



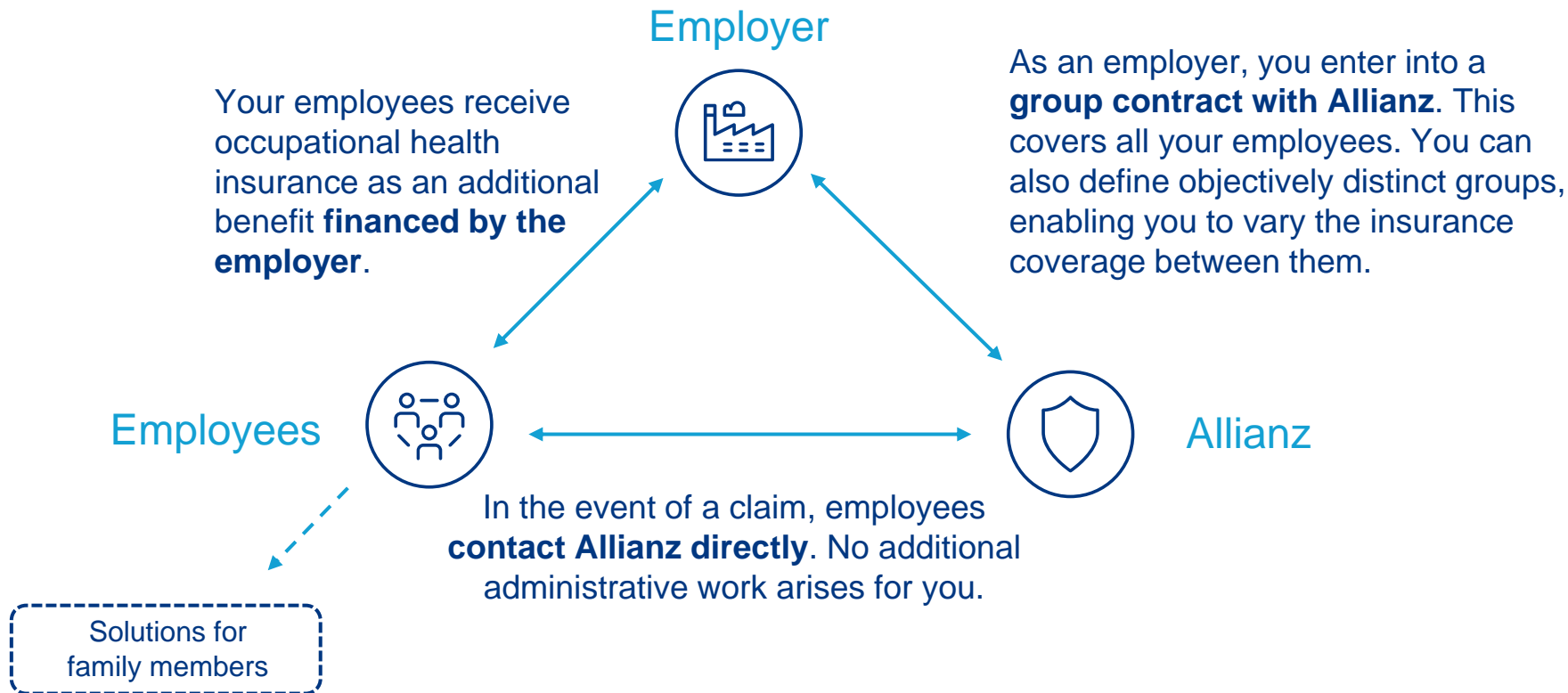
# healthy<sup>x</sup> – an extra portion of health

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.<sup>1</sup>



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

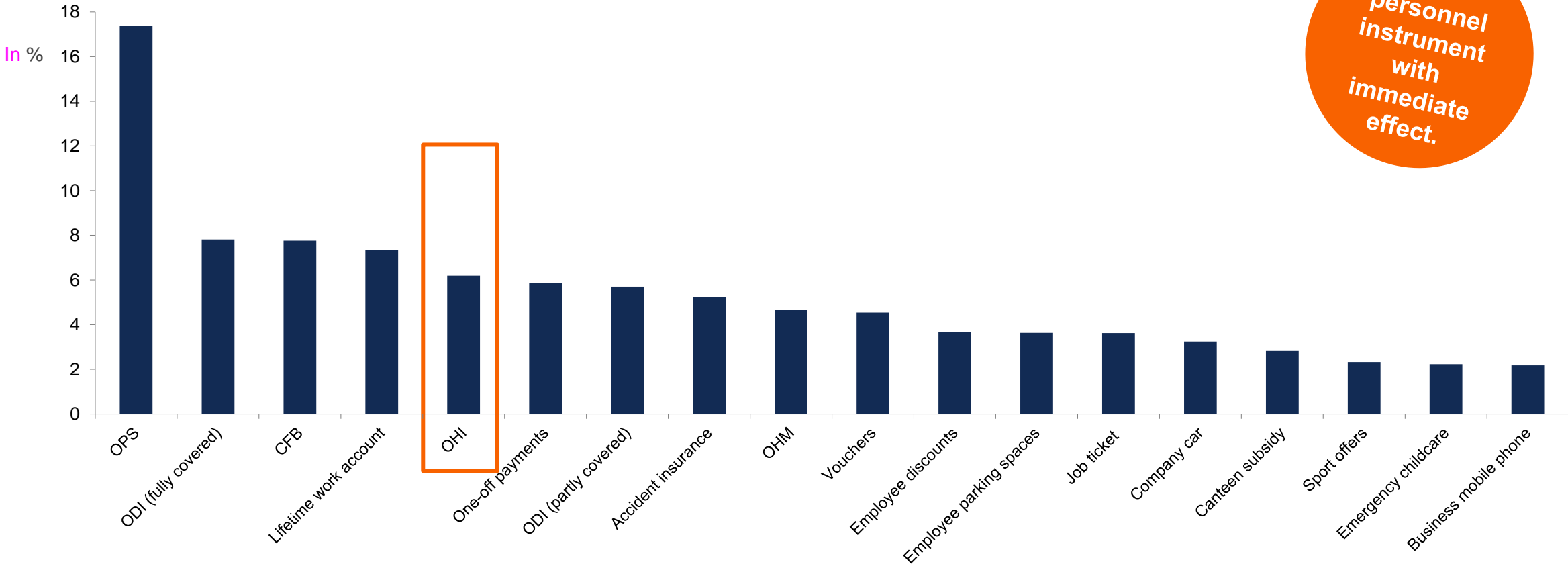
**25%** of employees **prefer OHI over a salary increase.**<sup>2</sup>

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

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

<sup>2</sup> 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

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

OPS = occupational pension scheme  
ODI = occupational disability insurance  
CFB = capital-forming benefits  
OHM = occupational health management

# OHI – a healthy bonus for the workforce

Employees rate OHI accordingly high:<sup>1</sup>

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**.

