



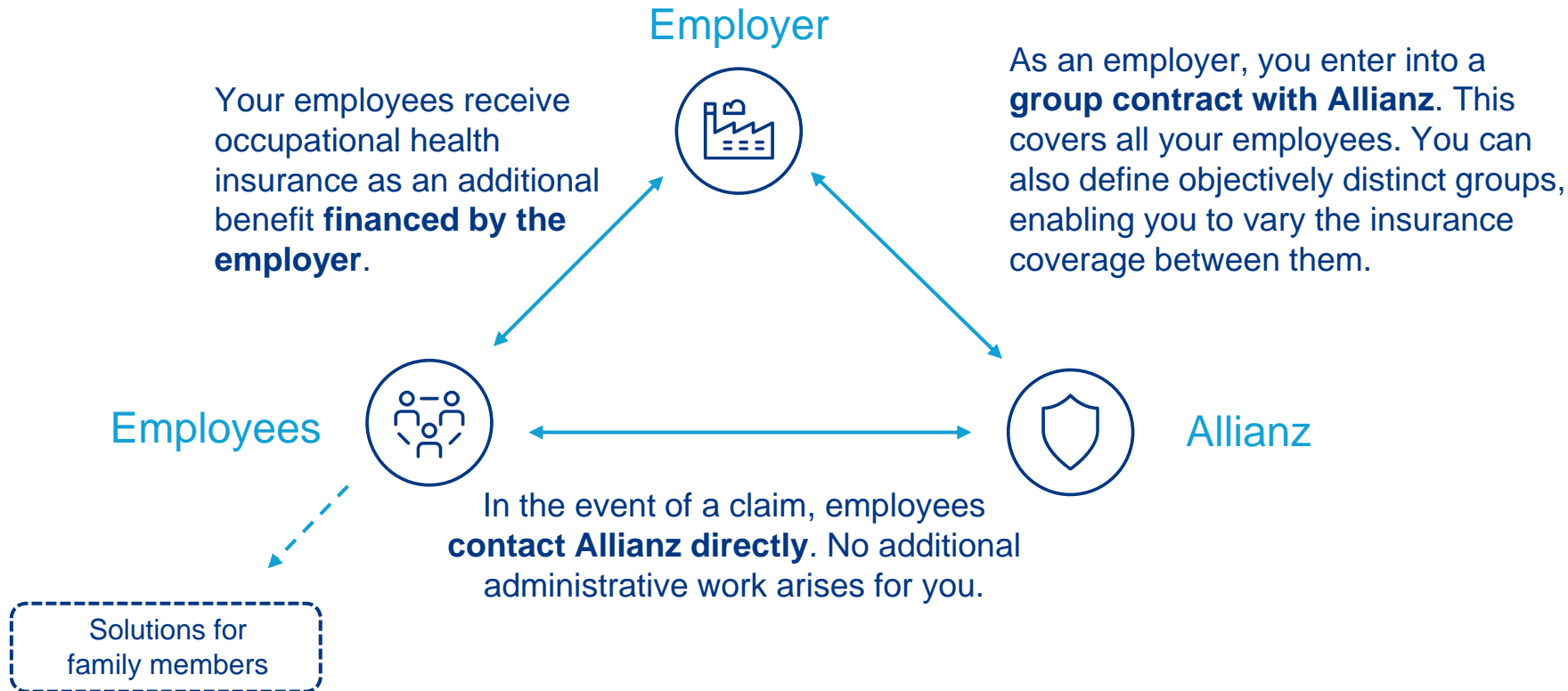
healthy^x – an extra portion of health

With Allianz occupational health insurance (OHI).
Your advantage as an employer.



How Allianz OHI works

OHI is a supplementary health insurance provided to employees by the employer.



- ✓ No health checks
- ✓ Uniform, age-independent premiums

Make a difference as an employer with OHI



Find employees

- Recruit qualified staff
- Your company becomes more attractive
- Willingness to recommend increases



Retain employees

- Keep staff satisfied and motivated
- Avoid fluctuation costs and loss of know-how



Improve health

- Minimise staff downtime



OHI can solve
a variety of
challenges

Employees are a key success factor

Competition in the labour market is tough. Companies have to respond to employee wishes. This is possible with attractive additional benefits – such as OHI!

When choosing an employer, employees pay **more attention to additional benefits** than to the company image.¹



OHI is **one of the 5 most popular additional staff benefits** among employees.¹

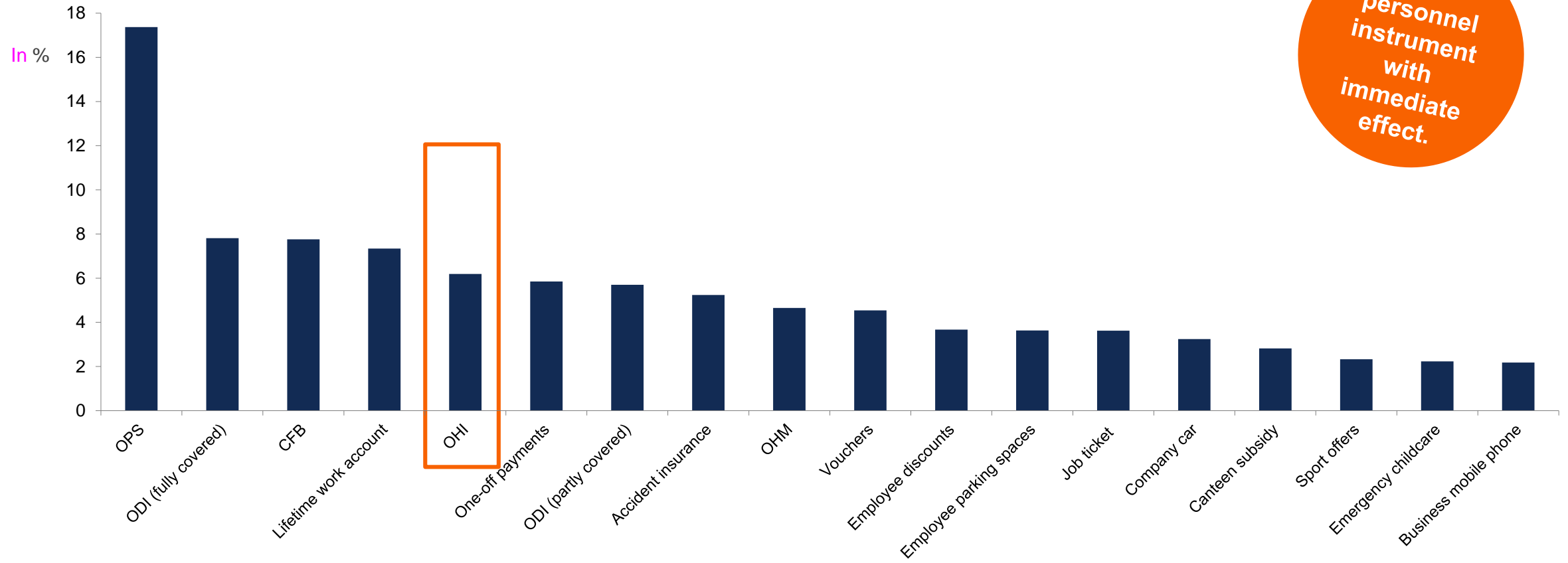
25% of employees **prefer OHI over a salary increase.**²

Every **4th** employee would be **positively influenced** by OHI when choosing a potential employer.¹

¹ Allianz Private Krankenversicherungs-AG, employer/employee survey by infas quo, 2021

² PHI Association 2021.

OHI is one of the five most popular additional staff benefits



Which of the additional staff benefits shown is the most important for you personally, which is the least important? Basis: without N/A

OHI – a healthy bonus for the workforce

Employees rate OHI accordingly high:¹

76%

For me, occupational health insurance is a **useful add-on to the statutory health insurance**, as it covers all relevant benefit gaps.

77%

Occupational health insurance is particularly attractive for me because I can take out this insurance **without a health check**.

74%

Occupational health insurance offers me coverage that I **would not be able to afford privately**.

¹ Allianz Private Krankenversicherungs-AG, employer/employee survey by infas quo, 2021

Employees with OHI feel more valued

An OHI policy increases motivation and satisfaction in the workforce.



+15%

Greater **satisfaction** with the employer



+23%

Higher perceived **appreciation**



+15%

Greater **willingness** to recommend



Enhance your external image

The willingness to recommend in companies with OHI is 42%.

Position yourself as an **attractive, socially responsible employer** with OHI and stand out from the competition.

Take on **social responsibility** as an employer. OHI places a powerful instrument in your hands and is an excellent additional benefit for your employees.

Closing gaps in SHI

The benefits provided by statutory health insurance (SHI) are steadily declining. OHI supplements basic SHI protection.

Examples of SHI benefits:



- **Visual aids:** No refund for adults



- **Prescriptions:** Only for benefits from the SHI benefits catalogue – co-payments often required



- **Teeth:** Only subsidy for fixed costs – often high co-payment

Supplementary insurance closes the benefit gap

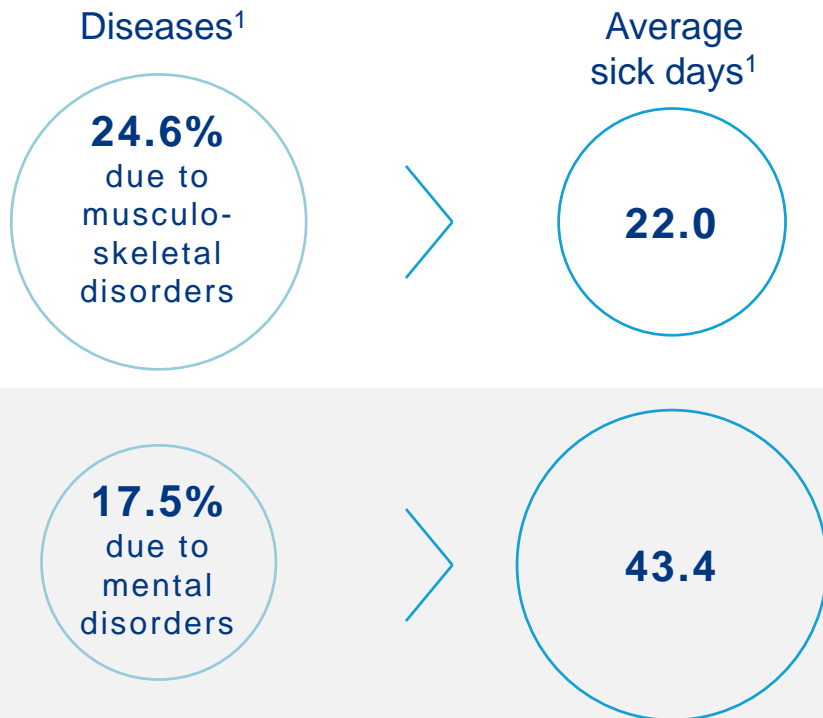
But:

- Illnesses and treatments in recent years usually lead to surcharges, exclusions or refusals
- Private insurance is not possible in some cases due to financial reasons

With OHI, you help your employees to close these gaps – without a medical examination or waiting periods!

