



Allianz private health insurance cover for inpatients

InboundMed Best 100 and
Daily Sickness Allowance Inbound plans



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 activity¹. Inpatriates may enter from EU countries and non-EU countries.

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 additional arriving **family** members²
- A **reliable** partner for inpatriate health.

¹ Groups of people such as seasonal workers, construction workers and embassy staff are excluded.

² Family members are e.g. spouses and partners, children or parents, grandparents and parents-in-law.



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.

Allianz  **Care**

... handles **correspondence with insured persons.**

... **regulates benefits.**

¹ Does not apply to InboundMed Best 100 Continued Insurance 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 inpatriates short- and long-term cover through APKV. For employees ...

... who are in Germany for the first 5 years after entering the country.

... whose stay in Germany is extended beyond 5 years.

If cover under the group insurance contract ends and the insured person continues to reside in Germany, he or she can **continue the insurance privately**.

1. InboundMed Best 100 and Daily Sickness Allowance Inbound



- The maximum term of the insurance policy is **five years**.¹
- Daily Sickness Allowance can only be taken out with a **German employment contract**.

2. InboundMed Best 100 Long-term and Daily Sickness Allowance Inbound Long-term



- Can be concluded **following** insurance under InboundMed Best 100 or a prior insurance policy through a competitor.
- Daily Sickness Allowance can only be taken out with a **German employment contract**.

3. InboundMed Best 100 Continued Insurance² and Daily Sickness Allowance rates (KTA/KTS)



- Can be concluded **following** insurance under InboundMed Best 100 Long-term.³

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.

Companies and their inpatriates enjoy optimum health insurance cover at all times (2)

No medical examinations.
No waiting periods.

For companies ...

- **A simple and uniform concept**
 - All inpatriates accepted without prior medical examination
 - (Mandatory) group insurance contract (GI) between APKV and the company for as few as 10 seconded employees^{1,2}
- **Attractive cover for employees**
 - Plans meet compulsory insurance requirements and are eligible as employer contributions (tax advantage)
 - German law applies; above all, this means high standards of data protection
- **Tailor-made insurance cover**
 - InboundMed Best 100: Rate without ageing provisions or contribution surcharge
 - InboundMed Best 100 Long-term/Continued Insurance: Rates with ageing provisions and contribution surcharge, but low number of inpatriate insurees
 - Appropriate Daily Sickness Allowance rates

... and their inpatriates

- **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

- ✓
 - APKV provides companies with optimum comprehensive health insurance cover for their foreign employees
 - Simple, seamless transition to “Long-term” plans

¹ Family members are e.g. spouses and partners, children or parents, grandparents and parents-in-law.
² With Daily Sickness Allowance Inbound, a group insurance contract is possible for 10 or more inpatriates.

InboundMed Best 100 – Overview of rates

	InboundMed Best 100	InboundMed Best 100 Long-term	InboundMed Best 100 Continued Insurance
Limited period	yes, max. five years	no	no
Ageing provisions & contribution surcharge	no	yes	yes
Structure	Corporate plan PH = company MI = inpatriate IP = relatives	Corporate plan PH = company MI = inpatriate IP = relatives	Individual plan PH = (former) inpatriate 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



Daily Sickness Allowance Inbound – die Tarife im Überblick

	Daily Sickness Allowance Inbound KTI ¹	Daily Sickness Allowance Inbound Long-term KTIL ¹	Daily Sickness Allowance employee/self-employed
Compatible with	InboundMed Best 100	InboundMed Best 100 Long-term	InboundMed Best 100 Continued Insurance
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		EUR 600	Change from KTI(L) without medical examination, max. same amount
Ageing provisions	no	yes	yes
Max. cover amount		Net income or flat rate 70% of gross	When changing from KTI(L), max. same amount ²
Entitlement option	no	yes, full policy for reinstatement of cover	yes

¹ Daily Sickness Allowance (KTI= Krankentagegeld) rates are only available with InboundMed Best rates and only for the inpatients themselves.

² Higher budget possible with medical examination.



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	EUR 300 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	EUR 5,000/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	

Daily Sickness Allowance Inbound

	Inability to work	Daily Sickness Allowance after the agreed waiting period in the agreed amount
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¹ Exception: withdrawal/weaning requires approval similar to AktiMed; prior contact recommended for assisted reproduction.

² Dental Services List; no cap with InboundMed Best 100 Long-term or InboundMed Best 100 Continued Insurance.

