



healthy^x – an extra portion of health

With Allianz occupational health insurance (OHI).
From your employer.





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 policy?

OHI by Allianz is a private supplementary insurance policy 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.
- Your employer pays 100% of the premiums.

The benefits are 100% yours.

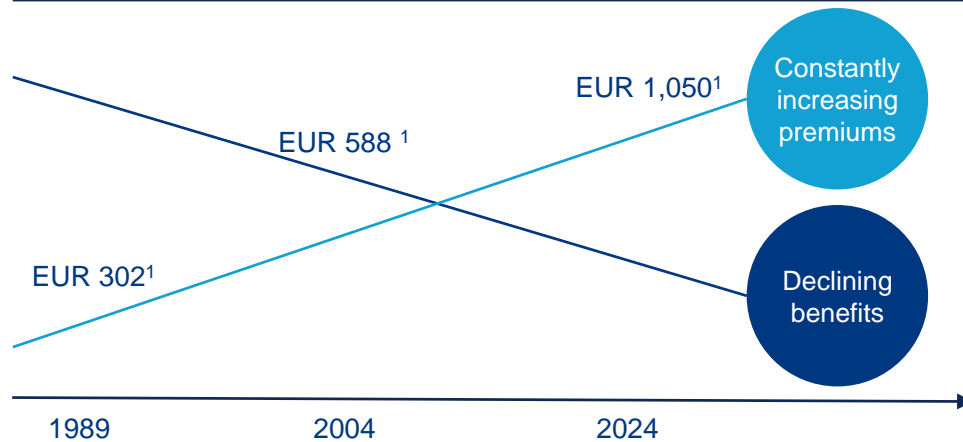
OHI – these are the **benefits** for you

- 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!

¹ Maximum SHI contribution including compulsory nursing care insurance, calculated for 2024 with a 1.7% individual additional contribution and contribution rate for social nursing care insurance for people without children

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

A thank you from your employer

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

A thank you from your employer

You can make individual use of benefits from different areas.

Basic benefits included in all budget packages:	Denture benefits depending on the selected budget package:	Three budget packages	Annual budget:
 Visual aids Up to EUR 180-260 p.a. ¹ Surgical correction of visual acuity	 Dentures Reimbursement up to the agreed budget	 MyHealthBudget Also for people with PHI!	EUR 300
 Natural therapies²	 Dentures Plus 70% is reimbursed separately for dentures, inlays and implants including the SHI benefit and is not deducted from the budget!	 MyHealthBudget Plus³	EUR 600
 Medicines, remedies and aids	 Dentures Best 90% is reimbursed for dentures, inlays and implants including the SHI benefit and is not deducted from the budget!	 MyHealthBudget Best³	EUR 900
 Dental check-ups Up to EUR 80-160 p.a. ¹ Dental treatments			EUR 1,200
			EUR 1,500

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

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

³ Consists of the tariffs MyHealthBudget Combined and OHI Dentures Plus or OHI Dentures Best respectively.

Highlights Budget packages

Make flexible decisions – take advantage of services from different areas as you wish. We reimburse 100% of the costs up to the agreed budget amount per calendar year.

Highlights:

- Acceptance without medical examinations
- No waiting periods – insurance coverage from day one
- Cover for ongoing and advised treatments from the start of insurance
- Benefits regardless of age
- Full budget even if started during the year



Highlights Module tariffs

OHI modular tariffs each cover selected service areas.
In this way, **specific priorities are set for your health.**

Highlights:

- Acceptance without medical examinations
- No waiting periods – insurance coverage from day one
- Benefits regardless of age
- Cover for ongoing and advised treatments from the start of insurance in nearly every tariff






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 ¹	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) ²				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ³				
	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)				





¹ Benefits for visual aids are reimbursed separately within the annual budget.
² Alternative medicine practitioners: within the framework of the scale of fees for alternative medicine practitioners, doctors: benefits of the "Hufelandverzeichnis" according to the German Scale of Medical Fees.
³ According to our terms and conditions of insurance, medicines for contraception are not intended to treat an illness. Therefore, the costs for this type of medication cannot be reimbursed.

Benefit details – 2/2

MyHealthBudget

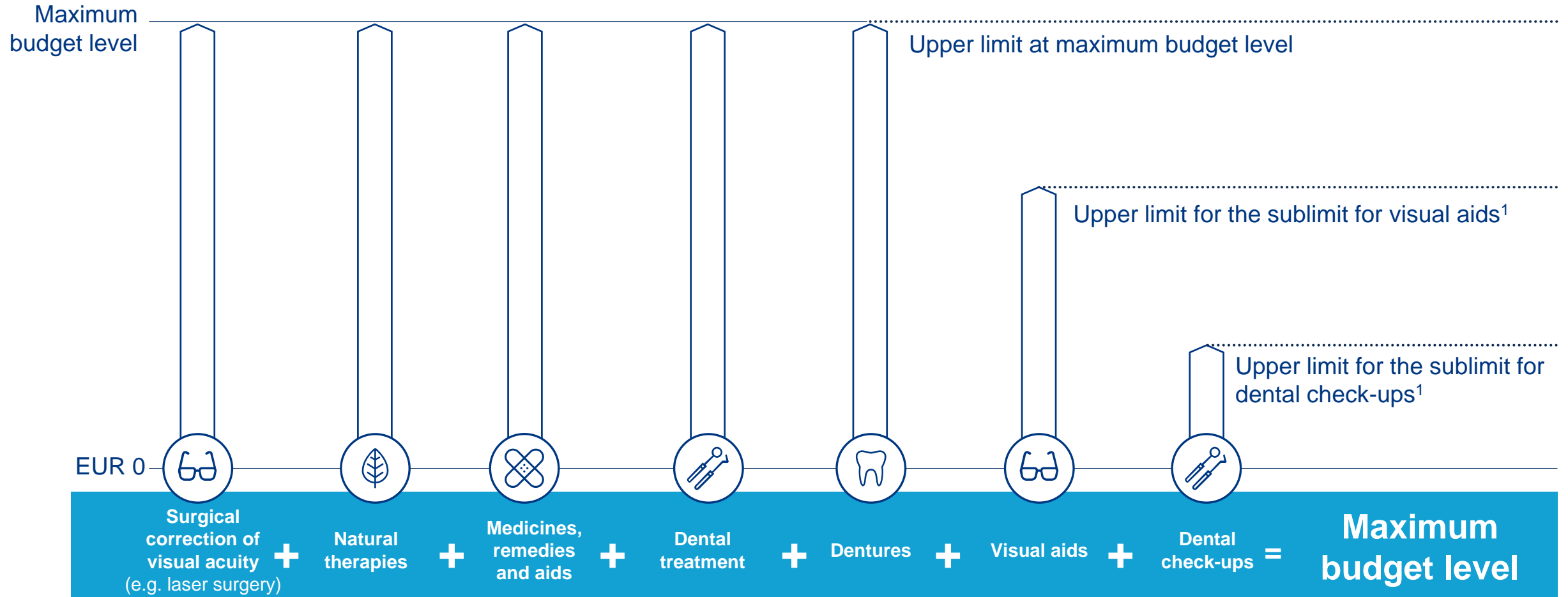
Also for
people with
PHI!

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



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




How MyHealthBudget works



¹ Benefits for visual aids and dental check-ups are reimbursed separately within the annual budget. The sublimits can be found in the tariff details.

Benefit details – 1/2

MyHealthBudget Plus¹

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids ²	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) ³				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ⁴				
	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)				



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

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



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

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

Benefit details – 2/2

MyHealthBudget Plus¹

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

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






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

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

Benefit details – 1/2

MyHealthBudget Best¹

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids ²	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) ³				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy ⁴				
	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)				