<sup>1</sup> 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

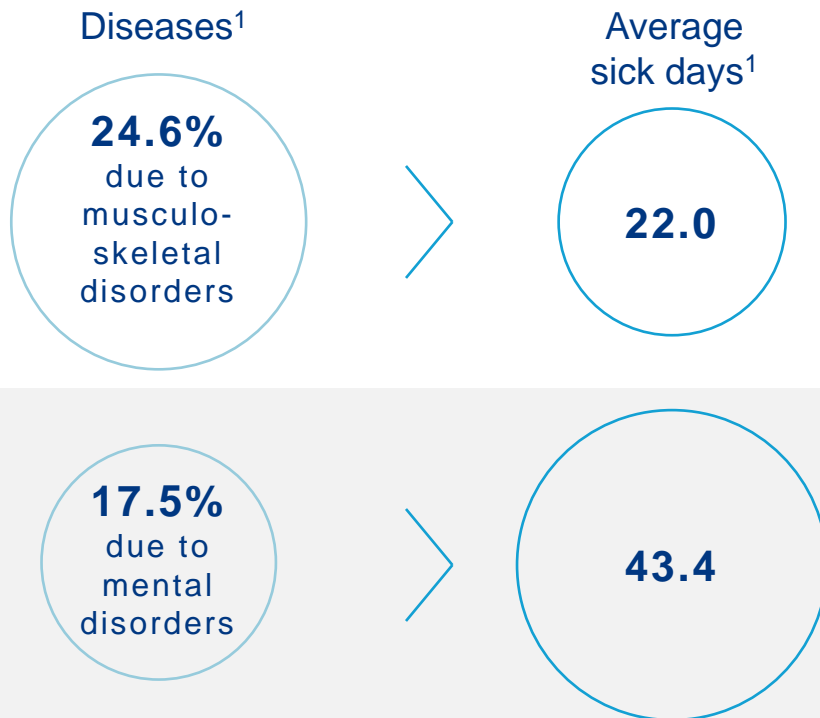
## But:

- 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.<sup>1</sup>



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

<sup>2</sup> 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 150-600<sup>2</sup>,  
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

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



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) <sup>1</sup>
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.<sup>2</sup>

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

<sup>1</sup> 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.

<sup>2</sup> 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

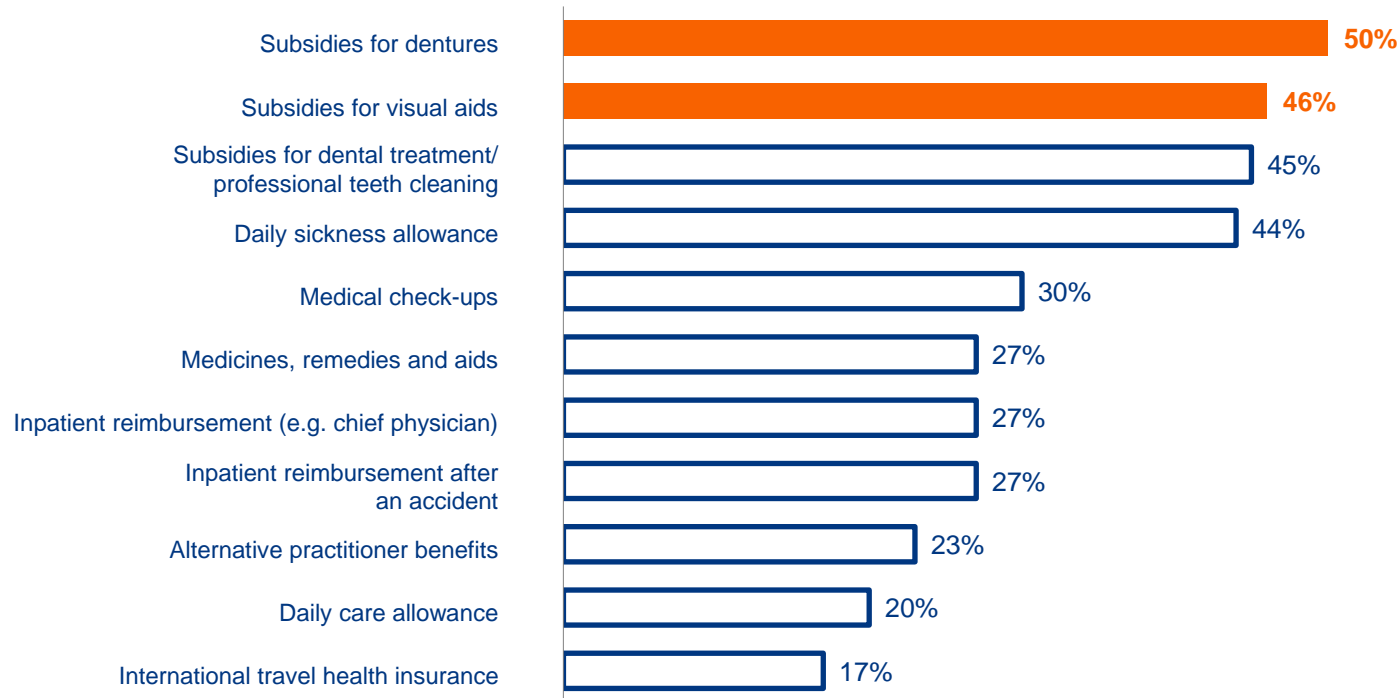
Combine a compact budget package with one or more OHI components.

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



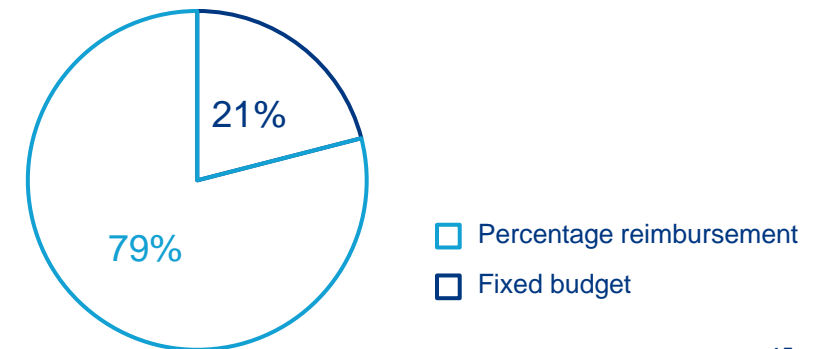
# Which product solution do employees prefer?

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



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

<sup>1</sup> 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
 <b>Visual aids</b> Up to EUR 180-260 p.a. <sup>1</sup>  <b>Surgical correction of visual acuity</b>	 <b>Dentures</b> Reimbursement from the agreed budget	 <b>MyHealth-Budget</b>  <b>Also for people with PHI!</b>	12.90	21.90	29.90	36.90	42.90
	 <b>Dentures Plus</b> 70% for dentures including the SHI benefit is reimbursed separately from the budget!	 <b>MyHealth-Budget Plus<sup>3</sup></b>	22.48	28.48	33.48	38.48	42.48
	 <b>Dentures Best</b> 90% for dentures including the SHI benefit is reimbursed separately from the budget!	 <b>MyHealth-Budget Best<sup>3</sup></b>	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.

<sup>1</sup> 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.








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

<sup>3</sup> 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.	Other
	Daily Sickness Allowance <sup>1*</sup>	EUR 4.05 Contribution applies to a daily rate of EUR 5.	
	Travel*	EUR 0.83	

\* Also for people with PHI.

<sup>1</sup> 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<sup>x</sup> – 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

## The extra portion of service

Family members<sup>1</sup> can  
also use our health  
services – completely  
free of charge!



### 24/7 medical hotline

Provided by independent experts<sup>2</sup>



### 24/7 medical video consultation

Digital consultation with a general practitioner or specialist<sup>2</sup>



### 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

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

<sup>2</sup> 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 card<sup>1</sup>

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.

