

MEDplus special care Class Austria
Expense reimbursement for hospital stay in special class two-bed rooms

For: Universität Wien
Contract: 1900013079
with contract hospitals in entire Austria

Your PLUS in SPECIAL CLASS supplementary to compulsory health insurance (BVAEB)	BASIC flex with deductible value in EUR	CLASSIC fix with deductible value in EUR	PREMIUM Austria no deductible value in EUR		
MED benedits					
AUSTRIA guarantee Cost coverage in all contract hospitals	✓	✓	✓		
EUROPE guarantee Cost coverage for all public hospitals and private hospitals with the same prices as Vienna contract hospitals	✓	✓	✓		
Deductible <ul style="list-style-type: none"> - per person per calendar year see table below for all deductibles for the BASIC flexrate includes outpatient operations (provided the operation is normally an inpatient operation) - does not apply to accidents or daily hospital allowance - does not apply to pregnancy treatments, childbirth or maternity allowance - deductible halved until 20th birthday 	from 384.00 to 1,685.00	979.00	-		
Transport expense reimbursement up to	405.00	424.00	422.00		
Rescue costs, including rescue helicopter (NACA III and above*) up to	5,000.00	5,000.00	5,000.00		
Immediate coverage after accidents for up to 4 weeks	✓	✓	✓		
MED compensation, if you do not use special class					
Hospital daily allowance <ul style="list-style-type: none"> - for adults - for persons insured at the child premium 	125.00 62.00	167.00 84.00	169.00 84.00		
Maternity allowance for women insured at the adult premium	1,248.00	1,672.00	1,688.00		
PLUS included benefits					
Free choice of hospital: public hospital or private hospital with the doctor of your choice	✓	✓	✓		
Two-bed room with hotel comforts (e.g. bathroom, TV, daily newspaper, choice of menu, flexible visiting hours)	✓	✓	✓		
Direct billing with all contract hospitals	✓	✓	✓		
Expenses for accompanying covered children up to 20 years of age	✓	✓	✓		
Obtaining a second medical opinion before every operation from a specialist independent of the surgeon	160.00	160.00	160.00		
Medical check every 2 years	✓	✓	✓		
PLUS optional benefits for additional premiums					
Expense reimbursement for single-bed room (ED rate)	○	○	○		
WORLD guarantee (wwMED rate) deductible	○ 1,685.00	○ 979.00	○ -		
Regional deductibles for the BASIC flex rate in EUR for treatments in:					
Vienna/Europa	1,685.00	Styria	541.00	Salzburg	851.00
Lower Austria	455.00	Carinthia	775.00	Tyrol	918.00
Burgenland	384.00	Upper Austria	779.00	Vorarlberg	433.00
If treatments are received in more than one province during the calendar year, the highest deductible applies. The deductible for the primary province of residence will be charged for acute and certain severe illnesses.					

Please check the current list of contract hospitals at www.wienerstaedtsche.at. If other hospitals are used, charges will be paid based on the rate schedule for individual services that applies to your policy.

*) These are injuries and illnesses that generally require stationary diagnosis or therapy, but are not expected to be life-threatening and could require emergency medical measures.

Legend: ● ...included ○...optional -....no deductible

Monthly premiums in EUR				
age when policy concluded	BASIC flex with deductible	CLASSIC fix with deductible	PREMIUM without deductible	Additional premium one bed room
	tariff GDJ623	tariff GDI623	tariff GDB623	tariff ED23
	premium	premium	premium	premium
up to 19	13.54	16.70	26.90	3.26
20	44.13	52.42	80.00	8.04
21	45.56	54.12	82.42	8.30
22	47.04	55.87	84.94	8.58
23	48.55	57.66	87.54	8.87
24	50.10	59.51	90.22	9.18
25	51.57	61.24	92.77	9.46
26	52.94	62.87	95.19	9.72
27	54.28	64.45	97.56	9.98
28	55.59	66.01	99.90	10.23
29	56.93	67.58	102.25	10.50
30	58.27	69.18	104.62	10.76
31	59.66	70.81	107.05	11.04
32	61.08	72.50	109.54	11.34
33	62.55	74.25	112.13	11.64
34	64.10	76.06	114.81	11.95
35	65.67	77.94	117.56	12.29
36	67.30	79.86	120.38	12.63
37	68.98	81.85	123.29	12.98
38	70.72	83.90	126.28	13.36
39	72.52	86.02	129.34	13.74
40	74.38	88.22	132.49	14.14
41	76.29	90.48	135.72	14.54
42	78.27	92.82	139.04	14.96
43	80.32	95.23	142.44	15.39
44	82.43	97.72	145.93	15.83
45	84.62	100.29	149.52	16.29
46	86.87	102.94	153.21	16.75
47	89.19	105.69	156.99	17.23
48	91.59	108.52	160.88	17.72
49	94.06	111.43	164.87	18.22
50	96.61	114.43	168.97	18.74
51	99.23	117.53	173.18	19.28
52	101.94	120.71	177.50	19.83
53	104.73	124.00	181.93	20.40
54	107.59	127.38	186.48	20.98
55	110.55	130.88	191.14	21.58
56	113.60	134.47	195.92	22.22
57	116.74	138.18	200.81	22.86
58	119.98	141.98	205.82	23.53
59	123.31	145.91	210.94	24.22
60	126.74	149.96	216.16	24.94
61	130.27	154.12	221.49	25.69
62	133.88	158.38	226.92	26.46
63	137.57	162.72	232.44	27.27
64	141.33	167.15	238.05	28.10
65	145.16	171.66	243.72	28.97
66	149.04	176.24	249.46	29.86
67	152.98	180.89	255.25	30.78
68	156.96	185.57	261.07	31.74
69	160.98	190.30	266.92	32.72
70	165.01	195.04	272.75	33.73

