

**Note:** Only the most important information about your insurance is presented here. All pre-contractual and contractual information can be found

- in the insurance application,
- policy and
- insurance conditions.

## What type of insurance is this?

Social insurance replacement tariffs for Austrian health insurance



### What is insured?

#### Inpatient treatment:

- ✓ Cost coverage and direct billing inside the general healthcare fee class
- ✓ Medically necessary inpatient treatments for illness, accident, pregnancy and childbirth
- ✓ Outpatient surgical treatments
- ✓ Patient transport costs
- ✓ Costs of my accompanying person
- ✓ Spa and rehabilitation measures

#### Outpatient medical expenses:

The following services are insured under the

##### insured sum:

- ✓ Treatments as a private patient with registered doctors based on methods of conventional and alternative medicine (e.g. homeopathy, acupuncture, traditional Chinese medicine)
- ✓ Medication
- ✓ Medical aids (e.g. glasses, contact lenses, hearing aids)
- ✓ Vaccinations
- ✓ Psychotherapeutic treatments
- ✓ Physiotherapeutic treatments

#### Dental treatments:

The following services are insured under the

##### insured sum:

- ✓ Dental treatments
- ✓ Dental X-rays
- ✓ Dentures
- ✓ Orthodontic adjustments

#### The following services can be additionally insured:

- ✓ Cost coverage for special class hospital stays
- ✓ Single room
- ✓ Baby option: Inclusion of new-born baby without medical examination
- ✓ VitalPlan: Preventative and assistance services
- ✓ International travel health insurance



### What is not insured?

- ✗ Cosmetic treatments and products
- ✗ Nutritional supplements
- ✗ Contraceptive measures
- ✗ Sex reassignment surgery
- ✗ Withdrawal measures and cures
- ✗ Geriatric measures and care



### Are there limits to the cover provided?

- ! Certain hospitals, e.g. private hospitals, long-term care facilities
- ! Waiting times for certain services, depending on tariff (e.g. childbirth or dental treatments)
- ! Outpatient medical expenses and dental treatments: Maximum sum per calendar year, treatment and service type



### Where am I insured?

- ✓ **Hospital:** Cost coverage and direct billing inside the general healthcare fee class in all general public hospitals in Austria and in Europe
- ✓ **Outpatient medical expenses and dental treatments:** Worldwide



### What are my obligations?

- UNIQA Versicherung AG must be completely and truthfully informed about the insured risk before conclusion of the contract and during the contractual period.
- Above all, all questions in the application form or as part of a telephone interview which concern the individual's state of health must be answered truthfully and in full.
- Until the day you receive the policy, UNIQA Versicherung AG must be informed in writing about any changes, for example, to health impairments, illnesses, treatments or the onset of pregnancy.
- To help with the assessment of the insurance claim and its consequences, for example, a medical prescription is required for medication, medical aids and with physiotherapeutic and psychotherapeutic treatments. Furthermore, confirmations of stays and medical documents must be forwarded to UNIQA Versicherung AG.
- Any important changes, for example, change of address (change of residence), entry into social insurance, completion of additional health insurance and cost reimbursement from third parties, such as from social insurance, must be declared immediately.



### When and how do I pay?

**When:** You will pay your premium punctually in advance – as agreed in the contract: annually, biannually, quarterly or monthly.  
**How:** e.g. through payment form or direct debit authorisation – as agreed.



### When does cover start and end?

**Start:** As agreed in the insurance contract - although only if your first premium is paid on time.

**End:** The insurance cover applies for life. It only ends in the event of cancellation, death or acceptance into a statutory social insurance scheme.



### How can I cancel the contract?

**Cancellation:**

You may cancel the contract at the end of the third insurance year – with a notice period of one month.

From this point onwards, you may cancel the contract annually from the anniversary of the contract — with a notice period of one month.