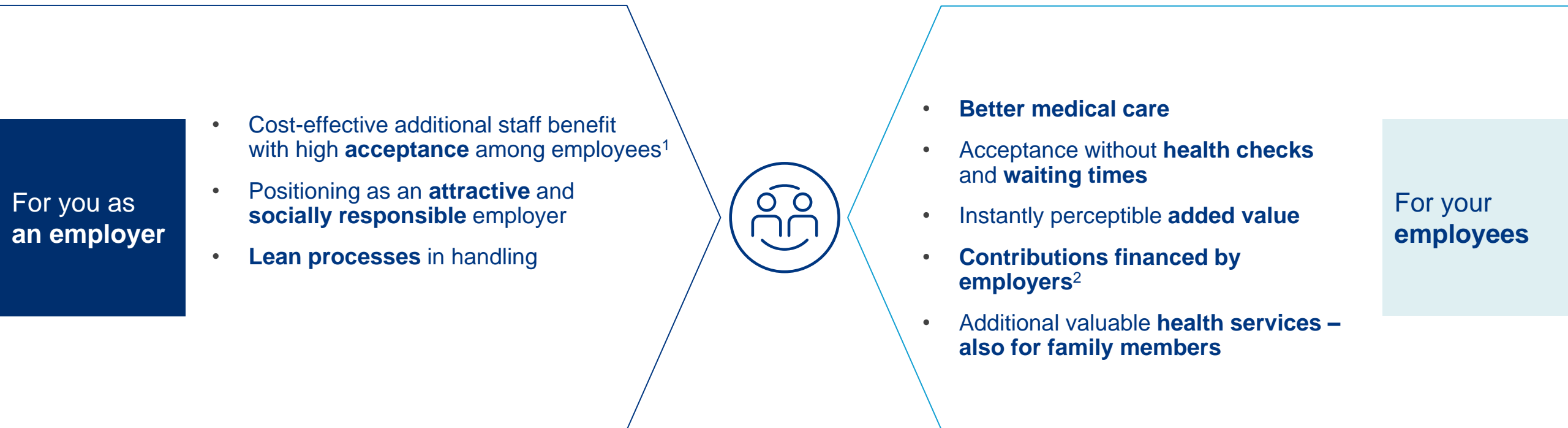


## FirmenOnline

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

<sup>1</sup> 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



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

<sup>2</sup> 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?

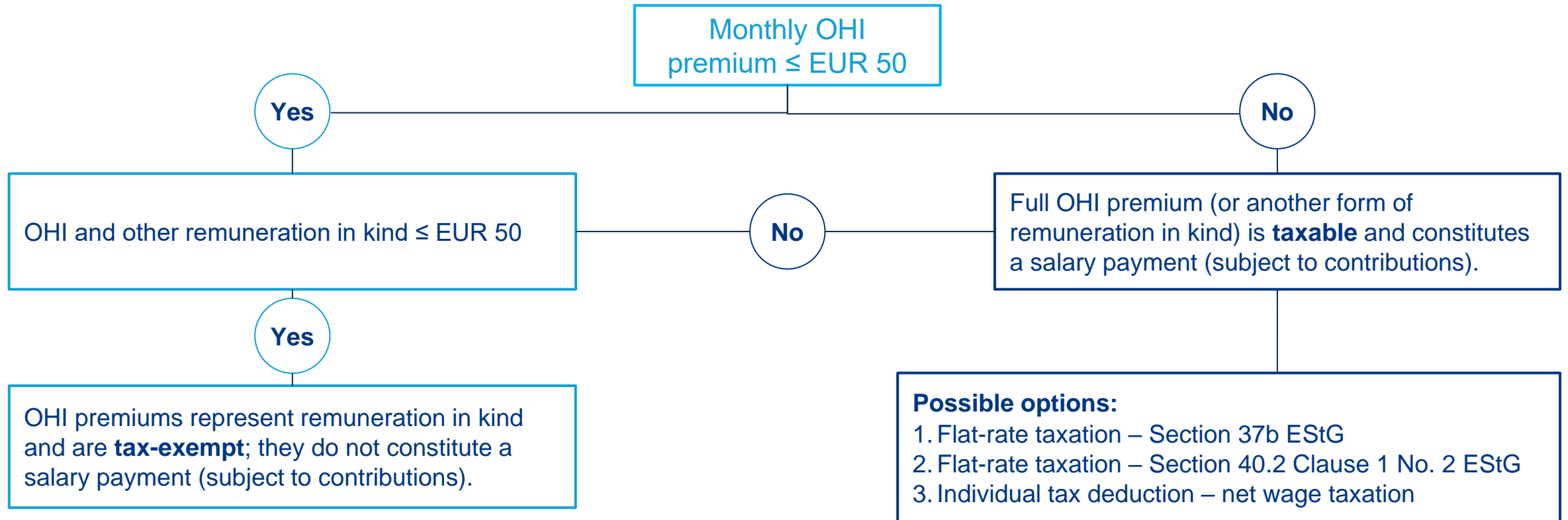
The benefits received from OHI are **tax-exempt** (Section 3 No. 1a of the German Income Tax Act (EStG)).



#### 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

If the start date is during the year, the full maximum reimbursement amount applies.<sup>1</sup>



### Increasing benefits



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

## 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



### 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 periods<sup>2</sup> – including for sabbaticals.**  
Employees still have full insurance protection without paying their own contributions.

<sup>1</sup> 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.

<sup>2</sup> 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.<sup>1</sup>

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 OHI<sup>2</sup>, an OHI is also possible for local employees at locations in the EU / EEA.



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

<sup>2</sup> 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

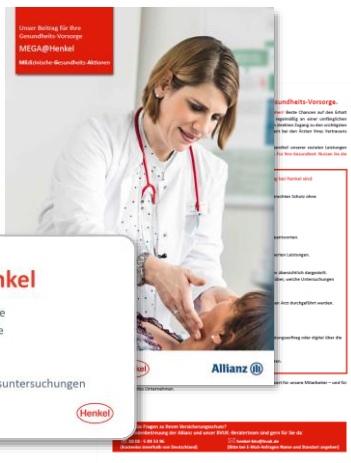
OHI SINCE: 1 October 2017



Custom documents for employee communication

MEGA@Henkel

- 1 Erweiterte Krebsvorsorge
- 2 Herz- und Gefäßvorsorge
- 3 Schwangerenvorsorge
- 4 Sportlervorsorge
- 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

**cgrd**

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 <sup>1</sup>		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		→	



## Allianz Garantie

**Beitragssicherheit für Ihre betriebliche Krankenversicherung**

Mit dem Abschluss der betrieblichen Krankenversicherung bei der Allianz haben Sie eine sehr gute Entscheidung für Ihre finanzielle Sicherheit und die Gesundheit Ihrer Mitarbeiterinnen und Mitarbeiter getroffen.

**Unsere Zusage an Sie:**  
Hiermit garantieren wir Ihnen, dass die Beiträge für die nachfolgenden Tarife der betrieblichen Krankenversicherung bis zum 31.12.2024 stabil bleiben.

