

The world is
not enough.

Hi.World
Health Insurance



For **long-term assignments (from 91 days) abroad** Hi.Expat offers a high level of worldwide health insurance cover.

Your advantages

- ❌ Worldwide and unlimited insurance cover
- ❌ Co-insurance of spouses, civil partners and children
- ✅ No waiting periods
- ✅ Free choice of doctor or hospital
- ✅ All important benefits without maximum limits

Comprehensive services abroad – digital and personal

Available to you around the clock

- 24/7 service available in 25 languages
- Consultation, medical network search, and support in emergencies provided by medical personnel

Portal and apps for digital management and information

- Healthcare portal
- Administration portals for employers (e.g., digital eligibility administration)
- Portal for employees (e.g., information on the insurance cover and medical network search)
- Invoice submission via the portal and app

Benefit from further services

- Telehealth: Video and chat consultation
- Specialist doctor service
- Obtaining further medical opinions
- Optional Employee Assistance Program
- Country information and security services
- Various well-being programs

Important benefits at 100 %

Out-patient benefits

- Medical treatments
- Trips/transport to the nearest qualified doctor or hospital
- Radiation diagnostics and therapy
- Medicaments, dressings and remedies
- Medical aids
- Visual aids up to € 325
- Psychotherapy
- Vaccinations
- Medical check-up for early detection of diseases pursuant to statutory programs
- Other examination and treatment methods approved for the respective posting country
- Out-patient childbirth, delivery at home, and delivery at a facility managed by midwives
- Specialized out-patient palliative care
- Home nursing care

In-patient benefits

- Accommodation in the hospital of your choice
- Costs for the treatment as a privately-insured patient
- Additional costs for a one-bed room
- Costs for accommodation of an accompanying person if this is medically required
- In-patient hospice care

Dental treatment and orthodontics

- General prophylactic, preservative and surgical services (incl. dental polish)
- Treatment of oral and orthodontic diseases
- X-ray services and periodontal treatment
- Orthodontic measures up to the age of 18 (thereafter, only due to accidents)

Dental replacement

Refund of 80 % of payments for:

- Dentures: prosthetic dentures, crowns of all kind, bridges, dental splints, implants
- Repair of dentures, occlusal appliances, dental splints
- Analytic and therapeutic measures

Additional services

- Medically necessary repatriation
- Blood unit transport
- Repatriations in case of death or burial abroad up to a maximum of € 15,000
- Return of children up to € 5,000
- Childcare benefit abroad of € 25 per day
- 50 % for in-vitro fertilization

Important remarks

- The tariff is also available in an employer-subsidized variant in accordance with Sec. 257 SGB, Book V.
- The detailed tariff benefits as well as the general insurance conditions apply.