



Allianz private health insurance cover for **inpatients**

InboundMed Best and
Krankentagegeld Inbound plans

January 2023
Allianz Private Krankenversicherungs AG
K-ZV-MM



Companies need comprehensive health insurance cover for their inpatriates

Definition of inpatriates

People who are in Germany on a temporary basis in connection with a professional activity.

Inpatriates may be EU nationals or hail from countries outside the EU.

Requirements on inpatriate insurance cover:

- **Easy** to manage
- **Uniform** health insurance concept for all inpatriates
- **Comprehensive health cover** – including for periods of inability to work
- Cover for **family members** relocating together
- A **reliable** partner for inpatriate health.





Allianz Private
Krankenversicherung
(APKV) offers an
ideal solution together
with Allianz Care¹

Allianz Private Krankenversicherung

... acts as a **contractual partner for companies** and concludes **group insurance contracts** with them.

... regulates benefits **in Germany.**

Allianz  Care

... handles **correspondence with insured persons** and serves as their **first point of contact.**

... regulates benefits **abroad.**

¹ Does not apply to InboundMed Best 100 Weiterversicherung plans. The usual processes for individual insurance plans apply there.

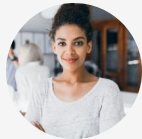
Companies and their inpatriates enjoy optimum health insurance cover at all times (1)

With Allianz's **special corporate plans** and a **group insurance contract**, corporate customers can offer their foreign employees short- and long-term cover through APKV. If employees...

However, even without a group insurance contract, foreign employees can **then maintain their own insurance cover privately**. If...

... have been in Germany for five years or less since entering the country.

1. InboundMed Best 100 and Krankentagegeld Inbound



For **corporate customers** and their **employees** with a **temporary** habitual residence in Germany.

- The maximum term of the insurance policy is **five years**.¹
- Embassy employees are not eligible for cover.

... have been in Germany for more than five years.

2. InboundMed Best 100 Langfristig and Krankentagegeld Inbound Langfristig



- For **corporate customers** whose foreign employees **temporarily extend their** stays (beyond five years).
- Can be concluded **following** insurance under InboundMed Best 100 or a prior insurance policy through a competitor.
- Embassy employees are not eligible for cover.

... they end their inpatriate employment relationship.
... they leave the company.
... the group insurance contract with the company ends.

3. InboundMed Best 100 Weiterversicherung² and Krankentagegeldtarife (employee/self-employed)



- For **foreign employees** who remain in Germany **indefinitely** and would like to take out private health insurance as private individuals.
- Can be concluded **following** insurance under InboundMed Best 100 Langfristig.²

¹ Exception according to Section 195 (3) of the Insurance Contract Act (VVG) in conjunction with Section 146 (3) of the German Insurance Supervision Act (VAG): In the event of a temporary stay, a substitute rate may be calculated for a limited period and without ageing provisions.

In this case, insurance may be taken out for a maximum of five years, including any prior insurance period with a competitor.

² The individual insurance version of the InboundMed Best 100 plan is available for private continuation of insurance within the first five years.

³ Upon retirement, if not sooner.

Companies and their foreign employees enjoy optimum health insurance cover **at all times** (2)

For companies...



A simple and uniform concept

- All employees accepted without prior medical examination
- (Mandatory) group insurance contract (GI) between APKV and the company for as few as 10 seconded employees ¹



Attractive cover for employees

- Plans meet compulsory insurance requirements and are eligible as employer contributions (tax advantage²)
- German law applies; above all, this means high standards of data protection

... and their employees



Easy to conclude

- No risk assessment
- No waiting times
- InboundMed Best plans offer identical conditions for family members



Impressive package

- Top benefits (dental benefits cover applies only to InboundMed Best 100 plan)
- No excess
- Multilingual service and 24/7 availability
- Invoices can be submitted digitally



Tailor-made insurance cover

- InboundMed Best 100: Rate without ageing provisions or contribution surcharge
- InboundMed Best 100 Langfristig/Weiterversicherung: Rates with ageing provisions and contribution surcharge, but low number of inpatriate insureds
- Appropriate daily sickness allowance rates

No medical examinations.
No waiting periods

- ✓ APKV provides companies with optimum comprehensive health insurance cover for their foreign employees
- ✓ Simple, seamless transition to "Langfristig" plans

¹ Family members do not count towards achieving the minimum community size.