Prevent periods of incapacity to work and reduce costs

In 2020, each employee took an average of 18.2 days of sick leave.¹



¹ <https://www.iwd.de/artikel/krankenstand-in-deutschland-steigt-456309/>

² Federal Statistical Office (DESTATIS)



Example:

Costs of absences due to mental disorders:

approx. EUR 8,600* per employee/absence

*Average costs per day of sick leave are between EUR 150-600², calculated here at EUR 200 over 43 days.

Prevention can make a difference! Many of our OHI solutions can make an important contribution here, including the budget packages, the Preventive Healthcare (Extra) module or health services.

OHI instead of a salary increase – a worthwhile investment that pays off

No ancillary wage costs when using the exemption limit for benefits in kind (EUR 50 per month)

Our recommendation for you:

MyHealthBudget Plus 900

EUR 900 per year for:

- Visual aids up to EUR 220 p.a.
- Surgical correction of visual acuity
- Natural therapies
- Medicines, remedies and aids
- Dental check-ups up to EUR 120 p.a.
- Dental treatments

70% is reimbursed separately for dentures and is not deducted from the budget



Preventive Healthcare module

100% for various preventive medical check-ups worth around EUR 1,900 within two calendar years

Plus: valuable health services – completely free of charge even for family members!

OHI acts as a “smart” salary increase:

You invest: OHI contribution	EUR 40.92 per month
Value of OHI for employees:	Approx. EUR 154 per month (net) ¹
Value from a conventional salary increase of EUR 40.92/month for employees:	EUR 18.50 per month (net)



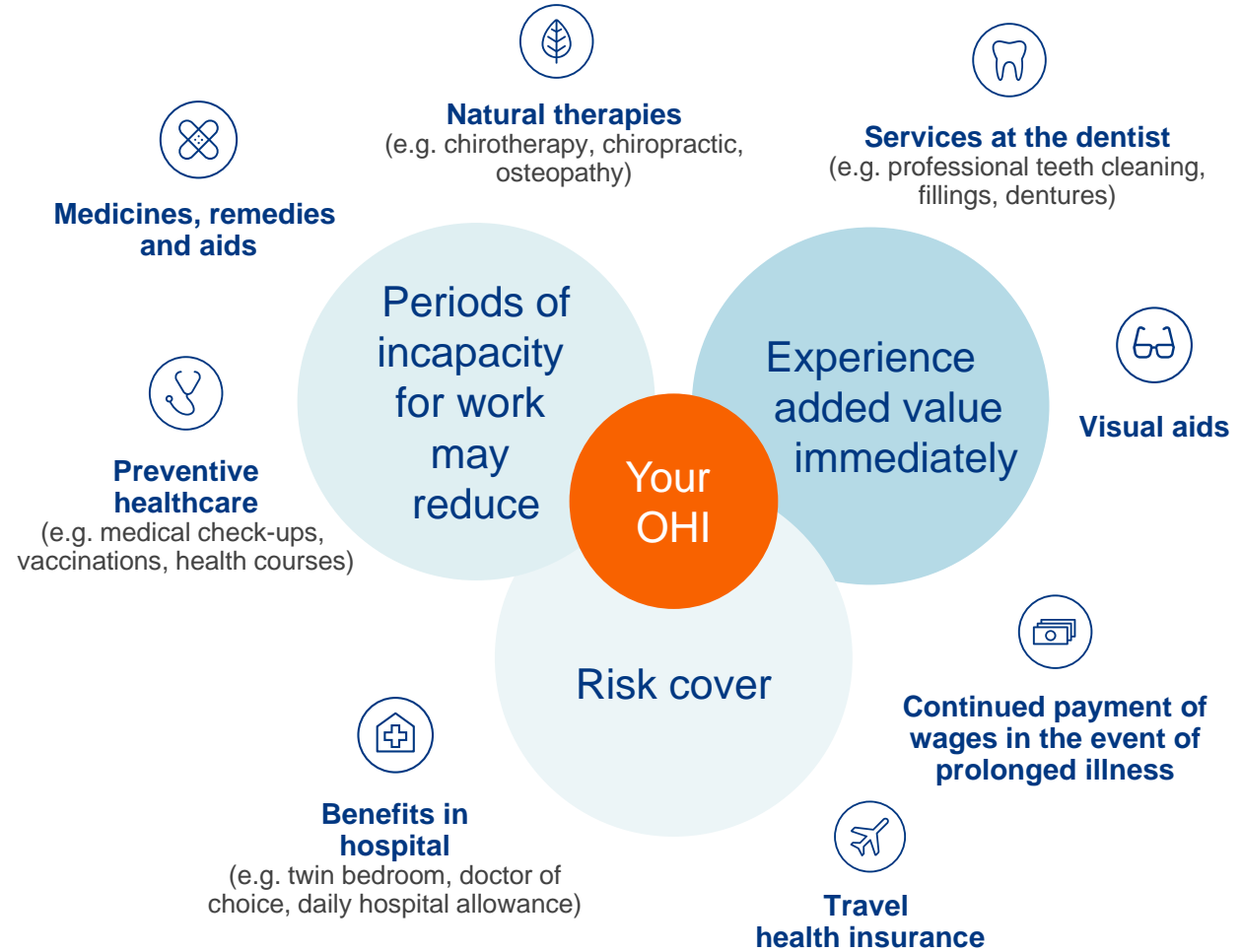
The added value from OHI is significantly higher compared to a conventional salary increase.²

¹ Health services up to EUR 900 p.a. from MyHealthBudget Plus and preventive medical check-ups worth around EUR 1,900 within two calendar years. This corresponds to an added value of approx. EUR 1,850 per year or EUR 154 per month.

² For example, with an employer charge of EUR 41 per month, there is only a net added value for employees of EUR 18.50 per month or EUR 222 per year (based on EUR 3,000 gross, tax class 1 and no children). In this case, the added value from OHI would be eight times higher.

Useful supplement with many advantages for employers

Design your OHI according to your individual expectations!



Allianz product concepts

Maximum freedom of choice – for your individual OHI solution



Modular model

Choose one or more OHI modules.
Each module covers a different benefit area.

Set targeted priorities in coverage as an employer.



Budget model

Define the health package and budget.
Your employees can take advantage of individual benefits from various areas.

Maximum freedom of choice for your employees – within a set budget.



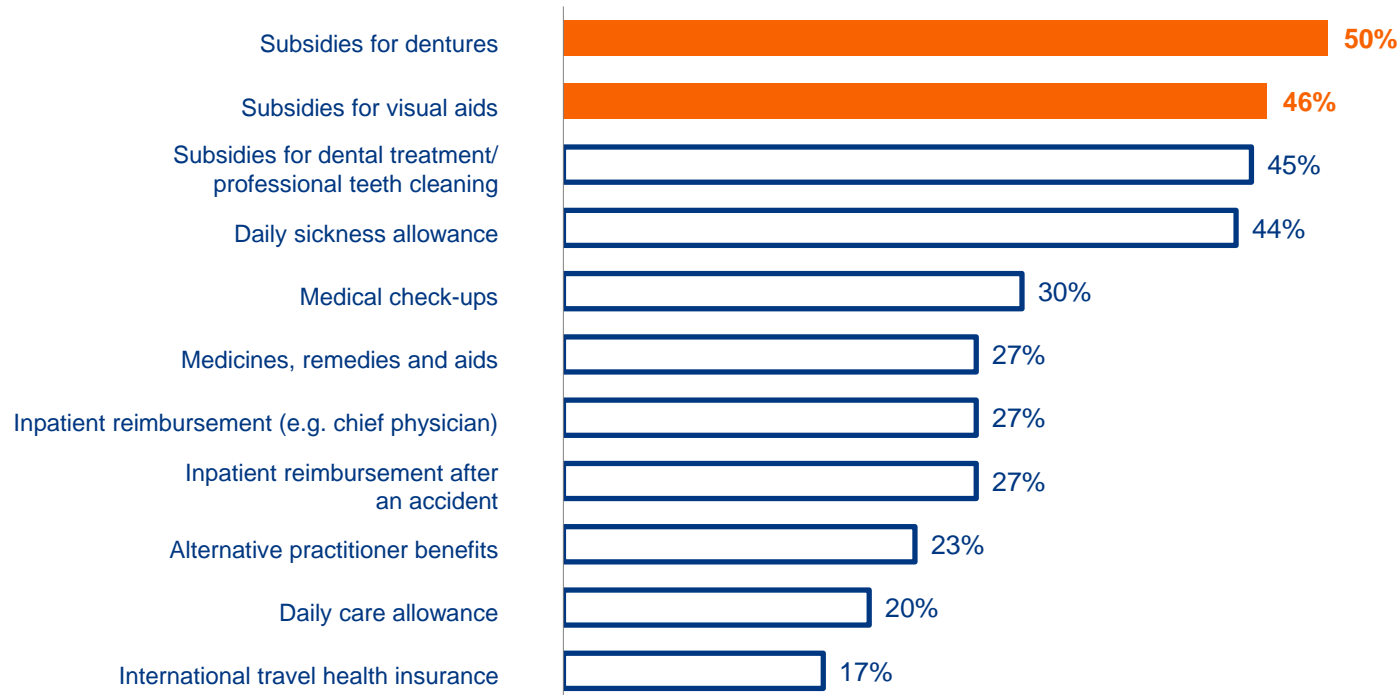
Combined model

Combine a compact budget package with one or more OHI components.

Benefit from all the advantages of the modular and budget model.

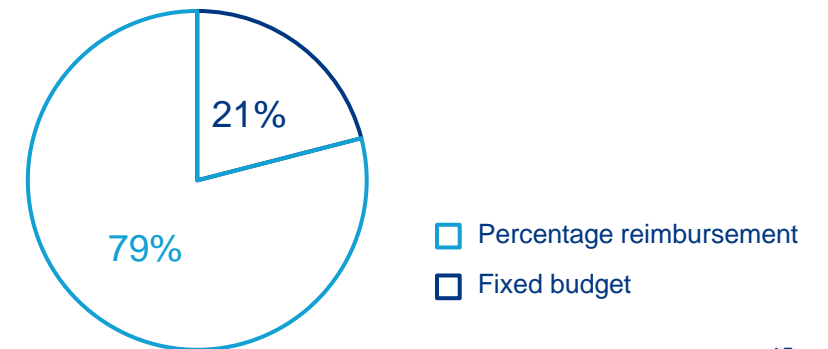
Which product solution do employees prefer?

Subsidies for dentures and visual aids are the most attractive OHI benefit components.



Whether a modular or budget model: both solutions are popular with employees. 56% prefer the budget model, 44% the modular model.

For denture benefits 4 out of 5 employees prefer percentage reimbursement instead of a fixed budget.



