

Table of Benefits

Genki Native – Worldwide Health Insurance

Genki Native is group health insurance designed for long-term travelers and remote workers, including digital nomads and expats. It provides extensive worldwide coverage for your healthcare costs.

This document is a simple overview of benefits, limits, and exclusions for your convenience.

The **Insurance Conditions** contain the complete pre-contractual and contractual information.

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Care

Overview	Genki Native Basic	Genki Native Premium
Maximum Coverage Combined limit for everything covered under your insurance	€1,000,000 per insurance year	unlimited
Consultations Evaluation of your symptoms by a doctor	✓	✓
Examinations Medical diagnostic tests, such as CT, ECG, EKG, MRI, PET, and X-ray	✓	✓
Procedures Medical treatments from minor interventions to major surgery	✓	✓
Medication Prescription drugs, such as antibiotics and painkillers	✓	✓
Materials Medical materials such as bandages, casts, and plasters	✓	✓
Aids Crutches, walkers, and wheelchairs (basic variants of each)	✓	✓
Doctor's Visits & Hospitalization Also called "outpatient" & "inpatient"	✓	✓
Free Choice of Doctors & Hospitals In a few cases, an alternative hospital might be required	✓	✓
Direct Payment for Hospitalization at Any Hospital Including a guarantee of payment upfront, if the hospital allows	✓	✓
Second Medical Opinion From a different doctor — better safe than sorry in serious cases	✓ requires prior approval	✓ requires prior approval
Deductible Options (costs that you pay yourself) Applies to all covered costs except costs for hospitalization	€0, €500, or €1,000 per insurance year	€0, €500, or €1,000 per insurance year

General Care Anything that does not fall under more specific care sections	Genki Native Basic	Genki Native Premium
Common Ailments Colds, flu, minor infections, allergies, or other diseases or illnesses	✓	✓
Chronic Conditions Ongoing treatment of diseases such as diabetes or asthma	✓	✓
Injury Care Fractures, burns, wounds, and similar accident-related problems	✓	✓
Emergency Care Critical treatment for sudden disease or injury, incl. intensive care	✓	✓
Serious Diseases Major infections or systemic diseases, such as pneumonia or sepsis	✓	✓
Cancer Treatment Therapies such as chemotherapy and radiotherapy	✓	✓
Organ Transplants Transplant surgery, hospitalization, and post-transplant follow-up	✓	✓

Hospitalization	Genki Native Basic	Genki Native Premium
Hospital Room Coverage is limited to the cost of a certain room type	✓ shared room	✓ single room
Home Nursing Care At the place where you currently live, even if just temporarily	✗	✓ requires prior approval
Comfort Benefits Luxury room, TV, internet, telephone, pizza delivery, etc.	✗	✗

Rehabilitation Care	Genki Native Basic	Genki Native Premium
Maximum Coverage Combined limit for everything covered under “Rehabilitation Care”	✓ 20 days per insurance year	✓ 30 days per insurance year
Cardiac Rehabilitation Supervised exercise and education for heart recovery	✓	✓
Occupational Therapy Training and tools to regain daily living skills	✓	✓
Physical Therapy Hands-on treatments to restore movement and reduce pain	✓	✓
Pulmonary Rehabilitation Breathing training and fitness to improve lung function	✓	✓
Speech Therapy Techniques to improve speaking, swallowing, or cognition	✓	✓

Transportation	Genki Native Basic	Genki Native Premium
Transportation to a Hospital To the nearest suitable hospital by any ambulance	✓	✓
Transportation to Specific Treatments For dialysis, radiation therapy, or chemotherapy treatment	✓	✓
Transportation to Another Country for Treatment If medically necessary for serious surgeries or long-term recovery	✓ requires prior approval	✓ requires prior approval
Transportation of Mortal Remains to Another Country Relevant to your family – do not worry about this one	✓ requires prior approval	✓ requires prior approval

Preventive Care	Genki Native Basic	Genki Native Premium
Maximum Coverage Combined limit for everything covered under “Preventive Care”	no coverage	€250 per insurance year
General Checkups Routine health assessments to catch issues early	✗	✓
Eye & Ear Checkups Routine eye/ear exams and vision/hearing screenings	✗	✓
Examinations Screenings like cancer screening, colonoscopy, and Pap tests	✗	✓
Tests Laboratory analyses incl. blood glucose, cholesterol, and STI tests	✗	✓
Vaccinations Immunizations such as hepatitis, malaria, rabies, and tetanus	✗	✓

