



Your **health insurance guide** for your  
**deployment abroad.**

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**AUTOVISION**



»Our team is looking forward to assisting you in any way possible. You will find our contact data on page 25. We are at your service around the clock.«

Julia Roesler, project manager caregroup – the international service of AutoVision GmbH

# We look after your **health** – **anywhere** in the world.

**Welcome to caregroup – the international service of AutoVision GmbH!** Being a full subsidiary of Volkswagen AG, the international service of AutoVision GmbH supports you in all health matters - anytime and anywhere in the world. As an employee of the Volkswagen Group, you are entitled to special care. This is also one of the reasons why the global player is one of the most attractive employers in the world. In cooperation with the Deutschen Krankenversicherung AG (DKV), we have compiled an insurance package for you which is optimised to your needs. Furthermore, you profit from our close cooperation with the Volkswagen medical service as well as the Audi BKK.

It is of special importance to us that you and your family can face the challenges of your deployment abroad with peace of mind. For this purpose, you will receive the best possible health care in the event of illness. This is what we offer. And this is also reflected in this guide. The brochure provides you with an overview of our scope of services and also answers all the questions you might have in this regard. We hope you have a successful and healthy time abroad.

Yours sincerely,  
Your International Service Team of AutoVision GmbH

# A partner to success.

## How to use the guidebook

Words which are underlined are terms which are listed alphabetically and explained in Chapter 8 "Definitions", while words in *italics* refer to important terms.

The important words are listed alphabetically in the index and can easily be looked up.

# Content

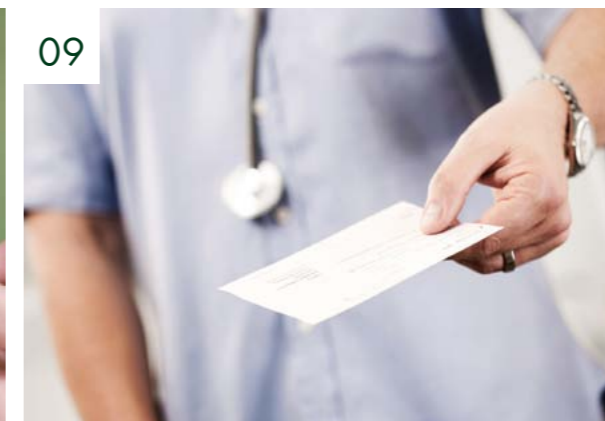
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**What you should know in advance.** In order to protect you from unpleasant surprises, caregroup – the international service of AutoVision GmbH – has developed a high quality service package in cooperation with Volkswagen AG and the Deutschen Krankenversicherung AG.

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**Our services.** caregroup - the international service of AutoVision GmbH - is a partner you can rely on in matters concerning health. Here is an overview of our services.

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**What to do in case of need.** In order to ensure that you are aware of the procedures in advance and do not need to deal with unnecessary paperwork in the event of illness, our illustrations of the operational processes will help you to achieve the fastest possible processing.

# 1. What you should know in **advance**

A stay abroad always means making new, exciting experiences with the people and cultures in other countries, but unfortunately illnesses and accidents can never be ruled out entirely. In order to protect you from unpleasant surprises and protect you in the best possible way, caregroup – the international service of AutoVision GmbH – has developed a high quality service package for you and your family in cooperation with Volkswagen AG and the Deutschen Krankenversicherung AG. Insurance cover is provided by the

Deutschen Krankenversicherung AG (DKV). However, the competent and reliable international service of AutoVision GmbH will be your sole point of contact for all health matters and matters concerning your insurance cover during your deployment abroad. Furthermore, the international service of AutoVision GmbH will handle the settlement and reimbursement for the medical services provided abroad.

## **You are looked after well during your stay abroad.**

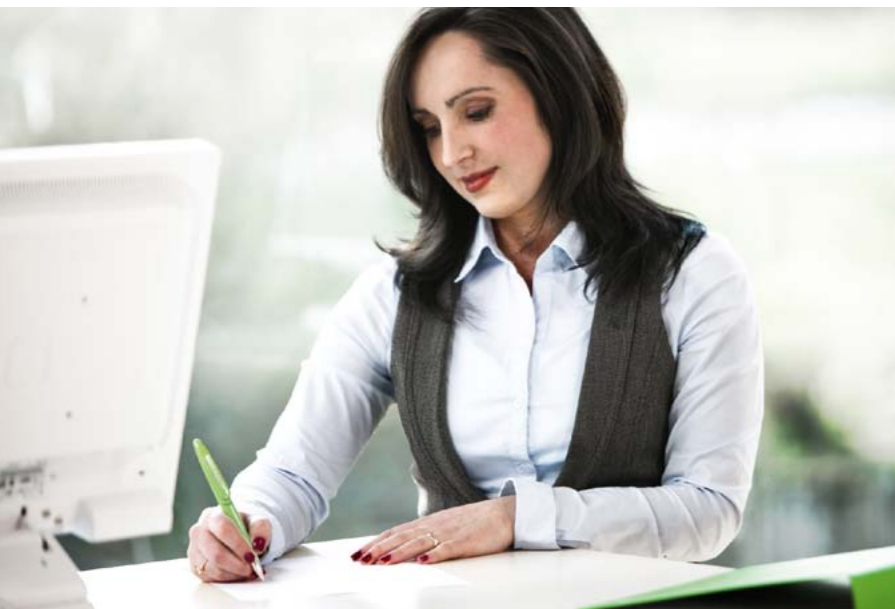
The insurance cover is only valid for the period of your deployment abroad. Continued insurance cover after deployment ends is not possible. Membership of your existing health insurance in your home country will be maintained either *actively* or *passively*. This makes it possible for you to return to your health insurer afterwards without any problems.

