

OVERSEAS INSURANCE FOR YOUR EMPLOYEES

The world is not enough.

Hallesche Health Insurance | April 2023

Hi.World
Health Insurance



 **Hallesche**
ALH Gruppe

Agenda

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Hallesche Health Insurance



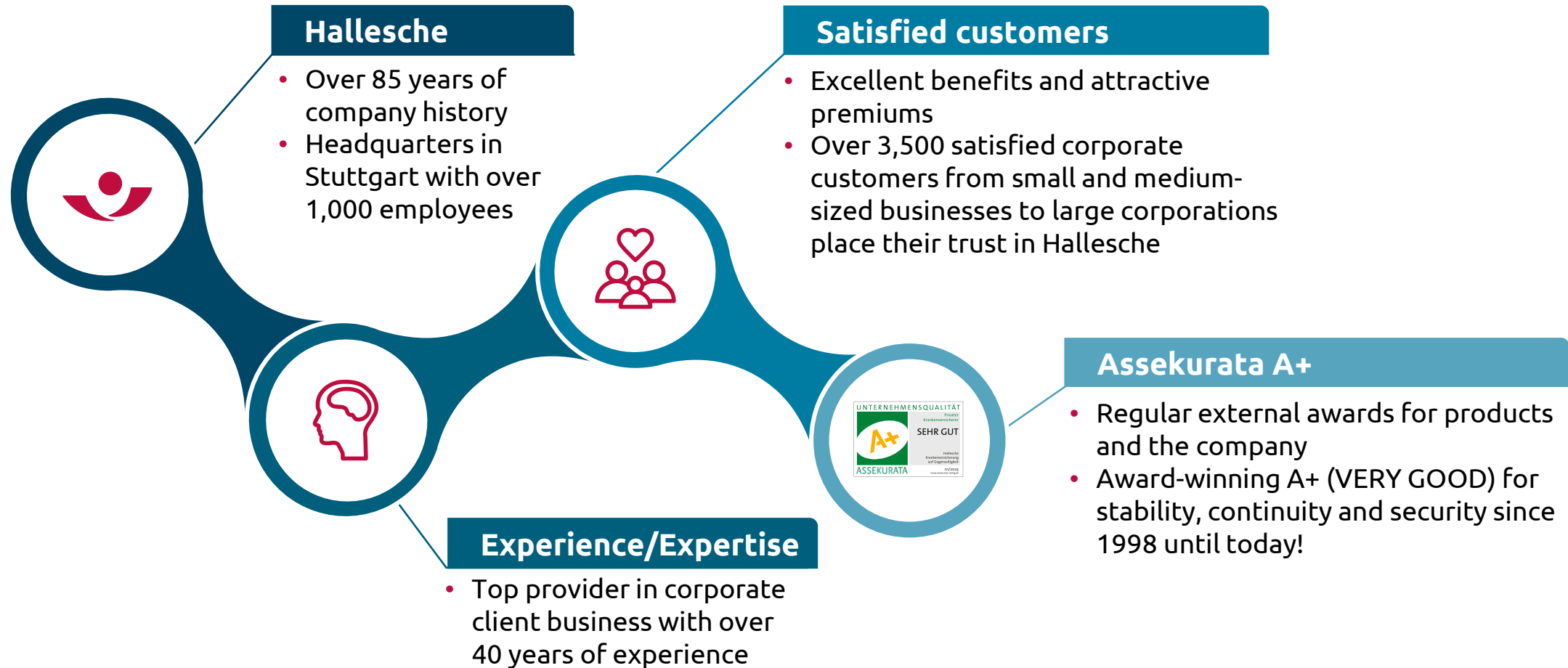
Hallesche – A company with tradition

History

- 1934 Foundation
- 1936 Commencing business operations with headquarters in Berlin
- 1948 Relocation of the head office to Stuttgart
- 1968 Foundation of Insuurope
- 1973 Cooperation agreement with Alte Leipziger Insurance Group
- 1994 The cooperation becomes a group of equal subsidiaries consisting Alte Leipziger - Hallesche
- 1998 First rating as "very good" (A+) by the rating agency Assekurata (to date)
- 2019 Alte Leipziger - Hallesche Group celebrates its 200th anniversary
- **Today Over 800,000 satisfied insured members and more than 1,000 employees**