- Heilpraktiker
- Sehhilfe
- Vorsorge
- VorsorgeExtra
- Krankenhaus
- Krankenhaus bei Unfall
- Krankentagegeld
- Krankenhausestoppel
- Reise
- Zahnbehandlung
- Zahnersatz
- Zahnersatz Best
- Zahnersatz Plus
- MeinGesundheitsBudget
- MeinGesundheitsBudget E
- MeinGesundheitsBudget kombi
- MeinGesundheitsBudget kombi E

- (FAH02, FAH02B, FAH01E)
- (FAS02, FAS02B, FAS01E)
- (FAV01, FAV01B, FAV01E)
- (FAVE01, FAVE01B, FAVE01E)
- (FKH02, FKH02B, FKH01E)
- (FKHU01, FKHU01B, FKHU01E)
- (FKT02, FKT02B, FKT01E)
- (FKHT01, FKHT01B)
- (FRP01, FRP01B)
- (FZF02, FZF02B)
- (FZZ02, FZZ02B, FZZ01E)
- (FZZB02, FZZB02B, FZZB02E)
- (FZZP02, FZZP02B, FZZP02E)
- (FB300, FB600, FB900, FB1200, FB1500, FB300B, FB600B, FB900B, FB1200B, FB1500B)
- (FB300E, FB600E, FB900E, FB1200E, FB1500E)
- (FBK300, FBK600, FBK900, FBK1200, FBK1500, FBK300B, FBK600B, FBK900B, FBK1200B, FBK1500B)
- (FBK300E, FBK600E, FBK900E, FBK1200E, FBK1500E)

Allianz Private Krankenversicherungs-AG  
München, 15.12.2023

  
 Nina Klingenspor  
 Vorsitzende des Vorstands

  
 Dr. Jan Esser  
 Mitglied des Vorstands



**BESTE BETRIEBLICHE KRANKEN-VERSICHERUNG BAUSTEIN-TARIFE**  
 (Bestnote 2+ vergeben)  
 DFSI RATINGS  
 Ausgabe 04/2023



**BESTE BETRIEBLICHE KRANKEN-VERSICHERUNG BUDGET-TARIFE**  
 (Bestnote 2+ vergeben)  
 DFSI RATINGS  
 Ausgabe 04/2023

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



<sup>1</sup> Benefits for visual aids are reimbursed separately within the annual budget.

<sup>2</sup> 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.



<sup>3</sup> 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 <sup>1</sup>	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				



<sup>1</sup> Dental check-ups are reimbursed separately within the annual budget.

# Benefit details – 1/2

## MyHealthBudget Plus<sup>1</sup>

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids <sup>2</sup>	EUR 180	EUR 200	EUR 220	EUR 240	EUR 260
		(e.g. spectacle frames / lenses and contact lenses)				
	Surgical correction of visual acuity	100% for outpatient surgical visual acuity corrections (e.g. laser surgery in ophthalmic clinics)				
	Natural therapies	100% for outpatient natural therapies with alternative medicine practitioners or doctors (e.g. chirotherapy, chiropractic and osteopathy) <sup>3</sup>				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy <sup>4</sup>				
	Prescribed aids 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)				
	Prescribed remedies including co-payments	100% for prescribed remedies (e.g. for physiotherapy, occupational therapy and speech therapy)				



<sup>1</sup> MyHealthBudget Plus consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

<sup>2</sup> Benefits for visual aids are reimbursed separately within the annual budget.

<sup>3</sup> 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.



<sup>4</sup> 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 Plus<sup>1</sup>

**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 <sup>2</sup>	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				






<sup>1</sup> MyHealthBudget Plus consists of a combination of the plans MyHealthBudget Combined and Dentures Plus.

<sup>2</sup> Dental check-ups are reimbursed separately within the annual budget.

# Benefit details – 1/2

## MyHealthBudget Best<sup>1</sup>

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids <sup>2</sup>	EUR 180	EUR 200	EUR 220	EUR 240	EUR 260
		(e.g. spectacle frames / lenses and contact lenses)				
	Surgical correction of visual acuity	100% for outpatient surgical visual acuity corrections (e.g. laser surgery in ophthalmic clinics)				
	Natural therapies	100% for outpatient natural therapies with alternative medicine practitioners or doctors (e.g. chirotherapy, chiropractic and osteopathy) <sup>3</sup>				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy <sup>4</sup>				
	Prescribed aids 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)				
	Prescribed remedies including co-payments	100% for prescribed remedies (e.g. for physiotherapy, occupational therapy and speech therapy)				

<sup>1</sup> MyHealthBudget Best consists of a combination of the plans MyHealthBudget Combined and Dentures Best.

<sup>2</sup> Benefits for visual aids are reimbursed separately within the annual budget.

<sup>3</sup> 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.

<sup>4</sup> 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 Best<sup>1</sup>

**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 <sup>2</sup>	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				



<sup>1</sup> MyHealthBudget Best consists of a combination of the plans MyHealthBudget Combined and Dentures Best.

<sup>2</sup> 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

## Highlight:

- No dental treatment scale
- No exclusion for missing teeth



## 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

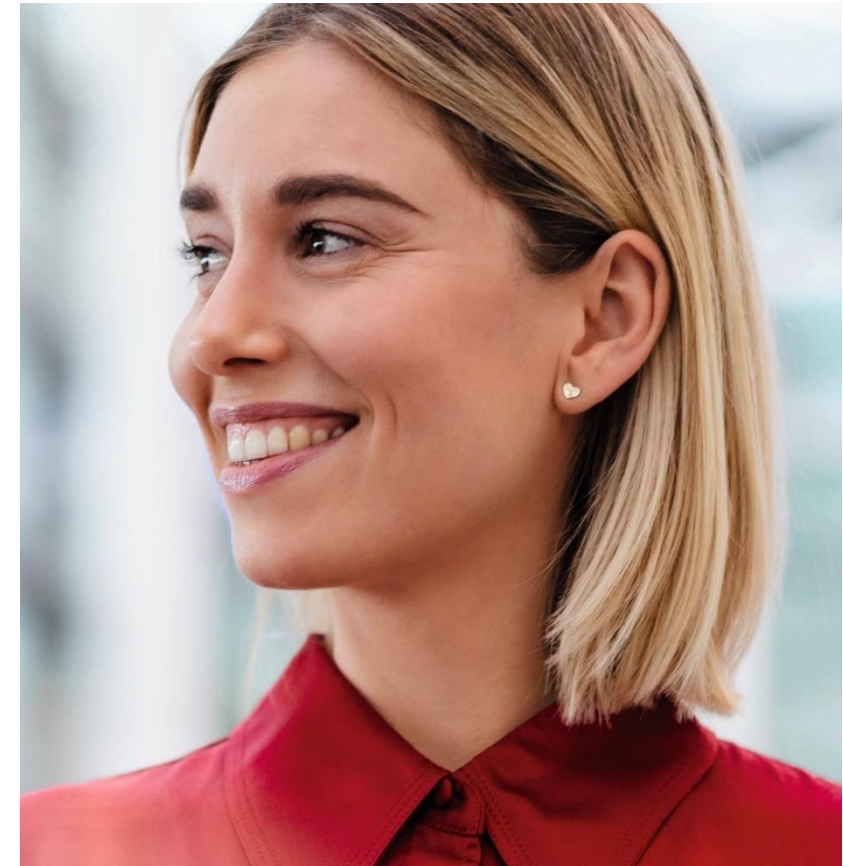
**Reimbursement up to the maximum** amounts in the German Scale of Medical Fees for dentists (GOZ) and doctors (GOÄ)

## Did you know?

Example:

Total costs for an implant with a crown: EUR 2,820

Reimbursement by SHI: EUR 558<sup>1</sup>



<sup>1</sup> 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**

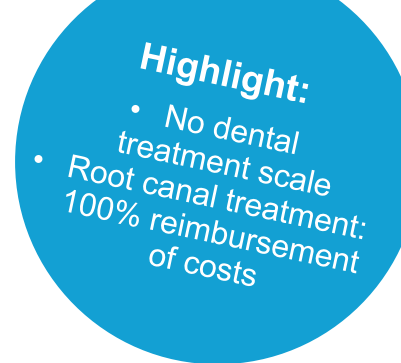
**100% for root canal treatment** – always!  
Irrespective of any coverage by SHI.