## **Active health insurance**

If you maintain an *active* health insurance cover in your home country, you are required to make all claims resulting from visits to the doctor in your home country to your *active* health insurance. caregroup – the international service of AutoVision GmbH – will only be liable for the medical expenses which ensue in your host country.

## **Passive health insurance (deferred benefits)**

If you only have a passive health insurance in your home country, your health insurance with us covers your stay abroad as well as any stay in your home country.



**i** The personnel department of your employer decides which health insurance cover applies to you based on social insurance regulations.

If you are staying in a **third country** during your deployment abroad (e.g. whilst on holiday or business trip), an international insurance cover valid for up to six weeks is provided in the case of **emergencies** (e.g. heart attack or traffic accident). The only exception being for those countries in which you already hold an active health insurance cover.

Being insured with us means you can feel like a member of a **private health insurance!**



## 2. Our services

**caregroup – the international service of Autovision GmbH – is a partner you can rely on in health matters. Below, please find an overview of our extensive range of services.**

Your insurance cover orients itself around the scope of the statutory health insurance - however, you are entitled to very much more. In an uncomplicated manner, you will receive customer-oriented services normally only offered by private insurers.

**Being insured with us means you can feel like a member of a private health insurance!**

The scope of services offered by your health insurance, for example, contain the following additional services<sup>1</sup>:

- Treatment by a chief physician and a single room
- Treatment by chiropractors and naturopaths
- Cover for medication (without reference price ceiling)
- Inlays and dental implants
- International emergency treatment and return transfer
- 24-hour/7-day service

<sup>1</sup> Please take note of the maximum amounts as listed in the tables on pages 10 - 15.



No prior medical examination. No risk premiums. The treatment of pre-existing illnesses and chronic illnesses is covered as specified in the service catalogue.



## An overview of our services

### Outpatient treatment

The insurance, among other things, covers outpatient healing therapies, diagnostic tests and prescribed medicines. The specific services can be found in the following list:

<u>Outpatient treatment</u>	Scope	Pre- authorisation required	Prescription required
day centre or partial <u>inpatient treatment</u> (see definition no. 27, page 31)	full reimbursement		
laboratory, x-rays	full reimbursement		
medically indicated magnetic resonance tomography (MRI) CT (computer tomography) and PET (positron emission tomography)	full reimbursement	x	
chemotherapy, radiotherapy	full reimbursement	x	
alternative medicine (see definition no. 1, page 29)	max. 500 euros		
psychiatric <u>treatment/psychotherapy</u> (see definition no. 36, page 32)	max. 2,500 euros	x	x
prescribed <u>speech therapy</u> (see definition no. 39, page 32)	full reimbursement		x
prescribed physio-therapeutic measures (see definition no. 32, page 32)	max. 2,500 euros		x
<u>rehabilitation</u> measures (see definition no. 37, page 32)	max. 2,500 euros	x	x
medical devices (see definition no. 19, page 30)	max. 2,500 euros		x
<u>medicine</u> (see definition no. 23, page 31)	full reimbursement		x

### Inpatient treatment

Inpatient or partial inpatient treatment at the hospital, surgical fees, surgeons and anaesthesiologists, diagnostic tests, physiotherapy or rehabilitation measures. The specific services can be found in the following list:

<u>Inpatient treatment</u>	Scope	Pre- authorisation required	Prescription required
hospital accommodation (see definition no. 14, page 30)	full reimbursement		
surgical fees incl. <u>doctor's</u> remuneration, costs for anaesthesia and surgery	full reimbursement	x	
laboratory, x-rays	full reimbursement		
MRI (magnetic resonance tomography), CT (computer tomography), PET (positron emission tomography)	full reimbursement		
<u>medicine</u> (see definition no. 23, page 31)	full reimbursement		x
psychiatric <u>treatment/psychotherapy</u> (see definition no. 36, page 32)	full reimbursement	x	
accommodation costs for parent accompanying an insured child receiving <u>inpatient treatment</u> with a maximum age of 12 years	max. 700 euros		
hospitalisation due to pregnancy and childbirth	full reimbursement	x	
<u>rehabilitation</u> measures (see definition no. 37, page 32)	full reimbursement	x	x
<u>bone marrow and organ transplants</u> (see definition no. 29, page 29)	full reimbursement	x	
radiotherapy and chemotherapy	full reimbursement	x	
<u>medical devices</u> (see definition no. 19, page 30)	max. 2,500 euros		x

## Additional services

Additional services such as, for example, vaccinations, home-care or patient transfer are also covered by the insurance. The specific services can be found in the following list:

Additional services	Scope	Pre- authorisation required	Prescription required
<u>vaccinations</u> and prophylaxes within the defined scope of application (see definition no. 44, page 33)	full reimbursement		
medically recommended preventative check-ups (see definition no. 22, page 30)	full reimbursement		
medical check-ups (see definition no. 18, page 30)	max. 500 euros every 2 years		
prevention courses on the topics of nutrition, exercise as well as stimulants and drugs (see definition no. 35, page 32)	for a minimum participation of 80%, 80% of the costs up to a maximum of 155 euros in total		
Home-care and domestic services immediately following <u>inpatient treatment</u> or if inpatient treatment is not possible for certain reasons (see definition no. 12, page 30)	max. 2,500 euros	x	x
prescribed domestic services (see definition no. 8, page 29)	max. 20 working days for 8 hours/day	x	x
preliminary and aftercare examinations in case of pregnancy	full reimbursement		
pregnancy courses (see definition no. 34, page 32)	max. 300 euros in total		
patient transfers (see definition no. 31, page 32)	full reimbursement		
visual aids (see definition no. 45, page 33)	max. 75 euros		
transfer in the <u>event of death</u> (see definition no. 41, page 33)	max. 10,000 euros		
medical <u>treatment</u> for inducing pregnancy (see definition no. 42, page 33)	50% reimbursement	x	x

Additional services	Scope	Pre- authorisation required	Prescription required
midwife services (see definition no. 24, page 31)	full reimbursement		
international <u>emergency</u> treatment in the countries not covered by the insurance, valid for up to six weeks (see definition no. 9, page 29)	full reimbursement		
patient <u>return transfer</u> to the <u>home country</u> or <u>host country</u> (see definition no. 30, page 31)	full reimbursement	x	x
prescribed oral contraceptives (see definition no. 25, page 31)	full reimbursement up to completion of the age of 21 years		x

## Dental services

You will be reimbursed for the costs of dental treatment (100 percent), such as e.g. preventative measures as well as for essential dental prostheses (50 percent, max. 3,000 euros). Orthodontic treatment is reimbursed up to a maximum amount of 3,000 euros. The specific services can be found in the following list:

Dental services	Scope	Pre- authorisation required	Prescription required
general dental services such as e.g. preventative check-ups and in-depth examinations for tooth, mouth and jaw disorders, tooth vitality testing, conduction anaesthesia, infiltration anaesthesia	full reimbursement		
prophylactic treatment such as e.g. professional tooth cleaning	1 x per year full reimbursement		
dental conservation measures, such as e.g. sealing of tooth fissures, inlays per tooth incl. material costs (excl. gold fillings)	full reimbursement	x <sup>2</sup>	
laboratory-made inlays incl. material and laboratory costs excluding onlays and gold fillings see dental prostheses, (see definition no. 5, page 29)	max. 80% up to max. 1,500 euros	x <sup>2</sup>	
surgical <u>treatment</u> , such as e.g. tooth extraction, root tip treatment	full reimbursement	x <sup>2</sup>	
<u>treatment</u> of oral mucosa disorders and periodontal disorders/periodontal surgery	max. 50% up to max. 3,000 euros	x <sup>2</sup>	
dental braces and mouth splints	max. 300 euros	x	

<sup>2</sup> Pre-authorization is required for invoice amounts exceeding 1,000 euros.

Dental prostheses	Scope	Pre- authorisation required	Prescription required
prosthetic services, such as e.g. dental bridges, dental crowns, onlays, implants, prostheses, dental laboratory work and materials, (excl. gold fillings) function-analytical and function-therapeutic services	max. 50% up to max. 3,000 euros	x	

<u>Orthodontic treatment</u>	Scope	Pre- authorisation required	Prescription required
corrective measures for tooth and jaw misalignment ( <u>treatment</u> plan and cost estimate required, see definition no. 43, page 33)	max. 80% up to max. 3,000 euros	x	x



All the **maximum amounts** listed in the overview of services (see definition no. 17) apply per insured person and per **insurance year** (see definition no. 16, page 30).



In case of illness, you will benefit from our **comprehensive knowledge** of domestic and international medical service structures.

### 3. What is **not covered** by the insurance

**Your health insurance and the services of caregroup – the international service of AutoVision GmbH – offer a comprehensive scope of services. Nevertheless, a health care provider cannot cover all treatment without exception. For this reason, the following treatments, medical findings, procedures and preparations are not reimbursable:**

**1 | Treatment which is offered outside the regions covered by the insurance**, i.e. outside of the home country and host country. The only exception being for emergencies during trips with a duration of up to six weeks.

**2 | Terminations of pregnancy** with the exception of a medically or criminologically indicated pregnancy termination (see definition no. 21, page 30).

**3 | Gender reassignment surgery.**

**4 | Voluntary, non-medically indicated surgery and/or cosmetic/plastic surgery (see definition no. 3, page 29)**, the latter in as far as this does not serve the purpose of restoring the function or outward appearance after an accident or is associated with tumor disease within the framework of surgical treatment.

**5 | Stay in a health resort, spa or wellness facility, nursing home, recreation home or sanatorium**, even if this has been prescribed.

**6 | Drug and alcohol cessation as well as treatment of deliberately induced illnesses and injuries.**

**7 | Treatment of illnesses or injuries resulting from active participation in war, riots or civil war.**

**8 | Treatment of illnesses or injuries resulting from participation in professional sporting activities.**

**9 | Any type of experimental or untested treatment which does not correspond to generally accepted, prevailing or traditional medical practises unless they have been pre-authorised by us.**

**10 | Consultations carried out by your spouse, parents or children.** This means that the costs for prescribed treatments which are carried out by family members are not reimbursed (even if these family members are accordingly qualified).