InboundMed Best 100: Attractive contributions without accruing ageing provisions

Monthly new business premiums by age at the start¹ – Group insurance

Age	Contribution in EUR
Children	224.37
Young people	252.53
21	313.56
22	313.56
23	313.56
24	314.05
25	315.18
26	318.03
27	320.94
28	324.96
29	328.01
30	330.30
31	331.47
32	332.27
33	332.48
34	332.76

Age	Contribution in EUR
35	332.76
36	332.76
37	332.76
38	332.76
39	333.11
40	336.06
41	340.37
42	345.36
43	351.50
44	358.12
45	365.78
46	374.63
47	384.54
48	395.17
49	406.86
50	418.99

Age	Contribution in EUR
51	430.51
52	442.45
53	454.75
54	467.51
55	481.28
56	495.49
57	510.29
58	526.29
59	543.50
60	561.63
61	590.59
62	621.55
63	654.08
64	688.53

- Monthly premiums depend on age at the time of start
- Employer contribution-eligible plan; **no contribution surcharge**

Request your individual offer via the **impats calculator!**

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



Example

At the time of start of insurance at the age of 27, the customer pays a monthly contribution of EUR 320.94.

¹ The age at start is based on the actual age. Example: Birthday = 01/02/1993; policy start date = 01/01/2024; age = 30. Premiums as of 01/2024

InboundMed Best 100 Long-term: Attractive premiums with accruing ageing provisions

Monthly new business contributions by age at the start¹ incl. 10% contribution surcharge², group insurance

Age	Contribution in EUR
Children	276.18
Young people	246.79
21	406.15
22	409.00
23	412.14
24	415.67
25	419.38
26	422.49
27	425.78
28	429.30
29	433.06
30	437.09
31	440.76
32	444.75
33	449.05
34	453.85

Age	Contribution in EUR
35	459.16
36	465.10
37	471.71
38	479.07
39	487.27
40	496.40
41	506.58
42	517.91
43	530.53
44	544.06
45	558.50
46	573.31
47	589.12
48	605.81
49	623.62
50	642.50

Age	Contribution in EUR
51	662.74
52	684.00
53	706.24
54	729.42
55	753.56
56	779.79
57	807.03
58	835.36
59	865.02
60	814.33
61	844.95
62	877.09
63	910.34
64	944.33

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

¹ The age at the start is based on the actual age. Example: Birthday = 01/02/1993; policy start date = 01/01/2024; age = 30.
² no contribution surcharge after age 60
 Premiums as of 01/2024

Request your individual offer via the **impats calculator!**

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



Example

At the time of start of insurance at the age of 27, monthly contributions total, EUR 387.07 + EUR 38.71 (contribution surcharge) = **EUR 425.78**

InboundMed Best 100 Continued Insurance: Attractive premiums with accruing ageing provisions

Monthly new business premiums by age at the start¹ incl. 10% contribution surcharge², individual insurance

Age	Contribution in EUR
Children	250.86
Young people	224.16
21	558.67
22	565.75
23	573.10
24	580.60
25	588.21
26	595.64
27	603.15
28	610.82
29	618.54
30	626.38
31	634.08
32	641.92
33	649.87
34	658.14

Age	Contribution in EUR
35	666.75
36	675.70
37	685.03
38	694.76
39	704.91
40	715.54
41	726.64
42	738.25
43	750.45
44	763.22
45	776.64
46	790.71
47	805.31
48	820.35
49	835.91
50	851.97

Age	Contribution in EUR
51	868.64
52	885.72
53	903.22
54	921.04
55	939.20
56	958.19
57	977.53
58	997.29
59	1.017.54
60	943.80
61	963.70
62	984.12
63	1.004.96
64	1.026.24

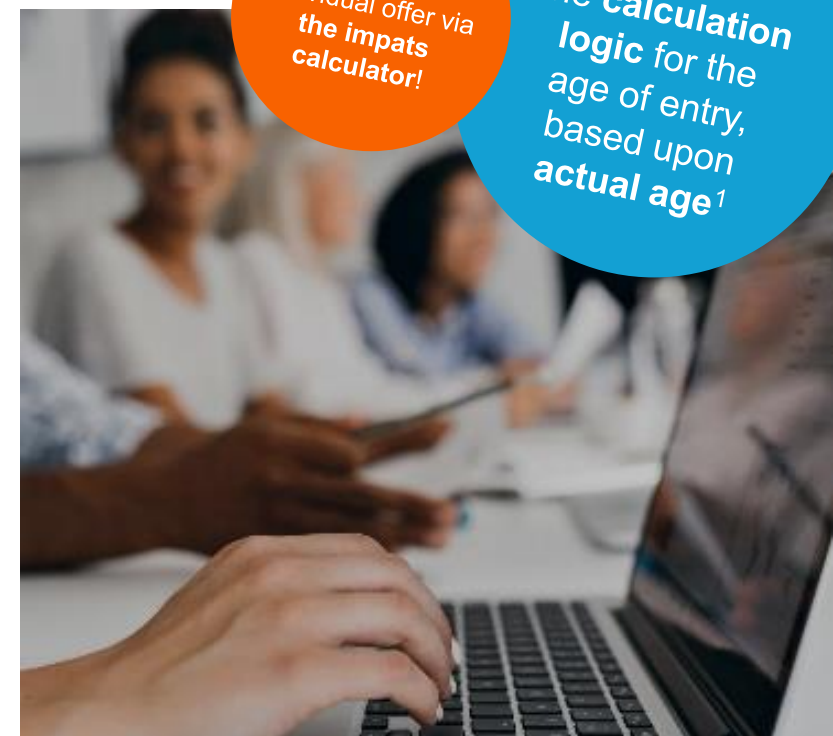
- Monthly premiums depend on age at the time of start
- Employer contribution-eligible plan
- Maybe contributions reduction via conversion discount when switching from InboundMed Best 100 Long-term

