

ipmi24

Expat guide for international health insurance





1. Area of cover

It is most important that you are covered globally. That means that your provider should not only to offer you cover in the country of your current whereabouts but also offer you cover whilst traveling around the globe.

You need to know if you have access to booking appointments at your destination, like checkups, or if you are only insured for medical emergencies while travelling outside your normal country of destination or covered risk zone.

IN SHORT:

The comprehensive primary medical insurance solution must also hold a travel cover that covers

you around the globe in case of hospitalization, repatriation and so on.

All of our providers offer you just that at least for up to 60 consecutive days.

IMPORTANT QUESTIONS:

- What are your needs?
- How long are you going to stay abroad and where?
- Do I want coverage when visiting home?
- Do you want to make appointments all over the world



2. Product features

It is most important that you are covered globally. That means you want comprehensive cover for emergencies but also for planned medical treatment.

All of our providers offer solutions that consist of comprehensive packages like:

- Inpatient Benefits
- Outpatient Benefits
- Pregnancy Benefits
- Dental Benefits
- Assistance Benefits

The combination is key and limits in each category may differ slightly.

OUR TIP:

Write down if you have general or special needs

in terms of medical care and compare them with the respective table of benefits.

Some benefits will need pre-approval, some have an internal limit.

BEST EXAMPLE:

Dental or pregnancy benefits.

So you have bad teeth in your family or you want to become parents? Taking this into account helps you better to decide which product will serve you with the best benefit.

IMPORTANT:

Always understand the table of benefits before you buy.



3. High-cost treatment – cancer and chronic conditions

Most of the time you only need insurance in the event of an accident or minor medical condition. In most cases this is dealt with via an outpatient visit to your local doctor. But things can get difficult when suddenly serious conditions become apparent.

IMPORTANT:

It is imperative to check the product details when it comes to cancer, other major illnesses like

heart sickness and blood pressure as well as other chronic conditions.

Our providers offer the best care on the planet. Some of them, even back in your home country, for planned treatment.



4. Price – your health, your investment

All our providers offer a wide price range in order to suit your budget. But do not be fooled in believing it is “cheap”.

JUDGE BY VALUE. NOT BY PRICE.

There is nothing more valuable than your health and the wellbeing, quality of life associated with it. The price you pay reflects the value you get. In this case it really is that simple and it has never been more true. Of all insurance you ever purchase, health insurance is the most valuable one.

IPMI-PROVIDERS: THE GOOD GUYS IN INSURANCE

What are important questions we clear with the insurer for you?

- Pricing strategy in terms of stability.
- Pricing in history. How often does the insurer raise premiums?



5. Exclusions and waiting periods

Understanding what is not covered is equally important as understanding what is covered.

IMPORTANT:

You want to know when you receive benefits if you have treatment already planned or need medication on a regular basis.

EXAMPLE:

Most important waiting periods are for pregnancy and dental treatments.



6. Underwriting procedures

Underwriting is an insurance term. It means that the insurance will ask health questions in order to assess your individual risk.

THE BENEFIT FOR EVERYONE:

Our providers have decades of experience with concluding risk assessments and will always try to give you the best possible offer.

IMPORTANT:

Do you have ongoing or planned treatment needs? Do you have pre-existing conditions?

BETTER SAVE THAN SORRY:

Our providers will give you an answer on what is insured, if you have to pay more in order to be insured a 100% or if there are exclusions from the coverage.



Ready to make your decision?

We help you choosing the provider that fits
best for you.

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