**11 | Treatment of overweight**, apart from pathological obesity.

**12 | Treatment of hair loss**, unless the hair loss is a result of tumor therapy.

**13 | Non-prescribed medication as well as sports supplements, nutrient supplements** (except in the case of pregnancy or for babies and children), contraceptives and potency remedies.

**14 | Laser surgery/treatment.** The exception being emergencies or if the effectiveness of the evidence-based treatment has been scientifically proven.

**15 | Treatment in the home country if you have active health insurance with an insurer.**

## 4. Services at commencement of cover

We - the caregroup – the international service of Autovision GmbH – act reliably, flexibly and always responsibly. Our service commences long before your deployment abroad; in this way, you will have received all important documents by the time your insurance begins. Thus, you can look forward to your new challenges abroad without a care.

**You are in good hands with us!**



### 1. Registration process

If you are going to be deployed abroad, the personnel officer responsible for you at your company will register you with us.

Subsequently, we will send you a welcome email with important information and the following documents:

- guidebook as clear reference manual,
- refund application for submittal in the event of an insurance claim and
- an overview of the international direct settlement partners.

### 2. Your insurance card

The insurance card will be sent to each insured person by mail.

The insurance card facilitates access to the service provider and offers you three significant advantages:

- It serves as identification when dealing with medical service providers such as e.g. medical practitioners, pharmacists or hospitals.
- The most important telephone numbers and the data required for treatment in the case of illness are all found at a glance.
- In case your insurance card is lost, we will gladly issue a new one free of charge.

## 5. What to do in **case of need**

**In order to ensure that you are aware of the procedures in advance and do not need to deal with unnecessary paperwork in the event of illness, the following illustrations of the operational procedures will help you to achieve the fastest possible processing.**

### 1. Visit to the doctor

#### 1.1 Before visiting a doctor

Prior to treatment, always check whether the service you want to utilise is contained in our service catalogue and also if pre-authorisation is required.

#### When is pre-authorisation necessary?

Pre-authorisation is always necessary for predictable inpatient treatment – prior to hospitalisation, for patient transfers, for dental prostheses and orthodontic treatment as well as for dental treatment costing more than 1,000 euros. This also applies for outpatient treatment requiring an agreement between the medical practitioner and health insurer about treatment procedures, the number of proposed treatments or treatment procedures and costs. If treatment is deemed necessary, inform yourself in advance about the treatment plan and cost estimate (see definition no. 43, page 33) of the respective doctor or service provider. This treatment plan and

cost estimate is checked promptly by caregroup – the international service of AutoVision GmbH – in order to enable the fastest possible treatment guarantee. If you receive inpatient treatment, the treatment plan, as a rule, must be submitted to us four weeks in advance.

All treatments requiring pre-authorisation are listed on pages 10 to 15.

**Please note:** Please note: in case pre-authorisation was not requested for inpatient treatment or other treatments listed in our overview of services, we are not obliged to cover the costs. If a subsequent assessment confirms the medical necessity for the treatment, you will, of course, be reimbursed appropriately.

Your entitlement to benefits ends once your deployment abroad ends. You are not entitled to any further claims against caregroup – the international service of AutoVision GmbH.



To be on the safe side, have a means of payment at your disposal which is acceptable for the hospital.

In case of an **emergency**, you do not require pre-authorisation for inpatient treatment. However, the international service of AutoVision GmbH must be informed accordingly within 48 hours of admission.

### 1.2 During your visit to the doctor

When visiting your doctor, bring along the following:

- insurance card;
- ID document (ID card or passport) and
- written pre-authorisation (if required for this treatment).

#### Reimbursement

In order to be entitled to reimbursement, the treatment must have been made by a legally approved doctor, dentist or other therapist. You need to ensure that you are invoiced for the treatment. The invoice must contain the following information:

- first and last name,
- date of birth of the insured party or co-insured person,
- the medical term for the disorder (diagnosis/ICD code) or a description of the symptoms,
- the individual services, treatment costs and individual prices,
- in the case of dental treatment, the affected and replaced teeth as well as the respective treatment must be indicated.

### 2. Direct settlement

Direct settlement ensues if the invoice is addressed directly to AutoVision GmbH instead of to you. You have the option to have the treatment costs billed directly to caregroup – the international service of AutoVision GmbH – by the medical service provider.

Please refer to your direct payment list to find out for which services direct settlement is currently possible.

An overview of our international direct settlement partners can also be found on our website under **[www. autovision-gmbh.com/gesundheit](http://www.autovision-gmbh.com/gesundheit)**, which you can access via our customer login.

#### Direct settlement for hospitals, medical practices and other service providers

If this method of payment is possible, we will settle the bill directly with the hospital. In this case, you are not required to pay in advance. To be on the safe side, find out whether such an agreement has been reached before checking out of the hospital and if the check-out staff of the hospital is aware that you are not required to make any cash payments. If you have not yet selected a hospital, we will gladly help you along. Please inform us in case the service provider you have selected is not listed on the direct settlement list. We will gladly contact him on your behalf. Direct settlement is the quickest and easiest method of payment for all parties involved.



Please remember to request the original documents (prescriptions or invoices). Copies will not be accepted. As an exception, copies may only be submitted if the original document is no longer available and this is confirmed by you personally and in writing.

