

VOLKSWAGEN

GROUP SERVICES

Information sheet - business trips

Dear Sir or Madam,

welcome to **caregroup - the global service of Volkswagen Group Services GmbH**, your service provider for medical emergencies and illness worldwide.

caregroup - the global service of Volkswagen Group Services GmbH is covering the cost of medical treatments in **medical emergencies** (e.g. heart attack, sudden diseases or car accident) during official business trips abroad, up to a maximum period of 90 days. This includes outpatient treatment, inpatient treatment, dental treatment and reimbursement of medications only available on prescription (non-OTC). You have free choice of physicians.

The entitlement to benefits is only valid for the duration of your business trip and only in the destination country if there is no other active medical insurance. A possible treatment in your home country after your business trip is not covered through caregroup. Therefore, the following benefits are only valid during your stay abroad.

Generally covered is **chief physician treatment** and accommodation in a **single room** during inpatient stays.

Also covered is a **medical repatriation** by ambulance, helicopter or plane to your home country if after an accident or a serious illness this becomes medically necessary. A **physician has to apply the repatriation** - the transport must be approved in advance by caregroup. (official Guarantee of payment from caregroup).

Artificial denture will be refunded pro rata in an emergency case. The remaining costs will not be refunded. Please inform us **in advance!**

All other services are individual decisions, whereas the basic rule applies that emergency - related, medically necessary and generally accepted medical treatment are reimbursed.

Reimbursement procedure

The costs of medical treatments have to be initially paid by you. The documents proving your expenses (invoices, receipts, prescriptions etc.) must be submitted as an original hard copy to caregroup - along with the refund form and a copy of your business trip application. You can find the refund form on our website (<http://caregroup.volkswagen-groupservices.com>) - it is available for download in four languages.

Please send the documents to:

Volkswagen Group Services GmbH
caregroup | Auslandsservice
Major-Hirst-Straße 11
D-38442 Wolfsburg
GERMANY

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If it is not possible for you to pay in advance (e.g. for very expensive treatments), we may find a direct billing settlement between the medical provider and caregroup if both parties agrees. In the case direct billing is needed, please do not hesitate to contact us.

After the verification of your submitted documents is done, the refundable amount will be transferred to your bank account (you specified on the refund form) or to the account of the services provider. After we have made the refund, you will be informed by us via e-mail.

Who can be contacted in emergency cases?

In medical emergencies, if you have questions regarding medical treatment or if you have health problems, please contact **caregroup** - the global service of Volkswagen Group Services GmbH via telephone: **+49 5361 8344 1188**. If necessary, we will get in touch with the health department responsible for you.

If you have any questions in acute emergencies, need **assistance with the reimbursement** of medical services or an immediate guarantee of payment letter is needed, you can get in touch with **caregroup** - the global service of Volkswagen Group Services GmbH during our business hours:

Monday to Thursday from 8:00 to 18:00 (CET) and
Friday from 8:00 to 17:00 (CET)

At all other times you will be **automatically forwarded** to our emergency medical telephone hotline.

Beyond that, help and support is available via the phone number **+49 5361 8344 1188** every day - 24/7.

You can also reach us via **e-mail**: auslandsservice@volkswagen-groupservices.com.

We wish you a successful business trip, an interesting stay abroad and a healthy return.

Best regards,

Your caregroup-Team