**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 1,900<sup>1</sup>
- 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).

<sup>1</sup> 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

Preventive Healthcare Extra is enhanced health protection!

**Highlight:**  
Benefits regardless  
of age

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!



## Benefits

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

Also for  
people with  
PHI!

## 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!



## Benefits

**70% reimbursement for alternative medicine practitioner treatments<sup>1</sup>** (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)**

Also for people with PHI!

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



<sup>1</sup> 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



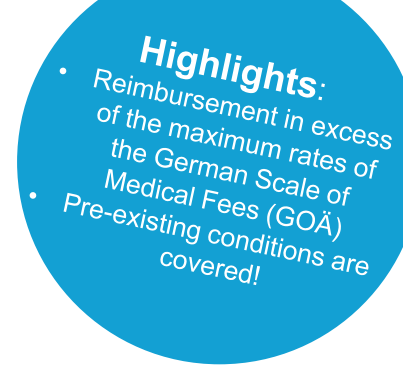
## Benefits

### 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

## 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

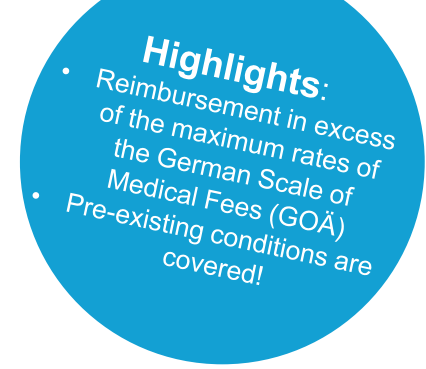
For optimal care in hospital after an accident



## 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.



## 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!



Benefits

**Supplement to the statutory sickness benefit** from the 7<sup>th</sup> week of incapacity for work

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

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

Benefit **also for reintegration measures**<sup>2</sup>

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.



<sup>1</sup> No daily sickness allowance cover for marginal employees and owners of partnerships  
<sup>2</sup> 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!



## 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

### Highlights:

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



# 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.

 <b>Dental Check-Ups And Treatments</b> EUR 6.61	Fillings, periodontal treatment, root treatment and up to 60 EUR p.a. for teeth cleaning	 <b>Dentures Plus</b> EUR 10.08	70% for dentures, inlays and implants including the statutory benefit
 <b>Preventive Healthcare</b> EUR 7.44	100% for various preventive medical check-ups worth around EUR 1,900 within two calendar years  <b>Also for people with PHI!</b>	 <b>Preventive Healthcare Extra</b> EUR 3.18	Health courses and vaccinations, up to EUR 250 p.a., telephone coaching  <b>Also for people with PHI!</b>
 <b>Hospital In Case Of Accident</b> EUR 3.53	100% for twin bedroom, doctor of choice, outpatient surgeries and daily replacement hospital allowance	 <b>Alternative Medicine Practitioner</b>  <b>Visual Aids</b> EUR 7.16	70% for health practitioner treatments (including medicinal products), up to EUR 400 p.a.  100% for glasses and contact lenses, up to EUR 150 within 24 months <b>Also for people with PHI!</b>

## Add-on options:

 <b>Travel</b> EUR 0.83	Travel health insurance including return transport (up to 8 weeks of travel time)  <b>Also for people with PHI!</b>	 <b>Daily Hospital Allowance</b> 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.  <b>Also for people with PHI!</b>
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As a rule, **at least 5 people** must be insured **per tariff**.<sup>1</sup>

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.

<sup>1</sup> 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
 <b>Visual aids</b> Glasses and contact lenses, up to EUR 200-260 p.a. <sup>1</sup>  <b>Surgical correction of visual acuity</b> E.g. laser surgery	 <b>Dentures</b> Dentures, inlays and implants. Reimbursement from the agreed budget	 <b>MyHealth- Budget</b>  <b>Also for people with PHI!</b>	21.90	29.90	36.90	42.90
 <b>Natural therapies</b> With alternative medicine practitioners and doctors (e.g. chiropractic, chiropractic, osteopathy)						
 <b>Medicines, remedies and aids</b> Prescribed medicines/dressings, remedies and aids including co-payments	 <b>Dentures Plus</b> 70% is reimbursed separately for dentures, inlays and implants including the SHI benefit and is not deducted from the budget!	 <b>MyHealth- Budget Plus<sup>2</sup></b>	28.48	33.48	38.48	42.48
 <b>Dental check-ups</b> Professional teeth cleaning/ bleaching: up to EUR 100-160 p.a. <sup>1</sup>  <b>Dental treatments</b> For fillings, root treatment, periodontal treatment, among other treatments						

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.


<sup>1</sup> 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.

<sup>2</sup> 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	21.90	29.90	36.90	42.90	+	Prevention
	Also for people with PHI!						
	MyHealth-Budget Plus <sup>2</sup>	28.48	33.48	38.48	42.48	+	Hospital
							Other

**Preventive Healthcare**  
Also for people with PHI!


EUR 7.44

**Preventive Healthcare Extra**  
Also for people with PHI!


EUR 3.18

**Hospital In Case Of Accident**

EUR 3.53

**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

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.

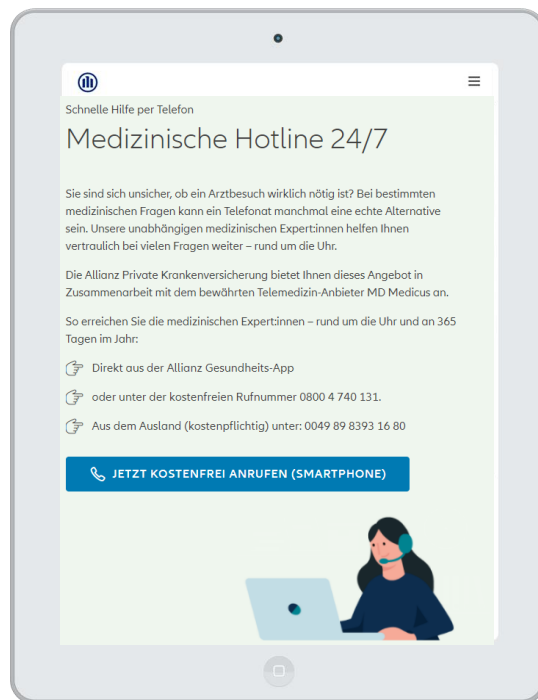
<sup>1</sup> Benefits for visual aids and dental check-ups are capped separately within the annual budget. Benefits increase by EUR 20 with each higher budget level.

