Health Insurance Guide

www.feelsafe.at

Simple. Easy. Awesome
You are health insured through the University

**IMPORTANT**

Register now to activate your Health Insurance!

1. **Registration**
   
   Register online once you start your visa process or upon arrival in Austria at:
   
   [https://www.feelsafe.at/ceu/](https://www.feelsafe.at/ceu/)
   
   Click on the blue box „Register“
   
   **Important:** Your insurance starts automatically on September 1, 2022. In case of a significant delay, please contact your Department Coordinator about the planned arrival date in Vienna.

2. **Confirmation**
   
   **1 day**
   
   You will receive an e-mail with your digital private insurance card (Please also check your SPAM folder).
   
   It contains your personal insurance number to be used for medical services. Save it on your digital device to access it quickly when needed (e.g. photo on your phone or as a note).
   
   You will also receive an e-mail with a confirmation letter, which you have to present to the Austrian authorities (either the embassy abroad or the MA 35 in Vienna). With this confirmation letter you will get your approval for your visa or residence permit (Please also check your SPAM folder.)
   
   If you need a new confirmation you can request one at [https://www.feelsafe.at/confirmation/](https://www.feelsafe.at/confirmation/)

3. **Cancellation**
   
   The university will cancel your insurance automatically at the end of your studies/eligibility (PhD students) in Austria.
Travel Insurance for incoming students

Purpose
If you are arriving in Austria sooner than the start date of your "CEU Health Insurance", you are recommended to insure yourself with the "Travel Insurance for Incoming Students" at your own expense.

1 Order
The travel insurance can be purchased for up to 180 days. You can choose a specific “Start Date” and “End Date” for the amount of days you need. Meaning, from the date of entering the country until August 31, 2022. This is the start date of your “CEU Health Insurance”.

Purchase is done entirely online and you can pay via credit card.

2 Confirmation
You will automatically receive the insurance policy and confirmation via e-mail within the same day of purchase (Please also check your SPAM folder.)

3 Cancellation
No cancellation is necessary, it expires on the selected “End Date”. 
**LARA Network: Direct billing network**

Within the LARA Network all the doctors, pharmacies and laboratories speak English and will charge the insurance company directly when you use their services. Hence, there is no need for you to pay neither the medical service nor the medication. You can still visit any doctor of your choice (both public and private), however you will have to prepay and get a refund.

**How to use**

1. Visit [https://larapartnernetzwerk.at/](https://larapartnernetzwerk.at/) and select the English menu in the upper right hand corner.
2. Type in Vienna (Wien) for location.
3. Search by type of doctor you need.

Use the digital map to find the closest doctor to your location. We recommend you search within all of Vienna instead of your district, as often there will be a doctor that is closer to you but is in a different district.

**Refund**

If you use medical services outside the network, please ask the receipt with the diagnosis from the doctor. Then simply upload it online under the “Request Refund” button. Enter your own bank account information to get the refund. Refunds can be made to any international bank account but we highly recommend to have an Austrian or other European bank account for ease and speed of processing.

**24-hour English-speaking call center**

You can call the UNIQA 24-hour insurance call-center assistance. They can assist you in English with any insurance or Lara Network specific questions.

+43 506 77 670
Insurance product coverage

Valid all over Europe except Switzerland

<table>
<thead>
<tr>
<th>Insurance Coverage</th>
<th>CEU Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. insurance amount per year</td>
<td>€ 2,760.000..</td>
</tr>
<tr>
<td>Full guarantee of cost coverage for stays in public hospitals in a multi-bed room</td>
<td>✓</td>
</tr>
<tr>
<td>Full guarantee of cost coverage for stays in private hospitals</td>
<td>✗</td>
</tr>
<tr>
<td>Transportation back to your home country when medically necessary</td>
<td>✓</td>
</tr>
<tr>
<td>Helicopter transport from a mountain after an accident</td>
<td>€ 6,230.. / year</td>
</tr>
<tr>
<td>Medical treatment (public doctors)</td>
<td>✓</td>
</tr>
<tr>
<td>Medical treatment (private doctors)</td>
<td>✓</td>
</tr>
<tr>
<td>Medical treatment (complementary medicine)</td>
<td>✓</td>
</tr>
<tr>
<td>Brand medicines and generic medicines</td>
<td>✓</td>
</tr>
<tr>
<td>Homeopathic medicines</td>
<td>✓</td>
</tr>
<tr>
<td>Physiotherapy, ergo-therapy, logopedics</td>
<td>✓</td>
</tr>
<tr>
<td>Medically indicated psychotherapeutic treatment</td>
<td>✓</td>
</tr>
<tr>
<td>Home visits by a public or private doctor</td>
<td>✓</td>
</tr>
<tr>
<td>Repayment for glasses or contact lenses up to € 454.- / two years</td>
<td>✓</td>
</tr>
<tr>
<td>Dental treatments that serve the immediate purpose of preventing pain and first aid</td>
<td>✓</td>
</tr>
<tr>
<td>after accidents (80% coverage)</td>
<td></td>
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</tbody>
</table>

Extend your insurance after CEU

Order

If you want to extend your insurance after you leave CEU, you can do so at your own expense for up to 6 months. The coverage and product type remain the same.

You can purchase the extension by clicking on the “Extend” product box and registering. You will need to provide your personal bank account information.

Cancellation

The insurance plan must be cancelled before you leave the EU permanently. To cancel, please contact us through the “Cancel Insurance” button in the header under “My FeelSafe” on our website. You need to inform us about the cancellation 15 days before the end of the month you want to cancel.
CEU insurance for self-payers

Order
In case you are not (or no longer) eligible to have the CEU Health Insurance covered by CEU, please register for the self-payment option to have appropriate insurance while residing in Austria.

Cancellation
You have to cancel your insurance before you leave the country, when you finished your studies, or found a job in Austria where your employer pays your insurance. The insurance is NOT automatically cancelled: https://www.feelsafe.at/cancel/

Family member(s) co-insurance

Order
Family members can register online as soon as you have completed your registration. Since they will be paying themselves, in addition to the student registration, there is a separate order box for family members in which they must provide a European bank account. The confirmation process is the same as described on the first page.

Cancellation
The insurance plan can be cancelled at the end of each month. To cancel please contact us through the “Cancel Insurance” button in the header under “My FeelSafe” on our website. Family members need to inform us about the cancelation 15 days before the end of the month they want to cancel.

Covid-19 information
The insurer would cover all medically necessary treatments related to the corona virus - ambulance, hospital and prescribed covid tests.