



ALLIANZ OCCUPATIONAL HEALTH INSURANCE (OHI)

# For the best. Only the best.

More health for a strong team.

Allianz Private  
Krankenversicherungs-AG    October 2025



Because without health, everything is nothing – your employer wants you to be well protected.



# OHI – a thank you from your employer

## What is an OHI?

OHI by Allianz is a private supplementary insurance that your employer has taken out for you in addition to your existing health insurance.

- It offers you high-quality health protection with benefits that are not covered by your existing health insurance. All this without the usual medical examination.
- Your employer pays 100 % of the premiums.

The benefits are 100 % yours.

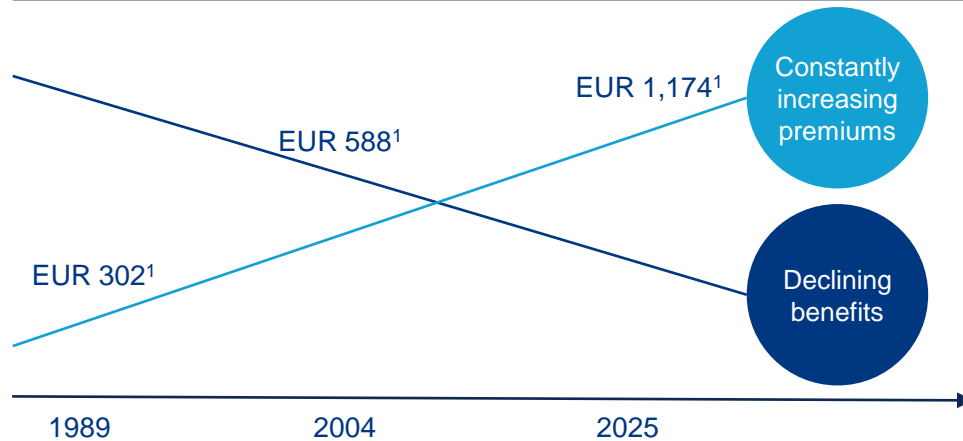
# OHI – these are the **benefits** for you

- Improved medical care: gaps in care are closed
- No medical examination: pre-existing conditions are covered
- No waiting periods: immediate insurance cover
- Easy invoice submission via app
- Additional valuable health services for you and your whole family
- Private continuation of insurance and cover for family members also possible



# Closing gaps from statutory health insurance (SHI)

Development of SHI benefits and premiums



The SHI is only a basic form of health insurance. Closing SHI gaps with private supplementary insurance is becoming increasingly important.

But:

- **Pre-existing conditions** can lead to rejection, risk surcharges or exclusions.
- Private cover is sometimes not possible **for financial reasons**.



Your employer helps you close these gaps with OHI.  
Completely without medical examinations or waiting periods!

<sup>1</sup> SHI contribution including mandatory long-term care insurance, calculated for 2024 with a 1.7 % fund-specific additional contribution and the long-term care insurance rate for childless insured persons.  
<sup>2</sup> SHI contribution including mandatory long-term care insurance, calculated for 2025 with a 2.5 % fund-specific additional contribution and the long-term care insurance rate for childless insured persons.  
<https://www.pkv-vorteile.de/entwicklung-der-hoehstbeitraege-gesetzlichen-krankenversicherung/>

# All important details about your OHI

1. Product details – benefits, highlights and examples
2. Valuable health services for you and your family
3. Insurance cover for your family members and continuation of OHI cover
4. Frequently asked questions

# Supplementary benefit details for budget rates

# Benefit details – 1/2

## MyHealth




	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	<b>Visual aids</b>	<ul style="list-style-type: none"> <li>• 75 % for spectacles and contact lenses</li> <li>• 100 % for surgical correction of visual acuity</li> </ul> Maximum up to agreed budget amount				
	<b>Prevention healthcare and outpatient medical treatment</b>	<ul style="list-style-type: none"> <li>• 100 % for preventive medical check-ups</li> <li>• 100 % for vaccinations (protective and travel vaccinations)</li> <li>• 100 % for health courses according to § 20 SGB V</li> <li>• 100 % for natural therapies by doctors (e.g. osteopathy)</li> <li>• 100 % for outpatient medical treatment</li> </ul> Maximum up to agreed budget amount				
	<b>Pharmaceuticals, remedies, aids and additional payments</b>	<ul style="list-style-type: none"> <li>• 100 % for prescribed pharmaceuticals, dressings</li> <li>• 100 % for prescribed remedies (e.g. physiotherapy)</li> <li>• 100 % for prescribed aids (e.g. orthopaedic insoles)</li> <li>• 100 % for all additional payments according to § 61 SGB V</li> </ul> Maximum up to agreed budget amount				

Budget amount depending on rate



# Benefit details – 2/2

## MyHealth

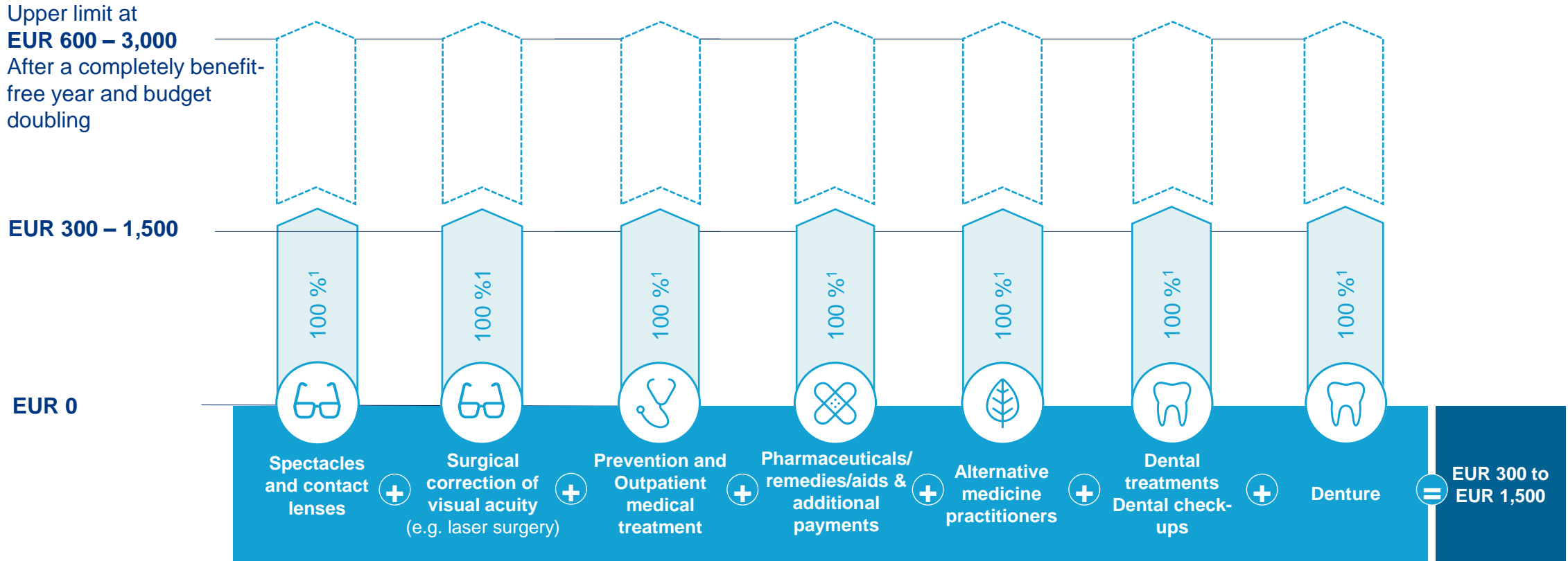
	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	<b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
	<b>Dental</b>	<ul style="list-style-type: none"> <li>• 100 % for dental check-ups (e.g. professional tooth cleaning, bleaching)</li> <li>• 100 % for dental treatments (e.g. fillings)</li> <li>• 100 % for dentures (e.g. implants)</li> <li>• 100 % for orthodontic treatment due to an accident or serious illness</li> </ul> Maximum up to agreed budget amount				
	<b>Budget doubling</b>	If no services are claimed for a complete calendar year, the budget will double in the next calendar year.				
	<b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate



# MyHealth with visual aid 100

## – simply explained, simply strong.



<sup>1</sup> of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap

# Benefit details – 1/2 MyHealth (without dental in budget)

Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
<b>Visual aids</b>	<ul style="list-style-type: none"> <li>• 75 % for spectacles and contact lenses</li> <li>• 100 % for surgical correction of visual acuity</li> </ul> Maximum up to agreed budget amount				
<b>Prevention healthcare and outpatient medical treatment</b>	<ul style="list-style-type: none"> <li>• 100 % for preventive medical check-ups</li> <li>• 100 % for vaccinations (protective and travel vaccinations)</li> <li>• 100 % for health courses according to § 20 SGB V</li> <li>• 100 % for natural therapies by doctors (e.g. osteopathy)</li> <li>• 100 % for outpatient medical treatment</li> </ul> Maximum up to agreed budget amount				
<b>Pharmaceuticals, remedies, aids and additional payments</b>	<ul style="list-style-type: none"> <li>• 100 % for prescribed pharmaceuticals, dressings</li> <li>• 100 % for prescribed remedies (e.g. physiotherapy)</li> <li>• 100 % for prescribed aids (e.g. orthopaedic insoles)</li> <li>• 100 % for all additional payments according to § 61 SGB V</li> </ul> Maximum up to agreed budget amount				

Budget amount depending on rate



# Benefit details – 2/2 MyHealth (without dental in budget)

	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
<b>Annual budget</b>					
 <b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
 <b>Budget doubling</b>	If no services are claimed for a complete calendar year, the budget will double in the next calendar year.				
 <b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate

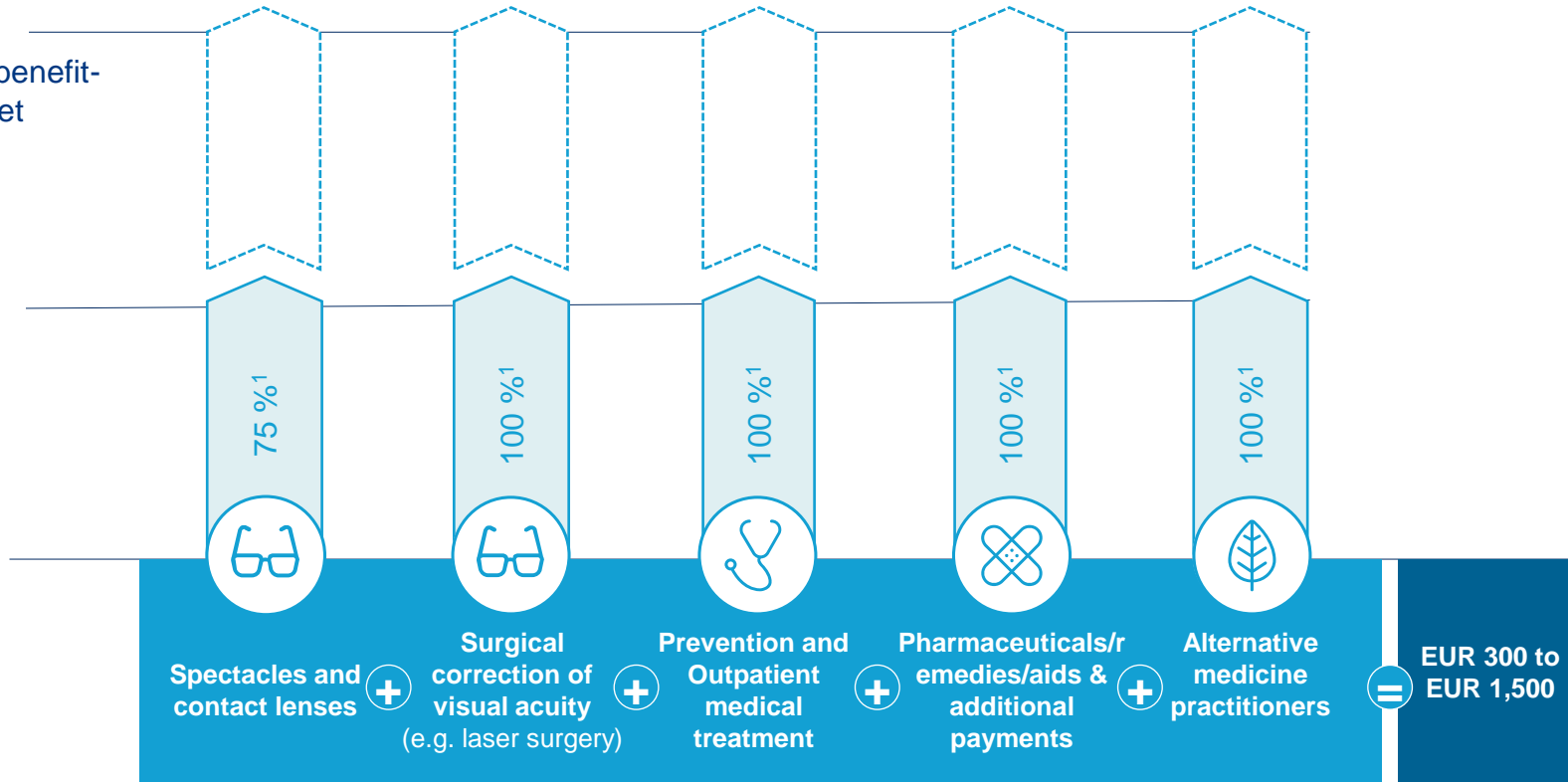


# MyHealth (without dental in budget) – simply explained, simply strong.

Upper limit at  
**EUR 600 – 3,000**  
After a completely benefit-free year and budget doubling