<sup>2</sup> 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 cases<sup>1</sup>, 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 cases<sup>1</sup> 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

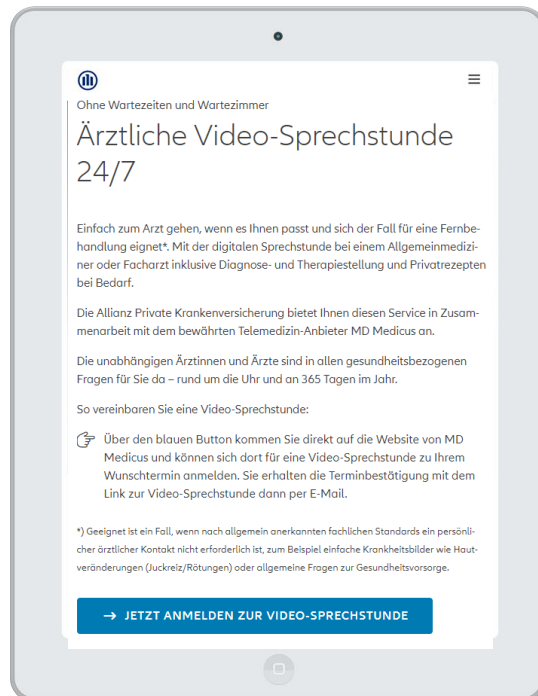
More information about our services in the OHI Health World at → [gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)

<sup>1</sup> 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 cases<sup>1</sup>.



## Advantage

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

Free extra  
with  
the OHI!



**Simply see the doctor when convenient** and the case is suitable for remote treatment<sup>1</sup>. 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**



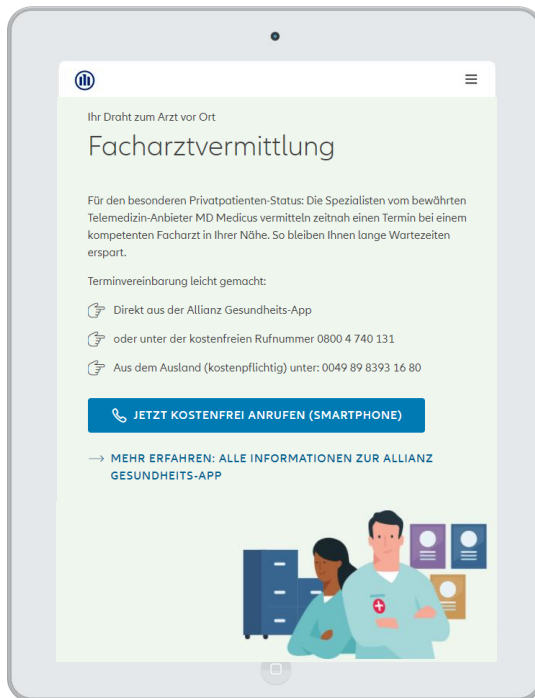
**Available in more than 20 languages**

More information about our services in the OHI Health World at → [gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)

<sup>1</sup> 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.

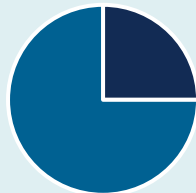
# Specialist referrals

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.<sup>1</sup>

Free extra  
with  
the OHI!



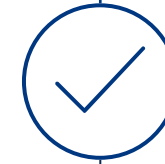
Easy search for **competent specialists**



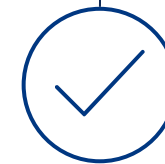
Directly from the app “Allianz Gesundheits-App” or by calling 08 00 4 74 01 31



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



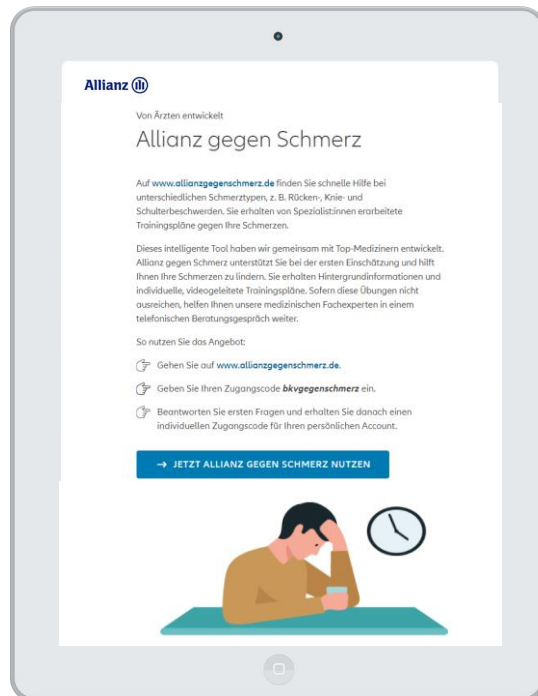
**Prompt, earliest possible specialist appointment**



Available in **more than 20 languages**

# Allianz relieves pain

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



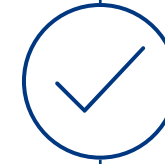
## Advantage

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

Free extra  
with  
the OHI!



Pain relief in four steps at  
→ [www.allianzgegenschmerz.de](http://www.allianzgegenschmerz.de)



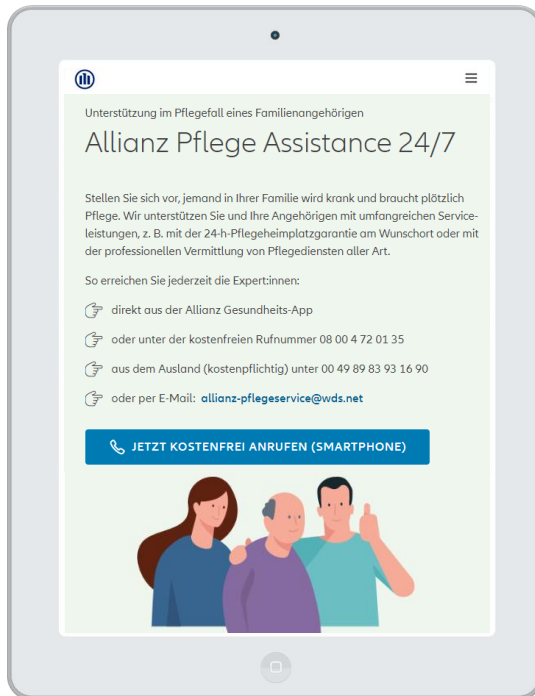
Training plans developed by  
**specialists** to combat pain



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](mailto:allianz-pflegeservice@wds.net)



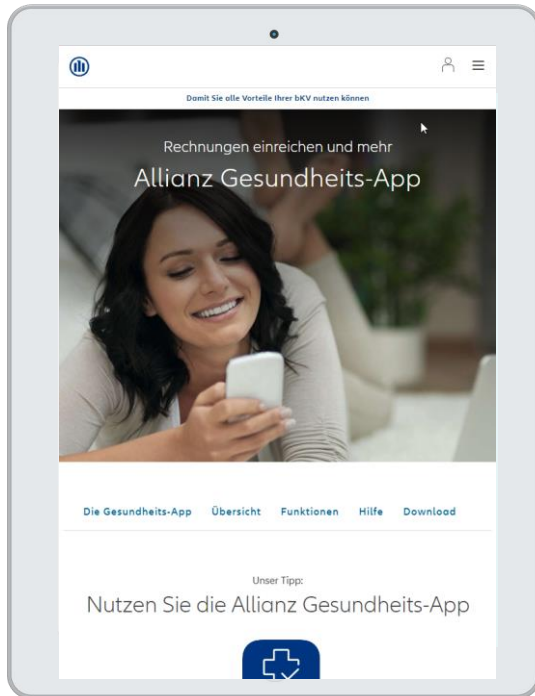
**Around the clock – every day**



**Available in several languages**

# Allianz Gesundheits-App

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 **Meine Allianz**



- Mailbox display with outgoing documents, such as benefits billing
- Display of invoice and refund amount
- Multiple contract capability<sup>1</sup>

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

Free extra with the OHI!



