INFORMATION FOR INSURED PERSONS WHO ARE TRAVELLING ABROAD ON A TEMPORARY BASIS



WHO HAS INSURANCE COVER?

All members of BKK MAHLE (MAHLE's health insurance scheme) are compulsorily insured as are their family members who are entitled to family insurance in accordance with Section 10 of Book V of the German Code of Social Law (SGB).

HOW LONG DOES INSURANCE COVER LAST ABROAD?

Insurance cover extends to the first six weeks of each holiday trip or the first two weeks of each business trip.

ARE PRE-EXISTING CONDITIONS EXCLUDED FROM IN-SURANCE COVER?

Yes, there is no obligation to provide cover for illnesses, including consequences of these and of accidents, for which treatment was provided in the three months prior the start of the relevant trip, in so far as

- a) treatment abroad was the sole reason or one of the reasons for going on the journey or
- b) it was clear at the start of the journey that treatment would be required in the course of the planned journey (unless the journey had to be taken on account of the death of the spouse or a first-degree relative).

IS WAR INCLUDED AS A RISK?

Yes, if the act of war could not be predicted and/or there is no active participation in internal disturbances.

WHAT TO DO IN THE EVENT OF A CLAIM?

If you need to make a claim, submit the original documents, which must always be accompanied by a performance mandate sent by BKK MAHLE. You can request this performance mandate from BKK MAHLE by phone or print it out directly from the internet (**www.bkk-mahle.de**). Your claim will be processed more quickly, if you provide a translation.

OTHER POINTS

- \circ Insurance cover for foreigners in their home country $_{\text{Ves}}$
- Follow-up obligations
 Until the insured person can make the return journey without risk to their health.
- Insurance cover for newborns abroad
 Expenditure for a baby of an insured born abroad is also covered by the insurance until the mother and child are able to travel again.

SERVICES

Outpatient medical treatment	100 %
Medicines and dressings	100 %
 Remedies for baths, massages, inhalations, light, heat and other physical treatments 	100 %
 Aids (simple versions) for bandages, hernia supports, orthopaedic inserts and walking aids as well as the hire charges for aids that that have also been prescribed by a doctor 	100 %
Inpatient medical treatment	100 %
 Dental treatment for dental treatment to relieve pain, simple tooth fillings and repairs to dentures 	100 %
 Pregnancy for treatment on account of pregnancy, in the event of premature birth or miscarriage or in the event of a medically necessary aborti that could not be foreseen 	
• Rescue flight of additional costs	100 %
 Transport home of the additional costs (up to five times the cost of a first class scheduled flight, including travel costs for accompanying medical personal 	100 % nel)
 Repatriation of body of the costs (up to five times the cost of a first class scheduled flight) 	100 %
 Funeral at the place of death of the costs (up to five times the cost of a first class scheduled flight) 	100 %
 Transport (outpatient) of the transport necessary to the nearest available doctor of the hospital costs for first aid treatment as an outpatient after an emerg 	100 % Jency



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