Modular model,
budget model
and combined
model – you are
free to choose



Modular model: You choose – everyone benefits

Immediate protection without health checks

Dental		Dental Check-Ups And Treatments EUR 6.61	Fillings, periodontal treatment, root treatment and up to EUR 60 p.a. for teeth cleaning		Dentures	Plus: 70% / Best: 90% For dentures, inlays and implants including the statutory benefit Plus: EUR 10.08 / Best: EUR 20.49
Prevention		Preventive Healthcare EUR 7.44	100% for various preventive medical check-ups worth around EUR 1,900 within two calendar years Also for people with PHI!		Preventive Healthcare Extra EUR 3.18	Health courses and vaccinations, up to EUR 250 p.a., telephone coaching Also for people with PHI!
Outpatient		Alternative Medicine Practitioner EUR 3.16	70% for treatments by health practitioners (incl. medicinal products), up to EUR 400 p.a. Also for people with PHI!		Visual Aids EUR 4.00	100% for glasses and contact lenses, up to EUR 150 within 24 months Also for people with PHI!
Hospital		Hospital (In Case Of Accident) EUR 21.98	100% for twin bedroom, doctor of choice, outpatient surgeries, daily replacement hospital allowance Hospital In Case Of Accident: EUR 3.53		Daily Hospital Allowance EUR 1.29	Daily allowance for each day of hospitalisation. Contribution applies to daily rate of EUR 10, higher daily rate up to EUR 100 possible. Also for people with PHI!
Other		Travel EUR 0.83	Travel health insurance including return transport (up to 8 weeks of travel time) Also for people with PHI!		Daily Sickness Allowance¹ EUR 4.05	Supplement to the statutory sickness allowance from the 7 th week in the event of incapacity for work. Contribution applies to the daily rate of EUR 5, higher daily rate is possible. Also for people with PHI!

¹ Occupational group examination required.

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations.

Budget model – freedom of choice that inspires

You, the **employer**, define the annual budget and the budget packages.

Annual budget:

EUR 300

EUR 600

EUR 900

EUR 1,200

EUR 1,500

Budget packages:

MyHealth-
BudgetMyHealth-
Budget PlusMyHealth-
Budget Best

The **employees** can then select benefits according to their individual needs within the budget.



Budget model – freedom of choice for employees

Basic benefits included in all budget packages:	Denture benefits depending on the selected budget package:	Three budget packages	Annual budget / mon. premium in EUR:				
			300	600	900	1,200	1,500
Visual aids Up to EUR 180-260 p.a. ¹ Surgical correction of visual acuity	Dentures Reimbursement from the agreed budget	MyHealth-Budget Also for people with PHI!	12.90	21.90	29.90	36.90	42.90
Natural therapies ²	Dentures Plus 70% for dentures including the SHI benefit is reimbursed separately from the budget!	MyHealth-Budget Plus ³	22.48	28.48	33.48	38.48	42.48
Medicines, remedies and aids							
Dental check-ups Up to EUR 80-160 p.a. ¹ Dental treatments	Dentures Best 90% for dentures including the SHI benefit is reimbursed separately from the budget!	MyHealth-Budget Best ³	32.89	38.89	43.89	48.89	52.89

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations.

¹ Benefits for visual aids and dental check-ups are capped separately within the annual budget. Benefits increase by EUR 20 with each higher budget level.

² At alternative medicine practitioners or doctors (e.g. chiropractic, osteopathic treatments)

³ Consists of a combination of the plans MyHealthBudget Combined and Dentures Plus or Dentures Best respectively.

Combined model – for optimum coverage

You also have the option to supplement the selected budget package with one or more of the following OHI modules that are ideally suited to your company and workforce. Premium care for your employees.

Three budget packages		Annual budget / monthly premium in EUR:				
		300	600	900	1,200	1,500
Outpatient Dental	MyHealth-Budget*	12.90	21.90	29.90	36.90	42.90
	MyHealth-Budget Plus	22.48	28.48	33.48	38.48	42.48
	MyHealth-Budget Best	32.89	38.89	43.89	48.89	52.89



	Preventive Healthcare*	EUR 7.44	Prevention
	Preventive Healthcare Extra*	EUR 3.18	
	Hospital	EUR 21.98	Hospital
	Hospital In Case Of Accident	EUR 3.53	
	Daily Hospital Allowance*	EUR 1.29 Contribution applies to a daily rate of EUR 10.	
	Daily Sickness Allowance^{1*}	EUR 4.05 Contribution applies to a daily rate of EUR 5.	Other
	Travel*	EUR 0.83	

* Also for people with PHI.

¹ Occupational group examination required.

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations.

Customised – special solutions for small collectives

healthy^x – also for smaller companies! We also offer tailor-made solutions for **companies with 5-9 employees.**

Modular model	
3 of 6 elements, supplemented by Travel and/or Daily Hospital Allowance	
	Preventive Healthcare*
	Preventive Healthcare Extra*
	Visual Aids* + Alternative Medicine Practitioner*
	Dentures Plus
	Dental Check-Ups And Treatments
	Hospital In Case Of Accident
+	Travel*
+	Daily Hospital Allowance*

Budget model
1 of 2 budget packages
MyHealthBudget*
EUR 600 EUR 900 EUR 1,200 EUR 1,500
MyHealthBudget Plus
EUR 600 EUR 900 EUR 1,200 EUR 1,500

+ Optional modules	
...plus one or more of the following modules	
Preventive Healthcare*	
+	Preventive Healthcare Extra*
	Hospital In Case Of Accident
+	Travel*
	Daily Hospital Allowance*

* Also for people with PHI.

Dentists/doctors/benefit providers who can provide tariff benefits themselves cannot conclude the tariffs in question.

Free extra
with
the OHI!

Valuable health services for OHI policyholders



24/7 medical hotline

Provided by independent experts²



24/7 medical video consultation

Digital consultation with a general practitioner or specialist²



Specialist referrals

Arrangement of the earliest possible appointment with a specialist



Allianz relieves pain

Fast assistance, e.g. for back, knee, hip or shoulder problems



24/7 Allianz nursing assistance

Comprehensive support for the long-term care of a family member
– at any time and even at your home



Allianz Gesundheits-App

Submit invoices and more: fast, secure, cost-saving and environmentally friendly

The extra portion of service

Family members¹ can
also use our health
services – completely
free of charge!

¹ Family members include spouses and partners, children or parents, grandparents and parents-in-law for example.

² In suitable cases



**The extra portion
of service**

We support you
in introducing and
managing your OHI.

Extensive support for employers



Launch event

Introductory event on site or digitally



Documents for employee communication

For the successful introduction of your OHI solution



OHI health card¹

Customised for your OHI package and with your company logo



OHI microsite

Website with your company logo – for informing your employees about OHI



OHI film

For your employees: OHI explained briefly and concisely!
Customised to your OHI package.

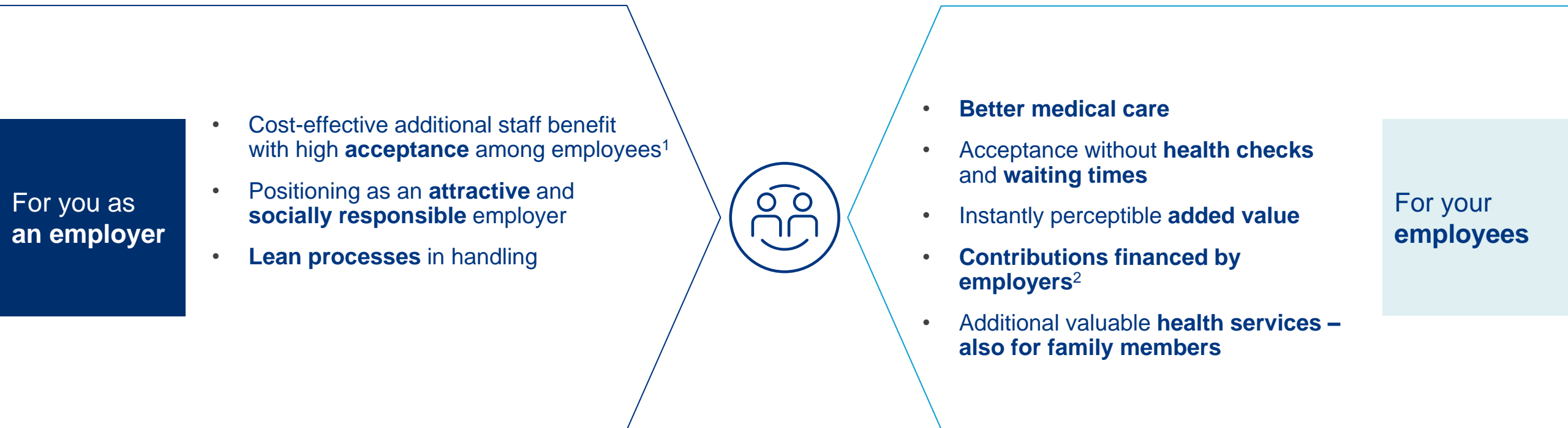


FirmenOnline

Digital platform for contract management – for efficient and modern OHI management

¹ Starting from 50 employees and a monthly OHI contribution of EUR 7 per employee

OHI by Allianz – a true win-win relationship for employers and employees



¹ Allianz Private Krankenversicherungs-AG, employer/employee survey by infas quo, 2021

² Any taxes and social security contributions incurred can be assumed by the employer.

Tax and social security law

Key points regarding the treatment of employer-financed OHI premiums

How is OHI taxed?

OHI is only considered **a form of remuneration in kind** if the employer assumes OHI premiums on behalf of its employees and **they can only demand insurance cover**, but not a cash payment. This should be defined accordingly in an agreement set out in the employment contract. **Otherwise, OHI premiums constitute cash wages** and must be taxed as such.

The **OHI premiums** as well as the taxes and social security contributions borne by the employer may be recognised **as operating expenses, thereby decreasing profit**.

Taxation of OHI as remuneration in kind

If the remuneration in kind per employee, together with OHI, amounts to **a maximum of EUR 50** per month, this remuneration in kind is tax-exempt and does not constitute remuneration that is subject to social security contributions. Should this threshold be exceeded, as a general rule, taxation and, in some cases, social security contributions will be incurred.