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



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



Download Allianz Gesundheits-App now.



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

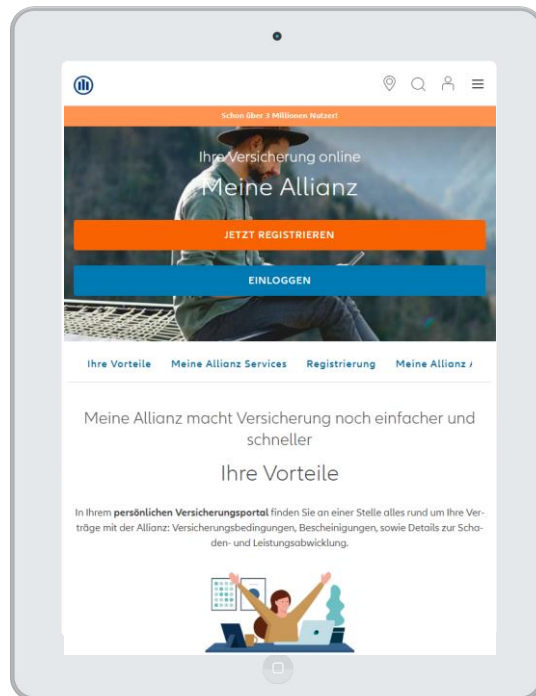


For OHI contracts with the Hospital module: **digital Allianz card** within the app



# 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.



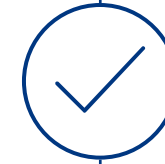
## Advantage

- 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:

**Mein GesundheitsBudget Plus**

- Sehhilfe 220 €
- Operative Korrektur der Sehstärke
- Naturheilverfahren
- Arzneimittel, Heil- und Hilfsmittel
- Zahnvorsorge
- Zahnbehandlung
- PZR 120 €

**Das Extra zu Ihrer bKV Services für Sie und Ihre Familie**

- 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

Mehr Informationen auf [gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)

**Allianz gegen Schmerz**  
Schnelle Hilfe auf [www.allianzgegenschmerz.de](https://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](mailto:allianz-pflegeservice@wds.net)

Ergänzend steht Ihnen folgendes zur Verfügung:

**Zahnersatz Plus**  
75% für Zahnersatz, Inlays und Implantate inkl. Leistung der GKV.

**Vorsorge**  
100% für diverse Vorsorgeuntersuchungen im Wert von ca. 1.800 EUR innerhalb von 2 Kalenderjahren.

\* 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?

1. Sie haben ab dem 01.01.2022 vollen Versicherungsschutz.
2. Postalisch wird Ihnen kurz vorher Ihre persönliche Versicherungsbescheinigung an Ihre Privatadresse gesendet.
3. Ihr Versicherungsschutz gilt auch weiterhin in entgeltfreien Zeiten wie z. B. Krankheit oder Elternzeit bis zu 36 Monaten.
4. 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](https://www.microsite-versicherungen.de) oder über den QR-Code:

**Wir sind da – persönlich, digital, zuverlässig!**  
Bei Leistungsfragen rufen Sie unsere Service-Hotline an: 0800 580 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](mailto:m.mustermann@versicherungen.de)  
[www.mustermann-versicherungen.de](https://www.mustermann-versicherungen.de)



**Zusatzinformationen:**

1. 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.
2. 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



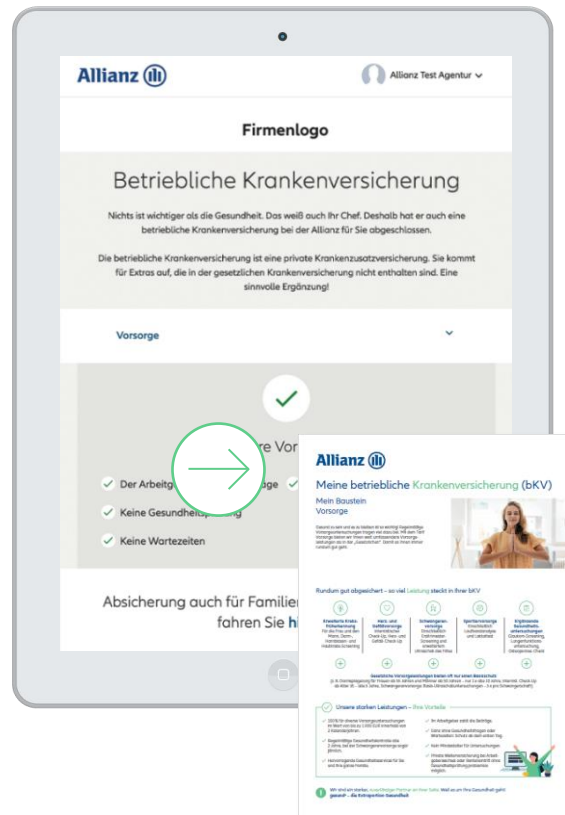
**Clear overview of the included benefits**



**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**



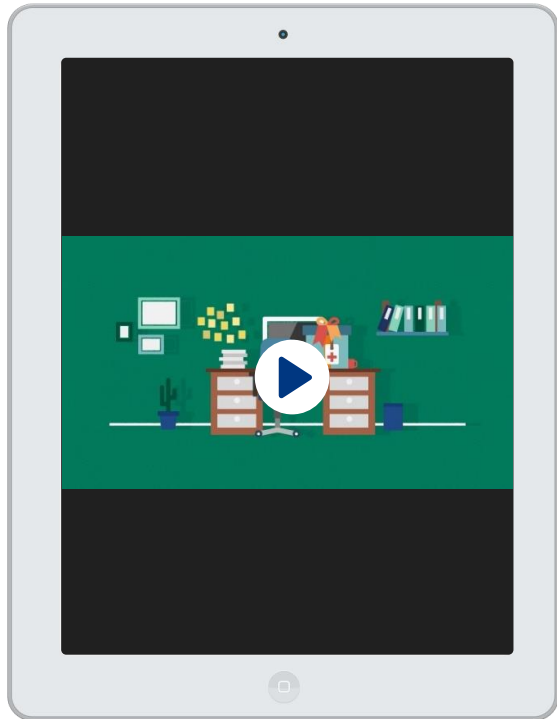
**Simple calculation of contributions** for family members



**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.

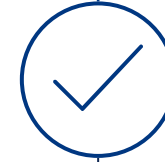


## Advantage

- 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>

# FirmenOnline

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



You can find more information at [www.firmenonline.de](http://www.firmenonline.de)

100% direct  
machine  
processing for  
registration and  
deregistration!

## 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


# Insurance cover for family members and continuation of OHI cover



# The extra portion of health protection for family members

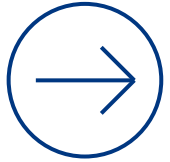
All important details about insurance cover for family members of employees with OHI



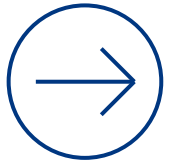
Which insurance cover for family members is possible?	How does the insurance cover for family members work?	Which family members of employees with OHI can insure themselves?
<ul style="list-style-type: none"><li>• <b>Similar insurance cover in many tariffs with special conditions</b></li><li>• Up to the maximum amount and scope of the insurance cover of the employee with OHI</li></ul> <p>Employees and family members can get <b>advice and apply</b> through their OHI contact person. A digital application option is also available for certain tariffs.</p>	<ul style="list-style-type: none"><li>• Can be taken out <b>at any time</b></li><li>• Family member is a <b>policyholder</b> and <b>insured person</b><sup>1</sup></li><li>• Family member pays the <b>premiums</b></li></ul>	<div></div> <ul style="list-style-type: none"><li>• Spouses or registered partners</li><li>• Non-registered partners living in the same household</li><li>• Children entitled to child benefit</li></ul> <p>The protection is unlimited and unaffected by a future loss of child benefit or relationship status, for example.</p>
<b>Important</b> Family members may <b>not be more than 64 years old at the time of taking out the insurance.</b> The insurance cover is unlimited.		