² Insofar as German social security law applies.

InboundMed Best 100 – Rates **in practice**

InboundMed Best 100

InboundMed Best 100 Langfristig

InboundMed Best 100 Weiterversicherung



Malika (28, Moroccan) is moving from Morocco to the company headquarters in Germany for two years. With the **InboundMed Best 100 and Krankentagegeld Inbound plan**, the company offers her optimum protection for this period.



Emma (31, American) has already been working in Germany for three years. Her employer concludes a GI with APKV. Emma will enjoy ideal insurance cover under an **InboundMed Best 100 and Krankentagegeld Inbound plan**. Even if she remains in Germany for longer than five years, she can make a seamless transition to **InboundMed Best 100 Langfristig and Krankentagegeld Inbound Langfristig** insurance and continue to enjoy optimum care.



Paolo (36, Spaniard) has been working in Germany for six years. His employer decides to provide Paolo and his family with optimal care through the APKV's **InboundMed Best 100 Langfristig**. Paolo himself also receives the **Krankentagegeld Inbound**. Paolo soon decides to settle in Germany and enters into a new employment relationship with a company that does not have a group insurance contract. He can simply continue his insurance policy with APKV by switching to **InboundMed Best 100 Weiterversicherung**. He can maintain his own insurance covering incapacity to work through the APKV Krankentagegeld plans.

 Prior insurance period through another provider.

InboundMed Best 100 – Overview of rates

| | InboundMed Best 100 | InboundMed Best 100 Langfristig | InboundMed Best 100 Weiterversicherung |
|---|---|---|--|
| Limited period | yes, max. five years | no | no |
| Ageing provisions & contribution surcharge | no | yes | yes |
| Structure | Corporate plan PH = company MI = inpatient IP = relatives | Corporate plan PH = company MI = inpatient IP = relatives | Individual plan PH = (former) inpatient IP = relatives |
| Eligible for contribution refunds | no | no | yes |
| Additional ageing provisions possible | no | no | yes |
| Entitlement option | no | yes, full policy for reinstatement of cover | yes, full + risk policy for reinstatement of cover |

PH = policyholder
MI = main insured
IP = insured person



Krankentagegeld Inbound – Overview of rates

| | Krankentagegeld Inbound KTI ¹ | Krankentagegeld Inbound Langfristig KTIL ¹ | Krankentagegeld employee/self-employed |
|--------------------------------|--|---|--|
| Compatible with | InboundMed Best 100 | InboundMed Best 100 Langfristig | InboundMed Best 100 Weiterversicherung |
| Rates / waiting periods | KTI07W / 6 weeks KTI14W / 13 weeks KTI27W / 26 weeks | KTIL07W / 6 weeks KTIL14W / 13 weeks KTIL27W / 26 weeks | Change from KTI(L) with the same waiting period |
| Max. daily rate | 600 EUR | | Change from KTI(L) without RP, max. same amount |
| Ageing provisions | no | yes | yes |
| Max. cover amount | Net income or 70% of gross | | When changing from KTI(L), max. same amount |
| Entitlement option | no | yes, full policy for reinstatement of cover | yes |







¹ Daily sickness allowance (Krankentagegeld) rates are only available with InboundMed Best rates and only for the inpatients themselves.

Plan benefits


No excess;
no prior written
authorisation¹



InboundMed Best

| | | | |
|---------------------|--|--|---|
| Outpatient services |  | Medical benefits incl. preventive medical check-ups and vaccinations | 100%, above max. rates in fees regulations |
| | | Medication | 100%, restriction only in accordance with GIC medications list |
| | | Auxiliary aids | 100% |
| | | Alternative medicine practitioners | 100%, up to maximum scheduled fees for alternative medicine practitioners |
| | | Visual aids | 300 EUR per 24 months |
| | | Outpatient psychotherapy | 100% |
| Inpatient services |  | General hospital services | 100% |
| | | Preferred doctor treatment | 100% |
| | | Separate costs for accommodation in single or double bedroom | 100% |
| | | Private clinic regulation with 200% cap | |
| Dental |  | Dental treatment/prophylaxis/professional cleaning: | 100% |
| | | Inlays, onlays | 100% |
| | | Dentures | 80% |
| | | Orthodontics | 100%, only if treatment was started prior to the age of 18 |
| | | Miscellaneous | 5,000 EUR/year umbrella cap for all dental services, no Dental Services list ² |
| Travel |  | 6 months of protection for temporary trips outside of Europe | |
| | | Return transport to Germany or home country | |

