Hand in Hand ist
HanseMerkur

Feeling Unwell While Abroad?
Use Our Online Doctor Service!

**Get medical advice quickly, easily, and conveniently –
without having to visit a doctor's office in person.**
Are you feeling unwell while abroad or experiencing minor health issues? Then use our Online Doctor as a convenient alternative to visiting a local doctor. Through a video consultation, you can speak with a German-speaking doctor* from the comfort of your accommodation or any other quiet location.

How the Online Doctor Service Works

1. Book an Appointment Online
Choose your preferred appointment time 24/7:
https://hmr1.md-medicus.de/en/
2. Receive Your Access Link
You will receive your appointment confirmation and the link for the video consultation by email.
3. Attend the Video Consultation
Join your appointment conveniently via video.
The access link will be activated approximately 20 minutes before the appointment.
4. Receive Documents Digitally
Medical invoices, prescriptions, and referrals will be provided via a secure download link.
5. Submit Your Claim Online
Pay the invoice and submit it easily through our online claim form:
https://www.hmrv.de/en/claim-service/online-claim-form

*Additional languages available: English, French, Italian, Spanish, and Turkish.

Our tip: For minor health concerns, consider using the Online Doctor first. This may save you a trip to a local medical practice and help you get back to your daily routine more quickly.

How should a **claim be notified?**

Need to Submit a Claim? Simply Do It Online!
1. Please submit claims online:
https://www.hmrv.de/en/claim-service/online-claim-form
2. Please attach all relevant documents (medical invoices, receipts, medical reports, etc.).
3. If you have any questions regarding your claim or insurance coverage, please contact:

HanseMerkur Travel Insurance AG
Phone: +49 40 4119-3000

Important for Medical Treatment in the USA
- Please do not make any payments to doctors, hospitals, or other medical service providers.
- For payment guarantees and invoices, please refer providers directly to our partner in the USA:

MedCare International Inc.
Email: info@medcareinternational.com
Phone: +1 800 397-9905

Our Worldwide Emergency Assistance Service
In case of emergencies, before hospital admission, or before arranging medical repatriation, please contact the 24-hour Assistance Service of HanseMerkur Travel Insurance.

By Phone:
+49 40 5555 7877 - Worldwide (except USA)
+1 800 397 99 05 - USA

Online:
Even without a telephone connection, you can submit an emergency notification at any time via Wi-Fi or mobile data:
www.hmrv.de/en/emergency/emergency-form

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