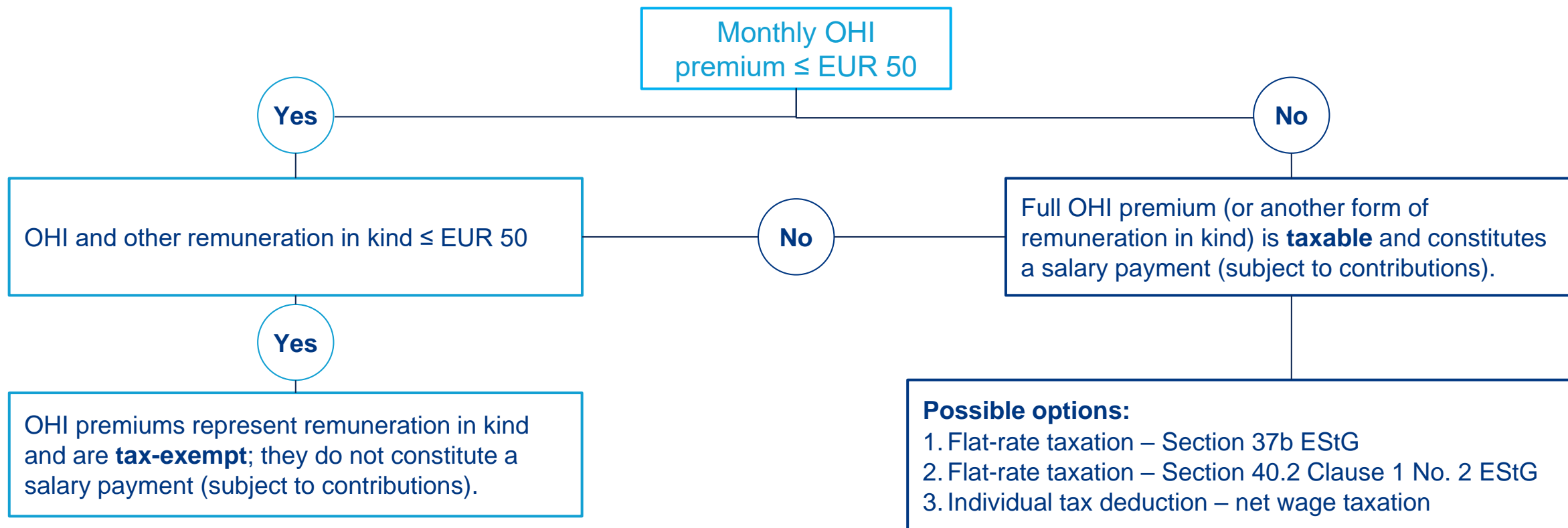
How are OHI benefits taxed?

The benefits received from OHI are **tax-exempt** (Section 3 No. 1a of the German Income Tax Act (EStG)).



TIP
You can find more background information on tax and labour law in our **"Handbook on OHI Taxes and Labour Law"**.

Tax treatment of OHI premiums



The application options presented here lead to full financing by the employer. In addition, the tax treatment of the OHI as a non-cash benefit is possible in principle, but results in a charge for the employee.

The information in this document is based on current evaluations and legal assessments made by Allianz Private Krankenversicherungs-AG. It is not intended to form the basis of contractual provisions or individual assessments. Furthermore, this information does not represent an alternative to fiscal or legal consultation. This information does not give rise to any liability vis-à-vis third parties.

The advantages of Allianz OHI

The extra portion of service
 Health services not only for employees, but also for their family members – completely free of charge!

Strong budget model

Dentures outside the budget



Through MyHealthBudget Plus and Best

With bleaching



From EUR 80-160 for bleaching within the budget packages

Powerful modules

Stress-free dental benefits



- No dental scaling
- No waiting periods
- No exclusion of missing teeth

Reimbursement of hospital treatments **even above the maximum rates of the fee schedule and benefits** for



outpatient surgeries after advance payment by the SHI

If the start date is during the year, the full maximum reimbursement amount applies.¹



Increasing benefits



EUR 20 more per budget level for vision aids and teeth cleaning/bleaching

Full power from day one:



Coverage of ongoing and advised treatments for dental tariffs and in the Hospital module

Comprehensive preventive healthcare



With approx. EUR 1,900 reimbursement every two calendar years

All tariffs come as standard with a waiver of contributions during non-paid periods² – including for sabbaticals.
 Employees still have full insurance protection without paying their own contributions.

¹ For example, the OHI is set up in a company on 1 June 2022 with the MyHealthBudget 600 plan. Each employee can access benefits in the amount of EUR 600 until 31 December 2022.

² Due to the exemption from contributions for employees in non-pay periods (incapacity to work, sabbaticals, parental leave and caregiver leave), employers do not have to pay contributions at the beginning of the next month. Alternatively, the option to suspend or continue paying the contributions can be selected.

Our quality promise

Allianz (APKV) is the best occupational health insurer.¹

We stand for:

Outstanding product portfolio, competence and services	Stress-free tariffs without the exclusion of pre-existing conditions	Cheap contributions with strong performance	Solutions for family members
Great flexibility in tariff selection	Instant insurance coverage without waiting periods	Optimum support during launch, including implementation under labour law	Innovative marketing and free services for every Allianz OHI policy

By the way:
With the International OHI², an OHI is also possible for local employees at locations in the EU / EEA.



¹ FOCUS-MONEY 44/2023 "Toll fürs Teambuilding ", valid until 25 October 2024 or until a new rating is available

² International OHI is an offer in co-operation with Allianz Partners / Allianz Care

The next step

Implementation planning: it's that **easy** to start. We stand by your side.



Note on group formation:

- For companies with ten or more employees, tariff groups are possible starting from five insured employees.
- The formation of a separate tariff group is facilitated for **people in the company who have PHI** (directors, authorised signatories and managers).

Trust in Allianz – in large corporations and SMEs



OHI is a GREAT measure for health prevention



With the OHI Preventive Healthcare module, Henkel provides its employees direct access to the most important prevention offers – beyond the usual preventive care.

“We ensure that you will be fit and stay fit!”

Goal of Henkel GmbH for its own employees

INDUSTRY:
Consumer goods industry
NO. OF EMPLOYEES: 8,000
REGION:
North Rhine-Westphalia
OHI SINCE: 1 October 2017



Custom documents for employee communication

MEGA@Henkel

- 1 Erweiterte Krebsvorsorge
- 2 Herz- und Gefäßvorsorge
- 3 Schwangerenvorsorge
- 4 Sportvorsorge
- 5 Ergänzende Gesundheitsuntersuchungen



OHI as an instrument for hiring and retaining employees

cgrd GmbH decided on the following OHI modules with Allianz:

- Visual Aids
- Preventive Healthcare
- Dentures
- Dental Check-Ups And Treatments

“cgrd supplies companies with top concepts in e-commerce. Allianz provided us with a top concept for OHI.”

Henrik Steffens, CEO of cgrd GmbH

INDUSTRY:
Information and communication
NO. OF EMPLOYEES: 13
REGION:
Hamburg
OHI SINCE: 2015

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Backup: Overview

- 1 Benefit details of the Budget packages and modules
- 2 Solutions for companies with 5-9 employees
- 3 Service details for OHI policyholders
- 4 Service details for the employer
- 5 Cover for family members and continuation of OHI insurance

Highlights of our products

- Acceptance without medical examinations
- No waiting periods: insurance coverage from day one
- Benefits regardless of age
- Solutions for SHI and privately insured people
- Cover for ongoing and advised treatments in nearly every tariff from the start of insurance
- Budget packages: full budget even if started during the year
- All contributions already with integrated contribution exemption



We are a reliable partner

Guarantee:
No increase in contributions in all OHI tariffs before 31 December 2024!



Contribution development in OHI ¹	Since introduction reduced	Since introduction stable	Since introduction increased
Dental Check-Ups And Treatments	↓		
Dentures (Plus/Best)	↓		
Preventive Healthcare	↓		
Preventive Healthcare Extra	↓		
Alternative Medicine Practitioner	↓		
Visual Aids		→	
Hospital	↓		
Hospital In Case Of Accident	↓		
Daily Hospital Allowance		→	
Daily Sickness Allowance			↑
Travel	↓		
MyHealthBudget		→	
MyHealthBudget Plus		→	
MyHealthBudget Best		→	

¹ Development of premiums in new business for employees over the age of 40




Benefit details

Budget packages

Benefit details – 1/2

MyHealthBudget

Also for people with PHI!

Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <p>Visual aids¹</p>	EUR 180	EUR 200	EUR 220	EUR 240	EUR 260
<p>(e.g. spectacle frames / lenses and contact lenses)</p>					
<p>Surgical correction of visual acuity</p>	100% for outpatient surgical visual acuity corrections (e.g. laser surgery in ophthalmic clinics)				
 <p>Natural therapies</p>	100% for outpatient natural therapies with alternative medicine practitioners or doctors (e.g. chirotherapy, chiropractic and osteopathy) ²				
<p>Prescribed medicines / bandages and dressings including co-payments</p>	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ³				
 <p>Prescribed aids including co-payments</p>	100% for prescribed aids (e.g. orthopaedic inserts, bandages at a medical supply store or hearing aids from a hearing aid acoustician)				
<p>Prescribed remedies including co-payments</p>	100% for prescribed remedies (e.g. for physiotherapy, occupational therapy and speech therapy)				



¹ Benefits for visual aids are reimbursed separately within the annual budget.



² Alternative medicine practitioners: within the framework of the scale of fees for alternative medicine practitioners, doctors: benefits of the "Hufelandverzeichnis" according to the German Scale of Medical Fees.

³ According to our terms and conditions of insurance, medicines for contraception are not intended to treat an illness. Therefore, the costs for this type of medication cannot be reimbursed.

Benefit details – 2/2

MyHealthBudget

Also for people with PHI!




Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
Professional teeth cleaning/bleaching ¹	EUR 80	EUR 100	EUR 120	EUR 140	EUR 160
 Dental treatment	100% e.g. for fillings, root canal treatment and periodontal treatment				
Occlusal aids/splints	100% e.g. for night-guards				
Pain relief treatments for insured dental procedures	100% e.g. for dental acupuncture, twilight sleep and laughing gas sedation				
 Dentures, inlays and implants	100% for inlays, dentures and implants				
Orthodontic treatment	100% for orthodontic treatment due to an accident or serious illness				



¹ Dental check-ups are reimbursed separately within the annual budget.

Benefit details – 1/2

MyHealthBudget Plus¹

Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 Visual aids²	EUR 180	EUR 200	EUR 220	EUR 240	EUR 260
Surgical correction of visual acuity	(e.g. spectacle frames / lenses and contact lenses)				
 Natural therapies	100% for outpatient surgical visual acuity corrections (e.g. laser surgery in ophthalmic clinics)				
Prescribed medicines / bandages and dressings including co-payments	100% for outpatient natural therapies with alternative medicine practitioners or doctors (e.g. chirotherapy, chiropractic and osteopathy) ³				
 Prescribed aids including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ⁴				
Prescribed remedies including co-payments	100% for prescribed aids (e.g. orthopaedic inserts, bandages at a medical supply store or hearing aids from a hearing aid acoustician)				
	100% for prescribed remedies (e.g. for physiotherapy, occupational therapy and speech therapy)				



¹ MyHealthBudget Plus consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

² Benefits for visual aids are reimbursed separately within the annual budget.



³ Alternative medicine practitioners: within the framework of the scale of fees for alternative medicine practitioners, doctors: benefits of the "Hufelandverzeichnis" according to the German Scale of Medical Fees.