Hallesche – Because trust needs experience



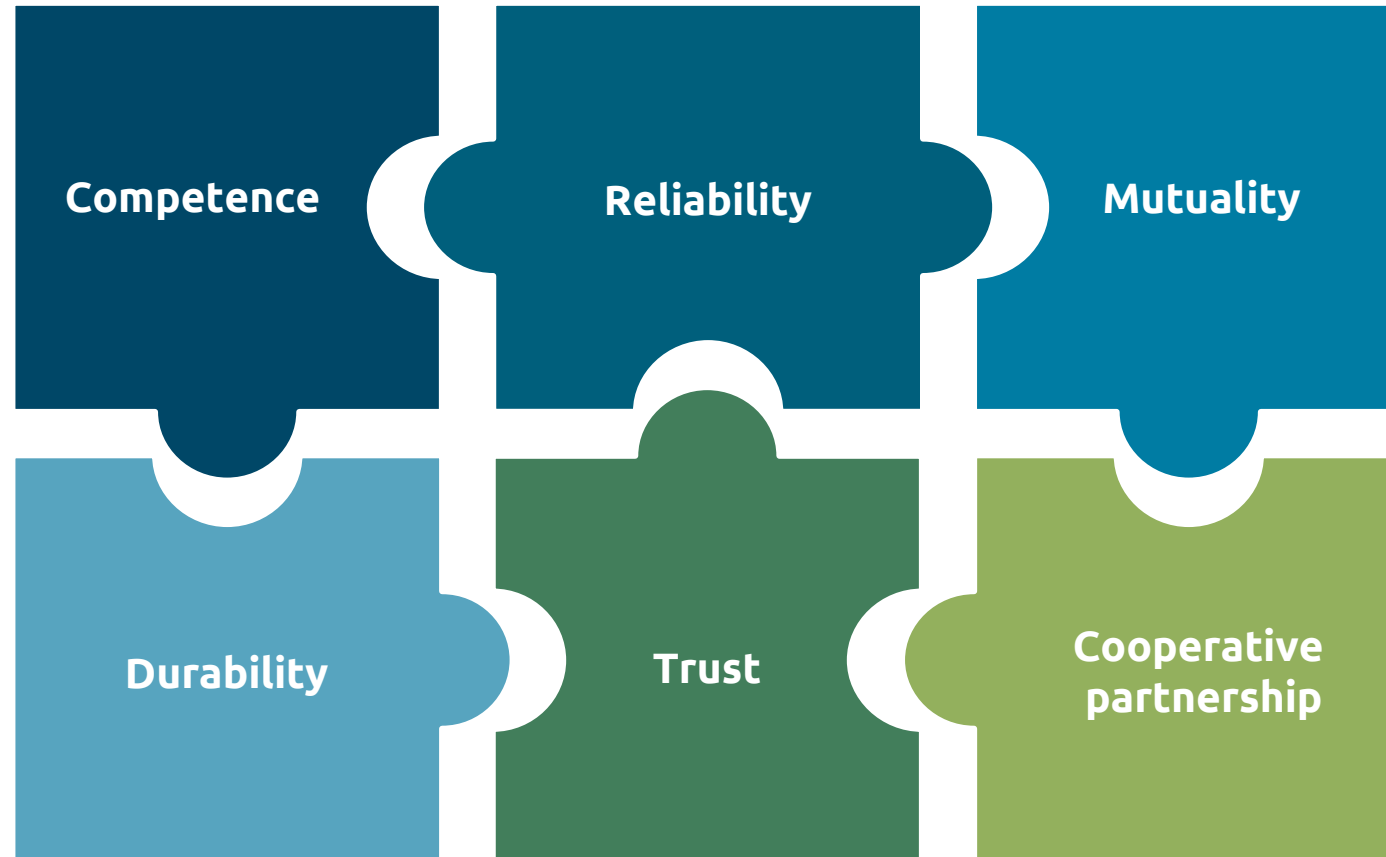
Excellent!