Krankentagegeld Inbound

| | | |
|-------------------|---|---|
| Inability to work |  | Daily sickness allowance after the agreed waiting period in the agreed amount |
|-------------------|---|---|

¹ Exception: withdrawal/weaning requires approval similar to AktiMed; prior contact recommended for assisted reproduction.

² Dental ServicesList; no cap with InboundMed Best 100 Langfristig or InboundMed Best 100 Weiterversicherung

InboundMed Best 100: Attractive contributions without accruing ageing provisions

Please note the calculation logic for the age of entry, based upon actual age¹



Monthly new business premiums by age upon conclusion¹ in EUR – Group insurance

| Age | Contribution | Age | Contribution | Age | Contribution |
|--------------|--------------|-----|--------------|-----|--------------|
| Children | 224.37 | 35 | 332.76 | 51 | 430.51 |
| Young people | 252.53 | 36 | 332.76 | 52 | 442.45 |
| 21 | 313.56 | 37 | 332.76 | 53 | 454.75 |
| 22 | 313.56 | 38 | 332.76 | 54 | 467.51 |
| 23 | 313.56 | 39 | 333.11 | 55 | 481.28 |
| 24 | 314.05 | 40 | 336.06 | 56 | 495.49 |
| 25 | 315.18 | 41 | 340.37 | 57 | 510.29 |
| 26 | 318.03 | 42 | 345.36 | 58 | 526.29 |
| 27 | 320.94 | 43 | 351.50 | 59 | 543.50 |
| 28 | 324.96 | 44 | 358.12 | 60 | 561.63 |
| 29 | 328.01 | 45 | 365.78 | 61 | 590.59 |
| 30 | 330.30 | 46 | 374.63 | 62 | 621.55 |
| 31 | 331.47 | 47 | 384.54 | 63 | 654.08 |
| 32 | 332.27 | 48 | 395.17 | 64 | 688.53 |
| 33 | 332.48 | 49 | 406.86 | | |
| 34 | 332.76 | 50 | 418.99 | | |

Example:

At the time of conclusion at the age of 27, the customer pays a monthly contribution of 320.94 EUR



- Monthly premiums depend on age at the time of conclusion
- Employer contribution-eligible plan; **no** contribution surcharge (BTZ)

¹ The age at conclusion is based on the actual age.
Example: Birthday = 01/02/1992; policy start date = 01/01/2023; age = 30.
Premiums as of 01/2023

InboundMed Best 100 Langfristig: Attractive premiums with accruing ageing provisions

Please note the calculation logic for the age of entry, based upon actual age¹



Monthly new business contributions by age at conclusion¹ in EUR incl. 10% contribution surcharge (BTZ)², group insurance

| Age | Contribution | Age | Contribution | Age | Contribution |
|--------------|--------------|-----|--------------|-----|--------------|
| Children | 276.18 | 35 | 459.16 | 51 | 662.74 |
| Young people | 246.79 | 36 | 465.10 | 52 | 684.00 |
| 21 | 406.15 | 37 | 471.71 | 53 | 706.24 |
| 22 | 409.00 | 38 | 479.07 | 54 | 729.42 |
| 23 | 412.14 | 39 | 487.27 | 55 | 753.56 |
| 24 | 415.67 | 40 | 496.40 | 56 | 779.79 |
| 25 | 419.38 | 41 | 506.58 | 57 | 807.03 |
| 26 | 422.49 | 42 | 517.91 | 58 | 835.36 |
| 27 | 425.78 | 43 | 530.53 | 59 | 865.02 |
| 28 | 429.30 | 44 | 544.06 | 60 | 814.33 |
| 29 | 433.06 | 45 | 558.50 | 61 | 844.95 |
| 30 | 437.09 | 46 | 573.31 | 62 | 877.09 |
| 31 | 440.76 | 47 | 589.12 | 63 | 910.34 |
| 32 | 444.75 | 48 | 605.81 | 64 | 944.33 |
| 33 | 449.05 | 49 | 623.62 | | |
| 34 | 453.85 | 50 | 642.50 | | |