In order to avoid double payments, the invoices should either be addressed to you (in which case you will be reimbursed) **or** to AutoVision GmbH (in which case direct payment will ensue).

### 3. Reimbursement procedure

caregroup – the international service of AutoVision GmbH – is committed to reimbursing you as quickly as possible for advance payments. How to claim reimbursement:

complete the reimbursement application form which we have sent you or which you can find under [www.autovision-gmbh.com/gesundheits](http://www.autovision-gmbh.com/gesundheits) and add the date and your personal signature to the document. Use a separate form for each insured person. Attach all the original documents such as doctors' bills, invoices, prescriptions for medicine, invoices for laboratory tests etc. to your application form and send these documents to the following address:

**AutoVision GmbH**  
**caregroup/Auslandsservice**  
**Major-Hirst-Str.11**  
**D-38442 Wolfsburg**  
**Germany**

You can also send the reimbursement application via **company mail** to:

**AutoVision GmbH**  
**A-DCCD/ARE**  
**P O Box 94512**  
**Wolfsburg**

### 4. Processing of your reimbursement application by caregroup – the international service of AutoVision GmbH

As soon as your application has been received in due time, you will be sent a confirmation. Subsequently, we will process your claim as quickly as possible.

### Reimbursement currency

Reimbursements are paid out directly to you. Reimbursements are either paid out in euros or in the currency of the invoices. The following currencies are **not** reimbursed: CNY/RMB, MYR, THB, TWD, TRY, CLP. Payments by cheque are not possible. Please indicate your currency of choice on the application. The exchange rate used will be the rate of the first trading day of the month in which the invoice or receipt was issued. Reimbursements will be transferred, free of charge, to the bank account you specified for your home country or host country (see definition no. 15, page 30). The credit is made via the Volkswagen Global Treasury Platform (GTP).



**Please note:** reimbursement applications must be submitted at the latest within **six months** (month end) of the end of the calendar year in which the service was provided or the invoice was issued. Any applications submitted at a later date will not be considered. Our tip: submitting applications at year-end or in mid-year may lead to longer processing times. For this reason, we recommend that applications are submitted as soon as possible.

		Konto Nr.	erstellt am	Auszug	Blatt
Meine Bank	BLZ 123 456 78	9876541000	16.05.2011	12	1
BU-Tag	Vorgang	letzter Auszug vom 30.04.2011	Saldo alt EUR	4.234,29	
14.05.	VOLKSWAGEN AG 250 600 00/1046077 GUTSCHRIFT GTP 100107367772011 Zahlg. gem. AVIS 0009000538 vom 20110513 im Auftrag von AUTOVISION GMBH			1.046,12	
16.05.	telefonanbieter	Re 12365487 11 2   KD 87465214	Mai 2011	156,23-	
20.05.	12245 36542	1125 1142		364,01-	

**After the reimbursement amount has been transferred, the bank statement will look like this, for example.**



We are always available for you during service hours and look forward to hearing from you.

## 6. Contact data

**Do you have any questions about your insurance cover?**

**The team of the international service of AutoVision GmbH is at your service**

**Mondays to Thursdays from 8 a.m. - 6 p.m. (CET)  
as well as Fridays from 8 a.m. - 5 p.m. (CET)**

to answer any questions you might have concerning your insurance cover.

You can call us under the following telephone number:

**+49 5361 8344-1188**



**In case of a medical emergency, you can also call us around the clock from anywhere in the world under this number.**

Alternatively, you can send us an email:

**auslandsservice@autovision-gmbh.com**



Of course, you are also most welcome to visit us:

**AutoVision GmbH | International and Relocation Service  
Braunschweiger Strasse 101 | D-38444 Wolfsburg**

**Insured persons who are living and working in the USA:**



we have a separate information booklet for you and will gladly advise you before your departure to the USA. Please keep in mind that, in the USA, **direct settlements** as well as pre-authorisations are handled by our partner Olympus Managed Health Care. Only **reimbursement applications** are sent directly to us.

If you have any questions, you can call Olympus under the following telephone number:

**Hotline: 1-305-4594885 or  
toll-free 1-800281-4190 (USA/Canada; 24 hours)**

Olympus can also be reached via the Internet under: **www.omhc.com**

# Now you know which services we provide.

On the following pages you will find **answers** to the most frequently asked **questions**.

## 7. FAQ

### **How can I take out an insurance with the international service of AutoVision GmbH?**

The personnel department of your employer in the home country will register you automatically with caregroup – the international service of AutoVision GmbH – prior to your deployment abroad. No costs will be incurred by you as these are assumed completely by the Volkswagen Group.

### **Are additional costs such as e.g. parking fees during doctors' visits also reimbursed on top of the medical fees?**

No, additional costs cannot be reimbursed by us. We offer you a comprehensive scope of services, which focus on the essentials: the medical services.

**What happens if I am in a hospital or medical facility and am required to pay a large sum for the treatment in advance?** In this case, please call us. If no direct settlement agreement exists, we will fax a confirmation of your health insurance cover to the hospital or medical facility. In most cases, this will result in you not needing to pay any fees in advance.

On our website [www.autovision-gmbh.com/gesundheit](http://www.autovision-gmbh.com/gesundheit), you will find a complete list of all the medical service providers with whom we have reached a direct settlement agreement.