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

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

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

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





Benefit details – 2/2

MyHealthBudget Best¹

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

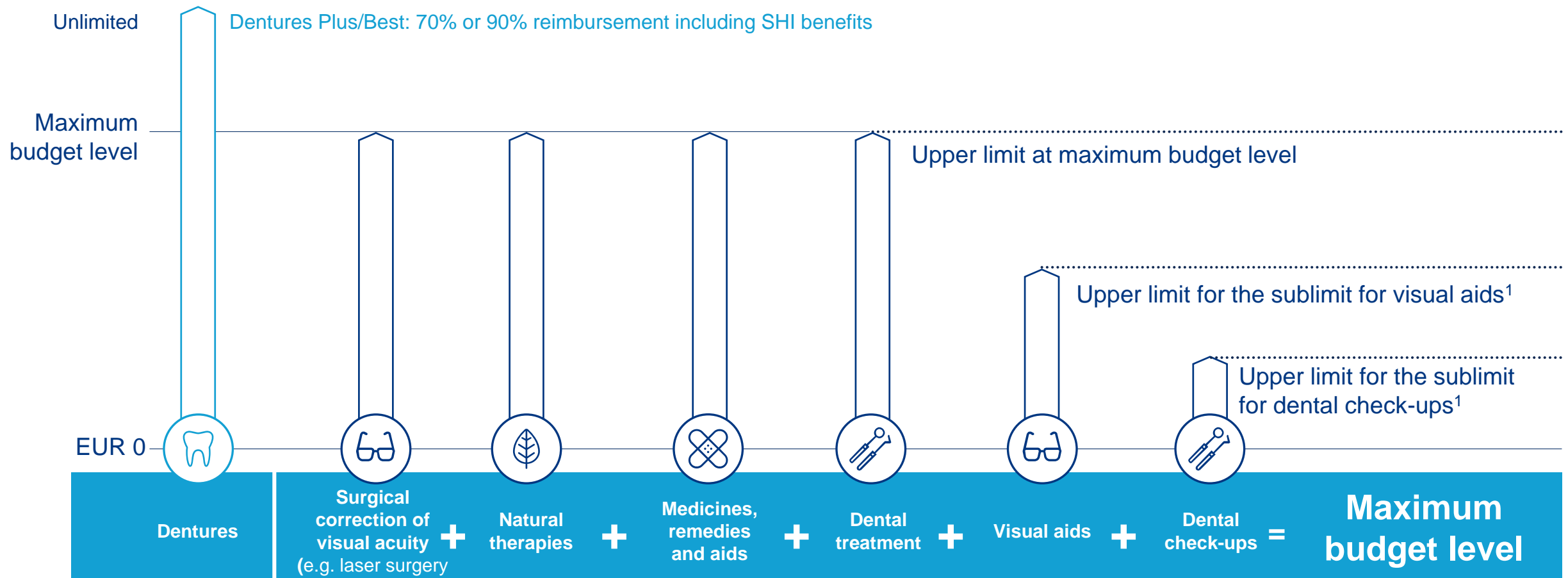


Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
Professional teeth cleaning/bleaching ²		EUR 80	EUR 100	EUR 120	EUR 140	EUR 160
	Dental treatment	100% e.g. for fillings, root canal treatment and periodontal treatment				
	Occlusal aids/splints	100% e.g. for night-guards				
	Pain relief treatments for insured dental procedures	100% e.g. for dental acupuncture, twilight sleep and laughing gas sedation				
	Dentures	90% reimbursement incl. SHI benefits for dentures, inlays and implants				
	Additional benefits	e.g. acupuncture or orthodontic treatment due to an accident				



¹ Consists of a combination of the plans MyHealthBudget Combined and Dentures Best.
² Dental check-ups are reimbursed separately within the annual budget.

How MyHealthBudget Plus/Best works



¹ Benefits for visual aids and dental check-ups are reimbursed separately within the annual budget. The sublimits can be found in the tariff details.

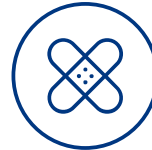
Co-payments within the budget packages

The budget packages also include the reimbursement of co-payments in statutory health insurance for medicines, remedies and aids.



Medicines

Medicines or dressings



For medicines and bandages, the co-payment is 10% – but at least EUR 5 and a maximum of EUR 10.



Remedies

E.g. physiotherapy, massage, speech therapy and occupational therapy



For medicines, the co-payment is 10% plus EUR 10 per prescription.



Aids

E.g. wheelchair, hearing aid, oxygen device, bandages and orthoses, incontinence aids, compression stockings, shoe inserts and prostheses



For aids intended for consumption (e.g. insulin syringes or incontinence articles), the co-payment is 10% per pack – at a maximum of EUR 10 for the entire monthly requirement. For all other aids, the co-payment is 10% – but at least EUR 5 and a maximum of EUR 10.



These co-payments are not covered:

- Inpatient treatment
- Transportation costs
- Home care
- Home help



These benefits are covered by other additional benefits within the budget packages:

- Visual aids
- Dentures
- Medicines/dressings, remedies and aids on private prescription

Natural therapies within the budget packages

While alternative medicine practitioners bill their services within the framework of the scale of fees for alternative medicine practitioners, certified naturopathic doctors use the “**Hufelandverzeichnis**” fee schedule for billing.

The “**Hufeland-Leistungsverzeichnis der besonderen Therapierichtungen**” lists the **options of alternative medicine** and **naturopathic measures**, including:

- Aromatherapy
- Traditional Chinese Medicine (TCM)
- Homeopathy
- Kinesiology
- Bioresonance therapy
- Etc.



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 558¹



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

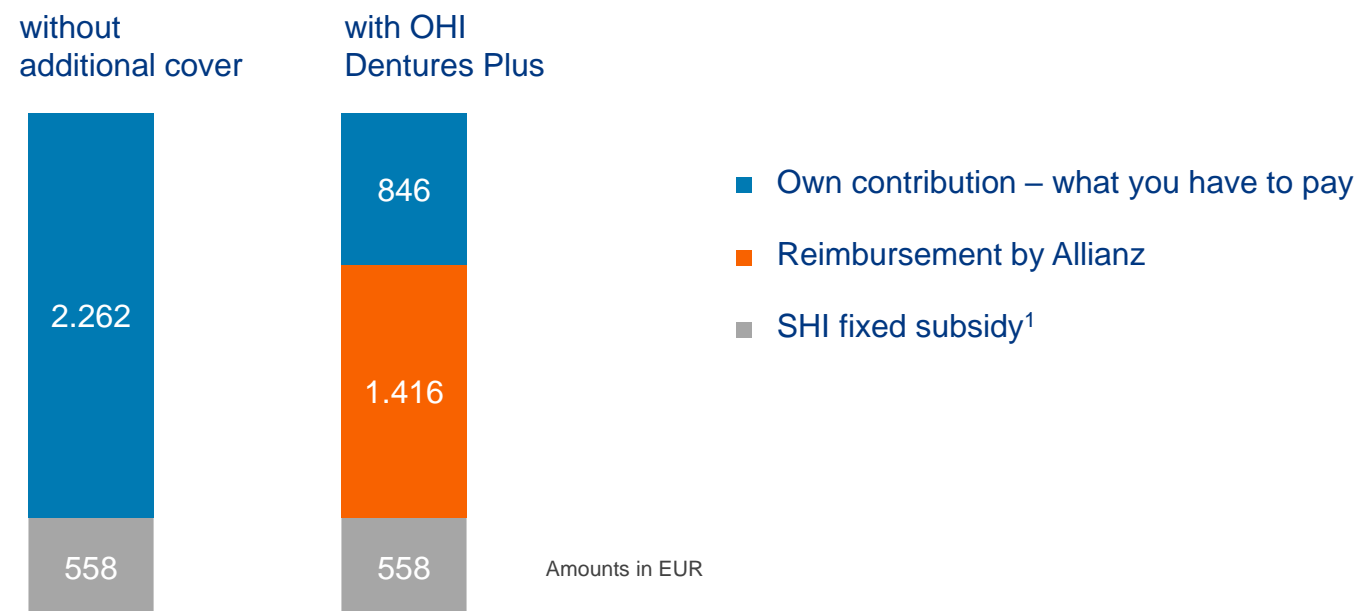
Dentures Plus benefit example

High-quality dentures instead of standard care provided by SHI

Example:

A molar needs to be replaced. You choose an implant because it looks completely natural and protects the healthy neighbouring teeth.

Invoice amount for a single implant with a crown: EUR 2,820



¹ As at: January 2023. The SHI fixed subsidy without a bonus was taken into account. The amounts are approximate.

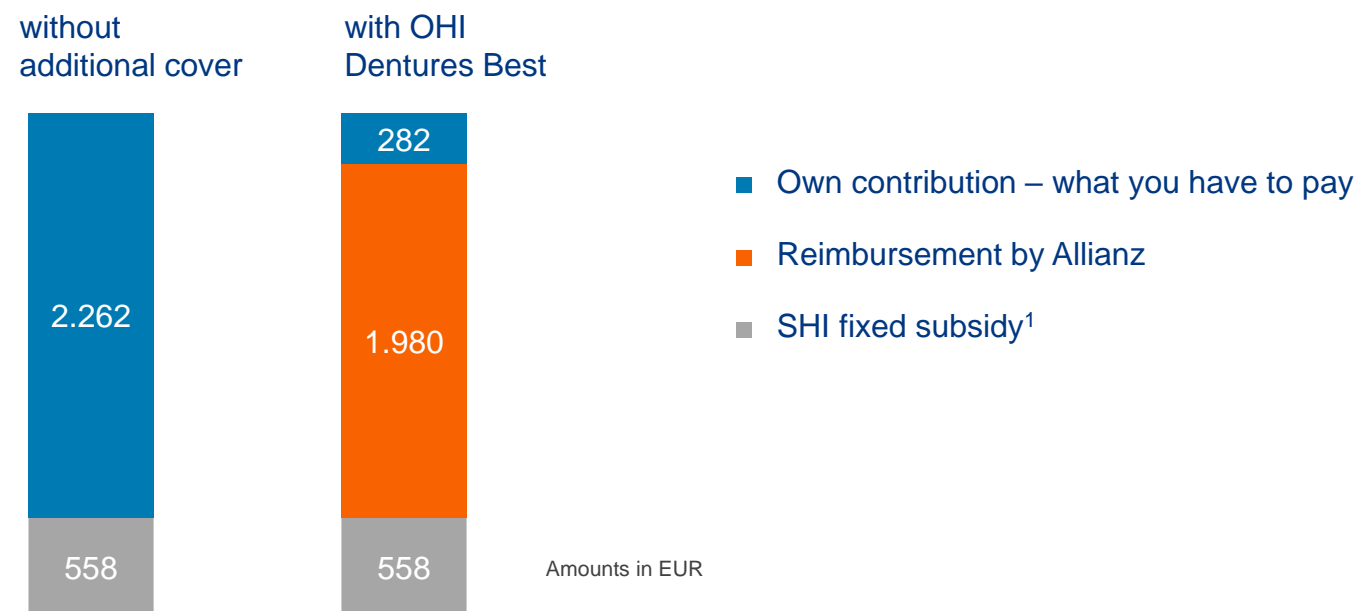
Dentures Best benefit example

High-quality dentures instead of standard care provided by SHI

Example:

A molar needs to be replaced. You choose an implant because it looks completely natural and protects the healthy neighbouring teeth.

