

# AlpenSicher Health Elite

---

## Premium Health Insurance

### Product Overview

AlpenSicher Health Elite provides comprehensive private healthcare coverage with access to premium medical facilities and treatments across Austria and the EU.

### Coverage Details

#### Basic Coverage Parameters

- Maximum annual coverage: €1,000,000
- Monthly premium: Starting from €89
- Family discount: 15%
- No age restrictions
- Worldwide emergency coverage

#### Hospital Care

##### Private Room Coverage

- 100% coverage in partner hospitals
- Free choice of physician
- Private room guarantee
- Guest bed for family member
- Private nursing care if required
- Maximum stay: Unlimited

##### Treatment Costs

- Surgical procedures: 100%
- Diagnostic procedures: 100%
- Intensive care: 100%
- Laboratory services: 100%
- Imaging services: 100%
- Medication during stay: 100%

#### Outpatient Care

##### General Medical Care

- GP consultations: 100%
- Specialist consultations: 100%
- Preventive examinations: 100%
- Vaccinations: Up to €300/year
- Laboratory tests: 100%

- Imaging diagnostics: 100%

### **Specialized Treatments**

- Physiotherapy: 30 sessions/year
- Psychotherapy: 25 sessions/year
- Speech therapy: 20 sessions/year
- Occupational therapy: 20 sessions/year
- Nutritional counseling: 10 sessions/year

## **Dental Care**

### **Basic Dental**

- Annual coverage: Up to €10,000
- Regular check-ups: 100%
- Professional cleaning: Twice yearly
- X-rays: 100%
- Basic fillings: 100%
- Emergency treatments: 100%

### **Advanced Dental**

- Crowns: 80% coverage
- Bridges: 70% coverage
- Implants: 60% coverage
- Orthodontics: 50% coverage
- Maximum per procedure: €3,000

## **Alternative Medicine**

### **Covered Treatments**

- Acupuncture: Up to €80/session
- Homeopathy: Up to €60/session
- Osteopathy: Up to €90/session
- Chiropractic: Up to €100/session
- Traditional Chinese Medicine: Up to €70/session
- Annual limit: €3,000

## **Medical Devices**

### **Coverage Details**

- Prescription glasses: Up to €400/2 years
- Contact lenses: Up to €200/year
- Hearing aids: Up to €2,500/5 years
- Orthopedic aids: Up to €1,500/year
- Prosthetics: Up to €5,000/case

## **Rehabilitation Services**

## Post-Treatment Care

- Inpatient rehabilitation: Up to €15,000/year
- Outpatient rehabilitation: Up to €5,000/year
- Physical therapy: 100%
- Occupational therapy: 100%
- Speech therapy: 100%

## Client Contribution Structure

### Hospital Services

- Private room: €0
- Chief physician: €0
- Special treatments: €0

### Outpatient Services

- General practitioner: €20/visit
- Specialist consultation: €20/visit
- Emergency visits: €0
- Follow-up visits: €10/visit

### Dental Procedures

- Basic treatments: 20%
- Major procedures: 30%
- Orthodontics: 50%
- Annual maximum: €2,000

### Alternative Treatments

- All treatments: 30%
- Annual maximum: €900

## Cancellation Fee Structure

### First Year

- Fee: 100% of annual premium
- Administrative charge: €250
- Processing fee: €100

### Second Year

- Fee: 75% of annual premium
- Administrative charge: €200
- Processing fee: €75

### Third Year

- Fee: 50% of annual premium
- Administrative charge: €150
- Processing fee: €50

### After Third Year

- Two months' premium
- Administrative charge: €100
- No processing fee

## Coverage Exclusions

### Pre-existing Conditions

- Three-year waiting period
- Chronic conditions evaluation
- Case-by-case assessment
- Coverage options after waiting period

### Medical Procedures

- Cosmetic surgery (unless medically necessary)
- Experimental treatments
- Fertility treatments
- Gender reassignment surgery
- Weight loss surgery
- Elective procedures

### Sports and Activities

- Professional sports injuries
- Extreme sports
- Racing competitions
- Combat sports
- High-risk activities

### Other Exclusions

- Self-inflicted injuries
- Alcohol/drug-related treatments
- War/terrorism-related injuries
- Nuclear/radiation exposure
- Epidemic/pandemic diseases (special terms apply)

## Claims Process

### Emergency Claims

- Direct billing with partner hospitals
- 24/7 emergency hotline

- International assistance
- Guaranteed admission
- No pre-approval required

## Planned Treatments

- Pre-authorization required
- Treatment plan review
- Cost estimate approval
- Network provider confirmation
- Payment guarantee

## Reimbursement Claims

1. Submit claim within 90 days
2. Provide original invoices
3. Include medical reports
4. Attach prescription copies
5. Complete claim form
6. Processing time: 10 working days

## Additional Services

### Prevention Programs

- Annual health check-up
- Cancer screening
- Cardiovascular check
- Diabetes screening
- Stress management
- Nutrition consultation

### Digital Health Services

- Online doctor consultations
- Digital prescription service
- Health app access
- Electronic health records
- Appointment booking
- Treatment tracking

### International Coverage

- EU countries: 100%
- Non-EU countries: 80%
- Emergency worldwide: 100%
- Medical evacuation included
- Translation services
- International helpline

## Contact Information

### Customer Service

- Phone: +43 316 8888 0008
- Email: [health@alpensicher.at](mailto:health@alpensicher.at)
- Hours: Monday-Friday, 8:00-18:00

### Emergency Assistance

- 24/7 Hotline: +43 316 8888 9996
- International: +43 316 8888 9995
- Email: [emergency@alpensicher.at](mailto:emergency@alpensicher.at)

### Claims Department

- Phone: +43 316 8888 0009
- Email: [health.claims@alpensicher.at](mailto:health.claims@alpensicher.at)
- Processing Hours: Monday-Friday, 8:00-17:00