

DIA-Weltpolice – Table of benefits

The DIA-Weltpolice is an international private medical insurance policy for members of Deutsche im Ausland e. V. (DIA e. V.)

Tariff	DIA-Weltpolice
Valid from	01.12.2022
Insurance company	Barmenia Krankenversicherung AG
Insured region	Insurance coverage is given worldwide
Insurable group of persons	All persons who are members of DIA e. V. or LAC e.V. and primarily stay abroad are eligible for insurance
Medical examination	Yes
Cover in the home country	Yes, up to 180 days per calendar year
Insurance period	The insurance period is unlimited
Minimum contract period	12 months
Co-insurance of family members	Feasible against personal contribution
Premature termination	Monthly right of termination after expiry of the minimum contract term
Emergency telephone	24-hour multilingual emergency number
Claims management	DR-WALTER Claims Department

Benefits	in the Plus tariff option
Outpatient medical treatments	100 % of the expenses
Inpatient medical treatments	100% of the costs of accommodation and meals during inpatient medical treatments in a double room
Free choice of doctor	Yes
Medicine and remedies	Prescribed medicines and dressings
Remedies	100% of the costs of medically prescribed remedies
Aids	100% of the costs of medically prescribed aids (with the exception of visual aids and aids used in the context of the care of an insured person, as well as sanitary aids) up to a total invoice amount of EUR 1,000.00 per person and calendar year
Pregnancy and childbirth	100% of the costs of obstetrics and follow-up care by a midwife or male midwife. In addition to the costs of childbirth, we reimburse all medically necessary examinations and treatments as part of prenatal care, pregnancy complications, and a medically necessary Caesarean section
Dental treatments and prophylaxis	100 % of the expenses
Dentures and orthodontics	50% of the costs of dentures and jaw adjustment (orthodontic treatments) as a result of an accident
Psychotherapeutic treatments	100% of the costs of outpatient psychological therapy, as part of primary care, for up to 3 sessions, 100% inpatient psychotherapy
Home nursing care	Expenses for medically prescribed home nursing care
Follow-up treatments	100 % of the expenses for medically necessary inpatient follow-up treatments
Outpatient transportation	100 % of the expenses
Transportation costs	100 % of the costs
Search, rescue, and recovery costs	100 %, up to € 10,000
Funeral costs	100 % of the funeral costs if repatriation to the home country is not desired



Benefits	additionally in the Best tariff option
Vaccination	100% of all vaccination costs
Preventive examinations	100% of the costs of medically necessary preventive examinations
Rehabilitation measures	100% of the costs of outpatient rehabilitation measures
Visual aids	Expenses up to an invoice amount of EUR 300.00 within two calendar years are refundable
Extended prenatal care	100% of the costs of first trimester screening and amniocentesis. The insurance coverage also includes the costs of birth preparation courses and postnatal exercises, in each case up to the maximum amount of € 500.00. Provided that the inpatient stay for a childbirth has lasted less than three days or a home birth has taken place, a lump sum of € 130.00 is paid (lump sum for childbirth)
Inpatient treatments	100 % of the costs of accommodation and meals for inpatient treatments in a single room, as well as treatments by the chief physician
Dental treatments	100% of the costs of 2 professional dental cleanings per insurance year
Dentures	50% of the costs of dentures as well as tooth and jaw adjustment
Psychotherapy	100 % of the costs of outpatient psychotherapy

Limitations of the insurance cover	
a)	There is a 10-month waiting period for dentures, tooth and jaw adjustment (orthodontic treatments), childbirth, and psychotherapy. Waiting periods are calculated from the start of the insurance;
b)	If insurance coverage applies in region 1, it also applies in region 2 in the event of temporary travel (for a maximum of six weeks), but only for medical emergencies, consequences of an accident, and death;
c)	If a deductible has been agreed upon, benefits will only be paid in excess of the amount agreed upon.

Exclusions of benefits	DIA-Weltpolice
There is no obligation to pay benefits for	
a)	such illnesses including their consequences as well as for consequences of accidents and for deaths caused by active participation in war events;
b)	treatments abroad that was the sole reason or one of the reasons for starting the trip;
c)	illnesses and accidents based on intent, including their consequences, or for withdrawal procedures, including withdrawal and weaning treatments;
d)	treatments at a health resort or sanitarium as well as rehabilitation treatments, except for those benefits listed under § 7.
e)	treatments by spouses, life partners, parents or children. Proven material costs will be refunded in accordance with the tariff;
f)	items with little therapeutic benefit, equipment that can be assigned to the fitness and/ or wellness sector, furthermore radiotherapy equipment and TENS units, other sanitary or medical-technical supplies (e.g., clinical thermometers, heating pads, massage equipment, blood pressure monitors), as well as accessories that are not directly related to the purpose of acquisition, furthermore maintenance and operating costs;
g)	occupational medical examinations, examinations for obtaining a residence permit or work permit, and kindergarten and school readiness certificates;
h)	diagnosis and treatments of infertility, its cause and consequences, including artificial insemination and related preventive examinations and follow-up treatments;
i)	treatments or placement due to need of care or custody;
j)	vaccinations that were carried out prior to the start of the insurance coverage;
k)	cosmetic treatments and operations that are not medically necessary (e.g., cosmetic surgery);
l)	medical treatments and other medically prescribed measures as well as for transport of patients, rescue, and recovery measures in connection with the practice of professional sports.



Conditions	DIA-Weltpolice
Underlying conditions	The consumer information of the DIA-Weltpolice applies in conjunction with the product information sheet and this benefit description

Please note that this information is not exhaustive. Please refer to the consumer information for the exact benefits and exclusions.

We will be happy to answer any further questions you may have. Your contact person:



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