**Which bank account should be specified for reimbursement payments?** The bank account in the home country or the account in the host country? You can choose either of the two. If you decide to use your German account, the bank transfers normally take less time. However, please keep in mind that some additional costs may ensue when you access the money from the host country e.g. by withdrawal or transfer. If you have a domestic as well as a foreign bank account, we recommend using the German account.

**Can I submit copies of the invoices when applying for reimbursement?** You are required to submit the original invoices by mail along with the application for reimbursement. If an original document has been lost, we will only accept a copy of the invoice if this is accompanied by a written declaration, which you yourself have signed. This declaration can either be issued by you as invoice recipient or by the issuer of the invoice. Otherwise, we will be forced to reject the application for reimbursement.

**Do I still need my statutory or private health insurance? Or can I cancel it when I go abroad?** There is no general answer to this question. It depends on the respective home country/host country combination as well as your personal family situation. Please ask the personnel department of your company and your local health insurer.

**Which address should I choose as address for correspondence?** In some host countries, mail deliveries may pose a problem. Please specify an address on your reimbursement application which is safe to use in order to ensure that you will receive our correspondence. Please also specify your telephone number and email address on the forms so that we can reach you if we have any questions.

**My address has changed. What is the procedure?** It is in your own interest to immediately inform us, in writing, of any changes to your correspondence address as well as your email address and telephone number.

**What happens in the case of changes to the family status (birth, marriage etc.)?** Please inform your personnel department and immediately send them a copy of the respective certificate.

**Can I keep the insurance when I return from my deployment abroad or if I leave the Volkswagen Group?** No, this insurance cover is only available for active members of the Volkswagen Group during their deployment abroad. In as far as you were insured with a statutory or private health insurer in Germany before your deployment abroad, you should contact this insurer in order to find out what your options for continued insurance are.

**How do I cancel the insurance cover once I have returned permanently from my deployment abroad?** As your personnel department has only arranged the insurance cover for a limited period anyway, the insurance will end without you needing to cancel it. If your deployment abroad is extended or shortened, the personnel department of your company will automatically contact and inform caregroup – the international service of AutoVision GmbH .



## 8. Definitions

**In order to clarify and avoid misunderstandings, the meanings of the terms used in the guidebook are defined in the following way:**

**1 | Alternative medicine.** Alternative medical treatment methods include acupuncture, homeopathy, osteopathy, chiropractic and treatments by natural health practitioners. Medication and dressing material prescribed by these medical practitioners as part of the treatment are also reimbursable.

**2 | Bone marrow and organ transplants** refers to the surgical measures for organ and/or tissue transplantations such as e.g. heart, heart valves, lung, liver, pancreas, kidney, bone marrow, parathyroid gland, muscle/skeleton and cornea.

**3 | Cosmetic/plastic surgery** is reimbursable in case of surgeries for restoring the function or outward appearance following an accident or if associated with tumor disease within the framework of surgical treatment. Pre-authorisation is required.

**4 | The country of origin** refers to your country of birth.

**5 | Dental prostheses** refers to prosthetic services such as e.g. dental crowns, onlays, dental implants or dental bridges. All additional dental services associated with dental prosthetic treatment are also included in this definition (e.g. laboratory and material costs).

**6 | Dental treatment** refers to dental treatment indicated in the overview of dental services (e.g. testing the vitality of teeth, anaesthesia) and prophylactic dental services (e.g. tooth cleaning, fluoridation) as well as dental conservation measures (e.g. fillings).

**7 | A doctor** is a medical practitioner (general practitioner or specialist) or holder of a medical degree/diploma which is officially recognised and who may legally practise medicine in the country of treatment. Any doctor meeting these requirements may be selected.

**8 | Domestic services** are reimbursed if and as long as the insured party is not capable of keeping his household running due to illness, if there is no other party in the household who can assume this task and if there is a child in this household which is either younger than 14 years or handicapped and requiring assistance. Furthermore, these services must have been prescribed by a doctor. Domestic services are only approved for a period of 20 workdays and a maximum of eight hours per day per illness, in well-justified exceptional cases for an additional 10 workdays.

A replacement person must be provided to perform the household tasks. If such a person cannot be provided, the costs for a self-acquired replacement person are reimbursable up to an appropriate amount. No costs are reimbursed for relatives and persons related by marriage to the second degree. However, the health insurer may reimburse the necessary travelling costs if they are proportionate in relation to the costs otherwise incurred by a replacement person.

**9 | An emergency** refers to an accident or other mishap, an acute start or an acute worsening of a severe illness which poses an immediate threat to the inflicted person's health and, therefore, requires immediate medical attention.

**10 |** In this context, "**free of charge**" means that no bank fees are charged for the transfer of the reimbursement amount.

**11 | Healing therapies** are diagnostic and therapeutic measures for identifying, alleviating or healing disorders, illnesses or injuries.

**12 | Home-care** refers to the medical services of a nurse or person with similar training which have been prescribed by a doctor. Prerequisite being that this will prevent, shorten or replace hospitalisation which would otherwise be required. Pre-authorisation is required.

**13 |** The **home country** is the country from which you and your accompanying relatives are deployed by the employer.

**14 |** A **hospital** is a medical facility which is officially recognised in its country of operation. In such a facility, the patient is constantly monitored by a doctor. During inpatient treatment in a hospital, the insured party, without any time limit, is entitled to a single room as well as treatment by a chief physician. Recreation homes, nursing homes, health resorts, spas as well as sanatoriums are not considered to be hospitals.