The average annual premium for comparable policies increased by the following amounts over the last five years:

3.80 % (GDJ6) 3.00 % (GDI6) 2.30 % (GDB6) 2.20 % (ED). These average increases are not a reliable indicator of changes for your specific policy. Due to rounding differences, total premium amounts may deviate in the cent range from the amounts specified in the policy.

5 % Partner bonus: If two or more persons living in the same household are insured under these MEDplus tariffs under the same policy, the premium is reduced.

Qualifying period: no general qualifying period! Pregnancy, miscarriage, delivery: qualifying period of 9 months.

MEDplus optional benefits

Guaranteed private room (Tariff ED)

<p>In connection with your insurance for special-care class semi-private room, you are entitled, in all contract-hospitals, to:</p> <ul style="list-style-type: none"> • staying in a private room with direct settlement • If you choose to stay in a private room in any other hospital, you will receive a contribution to the costs, of up to EUR per day • If you are unable, or do not wish, to make use of a private room, you will receive a daily cash benefit in the amount of EUR instead of the refund of charges 	<p>Your premium is shown in the premium table on page 2.</p>
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GUARANTEED WORLD-WIDE COVER (Tariff wwMED)

<p>Even if the same standard of medical care is available in Austria, you can still choose the best specialists anywhere in the world. With special class global coverage, we cover the cost of hospital stays worldwide in all public hospitals and private hospitals with the same prices as Vienna contract hospitals. If you do not begin treatment in Austria, insurance coverage exists during the first 6 weeks of a trip abroad. The choice is yours.</p> <ul style="list-style-type: none"> • Health insurance for travel abroad, with SOS return transport, is included • Our comprehensive service package also includes: Medical answers from independent specialists with 24h service line 	
<p>Additional monthly premium</p> <p style="text-align: right;">per person for the whole family</p>	<p>6.00 12.00</p>

BESSER-LEBEN (tariff BL)

<p>Our BESSER-LEBEN policy lets you choose a health-promotion activity every 2 years. You can choose from:</p> <ul style="list-style-type: none"> • Time-out: A relaxing stay in a premium wellness hotel • Training: Studio fitness training • Prevention: Comprehensive medical check-up for evaluation and prevention • Balance: Activities to promote overall well-being <p>Our BESSER-LEBEN policy also provides a number of assistance benefits during hospital stays.</p>	
<p>Additional monthly premium</p>	<p>12.50</p>

Health insurance for travel abroad, with SOS return transport (Tariff RE / RF)

<ul style="list-style-type: none"> • Full refund of cost of medical treatment and return transport worldwide • Flight home by Tyrol Air Ambulance GmbH if necessary for medical reasons. • Cost of return transport by ambulance within Austria for further treatment in a hospital close to your place of residence, covered at 90 % of the costs (up to EUR 1,500.00) • Search and rescue costs after accidents up to EUR 10,000.00 • insurance coverage for the first 6 weeks of each holiday or business trip, with no limit on the number of trips per year 	
<p>additional monthly premium</p> <p style="text-align: right;">per person for the whole family</p>	<p>2.45 4.90</p>

Stays in rest cure institutions, recreation and convalescent homes, sanatoria, rehabilitation centers (Tariff E)

<p>Cash benefits for stays in rest cure institutions, recreation and convalescent homes, sanatoria or rehabilitation centers provided such stay has been approved by the social security carrier</p>	
<p>Tariff E15 for adults EUR 15,00 per day</p>	<p>additional monthly premium 2.00</p>
<p>Tariff E30 for adults EUR 30,00 per day</p>	<p>additional monthly premium 4.00</p>