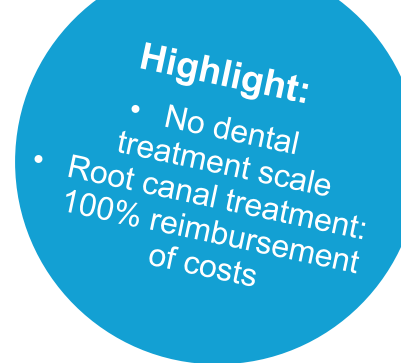
Invoice amount for a single implant with a crown: EUR 2,820



¹ As at: January 2023. The SHI fixed subsidy without a bonus was taken into account. The amounts are approximate.

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



Dental Check-Ups And Treatments benefit example

Example:

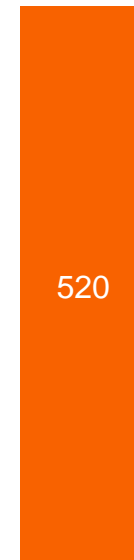
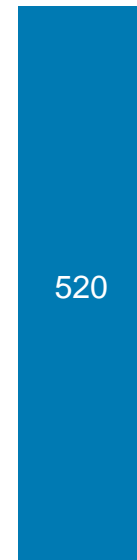
A molar is causing pain. A root canal treatment is required.

Statutory health insurance does not cover the costs of root canal treatment.

Invoice amount for root canal treatment: EUR 520

without
additional cover

with OHI
Dental Check-Ups And
Treatments



- Own contribution – what you have to pay
- Reimbursement by Allianz

Amounts in EUR

Preventive Healthcare module

Prevention is the best medicine!

Highlight:

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

Also for people with PHI!



Benefits

100% reimbursement for:

Enhanced cancer screening

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

Cardiovascular screening

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

Pregnancy care

incl. first trimester screening and enhanced ultrasound of the foetus

Athletes' screening

incl. treadmill analysis and lactate ischemia test

Supplementary medical check-ups

incl. glaucoma screening, pulmonary function examination and osteoporosis check



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

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

The Preventive Healthcare portfolio and checklist: transparency for you and your doctor

Key facts about the Preventive Healthcare portfolio

- Content**
- Overview of the benefits and services offered
 - Explanation of the benefits
 - Presentation of the specific financial added value
 - Important information to consider as a SHI and PHI policyholder¹
 - Explanation of the easy reimbursement of bills
 - Answers to frequently asked questions

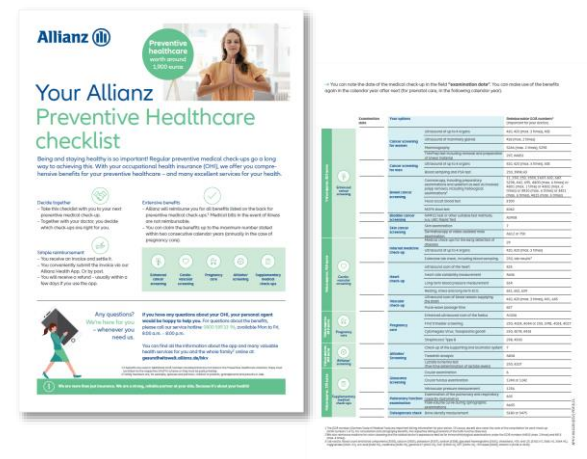


Key facts about the Preventive Healthcare checklist

- Content**
- Clear presentation of the insured preventive healthcare benefits, incl. GOÄ² numbers, for submission to the doctor

- To send**
- To all insured employees together with the insurance certificate
Reorder via the free OHI hotline 08 00 5 89 33 96

Important: Only the scale of medical fee (GOÄ) numbers listed in the Preventive Healthcare portfolio or checklist will be reimbursed by Allianz.



¹ SHI/PHI: statutory health insurance or private health insurance respectively

² German Scale of Medical Fees (GOÄ)

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



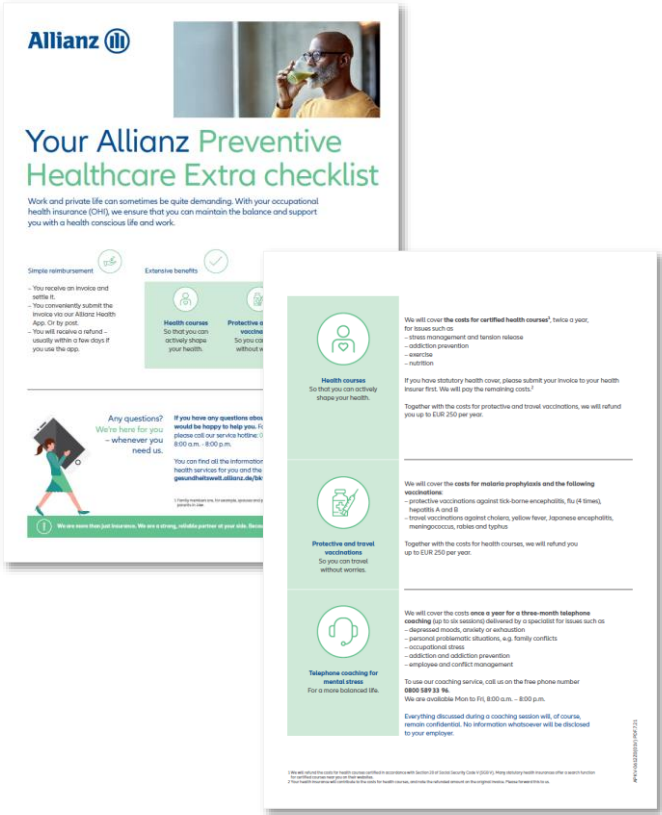
Benefits



The Preventive Healthcare portfolio and checklist: transparency for you and your doctor

Key facts about the Preventive Healthcare Extra checklist

Content	Clear presentation of insured preventive healthcare benefits
To send	To all insured employees together with the insurance certificate
Reorder	Reorder via the free OHI hotline 08 00 5 89 33 96



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?

SHI benefit:
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 treatments¹ (including prescribed medicines) up to EUR 400 per insurance year

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

Also for people with PHI!

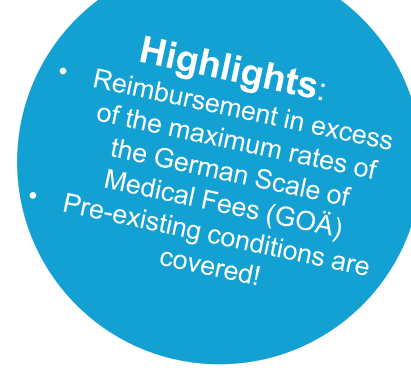
Highlights:
Reimbursement up to the maximum rates of the scale of fees for alternative medicine practitioners (GebüH)!



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

Hospital module

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



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

Declaration of consent for data processing

Important: Simply give your consent via the app “Allianz Gesundheits-App”, preferably immediately, but at least within four weeks after the start of your insurance. This is important so that you can use your benefits in hospital. Only then are we allowed to process your health data and reimburse invoices.



Hospital In Case Of Accident module

For optimal care in hospital after an accident

Highlights:

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



Benefits

Inpatient benefits after an accident

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

Declaration of consent for data processing

Important: Simply give your consent via the app “Allianz Gesundheits-App”, preferably immediately, but at least within four weeks after the start of your insurance. This is important so that you can use your benefits in hospital. Only then are we allowed to process your health data and reimburse invoices.



Extra Service

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



Activation of insurance cover

Hospital (In Case Of Accident) module

1. As an insured employee, you need to give your consent to data processing.

- Submission possible:
- via app “Allianz Gesundheits-App” or
 - via the form in the Allianz welcome letter to employees



2. The insurance cover can only be activated after consent has been given.

Insurance cover officially active



If no consent is given within **four weeks after the start of insurance**:



1st
reminder

You are reminded and your employer informed.