**EUR 300 – 1,500**

**EUR 0**



<sup>1</sup> of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap.

# Benefit details – 1/2 MyHealth with visual aid Extra

**Annual Extra budget**



**Visual aids**

Variant: **Visual aid Extra**

Extra budget for Visual Aid analogous annual budget

**EUR 300**

**EUR 600**

**EUR 900**

**EUR 1,200**

**EUR 1,500**

- 75 % for spectacles and contact lenses from extra budget
  - 100 % for surgical correction of visual acuity from extra budget
- Maximum up to agreed budget amount

**Annual budget**



**Prevention healthcare and outpatient medical treatment**

**EUR 300**

**EUR 600**

**EUR 900**

**EUR 1,200**

**EUR 1,500**

- 100 % for preventive medical check-ups
  - 100 % for vaccinations (protective and travel vaccinations)
  - 100 % for health courses according to § 20 SGB V
  - 100 % for natural therapies by doctors (e.g. osteopathy)
  - 100 % for outpatient medical treatment
- Maximum up to agreed budget amount



**Pharmaceuticals, remedies, aids and additional payments**

- 100 % for prescribed pharmaceuticals, dressings
  - 100 % for prescribed remedies (e.g. physiotherapy)
  - 100 % for prescribed aids (e.g. orthopaedic insoles)
  - 100 % for all additional payments according to § 61 SGB V
- Maximum up to agreed budget amount

Budget amount depending on rate



# Benefit details – 2/2 MyHealth with visual aid Extra

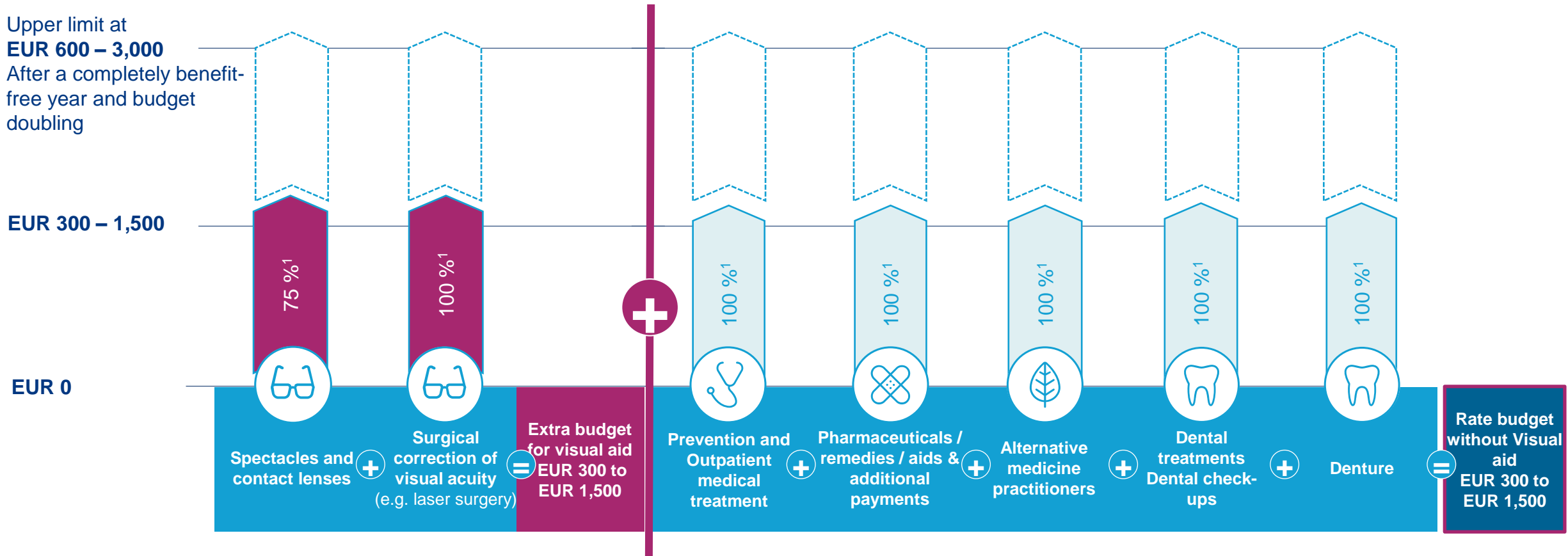
Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
 <b>Dental</b>	<ul style="list-style-type: none"> <li>• 100 % for dental check-ups (e.g. professional tooth cleaning, bleaching)</li> <li>• 100 % for dental treatments (e.g. fillings)</li> <li>• 100 % for dentures (e.g. implants)</li> <li>• 100 % for orthodontic treatment due to an accident or serious illness</li> </ul> Maximum up to agreed budget amount				
 <b>Budget doubling</b>	If no services are claimed for a complete calendar year, the budget will double in the next calendar year.				
 <b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate



# MyHealth with visual aid Extra

## – simply explained, simply strong.



1 of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap.

# Benefit details – 1/2 MyHealth with visual aid Extra (without dental in budget)

Annual Extra budget



**Visual aids**

Variant: **Visual aid Extra**

Extra budget for Visual Aid analogous annual budget

EUR 300

EUR 600

EUR 900

EUR 1,200

EUR 1,500

- 75 % for spectacles and contact lenses from extra budget
  - 100 % for surgical correction of visual acuity from extra budget
- Maximum up to agreed budget amount

Annual budget



**Prevention healthcare and outpatient medical treatment**

EUR 300

EUR 600

EUR 900

EUR 1,200

EUR 1,500

- 100 % for preventive medical check-ups
  - 100 % for vaccinations (protective and travel vaccinations)
  - 100 % for health courses according to § 20 SGB V
  - 100 % for natural therapies by doctors (e.g. osteopathy)
  - 100 % for outpatient medical treatment
- Maximum up to agreed budget amount



**Pharmaceuticals, remedies, aids and additional payments**

- 100 % for prescribed pharmaceuticals, dressings
  - 100 % for prescribed remedies (e.g. physiotherapy)
  - 100 % for prescribed aids (e.g. orthopaedic insoles)
  - 100 % for all additional payments according to § 61 SGB V
- Maximum up to agreed budget amount

Budget amount depending on rate



# Benefit details – 2/2 MyHealth with visual aid Extra (without dental in budget)

	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
<b>Annual budget</b>					
 <b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
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Budget amount depending on rate

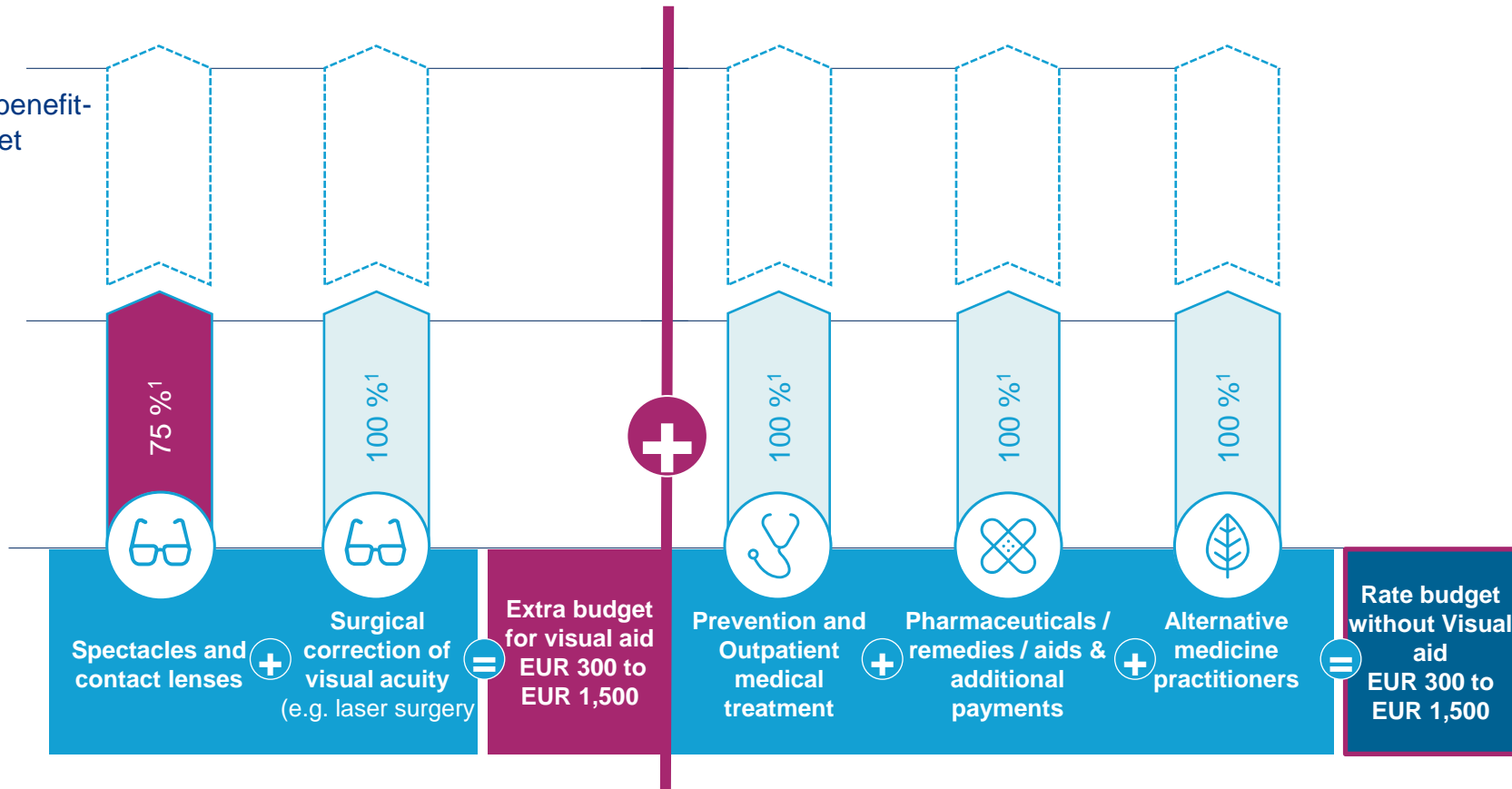


# MyHealth with Visual aid Extra (without dental in budget) – simply explained, simply strong.

Upper limit at **EUR 600 – 3,000**  
After a completely benefit-free year and budget doubling