For us, stagnation is not an option. That's why we are constantly setting new standards and impress with modern benefits, innovative services and flexible tariffs.

Awards



Hallesche – Our philosophy



Challenges for internationally operating companies



Challenges for internationally operating companies

- Employer's duty of care (§ 17 SGB V) for employees and their family members abroad
- Complex legal regulations
 - Insurance obligation
 - Local insurance coverage
- Variety of host countries
- Rising health care costs

- Activities/Conditions in many countries increase the complexity of the requirements to be observed
- Different requirements for assignments in the respective countries
- Different demands on the assignment on the company side and on the employee side

Every assignment is different. There is no default assignment! If these issues above are not taken carefully into consideration it can lead to higher costs, lack of integration of the expatriate abroad and a thereof resulting loss of relevant business relationships.



Phases and types of assignments



Seven phases of international assignments

Before working abroad

1. Early selection process:

Suitability test and consideration of unknown diseases of the employee, defining the work abroad/ assignment targets.

2. Look-and-see-Trip:

Going for one week abroad to **check out** the host country (employees are covered by tariff EK)

3. Preparation phase:

Check lists, intercultural training + safety training, briefings, contact to other expatriates, assignment contract, **medical check-up**, social security costs

Start of work abroad

4. Acclimatization phase/Integration:

Language course, Getting to know the corporate culture and social contact building, intercultural familiarization, **safety through medical network**

5. Implementation phase:

Realizing assignment targets, interim evaluations, prepare for return, **doctor visits & telemedicine, employee-assistance-program**

6. Final phase:

Defining the scope of tasks upon return, reversal and organization

End of work abroad

7. Reintegration phase:

Continuation of coverage, evaluation of the assignment, use of the acquired qualifications, career jump, measures to mitigate reverse culture shock

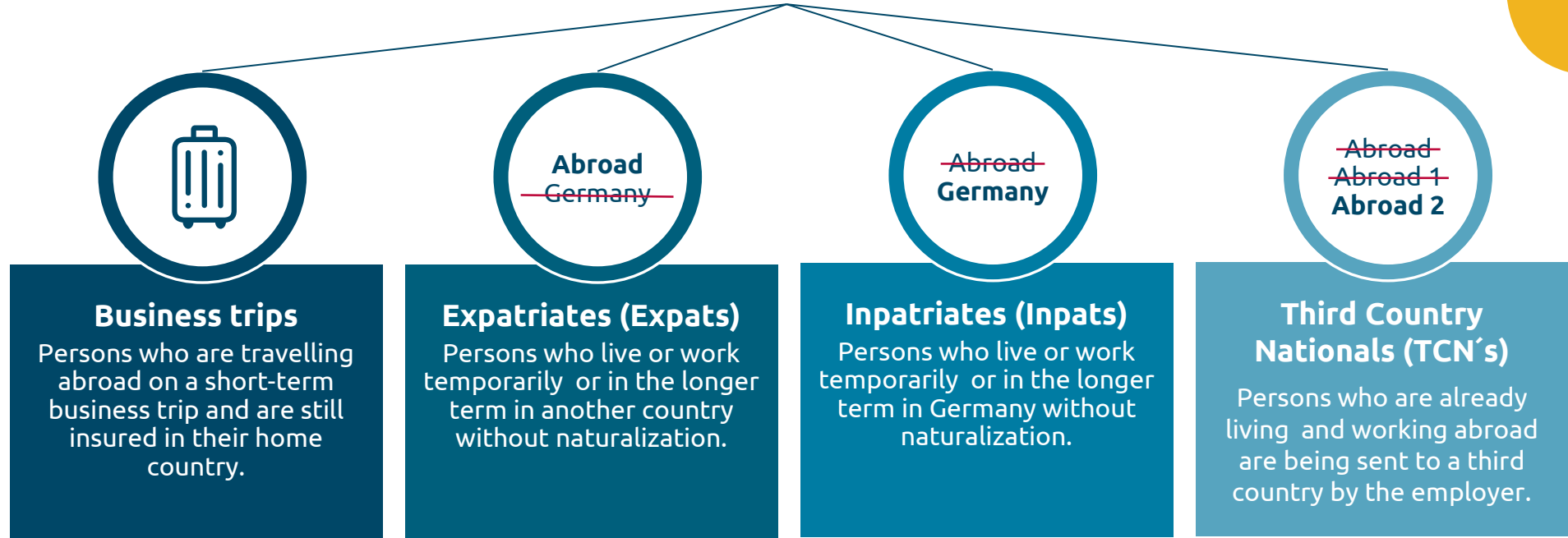
✓ Hallesche and its service providers support with further services and programs.