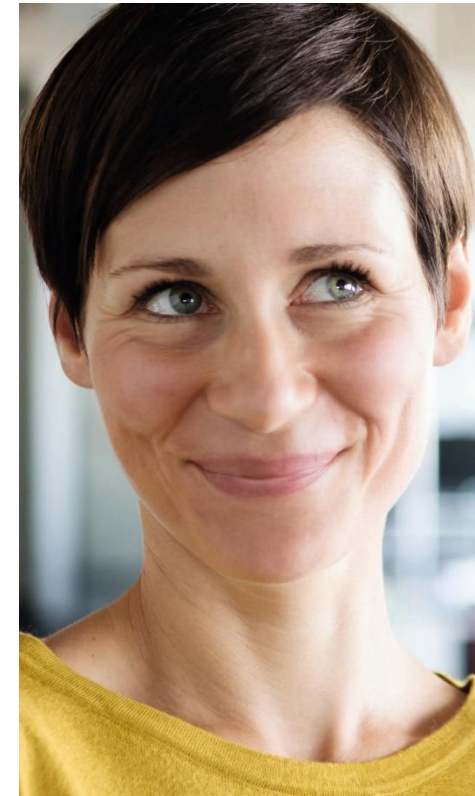
⁴ According to our terms and conditions of insurance, medicines for contraception are not intended to treat an illness. Therefore, the costs for this type of medication cannot be reimbursed.

Benefit details – 2/2

MyHealthBudget Plus¹

Highlight:
Denture benefits are reimbursed separately and are not deducted from the budget!

Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
Professional teeth cleaning/bleaching ²	EUR 80	EUR 100	EUR 120	EUR 140	EUR 160
 Dental treatment	100% e.g. for fillings, root canal treatment and periodontal treatment				
Occlusal aids/splints	100% e.g. for night-guards				
Pain relief treatments for insured dental procedures	100% e.g. for dental acupuncture, twilight sleep and laughing gas sedation				
Dentures	70% reimbursement incl. SHI benefits for dentures, inlays and implants				
 Additional benefits	e.g. acupuncture or orthodontic treatment due to an accident				
Orthodontics	Until the age of 20 years: 100% for orthodontic benefits				






¹ MyHealthBudget Plus consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

² Dental check-ups are reimbursed separately within the annual budget.

Benefit details – 1/2

MyHealthBudget Best¹

Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <p>Visual aids²</p>	EUR 180	EUR 200	EUR 220	EUR 240	EUR 260
<p>Surgical correction of visual acuity</p>	(e.g. spectacle frames / lenses and contact lenses)				
 <p>Natural therapies</p>	100% for outpatient surgical visual acuity corrections (e.g. laser surgery in ophthalmic clinics)				
<p>Prescribed medicines / bandages and dressings including co-payments</p>	100% for outpatient natural therapies with alternative medicine practitioners or doctors (e.g. chirotherapy, chiropractic and osteopathy) ³				
 <p>Prescribed aids including co-payments</p>	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ⁴				
<p>Prescribed remedies including co-payments</p>	100% for prescribed aids (e.g. orthopaedic inserts, bandages at a medical supply store or hearing aids from a hearing aid acoustician)				
	100% for prescribed remedies (e.g. for physiotherapy, occupational therapy and speech therapy)				



¹ MyHealthBudget Best consists of a combination of the plans MyHealthBudget Combined and Dentures Best.

² Benefits for visual aids are reimbursed separately within the annual budget.



³ Alternative medicine practitioners: within the framework of the scale of fees for alternative medicine practitioners, doctors: benefits of the “Hufelandverzeichnis” according to the German Scale of Medical Fees.

⁴ According to our terms and conditions of insurance, medicines for contraception are not intended to treat an illness. Therefore, the costs for this type of medication cannot be reimbursed.

Benefit details – 2/2

MyHealthBudget Best¹

Highlight:
Denture benefits are reimbursed separately and are not deducted from the budget!

Budget p.a.	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
Professional teeth cleaning/bleaching²	EUR 80	EUR 100	EUR 120	EUR 140	EUR 160
 Dental treatment	100% e.g. for fillings, root canal treatment and periodontal treatment				
Occlusal aids/splints	100% e.g. for night-guards				
Pain relief treatments for insured dental procedures	100% e.g. for dental acupuncture, twilight sleep and laughing gas sedation				
 Dentures	90% reimbursement incl. SHI benefits for dentures, inlays and implants				
Additional benefits	e.g. acupuncture or orthodontic treatment due to an accident				
Orthodontics	Until the age of 20 years: 100% for orthodontic benefits				



¹ MyHealthBudget Best consists of a combination of the plans MyHealthBudget Combined and Dentures Best.

² Dental check-ups are reimbursed separately within the annual budget.

Benefit details

Modules

Dentures Plus/Best module

High-quality dentures instead of standard care provided by SHI



Benefits

70% (Plus) or 90% (Best) reimbursement incl. the SHI benefit for dentures, inlays and implants

Additional benefits such as reimbursement for acupuncture or orthodontics after an accident

Reimbursement up to the maximum amounts in the German Scale of Medical Fees for dentists (GOZ) and doctors (GOÄ)

Did you know?

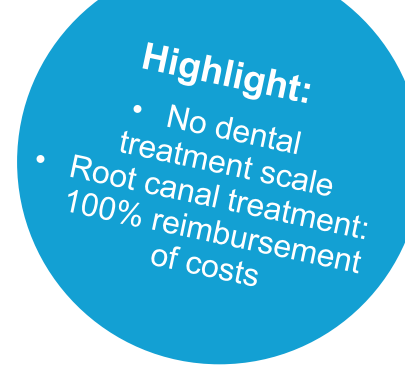
Example:
Total costs for an implant with a crown: EUR 2,820
Reimbursement by SHI: EUR 558¹



¹ SHI fixed subsidy without a bonus (as at: January 2023)

Dental Check-Ups And Treatments module

For reliable protection! So SHI policyholders can keep their bright smile!



Benefits

100% of the total costs for fillings including SHI benefit

100% for root canal treatment – always!
Irrespective of any coverage by SHI.

100% for periodontal treatment for additional benefits with corresponding advance payment by SHI

EUR 60 per insurance year for **dental prophylaxis**

Did you know?

Example:
Total costs for root canal treatment: EUR 520
Reimbursement by SHI: EUR 0



Preventive Healthcare module

Prevention is the best medicine!

Highlight:

- Preventive healthcare to the value of around EUR 1,900¹
- Benefits regardless of age

Also for people with PHI!



Benefits

100% reimbursement for:

Enhanced cancer screening

incl. cancer screening for women and men, bowel, bladder and skin cancer screening

Cardiovascular screening

incl. internal medicine check-up, heart and vascular check-up

Pregnancy care

incl. first trimester screening and enhanced ultrasound of the foetus

Athletes' screening

incl. treadmill analysis and lactate ischemia test

Supplementary medical check-ups

incl. glaucoma screening, pulmonary function examination and osteoporosis check



These benefits can be claimed within two consecutive calendar years (pregnancy care annually).

¹ The value depends on the examinations carried out and on the increase factor. A mean increase factor (2.3-fold) was used as a basis. Costs for prenatal care were not included. This value may also be significantly higher.

Preventive Healthcare Extra module

Highlight:
Benefits regardless
of age

Preventive Healthcare Extra is enhanced health protection!

Also for
people with
PHI!

EUR 250 reimbursement per year for:

**Two certified health courses
(certified in accordance with
the German Social Code,
Book Five (SGB V), Section 20)**

(e.g. regarding topics such as
stress management and
relaxation, addiction prevention,
exercise and nutrition)

**Various protective and
travel vaccinations**

(TBE, flu, hepatitis A and B,
cholera, yellow fever, Japanese
encephalitis, meningococci, rabies,
typhoid fever and malaria prophylaxis)

**100% reimbursement for
a three-month telephone
coaching course by a
specialist for mental stress**

E.g. for questions about issues such as
low mood, fears or exhaustion, work-
related stress, addiction and addiction
prevention, employee leadership and
conflict management



Benefits



Visual Aids module

Covering the costs of visual aids from the optician – a decision with foresight that pays off.

Highlights:
Benefits irrespective
of changes in
eyesight!

Also for
people with
PHI!



Benefits

**100% reimbursement for glasses and contact lenses
up to EUR 150 total refund within 24 months**

Did you know?

Benefit of SHI:
In general, no benefits for visual aids for adults



Alternative Medicine Practitioner module

Green light for alternative medicine – holistically covered!

Highlights:
Reimbursement up to the maximum rates of the scale of fees for alternative medicine practitioners (GebüH)!

Also for people with PHI!



Benefits

70% reimbursement for alternative medicine practitioner treatments¹ (including prescribed medicines) up to EUR 400 per insurance year

Free choice of doctor's office and therapy among all alternative medicine practitioners within the meaning of the German Alternative Medicine Practitioners Act (Heilpraktikergesetz, HeilprG)



¹ This includes both traditional alternative medicine practitioner treatments and chiropractic or osteopathic treatments by alternative medicine practitioners.

Hospital module

For optimal care in hospital in case of illness or after an accident

Highlights:

- Reimbursement in excess of the maximum rates of the German Scale of Medical Fees (GOÄ)
- Pre-existing conditions are covered!



Benefits

Inpatient benefits in case of illness or after an accident

- Treatment by attending doctor or doctor of choice in hospital
- Optional accommodation in a twin room
- Daily hospital allowance as an alternative:
 - EUR 25 if the accommodation option is waived
 - EUR 25 if treatment by attending doctor / doctor of choice is waived
- Desired relocation and services
- Benefits for outpatient operations after advance payment by SHI
- Benefits for treatment in private clinics after advance payment by SHI

Extra Service

Patient guide:
Individual care and support for complicated cases of illness



Special feature

Possibility to take out a privately financed entitlement (future option) – for lower contributions if insurance is continued privately

Hospital In Case Of Accident module

For optimal care in hospital after an accident

Highlights:

- Reimbursement in excess of the maximum rates of the German Scale of Medical Fees (GOÄ)
- Pre-existing conditions are covered!



Benefits

Inpatient benefits after an accident

- Treatment by attending doctor or doctor of choice in hospital
- Optional accommodation in a twin room
- Daily hospital allowance as an alternative:
 - EUR 25 if the accommodation option is waived
 - EUR 25 if treatment by attending doctor / doctor of choice is waived
- Desired relocation and services
- Benefits for outpatient operations after advance payment by SHI
- Benefits for treatment in private clinics after advance payment by SHI



Daily Hospital Allowance module

Cushion extra costs in hospital flexibly.

Highlights:

- Cover for ongoing and advised treatments from the start of insurance
- No time limitation for benefits
- Free use of the money



Also for people with PHI!



Benefits

Daily allowance for each day of hospitalisation including the day of admission and discharge

Contribution to cover additional costs in hospital (e.g. statutory co-payment or accommodation in a single or twin room)

Special feature

Can be taken out in EUR 5 increments; maximum cover amount of EUR 100 per day, minimum rate of EUR 10 per day.

Also for smaller groups: starting from 5 policyholders per daily rate



Daily Sickness Allowance module

Complete coverage – so recovery is not compromised by finances!

Highlights:

- Waive the right of ordinary termination
- Pre-existing conditions are covered!

Also for people with PHI!

Supplement to the statutory sickness benefit from the 7th week of incapacity for work



Benefits

Amount to cover the **net income gap** occurring after an illness lasts longer than the continued remuneration period.¹

Can be taken out in EUR 5 increments; maximum cover amount of EUR 25 per day.

Benefit **also for reintegration measures**²

Did you know?