EUR 300 – 1,500

EUR 0



<sup>1</sup> of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap

# Benefit details – 1/2 MyHealth with visual aid 100

Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <p><b>Visual aids</b> Variant: <b>Visual aid 100</b></p>	<ul style="list-style-type: none"> <li>• 100 % for spectacles and contact lenses</li> <li>• 100 % for surgical correction of visual acuity</li> </ul> <p>Maximum up to agreed budget amount</p>				
 <p><b>Prevention healthcare and outpatient medical treatment</b></p>	<ul style="list-style-type: none"> <li>• 100 % for preventive medical check-ups</li> <li>• 100 % for vaccinations (protective and travel vaccinations)</li> <li>• 100 % for health courses according to § 20 SGB V</li> <li>• 100 % for natural therapies by doctors (e.g. osteopathy)</li> <li>• 100 % for outpatient medical treatment</li> </ul> <p>Maximum up to agreed budget amount</p>				
 <p><b>Pharmaceuticals, remedies, aids and additional payments</b></p>	<ul style="list-style-type: none"> <li>• 100 % for prescribed pharmaceuticals, dressings</li> <li>• 100 % for prescribed remedies (e.g. physiotherapy)</li> <li>• 100 % for prescribed aids (e.g. orthopaedic insoles)</li> <li>• 100 % for all additional payments according to § 61 SGB V</li> </ul> <p>Maximum up to agreed budget amount</p>				

Budget amount depending on rate



# Benefit details – 2/2 MyHealth with visual aid 100

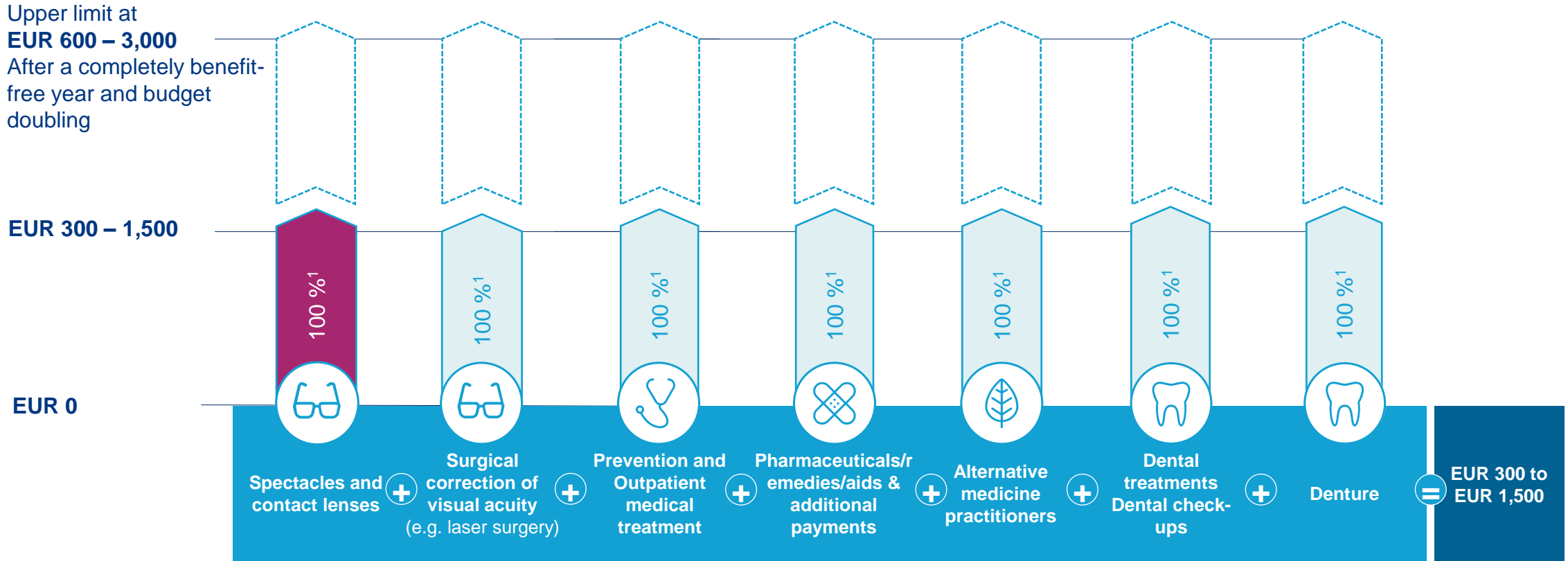
	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	<b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
	<b>Dental</b>	<ul style="list-style-type: none"> <li>• 100 % for dental check-ups (e.g. professional tooth cleaning, bleaching)</li> <li>• 100 % for dental treatments (e.g. fillings)</li> <li>• 100 % for dentures (e.g. implants)</li> <li>• 100 % for orthodontic treatment due to an accident or serious illness</li> </ul> Maximum up to agreed budget amount				
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Budget amount depending on rate






# MyHealth with visual aid 100

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1 of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap

# Benefit details – 1/2 MyHealth with visual aid 100 (without dental in budget)

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Budget amount depending on rate



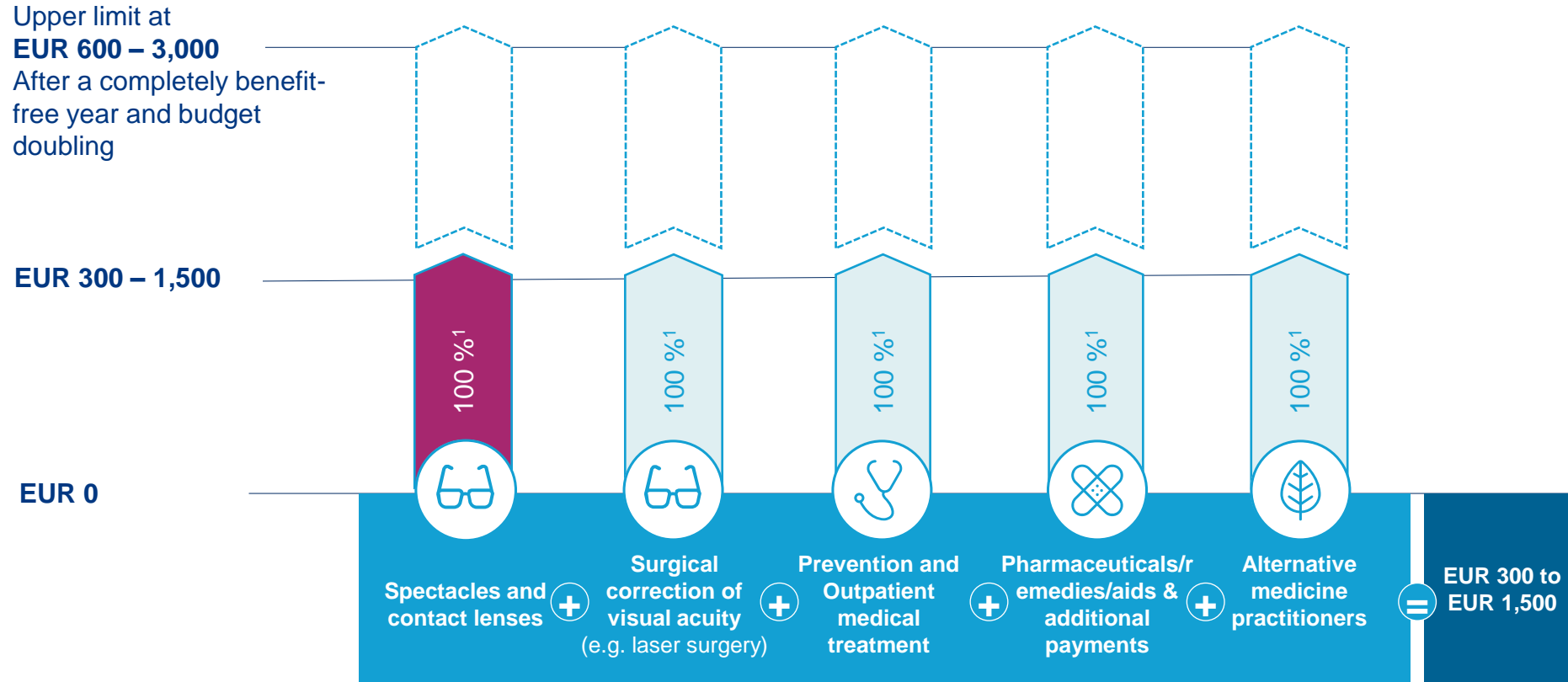
# Benefit details – 2/2 MyHealth with visual aid 100 (without dental in budget)

	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	<b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
	<b>Budget doubling</b>	If no services are claimed for a complete calendar year, the budget will double in the next calendar year.				
	<b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate












# MyHealth with Visual aid 100 (without dental in budget) – simply explained, simply strong.



<sup>1</sup> of the invoice amount. Maximum reimbursement across all scope of services in total up to the respective budget cap.

# Basic co-payments for SHI insured

Budget rates include all co-payments pursuant to to § 61 SGB V.

	<b>Pharmaceuticals</b>	<ul style="list-style-type: none"> <li>• 10 % of the costs</li> <li>• minimum EUR 5, maximum EUR 10</li> </ul>
	<b>Remedies</b>	<ul style="list-style-type: none"> <li>• 10 % of the cost of the product plus EUR 10 per prescription</li> </ul>
	<b>Aids</b>	<ul style="list-style-type: none"> <li>• 10 % of the costs</li> <li>• minimum EUR 5, maximum EUR 10</li> </ul>
	<b>Transportation costs</b>	<ul style="list-style-type: none"> <li>• 10 % der Kosten pro Fahrt</li> <li>• minimum EUR 5, maximum EUR 10</li> </ul>
	<b>Hospital</b>	<ul style="list-style-type: none"> <li>• EUR 10 per treatment day</li> <li>• maximum 28 calendar days per year</li> </ul>
	<b>Rehab<sup>1</sup> / Preventive Healthcare</b>	<ul style="list-style-type: none"> <li>• EUR 10 per treatment day</li> <li>• in post-rehabilitation, a maximum of 28 calendar days including hospital stay</li> </ul>
	<b>Home nursing care</b>	<ul style="list-style-type: none"> <li>• 10 % of the cost of the product plus EUR 10 per prescription</li> <li>• Maximum 28 calendar days per year</li> </ul>
	<b>Domestic help</b>	<ul style="list-style-type: none"> <li>• 10 % of the calendar day costs</li> <li>• minimum EUR 5, maximum EUR 10</li> </ul>
	<b>Sociotherapy</b>	<ul style="list-style-type: none"> <li>• 10 % of the calendar day costs</li> <li>• minimum EUR 5, maximum EUR 10</li> </ul>

# Supplementary benefit details for modules

# Hospital module

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

**Highlights:**


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



## Benefits

### Inpatient benefits in case of illness or after an accident

- Treatment by attending doctor or doctor of choice in hospital
- Optional accommodation in a two-bed 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 basic cover<sup>1</sup>
- Benefits for treatment in private clinics after advance payment by basic cover<sup>1</sup>

 **Extra Service**

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



## Special features

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

A digital Allianz Card for the Wallet app is also available for this rate.

<sup>1</sup> Basic cover is provided if you have statutory cover in the event of illness or private health insurance in accordance with §146 of the Insurance Supervision Act

# Hospital in case of accident module

For optimal care in hospital after an accident.

**Highlights:**

- Reimbursement in excess of the maximum rates of the German Scale of Medical Fees (GOÄ)
- No exclusion of accidents due to pre-existing conditions!



## benefits


### Inpatient benefits after an accident

- Treatment by attending doctor or doctor of choice in hospital
- Optional accommodation in a two-bed 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 basic cover<sup>1</sup>
- Benefits for treatment in private clinics after advance payment by basic cover<sup>1</sup>

## Special features

A digital Allianz Card for the Wallet app is also available for this rate.



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

<sup>1</sup> Basic cover is provided if you have statutory cover in the event of illness or private health insurance in accordance with §146 of the Insurance Supervision Act.