If no consent is given within a further four weeks:



2nd
reminder

Information about the non-existence of insurance cover is sent to you and your employer.



IMPORTANT



All employees need to give their consent to data processing. This is important to allow the services in hospital to be claimed. Allianz may only process health data and reimburse invoices with your consent.

After successful registration, consent can be easily given via the app “Allianz Gesundheits-App”, preferably immediately after the start of the insurance.

Daily Hospital Allowance module

Cushion extra costs in hospital flexibly.



Also for
people with
PHI!



Benefits

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

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



Daily Sickness Allowance module

Complete cover – so recovery is not compromised by finances!



Benefits

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

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

Benefit **also for reintegration measures**¹

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)



¹ If sickness benefit is paid by the statutory health insurance or a transitional allowance is paid by the statutory rehabilitation institution

Travel module

Worldwide protection – up to 8 weeks per trip abroad!

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

Also for
people with
PHI!



Benefits

Travel time of up to 56 days

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

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

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



Best possible care in hospital, even in old age

The solution for the Hospital / Daily Hospital Allowance module

Background:

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

But: with a significantly higher contribution

Solution:
employee-funded
future option

- **Lower premiums if cover is continued privately** 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 6 months of taking out OHI**
- **No medical examination is conducted** when the future option is taken out



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 74.31¹ in the Hospital E plan or

EUR 5.41¹ in the Daily Hospital Allowance plan (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 18.33¹ for the future option in the Hospital E plan or

EUR 1.02¹ for the future option in the Daily Hospital Allowance plan (KHT02).

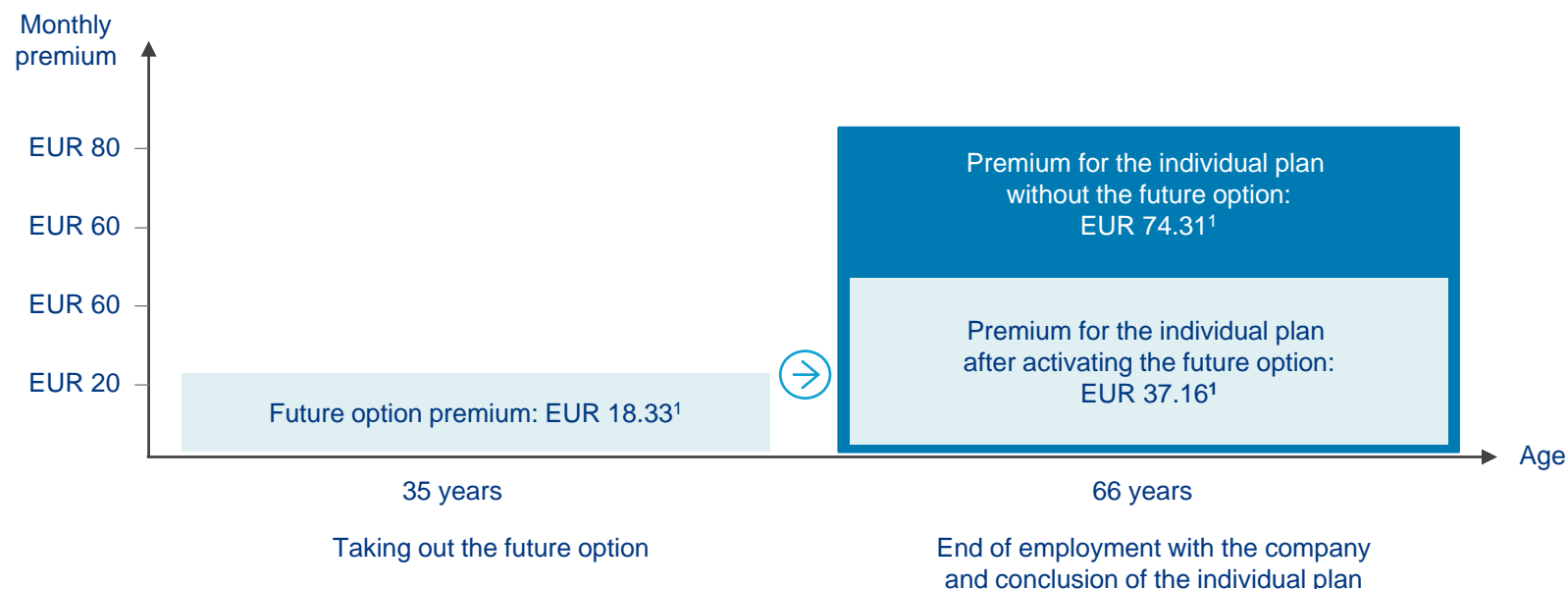
Upon retirement (at 66 years), the monthly premium for continued insurance is:

EUR 37.16¹ in the Hospital E plan or

EUR 2.16¹ in the Daily Hospital Allowance plan (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



¹ Premium per month, as at 2023

Services for OHI policyholders

Free extra
with
the OHI!

Valuable health services for OHI policyholders

The extra portion of service

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



24/7 medical hotline

Provided by independent experts²



24/7 medical video consultation

Digital consultation with a general practitioner or specialist²



Specialist referrals

Arrangement of the earliest possible appointment with a specialist



Allianz relieves pain

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



24/7 Allianz nursing assistance

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



Allianz Gesundheits-App

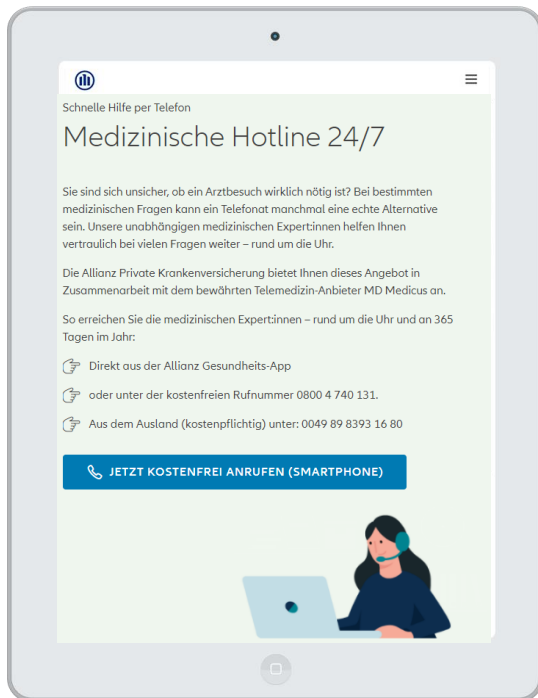
Submit invoices and more: fast, secure, cost-saving and environmentally friendly

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

² In suitable cases

24/7 medical hotline

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



Advantage

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

Free extra
with
the OHI!



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



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



Available in **more than 20 languages**



24 hours a day – every day



Questions handled confidentially

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

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

24/7 medical video consultation

Simply receive the advice of medical experts in suitable cases¹.



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 treatment¹. No waiting period or waiting room at all.



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



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



24 hours a day – every day



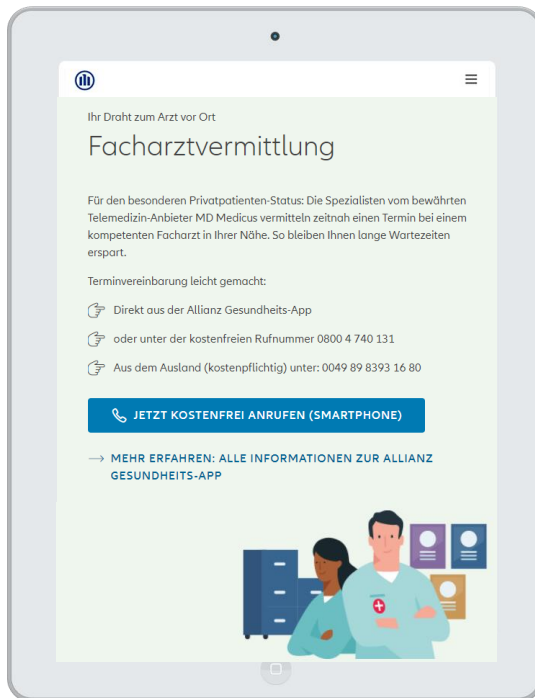
Available in more than 20 languages

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

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

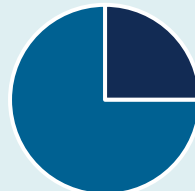
Specialist referrals

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



Advantage

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



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

Free extra
with
the OHI!