Example:
Income gap for net income of EUR 429 per month (assumption: gross wage EUR 2,700, net wage EUR 2,060)

Special conditions

Occupational groups of the collective to be insured must be examined. If the company may be assigned to a critical industry, then no more than 25% of the employees may be engaged in industrial work or predominantly (i.e. more than 50%) in physical work.



¹ No daily sickness allowance cover for marginal employees and owners of partnerships

² If sickness benefit is paid by the statutory health insurance or a transitional allowance is paid by the statutory rehabilitation institution

Travel module

Worldwide protection – up to 8 weeks per trip abroad!

Highlights:

- Benefits also on business trips
- 24-hour emergency hotline and comprehensive assistance benefits



Benefits

Travel time of up to 56 days

Outpatient/inpatient: 100% without deductible, free choice of doctor

Teeth: pain-relieving measures, simple fillings, repairs of inlays and dentures – no deductible

Medically necessary return transport without limitation and without deduction of the return travel costs, transfer or funeral abroad, 24-hour assistance, shipment of medication and transport costs for stored blood units



Best possible care in hospital, even in old age

The solution for the Hospital / Daily Hospital Allowance module

Background:

If OHI policyholders leave the company, they can continue the Hospital / Daily Hospital module privately – without any medical examinations.

But: with a significantly higher contribution

Solution:
employee-funded
future option

- **Lower premiums in the case of private continuation** due to the build-up of ageing provisions in the form of a large entitlement insurance policy
 - Conclusion and payment of premiums by employees
 - Application **only possible within six months of taking out OHI**
 - **No medical examination is conducted** when the future option is taken out
-



Concepts for companies with 5-9 employees

Modular model: concepts for companies with 5-9 employees

Choose at least **3 out of 6** elements.



Dental Check-Ups And Treatments
EUR 6.61

Fillings, periodontal treatment, root treatment and up to 60 EUR p.a. for teeth cleaning



Dentures Plus
EUR 10.08

70% for dentures, inlays and implants including the statutory benefit



Preventive Healthcare
EUR 7.44

100% for various preventive medical check-ups worth around EUR 1,900 within two calendar years

Also for people with PHI!



Preventive Healthcare Extra
EUR 3.18

Health courses and vaccinations, up to EUR 250 p.a., telephone coaching

Also for people with PHI!



Hospital In Case Of Accident
EUR 3.53

100% for twin bedroom, doctor of choice, outpatient surgeries and daily replacement hospital allowance



Alternative Medicine Practitioner

70% for health practitioner treatments (including medicinal products), up to EUR 400 p.a.



Visual Aids
EUR 7.16

100% for glasses and contact lenses, up to EUR 150 within 24 months
Also for people with PHI!

Add-on options:



Travel

EUR 0.83

Travel health insurance including return transport (up to 8 weeks of travel time)

Also for people with PHI!



Daily Hospital Allowance

EUR 1.29

Daily allowance for each day of hospitalisation. Contribution applies to daily rate of EUR 10, higher daily rate up to EUR 100 possible.

Also for people with PHI!

As a rule, **at least 5 people** must be insured **per tariff**.¹

All employees receive the **same modular package**.
Exception: **people with private health insurance** only receive the tariffs approved for them from this package.

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations. Dentists/doctors/benefit providers who can provide tariff services themselves cannot conclude the tariffs in question.

¹ Note: For the combination of OHI Preventive Healthcare, OHI Preventive Healthcare Extra, OHI Visual Aids and OHI Alternative Medicine Practitioner, employees with statutory or private health insurance can be insured in order to reach the minimum group size of 5 people.

Budget model: concepts for companies with 5-9 employees

Basic benefits included in all budget packages:	Denture benefits depending on the selected budget package:	Two budget packages	Annual budget / monthly premium in EUR:			
			600	900	1,200	1,500
<p> Visual aids Glasses and contact lenses, up to EUR 200-260 p.a.¹</p> <p>Surgical correction of visual acuity E.g. laser surgery</p> <p> Natural therapies With alternative medicine practitioners and doctors (e.g. chirotherapy, chiropractic, osteopathy)</p> <p> Medicines, remedies and aids Prescribed medicines/dressings, remedies and aids including co-payments</p> <p> Dental check-ups Professional teeth cleaning/bleaching: up to EUR 100-160 p.a.¹</p> <p>Dental treatments For fillings, root treatment, periodontal treatment, among other treatments</p>	<p> Dentures Dentures, inlays and implants. Reimbursement from the agreed budget</p>	<p>MyHealth-Budget</p> <p>Also for people with PHI!</p>	21.90	29.90	36.90	42.90
	<p> Dentures Plus 70% is reimbursed separately for dentures, inlays and implants including the SHI benefit and is not deducted from the budget!</p>	<p>MyHealth-Budget Plus²</p>	28.48	33.48	38.48	42.48

As a rule, **at least 5 people** must be insured **per tariff.**

All employees receive the **same package.** Exception: **people with PHI** can only receive MyHealthBudget.

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations. Dentists/doctors/benefit providers who can provide tariff services themselves cannot conclude the tariffs in question.

¹ Benefits for visual aids and dental check-ups are capped separately within the annual budget. Benefits increase by EUR 20 with each higher budget level.

² Consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

Combined model: concepts for companies with 5-9 employees

You also have the option to supplement the selected budget package with one or more of the following OHI modules that are ideally suited to your company and workforce. Premium care for your employees.

Two budget packages		Annual budget / monthly premium in EUR:						
		600	900	1,200	1,500			
Outpatient Dental	MyHealth-Budget Also for people with PHI!	21.90	29.90	36.90	42.90	+	Preventive Healthcare Also for people with PHI! EUR 7.44	Prevention
	MyHealth-Budget Plus²	28.48	33.48	38.48	42.48		Preventive Healthcare Extra Also for people with PHI! EUR 3.18	
							Hospital In Case Of Accident EUR 3.53	Hospital
						Daily Hospital Allowance Also for people with PHI! EUR 1.29 Contribution applies to a daily rate of EUR 10.		
							Travel Also for people with PHI! EUR 0.83	Other

All contributions are monthly contributions and include the exemption from contributions in unpaid periods. The contributions constitute employer pay and are subject to income tax and social security regulations. Dentists/doctors/benefit providers who can provide tariff services themselves cannot conclude the tariffs in question.

¹ Benefits for visual aids and dental check-ups are capped separately within the annual budget. Benefits increase by EUR 20 with each higher budget level.

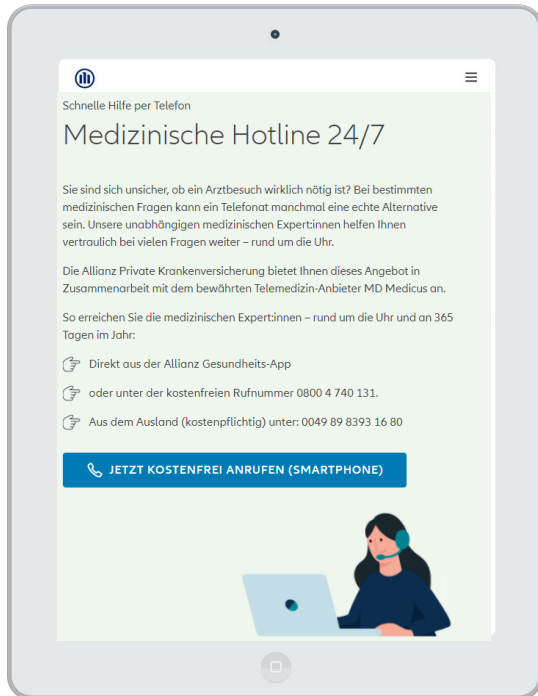
² Consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

Services

for employees

24/7 medical hotline

Unsure whether a visit to the doctor is necessary? In suitable cases¹, a phone call can sometimes be a real alternative.



Advantage

- An alternative to visiting a doctor – around the clock
- Quick clarification of whether an appointment needs to be made with a doctor. This creates more freedom and flexibility.

Free extra
with
the OHI!



Independent **medical experts can help** in suitable cases¹ with many questions in confidence.



Directly from the app “Allianz Gesundheits-App” or by calling 08 00 4 74 01 31



Available in **more than 20 languages**



24 hours a day – every day



Questions handled confidentially

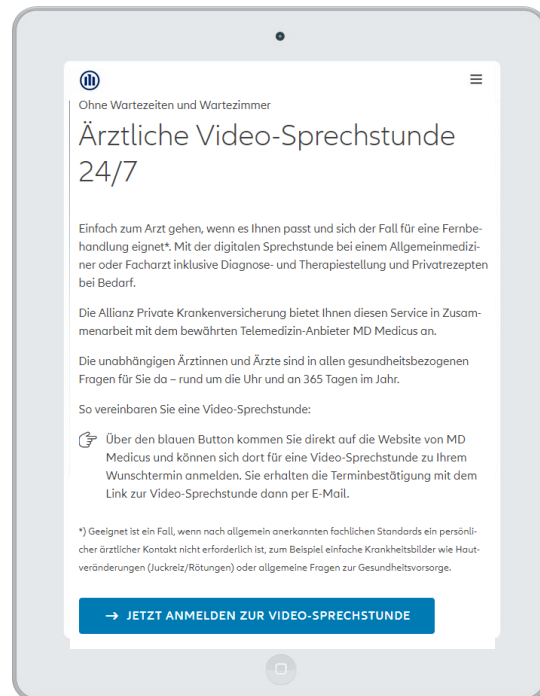
More information about our services in the OHI Health World at → gesundheitswelt.allianz.de/bkv

¹ A case is suitable for remote treatment if, according to generally recognised professional standards, personal medical contact is not required. For example: simple symptoms such as skin changes (itching/redness) or general questions about health care.

24/7 medical video consultation

Simply receive the advice of medical experts in suitable cases¹.

Free extra with the OHI!



Advantage

- Clarify medical issues and keep a clear head.
- Advice on medical issues from the comfort of home. This creates more freedom and flexibility.



Simply see the doctor when convenient and the case is suitable for remote treatment¹. No waiting period or waiting room at all.



Digital consultation with a recognised **general practitioner** or **specialist**, including diagnosis and therapy. And private prescriptions when needed!



Fill out the form in the app “Allianz Gesundheits-App” or at → gesundheitswelt.allianz.de/bkv, specifying the desired date/time. Receive appointment confirmation with the link to the video consultation.



24 hours a day – every day



Available in more than 20 languages

More information about our services in the OHI Health World at → gesundheitswelt.allianz.de/bkv

¹ A case is suitable for remote treatment if, according to generally recognised professional standards, personal medical contact is not required. For example: simple symptoms such as skin changes (itching/redness) or general questions about health care.

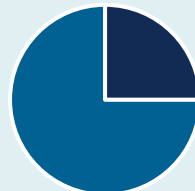
Specialist referrals

We take care of organizing and arranging the earliest possible appointment with competent specialists.



Advantage

- A prompt appointment with a specialist can be very important.
- Medical treatment can begin earlier – meaning a faster recovery.



→ 25% of Germans wait longer than a month for an appointment with a specialist.¹

Free extra with the OHI!



