



Cared for like you're
at home. **Just better.**

International health insurance for expats

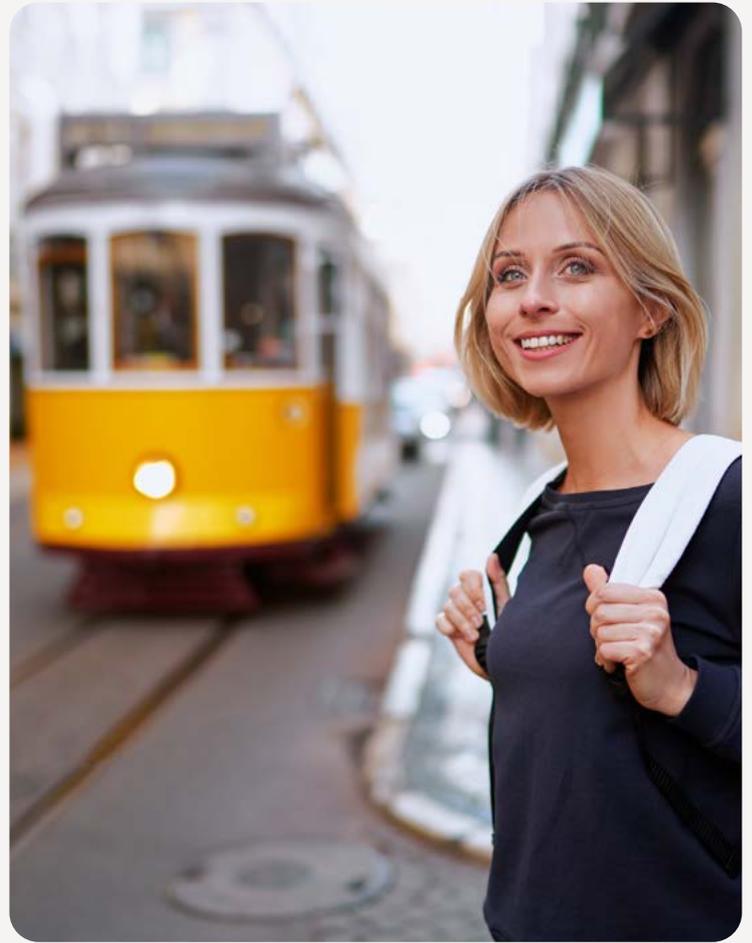
New language. New culture. And a new way to get the best health insurance.

With us you are never out of pocket paying for medical costs, as we'll put the money straight onto your **PassportCard**. That means no out-of-pocket payments or tiresomely long claim times. It's the way it should be.

PassportCard, a better way to acquire health insurance for anyone moving abroad.

Moving to another country is one of the most exciting things you can do. But for most of us, knowing we can still access familiar, comfortable health insurance is crucial to settling and relaxing into a new lifestyle.

We have plans to cover everyone from individuals to families to businesses.



24/7

24-hour customer service and 24/7 on-call medical advice



+150

PassportCard operates in over 150 countries



2.2 mil

Serving over 2.2 million customers a year



How it works

If you need to see a doctor, just call us or use your Assist app. Load sufficient money straight onto your PassportCard. Then you can just use the card to pay the doctor.*

You can pay with the card for: doctor visits, purchasing prescription medications, laboratory tests, imaging and emergency room visits.

No out-of-pocket payments, no paperwork, or long claims processing, **it's that simple!**

Make payments with PassportCard

The online process of PassportCard is conducted through the Assist App, where you can select medical services and have the corresponding payments loaded directly onto your card. Additionally, a 24/7 service centre in Hamburg is available for support.



