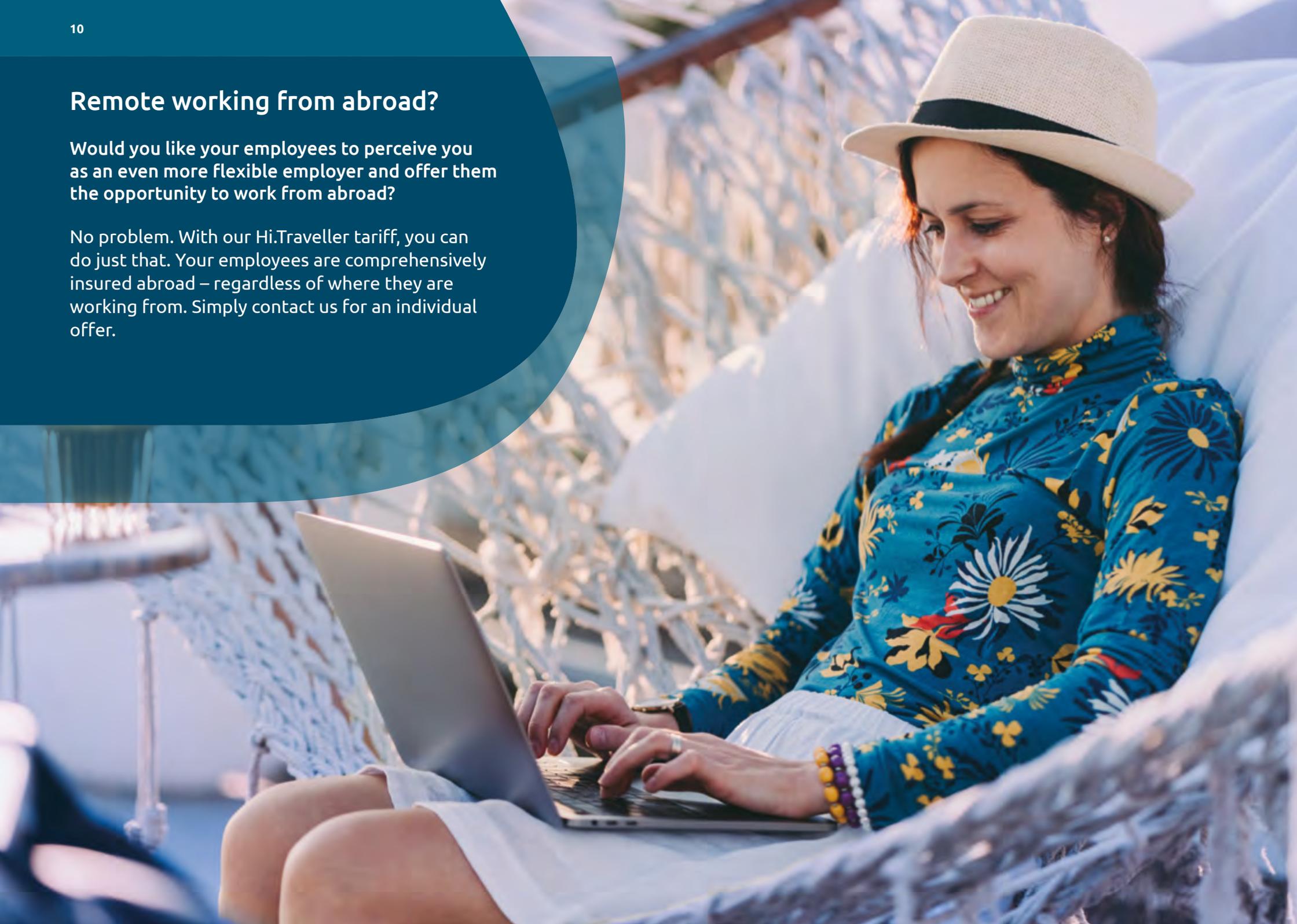
- Medically necessary repatriation
- Blood unit transport
- Transfer to the home country in the event of death or costs for a burial in Germany up to € 15,000
- Return of children up to € 5,000
- Childcare benefit abroad of € 25 per day
- 50 % for in-vitro fertilization

Please note that the actual individual benefits are defined in the terms and conditions of insurance.

Remote working from abroad?

Would you like your employees to perceive you as an even more flexible employer and offer them the opportunity to work from abroad?

No problem. With our Hi.Traveller tariff, you can do just that. Your employees are comprehensively insured abroad – regardless of where they are working from. Simply contact us for an individual offer.



Still open questions?

For more information on health insurance for your employees,
please click here:

Employee insurance coverage abroad



Long-term stays in Germany



Or scan the
QR code:



Or scan the
QR code:



You want to get reliable insurance cover for your employees during their stay abroad?

We will be happy to send you an offer precisely tailored to your needs.

Contact us



Or scan the QR code:



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Simply excellent!



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Hallesche

Krankenversicherung a. G.
70166 Stuttgart

Group Insurance Division
direktion.gb@hallesche.de
0711/6603-2027