



Health & Value

Abroad





Personal mobility is increasing!

Several years' professional activity abroad, training in foreign countries or simply improving language abilities and getting to know a country and its people in the course of a longer stay outside your home country – these things have become commonplace in today's society.

Many times however, people overlook the fact that medical quality in foreign countries is not always what they are used to. In some areas, even the standard care of a harmless illness can be a problem. Elsewhere, the medical standards are good, but the bill presented afterwards may contain unpleasant surprises.

Therefore, private insurance for foreign countries is indispensable.



UNIQA – the expert partner

With financial strength proven by its presence in **20 countries** and an „A“ rating from Standard & Poors, UNIQA is one of the leading insurance groups in Central Europe. On the basis of its worldwide experience in the area of health care and as the Austrian market leader in private health insurance, UNIQA has developed the „Expatriates“, international product offerings in accordance with this trend.

Who needs the Expatriates insurance?

People who stay in foreign countries for a longer period and who would like to be certain that they (and their families) have access to the best possible medical care. The Expatriates insurance can be taken out by the employer when sending employees abroad and also purchased by „private persons“.

Expatriates insurance – the services

Our 5 product variants provide the greatest possible flexibility to meet individual requirements and needs – make your selection from:

	Standard	Silver	Gold	Platinum	Exclusive
Coverage total	EUR 1.742.000,-	EUR 2.033.000,-	EUR 2.323.000,-	EUR 2.613.000,-	EUR 2.904.000,-
Europe	✓	✓	✓	✓	✓
World-wide (except USA and Canada)	✗	✗	✗	✓	✓
World-wide	✗	✗	✗	✗	✓
Hospital	✓	✓	✓	✓	✓
Out-patient clinic	✓	✓	✓	✓	✓
Out-patient	✗*	✓	✓	✓	✓
Dental	✗**	✗**	✓	✓	✓
Rehabilitation	✓	✓	✓	✓	✓
Cure	✗	✗	✓	✓	✓
Rescue	✓	✓	✓	✓	✓
Patient transport	✓	✓	✓	✓	✓
Transport of deceased person	✓	✓	✓	✓	✓

* only immediately-required medical treatment

** only for immediate pain control

Sensible extension of the Expatriates insurance (except for Exclusive)

Travel on holiday with peace of mind with the Expatriates permanent travel insurance:
With the cost-effective Expatriates permanent travel insurance, you are insured world-wide for the first 4 weeks of any trip.



The UNIQA service

■ 24-hour emergency call service / 7 days a week

Our helpline offers extensive assistance services, from support by a German or English-speaking doctor to the organisation of a medical transport.

■ Insurance card

You will receive a personalised membership card which contains all important telephone numbers and insurance data.

■ Quick payment of benefits

We pay hospital bills, if possibly directly to the medical provider, and process out-patient claims within seven working days.

■ Efficient payment of benefits

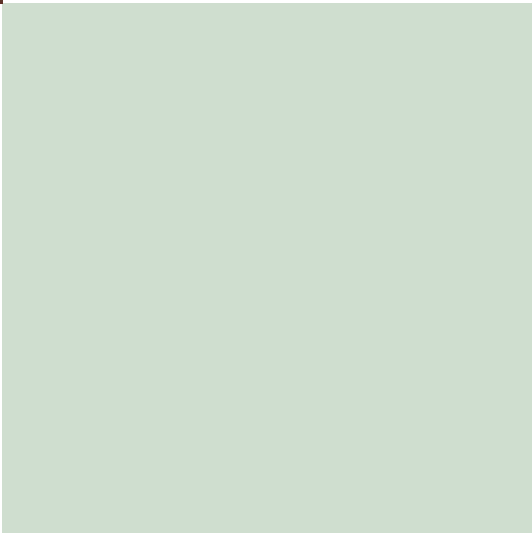
We pay benefit claims in nearly all commercial currencies worldwide via direct transfer to a local bank in the home country or a foreign country.

■ Our network

Our partner, „Tyrol Air Ambulance“, operates worldwide and can cooperate as necessary with „International-SOS“. This way, you have worldwide access to a multitude of clinics and competence centres. In addition, we cooperate with other strategic partners who have an extensive medical network.

■ Central client-service department

For information and questions about insurance coverage as well as claim handling, we have multilingual employees available during normal office hours.



Advantages

The UNIQA advantage

If on conclusion of the Expatriates insurance in Austria you already have special class insurance with UNIQA, we will ensure that when your foreign stay ends, you can return to your „old“ health insurance – without questions. This means:

- **No investigation of your state of health**
- **No waiting periods**
- **Consideration of your age at the time the original insurance contact was concluded**



How to contact us?

- We are available to you 24/7 for further information via telephone +43 (0) 50677 670.
- If you prefer a personal service, please contact one of our agents or one of our approx. 400 Service Center all over Austria. They are easy to locate on www.uniqa.at in the section „Standortsuche“.