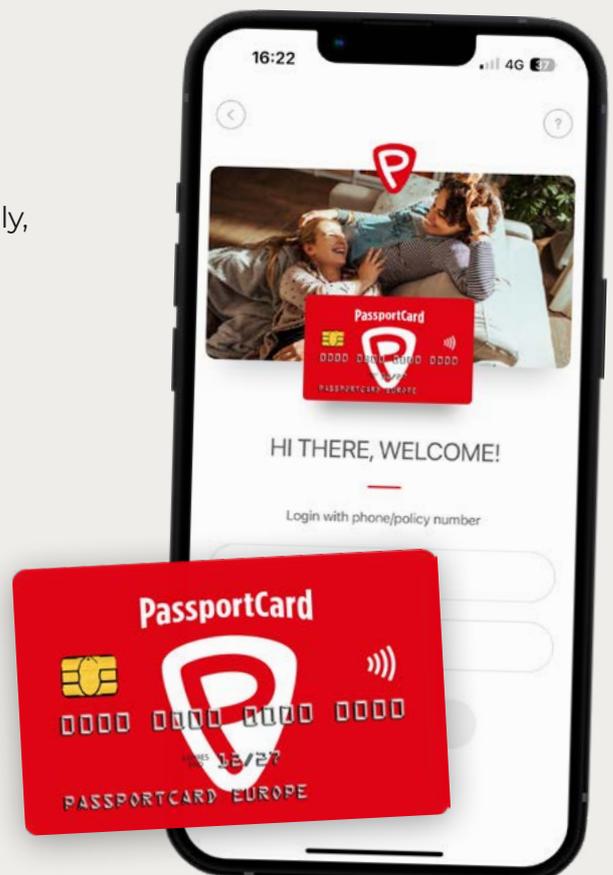
1. Top up the card

Via simple tap in the app, or by calling our in-house 24/7 service support answering in 10 seconds.



2. Swipe to pay

Swipe to pay at the doctor's/pharmacy within 24 hours from top up.



Securely stored. Instantly accessible.



*Please note for the USA: Cover plans for the USA include co-pay mechanism and do not include the use of the PassportCard within the USA.

Why PassportCard?



See the doctor of your choice

With PassportCard, you're not limited to a shortlist of recommended doctors. In fact, if a doctor accepts Mastercard they'll accept you. So while we'll certainly suggest local doctors who will be able to help, you're free to go wherever you feel most comfortable. Or wherever is most convenient for you.



No paperwork, no hassle

If you're unwell or have an accident, the last thing you need is a load of paperwork to fill out. We trust you to tell us what you need, and you can trust us to sort everything out straight away. And, best of all, instead of having to pay upfront yourself and then claim it back, you can pay the doctor with your PassportCard.



We understand your needs

As a team of expats from over 30 countries, we understand your needs better than anyone else. Our diverse experiences and perspectives empower us to provide tailored solutions that are precisely aligned with your requirements. Trust in our expertise and benefit from our unique insight into your situation.



Access instant help, day or night

Need to book an appointment as part of ongoing treatment? Lost your prescription? Starting a family? Whether your medical needs are new or existing, we're here to help, instantly. You can also consult with an experienced German medical team on a wide range of medical issues from the comfort of your home.



Medical insurance 24/7

It doesn't matter where you go or how the local medical system works, we are available 24/7 via WhatsApp, chat on our website, phone and email. If you're with PassportCard, you'll get treated the same way as you would at home. And it doesn't matter how complex your claim or how urgent the care – we'll always find a way to help.

Think of us like a safety net, allowing you to get on with enjoying your new home without a second thought. We are here to answer any of your questions 24/7 in German, English, Spanish, French and more.

Our Products

At PassportCard, we have the perfect health insurance solution for everyone.

From individuals and families to businesses, our international health insurance plans for expats offer worldwide private healthcare coverage tailored to your unique needs, ensuring you receive the protection you deserve.

The TOP Insurance

Executive

Includes private hospital room, transplants, therapies and vision care.

- Outpatient doctor visits, including specialists
- Hospital accommodation in a private room
- Cancer treatment
- Prescription drugs and over-the-counter drugs (limited)
- Comprehensive dental services
- Comprehensive therapy and psychotherapy services
- Coverage of childcare and dog sitter costs during a hospital stay
- Extensive maternity and newborn care benefits
- Extensive inpatient and outpatient services
- Bone marrow and organ transplants
- Comprehensive preventive medical services
- Hearing and vision aids

The worry-free coverage

Expat Comprehensive

Examinations and check-ups, pregnancy and childbirth and semi-private hospital room.

- Outpatient doctor visits, including specialists
- Hospital accommodation in a semi-private room
- Cancer treatment
- Prescription drugs and over-the-counter drugs (limited)
- Emergency dental treatments (Optional add-on: dental examinations and treatments)
- Several therapy benefits
- Coverage of childcare and dog sitter costs during a hospital stay
- Maternity services and newborn care

Our entry-level plan

Expat Basic

Outpatient basic care and hospital stays.

- Outpatient doctor visits (general practitioner), limited specialist visits
- Hospital accommodation in a semi-private room
- Cancer treatment
- Prescription drugs and over-the-counter drugs (limited)
- Emergency dental treatments
- Several therapy benefits
- Coverage of childcare and dog care during a hospital stay

Our Service Charter

We are committed to providing the best service possible, with your needs at the heart of what we do.