¹ The age at conclusion is based on the actual age. Example: Birthday = 01/02/1993; policy start date = 01/01/2024; age = 30.

² no contribution surcharge after age 60
Premiums as of 01/2024

Request your individual offer via the **impats** calculator!

Please note the **calculation logic** for the age of entry, based upon **actual age**¹



Example

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

Contribution table for long-term care insurance (unisex)

Monthly new business contributions by age at the start¹

Age	Contribution in EUR
Up to 18	48.28
19	49.12
20	49.99
21	50.89
22	51.81
23	52.76
24	53.73
25	54.74
26	55.77
27	56.84
28	57.94
29	59.07
30	60.25
31	61.47
32	62.73
33	64.03

Age	Contribution in EUR
34	65.39
35	66.80
36	68.26
37	69.78
38	71.36
39	73.01
40	74.73
41	76.53
42	78.40
43	80.37
44	82.42
45	84.57
46	86.83
47	89.21
48	91.71
49	94.34

Age	Contribution in EUR
51	97.11
52	100.03
53	103.12
54	106.37
55	109.80
56	113.43
57	117.27
58	121.34
59	125.67
60	130.27
61	135.17
62	140.38
63	145.94
64	151.86

Request your individual offer via the **impats** calculator!

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

Example

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

InboundMed Best 100 **EUR 277.78**

InboundMed Best 100 Long-term **EUR 482.62**

InboundMed Best 100 Continued Insurance **EUR 659.99**

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 = 01/01/2024; age = 31.

Contributions as of 01/2024

Contribution table

Daily Sickness Allowance Inbound KTlxxW

Monthly new business contributions by age at the start¹ in EUR, per 5 EUR daily rate

Age	KTl07W	KTl14W	KTl27W	Age	KTl07W	KTl14W	KTl27W	Age	KTl07W	KTl14W	KTl27W
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				

Request your individual offer via the impats calculator!

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

Example

Monthly contribution incl. private care and KTI age 27

InboundMed Best 100 and Daily Sickness Allowance Inbound (100 EUR per day, from the 7th week) **EUR 390.18²**

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

Example: Birthday = 01/02/1993; policy start date = 01/01/2024; age = 30.

² EUR 320.94 + EUR 56.84 private care insurance + EUR 12.40 KTI (20 x EUR 0.62) Contributions as of 01/2024

Contribution table Daily Sickness Allowance Inbound Long-term KTILxxW

Monthly new business contributions by age at the start¹ 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				

Request your individual offer via the impats calculator!

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

InboundMed Best 100 Long-term and Daily Sickness Allowance

Inbound Long-term (100 EUR daily rate, from the 7th week)

EUR 500.62²

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

Example: Birthday = 01/02/1993; policy start date = 01/01/2024; age = 30.

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

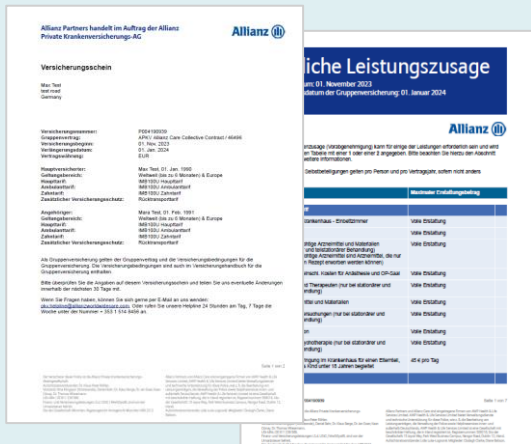
Contributions as of 01/2024

Information for inpatriates 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.