Easy search for **competent specialists**



Directly from the app “Allianz Gesundheits-App” or by calling 08 00 4 74 01 31



Medical experts will take care of the appointment and send the OHI policyholder an appointment confirmation.



Prompt, earliest possible specialist appointment

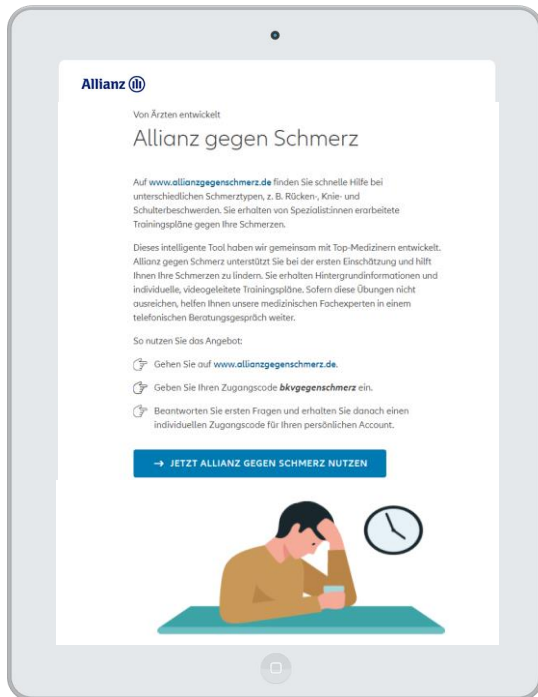


Available in more than **20 languages**

Allianz relieves pain

Free extra with the OHI!

Fast assistance to relieve back, knee, hip and shoulder problems



Advantage

- Easy access to help with pain – for a fast recovery
- Online tools to alleviate pain



Pain relief in four steps at → www.allianzgegenschmerz.de



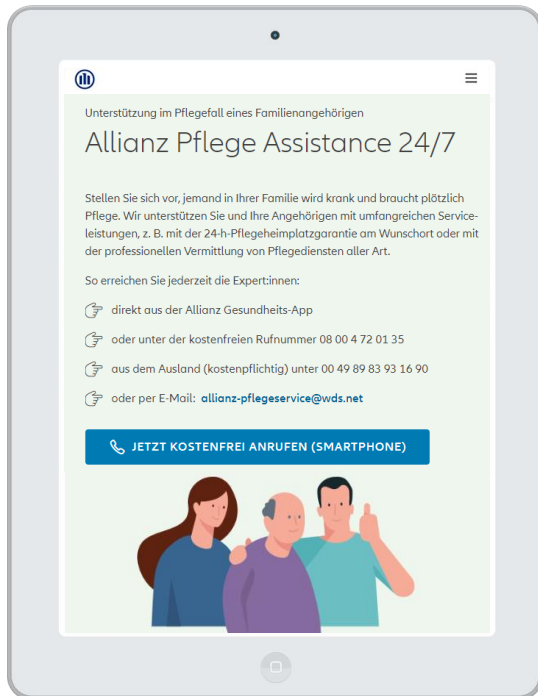
Training plans developed by **specialists** to combat pain



Find the right doctor quickly for serious problems.

24/7 Allianz nursing assistance

We support OHI policyholders with comprehensive services in the event of the long-term care of a family member – at any time and even at home.



Advantage

- Fast and flexible: OHI policyholders and their relatives can rely on our help – by telephone or, if necessary, in person at home.
- Keep a clear head: receive comprehensive support in a stressful exceptional situation.

Free extra with the OHI!



Support in organising the care situation e.g. consultation at home or by phone within 24 hours and 24-hour nursing home guarantee



Organising help for nursing relatives e.g. nursing training



Professional referral of all kinds of care services e.g. household and cleaning



Directly from the app “Allianz Gesundheits-App”, by calling 08 00 4 72 01 35 or by email: allianz-pflegeservice@wds.net



Around the clock – every day



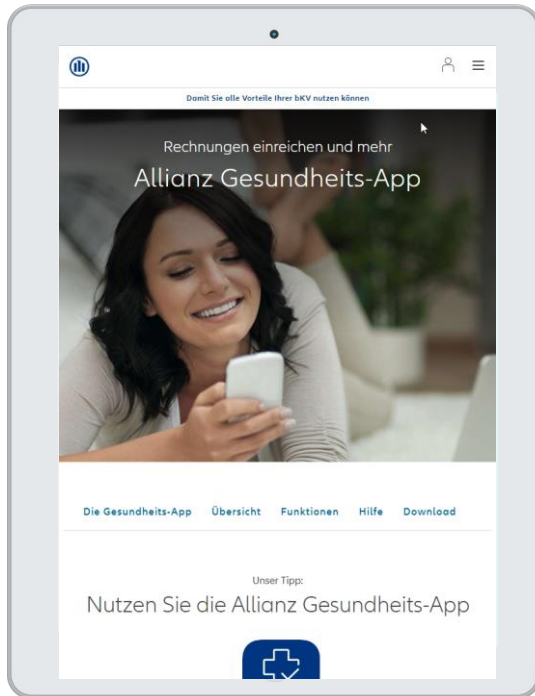
Available in several languages

Allianz Gesundheits-App

60% of all incoming benefit requests via the app are processed in the first 24 hours!

Free extra with the OHI!

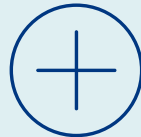
Fast, secure, cost-saving and environmentally friendly – easily submit bills digitally with the app “Allianz Gesundheits-App”.



Advantage

- Save time and postage when submitting invoices. Money is reimbursed faster the digital way.

Additional functions after connecting with **Meⁱⁿ Allianz**



- Mailbox display with outgoing documents, such as benefits billing
- Display of invoice and refund amount
- Multiple contract capability¹



Digital submission of bills and medicine prescriptions – **via smartphone or tablet**



Quickly and easily with the app “**Allianz Gesundheits-App**”



Available in **German and English**



Processing status, tariff overview and access to **health services** in the app



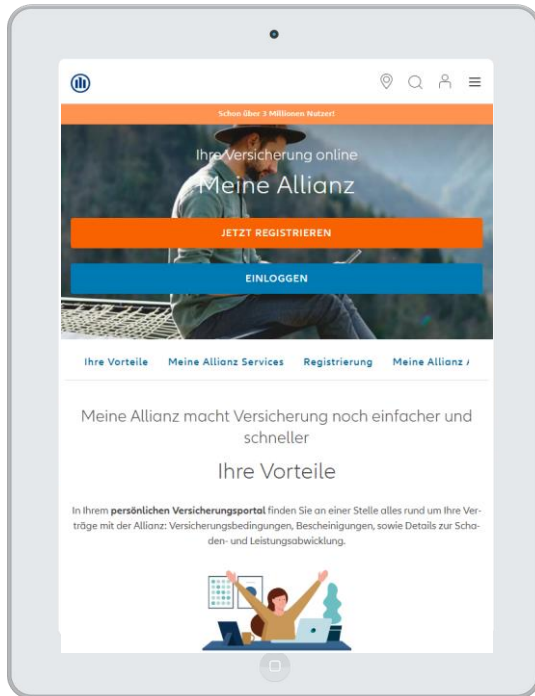
View **correspondence about benefits with Allianz** – regardless of the communication channel



For OHI contracts with the Hospital module: **digital Allianz card** within the app

Meine Allianz customer portal

Personal insurance portal for all contracts with Allianz – makes insurance even easier and faster.



Advantage

- **Everything about your contracts with Allianz in one place:** terms and conditions, certificates and details on processing benefits
- Personal **service area**
- Electronic **mailbox**
- Possibility of **contacting intermediaries**

Meine Allianz 

Free extra with the OHI!



Via web or app: on mobile, tablet and computer



Digital and safe: only the insured person has online access to their data.



Around the clock and always available



Easy, personal and mobile – the **Meine Allianz-App**



Download the Allianz Gesundheits-App now.



Allianz OHI Health World

Access to all health services and tips on health topics.



Advantage

- Interesting information on relevant topics such as stress management and back pain
- Find a guide and offers for an active life.

Free extra
with
the OHI!



Interesting information on the topic of health



For example on nutrition, work/life balance, and occupational health and safety



With **videos, podcasts and guides from experts** in occupational health management



Stay up to date on digital applications for even better health at work and at home!

Services

for employers

OHI health card

The health card is customised for your company with 50 or more employees. This ensures your employees will remember your OHI.

Advantage

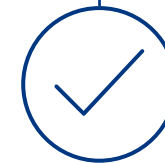
- Employer**
 - The card bears your company's logo – every look in the wallet is a little internal image advertising for you.
- Employees**
 - Employees always have the contact details for their Allianz contacts at hand.



The most important information about your OHI in a **compact credit card format**



Customised for you – depending on the **OHI package** selected and with your **company logo**



Available from **50 employees** and a **monthly contribution of EUR 7 per employee**



Example of the MyHealthBudget Plus/Best and combined model



Back cover

Example of the modular model



Example of MyHealthBudget

OHI health card – services

All services at a glance – for companies with up to 50 employees



Advantage

Employer • Every time your employees look in the wallet, they remember the OHI.

Employees • Full access to OHI services immediately at hand when your employees need them.



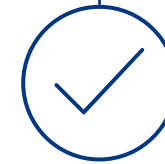
Practical overview of all OHI services in **compact credit card format**



Helpful information for **questions about benefits and invoice submission**



Card is made of **recycled PVC material**



Available for **companies with up to 50 employees**

OHI salary supplements

Also for companies with up to 50 employees

BEISPIEL GmbH

Neue Zusatzversorgung für die Mitarbeiter:innen der Musterfirma GmbH

Sehr geehrte Mitarbeiter:innen,

als Geschäftsleitung möchten wir uns heute für Ihre Betriebszugehörigkeit und für Ihren persönlichen Einsatz der letzten Jahre bedanken und Ihnen eine Leistung zur Verfügung stellen, von der Sie ab sofort und wiederkehrend profitieren. Sie haben sicherlich schon die Erfahrung gemacht, dass Ihre Krankenversicherung nicht alle Behandlungskosten übernimmt. Daher haben wir uns entschlossen, Ihnen eine betriebliche Krankenversicherung über die Allianz als Ergänzung zu Ihrer bestehenden Krankenversicherung zukommen zu lassen. Die Beiträge für diese Versicherung übernehmen wir komplett als Arbeitgeber.