# Daily Hospital Allowance module

Cushion Extra costs in hospital flexibly.

## Highlights:

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



## 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 additional payments or accommodation in a single or two-bed room)



# Daily Sickness Allowance module

Comprehensive cover so that your recovery does not fail due to financial reasons!



## Leistungen

**Private 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>

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

## Example

Income gap to net income from the 7th week onwards amounting to 564 EUR monthly (Assumption: gross salary 4,000 EUR, net salary 2,600 EUR). A daily rate of 20 EUR compensates for the gap.<sup>3</sup>



<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

<sup>3</sup> In this scenario, a legally insured employee with entitlement to sickness benefits receives sickness benefits before social contributions amounting to 2,340 EUR, which is 70 % of the gross income, but not exceeding 90 % of the net income. Social contributions of 13 % (304 EUR) are deducted from this amount, covering pension, unemployment, and long-term care insurance starting from 2025. This results in sickness benefits of 2,036 EUR, creating a monthly income gap of 564 EUR. A daily rate of 20 EUR over 30 days amounts to 600 EUR, which compensates for the gap.

# 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

**Dental:** 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



# DentalComplete 70<sup>1</sup> module

Maximum easy and transparent: combination from dental treatments and dentures  
– for a bright smile.



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**70 % for dentures** (e.g. implants, inlays)

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100 % for **dental check-ups** (e.g. professional tooth cleaning),  
100 % to maximum EUR 150 for bleaching within two consecutive  
calendar years

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100 % for **dental treatments** (e.g. for fillings, root or periodontal  
treatments)

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**Additional benefits** such as reimbursement of costs for acupuncture or  
orthodontics following an accident.

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**Reimbursement up to the maximum rates** of Dental Fee Schedule  
(GOZ) and German Scale of Medical Fees (GOÄ).

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Example for SHI policyholders:

Total costs for an implant with crown: EUR 2.820

The statutory insurance only covers: EUR 581<sup>2</sup>

Own contribution without/with **DentalComplete 70**: EUR 2.239/EUR 846

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## Benefits

## Did you know?

Offsetting of advance payments for maximum reimbursement. The stated reimbursement percentages apply in each case including an advance payment by the SHI.

If there is no evidence of an reimbursement the percentage is reduced by 40 % (no reduction for preventive dental care, bleaching and implants). The reduction therefore automatically applies to those with private health insurance.

1 If DentalComplete is to be concluded, the dental service must not be included in the budget rate

2 SHI fixed subsidy without bonus (as at: 01/2025)



# DentalComplete 90<sup>1</sup> module

Maximum easy and transparent: combination from dental treatments and dentures  
– for a bright smile.

**Highlights:**

- No dental benefits schedule
- No exclusion of missing teeth

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**90 % for dentures** (e.g. implants, inlays)

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100 % for **dental check-ups** (e.g. professional tooth cleaning),  
100 % to maximum EUR 150 for bleaching within two consecutive  
calendar years

---

100 % for **dental treatments** (e.g. for fillings, root or periodontal  
treatments)

---

**Additional benefits** such as reimbursement of costs for acupuncture or  
orthodontics following an accident.

---

**Reimbursement up to the maximum rates** of Dental Fee Schedule  
(GOZ) and German Scale of Medical Fees (GOÄ).

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Example for SHI policyholders:

Total costs for an implant with crown: EUR 2.820

The statutory insurance only covers: EUR 581<sup>2</sup>

Own contribution without/with **DentalComplete 90**: EUR 2.239/EUR 282

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## Benefits

## Did you know?

Offsetting of advance payments for maximum reimbursement. The stated reimbursement percentages apply in each case including an advance payment by the SHI.

If there is no evidence of an reimbursement the percentage is reduced by 40 % (no reduction for preventive dental care, bleaching and implants). The reduction therefore automatically applies to those with private health insurance.

1 If DentalComplete is to be concluded, the dental service must not be included in the budget rate

2 SHI fixed subsidy without bonus (as at: 01/2025)



# DentalComplete 100<sup>1</sup> module

Maximum easy and transparent: combination from dental treatments and dentures – for a bright smile.

**Highlights:**

- No dental benefits schedule
- No exclusion of missing teeth



## Benefits

**100 % for dentures** (e.g. implants, inlays)

100 % for **dental check-ups** (e.g. professional tooth cleaning),  
100 % to maximum EUR 150 for bleaching within two consecutive calendar years

100 % for **dental treatments** (e.g. for filings, root or periodontal treatments)

**Additional benefits** such as reimbursement of costs for acupuncture or orthodontics following an accident.

**Reimbursement up to the maximum rates** of Dental Fee Schedule (GOZ) and German Scale of Medical Fees (GOÄ).



## Did you know?

Example for SHI policyholders:

Total costs for an implant with crown: EUR 2.820

The statutory insurance only covers: EUR 581<sup>2</sup>

Own contribution without/with **DentalComplete 100**: EUR 2.239/EUR 0

Offsetting of advance payments for maximum reimbursement. The stated reimbursement percentages apply in each case including an advance payment by the SHI.

If there is no evidence of an reimbursement the percentage is reduced by 40 % (no reduction for preventive dental care, bleaching and implants). The reduction therefore automatically applies to those with private health insurance.

<sup>1</sup> If DentalComplete is to be concluded, the dental service must not be included in the budget rate

<sup>2</sup> SHI fixed subsidy without bonus (as at: 01/2025)

# Our contribution for the brightest smile.

Reimbursement examples for DentalComplete for **PHI policyholders** depending on the **SHI advance payment obligation**  
Here: **Invoice amounting to EUR 1,000 for dental prosthesis services**

New for  
PHI  
policy-  
holders



DentalComplete 70

DentalComplete 90

DentalComplete 100

## Existing SHI advance payment obligation (e.g., crown, inlay)

Flat-rate deduction <sup>1</sup>	-40 %	-40 %	-40 %
Percentage reimbursement after deduction	30 %	50 %	60 %
DentalComplete rate benefits	EUR 300	EUR 500	EUR 600

## No SHI advance payment obligation (e.g. professional dental cleaning, implant)

Flat-rate deduction <sup>1</sup>	-	-	-
Percentage reimbursement after deduction	70 %	90 %	100 %
DentalComplete rate benefits	EUR 700	EUR 900	EUR 1,000

<sup>1</sup> 40 % (percentage points) flat-rate reduction if the type of treatment is generally subject to SHI advance payment obligation, but no SHI advance payment obligation is available (e.g. because of private doctor or PHI)

# Our contribution for the brightest smile.

Reimbursement examples for DentalComplete for PHI policyholders  
Here: Invoice amounting to EUR 100 for dental treatment services

New for  
PHI  
policy-  
holders



## DentalComplete 70/90/100

### Existing SHI advance payment obligation (e.g., filling, root canal treatment)

Flat-rate deduction <sup>1</sup>	-40 %
Percentage reimbursement after deduction	60 %
DentalComplete rate benefits	EUR 60

### No SHI advance payment obligation (e.g., professional dental cleaning, bleaching)

Flat-rate deduction <sup>1</sup>	-
Percentage reimbursement after deduction	100 % <sup>2</sup>
DentalComplete rate benefits	EUR 100

<sup>1</sup> 40 % (percentage points) flat-rate reduction if the type of treatment is generally subject to SHI advance payment obligation, but no SHI advance payment obligation is available (e.g. because of private doctor or PHI)

<sup>2</sup> For bleaching: Reimbursement of 100 % up to a maximum of EUR150 within two consecutive calendar years

# 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



## 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

# The Preventive Healthcare portfolio – and checklist: Transparency for you and your doctor

## The most important information about the Preventive Healthcare portfolio

- Content**
- Overview of the services offered
  - Explanation of the performance benefits
  - Presentation of concrete financial added value
  - Important information on what you should consider as a statutory health insurance and private health insurance policyholder<sup>1</sup>
  - Explanation of the ease of reimbursement of invoices
  - Answers to frequently asked questions



## The most important information about the Preventive Healthcare checklist

- Content** Clear presentation of the insured preventive services including GOÄ numbers<sup>2</sup>, for submission to your doctor
- Dispatch** To all insured employees together with the insurance certificate  
Reorder via the free OHI-hotline 08 00 5 89 33 96



**Important:** Only the GOÄ numbers listed in the Preventive Healthcare portfolio or Preventive Healthcare checklist will be reimbursed to you by Allianz.

<sup>1</sup> SHI/PHI: statutory or private health insurance  
<sup>2</sup> German Scale of Medical Fees

# Preventive Healthcare Extra module

**Highlight:**  
Benefits regardless  
of age

Preventive Healthcare Extra is enhanced health protection!

## EUR 250 reimbursement per year for:



### Benefits

#### **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



# The Preventive Healthcare Extra checklist: Transparency for you and your doctor

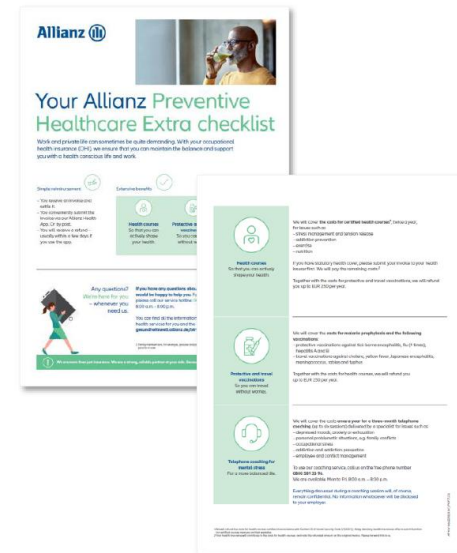
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## The most important information about the Preventive Healthcare checklist:

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<b>Content</b>	Overview of the insured pension benefits
<b>Dispatch</b>	To all insured employees together with the insurance certificate
<b>Re-order</b>	Reorder via the free <b>OHI hotline 08 00 5 89 33 96</b>

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# Best possible care in hospital, even in old age

The solution for the Hospital / Daily Hospital Allowance module

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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

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**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
  - **No medical examination is conducted** when the future option is taken out
- 

Not for private  
health insurance  
policyholders!



# Continuation of insurance with the future option

## Without the future option:

The monthly premium for privately continued insurance for 66-year-old employees is:

**EUR 74.31<sup>1</sup>** in the Hospital E rate or

**EUR 4.89<sup>1</sup>** in the Daily Hospital Allowance rate (per EUR 10 daily rate).

## With the future option:

During the time with the employer, the monthly premium for 35-year-old employees is:

**EUR 18.33<sup>1</sup>** for the future option in the Hospital E rate or

**EUR 1.04<sup>1</sup>** for the future option in the Daily Hospital Allowance rate (KHT02).

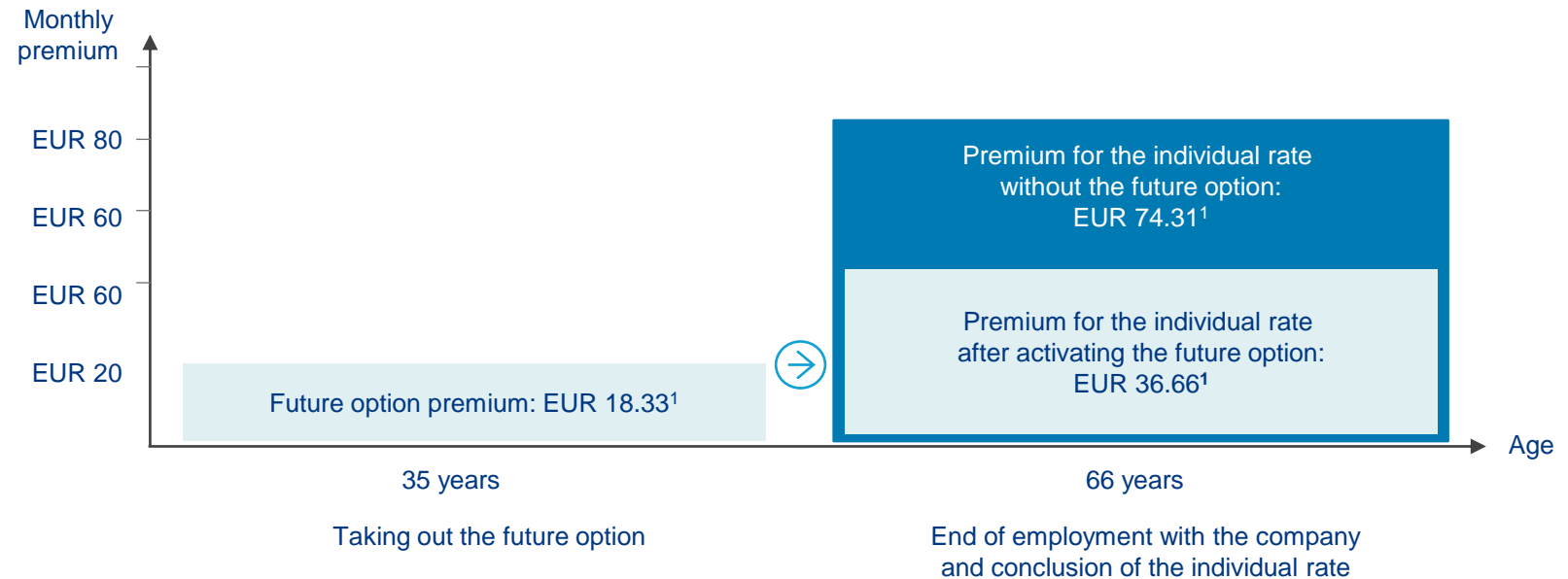
Upon retirement (at 66 years), the monthly premium for continued insurance is:

**EUR 36.66<sup>1</sup>** in the Hospital E rate or

**EUR 2.31<sup>1</sup>** in the Daily Hospital Allowance rate (KHT 02; per EUR 10 daily rate).

This corresponds to the premium at the entry age when taking out the future option (here: 35 years).

Example calculation for the future option for the Hospital module



<sup>1</sup> Premium per month, as of 2025

# More details to health services for OHI policyholders

# Many valuable health services for OHI policyholders

All services as a free Extra – even for family members<sup>2</sup>!



Symptom-checker<sup>1</sup>



24/7<sup>1</sup> medical Hotline



24/7<sup>1</sup> medical video consultation



Specialist referrals



Psychological coaching



Allianz relieves pain



My fitness training



ParentCoach



24/7 Allianz nursing assistance



Allianz Gesundheits-App



For details, see the following pages  
Access to all services and much more at:  
→ [gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)

<sup>1</sup> in suitable cases

<sup>2</sup> Family members are, for example, spouses and partners, children or parents, grandparents and parents-in-law.

# Many valuable health services for OHI policyholders

All services as a free Extra – even for family members<sup>2</sup>!



## Symptom checker

Check symptoms 24/7 and chat with doctors via the Allianz Gesundheits-App.<sup>1</sup>



## 24/7 medical hotline

From independent experts.<sup>1</sup>



## 24/7 medical video consultation

Digital consultation with a general practitioner or specialist.<sup>1</sup>



## Specialist referrals

Arrangement of the earliest possible appointment with a specialist.



## Psychological coaching

Telephone support and advice on dealing with psychological stress situations.



## Allianz relieves pain

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



## My fitness training

Workouts, yoga, and more - professional online fitness videos for at home.



## ParentCoach

Support for families at every stage of a child's life.



## 24/7 Allianz nursing assistance

Support for the care of a family member with comprehensive services – at any time and also locally.



## Allianz Gesundheits-App

Invoice submission and communication – fast, secure, cost-effective and environmentally friendly.



Access to all services and much more at:  
→ [gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)

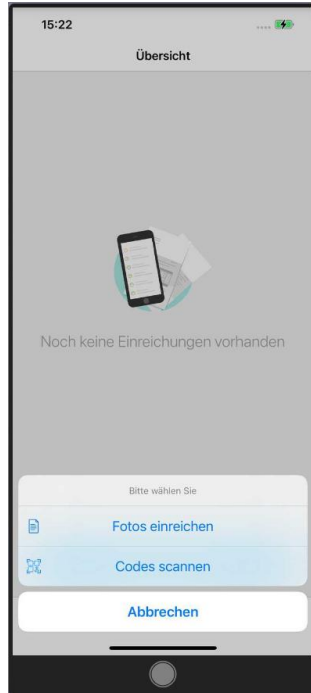
<sup>1</sup> in suitable cases.

<sup>2</sup> Family members are, for example, spouses and partners, children or parents, grandparents and parents-in-law

Reimburse-  
ment directly  
to you!

# Digital invoice submission – with the Allianz Gesundheits-App

Documents such as doctor's bills and prescriptions can be easily photographed and submitted for reimbursement. You can also submit by scanning “eA” and “eP” codes.



## It's that simple

- Select the “Submit” icon and continue with “Add submission”
- Select “Submit photos” or “Scan codes”
- Confirm information screen with tips for submission with “OK”
- Photograph receipts or simply scan the eA/eP code
- And that's it – submission is sorted!

## Note

You can also easily submit your declaration of consent for data processing and your withdrawal via the app.

# Important before first reimbursement: your consent to data processing

It is best to give your consent to data processing immediately after the start of insurance!

## Why is your one-time consent to data processing important?

- In order for us, as your insurer, to **process your health data** and **refund invoices**.
- The legislator requires us as an insurer to obtain **consent for the processing of health data** from the insured person.

## How can you give your consent to data processing?



Fast, easy and **digitally via the app “Allianz Gesundheits-App”** – preferably **immediately after the start of insurance**, but at the latest with the submission of the first invoice. Simply register and follow the instructions in the app.



If you wish, also **by post**. Request via customer service (phone 08 00.5 89 33 96). You will be sent a form. Fill out the form, sign it and send it back to us.



Download now free of charge! If you have any technical questions about the app:  
**service hotline 08 00 41 00 14 1**  
(free, available Mon to Fri 8:00 a.m. – 8:00 p.m.).

# What are the next steps?

It's that **easy** to use the benefits and services of your OHI.



OHI documents

Registration

You receive all relevant documents. The **insurance policy** contains your **insurance number**.

With your **OHI health card**, you always have the most important information about your OHI at hand.

Use your insurance number to register directly within the app "**Allianz Gesundheits-App**" – preferably immediately after the start of the insurance policy.

## **Hinweis für Vermittler:innen:**

**Bitte in linker Spalte unter „OHI documents“ den Abschnitt zur bKV Gesundheitskarte („With your OHI health card...“) löschen, falls nicht zutreffend!**

### Your benefits with the Allianz Gesundheits-App:

- Access to OHI services
- Digital submission of invoices
- Digital mailbox
- Rate details at a glance

# Frequently asked questions

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What if I already have an existing private insurance policy and I am therefore adequately covered?

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In the case of **double insurance that already exists at the beginning of the OHI**, you have the following options:

- You can have the corresponding OHI module **revoked retrospectively within two months of the start of the contract** or
- **After the two months have expired**, you can **cancel** the OHI module at the end of the current month.

Proof of double insurance must be submitted to [bKV.antrag@allianz.de](mailto:bKV.antrag@allianz.de).

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As a matter of principle, the **ban on enrichment** applies to double insurance. Accordingly, no more than 100 % of the invoice amount may be paid out in total. This means that the sum of the reimbursements from all cost carriers (Allianz, any SHI/PHI advance payment and/or another private supplementary health insurance) must not be greater than the invoice amount.

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Individual advice on the advantages and disadvantages is recommended. If you have double insurance, please contact Allianz.

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What happens during non-pay periods?

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In case of

- maternity leave
- a longer absence due to illness
- a family care leave
- any other leave of absence (e.g. sabbatical)

your employer will continue your OHI for you free of charge (**maximum 36 months**).

Nothing will change in your insurance coverage.<sup>1</sup>

<sup>1</sup> If, as an exception, your employer has agreed to suspend the OHI, you will not receive any benefits during periods when you are not paid. In this case, we will inform you about this.

# Insurance cover for family members and continuation of OHI cover

# Family insurance in OHI single rates

Everything you need to know about cover for family members of OHI-insured employees.

## Which basic cover is available for family members?

In many rates, the same insurance cover as the OHI-insured persons receive<sup>1</sup>

Employees and family members can obtain **consultation and application** from their OHI contact person.

## How does family member cover work?

- Conclusion possible at **any time**
- **Digital application** option for many rates
- Family member is **policyholder** and **insured person**<sup>2</sup>
- Family member pays **contribution**

## Which family members can be insured



- Spouses,
- Registered life partners,
- Non-registered partner in case of joint domestic partnership with the OHI insured person
- Child benefit entitled children of the OHI insured person
- Child benefit entitled children of the above spouse/life partner<sup>3</sup>

<sup>1</sup> Private cover for PHI policyholders is not possible in the dental cover or hospital E rates

<sup>2</sup> For family members under the age of 16, the OHI insured person is the policyholder.

<sup>3</sup> As long as they fulfil the requirement for eligible children for determining the child in accordance with Section 32 para. 3, para. 4 sentence 1 Nm. 1-3 and para. 5 of the Income Tax Act. The cover is unlimited and therefore independent of, for example, a later withdrawal of child benefit or the relationship status.

# Continued insurance in OHI single rates

After leaving the employer-funded occupational health insurance (OHI).

## When do employees have to leave the OHI?

- If employees leave the group of insurable persons covered by the group contract (e.g. in the event of a change of labour change) or
- the group insurance contract has been ended.

## What options do employees have after leaving the OHI?

- **Private continuation** of insurance in performance-like rates possible
- **Within two months after receipt of the termination letter without a medical examination** possible.<sup>1</sup>
- **Contributions** are then paid by the employee.

## Highlights:



- **Admission possible without age restriction<sup>2</sup>.**
- **Fair from day one: without waiting periods.**
- **Cover of ongoing and advised treatments.**

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

<sup>1</sup> Private cover for PHI policyholders is not possible in the dental cover or hospital E rates.

<sup>2</sup> Exceptions: Daily sickness allowance E (66 years); Hospital E, Hospital in case of accident E and Daily hospital allowance E (69 years)

# Strong for what matters

Everything you need to know about cover for family members of OHI-insured employees and for continued insurance after leaving the employer-funded occupational health insurance.

## Budget rate MyHealth E

Annual budget  
EUR 300/ 600/ 900/ 1.200/ 1.500

 Visual aid

 Prevention and outpatient treatment

 Pharmaceuticals/remedies/aids & additional payments

 Alternative medicine practitioners

 Dental

 Innovation guarantee

Always included

Always included

## Visual aid variants

- Visual aid (in budget)
- Visual aid **Extra** (Extra budget)

## Dental variants

- Dental (in budget)
- MyDentalCover **75** (beyond budget)<sup>1</sup>
- MyDentalCover **90** (beyond budget)<sup>1</sup>
- MyDentalCover **100** (beyond budget)<sup>1</sup>

Cover for dependants up to the OHI protection of the employee!