Allianz

APKV Policy Package by post

All relevant certificates for the inpatriate 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 App

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

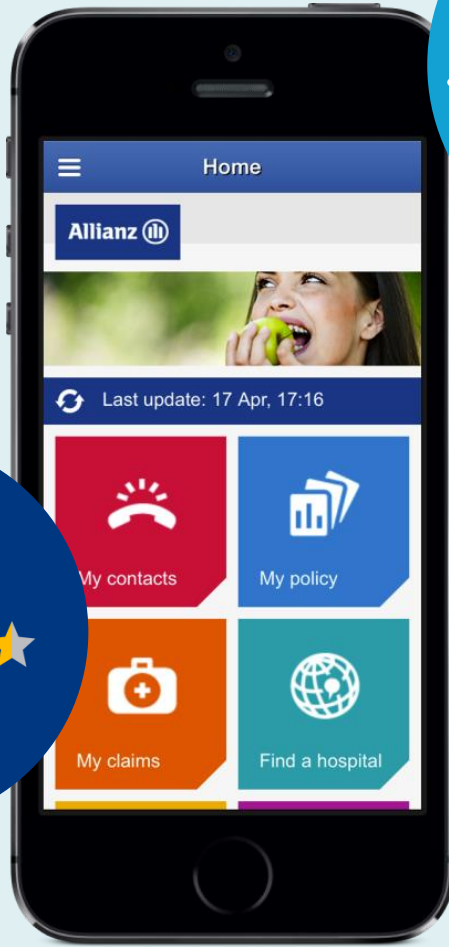
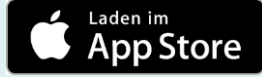
Directions to nearby hospitals via GPS



Evaluation of disease symptoms

Quick and easy symptom assessment

Available for plans:
• InboundMed Best 100
• InboundMed Best 100 Long-term



4,6
★★★★★
gemäß 32.358 Bewertungen

App is available in 5 languages!¹

¹ German, English, French, Spanish, Portuguese

Medical advice with medi24

Available
for plans:

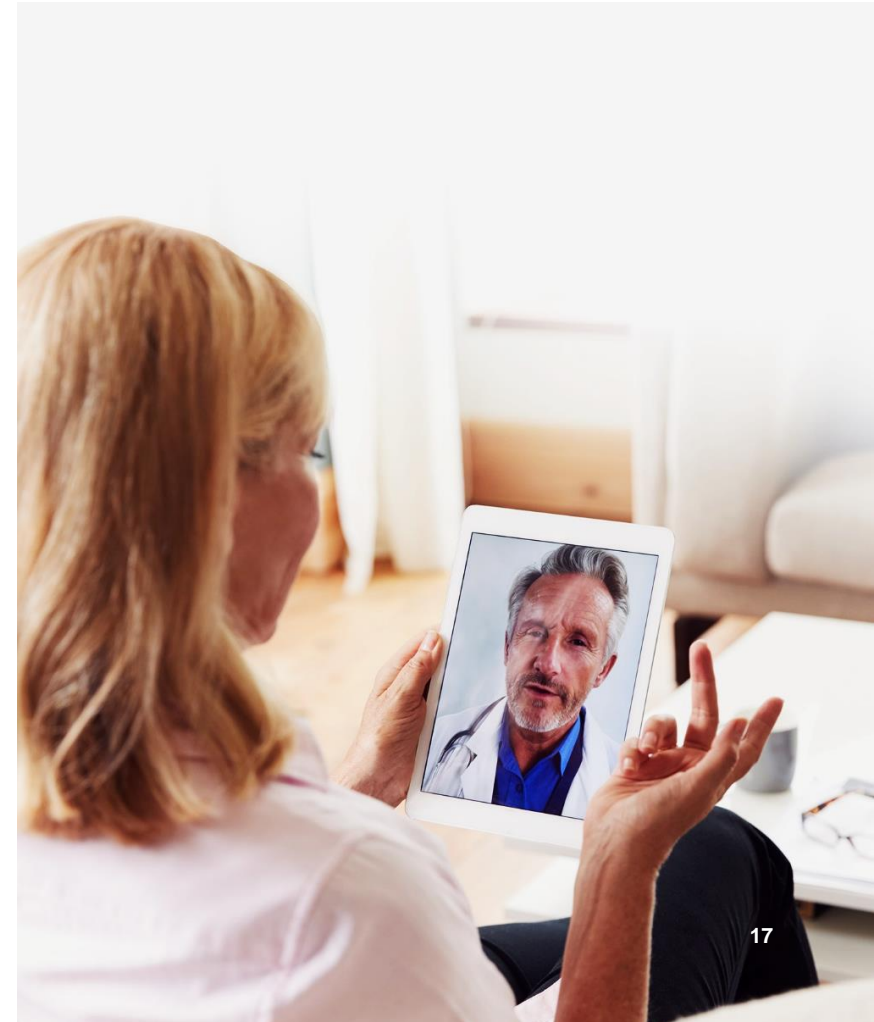
- InboundMed Best 100
- InboundMed Best 100 Long-term

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



The APKV's exceptional expertise



**“Best health insurance”
on the market**

APKV is the only private health insurance company to receive the top rating of "Excellent (0.8)".

Valid until 09/11/2024



“mmm” for the fifth time

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

Valid until 29/11/2024

