

Comprehensive cover

EDUCARE24 is tailored to the needs of:

- foreign language students/ pupils
- applicants for study
- non-enrolled students
- exchange program participants
- interns
- adult education students
- Job seeker with opportunity card

For Educational Stays in Germany:

- Meets official legal requirements
- Independent of student status
- Health insurance without deductible
- Easy to purchase online
- **Maximum age:** 69 years
- **Purchase:** prior to arrival or within the first month after entering the country /starting classes
- **Insurance cover:** a combination of travel health insurance, accident insurance, personal liability insurance and deportation costs insurance

Monthly fees:

EDUCARE24	S	M	L	XL
People up to 39 years	€34.50	€39.00	€43.50	€63.00
as of month 19	€52.50	€57.00	€61.50	€90.00
People up to 69 years	€58.50	€63.00	€70.50	€87.00
as of month 19	€112.50	€117.00	€121.50	€132.00

www.educare24.com



For 60 years,
DR-WALTER has provided International Health Insurance Policies for youth and educational travel. Thousands of satisfied customers rely on the comprehensive cover of our products every year.

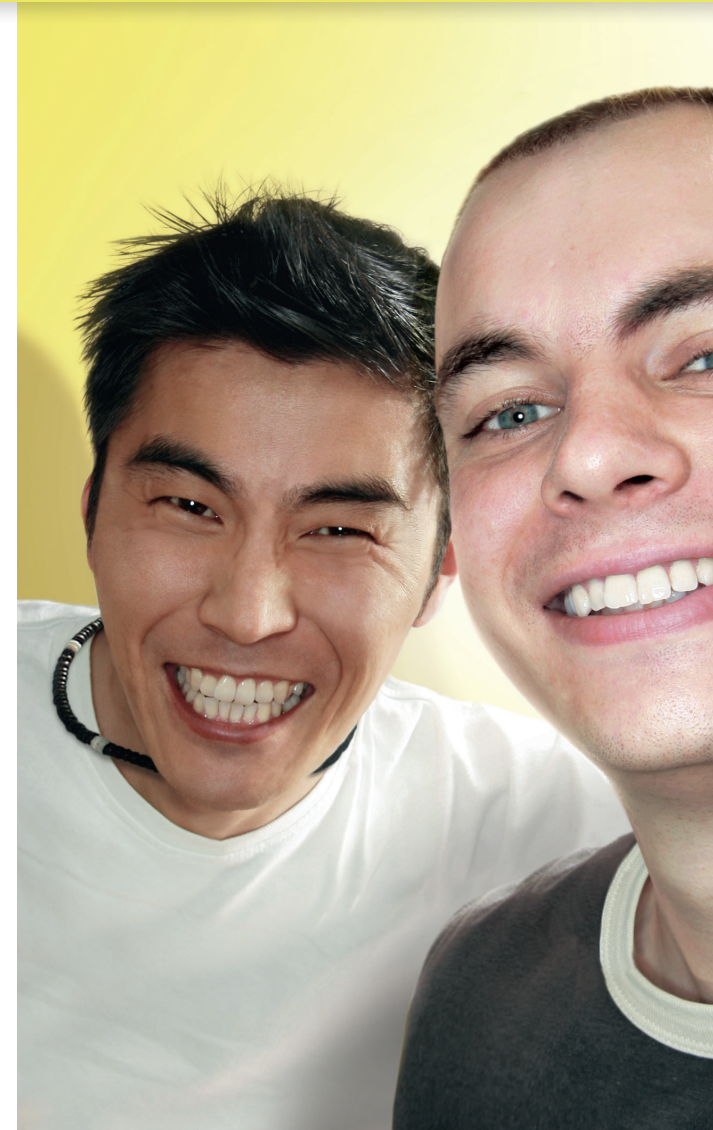
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EDUCARE24

Health insurance for foreign trainees, adult education students and language students





EDUCARE24

For your stay abroad you need an insurance that meets all requirements of the immigration authorities and thus ensures a minimum coverage of the health insurance in the amount of €30,000. EDUCARE24 meets those requirements. The health insurance does not comprise a deductible. In addition, EDUCARE24 also provides an accident, liability and deportation costs insurance.

Insurance coverage for all periods not covered by compulsory health insurance

EDUCARE24 is a supplementary insurance covering all time periods not covered by compulsory health insurance. Foreign students can usually only acquire compulsory health insurance during a short period at the beginning of their main studies. For the time preceding their main studies and for most other cases we recommend EDUCARE24.

Insurance cover - not only for students

Some student insurers' products depend on their customers' student status and deny reimbursements if this student status is inactive, be it only for a short while. EDUCARE24 is available to all foreign visitors, which stay in Germany or Europe as foreign language students, applicants for study, non-enrolled students, exchange program participants, interns, adult education students and pupils - independent of their residence status.

Benefits overview

EDUCARE24	S	M	L	XL
Travel health insurance — Unlimited coverage	✓	✓	✓	✓
Meets all requirements for Schengen-Visa	✓	✓	✓	✓
Outpatient medical treatment	✓	✓	✓	✓
Inpatient medical treatment including operations	✓	✓	✓	✓
Provision with medicine, dressing material and medical appliances	✓	✓	✓	✓
Provision with remedies	up to €250*	up to €250*	up to €250*	up to €250*
Medically necessary rehabilitation measures	✓	✓	✓	✓
Examination and treatment due to pregnancy and childbirth	✓	✓	✓	✓
Medically necessary transport of patients for purposes of inpatient treatment	✓	✓	✓	✓
Preventive measures, Health check-ups and pediatric examinations, Protective vaccination and dental prophylaxis, overall benefits per insurance year limited to				up to €500
Medically necessary and prescribed return transport	✓	✓	✓	✓
Noncontributory extension of insurance coverage up to 90 days if the stay must be extended for medical reasons	✓	✓	✓	✓
Repatriation of the mortal remains of the insured person or burial costs in case of death	✓	✓	✓	✓
Fees for treatment and cost plans	✓	✓	✓	✓
Health insurance without deductible	✓	✓	✓	✓
Direct billings with physicians and hospitals	✓	✓	✓	✓
Treatment of mental illness (also inpatient)	✓	✓	✓	✓
Dental treatment for pain relief	up to €500*	up to €500*	✓	✓
Repair of existing dentures			up to €200*	up to €200*
Simple dentures due to an accident			up to €2,000*	up to €2,000*
Maximum rate of the German fee schedule GOÄ and GOZ	2.3	2.3	2.3	2.3
Personal liability insurance		✓	✓	✓
Accident insurance		✓	✓	✓
Deportation costs insurance		✓	✓	✓

* during the entire insurance period

You will find a detailed description of benefits and benefit exclusions, deductibles as well as full terms & conditions for this policy at www.educare24.com.