 **Module-E-rates<sup>2</sup>**

**Hospital E**

**Hospital In Case Of Accident E**

**Daily Hospital Allowance**

**Daily Sickness Allowance E**

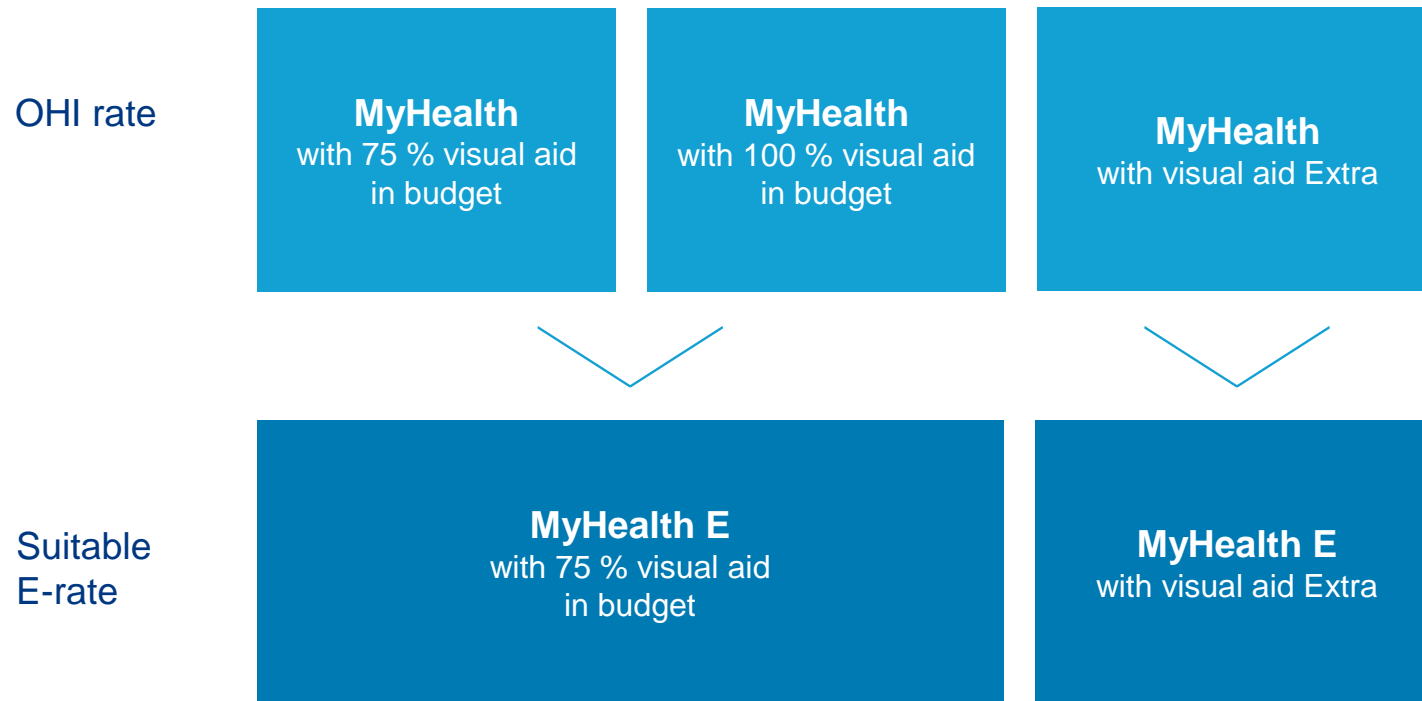
**TravelPlus**



<sup>1</sup> If MyHealth E is to be taken out in combination with MyDentalCover, the scope of service dental is not included in MyHealth.

<sup>2</sup> Partly with risk assessment, Preventive Healthcare-E and Preventive Healthcare Extra-E continue to be available in a pure module rate. Not in combination with new budget rates

# Budget-E-rates: Coverage for family members and continued insurance



## Twelve-month period

No health questions for **family members**

## Two-month period

For **continued insurance** after receipt of the termination letter

## Easy digital process

Conclusion for family members possible via **online application**<sup>1</sup>

## No maximum admission age

Insurance for everyone possible

## For SHI and PHI policyholders

<sup>1</sup> Digital application for family members: <https://www.allianz.de/angebot/gesundheit/bkv-familie/> and digital application for continued insurance: <https://bkv-weiterversicherung.allianz.de/>

# Comprehensive dental cover: For family and continued insurance

OHI-rate	DentalComplete 70	DentalComplete 90	DentalComplete 100
Suitable E-rate	MyDentalCover 75	MyDentalCover 90	MyDentalCover 100
Dental care	100 % for prophylaxes (e.g. professional tooth cleaning) EUR 150 for bleaching Bleaching within two calendar years.		
Dental treatment	100 % e.g. for fillings, root, or periodontal treatment		
Dentures	75 % for dentures, inlays and implant	90 % for dentures, inlays and implant	100 % for dentures, inlays and implant



## Twelve-month period

No health questions for family members

## Two-month period

For **continued insurance** after receipt of the termination letter

## Easy digital process

Conclusion for family members possible via **online application**<sup>1</sup>

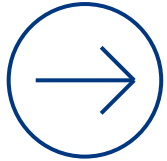
Family members up to the age of 64 can take out a policy

For SHI policyholders

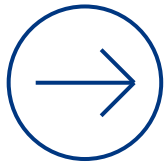
Dental benefits schedule (with private continued insurance, crediting of the pre-contractual period)

<sup>1</sup> Digital application for family members: <https://www.allianz.de/angebot/gesundheit/bkv-familie/> and digital application for continued insurance: <https://bkv-weiterversicherung.allianz.de/>

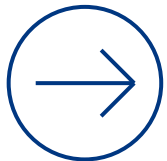
# Advantages of insurance cover for family members



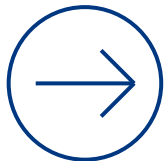
**High-quality health protection** – the perfect supplement to the existing health insurance



**Fair from day one:**  
No waiting periods



**No medical examinations** for budget and dental cover within twelve months<sup>1</sup>



**Digital contract completion** for many rates



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

- MyHealth E<sup>1</sup>
- MyDentalCover<sup>1</sup>
- Preventive Healthcare E
- Preventive Healthcare Extra E
- Travel Plus

<sup>1</sup> No medical examinations required within the first twelve months of OHI coverage

These rates/packages require a **health examination:**

- Hospital E
- Hospital (In Case Of Accident) E
- Daily Hospital Allowance (KHT02)
- Daily Sickness Allowance E

# Easy Online Graduation for your family

Click here for the online conclusion  
for family members<sup>1</sup>:



[https://allianz.de/angebot/gesundheit/  
bkv-familie/](https://allianz.de/angebot/gesundheit/bkv-familie/)



Your relatives will need the  
following data from you as an OHI-insured  
person for the application:

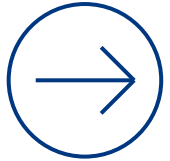
- Insurance number of your OHI contract
- Forename
- Surname
- Date of birth

After entering this data, your family members will  
automatically be shown the rates for which it is  
possible to take out an online contract as part of  
the OHI coverage.

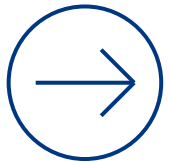
For all other rates, please contact your supervising  
agency.

**Be fast –  
It's worth it!**  
No health questions for  
family members  
in the 12-month opening  
window after the start  
of your OHI.

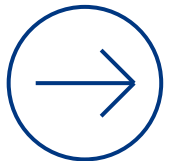
# Advantages of insurance cover for continued insurance



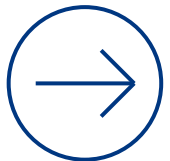
**Seamless continuation of insurance coverage** as a perfect supplement to the existing health insurance



**Fair from day one:**  
No waiting periods



**No medical examinations** within two months after receipt of the termination letter



**Digital contract completion** for all rates



# Easy Online Graduation for your continued insurance

**Be fast –  
It's worth it!**  
No health questions for  
you in the 2-month  
opening window after  
receipt of the  
termination letter.

Click here for the online conclusion  
for a continued insurance:



[https://bkv-  
weiterversicherung.allianz.de/](https://bkv-weiterversicherung.allianz.de/)



**As a former OHI-insured person  
you will need the following data for  
the application:**




- Date of birth
- Type of health insurance (statutory / private)
- Date of delivery of the termination letter of the OHI
- End date of OHI
- Technical rate designation(s) from the termination letter

After entering this data, you will automatically be shown the rates for which it is possible to take out an online contract as part of a continued insurance.

# Benefit details

# MyHealth E

# Benefit details – 1/2 MyHealth E

Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <b>Visual aids</b>	<ul style="list-style-type: none"> <li>• 75 % for spectacles and contact lenses</li> <li>• 100 % for surgical correction of visual acuity</li> </ul> Maximum up to agreed budget amount				
 <b>Prevention healthcare and outpatient medical treatment</b>	<ul style="list-style-type: none"> <li>• 100 % for preventive medical check-ups</li> <li>• 100 % for vaccinations (protective and travel vaccinations)</li> <li>• 100 % for health courses according to § 20 SGB V</li> <li>• 100 % for natural therapies by doctors (e.g. osteopathy)</li> <li>• 100 % for outpatient medical treatment</li> </ul> Maximum up to agreed budget amount				
 <b>Pharmaceuticals, remedies, aids and additional payments</b>	<ul style="list-style-type: none"> <li>• 100 % for prescribed pharmaceuticals, dressings</li> <li>• 100 % for prescribed remedies (e.g. physiotherapy)</li> <li>• 100 % for prescribed aids (e.g. orthopaedic insoles)</li> <li>• 100 % for all additional payments according to § 61 SGB V</li> </ul> Maximum up to agreed budget amount				




Budget amount depending on rate<sup>1</sup>, no budget doubling

Earliest Start of insurance May 25<sup>th</sup> 2025



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded  
 1 Max. up to the same budget amount as in OHI

# Benefit details – 2/2 MyHealth E

	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
<b>Annual budget</b>					
 <b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
 <b>Dental</b>	<ul style="list-style-type: none"> <li>• 100 % for dental check-ups (e.g. professional tooth cleaning, bleaching)</li> <li>• 100 % for dental treatments (e.g. fillings)</li> <li>• 100 % for dentures (e.g. implants)</li> <li>• 100 % for orthodontic treatment due to an accident or serious illness</li> </ul> Maximum up to agreed budget amount				
 <b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate<sup>1</sup>, no budget doubling



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.




<sup>1</sup> Max. up to the same budget amount as in OHI.

# Premiums MyHealth E

for family members and in the event of continued insurance

<b>Annual budget</b>	<b>MyHealth E</b> (Full design, Visual aid 75 % reimbursement in budget)
<b>300 EUR</b>	17,90 EUR
<b>600 EUR</b>	34,90 EUR
<b>900 EUR</b>	49,90 EUR
<b>1200 EUR</b>	65,90 EUR
<b>1500 EUR</b>	77,90 EUR

# Benefit details – 1/2 MyHealth E (without dental in budget)

Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <b>Visual aids</b>	<ul style="list-style-type: none"> <li>• 75 % for spectacles and contact lenses</li> <li>• 100 % for surgical correction of visual acuity</li> </ul> Maximum up to agreed budget amount				
 <b>Prevention healthcare and outpatient medical treatment</b>	<ul style="list-style-type: none"> <li>• 100 % for preventive medical check-ups</li> <li>• 100 % for vaccinations (protective and travel vaccinations)</li> <li>• 100 % for health courses according to § 20 SGB V</li> <li>• 100 % for natural therapies by doctors (e.g. osteopathy)</li> <li>• 100 % for outpatient medical treatment</li> </ul> Maximum up to agreed budget amount				
 <b>Pharmaceuticals, remedies, aids and additional payments</b>	<ul style="list-style-type: none"> <li>• 100 % for prescribed pharmaceuticals, dressings</li> <li>• 100 % for prescribed remedies (e.g. physiotherapy)</li> <li>• 100 % for prescribed aids (e.g. orthopaedic insoles)</li> <li>• 100 % for all additional payments according to § 61 SGB V</li> </ul> Maximum up to agreed budget amount				

Budget amount depending on rate<sup>1</sup>, no budget doubling


Earliest Start of insurance May 25<sup>th</sup> 2025



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.

1 Max. up to the same budget amount as in OHI.

# Benefit details – 2/2 MyHealth E (without dental in budget)

	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
<b>Annual budget</b>					
 <b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
 <b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate<sup>1</sup>, no budget doubling



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.

<sup>1</sup> Max. up to the same budget amount as in OHI.