Alternative Care Covered only if prescribed or if you obtain prior approval	Genki Native Basic	Genki Native Premium
Maximum Coverage Combined limit for everything covered under “Alternative Care”	no coverage	€500 per insurance year
Acupuncture Insertion of thin needles at specific body points	✗	✓
Chiropractic Manual adjustment of the spine and other joints	✗	✓
Homeopathy Treatment with highly diluted natural substances	✗	✓
Massages Manual manipulation of muscles and soft tissues	✗	✓
Osteopathy Hands-on manipulation of muscles and joints throughout the body	✗	✓

Dental Care	Genki Native Basic	Genki Native Premium
Maximum Coverage Combined limit for everything covered under “Dental Care”	no coverage	€2,000 per insurance year
Bridges Fixed replacements for missing teeth with high-quality materials	✗	✓ 12-month waiting period*
Checkups Routine oral examinations	✗	✓
Cleaning Professional removal of plaque and tartar	✗	✓ €200 per insurance year
Crowns Caps that fully cover damaged teeth with high-quality materials	✗	✓ 12-month waiting period*
Dentures Removable replacements for missing teeth, including repairs	✗	✓ 12-month waiting period*
Endodontics Root-canal and other treatments to relieve pain and save the tooth	✗	✓
Extractions Removal of teeth	✗	✓
Fillings Restorations of cavities with high-quality materials	✗	✓
Inlays Custom fillings for larger cavities with high-quality materials	✗	✓ 12-month waiting period*
Onlays Custom covers for the tooth surface with high-quality materials	✗	✓ 12-month waiting period*
Implants Surgically placed artificial roots that anchor replacement teeth	✗	✗
Orthodontics Straightening of teeth & jaws with braces or aligners like Invisalign®	✗	✗

* There is no waiting period if treatment is needed as a result of an accident proven to the insurer by a doctor or a police report.

Eye & Ear Care	Genki Native Basic	Genki Native Premium
Eye & Ear Examinations Tests to diagnose eye/ear health issues or vision/hearing problems	✓	✓
Eye & Ear Checkups Routine eye/ear exams and hearing screenings to catch issues early	✗	covered under “Preventive Care”
Frames, Lenses & Contact Lenses Visual aids you need to correct bad eyesight	✗	✓ €250 per insurance year; 6-month waiting period
Eyesight Correction Surgery Laser surgery or implants to permanently improve your vision	✗	✗
Hearing Aids Devices that amplify sound for hearing loss	✗	✗

Mental Health Care	Genki Native Basic	Genki Native Premium
Waiting Period Applies to “Mental Health Care”	6 months	6 months
Psychiatric Hospitalization 24-hour treatment and support for acute mental health crises	✓	✓
Psychiatry Visits with a psychiatrist for diagnosis and medication management	✗	✓ requires prior approval
Talk Therapy Sessions with a psychologist or psychotherapist	✗	✓ requires prior approval
Therapy Apps Online talk therapy through specialized apps	✗	✓ only if Talk Therapy is prescribed & covered

Maternity Care	Genki Native Basic	Genki Native Premium
Waiting Period Applies to “Maternity Care” unless stated otherwise	-	12 months
Prenatal Checkups Regular doctor visits to monitor you and your unborn child	✗	✓
Ultrasounds Imaging scans to check the development and health of your baby	✗	✓
First-trimester Screening Early check for chromosomal abnormalities	✗	✓
Amniocentesis Taking the womb fluid to check the health of your unborn child	✗	✓
Preparation Courses & Postnatal Exercises Preparation for having a baby & recovery after childbirth	✗	✓ €500 per pregnancy
Midwives & Obstetricians Support from medical professionals during & after your pregnancy	✗	✓
Childbirth Delivery in a Hospital, in a birthing center, or at home	✗	✓
Postnatal Care Checkups, guidance, and vaccinations after birth	✗	✓
Complications Treatment of health issues of you or your unborn child	✓ only if life-threatening; no waiting period	✓ no waiting period if life-threatening
Termination Medically indicated ending of pregnancy for medical reasons	✓ no waiting period	✓ no waiting period