Our Core Values:

- ✓ Genuine concern for our members' health and wellbeing
- ✓ Professionalism
- ✓ Integrity and fairness
- ✓ Full transparency
- ✓ Respect and protect our members' privacy
- ✓ Provide excellent service
- ✓ Make healthcare accessible for anyone, anywhere

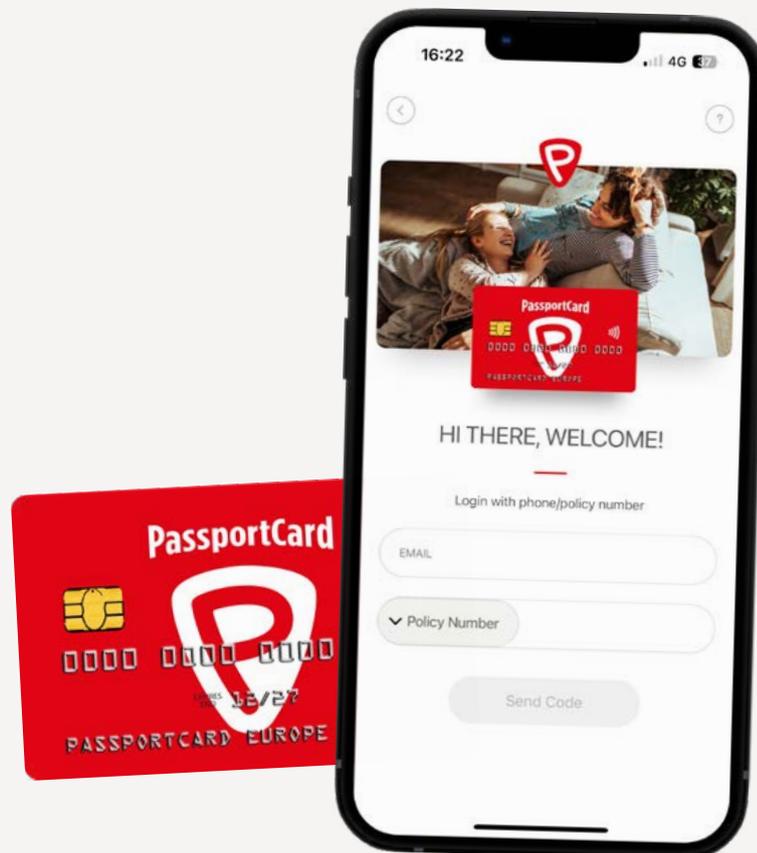
This charter is our promise to you - our members:

Values	Nature of Service	Our Commitment
Availability	Customer service call centre	24 hours a day, 365 days a year.
	Call toll-free	Via toll-free number.
	WhatsApp	You can WhatsApp us 24/7 at: + 49 170 210 1616.
Management responsibility for your personal well being	Medical advice call centre	24 hours a day, 365 days a year.
	Speak to a supervisor	Within one business day.
Paying for medical services	Medical emergencies	Our representatives are trained to handle medical emergencies. However, per your request, a senior supervisor will return your call up to 30 minutes, in the event of a medical emergency.
Transparency and good faith	Claims and reimbursements	Once you submit a claim: If we need to reimburse you according to the policy terms, we will process the claim up to 5 business days (once we receive all the documents relevant to your claim).
Quick response	Changes in coverage	We will notify you of any change in your insurance cover, two months in advance.
	PassportCard website & mobile App	As a member, you will have access to our site & app, where you will be able to: <ul style="list-style-type: none"> • Review your insurance policy. • View your claim status and your personal coverage limits. • Locate nearby medical service providers. • Submit customer service inquiries online and more.
	Eligibility for medical insurance	You will be notified of your eligibility within one business day (once we receive all the information). If you wish to appeal our decision regarding your eligibility, a response will be issued within 7 days (once we receive all the information and paperwork relevant to the appeal).
	Email inquiries	Our email response time is up to 8 hours. (emails sent to kundenbetreuung@passportcard.de).
	Hospitalisation and elective surgery	Approval of payment will be issued within 7 days. (once we receive all the relevant information and paperwork).

The PassportCard Plan is offered through the Association for Insurance Coverage, an association governed by the French law of 1901 on associations, and underwritten by AWP Health & Life SA (Allianz Partners), of the Allianz Group and MGEN/VyV-IB (MGEN). The plan is brokered and administered by PassportCard Europe ("PassportCard"). PassportCard is an insurance intermediary incorporated in Germany with registration number HRB 158858 as a private limited liability company. Its registered address is Kaiser-Wilhelm-Straße 93, 20355 Hamburg, Germany. PassportCard receives a sales commission from its carriers in this respect.