Alle gesetzlich versicherten Mitarbeiter:innen erhalten nach der Probezeit:

Sie können jährlich über ein Budget von 900 EUR verfügen. Dieses können Sie für folgende Leistungen nutzen:

<p>Mein GesundheitsBudget Plus</p> <ul style="list-style-type: none"> Seehilfe 220 € Operative Korrektur der Sehstärke Naturheilverfahren Arzneimittel, Heil- und Hilfsmittel Zahnvorsorge Zahnbehandlung PZR 120 € 	<p>Das Extra zu Ihrer bKV Services für Sie und Ihre Familie</p> <ul style="list-style-type: none"> Medizinische Hotline 24/7* Über die Allianz Gesundheits-App oder unter 0800 4 740 131 Ärztliche Video-Sprechstunde 24/7* Terminbuchung über die Allianz Gesundheits-App Facharzt-Vermittlung Über die Allianz Gesundheits-App oder unter 0800 4 740 131 	<p>Mehr Informationen auf gesundheitswelt.allianz.de/bkv</p> <ul style="list-style-type: none"> Allianz gegen Schmerz Schnelle Hilfe auf www.allianzgegenschmerz.de z. B. bei Rücken-, Knie- oder Schulterbeschwerden Zugangscode: bkvgegenschmerz Allianz Pflege Assistance 24/7 Unterstützung im Pflegefall eines Familienangehörigen – über die Allianz Gesundheits-App, unter 0800 4 720 135 oder per E-Mail: allianz-pflegeservice@wds.net
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Ergänzend steht Ihnen folgendes zur Verfügung:

<p>Zahnersatz Plus 75% für Zahnersatz, Inlays und Implantate inkl. Leistung der GKV.</p>	<p>Vorsorge 100% für diverse Vorsorgeuntersuchungen im Wert von ca. 1.900 EUR innerhalb von 2 Kalenderjahren.</p>
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* In geeigneten Fällen.

Mit freundlichen Grüßen,
Ihre Geschäftsleitung

-- BITTE BEACHTEN SIE AUCH DIE FOLGEBEITE

BEISPIEL GmbH

Neue Zusatzversorgung für die Mitarbeiter:innen der Musterfirma GmbH


Wie geht es jetzt weiter?

- Sie haben ab dem 01.01.2022 vollen Versicherungsschutz.
- Postalisch wird Ihnen kurz vorher Ihre persönliche Versicherungsbescheinigung an Ihre Privatadresse gesendet.
- Ihr Versicherungsschutz gilt auch weiterhin in entgeltfreien Zeiten wie z. B. Krankheit oder Elternzeit bis zu 36 Monaten.
- Mit der firmeneigenen bKV-Homepage haben Sie jederzeit digitalen Zugriff auf alle Informationen rund um Ihre betriebliche Krankenversicherung. Zur bKV-Homepage gelangen Sie unter www.microsite-versicherungen.de oder über den QR-Code:

Wir sind da – persönlich, digital, zuverlässig!
Bei Leistungsfragen rufen Sie unsere Service-Hotline an: 0800 589 33 96
Mo bis Fr 8:00 bis 20:00 Uhr

Bei allgemeinen Fragen wenden Sie sich gerne an:

Maxi Mustermann
Mustermann OHG
Musterstraße 1
12345 Musterstadt
030 - 123 456 78
m.mustermann@versicherungen.de
www.mustermann-versicherungen.de



Zusatzinformationen:

- Mit der bKV-Gesundheitskarte im Portemonnaie haben Sie die wichtigsten Kontaktdaten immer griffbereit und schützen sich mit dem integrierten RFID-Blocker vor Geld-, Daten- und Identitätsdiebstahl.
- Sollten Sie schon eine bestehende Zusatzversicherung haben oder für Ihre Familienmitglieder gleichwertige Tarife erwerben wollen, wenden Sie sich bitte direkt an Frau Maxi Mustermann und lassen sich zu den verschiedenen Möglichkeiten informieren.



Individual design – depending on the selected OHI package and with your company logo



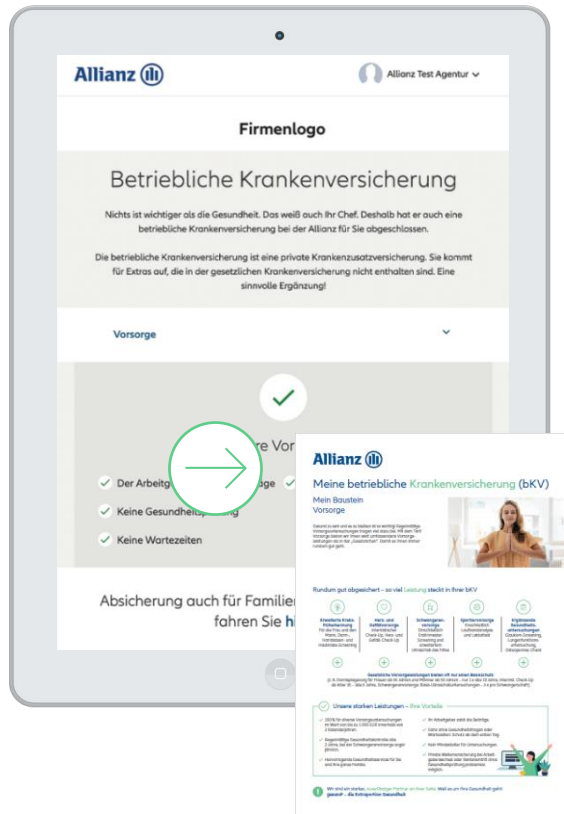
Clear overview of the included benefits



Including QR code that links to the company's individual OHI microsite and contact details of the person responsible for OHI

OHI microsite

With the individual company OHI website, your employees also have digital access to all information at any time.



Advantage

Employer

- Personal microsite with corporate identity through integration of the company logo. By regularly sending out the link, you can always remind your employees about the OHI.

Employees

- Your employees have all the information and documents relating to their occupational health insurance at hand.



Individual design – depending on the selected module package and with your company logo



Clear overview of the included benefits



Explanation of invoice submission



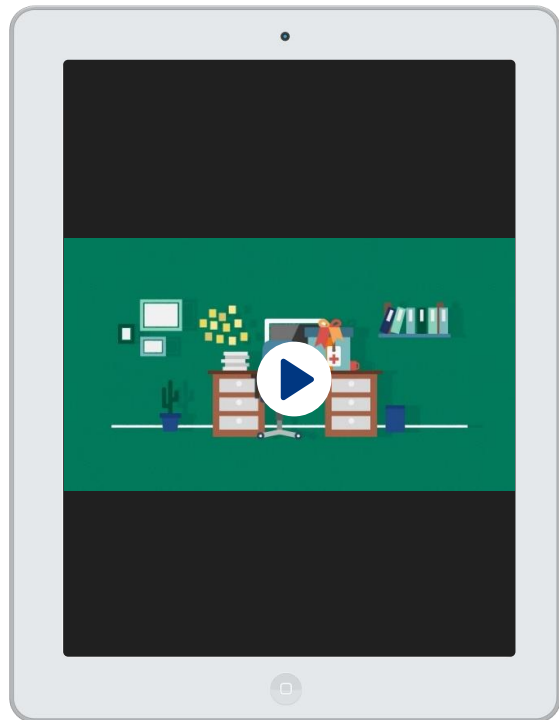
Simple calculation of contributions for family members



Contact option to the broker

OHI film for your employees

Choose the film corresponding with your chosen benefits package and show your workforce what insurance coverage they enjoy.



Advantage

- Employer** • You receive a contemporary medium to attractively promote OHI in your company.
- Employees** • Your employees receive a clear and appealing explanation of the selected insurance coverage and all services.



The most important information about the OHI **comprehensibly prepared and explained**



Tailored to your chosen benefit package



Available in **German and English**



Here you can see an example film:



<https://www.youtube-nocookie.com/embed/6e3sUvErp2U>

100% direct machine processing for registration and deregistration!

FirmenOnline

The digital platform for contract management – for efficient and modern OHI management



Advantage

- **Time saving** thanks to automated processes, thereby relieving the personnel department
- **Comprehensive tool** for the administration of occupational health insurance and existing contracts – complete solution for company pension management
- **Ongoing expansion** and further development of the functions on FirmenOnline



Simple registration and activation of multiple users possible



Clear overview of group and individual insurance contracts



Simple registration of new employees in the group insurance contract



Changes in individual contracts, such as exemption from contributions or subsequent activation or deregistration of employees



Report **changes in the group contract**, such as changes of legal form or payment data



Secure documentation of all transmitted change requests in the order history

You can find more information at www.firmenonline.de

Insurance cover for family members and continuation of OHI cover

The extra portion of health protection for family members

All important details about insurance cover for family members of employees with OHI



Which insurance cover for family members is possible?

- **Similar insurance cover in many tariffs with special conditions**
- Up to the maximum amount and scope of the insurance cover of the employee with OHI

Employees and family members can get **advice and apply** through their OHI contact person. A digital application option is also available for certain tariffs.

How does the insurance cover for family members work?

- Can be taken out **at any time**
- Family member is a **policyholder** and **insured person**¹
- Family member pays the **premiums**

Which family members of employees with OHI can insure themselves?



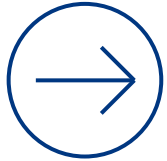
- Spouses or registered partners
- Non-registered partners living in the same household
- Children entitled to child benefit

The protection is unlimited and unaffected by a future loss of child benefit or relationship status, for example.

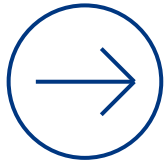
Important Family members may **not be more than 64 years old at the time of taking out the insurance.**
The insurance cover is unlimited.

¹ In the case of family members under the age of 16 years, the person with OHI is the policyholder.

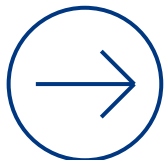
Advantages of insurance cover for family members



High-quality health protection – the perfect supplement to the existing health insurance



Fair from day one: without waiting periods



No medical examinations in many cases



These tariffs can be taken out **without any medical examination:**

- Preventive Healthcare E
 - Preventive Healthcare Extra E
 - ToothFit
 - TravelPlus
 - MyHealthBudget E
- (Note: no medical examination within the first six months after OHI begins!)



These tariffs/packages are subject to a **medical examination:**

- Dentures (Plus/Best) E
- Visual Aids E
- Alternative Medicine Practitioner E
- Hospital In Case Of Accident E
- Daily Hospital Allowance (KHT02)
- Daily Sickness Allowance E
- MyHealthBudget Plus/Best E

Continuation of insurance in OHI single plans

after leaving the employer-funded occupational health insurance

When do employees have to leave the occupational health insurance?

When employees:

- turn 70 years old
- retire
- change employers

or the group insurance contract has been ended.

What options do employees have after leaving the OHI?

- **Private** continuation of insurance possible **within two months after end of employment** in tariffs with similar benefits and **without a medical examination**
- **Contributions** are then paid by the employee.

Attention: With the dental plans, reimbursement limits¹ apply in the continued insurance within the first 48 months. However, the preceding insurance period in the employer-funded OHI is taken into account.

Highlights:



Fair from day one:

- Without waiting periods
- Cover of ongoing and advised treatments

Employees can obtain **advice and applications** from their OHI contact person.

Important

Acceptance is possible **up to the age of 70 years**.

¹ Reimbursement limits within the first 12 / 24 / 36 / 48 months:

- Dentures Plus E: EUR 800 / EUR 1,600 / EUR 2,400 / EUR 3,200
- Dentures Best E: EUR 900 / EUR 1,800 / EUR 2,700 / EUR 3,600
- ToothFit (FZF02): EUR 300 / EUR 600 / EUR 900 / EUR 1,200

No reimbursement limits after that. The limits do not apply in the event of an accident.