Example:

When concluded at the age of 27, monthly premiums total, 387.07 EUR + 38.71 EUR (contribution surcharge) = **425.78 EUR**

- Monthly premiums depend on age at the time of conclusion
- Employer contribution-eligible plan

¹ The age at conclusion is based on the actual age.

Example: Birthday = 01/02/1992; policy start date = 01/01/2023; age = 30.

² no contribution surcharge after age 60
Premiums as of 01/2023



InboundMed Best 100 Weiterversicherung: Attractive premiums with accruing ageing provisions

Please note the calculation logic for the age of entry, based upon actual age¹



Monthly new business premiums by age at conclusion¹ in EUR incl. 10% contribution surcharge (BTZ)², individual insurance

| Age | Contribution | Age | Contribution | Age | Contribution |
|--------------|--------------|-----|--------------|-----|--------------|
| Children | 250.86 | 35 | 666.75 | 51 | 868.64 |
| Young people | 224.16 | 36 | 675.70 | 52 | 885.72 |
| 21 | 558.67 | 37 | 685.03 | 53 | 903.22 |
| 22 | 565.75 | 38 | 694.76 | 54 | 921.04 |
| 23 | 573.10 | 39 | 704.91 | 55 | 939.20 |
| 24 | 580.60 | 40 | 715.54 | 56 | 958.19 |
| 25 | 588.21 | 41 | 726.64 | 57 | 977.53 |
| 26 | 595.64 | 42 | 738.25 | 58 | 997.29 |
| 27 | 603.15 | 43 | 750.45 | 59 | 1017.54 |
| 28 | 610.82 | 44 | 763.22 | 60 | 943.80 |
| 29 | 618.54 | 45 | 776.64 | 61 | 963.70 |
| 30 | 626.38 | 46 | 790.71 | 62 | 984.12 |
| 31 | 634.08 | 47 | 805.31 | 63 | 1004.96 |
| 32 | 641.92 | 48 | 820.35 | 64 | 1026.24 |
| 33 | 649.87 | 49 | 835.91 | | |
| 34 | 658.14 | 50 | 851.97 | | |

Example:

When concluded at the age of 27, monthly contributions total, 548.32 EUR + 54.83 EUR (contribution surcharge) = 603.15 EUR

- Monthly premiums depend on age at the time of conclusion
- Employer contribution-eligible plan
- Contributions may be reduced by the conversion discount when switching from InboundMed Best 100 Langfristig


¹ The age at conclusion is based on the actual age.

Example: Birthday = 01/02/1992; policy start date = 01/01/2023; age = 30.

² no contribution surcharge after age 60
Premiums as of 01/2023



Premium table for long-term care insurance (unisex)

Please note the calculation logic for the age upon entry according to year numbers¹ 

Monthly new business premiums by age at conclusion¹ in EUR

| Age | Contribution | Age | Contribution | Age | Contribution |
|----------|--------------|-----|--------------|-----|--------------|
| Up to 18 | 48.28 | 34 | 65.39 | 50 | 97.11 |
| 19 | 49.12 | 35 | 66.80 | 51 | 100.03 |
| 20 | 49.99 | 36 | 68.26 | 52 | 103.12 |
| 21 | 50.89 | 37 | 69.78 | 53 | 106.37 |
| 22 | 51.81 | 38 | 71.36 | 54 | 109.80 |
| 23 | 52.76 | 39 | 73.01 | 55 | 113.43 |
| 24 | 53.73 | 40 | 74.73 | 56 | 117.27 |
| 25 | 54.74 | 41 | 76.53 | 57 | 121.34 |
| 26 | 55.77 | 42 | 78.40 | 58 | 125.67 |
| 27 | 56.84 | 43 | 80.37 | 59 | 130.27 |
| 28 | 57.94 | 44 | 82.42 | 60 | 135.17 |
| 29 | 59.07 | 45 | 84.57 | 61 | 140.38 |
| 30 | 60.25 | 46 | 86.83 | 62 | 145.94 |
| 31 | 61.47 | 47 | 89.21 | 63 | 151.86 |
| 32 | 62.73 | 48 | 91.71 | 64 | 158.19 |
| 33 | 64.03 | 49 | 94.34 | 65 | 164.97 |