How to use the PassportCard Assist App?



In Partnership with



PassportCard Europe GmbH
Kaiser-Wilhelm-Straße 93, 20355 Hamburg, Germany

www.passportcard.de
+49 (0) 40 46 00 20 222 / vertrieb@passportcard.de

PassportCard

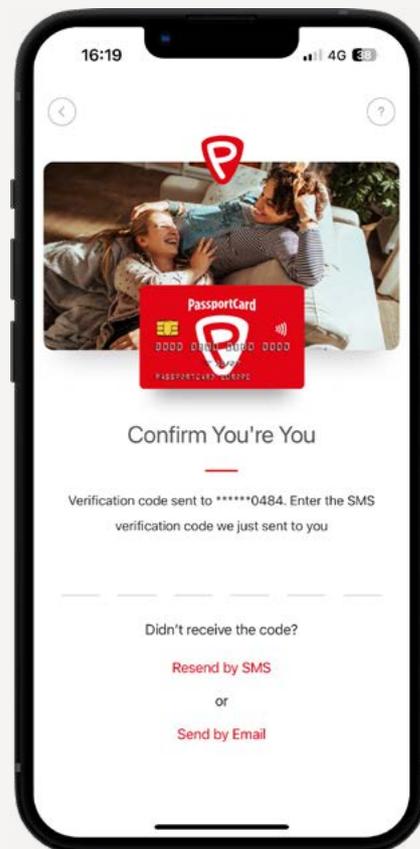
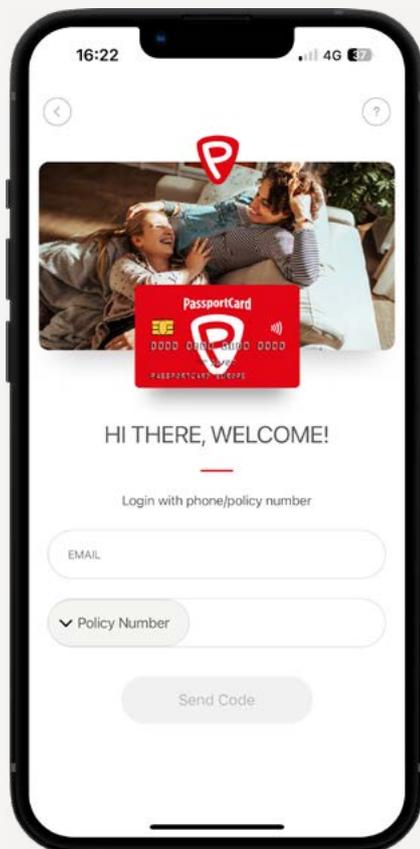
How do I log in?

Step 1

Enter your personal information and your policy number or phone number. You can use the drop-down menu to choose whichever you prefer.

Step 2

Enter the verification code we've sent to you via email or SMS.



Log in using your fingerprint / Face ID

You can update your identification preference after logging in for the first time.

How does it work?*

If you need to see a doctor, just download the app before your medical appointment and load the card with our money. Then you can just use the card to pay the doctor. You can pay with the card for: doctor visits, purchasing prescription medications, laboratory tests, imaging and emergency room visits.

No out-of-pocket payments, no paperwork, or long claims processing, it's that simple!



1. Download App

To start using your PassportCard before your first appointment, download the PassportCard Assist app.



2. Load the card

We will load the card with sufficient funds.



