

Who is Provisit Science for?

- ✓ Visiting scientists
- ✓ Scholarship holders
- ✓ Doctoral students
- ✓ PhD students
- ✓ Postdocs
- ✓ Accompanying spouses
- ✓ Accompanying children

Provisit Science is a substitutive **private health insurance** for visiting academics and visiting scientists in Germany (in accordance with section 146 Insurance Supervision Act (VAG), section 195 (3) German Insurance Contract Act (VVG)). It offers comprehensive health insurance coverage at an affordable price.

With Provisit Science, you can insure yourself for up to 60 months in Germany and throughout Europe. But you are also covered after the maximum insurance period has expired, as you are then automatically transferred to an unlimited tariff. Another special feature of Provisit Science is that there is no age limit - so you can insure yourself and your accompanying family members regardless of age.

As a private health insurance policyholder, you purchase insurance with or without long-term care insurance based on the requirements of your program, university, organization or immigration authority.

provisit science

by DR-WALTER



We have developed Provisit Science especially for enrolled foreign academics in Germany. Barmenia Krankenversicherung AG is our partner when it comes to private health insurance. Who are we? The **experts for international health insurance**. For over 60 years, DR-WALTER has been insuring all types of travel. Our specialty is providing coverage for foreign visitors.

We have received the TÜV certificate "**Certified Service Quality**" every year since 2011, which is proof of the excellent quality of our services. Over the years, more than 99% of our customers have given us top marks for our insurance policies and services.



Purchase now at

www.provisit.com ➔



provisit science

Private health insurance for visiting scientists in Germany



- ✓ Affordable alternative to health insurance provided by the German Academic Exchange Service (DAAD)
- ✓ Easy contract conclusion with immediate proof of insurance
- ✓ Meets all regulatory requirements
- ✓ No deductible

Advantages from Provisit Science

	Insurance period 2 to 60 months, then automatic change to unlimited tariff
	Payment Convenient monthly by direct debit
	Deductible No
	Age limit none
	Money-back guarantee Monthly cancellation upon return to the home country
	Insured region Germany and Europe
	Conclusion of contract Before or after entry
	Insurance confirmation Immediately after online conclusion by e-mail
	Proof of insurance Officially recognized

Benefits

	Health and long-term care insurance
Health insurance	✓
Outpatient and inpatient medical treatment	✓
Medicines and dressing material; Remedies and medical appliances	✓
Preventive medical checkups	✓
Services provided by midwives and maternity nurses	✓
Psychotherapeutic treatment	75 %
Glasses/contact lenses	up to €100, every 2 years
Outpatient transports	✓
Home nursing	✓
Dental treatment and prophylaxis	100% (€500 per insurance year), beyond that 50%
Dentures and orthodontics	50% (€500 per insurance year)
Dentures due to an accident	100% (€2,500 within two insurance years)
Return transport of an ill insured person from abroad to his/her home country	✓
Repatriation of the mortal remains of the insured person or burial costs in case of death	€30,000
Follow-up curative treatment	✓
Daily hospital allowance	€30 from the 15th day
Recovery Money	€1,500 after inpatient treatment (per insured event)
Long-term care insurance (optional)	✓
Outpatient and inpatient day and night care	✓
Full inpatient care	✓

Monthly premiums

Health insurance for foreign graduates	
Persons up to 29 years	€79.00
Persons up to 45 years	€129.00
Persons up to 59 years	€166.00
Persons 60 years and older	€650.00
Health insurance for accompanying spouses and children	
Spouses up to 45 years	€150.00
Spouses up to 59 years	€166.00
Spouses 60 years and older	€650.00
Children up to 17 years	€99.00
Plus long-term care insurance (optional)	Premiums are calculated according to legal requirements and age