The employer must check whether private long-term care insurance must be secured.

¹ The "age" used when calculating contributions is the difference between the year of commencement of insurance and the birth year of the insured person.
Example: Birthday = 01/02/1993; policy start date = 01/01/2023; age = 31.
Premiums as of 01/2023

Example: Monthly contribution incl. private care and contribution surcharge, age 27

InboundMed Best 100

**377.78
EUR**

InboundMed Best 100
Long-term

**482.62
EUR**

InboundMed Best 100
Weiterversicherung

**659.99
EUR**

Premium table

Krankentagegeld Inbound KTIxxW

Please note the calculation logic for the age upon entry according to year numbers¹



Monthly new business premiums by age at conclusion¹ in EUR, per 5 EUR daily rate

| Age | KTI07W | KTI14W | KTI27W | Age | KTI07W | KTI14W | KTI27W | Age | KTI07W | KTI14W | KTI27W |
|-------|--------|--------|--------|-----|--------|--------|--------|-----|--------|--------|--------|
| 16-21 | 0.42 | 0.23 | 0.14 | 37 | 0.93 | 0.52 | 0.31 | 53 | 2.80 | 1.61 | 0.94 |
| 22 | 0.45 | 0.24 | 0.15 | 38 | 0.99 | 0.56 | 0.33 | 54 | 2.96 | 1.70 | 1.00 |
| 23 | 0.48 | 0.26 | 0.16 | 39 | 1.06 | 0.60 | 0.35 | 55 | 3.13 | 1.80 | 1.05 |
| 24 | 0.51 | 0.28 | 0.17 | 40 | 1.13 | 0.64 | 0.37 | 56 | 3.31 | 1.90 | 1.11 |
| 25 | 0.55 | 0.30 | 0.18 | 41 | 1.20 | 0.68 | 0.40 | 57 | 3.50 | 2.01 | 1.18 |
| 26 | 0.58 | 0.32 | 0.19 | 42 | 1.28 | 0.73 | 0.43 | 58 | 3.69 | 2.12 | 1.24 |
| 27 | 0.62 | 0.34 | 0.20 | 43 | 1.37 | 0.78 | 0.46 | 59 | 3.87 | 2.23 | 1.30 |
| 28 | 0.65 | 0.36 | 0.21 | 44 | 1.48 | 0.84 | 0.49 | 60 | 4.05 | 2.33 | 1.36 |
| 29 | 0.69 | 0.38 | 0.23 | 45 | 1.59 | 0.90 | 0.53 | 61 | 4.21 | 2.42 | 1.42 |
| 30 | 0.72 | 0.40 | 0.24 | 46 | 1.71 | 0.98 | 0.57 | 62 | 4.36 | 2.51 | 1.47 |
| 31 | 0.74 | 0.41 | 0.24 | 47 | 1.85 | 1.06 | 0.62 | 63 | 4.49 | 2.58 | 1.51 |
| 32 | 0.76 | 0.42 | 0.25 | 48 | 2.00 | 1.14 | 0.67 | 64 | 4.61 | 2.65 | 1.55 |
| 33 | 0.78 | 0.44 | 0.26 | 49 | 2.16 | 1.23 | 0.72 | | | | |
| 34 | 0.81 | 0.45 | 0.27 | 50 | 2.32 | 1.33 | 0.78 | | | | |
| 35 | 0.84 | 0.47 | 0.28 | 51 | 2.49 | 1.42 | 0.83 | | | | |
| 36 | 0.88 | 0.49 | 0.29 | 52 | 2.65 | 1.52 | 0.89 | | | | |

Example: Monthly contribution incl. private care and KTI age 27

**390.18
EUR²**

InboundMed Best 100 and Krankentagegeld Inbound (100 EUR per day, from the 7th week)

¹ The "age" used when calculating contributions is the difference between the year of commencement of insurance and the birth year of the insured person.
Example: Birthday = 01/02/1992; policy start date = 01/01/2023; age = 31.

