

MAX-PLANCK-GESELLSCHAFT	Personalhandbuch	G02/Anlage 17e
<b>Comparison of benefits offered to foreign fellowship holders and visiting scientists</b> (Stand: 05/2011)		

## Comparison of benefits offered to foreign fellowship holders and visiting scientists

### a) “Europa“ Health Insurance

Monthly premium	Insurance on day-to-day basis	Area of coverage	Dental treatment	Medical aids	Pregnancy/Childbirth	Hospitalisation	Accident/Death	Other
€ 85.20	€ 2.84 per day	Germany; stay abroad of up to 6 months (if sent by employer)	100% dental treatment incl. 100% material and lab without limitation; 100% dental prosthesis/orthodontics incl. material and lab, max. € 511.29 per policy year (waiting period: 6 months; exception: in case of accident)	Prescribed medical aids (simple models); spectacle frames up to € 25.56. Waiting period: 6 months as of commencement of policy (exception: in case of accident)	100% refund for medically necessary treatment, not for pregnancy commencing prior to start of insurance	100% refund for costs charged for stay in multi-bed room, no reimbursement for separately charged private medical treatment	Benefits in case of accident the same as in case of illness; in case of death: costs for repatriation of mortal remains or burial up to maximum of € 5,113	No percentage excess Pre-existing medical conditions excluded

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 50931 Cologne  
 Tel.: 0221/57 37 – 396  
 Insurance No: GR 07504 – Tarif GP1

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### b) Hanse-Merkur Insurance

Monthly premium	Insurance on day-to day basis	Area of coverage	Dental treatment	Medical aids	Pregnancy/ Childbirth	Hospitalisation	Accident/Death Liability	Other
€ 60		Germany; third countries up to 6 weeks per year; trips to home country after insurance has been effect for at least 1 year	Dental treatment incl. simple fillings  No dental prosthesis (but repair of existing dental prosthesis)	None, only when caused by an accident	Pregnancy examinations: yes  Optional supplemental insurance for childbirth: Premium € 98 per month, insurance must be taken out at the same time as primary insurance and cannot be terminated separately. Waiting period: 8 months Percentage excess: € 700 per insurance claim	Inpatient treatment under general treatment category	Costs for repatriation of mortal remains or burial (if burial takes place in Germany) up to max. € 10,000  <u>Upon application:</u> Liability insurance for government workers and personal liability insurance, accident insurance	Outpatient treatment (incl. examinations during pregnancy as well as treatment for miscarriages); no coverage for homeopathy. Percentage excess: € 10 per insurance claim. Pre-existing medical conditions excluded

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### c) Mawista GmbH

Monthly premium	Insurance on day-to-day basis	Area of coverage	Dental treatment	Medical aids	Pregnancy/ Childbirth	Hospitalisation	Accident/Death Personal Liability Insurance	Other
Monthly contribution up to the age of 40: 1 <sup>st</sup> – 12 <sup>th</sup> month: € 44.80  13. – 60. months: € 72.10		Worldwide coverage; in home country up to 6 weeks per policy year	100% refund for analgesic dental treatment up to € 500; 75% for analgesic dental treatment amounting to over € 500, up to € 1,000 per policy year	100% refund for prescribed medical aids in simple form after accident (excluding vision aids) (max. € 250)	100% refund for examinations and treatment during pregnancy and childbirth, provided pregnancy occurs after commencement of insurance and after waiting period of 8 months	100% refund for inpatient treatment in the general treatment category (multi-bed room, no optional benefits such as treatment by senior physician). Inpatient treatment outside of Germany comparable to the above	Costs for repatriation of mortal remains or local burial up to € 15,000  Personal liability insurance: up to € 1 million flat rate for personal injury and damage to property  Liability insurance for government workers: insurance of employer's recourse claim in the even of negligence up to € 10,000 (percentage excess 10%, maximum of € 150)	Mawista offers the health insurance policy only in conjunction with a liability insurance (personal liability insurance and liability insurance for government workers) Pre-existing medical conditions excluded

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**d) Bund der Auslands-Erwerbstätigen (BDAE)**

Monthly premium	Insurance on day-to-day basis	Area of coverage	Dental Treatment	Medical aids	Pregnancy/Childbirth	Hospitalisation	Accident/Death	Other
<b><u>EXPAT Germany</u></b>  Main module <b>EXPAT G-60</b> € 76 (6 – 60 months) Supplement <b>EXPAT G-Plus</b> Men/children: € 37 Women: € 95 (6 – 60 months) Supplement <b>EXPAT G-Dent</b> (12 – 60 months) € 33		Non-German nationals must be resident in Germany; for treatment for acute illnesses the insured party must be resident in their home country for 3 months per policy year  Insurance can only be taken out within 31 days of arrival in Germany	<b>EXPAT G-60</b> 100% refund for medically necessary outpatient dental treatment including simple fillings (amalgam) up to the limit of GOZ (statutory scale of fees for dentists). Inlays, onlays, crowns and other dental prosthesis are not insured.  <b>EXPAT G-Dent</b> After waiting period (8 months): 60% refund for medically necessary dental prosthesis up to the limit of GOZ. For children up to 18 years also orthodontics: 1 <sup>st</sup> year of insurance max. € 500, 2 <sup>nd</sup> year max. € 800, every following year € 1,200, for insurance periods of less than a year on a pro	<b>EXPAT G-Plus</b> Vision aids up to € 50 per policy holder and policy year, as well as refund for bandages, hernia bandages, orthopaedic shoe lifts and walking frames (crutches) in simple design	<b>EXPAT G-Plus</b> After a waiting period of 8 months: for women from the age of 15 refund for medically necessary examinations and treatment during pregnancy and childbirth up to the limits of GOÄ (statutory scale of fees for doctors) or GebüH (statutory scale of fees for alternative practitioners)	<b>EXPAT G-60</b> 100% refund for all recoverable costs for medically necessary in-patient treatment, incl. surgery, X-ray, radio-therapy and radio diagnostics in the general treatment category. No insurance coverage for private treatment by a doctor or free choice of rooms	Refund for accident-related medical treatment	No health questionnaire, pre-existing medical conditions excluded or if purpose of visit is merely to receive medical treatment in Germany

