



Genki Resident

International Health Insurance – Table of Benefits

This is an overview of benefits and limits for your convenience. The *Consumer Conditions* are the legal basis.

Coverage	Genki Resident	Genki Resident Premium
Maximum benefits amount	unlimited	unlimited
Maximum age	unlimited	unlimited
Accidents, emergencies, common medical ailments	✓	✓
Free choice of doctors and hospitals (outpatient and inpatient care)	✓	✓
Telemedicine (video chat with doctors in many languages)	✓	✓
Medical transportation	✓	✓
Direct payment to hospitals (including guarantee of payment)	any hospital (overnight stays and surgeries)	any hospital (overnight stays and surgeries)
Direct payment to doctors	selected doctors (Air Doctor app)	selected doctors (Air Doctor app)
Pre-existing conditions	some are covered (only after review & approval)	some are covered (only after review & approval)

Medical treatments	Genki Resident	Genki Resident Premium
Medical consultations	✓	✓
Medical procedures and surgeries (surgery, dialysis, colonoscopy, chemotherapy, etc.)	✓	✓
Medical examinations (CT, MRI, PET, etc.)	✓	✓
Medication, medical materials & devices	✓	✓
Treatment of chronic conditions (Cancer, diabetes, Crohn's disease, Lyme disease, etc.)	✓	✓
Rehabilitation measures (except for addiction)	inpatient (no limit)	inpatient (no limit), outpatient (up to 20 days)

Additional treatments	Genki Resident	Genki Resident Premium
Physiotherapy	✓	✓
Osteopathy	20 session per year	20 session per year
Chiropractic	20 session per year	20 session per year
Acupuncture, homeopathy, traditional Chinese medicine	✓	✓
Massages	✓	✓
Speech therapy	✓	✓

Preventive care	Genki Resident	Genki Resident Premium
Check-ups (routine health assessments for early detection of diseases)	✗	✓
Preventive medical examinations (Pap test, colonoscopy, sonography, cancer screening, etc.)	✗	✓
Preventive laboratory tests (cholesterol LDL/HDL, triglycerides, glucose, etc.)	✗	✓
Vaccinations (malaria, rabies, hepatitis, tetanus, yellow fever, etc.)	✗	✓

Hospital & home care benefits	Genki Resident	Genki Resident Premium
Single room accommodation	✗	✓
Treatment by chief physician	✗	✓
Blood bag transport	✓	✓
Daily allowance in hospital	✗	€50 per day from day 15 (up to 20 days)
Bed for accompanying parent	€50 per day (up to €500 per year and child)	€50 per day (up to €500 per year and child)
Home nursing care (following an inpatient hospital stay of at least 2 weeks)	€200 per day (up to €2,800 per year)	€200 per day (up to €2,800 per year)

Dental treatments	Genki Resident	Genki Resident Premium
Emergencies (pain relief, accidents, etc.)	✓	✓
Fillings, inlays (including high-quality materials)	✓	✓
Extractions, root canal treatment	✓	✓
Professional cleaning	✗	2 per year
Dentures (if because of an accident)	50% of cost	50% of cost
Dentures, jaw adjustments, straightening (if not because of an accident)	✗	50% of cost (after 10-month waiting period)

Eye treatments	Genki Resident	Genki Resident Premium
Medical examinations (medically necessary)	✓	✓
Medical examinations (preventive check-ups)	✗	✓
Eyesight correction	✗	€2,000 per eye (after 2-year waiting period)
Glasses, contacts, sunglasses with prescription lenses	✗	€300 per 2 years

Transportation	Genki Resident	Genki Resident Premium
Emergency medical transportation to the hospital	✓	✓
Transportation to outpatient doctor visits (after an emergency or accident, to and from outpatient surgery, and to dialysis, radiation therapy, or chemotherapy)	✓	✓
Search & rescue	€10,000 per year (only in case of an accident)	€10,000 per year (only in case of an accident)
Medical return transportation to your home country	covered (insurance ends upon arrival)	covered (insurance ends upon arrival)
Return transportation of accompanying children (if all adults are either returned home or have died)	€5,000 total (only if children are also insured)	€5,000 total (only if children are also insured)
Transportation of mortal remains to your home country	covered (or local burial at same cost)	covered (or local burial at same cost)

Mental health	Genki Resident	Genki Resident Premium
Inpatient treatment	✓	✓
Outpatient treatment (excluding psychotherapy)	3 sessions (primary care only)	✓
Outpatient psychotherapy	✗	100% (after 10-month waiting period)

Sports & activities	Genki Resident	Genki Resident Premium
Cycling, mountain biking	✓	✓
Diving (any type and depth)	✓	✓
Hiking, trekking	✓	✓
Martial arts	✓	✓
Motorcycle & -scooter driving (with and without a helmet, with and without a license)	✓	✓
Mountaineering, any kind of climbing	✓	✓
Parachuting & -gliding, skydiving, base jumping	✓	✓
Sailing (coastal and offshore)	✓	✓
Skiing, snowboarding	✓	✓
Surfing (including kite- and windsurfing)	✓	✓
Other sports	✓	✓
Professional sports (meaning you receive compensation for your participation)	✗	✗

Pregnancy care	Genki Resident	Genki Resident Premium
Prenatal check-ups	✓	✓
Postnatal care	100% (child must be insured)	100% (child must be insured)
Childbirth	100% (after 10-month waiting period, or in case of an accident)	100% (after 10-month waiting period, or in case of an accident)
Midwives, birth assistants	✓	✓
Ultrasound examinations	3	3
First-trimester screening and amniocentesis	✗	✓
Preparation courses	✗	€500 per pregnancy
Postnatal exercises	✗	€500 per pregnancy
Termination	if medically necessary	if medically necessary

Options	Genki Resident	Genki Resident Premium
Deductible	€0, €500, or €1,000 per calendar year	€0, €500, or €1,000 per calendar year
Region	worldwide (or limited in Canada & USA)	worldwide (or limited in Canada & USA)

Major exclusions	Genki Resident	Genki Resident Premium
Pre-existing conditions	some are covered (only after review & approval)	some are covered (only after review & approval)
Withdrawal from addiction	✗	✗
Infertility, sterility, sexual dysfunction	✗	✗
Professional sports (meaning you receive compensation for your participation)	✗	✗
Consequences of active participation in war events	✗	✗
Cosmetic treatments	✗	✗