² 320.94 EUR + 56.84 EUR private care insurance + 12.40 EUR KTI (20 x 0.62 EUR)

Contribution table

Krankentagegeld Inbound Langfristig KTILxxW

Monthly new business premiums by age at conclusion¹ in EUR, per 5 EUR daily rate

| Age | KTIL07W | KTIL14W | KTIL27W | Age | KTIL07W | KTIL14W | KTIL27W | Age | KTIL07W | KTIL14W | KTIL27W |
|-------|---------|---------|---------|-----|---------|---------|---------|-----|---------|---------|---------|
| 16-21 | 0.63 | 0.35 | 0.21 | 37 | 1.49 | 0.85 | 0.50 | 53 | 3.30 | 1.90 | 1.11 |
| 22 | 0.67 | 0.37 | 0.22 | 38 | 1.58 | 0.90 | 0.53 | 54 | 3.43 | 1.97 | 1.15 |
| 23 | 0.71 | 0.39 | 0.23 | 39 | 1.66 | 0.95 | 0.56 | 55 | 3.55 | 2.04 | 1.19 |
| 24 | 0.76 | 0.42 | 0.25 | 40 | 1.76 | 1.00 | 0.59 | 56 | 3.67 | 2.11 | 1.23 |
| 25 | 0.80 | 0.45 | 0.26 | 41 | 1.85 | 1.06 | 0.62 | 57 | 3.79 | 2.18 | 1.28 |
| 26 | 0.85 | 0.47 | 0.28 | 42 | 1.95 | 1.12 | 0.65 | 58 | 3.92 | 2.25 | 1.32 |
| 27 | 0.90 | 0.50 | 0.30 | 43 | 2.06 | 1.18 | 0.69 | 59 | 4.04 | 2.32 | 1.36 |
| 28 | 0.95 | 0.53 | 0.31 | 44 | 2.17 | 1.24 | 0.73 | 60 | 4.15 | 2.39 | 1.40 |
| 29 | 1.00 | 0.56 | 0.33 | 45 | 2.29 | 1.31 | 0.77 | 61 | 4.26 | 2.45 | 1.43 |
| 30 | 1.05 | 0.59 | 0.35 | 46 | 2.41 | 1.38 | 0.81 | 62 | 4.37 | 2.51 | 1.47 |
| 31 | 1.10 | 0.62 | 0.37 | 47 | 2.53 | 1.45 | 0.85 | 63 | 4.47 | 2.57 | 1.50 |
| 32 | 1.16 | 0.65 | 0.39 | 48 | 2.66 | 1.52 | 0.89 | 64 | 4.57 | 2.63 | 1.54 |
| 33 | 1.21 | 0.69 | 0.40 | 49 | 2.79 | 1.60 | 0.94 | | | | |
| 34 | 1.28 | 0.72 | 0.43 | 50 | 2.92 | 1.67 | 0.98 | | | | |
| 35 | 1.34 | 0.76 | 0.45 | 51 | 3.05 | 1.75 | 1.02 | | | | |
| 36 | 1.41 | 0.80 | 0.47 | 52 | 3.18 | 1.82 | 1.07 | | | | |

Please note the calculation logic for the age upon entry according to year numbers¹

Example: Monthly contribution incl. private care, contribution surcharge and KTIL with age 27

**500,62
EUR²**

InboundMed Best 100 Langfristig and Krankentagegeld Inbound Langfristig (100 EUR daily rate, from the 7th week)

¹ The "age" used when calculating contributions is the difference between the year of commencement of insurance and the birth year of the insured person.