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			rata basis. Claims arising in one policy year cannot be transferred to following years					
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 Mr Herberger-Frevert  
 Tel.: 040/30 68 74 40  
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### e) International Science HealthCare Plan (ISHCP)

Monthly pre- mium	Insurance on day-to-day basis	Area of cover- age	Dental treatment	Medical aids	Pregnancy / Childbirth	Hospitalization	Accident /Death	Other
<u>1st – 24th month:</u>  € 47.00  Spouse/ children over 18 years of age: € 47.00  Children up to 18 years of age: € 40.00  Additional benefits for pregnan- cy/childbirth: € 110.00  <u>As of 25th month:</u>  € 75.00  Spouse/ children over 18 years of age: € 75.00		The area of coverage is Europe. By arrangement it can be extended outside of Eu- rope for six weeks at the most. This addi- tional coverage must be applied for in writing.	100% dental treat- ment up to a maxi- mum invoice amount of €500 per year.  Dental pros- thesis/orthodontics up to 75%, max. €2,000, in two insur- ance years after a waiting period of 8 months.  Accident-related dental prosthesis within 48 hours.	Accident-related medical aids (however no visual aids, pros- theses, hearing aids, bandages, etc.)	Additional benefits may only be taken out against an additional premi- um of €102 for at least one entire insurance year (12 months), regard- less of the time of childbirth. Additional benefits must be requested in writing prior to the start of the respective insur- ance year.  The waiting period of 8 months is omitted only if the beginning of in- surance coverage coincides with the start of the stipend or at least with the beginning of the research work.  Deductible: € 750 per pregnancy.	General hospital benefits in three- or multi-bed room without treatment by private physi- cian or doctor on duty.	Benefits in the case of death by accident (only for holder of the stipend, not for family members): € 10,000.  Benefits in the case of complete disabili- ty (only for holder of the stipend, not for family members): € 40,000.  Costs for repatriation of mortal remains: up to € 10,000.  Private liability in- surance: Benefits up to a flat rate of € 2 million.	The benefits correspond to Section 11 Para- graphs 1 to 3 of the German Social Security Code Volume V [SGB V].  In addition, the short-term policy ISHCP STT and the supplemen- tary policy ISHCP-EHIC (the prerequisite here is an Euro- pean insurance card) can be taken out for a maximum of three months.  Pre-existing illnesses are not insured.

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Children up to 18 years of age: € 55.00  Additional benefits for pregnancy/childbirth: € 110.00  Deductible: € 20.00 per insurance claim, per medical checkup, per standard inoculation and year								
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### f) Allianz Worldwide Care

Annual Premium	Monthly premium	Area of coverage	Dental treatment	Medical aids I	Pregnancy / Childbirth	Hospitalization	Accident /Death	Other
Club Core Plan, Outpatient Silver, Dental Plan 2 Optional repatriation insurance coverage. Premium: premium see table		Worldwide cover excluding USA	80% for dental treatment and dental surgery. 80% for periodontics, 50% for orthodontic treatment and dental prosthesis after a waiting period of 10 months.	Full refund for medical aids and prosthetics. Prescribed glasses and contact lenses up to € 180	Full refund for routine maternity (in-patient and outpatient treatment). Full refund for treatment in connection with complications in pregnancy and childbirth  Waiting period of 10 months	Accommodation in hospital in two-bed room. 100% refund for in-patient treatment.	Full refund for medical evacuation. Additional insurance can be purchased to cover repatriation benefits. Repatriation of mortal remains up to € 10,000. Expenses for one person accompanying an evacuated/repatriated person up to € 3,000.	Health questionnaire is required. Full refund for chiropractic treatment, osteopathy, homeopathy as well as Chinese herbal medicine and acupuncture (max. of 12 sessions per diagnosed case for chiropractic and osteopathic examinations within the maximum compensation amount of 9,000 €).
As above		Worldwide covert	As above	As above	As above	As above	As above	As above

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Please always refer to the Framework Agreement with the Max Planck Society when obtaining quotations from insurance providers.

We should like to point out that our Framework Agreements do not constitute any recommendations for specific insurance providers.