Easy search for **competent specialists**



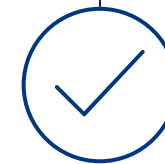
Directly from the app “Allianz Gesundheits-App” or by calling 08 00 4 74 01 31



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



Prompt, earliest possible specialist appointment

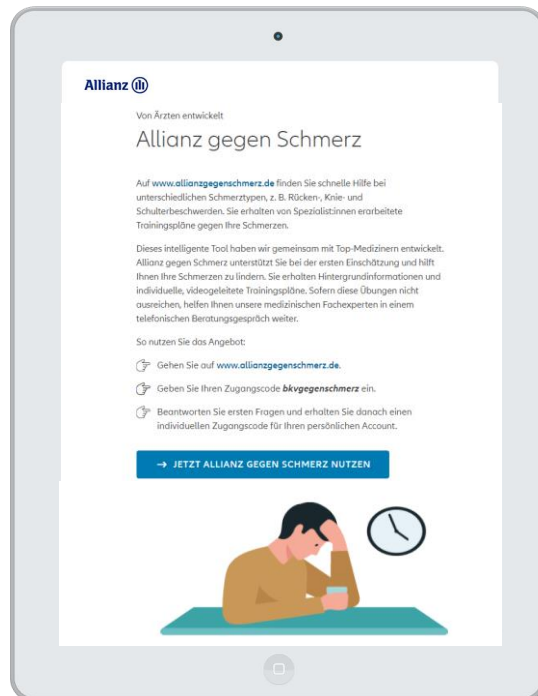


Available in more than 20 languages

Allianz relieves pain

Free extra
with
the OHI!

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



Advantage

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



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



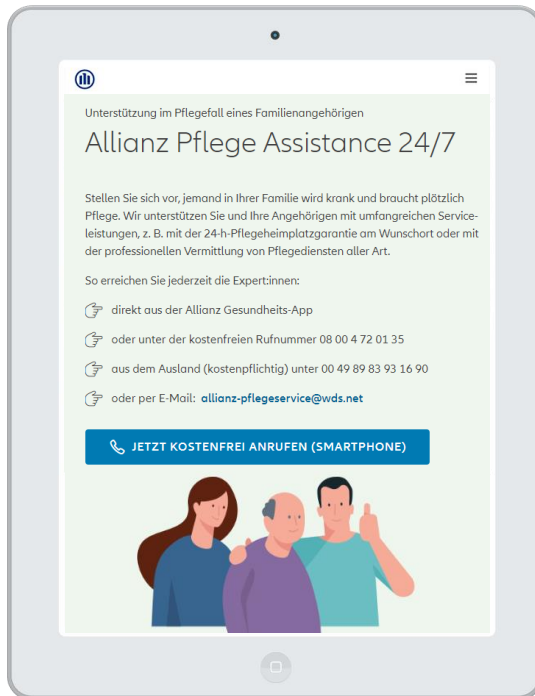
Training plans developed by
specialists to combat pain



Find the right doctor quickly for
serious problems.

24/7 Allianz nursing assistance

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



Advantage

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

Free extra
with
the OHI!



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



Organising help for nursing relatives e.g. nursing training



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



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



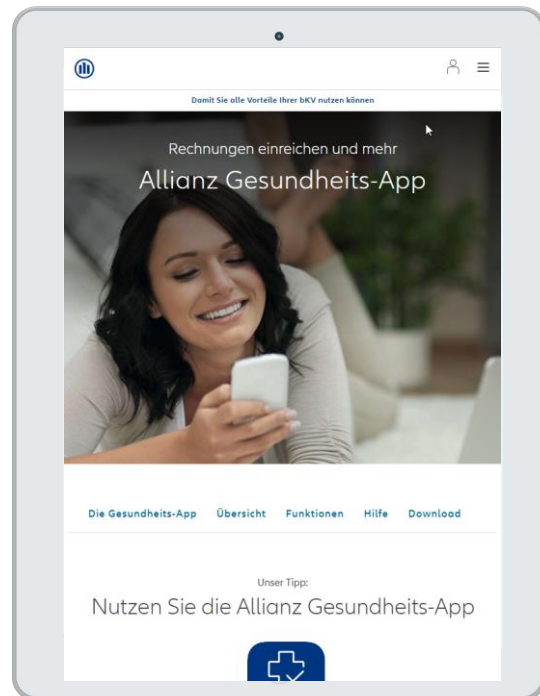
Around the clock – every day



Available in several languages

Allianz Gesundheits-App

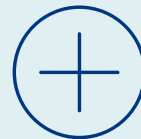
Fast, secure, cost-saving and environmentally friendly – easily submit bills digitally with the app “Allianz Gesundheits-App”.



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 capability¹

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



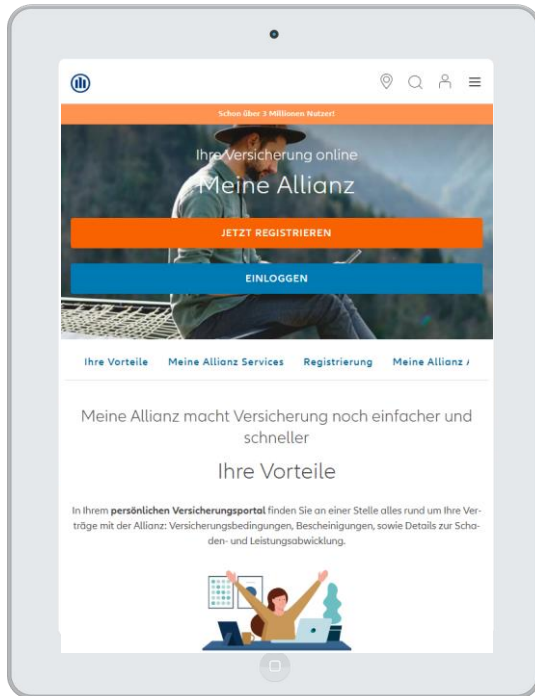
View **correspondence about benefits with Allianz** – regardless of the communication channel



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



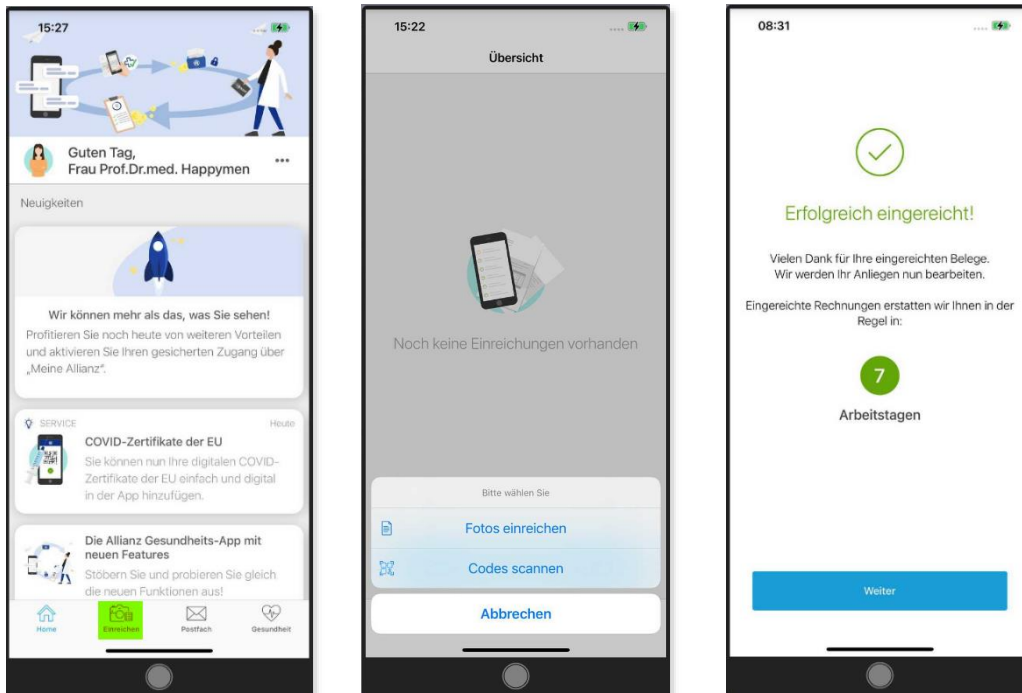
With **videos, podcasts and guides from experts** in occupational health management



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

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

Why is your consent to data processing important?

In order for us, as your insurer, to process your health data and **refund invoices**, we require your one-time consent to data processing.

Allianz cannot process your application for reimbursement of medical expenses without your consent. Your submission documents, e.g. medical bills, typically contain health data. 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**”. Simply register and follow the instructions in the app.



Using the **form “Declarations of data processing”** (enclosed with the Allianz welcome letter). Fill out the form, sign it and send it back to us.

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

What are the next steps?

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



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.

There you then enter your **bank details** and give your **consent to data processing** – very simply with just one click.

Now you can take advantage of all the insured benefits of your OHI!

Your benefits with the Allianz Gesundheits-App:

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



Tip: It is also best to register on the Allianz customer portal "Meine Allianz" and benefit from all the functions and services!