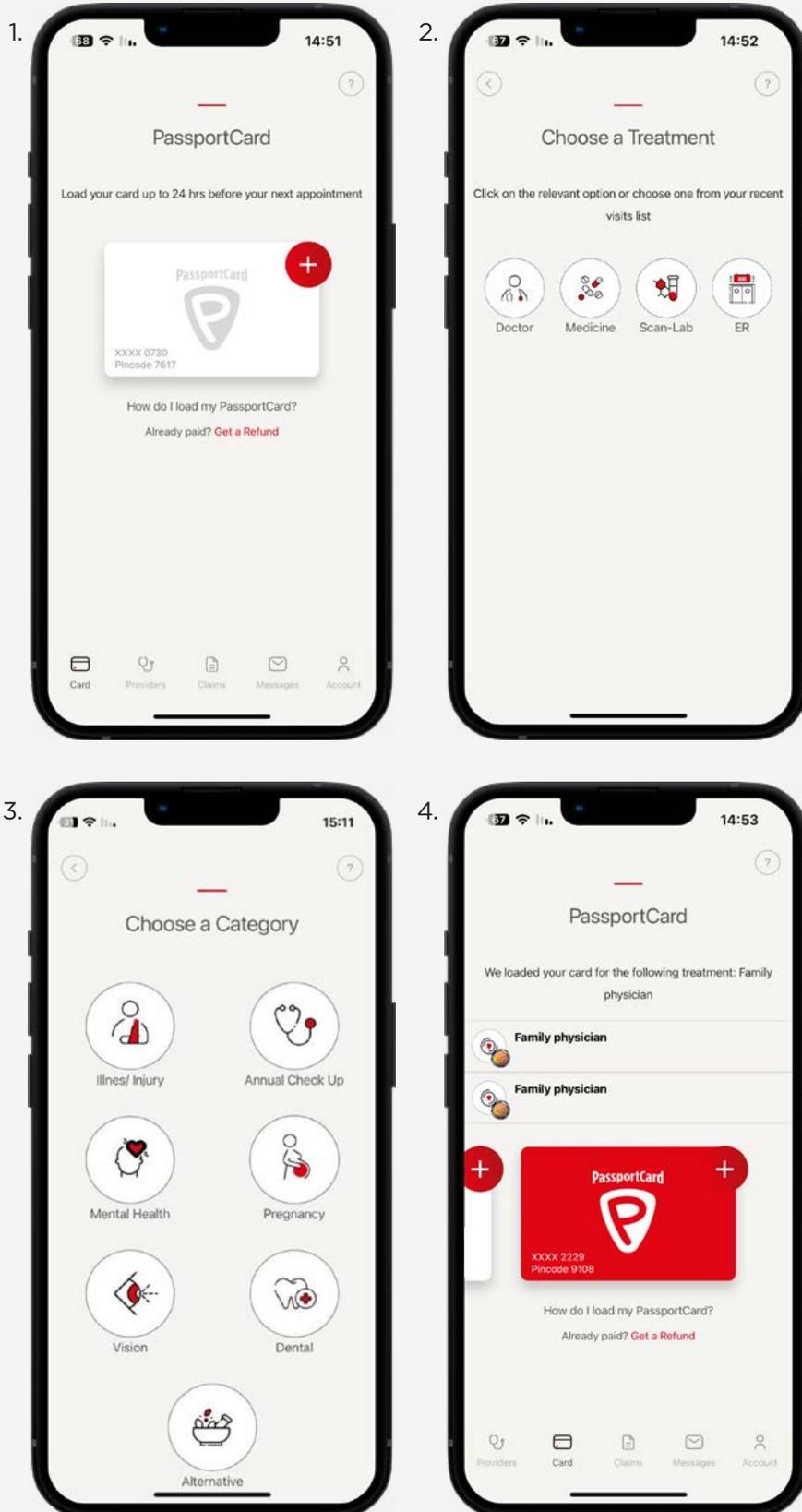
3. Swipe to pay

Just swipe the card like a normal debit card to pay the doctor and you're done.

* Excluding in the US

How do I load my PassportCard?

Load your PassportCard to pay the medical services bill such as doctor visits, prescription medications or lab tests. This service is available globally excluding the US.

