International health insurance

Information on the insurance product

Barmenia Krankenversicherung AG

Product:
Feather International Health Insurance — Essential (FIH-ESS-26)

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This is a brief overview of your Feather International Health Insurance — Essential cover. It is not exhaustive; the full terms are in the Insurance Conditions, General Customer Information, and your insurance confirmation. Please read them carefully.

What does this type of insurance consist of?
It is a private international health insurance offered through Feather. The group contract is concluded by Expats Living Anywhere e.V. (the policyholder) for its members and underwritten by Barmenia Krankenversicherung AG. It reimburses medically necessary treatment of illnesses and accidents during your stay abroad in the country where you're living abroad.

What is insured?

- ✓ Overall annual benefit limit: EUR 300,000 per insured person/year.
- ✓ Outpatient treatment, operations, and diagnostics (CT, MRI, PET, X-ray) — 100%.
- ✓ Inpatient treatment — 100% (semi-private room; follow-up up to 28 days if started within 2 weeks of discharge).
- ✓ Prescribed medicines, dressings, and life-supporting medical aids — 100%.
- ✓ Prescribed remedies (physiotherapy, manual/heat/light therapy) — 100%; osteopathic/chiropractic up to EUR 2,500/year (max. 20 treatments).
- ✓ Prescribed medical aids — up to EUR 1,000/year.
- ✓ Dental treatment: fillings, extractions, root canal, prophylaxis (not cleaning) — up to EUR 1,000/year. Tooth replacement and orthodontics only after an accident 80% up to EUR 2,000.
- ✓ Inpatient transport (100%); outpatient transport up to EUR 2,000/year; home nursing up to EUR 2,800/year (after ≥2 weeks inpatient).
- ✓ Medical repatriation (100%); transport of mortal remains up to EUR 10,000; return transport of co-insured children up to EUR 5,000; search/rescue/recovery up to EUR 10,000.
- ✓ Emergency treatment for pregnancy complications, premature birth, and miscarriage — 100%.

What isn't covered?

The following are not reimbursed under this insurance. For example:

- ✗ Pregnancy, childbirth, and midwifery — prenatal, maternity, and postnatal care.
- ✗ Outpatient psychological therapy and inpatient psychotherapy.
- ✗ Preventive check-ups and health screenings.
- ✗ Alternative medicine (acupuncture, TCM, homeopathy).
- ✗ Treatment that was the sole or main reason for travel.
- ✗ Cosmetic treatments not medically necessary.
- ✗ Lifestyle products, contraceptives, vitamins/tonics, and cosmetics — even if prescribed.
- ✗ Infertility diagnosis and treatment, including artificial insemination.
- ✗ Refractive eye surgery (LASIK) and pre-/post-op exams.
- ✗ Health-resort or sanitarium stays and rehabilitation treatment (except inpatient follow-up).
- ✗ Alcohol or drug abuse, including addiction treatment.
- ✗ Hazardous activities: aviation sports, parachuting, bungee jumping, martial arts, deep-sea diving (below 40 m or uncertified), motor sports — unless separately agreed.

❌ Experimental, non-scientifically recognised, or trial-phase treatments.

Are there any restrictions on cover?

Yes — some limits apply to your cover:

! Pre-existing illnesses or defects not disclosed in the medical questionnaire — and their foreseeable consequences — are not reimbursed.

! Age limit: new applicants must be under 75; cover ends when the insured person reaches 75.

! Cover applies only to medically necessary treatment. The insurer may reduce the benefit if treatment exceeds medical necessity, or refuse it if costs are disproportionate to the services provided.

⚠ If statutory insurance, social security, or another insurer covers the same event, those benefits take priority; this insurance pays only the remainder.

Where am I insured?

✔ In the country where you're living abroad, as listed on your insurance confirmation. Anywhere else in the world: up to 180 days per calendar year; if you don't return to that country within 180 days, cover ends. In the USA: max. 60 days per calendar year, and only for medical emergencies, treatment following an accident, and the acute worsening of existing conditions. Planned or elective treatment in the USA is not covered.

What are my obligations?

Your main obligations include:

- Answer the health questions and any other risk-related questions truthfully and completely when you apply (and between application and the start of cover).
- Pay your premiums on time and in full.
- Tell us if you have any other insurance covering the same event, or if you change the country where you're living abroad.
- When a claim arises, notify us promptly and provide all the information and original invoices we need to assess it.
- This list is not exhaustive. The full set of obligations is set out in the Insurance Conditions.

When and how do I pay?

Your premium is payable in advance and is to be paid monthly, depending on the option you choose at application. The first premium is due immediately when you apply (not before the start of your cover). Subsequent monthly premiums are due on the 1st of each month; annual premiums are due at the start of each insurance year.

When does insurance coverage begin and end?

Your cover starts on the date shown on your insurance confirmation, once you have paid the first premium and your stay abroad has begun. The minimum contract period is 12 months. After that, cover continues automatically on a monthly basis until you or the insurer cancel it. Cover ends automatically when: your stay abroad ends or you move back home; you return home after a medical repatriation; you reach the age of 75; or you leave the policyholder association (Expats Living Anywhere e.V.).

How can I cancel the insurance?

Right of revocation (14 days): You can revoke your contract within 14 days of receiving the insurance confirmation, the Insurance Conditions, the General Customer Information, and this IPID. No reason is needed; written notice (email, app or website) to Feather is sufficient. Ordinary termination: after the 12-month minimum contract period, you can cancel the insurance at the end of any calendar month by giving notice in writing. Termination after a premium increase: if your premium is adjusted upwards, you can terminate the contract with effect from the date the increase takes effect, provided your termination reaches Feather within one month of receiving the notice.