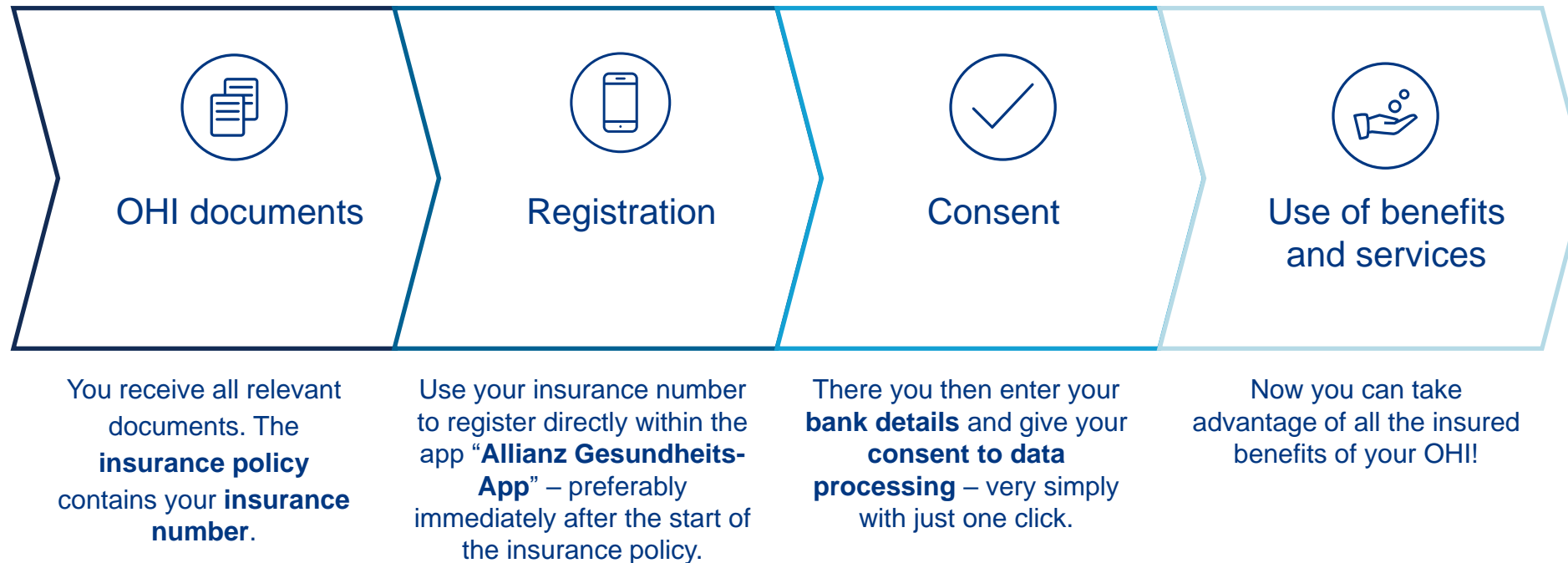


Download the Allianz Gesundheits-App and the Meine Allianz-App now.



What are the next steps?

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



Your benefits with the Allianz Gesundheits-App:

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



Tip: It is also best to register on the Allianz customer portal "Meine Allianz" and benefit from all the functions and services!



Download the Allianz Gesundheits-App and the Meine Allianz-App now.



Frequently asked questions

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

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.

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.

Individual advice on the advantages and disadvantages is recommended. If you have double insurance, please contact Allianz. Proof of double insurance must be submitted to bKV.Antrag@allianz.de.

What happens during non-pay periods?

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.¹
-

¹ 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 your family members and continuation of OHI cover



The extra portion of health protection for your family

All important details about insurance cover for your family members



Which insurance cover is available for my family?

- **Similar insurance cover with special advantages in many tariffs**
- This goes up to a maximum of the amount of OHI protection you receive from your employer.

For **advice and applications**, please get in touch with your OHI contact. A digital application option is also available for certain tariffs

How does the insurance cover for family members work?

- Family members can take out the extra health protection **at any time**.
- Your family member is a **policyholder** and **insured person**.¹
- The **premiums** are paid by your family member.

Which family members can insure themselves?



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

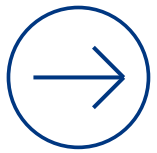
The protection is unlimited and therefore unaffected by a future loss of child benefit or relationship status, for example.

Important

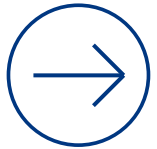
Your family members may **not be more than 64 years old at the time of taking out the insurance**.
The insurance cover is unlimited.

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

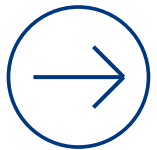
Advantages of insurance cover for family members



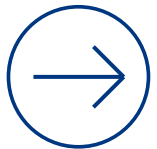
High-quality health protection –
the perfect supplement to existing health
insurance



Fair from day one:
without waiting periods



No medical examinations in many cases



Offers for SHI policyholders and privately
insured people



Take out a policy easily online for your family



Link to take out a policy for family members:¹



<https://bkv-familie.allianz.ch>

Personal access code for family members:



Tariffs/Tariff combinations Access code

MeinGesundheitsBudget 300	allianzfado
MeinGesundheitsBudget 600	allianzfaso
MeinGesundheitsBudget 900	allianzfano
MeinGesundheitsBudget 1200	allianzfazo
MeinGesundheitsBudget 1500	allianzfafo
	allianzfarv
Vorsorge	allianzfadv
Vorsorge	allianzfasv
Vorsorge	allianzfanv
Vorsorge	allianzfazv
Vorsorge	allianzfafv

Hinweise für Vermittler:innen:

1. Bitte in der **Überschrift** den für Ihren Firmenkunden passenden Tarif auswählen.
2. Danach zugehörigen **Zugangscode** links in blauen Feldern ergänzen.
3. Ihre **Vermittlerdaten** eintragen. Achtung: Ihre Vermittler-Nr. ist ein Pflichtfeld in der Onlineantragsstrecke!
4. Felder, die **nicht** auf Sie **zutreffen**, bitte komplett **entfernen**.
5. Zum Schluss: **Tabelle mit Tarifen/Zugangscode**s und diesen **roten Kasten** bitte zwingend **entfernen**!

¹ Not possible for family members between 16

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 receipt of the cancellation letter in tariffs with similar benefits and **without medical examination**
- **Contributions** are then paid by the employee.

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

Highlights:



Fair from day one:

- **No waiting periods**
- **Cover of ongoing and advised treatments**

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

Important

You may **not be older than 70 years** at the time of acceptance.

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

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

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




Benefit details

MyHealthBudget E

Benefit details – 1/2

MyHealthBudget E

Also for
people with
PHI!

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids ¹	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) ²				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy				
	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)				





¹ Benefits for visual aids are reimbursed separately within the annual budget.
² Alternative medicine practitioners: within the framework of the scale of fees for alternative medicine practitioners, doctors: benefits of the "Hufelandverzeichnis" according to the German Scale of Medical Fees.

Benefit details – 2/2

MyHealthBudget E

Also for
people with
PHI!

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



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

MyHealthBudget E



Highlights

- **Identical tariffs** in many benefit areas as in an employer-financed OHI. Plus: **orthodontic treatment** up to the age of 20 years.
- **No medical examinations within the first six months** after OHI for employees¹ has begun
- **Cover for ongoing and advised treatments** from the start of insurance
- **No waiting periods** – insurance coverage from day one
- **Full budget even if started during the year**
- **For people with SHI and private insurance!**



Health questions

Health questions after the 6-month opening period:

- Height/Weight
- Outpatient area: questions similar to private individual insurance – observation period of five years
- Dental area: question about current/advised measures and number of missing, unreplaced teeth

¹ Example: OHI starts from 1st June → Family members can apply for insurance without a medical examination until 1st December at the latest.

Premiums for MyHealthBudget E (MGB E)

for family members and for continuation of insurance




Age	MGB 300 E	MGB 600 E	MGB 900 E	MGB 1200 E	MGB 1500 E
until 15	EUR 13.80	EUR 19.70	EUR 25.00	EUR 30.20	EUR 35.40
16-20	EUR 17.70	EUR 25.20	EUR 31.80	EUR 38.20	EUR 44.40
21-39	EUR 17.50	EUR 26.40	EUR 34.70	EUR 43.50	EUR 52.00
40-59	EUR 20.10	EUR 32.10	EUR 43.60	EUR 56.10	EUR 68.50
from 60	EUR 22.80	EUR 37.10	EUR 50.10	EUR 64.10	EUR 78.60

These are plans 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 70 years.

Benefit details – 1/2

MyHealthBudget Plus E¹

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Visual aids ²	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) ³				
	Prescribed medicines / bandages and dressings including co-payments	100% for prescribed medicines (including non-prescription medicines) and dressings from the pharmacy				
	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)				



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



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

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

Benefit details – 2/2

MyHealthBudget Plus E¹

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

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



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

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

MyHealthBudget Plus E

6-month
opening
period!