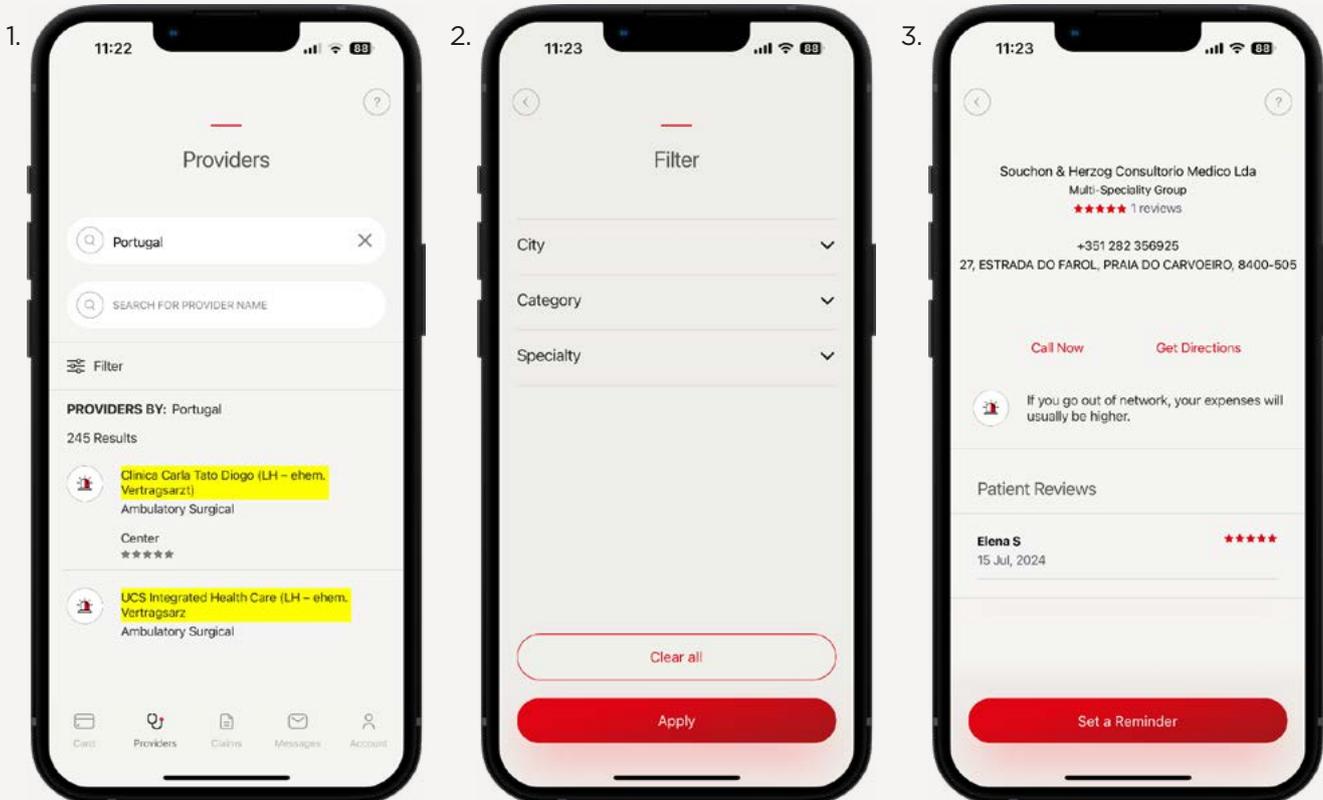


How do I find medical providers?

2

Simply choose the healthcare provider or service you trust – wherever you are in the world.

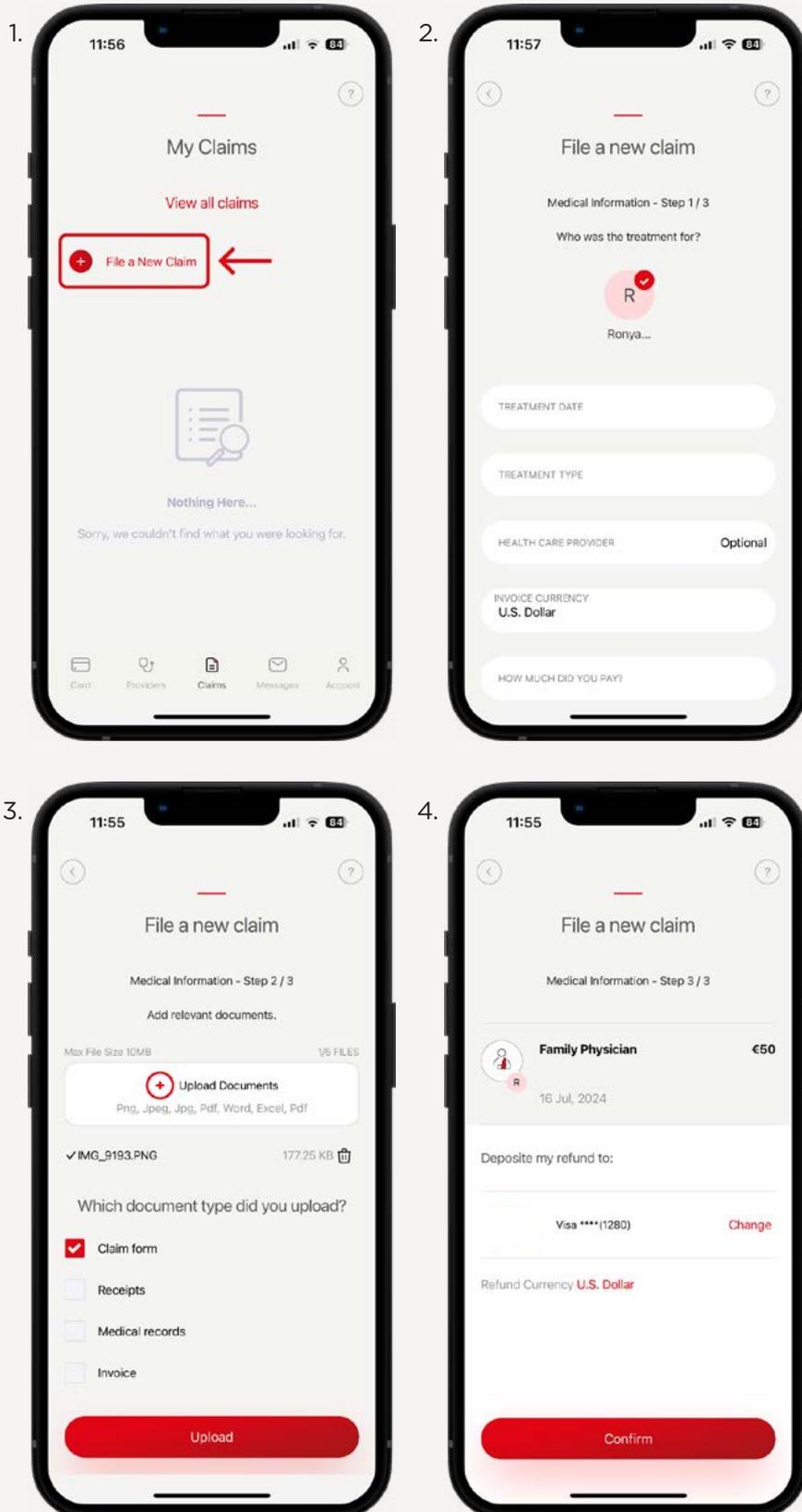
You're free to visit the doctor, clinic or specialist that best suits your needs. Use our medical provider search to find options near you and explore reviews to make informed decisions.