Family Care	Genki Native Basic	Genki Native Premium
Hospital Visits Travel and stay for one family member near your hospital	✓ €5,000 per insurance year	✓ €5,000 per insurance year
Babysitting Caretaking of your children while you are in the Hospital	✗	✓
Parent Beds An extra bed in your hospital for one of your parents	✗	✓ €45 per day for 7 days

Activities Coverage of treatment and harm caused by these	Genki Native Basic	Genki Native Premium
Climbing Any kind	✓	✓
Cycling & Mountain Biking Any kind	✓	✓
Diving Any kind and depth	✓	✓
Hiking, Trekking & Mountaineering Any kind and all the way to the top	✓	✓
Martial Arts Any kind, including Muay Thai	✓	✓
Motorcycle & -scooter Driving As the driver, you must wear a helmet; optional as a passenger	✓	✓
Parachuting & -gliding & Base Jumping Any kind, including skydiving	✓	✓
Sailing Any kind, including coastal and offshore	✓	✓
Skiing & Snowboarding Any kind	✓	✓
Surfing Any kind	✓	✓
Professional Sports Meaning you receive regular compensation for your participation	✗	✗
Other Activities Anything not mentioned above	✓	✓

Coverage by Country	Genki Native Basic	Genki Native Premium
Almost All Countries All countries, except your Countries of Nationality, Canada & USA	✓ full coverage*	✓ full coverage*
Countries of Nationality Countries that recognize you as a national, except Canada & USA	✓ 182 days full coverage*	✓ full coverage*
Canada & USA ... under Region “ worldwide (excluding Canada & USA) ”	! 28 days emergency only*	! 28 days emergency only*
Canada & USA ... under Region “ worldwide (including Canada & USA half-year) ”	✓ 182 days full coverage*	✓ 182 days full coverage*
Canada & USA — Maximum Coverage Amount Limit in each of these countries, independent of the chosen Region	€250,000 per insurance year	€500,000 per insurance year

* **28 days emergency only:** Care is covered only within 28 consecutive days of your arrival, and only in a life-threatening emergency or for transportation to another country.

182 days full coverage: Care is covered only within 182 consecutive days of your arrival, and only if you were at least 91 consecutive days outside the country before the arrival. Only the latest eligible arrival counts and stays abroad of less than 91 consecutive days are ignored.

full coverage: There are no country-specific restrictions on coverage.

Do you have an idea how we can make our insurance even better?

Let us know at help@genki.world. We are happy to listen!

Exclusions

- 1) Official declarations of epidemics, pandemics, or travel warnings do not affect your coverage.
- 2) If a local mandate or law requires you to take out local health insurance and you do not have one, the costs that such local insurance would pay are **not covered**.
- 3) Anything related to the following is **not covered**:
 - a) Costs or benefits that other parties pay for you or reimburse you
 - b) Search & Rescue
 - c) Addiction
 - d) Taking part in crimes, wars, riots, insurrections, or similar violent acts
 - e) Harm caused by you intentionally
 - f) The voluntary consumption of drugs that are illegal in Germany and the country of consumption
 - g) Medical treatment that is not performed by a doctor
 - h) Treatment at health resorts, sanitariums, or spa-like establishments
 - i) Treatment by yourself or your family members
 - j) Treatment for hair loss, including hair transplants, or for losing or gaining weight
 - k) Treatment for improving appearance (cosmetic) or for beauty reasons (aesthetic)
 - l) Treatment related to gender reassignment
 - m) Treatment related to sexual function or getting pregnant
 - n) Treatment that is considered experimental or investigational
 - o) Treatment prescribed or started before your insurance starts or after it ends
 - p) Excessive, unreasonable, and unusual costs considering the region in which they were incurred
 - q) Health products bought for personal use, such as thermometers, blood pressure/sugar monitors, home pregnancy tests, contraceptives, and products to help stop smoking

Prior Health Conditions

Health conditions that started before the start date are **covered only** if all these criteria are met:

- You provided all information that we and the insurer requested when you signed up for your insurance completely, accurately, and truthfully.
- Coverage of the condition was not stated as restricted or excluded when you signed up. You can find changes in coverage specific to your insurance on your Certificate of Insurance.