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

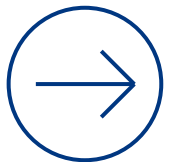
# Advantages of insurance cover for family members



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 limits<sup>1</sup> 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**.

<sup>1</sup> 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.

# Monthly premiums for family members and for continued insurance

	Preventive Healthcare E 	Preventive Healthcare Extra E 	Dentures Plus E 	Dentures Best E 	DenturesFit 	Hospital In Case Of Accident E 	Hospital E 	Daily Hospital Allowance (KHT02) EUR 10 	Visual Aids E 	Alternative Medicine Practitioner E 	TravelPlus 		Daily Sickness Allowance E EUR 10 
Age													Age
up to 20	9.71	3.63	1.29	2.77	3.63	2.89			3.66	3.08	1.38		up to 24
													25 – 29
21 – 39	9.71	6.48	10.84	18.87	8.70	4.47	exemplary premiums:	exemplary premiums:	3.66	4.65	1.38		30 – 34
							25 years: 30.33	25 years: 2.04					35 – 39
40 – 59	9.71	6.48	16.35	29.85	8.70	4.47	45 years: 45.06	45 years: 3.26	4.41	6.36	1.38		40 – 44
													45 – 49
60 – 69	9.71	6.48	19.25	35.83	8.70	12.27	55 years: 57.56	55 years: 4.21	5.91	6.36	2.75		50 – 54
													55 – 59
from 70	9.71	6.48	19.25	35.83	8.70	12.27			5.91	6.36	4.68		60 – 64
													65 – 66

All premiums in EUR.

Please note: Family members may not be older than 64 when taking out the insurance. This entry limit does not apply to continued insurance.

These are insurance rates without retirement provisions. The current age of the insured person is always decisive for the premium amount. The premiums are adjusted according to the table during the insurance term.

Exception: In the case of hospital and daily hospital allowance plans, the premium for continued insurance or cover for family members depends on the individual entry age.

# Monthly premiums for family members and for continued insurance (MGB E)

	Monthly premiums in EUR:														
Age	MGB 300 E	MGB 600 E	MGB 900 E	MGB 1200 E	MGB 1500 E	MGB 300 Plus E <sup>1</sup>	MGB 600 Plus E <sup>1</sup>	MGB 900 Plus E <sup>1</sup>	MGB 1200 Plus E <sup>1</sup>	MGB 1500 Plus E <sup>1</sup>	MGB 300 Best E <sup>1</sup>	MGB 600 Best E <sup>1</sup>	MGB 900 Best E <sup>1</sup>	MGB 1200 Best E <sup>1</sup>	MGB 1500 Best E <sup>1</sup>
up to 15	13.80	19.70	25.00	30.20	35.40	14.89	20.59	25.89	31.19	36.29	16.37	22.07	27.37	32.67	37.77
16 – 20	17.70	25.20	31.80	38.20	44.40	18.69	25.99	32.39	38.69	44.79	20.17	27.47	33.87	40.17	46.27
21 – 39	17.50	26.40	34.70	43.50	52.00	28.24	35.24	40.84	45.84	50.64	36.27	43.27	48.87	53.87	58.67
40 – 59	20.10	32.10	43.60	56.10	68.50	36.05	44.95	52.25	58,85	65.15	49.55	58.45	65.75	72.35	78.65
from 60	22.80	37.10	50.10	64.10	78.60	41.05	51.75	60.05	67.05	73.65	57.63	68.33	76.63	83.63	90.23

MGB = MeinGesundheitsBudget (MyHealthBudget)

These are insurance rates without retirement provisions. The current age of the insured person is always decisive for the premium amount. The premiums are adjusted according to the table during the insurance term.

<sup>1</sup> MyHealthBudget Plus E and Best E consist of a combination of the MyHealthBudget kombi E and Dentures Plus E and Best E plans. The total premium is also shown for these combinations.

Please note: Family members may not be older than 64 when taking out the insurance. Continued insurance is also possible up to the age of 70.



# Premiums **Hospital E** for family members and for continued insurance

## Hospital E

- Free choice of hospital
- Free choice of doctor
- Twin room
- Outpatient surgery
- Substitute hospital daily allowance
- Preferred transfer and services

## Special conditions:

- Plan with age provision; the decisive factor for the amount of the premium is the age of entry.
- A medical examination is required for family members.

Age (0-39)	Premium in EUR/ EUR 10 Daily Allowance Rate
0-15	3.95
16-20	7.86
21	27.67
22	28.32
23	28.98
24	29.66
25	30.33
26	31.00
27	31.67
28	32.33
29	32.98
30	33.61
31	34.23
32	34.83
33	35.41
34	36.02
35	36.66
36	37.32
37	38.01
38	38.74
39	39.50

Age (40-60)	Premium in EUR/ EUR 10 Daily Allowance Rate
40	40.31
41	41.17
42	42.07
43	43.03
44	44.03
45	45.06
46	46.13
47	47.25
48	48.40
49	49.60
50	50.83
51	52.10
52	53.41
53	54.75
54	56.14
55	57.56
56	59.02
57	60.53
58	62.08
59	63.66
60	65.28

Age (from 61)	Premium in EUR/ EUR 10 Daily Allowance Rate
61	66.94
62	68.64
63	70.37
64	72.13
65	72.51
66	74.31
67	76.13
68	77.96
69	79.79
70	81.61

# Premiums Daily Hospital Allowance (KHT02) for family members and for continued insurance

## Daily Hospital Allowance (KHT02)

- Daily allowance for each day of a full inpatient hospital stay
- including the day of admission and discharge
- Daily rate from EUR 10 - 100 (can be taken out in 5-euro increments)

## Special conditions:

- Plan with age provision; the decisive factor for the amount of the premium is the age of entry.
- A medical examination is required for family members.

Age (0-39)	Premium in EUR/ EUR 10 Daily Allowance Rate
0-15	0.72
16-20	1.14
21	1.87
22	1.91
23	1.95
24	1.99
25	2.04
26	2.08
27	2.13
28	2.18
29	2.23
30	2.28
31	2.33
32	2.39
33	2.44
34	2.50
35	2.56
36	2.62
37	2.68
38	2.74
39	2.81

Age (40-60)	Premium in EUR/ EUR 10 Daily Allowance Rate
40	2.88
41	2.95
42	3.02
43	3.10
44	3.18
45	3.26
46	3.35
47	3.43
48	3.52
49	3.61
50	3.71
51	3.80
52	3.90
53	4.00
54	4.10
55	4.21
56	4.31
57	4.42
58	4.54
59	4.65
60	4.76

Age (from 61)	Premium in EUR/ EUR 10 Daily Allowance Rate
61	4.87
62	4.97
63	5.08
64	5.19
65	5.30
66	5.41
67	5.52
68	5.63
69	5.74
70	5.85