# Premiums MyHealth E

for family members and in the event of continued insurance

<b>Annual budget</b>	<b>MyHealth E</b> (without Dental in budget, Visual aid 75 % reimbursement in budget)
<b>300 EUR</b>	13,90 EUR
<b>600 EUR</b>	26,90 EUR
<b>900 EUR</b>	41,90 EUR
<b>1200 EUR</b>	48,90 EUR
<b>1500 EUR</b>	58,90 EUR

# Benefit details – 1/2 MyHealth E with Visual Aid Extra

**Annual Extra budget**



**Visual aids**

Variant: **Visual Aid Extra**

Extra budget for Visual Aid analogous annual budget

EUR 300      EUR 600      EUR 900      EUR 1,200      EUR 1,500

- 75 % for spectacles and contact lenses from extra budget
  - 100 % for surgical correction of visual acuity from extra budget
- Maximum up to the amount of the extra budget analogous annual budget

Budget amount depending on rate<sup>1</sup>, no budget doubling

**Annual budget**



**Prevention healthcare and outpatient medical treatment**

EUR 300      EUR 600      EUR 900      EUR 1,200      EUR 1,500

- 100 % for preventive medical check-ups
  - 100 % for vaccinations (protective and travel vaccinations)
  - 100 % for health courses according to § 20 SGB V
  - 100 % for natural therapies by doctors (e.g. osteopathy)
  - 100 % for outpatient medical treatment
- Maximum up to agreed budget amount



**Pharmaceuticals, remedies, aids and additional payments**




- 100 % for prescribed pharmaceuticals, dressings
  - 100 % for prescribed remedies (e.g. physiotherapy)
  - 100 % for prescribed aids (e.g. orthopaedic insoles)
  - 100 % for all additional payments according to § 61 SGB V
- Maximum up to agreed budget amount

Earliest Start of insurance May 25<sup>th</sup> 2025



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.  
 1 Max. up to the same budget amount as in OHI.

# Benefit details – 2/2 MyHealth E with Visual Aid Extra

	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	<b>Alternative medicine practitioners</b>	<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
	<b>Dental</b>	<ul style="list-style-type: none"> <li>• 100 % for dental check-ups (e.g. professional tooth cleaning, bleaching)</li> <li>• 100 % for dental treatments (e.g. fillings)</li> <li>• 100 % for dentures (e.g. implants)</li> <li>• 100 % for orthodontic treatment due to an accident or serious illness</li> </ul> Maximum up to agreed budget amount				
	<b>Innovation guarantee</b>	New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate<sup>1</sup>, no budget doubling



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.

<sup>1</sup> Max. up to the same budget amount as in OHI.

# Premiums MyHealth E

for family members and in the event of continued insurance

Annual budget	MyHealth E (Full design, Visual aid 75 % reimbursement from extra budget)
300 EUR	20,90 EUR
600 EUR	39,90 EUR
900 EUR	57,90 EUR
1200 EUR	69,90 EUR
1500 EUR	84,90 EUR

# Benefit details – 1/2 MyHealth E with Visual Aid Extra (without dental in budget)

**Annual Extra budget**

**Visual aids**



Variant: **Visual Aid Extra**

Extra budget for Visual Aid analogous annual budget

EUR 300      EUR 600      EUR 900      EUR 1,200      EUR 1,500

- 75 % for spectacles and contact lenses from extra budget
  - 100 % for surgical correction of visual acuity from extra budget
- Maximum up to the amount of the extra budget analogous annual budget

**Annual budget**

**Prevention healthcare and outpatient medical treatment**



EUR 300      EUR 600      EUR 900      EUR 1,200      EUR 1,500

- 100 % for preventive medical check-ups
  - 100 % for vaccinations (protective and travel vaccinations)
  - 100 % for health courses according to § 20 SGB V
  - 100 % for natural therapies by doctors (e.g. osteopathy)
  - 100 % for outpatient medical treatment
- Maximum up to agreed budget amount

**Pharmaceuticals, remedies, aids and additional payments**



- 100 % for prescribed pharmaceuticals, dressings
  - 100 % for prescribed remedies (e.g. physiotherapy)
  - 100 % for prescribed aids (e.g. orthopaedic insoles)
  - 100 % for all additional payments according to § 61 SGB V
- Maximum up to agreed budget amount

Budget amount depending on rate<sup>1</sup>, no budget doubling

Earliest Start of insurance May 25<sup>th</sup> 2025



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.

<sup>1</sup> Max. up to the same budget amount as in OHI.

# Benefit details – 2/2 MyHealth E with Visual Aid Extra (without dental in budget)

	Annual budget	EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
 <b>Alternative medicine practitioners</b>						
		<ul style="list-style-type: none"> <li>• 100 % for alternative medicine practitioners services (e.g. acupuncture, chiropractice)</li> </ul> Maximum up to agreed budget amount				
 <b>Innovation guarantee</b>		New, innovative treatment methods are directly insured in the event of medical necessity.				

Budget amount depending on rate<sup>1</sup>, no budget doubling



This is an abridged description of the benefits. The insurance cover is subject to the current insurance conditions at the time the contract is concluded.

<sup>1</sup> Max. up to the same budget amount as in OHI.

# Premiums MyHealth E

for family members and in the event of continued insurance

Annual budget	MyHealth E (without Dental in budget, Visual aid 75 % reimbursement from extra budget)
300 EUR	16,90 EUR
600 EUR	32,90 EUR
900 EUR	46,90 EUR
1200 EUR	58,90 EUR
1500 EUR	66,90 EUR

# MyHealth E



## Special features of family insurance

- **Congruent rates** as in the employer-financed OHI<sup>1</sup>
- **No health examination within 12 months** from the beginning of the employee's OHI contract<sup>2</sup>
- **No waiting period** – Insurance cover from day one
- **No service exclusions**
- **For SHI and PHI policyholders**
- **No maximum age of admission**
- **Coverage of ongoing and recommended treatments** from the start of the insurance



## Special features of continued insurance

- **Congruent rates** as in the employer-financed OHI<sup>1</sup>
- **No health examination within 2 months** upon receipt of the termination letter for the OHI contract
- **No waiting period** – Insurance cover from day one
- **No service exclusions**
- **For SHI and PHI policyholders**
- **No maximum age of admission**
- **Coverage of ongoing and recommended treatments** from the start of the insurance

<sup>1</sup> except budget doubling

<sup>2</sup> Example: Start of OHI on June 1<sup>st</sup>.2025 → Family members can apply for the insurance option without a health examination until May 1<sup>st</sup> 2026 at the latest.  
A retroactive application without a health examination is only possible in the current month

# MyHealth E (without dental) with MyDentalCover 75/90/100



## Special features of family insurance

- **No health examination within 12 months** from the beginning of the employee's OHI contract<sup>1</sup>
- **No waiting periods** – Insurance cover from day one
- **No service exclusions**
- With **dental benefits schedule**
- For **SHI policyholders**
- Completion possible up to **age 64**
- **Coverage of ongoing and recommended treatments** from the start of the insurance

After the 12-month opening window **has expired**:

- **Risk premiums on missing teeth** (25 % per missing tooth), from the fourth missing tooth no insurance possible
- **No insurance possible for ongoing and recommended treatments**
- With **dental benefits schedule**



## Special features of continued insurance

- **No health examination within 2 months** upon receipt of the termination letter for the OHI contract
- **No waiting periods** – Insurance cover from day one
- **No service exclusions**
- With **dental benefits schedule taking into account the previous insurance period from OHI**
- For **SHI policyholders**
- **No maximum age of admission**
- **Coverage of ongoing and recommended treatments** from the start of the insurance

After the 2-month opening window **has expired**:

- **Risk premiums on missing teeth** (25 % per missing tooth), from the fourth missing tooth no insurance possible
- **No insurance possible for ongoing and recommended treatments**
- With **dental benefits schedule**

<sup>1</sup> Example: Start of OHI on June 1<sup>st</sup>, 2025 → Family members can apply for the insurance option without a health examination until May 1<sup>st</sup> 2026 at the latest. A retroactive application without a health examination is only possible in the current month

# Benefit details

E-modules and  
MyDentalCover

# Benefit details

## MyDentalCover 75 module

### Highlights:

- No waiting periods – insurance cover from the first day
- Reimbursement up to the maximum rates of the German Scale of Medical Fees for Dentists (GOZ) and doctors (GOÄ).

High-quality dentures instead of standard care from the SHI.



### Benefits

**100 % for dental care** (e.g. professional tooth cleaning),  
100 % up to max. EUR 150 for bleaching every 2 insurance years

**100 % for dental treatment** (e.g. fillings, root, or periodontal treatment)

**75 % for dentures** (e.g. implants, inlays)

**75 % for orthodontic treatment** under 21 years of age, up to EUR 2,000<sup>1</sup>

**75 % for bite splints** (grinding splints)

**Benefits** such as anxiety and pain elimination during dental treatment

**Maximum refund** (1st/1st-2nd/1st-3rd/from 4th calendar year):  
EUR 1,000 / EUR 1,500 / EUR 2,000 / unlimited

### Did you know?

Example for SHI policyholders:

Total cost of an implant with crown: EUR 2,820

The "statutory" covers only EUR 581 of this<sup>2</sup>

Own contribution without/with MyDentalCover 75: EUR 2,239/ EUR 705



<sup>1</sup> from the age of 21 in the event of an accident or serious illness, without cap  
<sup>2</sup> SHI fixed subsidy without bonus (as of 01/2025)

# Benefit details

## MyDentalCover 90 module

**Highlights:**

- No waiting periods – insurance cover from the first day
- Reimbursement up to the maximum rates of the German Scale of Medical Fees for Dentists (GOZ) and doctors (GOÄ).



High-quality dentures instead of standard care from the SHI.



### Benefits

**100 % for dental care** (e.g. professional tooth cleaning),  
100 % up to max. EUR150 for bleaching every 2 insurance years

**100 % for dental treatment** (e.g. fillings, root, or periodontal treatment)

**90 % for dentures** (e.g. implants, inlays)

**90 % for orthodontic treatment** under 21 years of age, up to EUR 2,000<sup>1</sup>

**90 % for bite splints** (grinding splints)

**Benefits** such as anxiety and pain elimination during dental treatment

**Maximum refund** (1st/1st-2nd/1st-3rd/from 4th calendar year):  
EUR 1,000 / EUR 1,500 / EUR 2,000 / unlimited

### Did you know?

Example for SHI policyholders:  
Total cost of an implant with crown: EUR 2,820  
The "statutory" covers only EUR 581 of this<sup>2</sup>  
Own contribution without/with MyDentalCover 75: EUR 2.239/ EUR 705



<sup>1</sup> from the age of 21 in the event of an accident or serious illness, without cap  
<sup>2</sup> SHI fixed subsidy without bonus (as of 01/2025)

# Benefit details

## MyDentalCover 100 module

**Highlights:**

- No waiting periods – insurance cover from the first day
- Reimbursement up to the maximum rates of the German Scale of Medical Fees for Dentists (GOZ) and doctors (GOÄ).



High-quality dentures instead of standard care from the SHI.



