

Global Plan - Benefit Maximums

The maximum lifetime benefit is € 3,800,000

Medical Service	Maximum Benefit	Waiting Period	Pre-Certification
Physician Visit	€ 3,800,000		No
Infant & Child Development	€ 3,800,000		No
Child Vaccination	€ 3,800,000		No
Adult Wellness	€ 400 Per calendar year		No
Maternity Care – Pregnancy and/or Birth without complications	€ 25,000 Max lifetime benefit	12 Months	Yes, during the first 90 days of pregnancy
Hospitalization (Inpatient care)	€ 3,800,000		Yes, at least 72 hours prior to hospitalization. Emergencies: up to 48 hours after admission
Emergency Room (without hospitalization)	2 Visits Per calendar year		No
Transplants	€ 380,000 Max lifetime benefit		Yes, at least 72 hours before hospitalization
Organ or Tissue Donor Medical and/or Traveling Expenses	€ 4,000 Per event		
Emergency Medical Evacuation by Aircraft	€ 20,000 Per event		Yes, services will be received only from in-network providers & will be coordinated by the insurance company
Physiotherapy or Chiropractic	€ 40 per visit and not more than 24 visits per calendar year		
Mental Health	€ 8,000 Per calendar year € 15,000 Max lifetime benefit	12 Months	
Ambulance	€ 2,000 Per event		
Durable Medical Equipment	€ 4,000 Max lifetime benefit		
Nursing Services	€ 4,000 Max lifetime benefit		
Pre-existing Condition	€ 3,800,000	As specified in chapter 4	As specified in each of the policy chapters
Family Unification	€ 750 Max lifetime benefit		Yes, at least 15 days before a major operation and not more than 30 days afterwards. Services will be received only by specified providers & will be coordinated by the insurance company

This appendix is subject to the policy terms, conditions and exclusions.