Four types of international assignment with Hi.World



With **Hi.World** we can offer the right tariff for every assignment!



Type of assignment	Duration of stay	Product offer
Short-term business trip	12 months	Hi.Traveller
Assignment (Expats/Inpats/TCN's)	One year and more	Expats/TCN's: Hi.Expat (e.g. in the versions L, XL) Inpats: Hi.Inpat (e.g. in the versions L, XL)



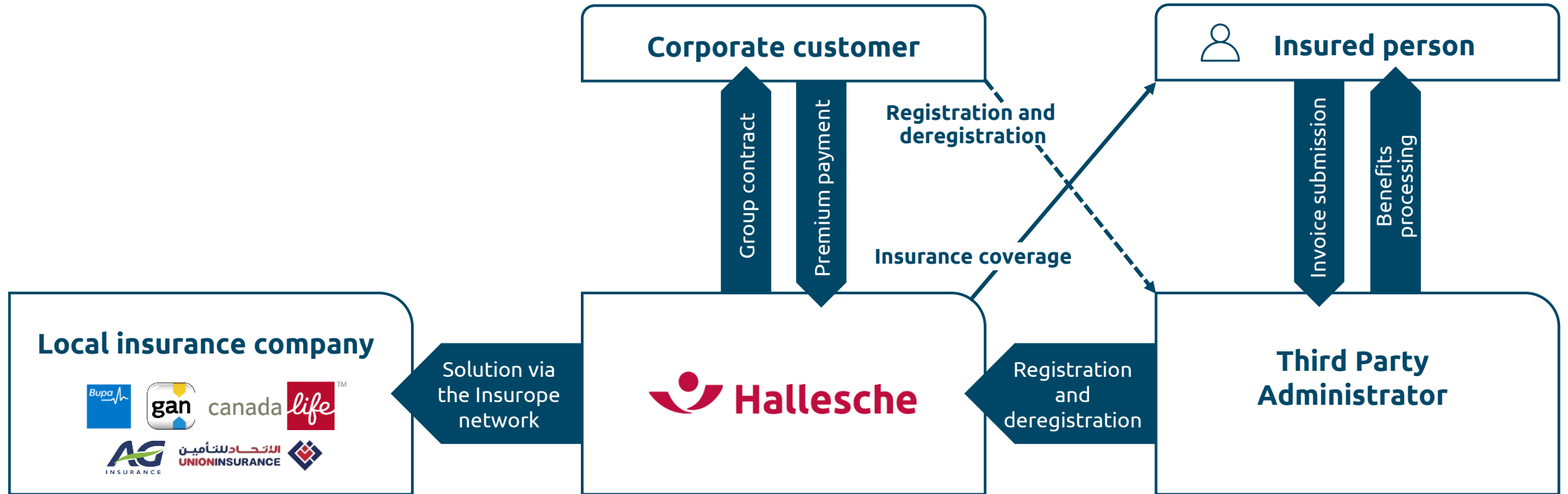
UNLIMITED PROTECTION FOR ALL CASES

Hi.World Health Insurance: Service offer & TPA's

Hi.World
Health Insurance



Cooperation – How does it work?



100 % defined and tested processes between the parties.



Hi.World Health Insurance – Partner and service providers



Partner and networks:

- Our partners are leading companies for medical assistance and services.
- Since 2018 Hallesche is a member of the Insurope network and can therefore operate worldwide.



Assistance services:

- Permanently employed doctors and qualified personnel provide competent advice on all aspects of health and support through targeted case management. In many cases a direct settlement is possible.
- Health hotline
- International emergency number
- International emergency app



Special cooperation in the USA:

Our service providers offer medical assistance and services specifically in the USA and have an extensive network of medical professionals and healthcare experts at their disposal.