How to manage my claims?

3

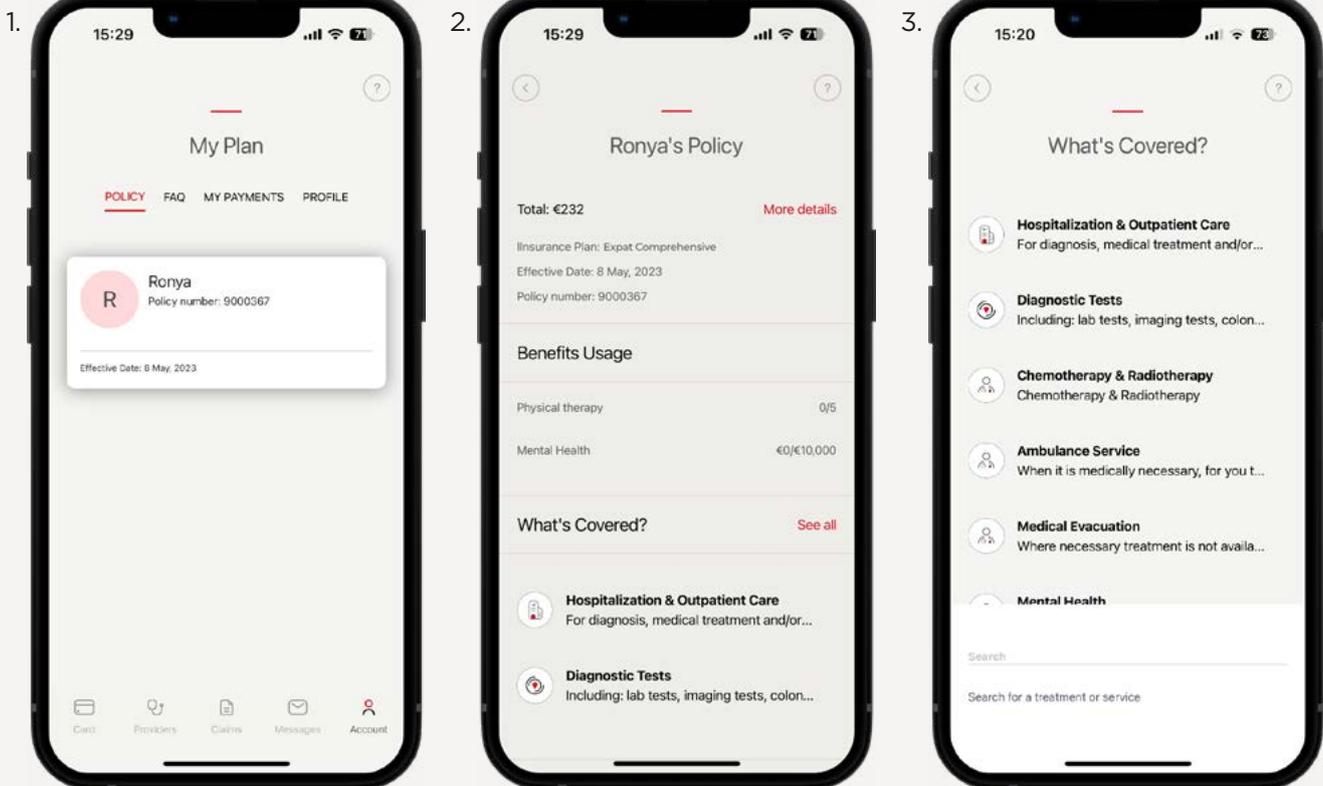
If you chose to pay without the PassportCard and request a refund instead, you can easily do that through the app. Submit and manage your claims online, track your claim status or use your phone to upload receipts and medical documents.