**15 |** The **host country** is the country of residence and work of you and your family during your deployment abroad.

**16 |** An **insurance year** starts with the stipulated commencement of an insurance policy. The next insurance year starts twelve months later.

**17 |** The **maximum amounts** refers to the maximum amounts which are reimbursable. All maximum amounts apply to each insured person and insurance year.

**18 | Medical check-ups** should preferably be carried out by the medical service of your respective subsidiary. If this is not possible, the check-ups should be carried out by the corporate medical service during your furlough. If this is also not possible, these check-ups can be carried out every two years at a service provider of your choice within the framework of a 500 euro limit per insured person.

**19 | Medical devices** refer to prescribed medical aids. These include prostheses, orthopaedic accessories, braces and walking aids, hearing aids, stoma consumables, hernia supports, abdominal bandages, compression stockings or accessories/technical products which serve the purpose of transporting medication or other therapeutic preparations for internal use into the body (e.g. syringes, inhalation devices and similar application aids). This also includes changes and repairs to these medical devices as well as replacements and the training for their utilisation. Medical devices must be prescribed by a doctor and may not be categorised as general materials.

**20 | Medical measures** for inducing pregnancy refer to all medical treatments required for inducing in vitro fertilisation. Prerequisite being that the insured party is aged between 26 and 40 years (women) and 26 to 50 years (men). This service is only offered to married couples and only if a homologous system is used, i.e. only the egg and sperm cells of the affected spouses are used. The number of attempts is limited to three. If you are already in your 40th year (39 years old) or 50th year (49 years old) respectively, only one attempt is possible. Before treatment commences, pre-authorisation is required. Diagnostic reports as well as a treatment plan must be presented in advance. It must contain a maximum of three consecutive, planned cycles. Please contact us. We will gladly offer you an individual consultation.

**21 | Medically or criminologically indicated pregnancy terminations** arise when the health of the woman is seriously endangered by the pregnancy or if there are clear grounds for assuming that the pregnancy is a result of a sexual offence (sexual abuse of children and helpless victims, rape or sexual assault). In such a case, a medical attestation must be submitted along with the indication and diagnosis as well as a cost estimate.

**22 | Medically recommended preventative check-ups** help to identify and successfully treat illnesses at an early stage. Medically recommended preventative check-ups for children and adolescents include check-ups U1 to U10 as well as J1 and J2, whose purpose it is to ensure the normal physical and mental development of the child. Recommended check-

ups for women include: genital examinations (from the age of 20 years onwards, annually), breast and skin examinations (from the age of 20 years onwards, annually), examinations of the rectum and colon (from the age of 50 years onwards, annually), enteroscopy (from the age of 55 years onwards, every two years), mammography screening (from the age of 50 years to the age of 69 years, every two years). The medically recommended preventative check-ups for men include: prostate, genital and skin examinations (from the age of 45 years onwards, annually), examinations of the rectum and colon (from the age of 50 years onwards, annually), enteroscopy (from the age of 55 years onwards, every two years).

**23 | Medicine/medication (prescribed)** refers to compounds or substances which have been tested for clinical effectiveness and approved by the appropriate authorities of the respective country and serve to treat or stabilise illnesses or substitute vital bodily substances.

Please note that only prescribed medication is reimbursed and only if the respective prescription has been submitted to us (unless the medication was administered in the hospital). Products classified as vitamins or minerals (except during pregnancies or for the treatment of diagnosed and clinically relevant vitamin deficiencies), nutrients, dietary products, tonics as well as cosmetic products used for prevention or regular use are not reimbursable, even if they are medically approved, recommended or prescribed. Materials such as, among others, cleaning agents, e.g. lens cleaning tissues, sheaths and normal dressing material, e.g. band-aids for children, are also not reimbursable.

**24 | Midwife services:** the insured party is entitled to make use of the services of a midwife prior to, during and after birth in accordance with the midwife guidelines of the SHI. In the first days following birth, one visit per day is reimbursable. From the eleventh day onwards to eight weeks after birth, up to 16 consultations are reimbursable. More than 16 consultations are only reimbursable if they have been prescribed by a doctor. Depending on the country, the reimbursement amount may deviate from that of Germany.

**25 |** Prescribed **oral contraceptives** for adolescents and young adults are reimbursable for female insured persons up to completion of the age of 21 years.

**26 | Orthodontic services** refer to corrective measures for tooth and jaw misalignment by means of special treatment devices. Treatment should have been initiated before the age of 18. Once the age of 18 years has been reached, a medical attestation for the medical necessity of the treatment must be submitted to caregroup – the international service of AutoVision GmbH. By means of expert assessments, caregroup – the international service of AutoVision GmbH – will have the necessity for the treatment confirmed. A treatment plan and cost projection (see definition no. 14) for the entire treatment must be submitted before treatment ensues.

**27 | Outpatient clinic or partial inpatient treatment** refers to a treatment carried out in a hospital or a day centre during the day. The insured party is entitled to a single room and treatment by a chief physician. An overnight stay of the patient is not or no longer medically required.

**28 | Outpatient surgery**, also known as ambulatory surgery, is a surgical procedure which is performed inside a medical practice, an ambulatory department of a hospital or a day centre and, from a medical perspective, does not require the patient to stay overnight. This corresponds to the statutory health insurance regulations.

