



Dear Ladies, Gentlemen, Friends and Acquaintances,

The Helbich GmbH, working in cooperation with German Health Plans Worldwide Inc., is always interested in doing the best to fulfill your wishes and meet your needs in health insurance and overseas insurance coverage. To this end, we continue to grow and we would like to inform you of current news.

**H NEW in the area of German private health insurance:** We did some research and found a new worldwide tariff without time limits. **Requirements:** a German bank account and German address. A medical exam report is required for previous foreign insurances. **What are the advantages?** 100 % services in almost all areas, including a private room. You can choose different deductibles. Ten percent of your premium is invested in the age provision, which makes your premium affordable in old age. This is unique compared to other European insurance companies.

**H NEW in the area of German private retirement insurances:** We have been doing some research for you in this area, too. This product is for those of you living in either Germany or abroad, who are interested in investing in solid German retirement insurance. **Requirements:** a German bank account and German address. **What is special?** You can include long term care insurance as a supplementary insurance.

**H WEBSITE:** In order to respond to the individual needs of our clients, **we have two websites.** The website [www.germanhealthplans.com](http://www.germanhealthplans.com) addresses individual people, families and companies and is currently being completely updated. The Students-Interns-Page is available for youths and young adults, who wish to explore the world as an au pair, with a work and travel program, or as a student or intern. This website has been newly created and offers a lot of information for overseas adventures: <http://www.students-interns.com/de/index.html>.

**H DO YOU REMEMBER DR. NIKOLAUS HELBICH?** Co-founder and former CFO Dr. Nikolaus Helbich has established himself as a clinical psychotherapist in New York City after leaving German Health Plans Worldwide Inc. His education and training consisted of many years in psychoanalysis, self psychology and social work. Among other things, he is specialized in career consulting and expatriates: [http://therapists.psychologytoday.com/rms/prof\\_detail.php?profid=104038&sid=1325273561.6509\\_9934&lastname=Helbich](http://therapists.psychologytoday.com/rms/prof_detail.php?profid=104038&sid=1325273561.6509_9934&lastname=Helbich).

**H FACEBOOK:** We can now be found on Facebook. Visit us under <https://www.facebook.com/GermanHealthPlans> and add your name to our contact list.

**4 RELOCATION OF THE HEAD OFFICE OF HELBICH GMBH:** The head office of Helbich GmbH was relocated to Maintal at the end of January 2013. Helbich GmbH is still registered in the Commercial Registry of Hamburg. Our new contact details are:  
Helbich GmbH, Breitscheidstraße 2a, 63477 Maintal, Germany  
Tel.: +49 (0) 6181 -43816-80 Fax: +49 (0) 6181-43816-81

**4 OBAMA REFORM:** We have done some research for you, see also the PDF file “Treatment of Non-Citizens...”

Non-US-citizens are not generally required to insure themselves through the American system. It is, however, required that the individual health insurance qualifies as the minimum essential coverage standard of the American health insurance program. As we understand it, that means there is no change for people who live in the USA and have European health insurance.

- *Some types of insurance do not qualify as minimum essential coverage. Examples include coverage only for vision or dental care, workers' compensation, coverage only for a specific disease or condition, plans that offer only discounts on medical services, or coverage for a specific disease or condition. Indian health system services do not count as minimum essential coverage.*

It is the goal of the Obama Reform to guarantee more people have access to health care services, to limit the unreasonable demands of doctors and health care providers and to cause the rising health care costs to sink or at least not rise any further.

For this reason, we conclude there is no change for people with European health insurance.

What type of non-US-citizenship exists makes a difference. Depending on the visa or immigration status, non-US-citizens are able to insure themselves through the American system. The date of entry is a determining factor and a waiting period is required.

This information results from our research, we cannot assume any liability for errors.

Are you interested in the Obama reform? You can find information about it here:

<http://www.whitehouse.gov/healthreform>.

**4 RECOMMENDATIONS:** We would especially like to thank our clients for the many successful recommendations. These have contributed to the steady growth of our internationally oriented client base.

**4 CHANGE WITH THE DKV:** because DKV AG apparently did not inform their clients who live abroad, we would like to inform those of you who do not know. DKV AG ended their consulting services for new clients living in the United States in September 2010. In the following year, September 2011, DKV AG ended their services for new clients living outside of Europe. This does not affect current clients insured by DKV who are living outside of Europe. Should the client's residence change to another country outside of Europe, however, insurance coverage will end or can be transferred to the large or small qualified period. These clients living outside of Europe have insurance protection for a maximum of six months. In general, insurance coverage exists for Germany and Europe, and for a maximum of six months outside of Europe. Please do not hesitate to contact us if you have questions regarding this topic.

Thank you very much for reading our newsletter. We look forward to hearing from you and are available for a personal conversation on the telephone or via Skype.

Best regards

Adelheid Helbich

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