Further services:

- Comprehensive health advice by telephone from doctors and medical professionals
- 24h multilingual hotline
- Invoice submission in the online portal and in the app (employee & employer)
- Overview of the insured person data
- Statistics
- Case Management
- Cost Containment



Hi.World Health Insurance – Detailed overview of the services



Health hotline

24/7 support provided by medically trained staff.



International networks

Optimal medical care on site.



Portals and apps

Easy and quick access to services and health information.



Comprehensive health advices

e.g. Telehealth, well-being programs, hazard alert system etc.



Cost Controlling & Case Management

Comprehensive care at a fair price.



Hi.World Health Insurance – Service: Health hotline



Available 24/7 – Health hotline:

- 24h-Service
- Support provided by medically trained staff
- Consultation and medical network search
- Support in emergencies
- Information about medicines, treatment methods and travel sicknesses
- Consultations are available in more than 25 languages





Your health is in the best of hands

- International networks of doctors, hospitals and service providers
- Continuous review of the networks' quality level
- Ensuring optimal medical care on site
- Comprehensive care for employees and family members
- First-class care from initial examination to repatriation





Portals and apps for digital management and information

- [Healthcare portal](#): information about health and disease prevention
- Administration portals for employers (e.g., digital eligibility administration)
- Portal for employees (e.g. information on the insurance cover and medical network search)
- Electronical claiming (for 91 days or longer) via the portal or app
- Easy submission of bills from business trips (of 365 days at the longest) via an [online form](#)





Comprehensive health services:

- Telehealth: [Video](#) and [chat consultation](#)
- Specialist and appointment service
- Obtaining further medical opinions
- Employee Assistance Program*
- Country information
- Security Services*
- Global insurance solutions
- Well-being programs
- Further app solutions (e.g. hazard alert system, spine app etc.)

*Available at an additional cost.





Comprehensive cover at a fair price

- Auditing of invoices for reasonability and accuracy
- Reducing costs by involving international networks
- Ensuring optimal care and treatment methods
- Individual care in case of illness (employee and family member)



UNLIMITED PROTECTION FOR ALL CASES

Hi.World Health Insurance: Product range

Hi.World
Health Insurance



Business travellers

 **Hi.Traveller**





Business travellers

Persons who are travelling abroad on a short-term business trip and are still insured in their home country.



Hi.Traveller secures short-term business trips. Short-term business trips are temporary stays of employees abroad up to 91 days a year. Coverage of stays abroad up to 365 days is also possible.



Business travellers – Tariff Hi.Traveller



- Short-term cover for worldwide business trips up to 91 days
- No time-consuming registration
- No health check
- 24/7 emergency services
- Favorable lump sum contribution starting from 25 Cent per day
- Accompanying spouses, partners and children can be included in the insurance coverage
- Digital invoice submission

*The exact conditions can be found in the [EK tariff module](#).