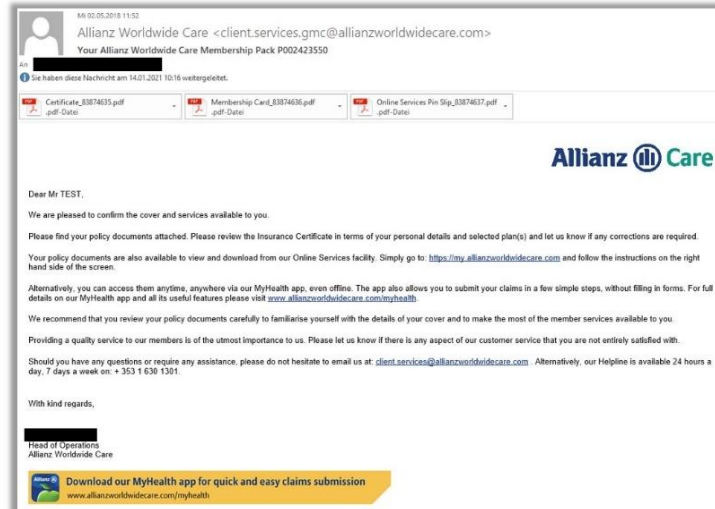
Example: Birthday = 01/02/1992; policy start date = 01/01/2023; age = 31.

² 425.78 EUR + 56.84 EUR care + 18 EUR KTIL (20 x 0.90 EUR)

Information for inpatients at a glance

Allianz Care Welcome Package

Upon collection of the data by Allianz Care, the Welcome Package is created and emailed to the insured person.



APKV Policy Package by post

All relevant certificates for the inpatient are available in the policy package:


- Section 10(1) No. 3 of the EStG [German Income Tax Act] (expenses of a provident nature)
- Section 257 of the SGB V [German Social Code - Volume V] (employer)
- Section 193(3) of the Insurance Contract Act (VVG, Immigration Office)



Multilingual digital services with MyHealth App¹



Do you want to submit invoices and keep documents at hand at all times? That's easy with the MyHealth app from Allianz Care.

- 
24/7
 Quick access to our 24/7 multilingual customer support: Helpline & MediLine
- 
Simple reimbursement procedure
 Submit and review reimbursement claims in three easy steps
- 
Quick access
 Quick on-the-go access to insurance card and related documentation
- 
Global directions
 Directions to nearby hospitals via GPS
- 
Evaluation of disease symptoms
 Quick and easy symptom assessment

Medical reimbursement claims and documents available on the go

¹ The MyHealth app is available for the company plans InboundMed Best 100 and InboundMed Best 100 Langfristig.

² German, English, French, Spanish, Portuguese.

Available for plans¹:

- InboundMed Best 100
- InboundMed Best 100 Langfristig



App available in 5 languages¹!



Medical advice with Medi24

Medi24 is our medical information service which provides access to qualified healthcare professionals **24 hours a day**. This service is available in five languages:

- German
- English
- French
- Italian
- Spanish

Medi24 is a convenient and practical service for insured persons:

- Medical advice without a trip to the doctor
- Second medical opinions

¹ This service is available under the InboundMed Best 100 and InboundMed Best 100 Langfristig company plans.

Available for plans¹:

- InboundMed Best 100
- InboundMed Best 100 Langfristig



Attractive health services

Relevant for plans¹:

- InboundMed Best 100 Weiterversicherung
- InboundMed Best 100 (first insurance)



Doc on Call

In suitable cases², our independent doctors will provide confidential help on a variety of issues – at any time.



BetterDoc

Maximum security for your customers that they're doing the right thing: We'll secure second opinions from top specialists.

BetterDoc helps your customers make the best decisions concerning their treatment, especially when it comes to serious diagnoses



Find a doctor and clinic online

Your customers can find the right practice or clinic for their needs quickly and easily.

They can also book appointments with many doctors directly online.

Doc on Call and BetterDoc can also be used **in English!**

¹ These services are relevant for former in-patriates who continue their insurance privately through either InboundMed Best 100 Weiterversicherung or the individual insurance version of the InboundMed Best 100 plan.

² A case is suitable if, according to generally recognised professional standards, personal medical contact is not required. For example, in the case of general questions about health care or consultations on travel medicine.

Doc on Call

– quick help via app or over the phone

What is Doc on Call?