Highlights

- **Identical tariffs** in many benefit areas as in an employer-financed OHI. Plus: **orthodontic treatment** up to the age of 20 years.
- **No medical examinations for outpatient benefits within the first six months** after the OHI for employees¹ has begun. **There are health questions only for the denture benefits** (see right column).
- **Cover for ongoing and advised treatments from the start of the insurance policy** in the areas of outpatient, dental treatment, dental preventive check-ups and orthodontics for children/adolescents
- **No waiting periods** – insurance coverage from day one
- **Full budget even if started during the year**



Health questions

Health questions after the 6-month opening period:

- Height/Weight
- Outpatient area: questions similar to private individual insurance – observation period of five years
- Dental area: question about current/advised measures and number of missing, unreplaced teeth²

¹ Example: OHI starts from 1st June → Family members can apply for insurance without a medical examination until 1st December at the latest.

² In the dental area, these health questions also apply within the 6-month opening period.

Premiums for MyHealthBudget Plus E (MGB Plus E)

for family members and for continuation of insurance




Age	MGB 300 Plus E	MGB 600 Plus E	MGB 900 Plus E	MGB 1200 Plus E	MGB 1500 Plus E
until 15	EUR 14.89	EUR 20.59	EUR 25.89	EUR 31.19	EUR 36.29
16-20	EUR 18.69	EUR 25.99	EUR 32.39	EUR 38.69	EUR 44.79
21-39	EUR 28.24	EUR 35.24	EUR 40.84	EUR 45.84	EUR 50.64
40-59	EUR 36.05	EUR 44.95	EUR 52.25	EUR 58.85	EUR 65.15
from 60	EUR 41.05	EUR 51.75	EUR 60.05	EUR 67.05	EUR 73.65

MyHealthBudget Plus E consists of a combination of the plans MyHealthBudget Combined E and Dentures Plus E. The total amount is also shown for this combination. These are plans 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 70 years.

Benefit details – 1/2

MyHealthBudget Best E¹

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

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

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



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



Benefit details – 2/2

MyHealthBudget Best E¹

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

Budget p.a.		EUR 300	EUR 600	EUR 900	EUR 1,200	EUR 1,500
	Professional teeth cleaning/bleaching ²	EUR 80	EUR 100	EUR 120	EUR 140	EUR 160
	Dental treatment	100% e.g. for fillings, root canal treatment and periodontal treatment				
	Occlusal aids/splints	100% e.g. for night-guards				
	Pain relief treatments for insured dental procedures	100% e.g. for dental acupuncture, twilight sleep and laughing gas sedation				
	Dentures	90% reimbursement incl. SHI benefits for dentures, inlays and implants				
	Additional benefits	e.g. acupuncture or orthodontic treatment due to an accident				
	Orthodontics	Until the age of 20 years: 100% for orthodontic benefits				



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

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

MyHealthBudget Best E



Highlights

- **Identical tariffs** in many benefit areas as in an employer-financed OHI. Plus: **orthodontic treatment** up to the age of 20 years.
- **No medical examinations for outpatient benefits within the first six months** after OHI for employees¹ has begun. **There are health questions only for the denture benefits** (see right column).
- **Cover for ongoing and advised treatments from the start of the insurance policy** in the areas of outpatient, dental treatment, dental preventive check-ups and orthodontics for children/adolescents
- **No waiting periods** – insurance coverage from day one
- **Full budget even if started during the year**



Health questions

Health questions after the 6-month opening period:

- Height/Weight
- Outpatient area: questions similar to private individual insurance – observation period of five years
- Dental area: question about current/advised measures and number of missing, unreplaced teeth²

¹ Example: OHI starts from 1st June → Family members can apply for insurance without a medical examination until 1st December at the latest.

² For denture benefits, these health questions also apply within the 6-month opening period.

Premiums for MyHealthBudget Best E (MGB Best E)

for family members and for continuation of insurance

Age	MGB 300 Best E	MGB 600 Best E	MGB 900 Best E	MGB 1200 Best E	MGB 1500 Best E
until 15	EUR 16.37	EUR 22.07	EUR 27.37	EUR 32.67	EUR 37.77
16-20	EUR 20.17	EUR 27.47	EUR 33.87	EUR 40.17	EUR 46.27
21-39	EUR 36.27	EUR 43.27	EUR 48.87	EUR 53.87	EUR 58.67
40-59	EUR 49.55	EUR 58.45	EUR 65.75	EUR 72.35	EUR 78.65
from 60	EUR 57.63	EUR 68.33	EUR 76.63	EUR 83.63	EUR 90.23

MyHealthBudget Best E consists of a combination of the plans MyHealthBudget Combined E and Dentures Best E. The total amount is also shown for this combination. These are plans 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 70 years.

Benefit details

E-modules

Benefit details

Dentures Plus/Best E module

High-quality dentures instead of standard care provided by SHI



Benefits

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

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

Did you know?

Example:

Total costs for implant with crown: EUR 2,820

Reimbursement by SHI: EUR 558¹



¹ SHI fixed allowance without bonus (as of January 2023)

Medical examination and premiums for Dentures Plus/Best E



Medical examination

- **Surcharge per missing tooth:** EUR 2.90 (Plus E) or EUR 5.10 (Best E)
No insurance cover possible with more than three missing teeth
- **Advised and ongoing treatments are excluded.**
- **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
- No reimbursement limits after that. The limits do not apply in the event of an accident.



Premiums

Age	Dentures Plus E ¹	Dentures Best E ¹
until 20	EUR 1.29	EUR 2.77
21-39	EUR 10.84	EUR 18.87
40-59	EUR 16.35	EUR 29.85
from 60	EUR 19.25	EUR 35.83

¹ These are plans 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 70 years.

Benefit details

ToothFit module

For reliable protection – so you can keep your bright smile!



Benefits

100% of the total costs for fillings including SHI benefits

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

Highlights:

- Acceptance without medical examinations
- No waiting periods – insurance coverage from day one



Medical examination and premiums for ToothFit



Medical examination

- **Acceptance without medical examinations**
- **Advised and ongoing treatments are excluded.**
- **Reimbursement limits:**
EUR 300/600/900/1,200 within the first 12/24/36/48 months
- No reimbursement limits after that. The limits do not apply in the event of an accident.



Premiums

Age	ToothFit ¹
until 20	EUR 3.63
from 21	EUR 8.70

¹ These are plans 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 70 years.

Benefit details

Preventive Healthcare E module

Preventive healthcare to the value of around EUR 1,900¹

Prevention is the best medicine!

Also for people with PHI!



Benefits

100% reimbursement for

Enhanced cancer screening

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

Cardiovascular screening

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

Pregnancy care

incl. first trimester screening and enhanced ultrasound of the foetus

Athletes' screening

incl. treadmill analysis and lactate ischemia test

Supplementary medical check-ups

incl. glaucoma screening, pulmonary function examination and osteoporosis check



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

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

Highlights and premiums

Preventive Healthcare E

Preventive healthcare to the value of around EUR 1,900¹



Highlights

- **Acceptance without medical examinations**
- **No waiting periods** – insurance coverage from day one
- **Benefits regardless of age**



Premiums

Preventive Healthcare E

EUR 9.71

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

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 70 years.

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)

**100% reimbursement for
a 3-month telephone coaching
course by a
specialist for mental stress**

**Various protective
and travel vaccinations**

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

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
people with
PHI!



Benefits



Highlights and premiums for Preventive Healthcare Extra E



Highlights

- **Acceptance without medical examinations**
- **No waiting periods** – insurance coverage from day one
- **Benefits regardless of age**



Premiums

Age	Preventive Healthcare Extra E ¹
until 20	EUR 3.63
from 21	EUR 6.48

¹ These are plans 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 70 years.

Benefit details

Visual Aids E module

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



Benefits

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

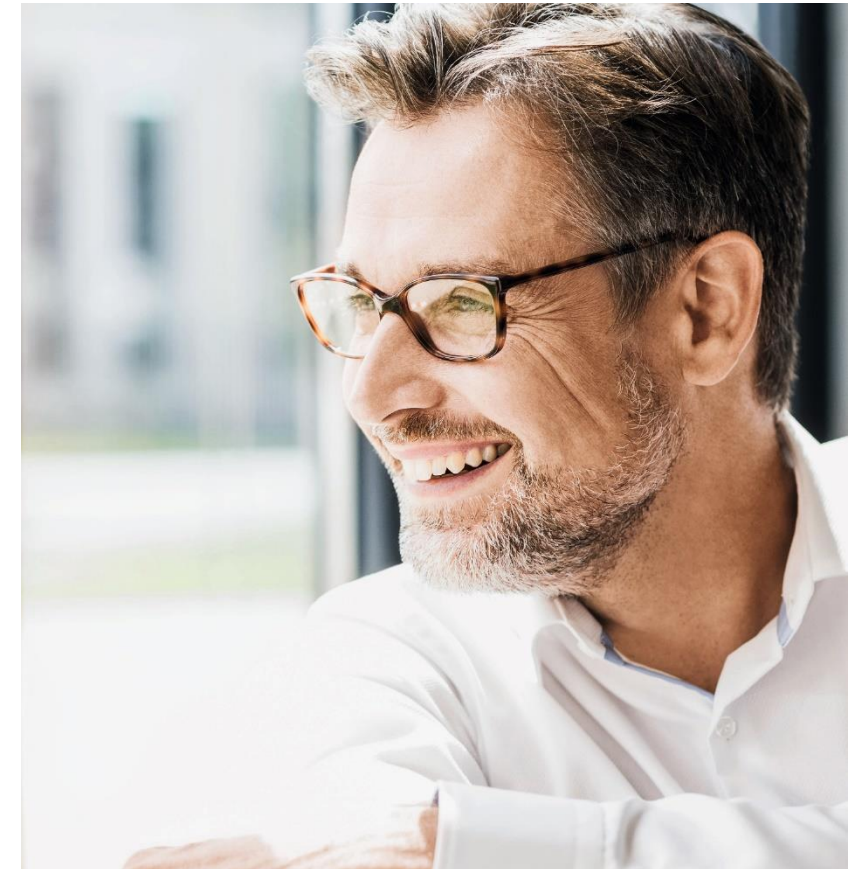
Did you know?