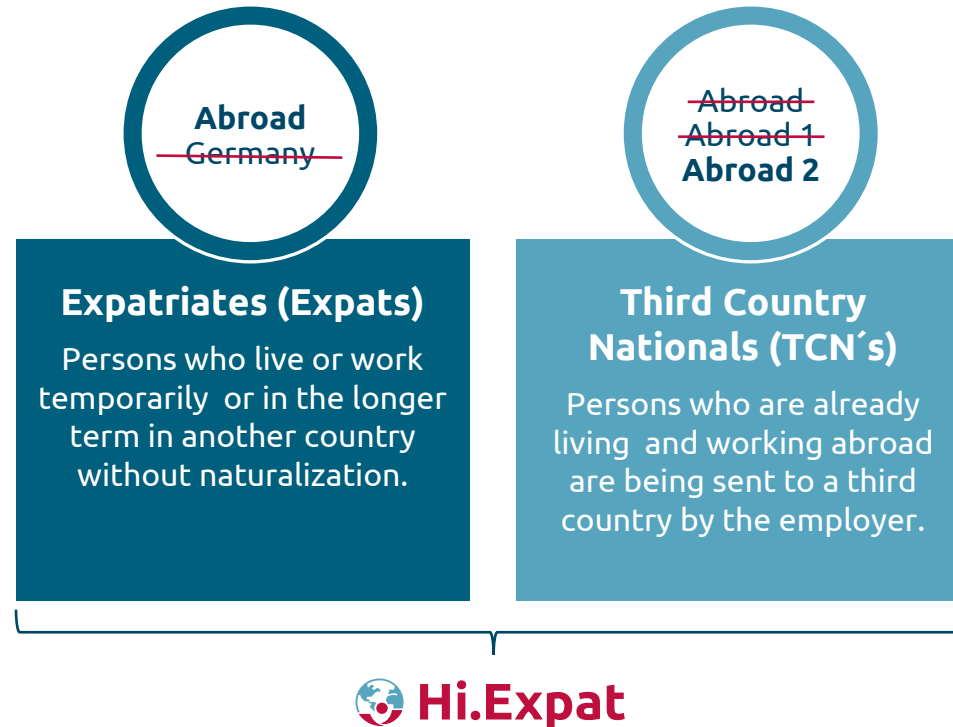


Expatriates/Third Country Nationals

 **Hi.Expat**



Expatriates/Third Country Nationals



The tariff Hi.Expat can be concluded **without*** and **with**** employer allowance for health insurance

*The exact conditions can be found in the individual tariff modules [ELW](#), [EZ](#), [EWB](#).

** Employees receive an employer allowance for health insurance – regardless of whether they are covered by statutory or private insurance. The [tariff module ELA](#) meets the criteria of SGB V necessary for tax exemption.



Expats/TCN's – Tariff Hi.Expat



- Worldwide insurance coverage for an unlimited period of time for employees who do not receive*/receive** employer allowance
- Accompanying spouses, partners and children can be included in the insurance coverage
- No waiting periods: The insurance coverage exists from departure until return
- Temporary domestic stays of up to three months are also insured
- All important benefits without maximum limits
- Optional modules can be taken out for higher-value dental benefits, higher-value inpatient benefits in Germany and EKT* or EKT and nursing**
- The tariff can be taken out as full and residual cost insurance coverage*
- Lean procedures e.g. no necessity for health checks

*The exact conditions can be found in the individual tariff modules [ELW](#), [EZ](#), [EWB](#).

**The exact conditions can be found in the individual tariff module [ELA](#). In order for the employer to be able to grant the subsidy for private health insurance in Germany tax-free, the type and scope of the health insurance is decisive (§ 257 Abs. 2 SGB V). Our tariff ELA fulfills these criteria.



Inpatients



~~Abroad~~
Germany

Inpatriates (Inpats)

Persons who live or work temporarily or in the longer term in Germany without naturalization.



Hi.Inpat is available for employees who are staying temporarily in Germany – either **without time limitation*** or **up to 5 years****.

*The exact conditions can be found in the individual tariff modules [DOG.P](#), [DZ](#)/[DZ.E](#)

**The exact conditions can be found in the individual tariff modules [BD](#), [BDZ](#)/[BDZ.E](#)



Inpats – Tariff Hi.Inpat



- Comprehensive insurance cover especially for employees who are staying temporarily in Germany **without time limitation*** or **up to 5 years****
- The tariff is eligible for employer subsidies
- Accompanying spouses, partners and children can be included in the insurance coverage
- All important benefits without maximum limits
- Needs-oriented coverage through flexible tariff design
- No waiting periods: The insurance coverage exists from departure until return
- KT*/EKT** and care as an optional module

Legal conformity of the tariff, among others according to §193 VVG, is guaranteed.

*The exact conditions can be found in the individual tariff modules [DOGP.](#), [DZ./DZ.E](#)

**The exact conditions can be found in the individual tariff modules [BD.](#), [BDZ./BDZ.E](#)



Compliance abroad



The companies themselves educate their employees about how to comply with legal and statutory requirements.
Why should companies focus on compliance in this context?

Assignment management is increasingly subject to audits.

Legal regulations and judgments are constantly changing at home and abroad.

The current focus of companies is on strategic growth rather than compliance which fosters compliance issues.