### Benefits

**100 % for dental care** (e.g. professional tooth cleaning),  
100 % up to max. EUR150 for bleaching every 2 insurance years

**100 % for dental treatment** (e.g. fillings, root, or periodontal treatment)

**100 % for dentures** (e.g. implants, inlays)

**100 % for orthodontic treatment** under 21 years of age, up to EUR 2,000<sup>1</sup>

**100 % for bite splints** (grinding splints)

**Benefits** such as anxiety and pain elimination during dental treatment

**Maximum refund** (1st/1st-2nd/1st-3rd/from 4th calendar year):  
EUR 1,000 / EUR 1,500 / EUR 2,000 / unlimited

### Did you know?

Example for SHI policyholders:  
Total cost of an implant with crown: EUR 2,820  
The "statutory" covers only EUR 581 of this<sup>2</sup>  
Own contribution without/with MyDentalCover 75: EUR 2.239/ EUR 705



<sup>1</sup> from the age of 21 in the event of an accident or serious illness, without cap  
<sup>2</sup> SHI fixed subsidy without bonus (as of 01/2025)

# Medical examination MyDentalCover 75/90/100



## Special features of family insurance

- **No health check within 12 months** from the beginning of the employee's OHI contract<sup>1</sup>
- **No waiting periods** – Insurance cover from day one
- **No service exclusions**
- With **dental benefits schedule**
- For **SHI policyholders**
- Completion possible up to **age 64**
- **Coverage of ongoing and recommended treatments** from the start of the insurance

After the 12-month opening window **has expired**:

- **Risk premiums on missing teeth** (25 % per missing tooth), from the fourth missing tooth no insurance possible
- **No insurance possible for ongoing and recommended treatments**
- With **dental benefits schedule**



## Special features of continued insurance

- **No health check within 2 months** upon receipt of the termination letter for the OHI contract
- **No waiting periods** – Insurance cover from day one
- **No service exclusions**
- With **dental benefits schedule taking into account the previous insurance period from OHI**
- For **SHI policyholders**
- **No maximum age of admission**
- **Coverage of ongoing and recommended treatments** from the start of the insurance

After the 2-month opening window **has expired**:

- **Risk premiums on missing teeth** (25 % per missing tooth), from the fourth missing tooth no insurance possible
- **No insurance possible for ongoing and recommended treatments**
- With **dental benefits schedule**

<sup>1</sup> Example: Start of OHI on June 1<sup>st</sup>, 2025 → Family members can apply for the insurance option without a health examination until May 1<sup>st</sup> 2026 at the latest. A retroactive application without a health examination is only possible in the current month

# Contributions MyDentalCover 75/90/100



## Contributions

Age	MyDentalCover 75 <sup>1</sup>	MyDentalCover 90 <sup>1</sup>	MyDentalCover 100 <sup>1</sup>
0 – 20	EUR 8.43	EUR 13.15	EUR 17.47
21 – 30	EUR 12.94	EUR 15.89	EUR 18.77
31 – 40	EUR 17.39	EUR 23.58	EUR 29.88
41 – 50	EUR 21.55	EUR 31.56	EUR 41.73
51 – 60	EUR 27.10	EUR 41.89	EUR 56.93
from 60	EUR 30.64	EUR 48.04	EUR 65.63

<sup>1</sup> These are rates without age reserves. The current age of the insured person is always decisive for the amount of the premium. In the course of insurance, the premiums adjust according to the table. Please note: Family members must be no more than 64 years old when taking out the insurance. There is no maximum age of admission for continued insurance.

# Benefit details

## Preventive Healthcare E module

Prevention is the best medicine!

Preventive  
Healthcare worth of  
approx. EUR 1,900<sup>1</sup>

### 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

Also for PHI policyholders!



### Benefits



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

<sup>1</sup> The value depends on the examinations carried out as well as on the increase factor. An average increase factor (2.3-times) was used. Costs for prenatal care were not included. This value can also be significantly higher.

# Highlights and contributions

## Preventive Healthcare E

Preventive  
Healthcare worth of  
approx. EUR 1.900<sup>1</sup>



### Highlights

- **Admission without a health examination**
- **No waiting periods**– Insurance cover from the 1st day
- **Benefits regardless of age**



### Contributions

#### Preventive Healthcare E

EUR 9.71

<sup>1</sup> The value depends on the examinations carried out as well as on the increase factor. An average increase factor (2.3-times) was used. Costs for prenatal care were not included. This value can also be significantly higher.

# Benefit details

## Preventive Healthcare Extra E module

Preventive Healthcare Extra is enhanced health protection!

**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

Also for PHI policyholders!



Benefits



# Highlights and contributions

## Preventive Healthcare Extra E



### Highlights

- **Admission without a health examination**
- **No waiting periods**– Insurance cover from the 1<sup>st</sup> day
- **Benefits regardless of age**



### Contributions

Age	Preventive Healthcare Extra E <sup>1</sup>
Upt o 20	EUR 3.63
from 21	EUR 6.48

<sup>1</sup> The value depends on the examinations carried out as well as on the increase factor. An average increase factor (2.3-times) was used. Costs for prenatal care were not included. This value can also be significantly higher.

# Benefit details

## Hospital E 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 two-bed 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

**Highlights:**

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

 **Extra Service**

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



### Health examination

Analogous to private individual insurance – consideration period 5 years.

# Contributions for Hospital E

for family members and continuation of insurance

## Hospital E

- Free choice of hospital
- Doctor of choice
- Two-bed room
- Outpatient operations
- Daily hospital allowance as an alternative
- Desired relocation and services

### Note:

- Rate with age provisions; the age of the insured person at the time of taking out the insurance is decisive for the premium.

Age (0-39)	Contribution in EUR
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)	Contribution in EUR
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)	Contribution in EUR
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

# Contributions for the future option of Hospital E

After leaving the employer, the continuation of insurance is possible without a medical examination. However, at a significantly higher premium.

## The solution:

Hospital



Future option

Employee-financed  
future option

for lower premiums if insurance is  
continued privately

Application only possible **within six months**  
after taking out the OHI

Age (0-39)	Contribution in EUR
0-15	0.20
16-20	0.39
21	13.84
22	14.16
23	14.49
24	14.83
25	15.17
26	15.50
27	15.84
28	16.17
29	16.49
30	16.81
31	17.12
32	17.42
33	17.71
34	18.01
35	18.33
36	18.66
37	19.01
38	19.37
39	19.75

Age (40-60)	Contribution in EUR
40	20.16
41	20.59
42	21.04
43	21.52
44	22.02
45	22.53
46	23.07
47	23.63
48	24.20
49	24.80
50	25.42
51	26.05
52	26.71
53	27.38
54	28.07
55	28.78
56	29.51
57	30.27
58	31.04
59	31.83
60	32.64

Age (from 61)	Contribution in EUR
61	33.47
62	34.32
63	35.19
64	36.07
65	36.26
66	37.16
67	38.07
68	38.98
69	39.90

# Benefit details Hospital In Case Of Accident E module

**Highlights:**

- Reimbursement in excess of the maximum rates of the German Scale of Medical Fees (GOÄ)
- No exclusion of accidents due to pre-existing conditions!

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



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

# Medical examination and contributions for Hospital In Case Of Accident E



## Medical examination

- Question: Do you have or have you had a full reduction in earnings capacity / need for care and/or have you applied for a care level?



## Contributions

Age	Hospital In Case Of Accident E <sup>1</sup>
until 20	EUR 2.89
21-59	EUR 4.47
from 60	EUR 12.27

<sup>1</sup> These are rates without ageing provisions. The current age of the insured person is always decisive for the premium. The premium increases during the insurance history according to the table.

Please note: family members may not be more than 69 years old at the time of taking out the insurance. In case of the continuation of insurance, taking out the insurance is still possible up to the age of 69 years.

# Benefit details Daily Hospital Allowance (KHT02) module

**Highlights:**

- No waiting periods – insurance coverage from day one
- No time limitation for benefits
- Free use of the money

Cushion extra costs in hospital flexibly.

Also for PHI policyholders!



## 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)

## Medical examination

Similar to private individual insurance – monitoring period is five years.



# Contributions for Daily Hospital Allowance (KHT02)

for family members and continuation of insurance

## Daily Hospital Allowance (KHT02)

- Daily allowance for each day of full inpatient hospitalisation
- Including day of admission and discharge
- Daily rate from EUR 10-100 (contract available in increments of EUR 5)

### Note:

- Rate with age provisions; the age of the insured person at the time of taking out the insurance is decisive for the premium.

Age (0-39)	Contribution per EUR 10 daily rate in EUR
0-15	0.67
16-20	1.09
21	1.72
22	1.76
23	1.79
24	1.83
25	1.87
26	1.91
27	1.95
28	1.99
29	2.03
30	2.07
31	2.12
32	2.16
33	2.21
34	2.26
35	2.31
36	2.36
37	2.42
38	2.47
39	2.53

Age (40-60)	Contribution per EUR 10 daily rate in EUR
40	2.59
41	2.66
42	2.72
43	2.79
44	2.86
45	2.93
46	3.01
47	3.08
48	3.16
49	3.24
50	3.33
51	3.41
52	3.50
53	3.59
54	3.68
55	3.78
56	3.88
57	3.97
58	4.08
59	4.18
60	4.29

Age (from 61)	Contribution per EUR 10 daily rate in EUR
61	4.39
62	4.48
63	4.58
64	4.69
65	4.79
66	4.89
67	5.00
68	5.10
69	5.20
70	5.30

# Contributions for the future option of Daily Hospital Allowance (KHT02)

After leaving the employer, insurance may be continued without a medical examination. However, at a significantly higher premium.

## The solution:

Daily Hospital Allowance



Future option

Employee-financed

future option

for lower premiums if insurance is continued privately

Application only possible **within six months** after taking out OHI

Age (0-39)	Contribution per EUR 10 daily rate in EUR
0-15	0.03
16-20	0.05
21	0,77
22	0.79
23	0.81
24	0.82
25	0.84
26	0.86
27	0.88
28	0.90
29	0.91
30	0.93
31	0.95
32	0.97
33	0.99
34	1.02
35	1.04
36	1.06
37	1.09
38	1.11
39	1.14

Age (40-60)	Contribution per EUR 10 daily rate in EUR
40	1.14
41	1.17
42	1.20
43	1.22
44	1.26
45	1.29
46	1.32
47	1.35
48	1.39
49	1.42
50	1.46
51	1.50
52	1.53
53	1.58
54	1.62
55	1.66
56	1.70
57	1.75
58	1.79
59	1.84
60	1.88

Age (from 61)	Contribution per EUR 10 daily rate in EUR
61	1.98
62	2.02
63	2.06
64	2.11
65	2.16
66	2.20
67	2.25
68	2.30
69	2.34

# Benefit details

## Daily Sickness Allowance E module

**Highlights:**

- No waiting periods – insurance coverage from day one
- Waive the right of ordinary termination

Complete coverage – so recovery is not compromised by finances!

Also for PHI policyholders!



### 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>

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

### Example

Income gap to net income from the 7th week onwards amounting to 564 EUR monthly (Assumption: gross salary 4,000 EUR, net salary 2,600 EUR). A daily rate of 20 EUR compensates for the gap.<sup>3</sup>



<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

<sup>3</sup> In this scenario, a legally insured employee with entitlement to sickness benefits receives sickness benefits before social contributions amounting to 2,340 EUR, which is 70 % of the gross income, but not exceeding 90 % of the net income. Social contributions of 13 % (304 EUR) are deducted from this amount, covering pension, unemployment, and long-term care insurance starting from 2025. This results in sickness benefits of 2,036 EUR, creating a monthly income gap of 564 EUR. A daily rate of 20 EUR over 30 days amounts to 600 EUR, which compensates for the gap.

# Medical examination and premiums for Daily Sickness Allowance E



## Medical examination

Similar to private individual insurance – monitoring period is five years.



## Contributions

Age	Daily Sickness Allowance E <sup>1</sup> EUR 10	Age	Daily Sickness Allowance E <sup>1</sup> EUR 10
until 24	EUR 4.34	45-49	EUR 11.50
25-29	EUR 4.66	50-54	EUR 15.92
30-34	EUR 5.10	55-59	EUR 22.22
35-39	EUR 6.44	60-64	EUR 30.06
40-44	EUR 8.48	65-66	EUR 36.78

<sup>1</sup> These are rates without ageing provisions. The current age of the insured person is always decisive for the premium. The premium increases during the insurance history according to the table.

Please note: family members may not be more than 64 years old at the time of taking out the insurance. In case of the continuation of insurance, taking out the insurance is still possible up to the age of 66 years.

# Benefit details

## TravelPlus module

Worldwide protection – up to 8 weeks per trip abroad!



**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



**Benefits**



# Highlights and contributions for TravelPlus



## Highlights

- **Acceptance without a medical examination**
- **No waiting periods** – insurance coverage from day one
- **Benefits also on business trips**
- **24-hour emergency hotline** and comprehensive **assistance benefits**



## Contributions

Age	TravelPlus <sup>1</sup>
until 59	EUR 1.38
60-69	EUR 2.75
from 70	EUR 4.68

<sup>1</sup> These are rates without ageing provisions. The current age of the insured person is always decisive for the premium. The premium increases during the insurance history according to the table.