



Table of Benefits

Genki Native — Worldwide Health Insurance

Genki Native is group health insurance for frequent travelers and remote workers like digital nomads and expats. It covers Your healthcare costs around the world.

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.

Benefits

Overview	Basic	Premium
Maximum benefits amount (combined limit for everything covered under Your Insurance)	€1 million per Insurance Year	unlimited
Accidents & emergencies (it does not matter whose fault it is, just get well soon)	✓	✓
Illnesses & ailments (from the common cold to diseases that You never heard of)	✓	✓
Chronic conditions (including cancer, diabetes, Crohn's, and other frustrating ones)	✓	✓
Outpatient medical treatment (Doctor's visits & Hospital stays without a bed assigned to You)	✓	✓
Inpatient medical treatment (Hospital stays with a bed assigned to You)	✓	✓
Free choice of Doctors and Hospitals (or any other medical practitioner)	✓	✓
Emergency medical transport to a suitable hospital (by road, air, water, or rail ambulance)	✓	✓
Direct payment to any Hospitals (Inpatient) (including a guarantee of payment upfront)	✓	✓
Direct payment to selected Doctors (Outpatient) (not available — We are still working on this one)	✗	✗
Deductible options (applies to Outpatient only) (You pay some expenses by Yourself to get a lower insurance price)	€0, €500, or €1,000 per Insurance Year	€0, €500, or €1,000 per Insurance Year

Medical treatments	Basic	Premium
Medical consultations (You visit a Doctor to investigate a medical condition You have)	✓	✓
Medical examinations (including CT, MRI, PET, and other cool abbreviations)	✓	✓
Medical procedures & related expenses (including surgery, dialysis, colonoscopy, and chemotherapy)	✓	✓
Organ transplants (costs of the recipient and the awesome donor, but not for search)	✓	✓
Prescribed medication, medical materials & devices (including drugs, bandages, crutches, wheelchairs)	✓	✓
Physiotherapy (only if prescribed)	✓	✓
Palliative care (relief from symptoms, pain, and stress of a serious disease)	✓	✓
Rehabilitation (Inpatient & Outpatient) (if the related Hospital stay was covered and within the past month)	✓ 20 days per Insurance Year	✓ 30 days per Insurance Year
Second Doctor's opinion (better safe than sorry in serious cases)	✓ requires Prior Approval	✓ requires Prior Approval

Inpatient hospital stays & home care	Basic	Premium
Accommodation & meals (double room, if available, and standard meals)	✓	✓
Blood bag transport (organized by the Hospital) (in case Your blood type is not available locally when needed)	✓	✓
Life-sustaining medical devices (ventilators, pacemakers, insulin pumps, and other fancy machines)	✓	✓
Single-room accommodation (an upgrade to stay for Yourself and enjoy the silence)	✗	✓
Home nursing care (only Medically Necessary care) (immediately after or as a replacement for a covered Inpatient stay)	✗	✓ requires Prior Approval
Additional bed for one parent (during an Inpatient stay of Your insured child)	✗	✓
Babysitting of Your children (organized by You) (during Your Inpatient stay if Your family cannot take care of them)	✗	✓ €45 per day for 7 days
Comfort benefits (TV, internet, telephone, pizza delivery, etc.)	✗	✗

Transport	Basic	Premium
Emergency transport to the nearest suitable hospital (by road, air, water, or rail ambulance)	✓	✓
Transport to and from specific Outpatient treatment (for covered dialysis, radiation-, or chemotherapy)	✓	✓
Transport to another country for medical reasons (for serious surgeries or long-term recovery)	✓ requires Prior Approval	✓ requires Prior Approval
Transport of mortal remains to another country (relevant to Your family – do not worry about this one)	✓ requires Prior Approval	✓ requires Prior Approval

Preventive care (You decide what You get checked)	Basic	Premium
Maximum benefits amount (combined limit for everything covered under “Preventive care”)	no coverage	€250 per Insurance Year
Checkups (routine health assessments for the early detection of diseases)	✗	✓
Preventive medical examinations (including Pap test, colonoscopy, sonography, cancer screening)	✗	✓
Preventive laboratory tests (including cholesterol LDL/HDL, triglycerides, glucose, and STDs)	✗	✓
Vaccinations (including malaria, rabies, hepatitis, tetanus, and yellow fever)	✗	✓
Genetic testing (analyzing Your DNA to identify potential genetic predispositions)	✗	✗

Alternative care (only covered if prescribed or Prior Approval was given)	Basic	Premium
Maximum benefits amount (combined limit for everything covered under “Alternative care”)	no coverage	€500 per Insurance Year
Osteopathy & chiropractic	✗	✓
Massages & acupuncture	✗	✓
Homeopathy	✗	✓
Traditional Chinese medicine	✗	✗
Other alternative care	✗	✗

Dental care	Basic	Premium
Maximum benefits amount (combined limit for everything covered under “Dental care”)	no coverage	€2,000 per Insurance Year
Pain relief (but it is better to make use of Your checkup and cleaning benefits)	✗	✓
Fillings (including high-quality materials and repairs)	✗	✓
Inlays & onlays (including high-quality materials and repairs)	✗	✓ 12-month Waiting Period*
Crowns & bridges (including high-quality materials and repairs)	✗	✓ 12-month Waiting Period*
Extractions (removal of teeth – ouch)	✗	✓
Checkups (very helpful to avoid very unpleasant dentist visits)	✗	✓
Professional cleaning (also helpful to avoid unpleasant dentist visits and feels so good)	✗	✓ €200 per Insurance Year
Dentures (removable replacements for missing teeth, including repairs)	✗	✓ 12-month Waiting Period*
Implants (artificial tooth roots, surgically placed into the jawbone – ouch)	✗	✗
Bleaching (whitening and brightening of discolored teeth)	✗	✗
Orthodontics (correction of irregularities of teeth and jaw, including Invisalign®)	✗	✗
Other dental treatment (if prescribed, like infection treatment, or root canal therapy)	✗	✓

* 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.