**29 | Over-the-counter medication** refers to medicine which may be sold in other shops besides pharmacies (e.g. supermarkets and drugstores) and are available without prescription.

**30 | A patient's return transfer** relates to the medically prescribed return transfer of the insured person into the host country or home country (not country of origin) in case of an accident or severe illness which is covered by the insurance and if, from a medical perspective, an unassisted return journey is not possible. The medical necessity for the transport must be attested by your treating doctor and the transport

must be applied for and authorised by caregroup in advance. A signed waiver of confidentiality must be submitted along with the application and the attestation by the doctor.

**31 | A patient transfer** is a necessary medical transport of a patient for initial treatment following an accident or emergency. It is performed by officially recognised emergency services using a suitable mode of transport and transfers the patient to the closest suitable hospital or medical facility.

**32 | Physiotherapeutic measures** include the following physical-medical services: inhalations, physiotherapy and physical exercises, massages, medical packs, hydrotherapy and medicinal baths, thermal treatment, ergotherapy, manual therapy (MT), lymphatic drainage, electrotherapy or light therapy. These treatments must be performed by a doctor in his own practice or by a holder of an officially recognised diploma for ancillary medical professions (massage therapist, certified masseur and balneotherapist, physiotherapist) with an own practice and must have been prescribed by a doctor. The prescription must have been issued prior to the treatment date and contain the diagnosis, type and number of treatments.

**33 | Pre-authorisation** means that prior approval by caregroup – the international service of AutoVision GmbH – is required for the assumption of costs before treatment can commence. Please refer to the paragraph "Our services" to gain an overview of the treatments requiring pre-authorisation.

**34 | Pregnancy courses** refer exclusively to antenatal and post-natal exercises for women. A certificate of attendance of the facility must be submitted along with an indication of the total cost for the course. Prerequisite for cost sharing being that you have participated in at least 80 percent of the course dates.

**35 | Prevention courses on the health topics of nutrition, exercise, relaxation as well as stimulants and drugs:** these include stress management courses such as yoga, Pilates, diet counselling or smoking cessation. If you can provide evidence that

you participated in the courses at least 80 percent of the time, you are entitled to a reimbursement of 80 percent of the course fees (up to a maximum of 155 euros) after completion.

**36 | Psychiatric treatment/psychotherapy** refers to the treatment of a clinically significant psychological or psychiatric disorder, which causes a considerable impairment of the personal capabilities in important life functions (e.g. ability to work). The disorders must be encodable according to the criteria of a recognised classification system (e.g. ICD-10).

**37 | Rehabilitation** is the specific treatment inside a recognised rehabilitation facility following acute injury or illness where the emphasis is on the recovery of the normal function and/or form of a part of the body and/or organ. This includes, among others, physiotherapy, massages, medical packs, thermal therapy and electrotherapy. Pre-authorisation is required for rehabilitation measures. Applications may only be submitted if no other carrier (e.g. pension insurance) is responsible for this. The letter of rejection by the other carrier must be submitted along with the cost estimate.

**38 | Relatives or accompanying family members** are those family members or companions who accompany you during your deployment abroad and share your household. This does not include relatives visiting you from your home country or country of origin.

**39 | Prescribed speech therapy** serves the treatment of a diagnosed impairment such as e.g. nasal obstruction, neurological disorders (lingual paresis, brain damage etc.) or articulation disorders due to anatomical deformities of the mouth (e.g. cleft palate). In the case of speech impairments, speech disorders and voice disorders, we will assume the reimbursable costs for prescribed exercise treatments in as far as these are performed by a doctor, logopedics therapist or speech therapist.

**40 | A third country** is the country to which the insured party travels during his deployment abroad, e.g. for the purpose of a holiday or business trip. It does not refer to the home country or country of origin.



**41 | A transfer in the event of death** refers to the return of a deceased person from a foreign country to the home country. Funeral expenses are excluded.

**42 | A treatment** is any medical procedure for healing or alleviating illnesses or injuries.

**43 | A treatment plan and cost estimate** for dental prosthetic services refers to a dental prosthetic treatment plan and the estimated cost of its implementation. In principal, the treatment plan and cost projection has a similar function to the offer of a dentist and serves to clarify which costs are carried by the patient, the health insurer or other carriers.

**44 | Vaccinations and prophylaxes** protect against dangerous diseases. The costs for prescribed, medically required vaccinations recommended by the German Standing Vaccination Commission (STIKO)

are reimbursable. However, vaccinations and prophylaxes for holiday trips to third countries are excluded. The costs for necessary prophylaxes and vaccinations associated with your host country are reimbursable in as far as they are not provided by the corporate medical service as non-cash benefit. Vaccinations are to be carried out by the relevant health care provider. Please contact your company doctor.

Information and contact persons can be found under: [gesundheits.vw.vwg/pages/index1.html](https://www.gesundheit.vw.vwg/pages/index1.html) and [audi-mynet.vw.vwg/wps/myportal?uniqueName=cqp.fit\\_und\\_gesund](https://www.audi-mynet.vw.vwg/wps/myportal?uniqueName=cqp.fit_und_gesund)

**45 | A visual aid** is an optical device used for compensating defective vision or improving the visual performance. These primarily include glasses and contact lenses.

## 9. Legal notice

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