Where can I view my plan?

You can view your monthly premium, your insurance plan and its covered benefits, including details on deductibles, co-payments and what's not covered in your plan.

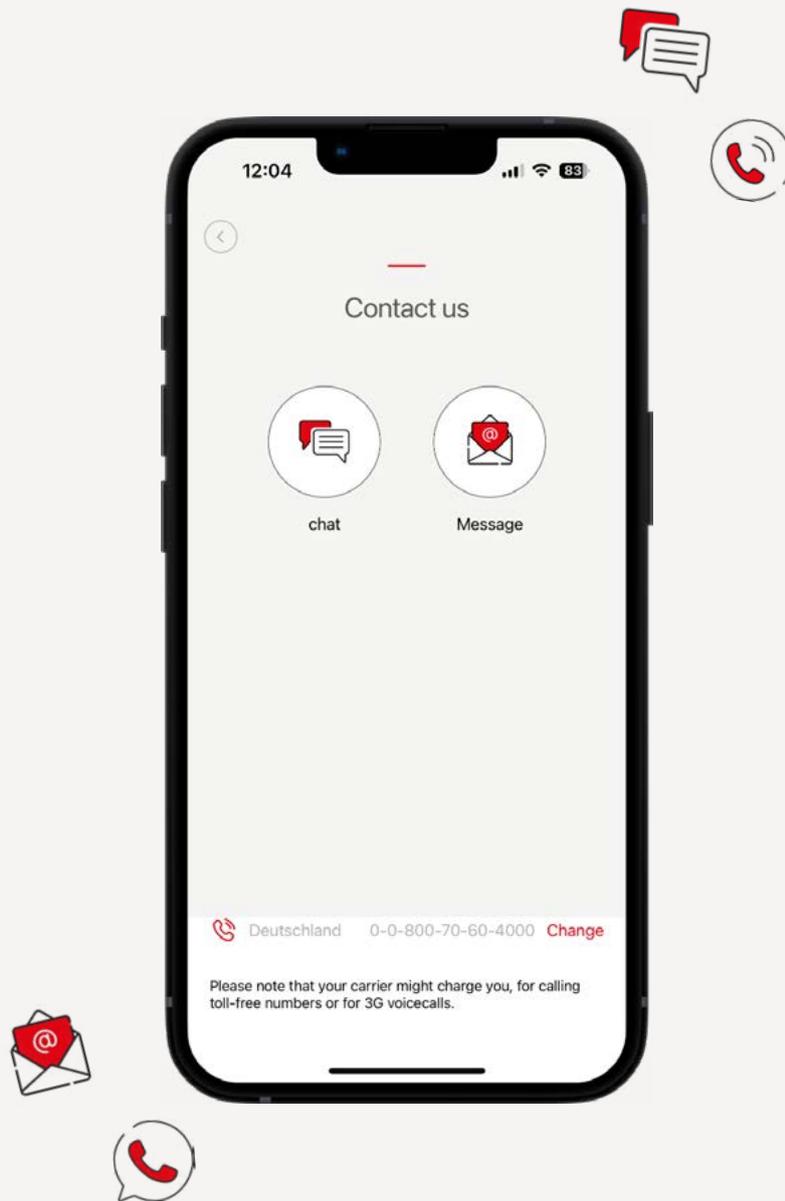
4



Contact us

Everywhere you go, you can choose to call us, chat with us, or email with us whenever and wherever you need us.

5



Any questions?

Contact us at:

Phone: +49 (0)40 46 00 20 222

WhatsApp: +49 (0)170 2101616

Email: vertrieb@passportcard.de

www.passportcard.de



Get our App!

PassportCard Assist



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