Vision care	Basic	Premium
Prescribed examinations (usually because of problems with Your eyesight)	✓	✓
Preventive checkups (including eye exams and vision screenings)	✗	covered under “Preventive care”
Frames & lenses (if prescribed by a medical eye care professional)	✗	✓ €250 per Insurance Year
Contact lenses (if prescribed by a medical eye care professional)	✗	✓ €250 per Insurance Year
Eyesight correction surgery (including contact lens implants and laser surgery)	✗	✗

Mental health care	Basic	Premium
Inpatient psychiatric care (mental health treatment that requires intensive care & supervision)	✓	✓
Inpatient psychotherapy (admitted to a psychiatric facility for intensive mental health care)	✗	✓
Outpatient psychological treatment (including psychiatrists, psychologists & psychotherapists)	✗	✓ requires Prior Approval
Psychotherapy apps (only if psychotherapy is prescribed; includes BetterHelp™)	✗	✓ requires Prior Approval

Maternity care (only covered if You are the one pregnant)	Basic	Premium
Waiting period (for everything under “Maternity care” unless stated otherwise)	-	12 months
Prenatal checkups (routine pregnancy checkups for the health of You and Your baby)	✗	✓
Ultrasounds (as many as Your Doctor considers Medically Necessary)	✗	✓
First-trimester screening (procedure to check for chromosomal abnormalities early)	✗	✓
Amniocentesis (procedure to check Your baby's health through womb fluid)	✗	✓
Preparation courses & postnatal exercises (preparation for having a baby & recovery after childbirth)	✗	✓ €500 per pregnancy
Midwives, birth assistants & obstetrics (expert support during and after pregnancy and childbirth)	✗	✓
Childbirth (at a regular hospital)	✗	✓
Childbirth (at home)	✗	✓
Childbirth (at a birthing center)	✗	✗
Postnatal care (relevant checkups, support, guidance, and vaccinations)	✗	✓
Complications (unexpected severe deterioration of the health of You or Your baby)	✓ no Waiting Period	✓ no Waiting Period
Termination (Medically Necessary)	✓ no Waiting Period	✓ no Waiting Period
Termination (not Medically Necessary)	✗	✗

Sports & activities (coverage of treatment for harm caused by these)	Basic	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 (You as the driver must wear a helmet, optional as the passenger)	✓	✓
Parachuting & -gliding, skydiving & base jumping (any kind)	✓	✓
Sailing (any kind, including coastal and offshore)	✓	✓
Skiing & snowboarding (any kind)	✓	✓
Surfing (any kind)	✓	✓
Other sports	✓	✓
Professional sports (meaning You receive regular compensation for Your participation)	✗	✗

Region of coverage (You are covered in all countries, but some are limited)	Basic	Premium
Canada & USA (these have by far the most expensive healthcare, unfortunately)	! always limited*	! always limited*
Countries of citizenship (You are a citizen of these countries)	! always limited*	✓ excluding Canada & USA
All other countries (countries not listed above)	✓	✓

* Coverage in these countries is limited to a combined total of 30 days and €250,000 per Insurance Year, and to Life-threatening Emergencies & transport to another country.

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

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

Exclusions

- 1) If coverage, limits, and exclusions conflict, the exclusions apply unless explicitly stated otherwise.
- 2) Your Insurance does not cover:
 - a) Everything under [Benefits](#) marked with a red cross or indicated as not included
 - b) Medical treatment that is not performed by a Doctor
 - c) Treatment that is not Medically Necessary unless listed under “Preventive care” under [Benefits](#) and not explicitly stated as covered
 - d) Costs that other insurance or public healthcare covers for You
 - e) Costs for ambulances that are not officially recognized or permitted to operate locally
 - f) Harm caused by operating a motorcycle or scooter as the driver without wearing a helmet
 - g) Harm caused by taking part in crimes or wars
 - h) Harm caused by taking part in Professional Sports
 - i) Harm caused by Yourself intentionally or by addiction
 - j) Treatment at health resorts, sanitariums, or spa-like establishments
 - k) Treatment by Yourself or Your Family Members
 - l) Treatment for hair loss including hair transplants or for losing or gaining weight
 - m) Treatment for improving appearance (cosmetic) or for beauty reasons (aesthetic)
 - n) Treatment not prescribed by a Doctor, unless its coverage is stated explicitly
 - o) Treatment prescribed or started before Your Insurance begins or after it ends
 - p) Treatment prescribed or started within a related Waiting Period
 - q) Treatment related to gender reassignment or problems with sexual function or getting pregnant
 - r) Treatment or accommodation in a hospice (palliative care remains covered under [Benefits](#))
 - s) Esoteric, herbal, and complementary treatment
 - t) Experimental and investigational treatments
 - u) Excessive, unreasonable, and unusual costs considering the region in which they were incurred
 - v) Brand-name medication where a generic option is available and can be prescribed
 - w) Birth control, home pregnancy tests, thermometers, and blood pressure monitors
 - x) Dietary supplements, and products to help stop smoking
 - y) Services and support for elderly people that are primarily custodial
 - z) Search & Rescue (road, air, water, and rail ambulance remains covered under [Benefits](#))