- For certain medical issues, a phone call can sometimes be a genuine alternative.
- In suitable cases¹, our independent doctors will provide confidential assistance on a variety of issues – at any time.
- You will receive rapid help and information on general medical issues. With no need for a waiting room. With no waiting times.

The direct line to our medical experts via the 24/7 health app.

Or Monday through Friday through our free² hotline: 0800 410 01 03. There, you will be put through to a medical expert with the appropriate expertise.



“Talking to a medical expert really put us at ease. The advisor correctly determined the urgency of the problem and was able to tell us exactly what to do.”



“The experts answer all my questions on the phone and always provide advice in a friendly and competent manner.”

Did you know? If your customers move within Germany, we will help them find suitable doctors quickly in their new place of residence.

Customers who have obtained medical advice from Doc on Call.

¹ A case is suitable if, according to generally recognised professional standards, personal medical contact is not required. For example, in the case of general questions about health care or consultations on travel medicine.

² From any German network.

Note: This service is relevant for former inpatients who continue their insurance privately through either InboundMed Best 100 Continuation of Insurance or the individual insurance version of the InboundMed Best 100 plan.

BetterDoc

– Four eyes see more than two



"Expert advice and recommendations on outstanding specialists and clinics. Thank you!"

A customer who obtained a second opinion via BetterDoc.

How does BetterDoc find the top specialists?

- Recommendations from an expert advisory board
- Patient surveys
- Experience/number of cases related to specific diagnoses/therapies
- Quality reports from hospitals
- Certificates related to specific requirements

What is BetterDoc?

1. Customers who receive a serious diagnosis can quickly obtain a second opinion from an expert.
2. Our independent partners at BetterDoc will find the best specialists for that specific diagnosis/therapy.
3. Your customers can obtain their personal access code from our customer service team at 0800 410 01 03 (Mon - Fri 8 a.m. – 8 p.m.; free of charge¹).

Obtaining an expert second opinion in four easy steps

1. **Enquiry**
Upon receiving the request, an expert team analyses the case and consults with the customer.
2. **Recommendation**
BetterDoc recommends up to three specialist doctors/clinics in the customer's vicinity.
3. **Scheduling**
If the customer agrees, BetterDoc schedules them an appointment with a specialist.
4. **Follow-up**
BetterDoc remains in contact with the customer and makes sure they are satisfied with their treatment.

Did you know? 91% of BetterDoc patients reported being very satisfied and said they would recommend BetterDoc.

¹ From any German network

Note: This service is relevant for former inpatients who continue their insurance privately through either InboundMed Best 100 Weiterversicherung or the individual insurance version of the InboundMed Best 100 plan.

Online doctor and clinic search

Your direct line to local physicians

What is the online doctor and clinic search function?

- An Allianz database where insured persons can quickly and easily find the right doctor.
- With a precise search function, your customers can filter the appropriate practices or clinics for their particular issue.
- They can immediately arrange an appointment online with many doctors.
- Insured individuals can also view Allianz partners and offerings in a targeted manner.

Three steps to your doctor's appointment

- 1. Search**
Your customers search the database under gesundheitswelt.allianz.de/arztsuche for the right doctor in their vicinity.
- 2. Find**
The search feature allows them to filter by doctors and clinics who offer online scheduling.
- 3. Schedule**
Your customers click "Make appointment online," enter their information, and pick an appropriate appointment time. Done!



"I'm super satisfied. I got an appointment quicker than I would have done by phone. Great!"



"The doctor was very competent and invested a lot of time for me."

Making an appointment online

The comprehensive search function is made possible by our partners at Stiftung Gesundheit.



Customers who have searched for and found their contact person with the doctor and clinic search function.

Did you know? If your customers move within Germany, we will help them find suitable doctors quickly in their new place of residence.

The APKV's exceptional expertise



The “best health insurance” on the market

Of 31 private health insurers, APKV is the only company to receive the top rating of AAA (“Excellent 1.0”).

Valid until 10/11/2023



“mmm” for the fourth time

The APKV has confirmed its financial clout, its excellent service and its above-average stability concerning premiums.

Valid until 10/11/2023