Failure to comply with compliance requirements can range from reputational damage to imprisonment.

In 3 out of 4 companies compliance issues arise in the context of assignments.



Duties of the employer

1

One of the employer's responsibilities is to assist the employee with travel formalities and relocation expenses. This also applies to the return to the home country.

2

If the employee travels to a country with special climatic conditions, a specific medical check-up (adaptability to the tropics) is required. According to the German Employers' Liability Insurance Association G 35, companies must make this possible as part of their duty of care.

3

If assignments are in critical regions, the employer must provide the best possible information in advance and point out any dangers. This obligation to inform applies both before the assignment and during the stay abroad.

4

The Civil Code (BGB) §618 requires employers to "arrange for services to be performed under his direction or management in such a manner as to protect the obligor against danger to life and limb..."

5

The central prerequisite for an assignment is to ensure social insurance coverage. Companies that send employees abroad must take out international health insurance and accident insurance for them and arrange any necessary vaccinations (depending on the location and duration).



What means Compliance?

Meaning

Compliance with legal provisions, laws, administrative regulations, ethical and other rules and rules as well as compliance with the regulations set by the company itself.

Compliance Management System (CMS)

Hallesche has introduced a compliance management system (CMS) to prevent and counteract compliance violations. This was reviewed by external auditors in accordance with the IDW PS 980 auditing standard and assessed as appropriate.

Compliance abroad

Hallesche is an insurance company based in Germany with no other branches or subsidiaries abroad. In order to be able to act compliantly abroad and provide customers with conform health insurance, Hallesche has been a member of the Insurope network since 2018. By cooperating with this network – and thus with local insurers – Hallesche ensures a compliant approach abroad.



Compliant tariffs for inpatients in Germany

General compulsory health insurance applies since 2009

Residence regulation (§ 193 para. 3 VVG)

- Every person residing in Germany (DE) is subject to compulsory insurance, i.e. they are:
 - in the German statutory health insurance (GKV) or
 - insured in a private health insurance or
 - is entitled to free medical care or receive government aid.

'Radiation' (§ 5 SGB IV)

- Employment in Germany is not subject to statutory health insurance if it is an assignment which was limited in time in advance and within the framework of an employment relationship existing abroad.
- It is an assignment (in the sense of 'Radiation') if the employee moves from abroad to Germany on the instructions of his/her employer.
- If one of these requirements is not met, there is no assignment and the employee is subject to German social law.

Exceptions (§ 193 Abs. 3 VVG) and (§5 (11) SGB V)

- No compulsory insurance in the statutory health insurance if the annual income limit is exceeded (2021: € 5,362.50/month or € 64,350/year). Persons who are exempt from insurance can insure themselves in the PKV to fulfill the insurance obligation if they reside in Germany.
- Persons who are not citizens of the EU/EEA/Switzerland and who have a residence permit with a maximum duration of 12 months are not subject to statutory health insurance..



Compliant tariffs for inpat in Germany

Requirements of the Insurance Contract Act (§193 VVG):

Every person residing in Germany is subject to compulsory insurance. This insurance obligation occurs when the person stays in Germany for more than 6 months and is unlimited.

Requirements of the Insurance Supervision Law (§146 VAG):

If the insurance cover is taken out with a private health insurance company, it must be able to replace the statutory health insurance cover in whole or in part.

Requirements are met by
Hallesche

Tariff Hi.Inpat (tariff module DOGP)

Persons without temporary residence permit:

In Germany, these persons can only be insured with a private health insurance company in accordance with § 146 (1), i.e. with the formation of aging reserves. Hallesche's DOGP tariffs are specially calculated for this group of people.

Persons **with a temporary residence** permit who have already been insured in a temporary tariff for 5 years.

Tariff Hi.Inpat (tariff module BD)

Persons with temporary residence permit (up to 5 years):

Premiums can be calculated without the formation of an aging reserve. Hallesche's BD tariffs meet this requirement.



Conclusion:

Hallesche offers compliant solutions for the international health insurance business.

Your contact



Your contact

We are here for you:

Hallesche Health Insurance
70166 Stuttgart

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