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

Highlights:

- No waiting periods – insurance coverage from day one
- Benefit irrespective of changes in eyesight!

Also for people with PHI!



Medical examination and premiums for Visual Aids E



Medical examination

- Surcharge for pre-existing/advised visual aids: EUR 1.80
- No surcharge from age 60 years onwards



Premiums

Age	Visual Aids E ¹
until 39	EUR 3.66
40-59	EUR 4.41
from 60	EUR 5.91

¹ These are plans 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 70 years.

Benefit details Alternative Medicine Practitioner E module

Green light for alternative medicine – holistically covered!



Benefits

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

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

Also for people with PHI!

Highlights:

- No waiting periods – insurance coverage from day one
- Reimbursement up to the maximum rates of the scale of fees for alternative medicine practitioners (GebÜH)!



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

Medical examination and premiums for Alternative Medicine Practitioner E



Medical examination

- Height and weight
- Question: Have you been treated or examined by an alternative medicine practitioner in the last five years, is this currently the case or do you intend to be treated/examined by an alternative medicine practitioner? If yes, for what illnesses or complaints?



Premiums

Age	Alternative Medicine Practitioner E ¹
until 20	EUR 3.08
21-39	EUR 4.65
from 40	EUR 6.36

¹ These are plans 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 70 years.

Benefit details

Hospital E module

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



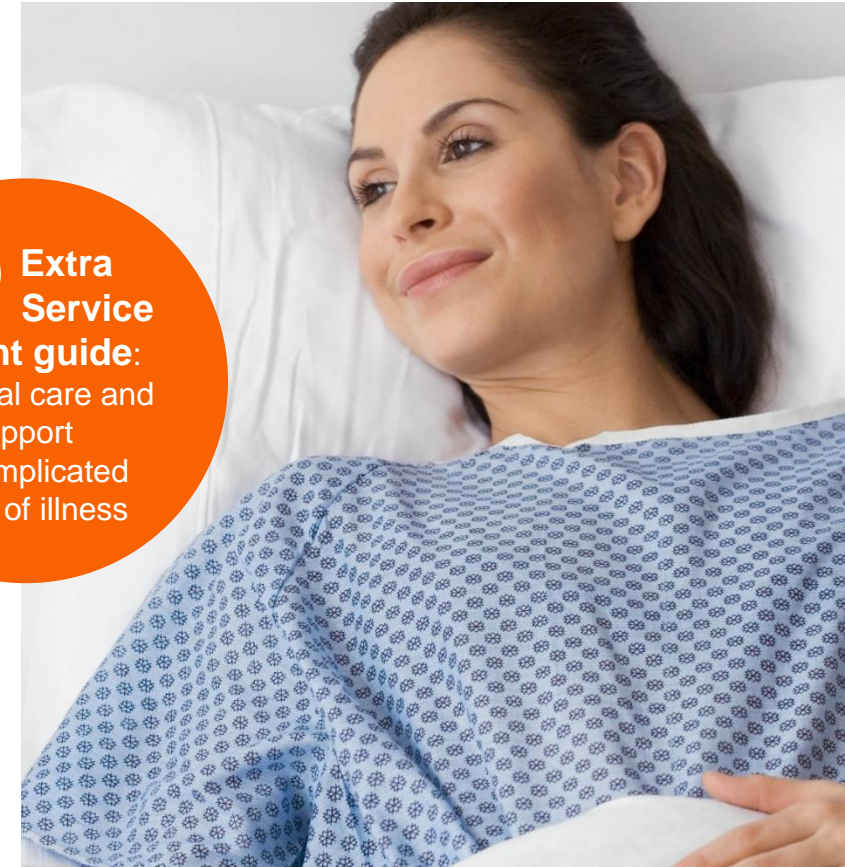
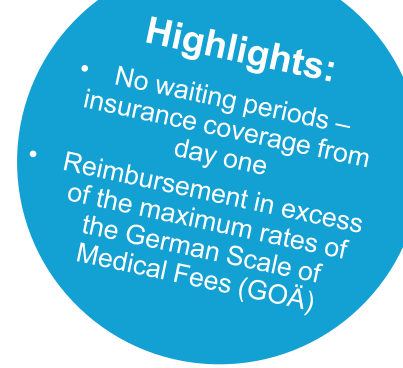
Benefits

Inpatient benefits in case of illness or after an accident

- Treatment by attending doctor or doctor of choice in hospital
- Optional accommodation in a 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

Medical examination

Similar to private individual insurance – monitoring period is five years



Premiums for Hospital E

for family members and continuation of insurance

Hospital E

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

Note:

- Plan 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)	Premium 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)	Premium 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)	Premium 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

Premiums 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)	Premium 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

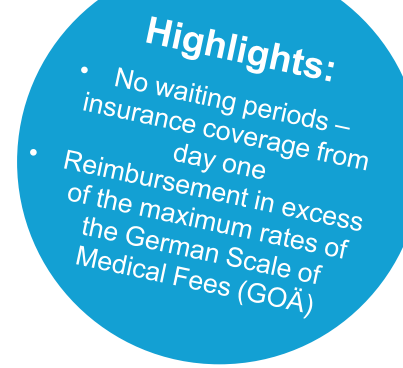
Age (40-60)	Premium in EUR
40	20.16
41	20.59
42	21.04
43	21.52
44	22.02
45	22.53
46	23.07
47	23.63
48	24.20
49	24.80
50	25.42
51	26.05
52	26.71
53	27.38
54	28.07
55	28.78
56	29.51
57	30.27
58	31.04
59	31.83
60	32.64

Age (from 61)	Premium 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

For optimal care in hospital after an accident



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



Benefits



Medical examination and premiums 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?



Premiums

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

¹ These are plans 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 70 years.

Benefit details

Daily Hospital Allowance (KHT02) 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)

Medical examination

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

Also for
people with
PHI!

Highlights:

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



Premiums¹ 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:

- Plan 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)	Premium per EUR 10 daily rate TGS 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)	Premium per EUR 10 daily rate TGS 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)	Premium per EUR 10 daily rate TGS 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

¹ Valid from 1 January 2024

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 70 years.

Premium¹ 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)	Premium per EUR 10 daily rate TGS 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

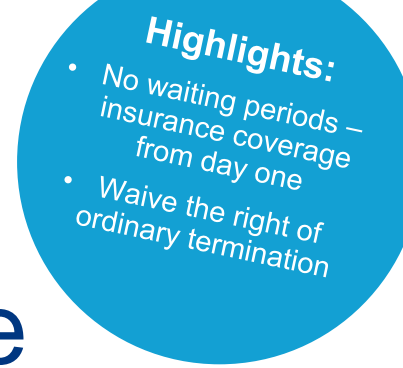
Age (40-60)	Premium per EUR 10 daily rate TGS in EUR
40	1.14
41	1.17
42	1.20
43	1.22
44	1.26
45	1.29
46	1.32
47	1.35
48	1.39
49	1.42
50	1.46
51	1.50
52	1.53
53	1.58
54	1.62
55	1.66
56	1.70
57	1.75
58	1.79
59	1.84
60	1.88

Age (from 61)	Premium per EUR 10 daily rate TGS 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

¹ Valid from 1 January 2024

Benefit details

Daily Sickness Allowance E module



Complete coverage – so recovery is not compromised by finances!



Benefits

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

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

Benefit **also for reintegration measures**¹

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)



¹ If sickness benefits are paid by SHI or transitional benefits are paid by the statutory rehabilitation agency

Medical examination and premiums for Daily Sickness Allowance E



Medical examination

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



Premiums

Age	Daily Sickness Allowance E ¹ EUR 10	Age	Daily Sickness Allowance E ¹ 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

¹ These are plans 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!



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

Also for
people with
PHI!

Highlights:

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



Highlights and premiums 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



Premiums

Age	TravelPlus ¹
until 59	EUR 1.38
60-69	EUR 2.75
from 70	EUR 4.68

¹ These are plans 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 70 years.